



If you want to respond to a request for dismissal without a full response (Form 2); Request to Intervene (Form 5); Request to Withdraw (Form 9); Request for an Order During Proceedings (Form 10); or Request for Summary Hearing (Form 26) please complete this Response to a Request for an Order (Form 11).

**Follow these steps to respond to the request:**

1. Fill out this Form 11.
2. All documents you are relying on must be included with the Form 11.
3. Deliver a copy of the Form 11 to any party, person, or organization named in the Request and, if required, to any named trade union or occupational or professional organization identified in the Application or any other person or organization identified as an affected person in the Response.
4. Complete a Statement of Delivery (Form 23).
5. File the Form 11 and Form 23 with the Tribunal.

You must file a completed Form 11 no later than **twenty-one (21) days** after the Request to Intervene (Form 5) was delivered to you.

You must file a completed Form 11 no later than **fourteen (14) days** after the Request for an Order During Proceedings (Form 10) was delivered to you.

You may respond to the Request for Summary Hearing (Form 26) by filing Form 11 no later than 14 days after the Request for Summary Hearing was delivered to you. The HRTO may direct that a Response to the Request for Summary Hearing is required.

You must file a completed Form 11 no later than **two (2) days** after the Request to Withdraw (Form 9) was delivered to you.

Download forms from the Tribunal's web site [tribunalsontario.ca/hrto](http://tribunalsontario.ca/hrto). If you need a paper copy or accessible format, contact us:

Human Rights Tribunal of Ontario  
15 Grosvenor Street, Ground Floor  
Toronto, ON M7A 2G6

Phone: 416-326-1312 Toll-free: 1-866-598-0322

Fax: 416-326-2199 Toll-free: 1-866-355-6099

TTY: 416-326-2027 Toll-free: 1-866-607-1240

Email: [hrto.registrar@ontario.ca](mailto:hrto.registrar@ontario.ca)

**Application Information**

Tribunal File Number:	2019-36509-I to 2019-36519-I and 2019-36521-I to 2019-3623-I
Name of Applicant:	Bile Ali, et al.
Name of Each Respondent:	Hazelvew Investments Inc.; City of Ottawa; Mustang Equities INC.; TC Core GP; TC COre LP

**1. Your contact information (person or organization responding to the Request)**

First (or Given) Name Daniel		Last (or Family) Name Tucker-Simmons		Organization (if applicable) Avant Law PC	
Street Number 224	Street Name Cooper St			Apt/Suite 2	
City/Town Ottawa		Province ON	Postal Code K2P 0G4	Email daniel@avantlaw.ca	
Daytime Phone 613-702-7980		Cell Phone		Fax 613-482-4513	TTY

If you are filing this as the Representative (e.g. lawyer) of one of the parties please indicate:

Name of party you act for and are filing this on behalf of: Bile Ali et al.	LSUC No. (if applicable) 67632K
--	------------------------------------

What is the best way to send information to you? ☐ Mail ☒ Email ☐ Fax  
(If you check email, you are consenting to the delivery of documents by email.)

Check off whether you are (or are filing on behalf of) the:

- ☒ Applicant ☐ Respondent ☐ Ontario Human Rights Commission  
☐ Other - describe: \_\_\_\_\_

**2. What are you responding to?**

- ☐ Request for dismissal without full response, Form 2 (go to Question 3)  
☐ Request to Intervene, Form 5 (go to Question 3)  
☐ Request to Withdraw, Form 9 (go to Question 3)  
☒ Request for Summary Hearing, Form 26 (go to Question 3)  
☐ Request for an Order During a Proceeding, Form 10 (skip Question 3 and go to Question 4)

**3. What is your position on the Order requested? (then go to Question 10)**

See Schedule A.



**4. What are you Responding to? Please check the box that corresponds to what was requested.**

- |  |  |
|--|--|
| <input type="checkbox"/> Request that applications be consolidated or heard together | <input type="checkbox"/> Request to re-activate deferred Application |
| <input type="checkbox"/> Request to add a party                                      | <input type="checkbox"/> Request for particulars                     |
| <input type="checkbox"/> Request to adjourn  | <input type="checkbox"/> Request for production of documents         |
| <input type="checkbox"/> Request to amend Application or Response                    | <input type="checkbox"/> Other, please explain: _____                |
| <input type="checkbox"/> Request to defer  |  |
| <input type="checkbox"/> Request extension of time                                   |  |

**5. What is your position on the Order requested?**

**6. What is your position on the manner in which the Request for Order should be dealt with?**

**7. What are the reasons for your Response, including any facts relied on and representations in support of your Response?**

**8. Indicate here whether you rely on any additional facts in your Response.**

**9. If you are relying on any documentary evidence in this Response please list below and attach. You must include with this Response all the documents you are relying on.**

**10. Signature**

By signing my name, I declare that, to the best of my knowledge, the information that is found in this form is complete and accurate.

Name:

Daniel Tucker-Simmons

Signature:

Date: (dd/mm/yyyy)

07/10/2022

☒ Please check this box if you are filing your response electronically. This represents your signature. You must fill in the date, above.

Collection of Information:

Under the Ontario *Human Rights Code*, the Human Rights Tribunal of Ontario (HRTO) has the right to collect the personal information requested on this form. We use the information to resolve your application. After you file the form, your information may also be available to the public. If you have questions about how the HRTO uses your personal information, contact the HRTO at 416-326-1312 or 1-866-598-0322 (toll-free.)

## **SCHEDULE A**

### **I. SUMMARY**

1. The Applicants oppose Hazelview's request for a summary hearing. The Applicants' allegations have more than a reasonable prospect of successfully establishing a violation of *the Code*. The request should be dismissed without a hearing.
2. Hazelview makes two substantive arguments in favour of holding a summary hearing, both of which are meretricious. These arguments are as follow:
  - i. The Applicants rely entirely on international law that has not been transposed in Ontario and therefore is inapplicable.
  - ii. The Applicants assume, without supporting factual allegations, that their race and/or ethnic origin were factors in the decision to redevelop Herongate. As such assumptions are not among those that are accepted as true by the Tribunal for the purpose of establishing a *prima facie* case of discrimination, the Application must be dismissed.
3. Hazelview caricatures the Applicants' allegations. Contrary to Hazelview's caricature, the Applicants' case is not based solely on international law. The Applicants make no unsupported assumptions about the reason that Herongate was selected for redevelopment.
4. The Applicants advance three overlapping allegations of discrimination, each of which independently establishes violations of sections 2 and 11 of the Code. These allegations are undergirded by facts particularized in the Application. These facts will be substantiated with evidence that must be assessed at a full hearing on the merits. The Applicants argue:
  - i. Their race, colour, ethnicity, and/or place of origin were factors in the selection of Herongate for redevelopment. The 'business decision' to redevelop Herongate was made according to a real estate development

model or practice called hyper-gentrification in the Application, and which is described in social science as financialized gentrification/development. This development practice disproportionately targets locations inhabited by racialized people and immigrants, dislodges them, and seeks to attract more affluent, typically white residents. Herongate was developed in this manner.

- ii. The redevelopment will have a disproportionately adverse effect on the Applicants because of their ethnic origin by displacing them from the informal institutional and social supports that have formed in the community. These institutions and supports provide services and opportunities that help compensate for discrimination and social exclusion in the broader society.
  - iii. Hazelview willfully and systematically neglected its maintenance obligations and allowed the residential units and compound to dilapidate, and race, colour, ethnicity, and/or place of origin were factors in that neglect.
5. All three allegations make out a *prima facie* case of discrimination. Accordingly, the request for summary hearing is predicated on a clear misreading of the Application. The Application will require an assessment of expert evidence that is beyond of the scope of treatment at a summary hearing. A further merits hearing will necessarily be required to assess the evidence at issue, thereby resulting in a waste of scarce Tribunal resources. Accordingly, it is not in the interests of justice or hearing efficiency to hold a summary hearing.

## **II. THE LAW**

6. The Applicants agree with the Hazelview's statement of the applicable legal test for a summary hearing at paragraphs 11 and 12 of its Request. The test is whether they have a reasonable prospect of success.

## **III. SUBMISSIONS**

<b>Respondent Request for summary hearing based on a flawed understanding of the Application which is based on constructive discrimination</b>
--

7. The Respondent suggests that the instant application is based on “assumptions” and that it is not based on a *Code* violation. Contrary to the Respondent’s submission, the instant application is based on clearly applicable *Code* grounds, which will be supported by systemic, statistical and personal/ anecdotal evidence.
8. The Applicants argue that they have more than a reasonable prospect of establishing that financialized gentrification amounts to systemic discrimination in contravention of sections 2 and 11 of the *Code*:

#### **Accommodation**

2 (1) Every person has a right to equal treatment with respect to the occupancy of accommodation, without discrimination because of race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, sexual orientation, gender identity, gender expression, age, marital status, family status, disability or the receipt of public assistance. R.S.O. 1990, c. H.19, s. 2 (1); 1999, c. 6, s. 28 (2); 2001, c. 32, s. 27 (1); 2005, c. 5, s. 32 (2); 2012, c. 7, s. 2 (1).

[...]

#### **Constructive discrimination**

11 (1) A right of a person under Part I is infringed where a requirement, qualification or factor exists that is not discrimination on a prohibited ground but that results in the exclusion, restriction or preference of a group of persons who are identified by a prohibited ground of discrimination and of whom the person is a member, except where,

(a) the requirement, qualification or factor is reasonable and bona fide in the circumstances; or

(b) it is declared in this Act, other than in [section 17](#), that to discriminate because of such ground is not an infringement of a right. R.S.O. 1990, c. H.19, s. 11 (1).

9. In the *Policy and guidelines on racism and racial discrimination*, systemic racial discrimination is defined by the Ontario Human Rights Commission as:

“...patterns of behaviour, policies or practices that are part of the social or administrative structures of an organization, and which create or perpetuate a position of relative disadvantage for racialized persons. These appear neutral on the surface but, nevertheless, have an exclusionary impact on racialized persons.”<sup>1</sup>

---

<sup>1</sup> Ontario Human Rights Commission. *Policy and guidelines on racism and racial discrimination* (2005), p.30.

10. It is trite law that there is no requirement to prove an intention to discriminate on a prohibited ground: *Peel Law Association v Pieters*, 2013 ONCA 396 at para [60](#), [2013] OJ No 2695.
11. Further, the prohibited ground of discrimination need only be a factor in the adverse treatment alleged, not the only factor or even the predominant factor: *Association of Ontario Midwives v Ontario (Health and Long-Term Care)*, 2018 HRTO 1335 at para [254](#), 92 CHRR 197.
12. The Applicants' case is not assumptive, but rather, it is based on evidence that will establish that the facially neutral conduct of the Respondent has a discriminatory impact on a racialized community. It is a facile and erroneous argument to attack the case based on the suggestion that a practice has no discriminatory intent or is not expressly discriminatory.
13. The Applicants are entitled to lead a case based on evidence that is capable of demonstrating a pattern of a discriminatory impact. Where there is a logical nexus between the evidence to be led and the systemic pattern to be proven, it would be premature to attempt to assess the merits of the evidence itself in the context of a summary hearing.
14. Effectively, however, this appears to be the objective of the Respondent's request. Ultimately, the summary hearing request of the Respondent invites a perfunctory merits assessment of the Applicant's case, which is not the role of a summary hearing.

<p><u>Allegation i): Race and ethnic origin are factors in the selection of Herongate for redevelopment</u></p>
---

#### *Financialized Gentrification and Development*

15. The allegations pertaining to the selection of Herongate for redevelopment are detailed at paragraphs 64 to 72 of the Application. To summarize, the Applicants posit the existence of a real estate development practice referred to as "hyper



gentrification” in the Application, but which is also known as financialized gentrification or financialized real estate development. This development practice is alleged to constitute a factor “that is not discrimination on a prohibited ground but that results in the exclusion, restriction or preference of a group of persons who are identified by a prohibited ground of discrimination” within the meaning of section 11 of the *Code*.

16. Developers like Hazelview engaging in this practice:

- i. Are funded by financial instruments, often through capital raised on capital markets.
- ii. Identify and acquire real estate that is ‘undervalued’, predominantly in racialized and immigrant neighbourhoods.
- iii. Remove the incumbent tenants through various means.
- iv. Reposition or ‘upgrade’ the existing infrastructure, demolish it and rebuild, or some combination thereof.
- v. Attract more affluent, typically white tenants.

*Applicants Assertions about Financialized Gentrification Supported by Expert Evidence*

17. Through expert testimony, the Applicants shall demonstrate that financialized gentrification disproportionately targets and adversely affects racialized, and especially Black and immigrant communities such as Herongate. It is submitted that a summary hearing is not the appropriate forum to assess the merits of the expert evidence that, on its face, constitutes credible evidence that supports a *prima facie* case.

18. The Respondent’s contention that the Applicants’ position is assumptive or speculative discounts the expert evidence that supports the Applicants’ *prima facie* case. In the alternative, to the extent that the Respondent simply disagrees with the expert evidence that will be adduced, the Respondent’s position represents an

attack on the expert evidence itself, which effectively places the Tribunal in the position of making a complex merits determination of the application. This is not an appropriate matter for a summary hearing.

19. Business practices that have adverse effects on prohibited grounds have been found by the Tribunal to violate *the Code*. Relying on expert statistical and other evidence in *Kearney v. Bramalea Ltd. (No. 2)*, 1998 CanLII 29852 (ON HRT), the Board of Inquiry determined that the widespread practice of screening potential tenants using rent-to-income ratios constituted adverse effect discrimination on the basis of receipt of social assistance, sex, marital status, family status, race, citizenship, and place of origin contrary to the Code.
20. For the purposes of section 11 analysis, the business practice of applying rent-to-income ratios is indistinguishable from the business practice of financialized gentrification. The question is whether the practice demonstrably has an adverse effect on prohibited grounds.
21. It does. Relying on the expert testimony of Dr. Joseph Mensah<sup>2</sup>, Dr. Nemoy Lewis<sup>3</sup>, and Dr. David Wachsmuth<sup>4</sup>, the Applicants shall demonstrate the existence of a discernable and facially neutral real estate development practice or model called financialized gentrification that causes an adverse impact in respect of rental housing on the prohibited grounds of race, skin colour, ethnicity, and/or place of origin.

#### Dr. Mensah's Proposed Evidence

22. Dr. Mensah's report, attached at **Appendix 4**, canvasses the academic literature on gentrification, financialization, and large-scale evictions. He opines, among

---

<sup>2</sup> Dr. Mensah's CV is attached as **Appendix 1**.

<sup>3</sup> Dr. Lewis's CV is attached as **Appendix 2**.

<sup>4</sup> Dr. Wachsmuth's CV is attached as **Appendix 3**.

other things, on where such forms of development are likely to take place. At pages 24-25 of his report, he states that:

“...given the empirically verifiable overlap between *race*, *class*, and *space* in urban Canada (Mensah and Williams, 2017; Hulchanski, 2010), and more so in the United States, it is unsurprising that such low-income neighbourhoods are mostly inhabited by **ethno-racial minorities and new immigrants who generally struggle to find housing outside of the neighbourhood**, due to both their exposure to housing discrimination and their lack of financial resources—*there lies the damaging interplay between socioeconomic status and race in such large-scale demolitions and evictions*.

Critics, such as Crosby (2020), Hyra (2012), Moore (2009), and Goetz (2011) are right in noting that there are racial and class undertones to where these trends occur. In the United States, in particular, there is the tendency towards the demolition of public housing projects dominated by Black tenants. Even though most of the theorizations and discussions of gentrification, in particular, have been couched in terms of *class*, there are clear ethno-racial undertones to these processes. We thus find Goetz (2011: 1583) writing that: “Demographic transformations produced by gentrification are nearly as frequently racial as they are class-base. The predominant racial reality of gentrification and other forms urban redevelopment projects have been one of White gentrifiers displacing low-income Black incumbents” (p. 1583). Similarly, writing in the Canadian context (with emphasis on the Heron Gate situation), Andrew Crosby, a Carleton University sociologist, recently noted that:

*“...financialized gentrification involves the displacement and replacement of lower-income (and typically racialized and marginalized populations) with more affluent (and typically white) higher-income tenants as a result of the intrusion of financial logics of capital accumulation into an apartment building or neighbourhood”* (Crosby, 2020, p.186).

### Dr. Lewis’s Proposed Evidence

23. Similarly, in a report for the Office of the Federal Housing Advocate at the Canadian Human Rights Commission, *The Uneven Racialized Impacts of Financialization*, attached as **Appendix 5**, Dr. Nemoy Lewis surveys the origins and evolution of financialized landlords, and empirically demonstrates how their business practices have a disproportionate adverse effect on racialized and particularly Black renters and communities. Commenting on a case study of a financialized landlord, Starlight Investments, in Black neighbourhoods in Toronto, Dr. Lewis writes:

“The adverse impact of these investments on Black renters and communities in Toronto is immeasurable. Starlight’s investment and management practices often entail acquiring devalued properties in gentrified or gentrifying areas, renovating the properties, and significantly increasing rents to maximize returns for investors and shareholders. Such business practices often reduce the amount of affordable housing available to renters in Black communities and exacerbate housing precarity and displacement problems for tenants. But what makes the effect of this act even more profound is that many properties acquired by financialized landlords are occupied by low-income households.”

24. Herongate fits this mold. The Applicants argue that it is not merely a coincidence that Herongate and similar racialized and immigrant neighbourhoods are more likely to be subject to mass eviction and dislocation. The Herongate redevelopment epitomizes this correlation.

#### Dr. Wachsmuth’s Proposed Evidence

25. Drawing on data of real estate prices, rents, and demographic information of six major Canadian Metropolitan Areas, Dr. David Wachsmuth’s report supports the Applicants’ allegation that it is precisely because of the race, colour, ethnicity, and/or place of origin of the inhabitants of such areas, and specifically of Herongate, that the real estate is appealing for financialized gentrification: real estate inhabited by Black, racialized, and immigrant tenants is undervalued precisely because Black people, racialized people and immigrants live there. In other words, the race, ethnicity, and place of origin of the incumbent tenants is reflected in the price of the real estate, which is a major factor, if not the predominant factor, in its identification and selection for redevelopment. If Hazelview selected Herongate ‘eyes closed’, it was nevertheless guided by the subtle scent of discrimination.

26. A précis of Dr. Wachsmuth’s report, forthcoming, is attached as **Appendix 6**.

*Expert Evidence must be Assessed at Full Merits Hearing*

27. It is legally permissible for the Applicants to support their section 11 application on the basis of systemic evidence. However, it is entirely inappropriate to discount the systemic evidence of the Applicants' experts as being invalid without fully considering it on the merits. Such a determination is beyond the scope of a summary hearing.

*Evidence Demonstrating Hazelview engaged in Financialized Gentrification in Herongate*

28. The Herongate redevelopment epitomizes the practice of financialized gentrification. The facts advanced by the Applicants in support of this assertion are particularized at paragraphs 51 to 60 of the Application:

- i. At the time of its acquisition, the Herongate neighbourhood was composed of 70% visible minorities according to census tract data. 90% of those evicted in 2018 were visible minorities.
- ii. Hazelview has stated publicly that its business model involves identifying property that is 'undervalued'.
- iii. At the time of its acquisition, Herongate qualified as an undervalued real estate market.
- iv. Hazelview president Hugo Bizzarri has stated that it tries to find "the local market that is getting gentrified and making an investment to create core", referring to core real estate that will facilitate and accelerate gentrification and increase property values.
- v. Former Hazelview executive Greg Rogers stated publicly in 2016 that the Herongate redevelopment would "seed change", and he expected that "Everyone's property values" would increase as a result.
- vi. Hazelview has stated publicly that its business model aims to "improve the quality of the tenant" using "stronger disciplinary measures for problem tenants, including evictions." In the same vein, Mr. Bizzari has compared Hazelview's business model to "putting a building through a car wash", and

VP of Debt Investments Patrick Smith has stated, referring to a different community, “the business plan there is to roll the tenants.”

- vii. Hazelview in fact began evicting tenants and demolishing their former units in 2015 and 2018.
- viii. Hazelview’s initial vision at the time of the 2018 evictions was to create upscale rental accommodation. Hazelview stated publicly when initially announcing the redevelopment that rents in the redeveloped Herongate would reflect the “premium nature of the community” and offer “resort style” amenities. It had also previously stated that the redevelopment will “not meet any criteria for affordability.”<sup>5</sup>
- ix. Hazelview has stated publicly that it wants to “align” Herongate with a neighbouring, significantly more affluent, and predominantly white community, Alta Vista. Hazelview has in fact named the Herongate redevelopment “Vista Local”.
- x. Alta Vista is 80% White according to census tract data.
- xi. Hazelview’s marketing and other materials depict primarily white models (See **Appendix 7**).

*Neighbourhood can be a Proxy for Race, Ethnicity, and Place of Origin*

29. Communities like Herongate form both because of push factors, such as discrimination in broader society, and pull factors, such as the desire to live in close proximity to those with whom one shares cultural and ethnic heritage. The genesis of neighbourhoods defined by their association to the race, skin colour, ethnicity, and place of origin of their inhabitants is not accidental but the result of structural forces. The race, ethnicity, and place of origin of the inhabitants is thus inextricably bound up with where they live, such that their neighbourhood, and the cost of the

---

<sup>5</sup> Following the displacement of the Applicants, Hazelview announced that it would incorporate a certain percentage of housing that met the City of Ottawa’s definition of affordability.

real estate in it, operate as *proxies* for race, ethnic origin, and place of origin. As explained by Dr. Mensah at page 16 of his expert report:

“Since the pioneering works of Ernest Burgees and his colleagues at the Chicago School of Human Ecology in the 1920s, the dominant account of the residential pattern of immigrants has been based on the *Spatial Assimilation Model*. This model posits that new immigrants generally lack socio-economic resources and thus begin their lives in their destination in poor neighbourhoods where they usually cluster in low-income housing among people of their own ethnic background...

While there is some validity to the spatial assimilation model, especially as it pertains to immigrants of earlier times, the recent works of Walks and Bourne (2006), Murdie and Skop (2012), Qadeer, Agrawal and Lovell (2010), and Mensah and Williams (2017) point to a more nuanced explanation, at least in the Canadian context. Ethnic enclaves in Canadian cities tend to be formed as a result of a strategic or positive move among ethnic groups to promote their cultural goals and group identity, against the background of the ongoing economic restructuring that necessitates the creative marketing of ethnic spaces in cities (Walton-Roberts 2003; Qadeer, Agrawal and Lovell, 2010). Thus, while sometimes ethnic enclaves are formed because of the exclusionary behaviour of the majority population, often, at least in Canada, ethnic enclaves are formed primarily out of the preference of minorities to live together to benefit from the ensuing social capital and social relationships. At the same time, there is no denying that some level of socio-spatial exclusion underpins the formation of ethnic enclaves even in Canada, as shown by the recent works of Mendly-Zambo *et al.* (2021) in Etobicoke and Hassen (2021) in Toronto.”

30. In *Addai v Toronto (City)*, 2012 HRT0 2252 at paras [72-75](#), the Tribunal observed that

**“...there are circumstances which are so inextricably bound up with a prohibited ground that they may be said to be a proxy for that ground. In pregnancy cases it is not a defence to an allegation of sex discrimination that a woman was denied benefits on the basis of pregnancy. Pregnancy and sex are so inextricably bound up together that denying a service to a woman because of pregnancy is synonymous with denying a service on the basis of sex.”**

31. In *Addai*, the Tribunal determined that there was insufficient evidence to establish that the complainant's profession as a taxi driver was so inextricably bound up with his race that it amounted to a proxy. However, the door to such a finding was left ajar. At para 75, the Tribunal cautioned that:

**[75] These findings should not be taken to preclude the possibility that a group of people who are working in an occupation which is so notoriously tied to a prohibited ground and questionable working conditions that the Tribunal would be compelled to take judicial notice of the connections between the ground, the**

**occupation and the disadvantages experienced by the complainants.** ... There was insufficient evidence from which I could draw the inference that the financial circumstances of people who come from different countries and choose to become taxi owners, are so notorious that I could take judicial notice of the fact that it is their personal characteristics which render the Standard licences prohibitive. [Bolding added]

32. Similarly, a neighbourhood could be “so notoriously tied up” to a prohibited ground, such as race, skin colour, ethnicity, and/or place of origin, that “the Tribunal would be compelled to take judicial notice of the connections between the ground,” the neighbourhood, and “the disadvantages experienced by the complainants.”

33. Herongate is such a neighbourhood. It is so notoriously bound up with the race, skin colour, ethnicity, and place of origin of its residents that it constitutes a proxy for race.

#### *Hazelview’s Rational Pursuit of Profit Maximization results in Discrimination*

34. Hazelview argues at paragraph 23 of its request that “The Tribunal has determined that business decisions related to housing do not attract protections under the Code.” With respect, this argument must be rejected. Any business decision that results in the exclusion or disadvantage of a protected group, for reasons related to that groups’ protected characteristics, amounts to discrimination and violates the Code. This is true even where the decision is not animated by discriminatory intent, and where the decision is also informed by other, non-discriminatory factors. As stated by the Tribunal in *Association of Ontario Midwives v Ontario (Health and Long-Term Care)*, 2018 HRT0 1335 at paras [253-255](#), 92 CHRR 197 (“Midwives #2):

“In other words, ‘business as usual’ often adversely impacts marginalized groups. Thus, a substantive norm which may appear reasonable and rational to dominant culture may nevertheless have adverse effects on a [Code](#)-protected group, such as women.

[254] Assuming proof of adverse treatment, the question at this stage is whether the AOM has proven that sex is more likely than not, a factor in the adverse treatment experienced by midwives: *Peel Law Association v. Pieters*, [2013 ONCA 396 \(CanLII\)](#), 2013 ONCA 396 (Pieters) at para. 59. The MOH emphasizes that the adverse treatment must be because of sex, or based on sex, **but those phrases have not been interpreted as a requirement to prove that the ground is the only or predominant factor or that there is a “causal” connection between the two.** It is also well established that there is



**no requirement to prove intention:** the focus is on the effect of the respondent's actions on the applicant. See Pieters, para 60.

[255] These principles were reinforced in 2015 by the Supreme Court in Quebec (Commission des droits de la personne et des droits de la jeunesse) v. Bombardier Inc. (Bombardier Aerospace Training Center), [2015 SCC 39 \(CanLII\)](#) at paras. 43-52 (Bombardier). Proof of even a close relationship between the prohibited ground and the impugned conduct is not required. **All the applicant is required to prove is that there is a connection between the prohibited ground and the adverse treatment. In Bombardier, the Supreme Court said that 'for a particular decision or action to be considered discriminatory, the prohibited ground need only have contributed to it.'** at para 48." [Bolding added]

35. Even in the absence of discriminatory intent, discrimination will be found if race, skin colour, ethnicity, and/or place of origin are factors in the selection of Herongate for redevelopment. Thus, Hazelview's defence that its driving motivation was legitimate business interest sails wide of the mark. As explained in *Midwives #2, supra*, if the race, colour, ethnicity, and place of origin of the residents *contributed* to the selection of Herongate for redevelopment, then it was tainted by discrimination.

36. As outlined in the Application, the Applicants' race, ethnicity, and places of origin contributed to the selection of Herongate for redevelopment by reducing real estate values and attractive for financialized investors. Because the Herongate neighbourhood and its real estate values are so "notoriously tied up" with the Applicants' race, ethnicity, and place of origin, they operate as proxies for these prohibited grounds. Selecting Herongate for redevelopment because it was undervalued therefore amounts to discrimination in violation of sections 2 and 11 of the *Code*.

<p><u>Argument ii): The Herongate Redevelopment had a Disproportionately Negative Impact on the Applicants by Removing them from their Ethnic Enclave</u></p>
---

37. The Applicants also allege that their displacement had a disproportionately adverse effect on them as they were dislodged from their community, and lost access to the social, economic, and cultural supports and opportunities it provided as an ethnic enclave. These allegations are detailed at paragraphs 31 to 50 and 88 to 92 of the Application.

38. The Applicants have asserted and intend to prove through the expert testimony of Dr. Joseph Mensah, as well as the Applicants' own testimony, that Herongate qualifies as an 'ethnic enclave' that germinated social and cultural institutions and businesses catering to the specific cultural and social needs of its members. As outlined at paragraph 88 of the Application:

"In addition to being disproportionately *subject* to mass evictions through hyper-gentrification orchestrated by large corporate landlords, people living in ethnic enclaves are also disproportionately *harmed* by such mass evictions."

39. The disproportionately negative effect of a facially neutral policy or practice, imposed on a protected group because of that group's protected characteristic(s) can support a finding of discrimination, as held by the Supreme Court in *CN v. Canada (Canadian Human Rights Commission)*, 1987 CanLII 109 (SCC):

"A necessary implication of the focus upon discriminatory effects was recognized by the Court in *Simpsons-Sears*. At page 551, McIntyre J. held that, in determining whether an individual or entity had practised discrimination under the relevant legislation, it was appropriate for the Court to consider "adverse effect discrimination", which may be described as the imposition of obligations, penalties or restrictive conditions that result from a policy or practice which is on its face neutral but **which has a disproportionately negative effect on an individual or group because of a special characteristic of that individual or group.**"<sup>[1]</sup>[Bolding added]

40. In the Applicants' submission, their displacement, and the redevelopment of Herongate generally, caused them to lose access to these social and cultural institutions, and this loss has had a disproportionately adverse effect on them relative to those who do not share their protected characteristics.

Argument iii): Hazelview Systematically Neglected its Maintenance Obligations
---

41. The Applicants also allege that Hazelview systematically neglected its maintenance obligations, and that their race, ethnicity, and/or place of origin were factors in that neglect. The Applicants have made extensive and detailed allegations about the advanced state of disrepair of their units specifically as well

as the surrounding grounds and facilities. These allegations are pleaded at paragraphs 93 to 105 of the Application.

42. The Ontario Human Rights Commission's *Policy on Human Rights and Rental Housing* states:

"Housing providers may engage in systemic discrimination if they **systematically fail to maintain buildings inhabited primarily by people identified by Code grounds**. This phenomenon has been seen **particularly in low-income housing complexes**. People who live in these dwellings may be especially vulnerable to sub-standard housing conditions due to their lack of social and economic power and their unwillingness to complain for fear of reprisal."

43. The Applicants argue that Hazelview's systematic neglect of maintenance is on its own sufficient to raise an inference of discrimination, given the concentration of visible minorities and immigrants on the premises. Additionally, the Applicants argue that systematic neglect of maintenance can be a component of financialized gentrification, and that it is in this case, though each allegation stands on its own and makes out independent violations of the Code.

Summary Hearing not Appropriate
---------------------------------

44. Summary consideration of the Applicants' allegations of systemic discrimination is inappropriate. The allegations are complex and nuanced and require a fulsome assessment of the supporting evidence and weighing of argument.

45. The Tribunal has cautioned against summarily dismissing allegations of systemic discrimination in numerous cases: *R.L. v. Kids & Company Ltd.*, 2022 HRT0 914 (CanLII) at para 73; *Grange v. Toronto (City)*, 2014 HRT0 633 (CanLII) at para 30; and *Association of Ontario Midwives v. Ontario (Health and Long-Term Care)*, 2014 HRT0 1370 (CanLII) ("Midwives #1) at para 40. In *Grange*, the Tribunal noted:

[30] The Tribunal has observed on a number of occasions that allegations of discrimination, particularly those related to systemic racial discrimination and intersections of more than one prohibited ground, can be subtle, nuanced, and difficult to prove and that there is rarely direct evidence upon which to find a breach of the [Code](#). A finding that the [Code](#) has been breached is more often the result of the Tribunal conducting a careful evaluation of the evidence of both parties and applying its expertise to draw the appropriate

inferences from circumstantial evidence. For that reason alone, the Tribunal should take a cautious approach to disposing of allegations of systemic discrimination before the evidence is fully considered. [...]

46. Additionally, the novelty of the Applicants' case weighs in favour of a full hearing. Applying a test similar to the test for a summary hearing, the Superior Court in *Metro Taxi Ltd. v. City of (Ottawa)*, 2018 ONSC 509 (CanLII) held:

"[29] The threshold under [s. 5\(1\)\(a\)](#) of the [CPA](#) is modest. No evidence is admissible in respect of this criterion, and the material facts pleaded by the plaintiffs are accepted as true, unless patently ridiculous or incapable of proof. As noted by the Supreme Court in *Western Canadian Shopping Centres Inc. v. Dutton*, [2001 SCC 46](#), this modest threshold recognizes that a plaintiff "should not be 'driven from the judgment seat' at this very early stage unless **it is quite plain that his alleged cause of action has no chance of success**" (at para. 45, quoting *Drummond-Jackson v. British Medical Association*, [1970] 1 All E.R. 1094 (Eng. C.A.), at p. 1102). Indeed, **a claim should not be struck out because it is novel**. If the law is uncertain in respect of a claim, it is inappropriate for the court to reach a conclusion about the existence of a claim at the certification stage, without a complete factual foundation." [Bolding added]

47. In *Metro Taxi*, the Court certified a class proceeding involving a class of taxi drivers in Ottawa alleging that the city had violated their equality rights under the *Charter* and the *Code* by failing to enforce its Taxi By-law against Uber. The plaintiffs alleged that this failure, and subsequent amendments to its By-law, had a disproportionate impact on them based on the prohibited grounds of race, colour, ancestry, ethnic and national origin, place of origin, creed and citizenship. In finding that it was not "plain and obvious" that the action could not succeed, the Court averted to the high proportion of visible minorities working as taxi drivers:

[44] The plaintiffs allege that the 2016 By-law Amendment allowing Uber to operate in the City has had the effect of perpetrating disadvantage to members of a minority group, namely the group of existing Taxi License Holders, over 90% of whom are members of minority groups.

[45] At paragraph 37 of *Withler* the Supreme Court stated that the s. 15 analysis looks at the circumstances of members of the group and the negative impact of the law on them, in this case the 2016 amendment of the Taxi By-law.

[46] The case of *Falkiner v. Director, Income Maintenance Branch* (2002), [2002 CanLII 44902 \(ON CA\)](#), 159 O.A.C. 135, leave to appeal to SCC granted, [2002] S.C.C.A No. 297, dealt with a 1995 amendment which changed the definition of a "spouse", which had the effect of removing family benefits for many sole support parents. The Court of Appeal stated that even though the definition of "spouse" applied equally to single fathers and single mothers and was neutral on its face, a neutral provision could still give rise to differential treatment.

[47] At paragraph 75, the Court of Appeal stated: “But a formally neutral provision may still give rise to differential treatment on the basis of sex if the provision has a disproportionate adverse or negative effect on women. A disproportionate adverse effect is still a form of differential treatment.”

[48] For purposes of the s. 5(1)(a) analysis the pleadings are deemed to be proven and no other evidence is admissible. Given the principles referred to in the Supreme Court of Canada and Ontario Court of Appeal decisions referred to above, I find that it is not plain and obvious that the plaintiffs’ claim for damages for discrimination based on the [Charter](#) and the [Code](#) will not be successful. At this stage I am not making any decision on the merits of this claim. Therefore this pleading discloses a cause of action and meets the s. 5(1)(a) criterion.

48. 90% of those evicted from Herongate in 2018 were people of colour. As of 2016, 70% of the inhabitants in the census tract in which Herongate is found are people of colour. The fact that Herongate and similar racialized and immigrant communities are disproportionately affected by financialized gentrification signals that the practice may be discriminatory. It is a signal demanding inquiry. As observed by Justice Abella in the Abella report on equality in employment, cited by the Supreme Court in *CN v. Canada (Canadian Human Rights Commission)*, 1987 CanLII 109 (SCC), [1987] 1 SCR 1114:

Discrimination ... means practices or attitudes that have, whether by design or impact, the effect of limiting an individual's or a group's right to the opportunities generally available because of attributed rather than actual characteristics ....

[Page 1139]

It is not a question of whether this discrimination is motivated by an intentional desire to obstruct someone's potential, or whether it is the accidental by-product of innocently motivated practices or systems. **If the barrier is affecting certain groups in a disproportionately negative way, it is a signal that the practices that lead to this adverse impact may be discriminatory.**

This is why it is important to look at the results of a system ....

49. For all these reasons, the Applicants submit that Hazelview’s request for a summary hearing should be dismissed.

ALL OF WHICH IS RESPECTFULLY SUBMITTED

## SCHEDULE B

### Table of Cases

1. Ontario Human Rights Commission. *Policy and guidelines on racism and racial discrimination* (2005), p.30, <https://www.ohrc.on.ca/en/policy-and-guidelines-racism-and-racial-discrimination>
2. *Peel Law Association v Pieters*, 2013 ONCA 396 at para 60, [2013] OJ No 2695, <https://canlii.ca/t/fz590>
3. *Association of Ontario Midwives v Ontario* (Health and Long-Term Care), 2018 HRT0 1335 at para 254, 92 CHRR 197, <https://canlii.ca/t/hvb9p>
4. *Kearney v. Bramalea Ltd.* (No. 2), 1998 CanLII 29852 (ON HRT), <https://canlii.ca/t/gc6b4>
5. Canadian Human Rights Commission, *The Uneven Racialized Impacts of Financialization*, <https://www.homelesshub.ca/resource/uneven-racialized-impacts-financialization>
6. *Addai v Toronto (City)*, 2012 HRT0 2252 at paras 72-75, <https://canlii.ca/t/fv35t>
7. *CN v. Canada (Canadian Human Rights Commission)*, 1987 CanLII 109 (SCC), <https://canlii.ca/t/1lpg8>
8. Ontario Human Rights Commission's *Policy on Human Rights and Rental Housing*, <https://www.ohrc.on.ca/en/policy-human-rights-and-rental-housing>
9. *R.L. v. Kids & Company Ltd.*, 2022 HRT0 914 (CanLII) at para 73, <https://canlii.ca/t/jr0fk>
10. *Grange v. Toronto (City)*, 2014 HRT0 633 (CanLII) at para 30, <https://canlii.ca/t/g6s8p>
11. *Association of Ontario Midwives v. Ontario (Health and Long-Term Care)*, 2014 HRT0 1370 (CanLII) ("Midwives #1) at para 40, <https://canlii.ca/t/gdnjk>
12. *Metro Taxi Ltd. v. City of (Ottawa)*, 2018 ONSC 509, <https://canlii.ca/t/hprjg>
13. *CN v. Canada (Canadian Human Rights Commission)*, 1987 CanLII 109 (SCC), [1987] 1 SCR 1114, <https://canlii.ca/t/1lpg8>

# Appendix 1

# Joseph Mensah, PhD

## *Curriculum Vitae*

---

Professor and Chair, Department of Geography

York University  
Toronto, Ontario  
Canada

February 2017 ©

**Website:** [www.yorku.ca/jmensah](http://www.yorku.ca/jmensah)



# Curriculum Vitae

## Table of Contents

BIOGRAPHY.....	<a href="#">3</a>
ACADEMIC QUALIFICATIONS.....	<a href="#">4</a>
CURRENT ACADEMIC POSITIONS.....	<a href="#">4</a>
EMPLOYMENT HISTORY.....	<a href="#">4</a>
APPOINTMENTS IN GRADUATE PROGRAMS.....	<a href="#">6</a>
AWARDS AND RECOGNITIONS.....	<a href="#">6</a>
PUBLICATIONS.....	<a href="#">6</a>
CONFERENCE PAPERS AND PRESENTATIONS.....	<a href="#">14</a>
GRANTS & RESEARCH SUPPORT.....	<a href="#">19</a>
CONTRIBUTION TO THE PROFESSION.....	<a href="#">21</a>
TEACHING.....	<a href="#">26</a>
SERVICE.....	<a href="#">34</a>

## BIOGRAPHY

---

**Joseph Mensah** is a first-generation African-Canadian intellectual, born and raised in post-colonial Ghana where he did his B.A. in geography with a minor in philosophy at the University of Ghana. He immigrated to Canada in 1987 under a Wilfrid Laurier University Graduate Scholarship for his MA in geography (1987 to 1989), after which he completed his PhD (in 1993), also in geography, at the University of Alberta under another academic scholarship. He taught at various colleges and universities in British Columbia, including SFU, UBC, Kwantlen Polytechnic University, and Malaspina University College (now VIU) before taking up an Assistant Professorship at York University in 2002. He became a tenured Associate Professor at York in 2005, and a full Professor of Geography in 2010.

Professor Mensah is currently a member of the Senate of York University and the Chair of the Department of Geography. Previously, he was the Deputy Director of the *Harriet Tubman Institute for Research on the Global Migrations of African Peoples* at York University (2010 to 2013); a Board Member of the *Center for Excellence for Research on Immigration and Settlement (CERIS)* [i.e., the Ontario Metropolis Center in Toronto] from 2011 to 2013; the Coordinator of York University's International Development Studies (IDS) program (2008 to 2010); and the Undergraduate Program Director for the Atkinson School of Social Sciences from 2005 to 2008. Professor Mensah is a founding member of the University of Ghana *Pan African Doctoral Academy (PADA)*. Sponsored by the Carnegie Corporation of New York, PADA runs short-term courses on selected topics for Ph.D. students across Africa. Professor Mensah is also a founding member of the *Borderless Higher Education for Refugees (BHER)* project established by York University's Center for Refugee Studies in collaboration with Kenyatta and Moi Universities in Kenya, University of British Columbia, and UNHCR. BHER provides degree and certificate courses (in on-line and blended formats) for refugees at the Dadaab refugee camp in Kenya; he was the Chair of BHER's Gender and Equity Committee from 2014 to 2016.

As a consummate social scientist, Professor Mensah's research cuts across a wide range of disciplines, culminating in publications in such diverse and reputable journals as *Health Economics*, *Higher Education*, *Studies in Political Economy*, *Housing Studies*, *Canadian Geographer*, and *Social Identities*. He has written a number of book chapters and books, including the well-received *Black Canadians: History, Experience, and Social Conditions*, published by Fernwood in 2002 & 2010. With a grant from the Gates Foundation, Professor Mensah led a team of researchers to "Evaluate Ghana's National Health Insurance Scheme," as part of Global Development Network and Gates Foundation's global research on "Promoting Innovation Programs from the Developing World." This project was groundbreaking in its use of propensity score matching to evaluate social health insurance in an African context. The findings of this project, published in *Health Economics*, have received 125 citations, according to Google scholar. Professor Mensah's current research focuses on globalization and culture; transnational migration; and ethnicity, race, and identity formation. He has received several competitive awards and grants from the likes of SSHRC, the Gates Foundation, the Commonwealth Secretariat, and ILO. He was the recipient of the Council for the Development of Social Science Research in Africa's (CODESRIA) *Inaugural Diaspora Visiting Professor Fellowship* at the University of Ghana in 2016. Professor Mensah has been a recipient of the highly competitive *York University Faculty Merit Award* for a number of years. He has been profiled in *Who's is Who in Black Canada* since 2006. Professor Mensah lives in Brampton, Ontario, with his wife, Janet; their two daughters, Nicole and Cassandra, are both attending school in the United States. Professor Mensah is an avid runner and a soccer enthusiast.

## PROFESSIONAL ADDRESS & CONTACT DATA

---

**Name:** Joseph Mensah, PhD  
**Address:** Professor and Chair, Department of Geography  
 York University, Toronto  
 N413A Ross Building  
 4700 Keele St. Toronto  
 Ontario, Canada M3J  
**Telephone:** Office Phone: 416-736-2100 ext.66344/Cell: 647 518 9426  
**E-mail:** [jmensah@yorku.ca](mailto:jmensah@yorku.ca)  
**Website:** [www.yorku.ca/jmensah](http://www.yorku.ca/jmensah)

## ACADEMIC QUALIFICATIONS

---

**1993**

PhD Department of Geography, University of Alberta, Edmonton

**1989**

MA, Geography, Wilfrid Laurier University, Waterloo, Ontario

**1985**

BA (Hons.), University of Ghana, Legon-Accra

## CURRENT ACADEMIC POSITION AT YORK UNIVERSITY

---

**7/2016—Present**

Chair, Department of Geography, York University, Toronto

**7/2010—Present**

**Professor (Full)** of Geography, Department of Geography, York University.

## EMPLOYMENT HISTORY

---

**12/2015—Present**

Executive Committee Member, Dahdaleh Institute of Global Health, York University, Toronto, Canada.

**1/2012—Present**

Project Member, Borderless Higher Education for Refugees (BHER) project, Center for Migration Studies, York University (BHER provides on-line and blended degree and certificate course for refugees in the Dadaab refugee camp).

**7/2013—Present**

Adjunct Professor, Ghana Technology University College, Accra, Ghana.

**5/2016—8/2016**

Fellowship: Council for the Development of Social Science Research in Africa (CODESRIA)  
Diaspora Fellow, Center for Migration Studies, University of Ghana.

**7/2005 – 6/2010**

Associate Professor of Geography, Atkinson School of Social Sciences; and since 2009, International Development Studies, Faculty of Liberal Arts and Professional Studies, York University.

**7/2013—7/2014**

Carnegie Diasporan Sabbatical Fellow and Visiting Scholar, Department of Geography and Resource Development, University of Ghana.

**7/2011—6/2013**

Deputy Director, Harriet Tubman Institute for Research on the Global Migration of African Peoples, York University, Toronto.

**10/2011-6/2013**

Board Member, Center for Excellence for Research on Immigration and Settlement (CERIS), The Ontario Metropolis Center, York University.

**7/2008 –6/2011**

Coordinator, International Development Studies, Department of Social Sciences, Faculty of Liberal and Professional Studies, York University.

**7/2007 –6/2008**

Visiting Senior Lecturer, Ghana Institute of Management and Public Administration, Accra, Ghana [GIMPA] (Sabbatical Appointment).

**7/2005 – 6/2007**

Undergraduate Program Director, Atkinson School of Social Sciences, York University; Graduate Faculty Member, Department of Sociology, since April 2005.

**8/2002 – 6/2005**

Assistant Professor, School of Social Sciences, Atkinson Faculty of Liberal and Professional Studies, York University, Toronto. Cross-appointment: Graduate Studies Program in Geography, York University, since January 2003;

**4/94 – 8/2002**

**Instructor, Department** of Geography, Kwantlen University College, Surrey, British Columbia; **Contract Instructor**, Department of Geography, University of British Columbia, Vancouver, BC;  
**Contract Instructor**, Department of Geography, Simon Fraser University, Burnaby, BC.

**1/95 - 4/1995**

Contract Instructor, Department of Geography, Malaspina University College, Nanaimo, BC  
Taught: (a) Introduction to Urban Geography and (b) Quantitative Techniques in Geography.

## APPOINTMENTS IN GRADUATE PROGRAMS

---

Graduate Faculty Member, Department of Geography, University of Western Ontario, London, Ontario, since September 2010.

- Graduate Faculty Member, Faculty of Health, York University, since July 2009.
- Graduate Faculty Member, International Development Studies, York University, since 2008-2012.
- Affiliate Member of Faculty of Graduate Studies, University of Toronto, since 2008.
- Graduate Faculty Member, Dept. of Sociology, York University, since April 2005-2012.
- Graduate Faculty Member, Department of Geography, York University, since 2003

## AWARDS & RECOGNITIONS

- York University Faculty Merit Award for 2011, value = \$2,000
- York University Faculty Merit Award for 2010, value = \$3,000
- York University Faculty Merit Award for 2009, value = \$2,000
- York University Faculty Merit Award for 2007, value = \$3,000
- York University Faculty Merit Award for 2006, value = \$3,000
- York University Faculty Merit Award for 2005, value = \$3,000.
- York University Faculty Merit Award for 2004, value = \$2,000.
- York University Faculty Merit Award for 2003, value = \$2,000.
- Profiled annually in Who's Who in Black Canada, since 2006

## PUBLICATIONS

---

### Books

1. Mensah, J and Williams, C.J. (2017) *Boomerang Ethics: How Racism Affects Us All* (Halifax: **Fernwood Publishing**). 277 pages.
2. Mensah, J. (2002). *Black Canadians: History, Experience, Social Conditions* (Halifax: **Fernwood Publishing**), (Listed in Quill & Quire's Books for Everybody, Fall 2002), 292 pages  
(Revised Edition of Black Canadians, 2010) 293 pages.
3. Mensah, J. (ed.). (2008). *Neoliberalism and Globalization in Africa: Contestations on the Embattled Continent*. (New York: **Palgrave Macmillan**), 278 pages.
4. Mensah, J. (ed.) (2006). *Understanding Economic Reforms in Africa: A Tale of Seven Nations*. (Brunel Road, Houndmills, Basingstoke, Hants UK: **Palgrave Macmillan**), 292 pages.
5. Osei Prempeh; Mensah, J. and Adjibolosoo, S. (eds.) (2004). *Globalization and the Human Factor: Critical Insights*, (Aldershot, UK: **Ashgate Publishing**), 192 pages.

### Journal Articles

6. Mensah, J. (2015). "The Black, continental African presence and the nation-immigration dialectic in Canada" **Social Identities: Journal for the Study of Race, Nation and Culture**. Vol 20, Issue 4-5, pp 279-298. DOI: 10.1080/13504630.2014.997200. (20 pages).
7. Mensah, J. and Williams, C. J. (2015). "Seeing/being double: how African immigrants in Canada balance their ethno-racial and national identities." **African and Black Diaspora: An International Journal** Vol. 8, Issue 1: 39-54.
8. Mensah, J. (2014). "Black continental African identities in Canada: Exploring the intersections of identity formation and immigrant transnationalism." **Journal of Canadian Studies**. Vol. 48. Number 3. p. 5-29.
9. Mensah, J. 2014 "The global financial crisis and access to health care in Africa" **Africa Today** Vol. 60, No. 3 (Spring), pp. 34-54.
10. Mensah, J. Williams, C. J. (2013). "Cultural dimensions of African immigrant housing in Toronto: a qualitative insight." **Housing Studies** Vol 29, # 3 1-18:
11. Barimah, K.B. and Mensah, J. (2013). "Ghana's National Health Insurance: insights from members, administrators, and health care providers." **Journal of Health Care for the Poor and Underserved**. Vol. 24 #3, pp. 438-455. Aug. pp. 1378-1390. DOI: 10.1353/hpu.2013.0144.
12. Mensah, J. and Williams, C.J. (2013). "Ghanaian and Somali immigrants in Toronto's rental market: a comparative cultural perspective of housing issues and coping strategies" **Canadian Ethnic Studies** Vol. 45, No. 1-2, pp 125-51.
13. Mensah, J. Williams, C.J., & Aryee, E. (2012) "Gender, power, and religious transnationalism among the African diaspora in Canada." **African Geographical Review**, Vol. 31. No. 2. Doi: 10.1080/1937 6812.2012.734249 pp. 1-14.
14. Frempong, G., Ma, X., and Mensah, J. (2012). "Access to postsecondary education: can schools compensate for socioeconomic disadvantage?" **Higher Education** Vol. 63. DOI 10.1007/s10734-011-9422-2. pp. 19-32.
15. Mensah, J. Oppong, J.R.; and Schmidt, C. M. (2010) "Ghana's National Health Insurance Scheme in the Context of the Health MDGs: An Empirical Evaluations Using Propensity Score Matching" **Health Economics**. Vol. 19, Issue SI, page 95-106.
16. Mensah, J. (2009) "Doing Religion" Overseas: The Characteristics and Functions of Ghanaian Immigrants Churches in Toronto, Canada" **Societies Without Borders: Human Rights and the Social Science**. Volume 4, pp. 21-44..
17. Mensah, J. (2008) "The African Immigrant Church and the Settlement and Integration of Africans in Canada: Preliminary Observations" **Direction: Research and Policy on Eliminating Racism** Canadian Race Relation Foundation. Vol. 4 No. 2 Winter, p. 83-88.

18. Mensah, J. (2008) Religious transnationalism among Ghanaian immigrants in Toronto: A binary logistic regression analysis" **The Canadian Geographer** Vol. 52. no. 3, p. 309-330.
19. Mensah, J. & Firang, D. 2007. "The Heterogeneity of Blacks in Ontario and the Racial Discrimination Boomerang" **Our Diverse Cities/Nos diverses cités**, No. 4, Fall, p. 20-25.
20. Mensah, J. (2006) "Cultural dimensions of globalization in Africa: A dialectical interpenetration of the local and the global" **Studies in Political Economy**. Vol. 77 (Spring), pp. 57-83 [Reproduce in J. Mensah (ed., 2008), *Neoliberalism and Globalization in Africa: Contestations on the Embattled Continent*" (New York: Palgrave Macmillan), pp. 33-54].
21. Mensah, J. (2004-2006) "Official multiculturalism in Canada: A critique of prevailing criticism" **International Journal of Diversity in Organizations, Communities and Nations**, Vol. 4., p. 1139-1149.
22. Edwards, R; Wu, S.C; Mensah, J. (2005) "City Profile: Georgetown, Guyana" **CITIES: International Journal of Urban Policy and Planning**, Vol. 22, Issue 6, pp. 446-454.
23. Mensah, J. and Fredua-Antoh, E. (2005) "Reflections on women's indigenous organizations in Sub-Saharan Africa: A comparative study from the Brong Ahafo Region of Ghana." **Singapore Journal of Tropical Geography**, 26(1):82-101.
24. Mensah, J. (2005) "On the ethno-cultural heterogeneity of Blacks in our 'EthniCities'" **Canadian Issues**, (Spring) pp. 72-77.
25. Mensah, J. (2004: Guest Editor) "Human factor theory and practice: An introduction to a critical interrogation" **Review of Human Factor Studies** [Special Edition] Vol. 10 No. 1, pp. 1-6.; and "The human factor framework: A Preliminary synthesis of claims and counterclaims" in the same Volume, pp. 168-184.
26. Mensah, J. & Rupananda, W. (2002), "Exploring the impacts of structural adjustment programs on the provision of selected economic and social services in rural Sri Lanka," **Asia-Pacific Journal of Rural Development (APJORD)** Vol. 12:1 p. 32-51.
27. Rupananda, W. & Mensah, J. (2002), "Structural adjustment programs and rural agricultural economy: The case study of the Monaragala District of Sri Lanka," **Regional Development Studies**, p. 119-137.
28. Adjibolosoo, S. & Mensah, J. (1998), "Demographic profile and settlement problems of African immigrants in the Vancouver Metropolitan Area of British Columbia: A human factor assessment," **Review of Human Factor Studies** 4:2 p. 32-63.
29. Mensah, J. (1997), "Colonialism and human factor degradation in Africa," **Review of Human Factor Studies**. 3:1 p. 46-64.
30. Mensah, J. (1996), "Treaty negotiations in British Columbia: The utility of geographic information management techniques," **Canadian Journal of Native Studies** Vol. 16:1 p.1-14.

31. Mensah, J. (1995), "Geography, aboriginal land claims and self-government in Canada," **International Journal of Canadian Studies** 12 p.261-275.
32. Mensah, J. (1995), "Low income housing, employment opportunities, and perceptions of the urban poor," **Tijdschrift voor Economische en Sociale Geografie, TESSG, (Journal of Economic and Social Geography)** Vol. 86:4 p. 368-381.
33. Mensah, J. (1995), "Journey to work and job search characteristics of the urban poor: A gender analysis of a survey data from Edmonton, Alberta," **Transportation: An International Journal Devoted to the Improvement of Transportation Planning and Practice** 22 p. 1- 19.
34. Mensah, J. (1994), "Gender, spatial constraints, and the employment activities of low income people in a local labour market," **Canadian Journal of Urban Research (CJUR)** 3:2 p. 113-133.
35. Mensah, J. & Whitney, A.H. (1992) "Urban environmental perception and behaviour in Africa: What gender engenders," **International Journal of Environmental Studies** 40 p.141-149.
36. Mensah, J. & Whitney, A.H. (1991), "Some Third World environmental perception and behaviour concerning urban waste: A survey of Techiman, Ghana," **The Canadian Geographer** 35:2 p. 156-165.

#### Chapters in Books Edited Books

39. Mensah, J. (2015). "Globalization and New Christian Geographies in Africa: A Cautionary Optimism amidst Growing Afropessimism." In Eunice Sahle (ed). *Globalization and Socio-Cultural Processes in Contemporary Africa* (New York: Palgrave Macmillan) Chapter 4 (32pages).
40. Agyei-Mensah, S.; Yaro, J.; Mensah, J. 2014. "Change and continuity in the practice and development of Geography in Ghana" In Samuel Agyei-Mensah, S. et al., (eds.), *Changing Perspectives on Social Sciences in Ghana* (Heidelberg: Springer Publication) pp 51-74.
41. Mensah, J. (Dec. 2010) "The Ghana National Health Insurance Scheme and the Health Care Needs of Ghanaians," in Korbla Pupilampu and Wisdom Tettey (eds.). *The Public Sphere and the Politics of Survival: Voice, Sustainability and Public Policy in Ghana* (Accra: Woeli Publishing Service), pp. 163-181.
42. Mensah, J. and Bridi, R. (2010). "Canadian Immigration under Conditions of Globalization and Transnationality" in Timothy P. McCauley and Janice Hill (eds.), *Canadian Society: Global Perspective* (Whitby, ON: de Sitter Publications) p. 167-189.
43. Roger Koranteng and Joseph Mensah (Dec. 2010), "Selecting Governance Indicators" in Jones-Parry (ed), *Commonwealth Good Governance: Developing Capacity in the Public Sector* (London: The Commonwealth Secretariat and Nexus Strategic Partnerships) (ISBN: 978-0-9563060-3-6 (pp. 14-20).
44. Mensah, J. & Firang, D. (2009) "The African Diaspora in Montréal and Halifax: A Comparative



Overview of the Entangled Burdens of Race, Class, and Space” in J.W. Frazier; J.T. Darden; and NF Henry (eds.). *The African Diaspora in the United States and Canada at the Dawn of the 21<sup>st</sup> Century* (Binghamton, NY: Global Academic Publishing), pp. 59-72.

45. Mensah, J. 2008. “Introduction: Neoliberalism and Globalization in Africa” In J. Mensah (ed.) *Neoliberalism and Globalization in Africa: Contestations on the Embattled Continent*. (New York: Palgrave Macmillan), pp. 1-14.
46. Mensah, J. 2008. “Africa and the Political Economy of Time-Space Compression and Space of Flows: Unfashionable Observations” In J. Mensah (ed.) *Neoliberalism and Globalization in Africa: Contestations on the Embattled Continent* (New York: Palgrave Macmillan), pp. 113-134.
47. Mensah, J. and Oppong-Koranteng Roger 2008. “Neoliberalism Globalization and Africa: Recurrent Themes and A Way Forward” In J. Mensah (ed.) *Neoliberalism and Globalization in Africa: Contestations on the Embattled Continent*. (New York: Palgrave Macmillan), pp. 267-270.
48. Mensah, J. (2006) “Introduction: Understanding Economic Reforms in Africa” (pp.1-15); “Early Reformers: Introduction” (p.19-21); “Late Reformers: Introduction” (pp167-170); “Conclusion: Bringing it all together” (pp.269-275) in Mensah, J. (ed.) *Understanding Economic Reforms in Africa: A Tale of Seven Nations* (Houndmills, Basingstoke, Hampshire & New York: Palgrave Macmillan Ltd., 2006).
49. Mensah, J. & Aidoo, R. (2006) “Economic Community of West African States: Achievements and Problems” In Kwadwo Konadu-Agyemang and Kwamina Panford (eds.). *Africa's Development in the 21<sup>st</sup> Century: Pertinent Issues, Opportunities, and Challenges* (Aldershot: Ashgate), pp. 89-108.
50. Mensah, J.; Oppong-Koranteng, R.; Frempong-Yeboah, K. (2006). “Understanding Economic Reforms: The Case of Ghana.” In Mensah, J. (ed.) *Understanding Economic Reforms in Africa: The Tale of Seven Nations* (Houndmills, Basingstoke, Hampshire & New York: Palgrave Macmillan Ltd., 2006) pp. 106-130.
51. Mensah, J. (2004) “Integrating culture into globalization and development theory: A human factor approach” In E.O.K. Prempeh, J. Mensah, and S. Adjibolosoo (eds.) *Globalization and the Human Factor: Critical Insights* (Aldershot, UK: Ashgate), pp. 51-66.
52. Prempeh, E.O.K; Mensah, J. and Adjibolosoo, S. (2004) “Introduction: The globalization-development debate: the need for a paradigm shift” E.OK Prempeh; J. Mensah; and S. Adjibolosoo (eds.) *Globalization and the Human Factor: Critical Insights* (Aldershot, UK: Ashgate), p.1-8.
53. Mensah, J. & Firang, D. (2000) “The condition of human well-being in Africa: Revisiting the Physical Quality of Life Index (PQLI).” In Senyo Adjibolosoo (ed.). *The Human Factor in Shaping the Course of History and Development*. (University Press of America), p.111-135.
54. Mensah, J., & Ironside, R.G. (1994). “Employment opportunities of the urban poor: An assessment of the spatial constraints and the mismatch hypothesis.” In J. Andrey and G. Nelson

(eds.). *Public Issues: A Geographic Perspective*. (Waterloo: University of Waterloo Press), p.111-131.

55. Oppong, J.R. & Mensah, J (1994) "The Canadian health care system: Lessons from Alberta." In S.B. Eve; B. Havens; and S.R. Ingman (eds.). *The Canadian Health Care System: Lessons for the United States* (Denton: University of North Texas Press), 182-201. Also published by the University Press of America under the same article and book titles p.173-192.

### Entries in Major Encyclopedias

56. Mensah, J. (2008) "The International Labour Organization (ILO). In Philip A. O'Hare (ed.) *International Encyclopedia of Public Policy: Governance and Development* (Perth, Australia: GPERU), p. 272-283.
57. Mensah, J. (2008). "International Monetary Fund (IMF)." In Philip A. O'Hare (ed.) *International Encyclopedia of Public Policy: Governance and Development* (Perth, Australia: GPERU), p. 284-297.
58. Mensah, J. (2008) "The World Bank." In Philip A. O'Hare (ed.). *International Encyclopedia of Public Policy: Governance and Development* (Perth, Australia: GPERU), p. 434-449.
59. Mensah, J., (2006) "African Development Bank [ADB]." In Thomas Leonard (ed.) *Encyclopedia of the Developing World*, Vol I. (London: Routledge), p. 4-6.
60. Mensah, J. (2006) "Idi Amin." In Thomas Leonard (ed.), *Encyclopedia of the Developing World*, Vol. I. (London: Routledge), p. 36-37.
61. Mensah, J. (2006) "Common Market for Eastern and Southern African [COMESA]." In Thomas Leonard (ed.). *Encyclopedia of the Developing World*, Vol. I. (London: Routledge), p. 369-72.
62. Mensah, J. (2006). "Desertification" In Thomas Leonard (ed.). *Encyclopedia of the Developing World* Vol. I. (London: Routledge), p. 452-55.
63. Mensah, J. (2006). "Economic Commission for Africa [ECA]." In Thomas Leonard (ed.) *Encyclopedia of the Developing World*, Vol. I. (London: Routledge), p. 528-530.
64. Mensah, J. (2006) "Economic Community of West African States [ECOWAS]" In Thomas Leonard (ed.). *Encyclopedia of the Developing World*, Vol. I. (London: Routledge), p.533-37.
65. Mensah, J. (2006) "Ghana" In Thomas Leonard (ed.). *Encyclopedia of the Developing World*, Vol. II. (London: Routledge), p. 699-702.
66. Mensah, J. (2006) "Kenneth Kaunda." In Thomas Leonard (ed.). *Encyclopedia of the Developing World*, Vol. II. (London: Routledge), p. 899-891
67. Mensah, J. (2006) "Kwame Nkrumah." In Thomas Leonard (ed.). *Encyclopedia of the Developing World*, Vol. II. (London: Routledge), p.1145-47.

68. Mensah, J. (2006) "Organization of African Unity [OAU/AU]." In Thomas Leonard (ed.). *Encyclopedia of the Developing World*, Vol. III. (London: Routledge), 1202-1205.
69. Mensah, J. (2006) "Southern African Development Community [SADC]." In Thomas Leonard (ed.) *Encyclopedia of the Developing World*, Vol. III. (London: Routledge) p. 1470-71.
70. Mensah, J. (2006) "Desmond Tutu." In Thomas Leonard (ed.) *Encyclopedia of the Developing World*, Vol. III. (London: Routledge) p. 1580-81.
71. Mensah, J. (2006). "West Africa: History and Economic Development." In Thomas Leonard (ed.) *Encyclopedia of the Developing World*, Vol. III. (London: Routledge), p. 1693-98.
72. Mensah, J. (2005). "African Development Bank (ADB)." In Tim Forsyth (ed.), *Encyclopedia of International Development*, (London: Routledge), p.6.
73. Mensah, J. (2005). "Economic Community of West African States (ECOWAS)." In Tim Forsyth (ed.), *Encyclopedia of International Development*, (London: Routledge), p.178-89.
74. Mensah, J. (2005). "Organization of Economic Cooperation and Development (OECD)." In Tim Forsyth (ed.), *Encyclopedia of International Development*, (London: Routledge), p.500.
75. Mensah, J. (2005). "Race and Racism" In Tim Forsyth (ed.), *Encyclopedia of International Development*, (London: Routledge), p.79-80.
76. Mensah, J. (2005), "Alberta." In Will Kaufman and H.S. McPherson (eds.), *Britain and the Americas: Culture, Politics, and History: A Multidisciplinary Encyclopedia* (London: ABC- CLIO), p.76-77.
77. Mensah, J. 2005. "Manitoba." In Will Kaufman and H.S. McPherson (eds.), *Britain and the Americas: Culture, Politics, and History: A Multidisciplinary Encyclopedia* (London: ABC- CLIO), p.573-74.
78. Mensah, J. (2005). "Saskatchewan." In Will Kaufman and H.S. McPherson (eds.), *Britain and the Americas: Culture, Politics, and History: A Multidisciplinary Encyclopedia* (London: ABC-CLIO) p.868-870.
79. Mensah, J. (2005) "Yukon." In Will Kaufman and H.S. McPherson (eds.), *Britain and the Americas: Culture, Politics, and History: A Multidisciplinary Encyclopedia* (London: ABC-CLIO) p.1097-1099.

#### **Working Paper Series**

80. Mensah, J; Oppong, J.R; and Schmidt, Christoph M., 2009. Ghana's National Health Insurance Scheme in the Context of the Health Millennium Development Goals. *RUHR Economics Papers # 157 Ruhr-Universität Bochum (RUB)*, Department of Economics, Bochum, Germany (20 pages).

### Book Reviews

81. Mensah, J. 2012 (September) Review of Integration and Inclusion of Newcomers and Minorities across Canada, by John Biles et al., (2011); *Canadian Public Policy*. Vol. 38, No. 3, Doi: 10.3138/cpp.38.3.2012 pp. 347-47
82. Mensah, J. (2007). Review of The African Diaspora in Canada: Negotiating Identity and Belonging. Wisdom J. Tettey and Korbla P. Puplampu (eds.) Calgary: University of Calgary Press, 235 pp. *New Dawn: Journal of Black Canadian Studies*.
83. Mensah, J. (2003). Review of Transnationalism and new African Immigration to South Africa, Jonathan Crush and David A. McDonald (eds.). Kingston, Ont.: The South African Migration Project (SAMP) and Canadian Association of African Studies.185 pp. (Book Review). *The Canadian Geographer*, Vol. 47, No. 3, p. 356-357.
84. Mensah, J. (2003). Review of On Borders: Perspectives on International Migration in Southern Africa, David A. McDonald (ed). New York: St. Martin's Press. 302 pp. *The Canadian Geographer*, Vol. 47, No. 3, p. 357-358.
85. Mensah, J. (2002). Review of Renewing Social and Economic Progress in Africa, Dharam Ghai (ed.) New York: St. Martin's Press Inc. 324 pp. (Book Review) *Progress in Development Studies*, Vol. 2: 1 p. 73-74.
86. Mensah, J. (2001). Review of Geography of British Columbia: People and Landscapes in Transition, by Brett McGillivray, Vancouver: UBC Press 235 pp. (Book Review) *The Canadian Geographer* 45:2 p. 330-31.
87. Mensah, J. (2000). Review of Prospering Together: The Economic Impact of the Aboriginal Title Settlements in BC, Roslyn Kunin (ed.), Vancouver: The Laurier Institute 304 pgs. *The Canadian Journal of Native Studies*, Vol. 20:2 p. 502-503.

### Technical/Contract Reports and Other Productions

88. Mensah, J. (June, 2011) Ghanaian and Somali Immigrants in Toronto's Rental Market: A Comparative Cultural Overview of Housing Problems and Coping Strategies A Report Presented to **Canada Mortgage and Housing Corporation**; CMHC External Research (CR File No: 6585-239).
89. Mensah, J. and Koranteng, R. 2010. Selecting Good Governance Indicators for Ghana Technical Report Prepared for the **Commonwealth Secretariat**, London, UK. Contract # CFTC/G/CWG/578.
90. Mensah, J.; Oppong, J.R; Barimah, K.B; Frempong, G., and Sabi. W. (2009). An Empirical Evaluation of the Ghana National Health Insurance Scheme. A Contract Report Prepared for the **Global Development Network** and the **Gates Foundation**.
91. Mensah, J. & Oppong, J.R. (2007). Maternity Protection and Health Insurance in Africa: Comparative Overview of Ghana, Kenya, Rwanda, and Tanzania. An External Collaboration Report for the Social Security Department of the **International Labour Organization (ILO)**, Geneva. Contract No. 40033238/0

92. Mensah, J.; Morgan, C.; Charles-Fridal, F.; LOVELL, A.; BARNES-Drummond, D.; and Philbert, L.; (2005) How do Scarborough Black Youth Access the Health Care System? (A Report by the Black Health Alliance (BHA) for the **Wellesley Central Health Corporation**). (32 pages).
93. Mensah, J. and Adjibolosoo, S. (2000). A Practical Solution to the Urban Waste and Sanitation Problems of Techiman, Ghana. Report prepared for the **Canadian International Development Agency (CIDA)** and the **Canadian Bureau for International Education (CBIE)** (20 p.).
94. Adjibolosoo, S. & Mensah, J. (2000). A Handbook of Waste Management in Small and Medium-Sized Cities in Africa. A Manual **Canadian International Development Agency (CIDA)** and the **Canadian Bureau for International Education (CBIE)** prepared for the (32 p.).
95. Mensah, J.; Hamilton, K.; Macnamara, D.; Sato, T.; and Moniz-Lecce, S. (2000). Exploring Possibilities: Research at Undergraduate Institutions. Report on the Second Annual British Columbia University Colleges Research Conference (Nanaimo, BC). Prepared for **Kwantlen University College**, Surrey, British Columbia (23 p.).
96. Mensah, J. and Adjibolosoo, S. (1998). Demographic Profile of African Immigrants in the Lower Mainland of BC. A monograph prepared for the British Columbia Ministry Responsible for Multiculturalism and Immigration (Vancouver: Community Liaison Division) (82 p.).
97. Adjibolosoo, S. and Mensah, J (1998). The Provision of Settlement Services to African Immigrants in the Lower Mainland of BC. A monograph prepared for the British Columbia Ministry Responsible for Multiculturalism and Immigration (Vancouver: Community Liaison Division) (68 p.).

#### CONFERENCE PAPERS/PARTICIPATIONS

---

- Mensah, J. (2016) "How can we become allies to students as they grapple with racism on and off Canadian campuses," Invited Speaker: e(RACE)r Conference on Race and Racism on Canadian University Campus, organized by Diversity and Equity Office, Wilfrid Laurier University, **Kitchener-Waterloo**, March 21.
- Mensah, J. (2014) "...But some...are more equal than others: Ethno-racial identity and truncated citizenship among Blacks in Canada." Strangers in New Homelands Conference, **Winnipeg** University of Manitoba, October 23 and 24.
- Mensah, J. (2013). "The Challenges of Religious Pluralism in Africa." A paper presented at the Inaugural Conference of the Toni Blair Faith and Globalization Initiative, McGill University, **Montreal**, June 22-23.
- Mensah, J. 2012. "Gender and Power Dynamics in the African Immigrant Church in Canada" A Plenary Presentation, Strangers in new Homelands Conference, **Winnipeg**, University of Manitoba, November 1 & 2.

- Mensah, J. 2012. "The African Presence and the Nation-Immigration Dialectic in Canada: Exploring the Intersections of Identity, Culture and Belonging." **Winnipeg**, University of Manitoba, November 1 & 2.
- Mensah, J. "The Global Financial Crisis and Access to Healthcare in Africa" A paper presented at the 19<sup>th</sup> Annual Canadian Conference on Global Health, organized by the Canadian Society for International Health, **Ottawa**, Oct 21-23.
- Mensah, J. 2012. "Seeing/Being Double: How African Immigrants in Canada Balance their Ethnoracial and National Identities." A paper presented at a Special Session on The Challenges of Integration, Annual Conference of the American Association of Geographer, Hilton Hotel, **New York**, February 27.
- Zaami, M; Mensah, J., and Arku, G. 2012. "Gender and Socio-Spatial Exclusion among Blacks in Canada: A Case of Ghanaian Youth in Toronto. A paper presented at a Special Session on The Challenges of Integration, Annual Conference of the American Association of Geographer, Hilton Hotel, **New York**, February 27.
- Mensah, J. and Williams, C. Nov. 2011 "Intersections of Identity, Citizenship, and Diasporic Consciousness among African Immigrant in Canada: A Mixed-methods Approach" A paper presented at the Strangers in New Homelands Conference, **Winnipeg**, Manitoba, Nov 3-4.
- Williams, C. and Mensah, J. Nov. 2011. "Cultural Dimensions of African Immigrant Housing in Toronto: Phenomenological Insights" A paper presented at the Strangers in New Homelands Conference, **Winnipeg**, Manitoba, Nov 3-4.
- Mensah, J. Nov 2011. Session Chair, "The Role of Culture in the Aging Experience," at the Strangers in New Homelands Conference, **Winnipeg**, Manitoba, Nov 3-4.
- Mensah, J. 2012 (Discussant with Jacqueline Strecker), Session on "Borderless Higher Education for Refugees, Feasibility Studies Report" Restructuring Refugees and Settlement: Responding to the Global Dynamic of Displacement. The Annual Conference of the Canadian Association of Refugees and Forced Migration Studies (CARFMS), Hosted by the Center for Refugee Studies, York University, **Toronto**, May 17.
- Mensah J. & Williams, Chris 2011. "Preliminary reflections on how African immigrants in Canada balance their Ethnoracial and national identities." A paper presented at the Annual Conference of the Canadian Association of African Studies (CAAS), York University, **Toronto**, May 5-7.
- William, Chris & Mensah, Joseph 2011. "Somali immigrants in Toronto's rental market: A cultural overview of housing problems and coping strategies" A paper presented at the Annual Conference of the Canadian Association of African Studies (CAAS), York University, **Toronto**, May 5-7.
- Mensah, J. Session Chair: African Diasporas and their Homelands, at the Annual Conference of the Canadian Association of African Studies (CAAS), York University, **Toronto**, My 5-7.

- Mensah J. 2010 “Assessing the Financial Viability of Ghana’s National Health Insurance Scheme,” A paper presented at Special World Health Organization/Alliance for Health Policy and System Research’s Proposal Development Workshop on Assessing Efforts towards Universal Financial Risk Protection in Low and Middle Income Countries, March 22-26, Monkey Valley Resort, **Cape Town**, South Africa.
- Mensah, J. and Oppong, JR. 2009. “Ghana’s National Health Insurance Scheme: Comparing the Socioeconomic and Health Characteristics of Women Members and Non-Members” A paper presented to the XIIIth International Symposium in Medical Geography, McMaster University, **Hamilton, Ontario**, July 12-17.
- Mensah, J. 2009 Evaluating a National Health Insurance Scheme through Quasi-Experimentation. A paper presented at the Annual Conferences of the Canadians Association of Geographers, Carleton University, **Ottawa, Ontario**, May 26-30.
- Mensah, J. 2009. “Gender and Religion in the Context of the African Diaspora in Canada: Emerging themes from a Study of Ghanaian Immigrant Churches.” A paper presented at the Annual Conference of the Canadian Association of African Studies, Queens University, **Kingston, Ontario**, May 4-7.
- Mensah, J. and Oppong JR. 2009. “Ghana’s National Health Insurance Scheme and the Health MDGs: An Empirical Evaluation with Propensity Score Matching.” A paper presented as part of a special session on ‘Environment and Health: Lessons Learned from Diseases and Intervention Programs in Africa’ at the Annual Conference of the Association of American Geographers (AAG), **Las Vegas, Nevada**, Wed. March 25.
- Oppong, JR and Mensah, J. 2009. “Maternity Protection and Health Insurance in Ghana, Kenya, Rwanda, and Tanzania.” A paper presented as part of a special session on Environment and Health: Lessons Learned from Diseases and Intervention Programs in Africa’ at the Annual Conference of the Association of American Geographers (AAG), **Las Vegas, Nevada**, Wed. March 25.
- Mensah, J. and Oppong, JR. 2009, “An Evaluation of Ghana’s National Health Insurance Schemes: Major Findings.” A paper presented as part of GDN Workshop on Global Health, York Royal Hotel, **York, United Kingdom**, January 15-19, 2009.
- Mensah, J. 2008. “Methodological Considerations and Preliminary Findings: Evaluating the Ghana National Health Insurance Scheme” A paper presented to the 9<sup>th</sup> Annual Global Development Conference, Workshop # 8: Promoting Innovative Programs from Developing World: Towards Realizing the health MDGs in the Africa and Asia, Citigate Sebel Hotel, **Brisbane, Australia**. January 29-February 2.
- Mensah, J. Williams, C. and Aryee, E. 2008. “Gender, Religious Transnationalism and the African Diaspora in Canada” A paper presented at a Conference on Transnationalism and the African Diaspora in Canada, University of Calgary, **Calgary, Alberta**, November 6-9, 2008.

- Mensah, J and Oppong, JR. "Empirical Evaluation of Ghana's National Health Insurance Schemes" Paper presented at the Rheinisch-Westfälisches Institut für Wirtschaftsforschung (RWI), **Essen, Germany** (upon a special invitation by Professor Christoph Schmidt, President of RWI) August 3-8, 2008.
- Mensah, J. 2007. Invited Presenter, A Workshop on Health Research Methodology, Organized by the Global Development Network, **Cairo, Egypt**, August 8-13<sup>th</sup>, 2007.
- Frempong, G; Mensah, J; and MA XI "Access to Postsecondary Education: Can Quality Schools Compensate for Socioeconomic Disadvantage?" A paper presented at the 41<sup>st</sup> Annual Meeting of the Canadian Economic Association (CEA), Dalhousie University, **Halifax, Nova Scotia**, June 1-3, 2007.
- Mensah, J. and Frempong, G. 2007. "Propensity Score Matching and the Evaluation of Health Insurance Schemes." A paper presented at a special invited workshop in conjunction with Global Development Network's 5<sup>th</sup> Annual Global Research on Health, Rheinisch-Westfälisches Institut für Wirtschaftsforschung (RWI), **Essen, Germany**, May 11-13, 2007.
- Mensah, J. "Doing Religion Overseas: The Characteristics and Social Functions of Ghanaian Immigrant Churches in Toronto, Canada" A paper presented to the Annual Meeting of the American Association of Geographers' (AAG) Conference, **San Francisco, California**, April 17-21, 2007. I also chaired a special session on Christian Missions and Christians Overseas, sponsored by the Geography of Religions and Belief Systems Specialty Group and the African Specialty Group in conjunction with my presentation.
- Mensah, J. "An Evaluation of Ghana's National Health Insurance Scheme in the Context of the Health Millennium Development Goals." A paper presented at a Special Workshop at the 8<sup>th</sup> Annual Global Development Conference, **Beijing, China**, January 13-19, 2007.
- Mensah, J. "Transnational Religious Practices and Identities among Ghanaian Immigrants in Toronto: A Preliminary Commentary." A paper presented at the Annual Conference of the American Association of Geographers (AAG), **Chicago IL**, March 7-11, 2006.
- Mensah, J. "Employment equity in Canada: A government program under siege," A paper presented to the 5<sup>th</sup> Annual International Conference in Organization, Communities and Nations, **Beijing, China**, June 30 to July 3, 2005.
- Mensah, J. "Cultural dimensions of globalization in Africa: A dialectical interpenetration of the local and the global." A paper presented at Annual Conference of the Association of American Geographers, **Denver Colorado**, April 6-10, 2005.
- Mensah, J. "Official Multiculturalism in Canada: Critique of Prevailing Criticism." A paper presented at the 4<sup>th</sup> International Conference on Diversity in Organization, Communities and Nations, UCLA, **Los Angeles**. July 6-9, 2004.
- Chaired a conference session on "A Conceptual Dialogue with Data," Gender & Work Database



Conference, York University, **Toronto**, September 30 to October 2, 2004.

- Mensah, J. & Aidoo, R. (2004) "Regional Economic Integration and Development: The ECOWAS Experience." A paper presented at the 53<sup>rd</sup> Annual Meeting of the Canadian Association of Geographers at Université de Moncton, **Moncton, New Brunswick**, May 25 – 29.
- Mensah, J. (2004) "Insights into Ghana's Structural Adjustment Programs." A paper presented at the 5<sup>th</sup> Annual Global Development Conference, **New Delhi, India**, January 24 - 30.
- Mensah, J. (2003). "Economic Community of West African States (ECOWAS): Achievements, Problems and Prospects." A paper presented at the Annual Meeting of the Association of American Geographers (AAG), **New Orleans, LA**; March 5 - 8.
- Mensah, J. (2003) "Understanding Reform: The Case of Ghana." A paper presented at the 4<sup>th</sup> Annual Global Development Conference, **Cairo, Egypt**, January 14 - 21.
- Mensah, J. and Fredua-Antoh, E. (2001) "Mobilizing Indigenous Women in Sub-Sahara Africa: Women's Organizations in the Brong Ahafo Region of Ghana." A paper presented at the Western Conferences of Canadian Association of Geographers (WCAG), University of Calgary, **Calgary, Alberta**, March 8 - 10.
- Mensah, J. (1998), "The Condition of Human Well-being in Africa: Revisiting the Physical Quality of Life Index (PQLI)." A paper presented at the Western Conferences of Canadian Association of Geographers (WCAG), Kwantlen University College, **Surrey, BC**, March 12 - 14.
- Mensah, J. (1998), "Community, Territoriality, and the City: Reasserting the Significance of Space in Social Discourse." A Paper Presented to the Biennial Meeting of the Western Association of Sociology and Anthropology, hosted by Kwantlen University College at the Coast Plaza Hotel, **Vancouver, BC**, May 15 - 16, (Chaired of a session on Spatial Approaches to Community and Security).
- Mensah, J. (1993). "Location of Low Income Housing and Employment Opportunities: An Edmonton Case study." A Paper Presented to the Annual Conference of the Canadian Association of Geographers, Carleton University, **Ottawa, Ontario**, May 30 - June 8.
- Mensah, J. and Oppong, J.R. (1993), "The Canadian Health System: Lessons from Alberta for the United States." A Paper Presented to the Conference on the Canadian Health Care System: Lessons for the United States held at the University of North Texas Health Science Centre, **Fort Worth, Texas**, April 2.
- Mensah, J. and Ironside, R.G. (1992), "Spatial Constraints and Employment Opportunities of the Urban Poor: An Assessment of the Mismatch Hypothesis." A paper presented to the Canadian Association of Geographers, Annual Conference, University of British Columbia, **Vancouver, BC**, May 20 – 24.
- Mensah, J. and Owusu, F.Y. (1991), "Migration and Regional Development in Africa: The Case of

the Brong Ahafo Region of Ghana.” A paper presented to the Canadian Association of Geographers, Annual Conference, Queen’s University, **Kingston, Ontario**, June 3 - 8.

## GRANTS & RESEARCH SUPPORT

---

### EXTERNAL RESEARCH FUNDING/GRANTS (CND\$)

- March 2017-March 2022: **Principal Investigator, SSHRC Insight Grant**, to investigate “To stay or not to stay: the geographies of immigrant integration, transnationalism, and return intentions among African immigrants in Canada.” (File #: 435-2017-1016). **Value: \$148,689.**
- April 2016—August 2016: Fellowship: Council for the Development of Social Science Research in Africa (**CODESRIA**) **Diaspora Fellow**, Center for Migration Studies, University of Ghana (**Value: \$12,700**).
- April 2012- May 2017: Co-applicant with Professors Wenona Giles and Don Dippo as Co-PIs (with 8 other co-applicants). CIDA Partnership for Development Grant. Building Primary and Secondary/Teaching Capacity in the Dadaab Refugee Camps and Locally in Dadaab, Kenya by Increasing Access to Higher Education. **Value: \$4,531,976** (Announced in April 2012)
- April 2011-April 2012: Co-applicant (with Professor Wenona Giles as PI; with other 9 co-applicants) SSHRC Provision of Tertiary Education to Refugees in Dadaab Refugee Camp – Kenya, **Value: \$200,000.**
- April 2010-March 2013: **Principal Investigator, SSHRC Standard Research Grant** to investigate “African Immigrants in Canada: Balancing National and Ethnoracial Identities in an Era of Accelerated Transnationalism” (File #: 410-2010-2504). **Value: \$88,120.**
- April 2010-June 2011: **Principal Investigator, Canada Mortgage and Housing Corporation**, External Research Grant, to investigate Ghanaian and Somali Immigrants in Toronto’s Rental Market: A Comparative Cultural Overview of Housing Problems and Coping Strategies. (CR File No.: 6585-M239). **Value: \$23,473.**
- December 2009 – June 2010: **Principal Investigator, Commonwealth Secretariat**, London. A grant to investigate the Indicators and Measurement of Good Governance in Ghana, (Contract #: CFTC/G/CWG/575: 306346): [with Dr Roger Koranteng] **Value: \$15,624.**
- March 2007- March 2009: **Principal Investigator, Bill and Melinda Gate Foundation and the Global Development Network**, Global Research Competition Grant to Evaluate Ghana’s National Health Insurance Scheme in the Context of the UN Millennium Development Goals in Health [with George Frempong, JR Oppong, Kofi Bobi-Barimah, and William Sabi]  
**Value: \$170,000**
- October –December 2007: **Principal Investigator, Social Security Department, International Labour Organization (ILO)** Contract to produce an external collaborative report on Maternity Protection and Health Insurance in Ghana, Kenya, Rwanda, and Tanzania. Contract No: 40033238/0 [with Dr.

JR. Oppong] **Value: \$21,300.**

- April 2005-April 2008: **Principal Investigator, SSHRC Standard Research Grant** to investigate The Dialectics of Transnational Religious Practices and Identities: The Case of Ghanaian Immigrants in Toronto **Value = \$84,905.**
- June, 2005, **Co-Principal Investigator, Wellesley Central Health Corporation Grant** to investigate How Scarborough Black Youth Access the Health Care System [with the Black Health Alliance of Toronto—C. Morgan, F. Charles-Fridal, A Lovell, D. Barnes-Drummond, L. Philbert ] **Value = \$10,000.**
- February 2003-March 2005: **Principal Investigator, Global Development Network (GDN) Research Grant** to lead a three-person team on Ghana's Case Study on Economic Reform, as part of GDN's global project on "Understanding Reform" (With Roger Oppong Koranteng and Kwame Frempong-Yeboah) **Value = \$52,873.**
- Feb/March 2001: **Project Manager, BC Ministry Responsible for Multiculturalism and Immigration.** Grant for organizing ethno-racial harmony workshops (on behalf of the International Institute for Human Factor Development), **Value = \$5,000.**
- **Principal Investigator, Canadian International Development Agency (CIDA) Award** for Canadians 1999, administered by the Canadian Bureau for International Education (CBIE) to study the Urban Waste Problem of Techiman, Ghana. (With Dr. Senyo Adjibolosoo of Trinity Western University, Langley), **Value= \$10,000.**
- April – June 1998: **Principal Investigator, Ministry Responsible for Multiculturalism and Immigration, Community Liaison Division, BC.** A research contract to examine The Demographic Characteristics and Settlement Service Needs of African Immigrants in Greater Vancouver (With Dr. Senyo Adjibolosoo), **Value = \$20,000.**

#### **INTERNAL FUNDING/GRANTS**

- July 2013 – July 2014: Sabbatical Leave Fellowship Grant, York University to examine Globalization and the New Geographies of Religion in West Africa, **Value: \$7,300.**
- June 2012- July 2013: Minor Research Grant, York University, to examine Immigration, National Identity, and the Dialectics of Otherness in Ghana: Examining the Intersections of Culture, Politics, and Belonging. **Value: \$3,200.**
- April 2003-April 2004: SSHRC Institutional Grant Program through York University to examine ECOWAS: Accomplishments and Challenges, with Emphasis on the Geography of Trade. **Value: \$3,000.**
- April 2003: Junior Faculty Grant, Atkinson Faculty of Liberal and Professional Studies, to study ECOWAS **Value: \$1,000.**

## CONTRIBUTION TO THE PROFESSION

---

### Workshop/Symposium Organization/Special Presentations

- Mensah J. (2016) Roundtable Discussant “How we can become allies to students as they grapple with racism on and off Canadian campuses.” e(RACE)r Summit on Race and Racism on Canadian University Campus, Organized by the Diversity and Equity Office of Wilfrid Laurier University, March 21.
- Mensah, J. (2016). The Black African Presences in Canada: Exploring the Intersections of Identity, Culture and Belonging, Tubman Institute presentation, Thursday January 7, 2016; 314 York Lanes
- Mensah, J. (Nov/Dec 2011), “Contextual Research Design” Borderless Higher Education for Refugees in Dadaab (BHER) Workshop, Nairobi, Country Lodge and Fairview Hotels, & Kenyatta University, Nov 25 -Dec 7.
- Mensah, J. (Feb 2013), Roundtable Discussant: Teaching Race: Triumphs and Challenge in Academia, Graduated History Students Association, York University.
- Mensah, J. (Aug. 2011). “In- and Out-side a Social Science Class,” A paper presented at the Social Science Foundation Annual TA Day Conference, 003 Accolade E, York University, Aug 25.
- Mensah, J. (Aug 2011). Session Chair, “Citizenship and Contemporary Issues” at the Slavery. Memory and Citizenship Summer Institute, Harriet Tubman Institute, York University, Friday, Aug 26.
- Mensah, J. Oct. 11, “The Cultural Logics of African Immigrant Housing in Canada” Presented at the Tubman Seminar Series, Tubman Institute, York University.
- Mensah, J. 2011. “Beneficiary Assessment as a Tool for Baseline Study for Borderless Higher Education for Refugees (BHER) Project” A paper presented on a session on Qualitative Contextual Research at BHER Workshop at Kampala, Uganda; June 30<sup>th</sup> – July 1, 2011; this session was on July 1, 2011.(Organized the Center for Refugee Studies at York in conjunction with the Kenyatta University in Kenya.
- Mensah, J. 2010. Fundamentals of Proposal Writing A Workshop organized for the Faculty members of Sunyani Polytechnic Institute, Sunyani, Ghana, September 1, 2010.
- Mensah, J. 2011 (April): “Chronicle of the Diaspora” Paper presented at the York University Black Students Alliance (YUBSA) Black Voices Conference, as a Workshop Facilitator, April 28, 2011, Accolade East 002.

- Mensah, 2010, Session Chair, “The Political and Technical Dimensions of Pedagogy with Mobile Populations” Workshop on Borderless Education: The Provision of Tertiary Degree programs to Long-term Refugee” Organized by the Center for Refugee Studies, York University, Room 519 York Research Tower, April 9-11.
- Mensah, J. 2010. Co-organizer and Technical Consultant, Commonwealth Secretaries-Ghana Institute of Management and Public Administration (GIMPA) Workshop for Selecting Good Governance Indicators, GIMPA, Accra, Ghana, 18<sup>th</sup> and 19<sup>th</sup> January. (Presented a paper on “The Measurement and Indicators of Good Governance”).
- Mensah, J. 2009. Organizer and Presenter, Research Dissemination Workshop on “Promoting Innovative Programs from the Developing World: Towards Realizing the Health MDGs in Africa and Asia,” sponsored by the Global Development Network and the Gates Foundation, Alisa Hotel, **Accra**, Ghana, July 6-7. (Presented a paper on “An empirical evaluation of Ghana’s National Health Insurance Scheme;” this paper was also presented at similar Dissemination Workshops in Bangkok, New Delhi, and Cape Town).
- Mensah, J. 2009. “Ghana’s National Health Insurance Scheme and the Health MDGs: An Empirical Evaluation with Propensity Score Matching” A paper presented at the Development Seminar, Graduate Program in Development Studies, York University, Nov 12, 2009.
- Mensah, J. 2009. One of two Presenters, Atkinson-Arts Workshop on Non-Tri-Council Funding for the Social Sciences, Wednesday, April 22 York University. TEL 2114.
- Mensah, J. 2009. One of seven participants, Roundtable Discussion on Social Justice with York University’s Chancellor Roy McMurtry, Engaging Research, Atkinson Research Celebration Day, Tuesday, April 14. CIBC Lobby, Accolade East.
- Mensah, J. 2009. Participant Knowledge Mobilization Workshop, Le Parc Conference and Banquet Markham, Friday, Feb 6.
- Mensah, J. 2009. Theorizing/Methodizing Place under Conditions of Transnationality and Deterritorialization. A presentation to a Special Roundtable on Theorizing/Methodizing Place,” organized by Kevin DeJesus for the at the Annual Conference of the Canadian Association of Geographers, Carleton University, Ottawa, Ontario, May 27.
- Mensah, J. 2008. Organizer and Chair. A symposium on Ghanaian Immigrant Churches in Toronto” York University, October 24, 2008.
- Mensah, J. 2007. Invited Participant in a Special Conversation on Canadian Multiculturalism Act, organized by Citizenship and Immigration Canada, as part of 9<sup>th</sup> National Metropolis Conference, Upper Canada Room, Royal York Hotel, Toronto, 4<sup>th</sup> March. Contact person: John Biles.
- Mensah, J. 2007 Invited Participant, African Canadian Social Development Council (ACSDC) Continental African Canadian Community Research and Policy Forum, 215 Spidana Ave. Toronto, April 21.

- Mensah, J. 2007. Invited Presenter, A Workshop on Finding Funding Beyond the Tri-Councils, Organized by the Atkinson Research Office, York University, Toronto, Tuesday, July 10.
- Mensah, J. 2007. Conference Rapporteur and Participant. "Leadership, Learning Institutes and Public Services." A Conference of the Commonwealth Association for Public Administration and Management (CAPAM), at the Ghana Institute of Management and Public Administration, Accra, Ghana. November 7-9.
- Mensah, J. 2005. "Mobilizing African Diaspora for Development: The Case of Ghanaian Immigrants in Canada." World Bank Institute Video-Conference, York University Site, Lead Presenter, Toronto, Tuesday May, 24.
- Mensah, J. 2005/ Convener, "Race, Place and Communities under Pressure." CERIS Grad Students' Symposium, (Roundtable Discussion), McLaughlin College, York University, Toronto, November 10.
- Mensah, J. 2005. Invited Participant, World Bank Institute's roundtable discussion on an action plan on Mobilizing African Diaspora for Development, at the World Bank, Washington, DC. June 20-21, 2005 (I chaired a session on "Strengthening Donor Partnership with the African Diaspora).

#### **Invited Keynotes and Guest Speaker Roles**

- **Guest Speaker**, "Philosophy and Social Science Research" at the Ghana Technology University College" Ghana Technology University College, Tesano, Accra, November 22, 2013.
- **Guest Speaker** "The Chinese Immigrant Presence and the Nation-Immigration Dialectic in Ghana." Sponsored by the Center for Migration Studies, the University of Ghana Diaspora Linkage Program and the Provost of Humanities and Social Sciences, University of Ghana, April 29, 2014.
- **Keynote Speaker**, "Black African Immigrants in Canada: Exploring Strategies for Socio-Economic Success" Presentation to the Afro-Heritage Association of Sudbury for Black History Month Celebration, the Caruso Club, Sudbury. March 3, 2012,
- **Keynote Speaker**, "The Expectation of the Ghanaian Educator in the Ghanaian Immigrant Community in Canada" 1<sup>st</sup> Annual Ghanaian Educators Symposium, The Living World Assembly of God Church, March 10, 2012.
- **Guest of Honor/Key Note Speaker**, 1<sup>st</sup> Annual Youth Dinner and Awards Night, The Ghanaian Apostolic Church International, Toronto, Forum Banquet Hall, Sept 2, 2011.
- **Keynote Speaker** "Africa(ns) in the Context of Contemporary Globalization and Transnationalism" African Day Celebration Lecture for the Manitoba Institute of African-Canadian Affairs (MIACA), St. Boniface University College, Winnipeg, May 26, 2011.
- **Keynote Speaker**, "Success Among the Ghanaian Sandwich Generation in Canada: Personal Reflection on Strategies that Work" 10<sup>th</sup> Anniversary of Ghanaian-Canadian Achievement Award,

Organized by The Ghanaian News, Forum Banquet Hall, Brampton, Saturday September 25, 2010.

- **Guest Speaker**, Understanding Global Poverty and Illiteracy, United Care Foundation, Youth Leadership Conference, August 7, 2010, Central Public School, Brampton.
- **Guest Speaker**, Organizing a Community for Purposeful Action, A presentation to Sister2Sister: The Miss Nkrumah Leadership Project for West African Immigrant Girls, July 16, 2010. 2667 Kipling Ave, Toronto.
- **Guest Speaker** “Leadership Success among Black Youth in Canada: Personal Reflections on Strategies that Work” Ontario Black Society & Equity Studies at New College, First Black Canadian Youth Conference on Leadership, March 5, William Doo Auditorium, New College, University of Toronto, 2010.
- **Keynote Speaker** on Africa and the Political Economy of Time-Space Compression: An Overview of Emerging Trends at the Ghana Institute of Management and Public Administration (GIMPA), Faculty Presentation Series, School of Governance, Leadership and Public Management, April 10, 2008.
- **Keynote Speaker** on Postmodernism and Philosophies Underlying Social Science Research, Inter-Faculty Lectures, Catholic University College of Ghana, Fiapre, Sunyani, Thursday, April 3, 2008. This same topic was presented upon invitation, at the Ghana Institute for Statistical, Social, and Economic Research (ISSER), University of Ghana, Legon, Accra, on April 8, 2008.
- **Guest Speaker** on Blacks in Canada, for the Edmonton Public Library’s Celebration of Black History Month, Saturday, February 22, 2003.
- **Guest Speaker** on The Black Presence in Canada, at the University of Alberta (U of A). Upon the invitation of U of A’s Black Students Association, Saturday, February 22, 2003.
- **Guest Speaker** on Race-related Issues in Canadian Education, Vancouver School Board, at Winston Churchill Secondary, Vancouver, Thursday, February 20, 2003.
- **Keynote Speaker** on Blacks in Canada, for the Vancouver Public Library’s celebration of Black History Month, at the Vancouver Public Library, Wednesday, February 19, 2003.
- Invited Conference Keynote Speaker “Exploring the Links between Employment Equity and Black Education,” 2<sup>nd</sup> Education Summit of the Council on African Canadian Education, Halifax Citadel Hotel. November 27-28, 2002.
- Invited Public Presentation on Black Canadians: Outlining the African Canadian Experience, 4th Annual Leftwords Festival of Books and Ideas, New College, University of Toronto, November 3, 2002.
- **Guest Speaker** on The Debt Crisis in the Developing World: Cause, Consequences, and Possible Solutions, Department of Economics, Trinity Western University, Langley, BC. April 14, 2000.

### Editorial Position

- International Editorial Advisory Board Member, Ghana Journal of Geography Since June 2015
- Editorial Board Member, Canadian Review of Social Policy, since October 2009-June 2012
- Editorial Board Member, Society Without Borders, since October 2006 – April 2014
- Editorial Board Member, New Dawn: The Journal of Black Canadian Studies, since Feb. 2005.
- Editorial Board Member, Review of Human Factor Studies, an international multidisciplinary refereed journal published by the International Institute for Human Factor Development (IIHFD), July 1996 – Dec. 2004.

### Peer Review for Reputable Publishers and Funding Agencies

- External Reviewer of Grant Proposal for the German-Israeli Foundation for Scientific Research and Development (GIF). Proposal ID: CRM: 00014736. Contact person: Tali Rosenbaum, GIF Director (March 2012).
- External Assessors for Social Sciences and Humanities Research Council of Canada (SSHRC), Standard Research Grant application, January 2010.
- External Grant Assessor for Social Sciences and Humanities Research Council (SSHRC) on “Promised Land: The Freedom Experience of Blacks in Chatham and Dawn Settlements” by Ebanda de B’beri Boulou and several co-application for the SSHRC Community-University Research Alliance (CURA) Program, March-April, 2007.
- External Assessor, Tenure and Promotion File of John Victor Mensah, to Full Professor, University of Cape Coast, Ghana; July 2014.
- Blind review of a book proposal on “Contesting domination through resistance: Africa’s cultural resistance challenges capitalist globalization” for Ashgate Publishing, UK.; and a book proposal on “The Organization and Experience of Work” for Pearson Education Canada, November 2003.
- Reviewed of a book manuscript on “The African Diaspora in Canada: Negotiating Identity and Belonging” by W.J. Tetty and K.P. Puplampu (eds.)” for the University of Calgary Press, Calgary.
- Blind Reviewer of manuscript on “Human Geography: Landscape of Human Activities.” A textbook by Fellmann, J D.; Getis, A.; and Getis, J. for McGraw-Hill Publishers (2001)
- Blind Review of Articles for the Following Journals
  - *Journal of Church and State*, July 2014
  - *Norwegian Journal of Geography*, (June 2014)
  - *International Journal of Climate Change Strategies and Management*, (Manuscript ID IJCCSM-05-2014-0066), June 2014
  - *Ghana Studies*, May 2014
  - *Housing Studies*, April 2012
  - *Journal for the Scientific Study of Religion*, July 2011.
  - *Canadian Review of Sociology* (January 2011; April 2010)
  - *The Canadian Geographer* (February 2011)
  - *Open Access Journal of Contraceptive*, published by the Dove Medical Press (April 2011).
  - *African Journal of Political Science and International Relations* (Dec. 2009).
  - *African Geographical Review* (October 2009);



- *Progress in Development Studies* (August 2009);
- *GRF: Geography Research Forum* (April 2009); for
- *Journal of International Migration and Integration* (March 2009);
- *Norwegian Journal of Geography* (February 2008);
- *Canadian Review of Social Policy* (October, 2007; Oct 2009)

### **Membership/Offices in Professional and Other Organizations**

- Member, Canadian Association of Geographers (since 2002)
- Member, Association of American Geographers (since 2005)
- Member and Domain Leader (for Geography, Environmental and Resource Management, Public Health, and Archaeology), the Ghana Diaspora Educational and Professional Network (GDPN), sponsored by the World Bank Institute; based at the University of Calgary under the directorship of Professor Wisdom Tettey (Since July 2006).
- Member, Equity Committee, Canadian Association of Geographers, Since July 1, 2008.
- Vice President, Western Division of the Canadian Association of Geographers (WCAG), September 2001 to August 2002.

### **TEACHING**

---

#### **Courses Taught at York University (\* Denotes course developed)**

##### **Undergraduate Course Taught/Teaching**

AP/GEOG 4170 3.0:	Geographic Perspectives on Immigration, Ethnicity and Race in Modern Cities
AP/GEOG 4750:	Africa: The Impoverishment of a Continent
AP/SOSC 3800 6.0:	Development Research Methods
AP/GEOG 3070 6.0	Gender, Population and Migration
GEOG 3400 6.00:	Gender, Population and Migration
GEOG 3410 6.00:	Social and Cultural Spaces
GEOG 3520 3.00:	Quantitative Techniques and Applications in Geography
GEOG 4500 3.00:	Research Paper
GEOG 3520 3.00:	Quantitative Techniques and Applications in Geography
GEOG 3410 6.00:	Cultural Geography
GEOG 4500 3.00:	Research Paper
GEOG 3410 6.00:	Title Changed to "*Social and Cultural Spaces"

##### **Graduate Courses**

GEOG 5025: Research Design and Formulation in Geography  
 DVST 5101: Conceptual Foundations of Development II  
 DVST 5121: Tools and Policy Analysis for Development

##### **Invited Guest Lecture/Facilitator in a Class**

- Guest Lecture on Postmodernism and the Social Sciences, for class of PhD students of Social Science, upon the invitation of the then Dean of Social Sciences, University of Ghana, Legon, November 13, 2013.

- Facilitator/Instructor, A doctoral School on Advanced Quantitative Data Analysis through SPSS, organized by the University of Ghana, Diaspora Linkage Program, February 4-7, 2014.
- Guest Lecture, on Historiography of Africa for African History (295), University of Toronto, Mississauga: (March 14, 2012: Course Director: Neil Marshall).
- AP/SOSC: 2800: Development in Comparative and Historical Perspectives, upon the invitation of the Course Director, Prof Sharada Srinivasan (once Fall 2010, Nov 1, 2010)
- DVST 5122: Critical Reflections on Fieldwork, upon the invitation of Course Director, Prof Uwafiakun Idemudia (once in the Fall of 2010; 22 Oct. 2010; and on Oct. 7, 2011).
- GEOG 1000: Introduction to World Geography for Patricia Wood "Africa: A Geographic Profile of the Embattled Continent" (once in the Winter of 2011, January 12, 2011).

#### **Undergraduate Directed Reading**

- Zsuzsanna Gaal, The Role of Quantitative Analysis in Geography, Fall, 2004
- Suk Ching Wu: The Problems of Cities in the Developing World, 2004
- Rene Edwards: Changing Urban Geography of Georgetown, Guyana, 2004
- Andrea Kretz: Geographic Processes and Social Inequality, Fall 2005
- Arthur Vincent: Ghanaian Immigrants in Toronto, Summer 2005
- Krystyna Ochnik: Religious Transnationalism, Fall-Winter, 2005-06
- Laura Lee Stipani: Transnational Migration among Ghanaians in Toronto, F-W, 2005-06
- Dwight Townsend, Social Dimensions of Health in Canada, 2006
- Hodman Mohamed: Race and Streaming in Toronto Schools The Case of Somalis, 2006
- Fowzia Mohamed: Race and Streaming in Toronto Schools, 2006

#### **Graduate Directed Reading**

- Lauren Spring, MA in Development Studies, DVST 5000 3.0 Winter 2011. On "The Role of the Arts and Experiential Learning in Development Studies Research."

#### **Undergraduate Thesis Supervision**

- Zaim Kanji, "Food Deserts in Toronto" Undergraduate Thesis, Department of Geography (Since September 2016).
- Angelina Brew, "Is Race and Ethnicity a Factor for Employment Opportunities in Canada?" Undergraduate Thesis, Department of Sociology (October 2009- 2011).
- Rahel Appiagyei "IMF and the World Bank in Underdevelopment: A Case Study of Ghana" Undergraduate Thesis GI/ILST 4000, Glendon, Completed: July 2007.

#### **Graduate Supervision**

##### **PhD Supervision and Advisory committee**

- Tewodros, Asfaw. PhD in Geography: Ethiopia: The Production of Space in Politics (Supervisor Since Sept 2016).
- Rita Nketiah, PHD in Geography: Identity Formation Among Second Generation Ghanaian-Canadian Youth in Toronto, (Supervisor since Sept 2015)
- Marsha Cadogan, PhD in Law at Osgoode: Towards a Functional Approach to IPRs in Developing Countries: Managing Geographical Indications as a Tool for Development in Jamaica.  
(Supervisory Committee Member, Sept 2010- September 2016)

- Chris Williams, PhD Program in Sociology, Surveying the Battlefield: Reflections on the Reproductive Dynamics of Racism, **(Supervisory Committee Member: 20010---)**
- Supervisor for Elizabeth A. Asante PhD. Program in Sociology, Translating Human Society and Gender Security in Contemporary Development Policy and Practice **(September 2004 to Completion, May 2007)**
- Judy McCullum PhD Program in Geography, Young, Sudanese and Displaced: Christianity, Identity, and the Civil War in the Sudan, 1983-2005" **(Supervisory Committee Member: 2006---)**
- David Firang, PhD Program in Social Work, Exploring Transnational Ties and Housing Careers Among Ghanaian Immigrants in Toronto, University of Toronto **(Supervisory Committee Member, September 2005 to Completion, March 2011)**
- Morgan Poteet, PhD Program in Sociology, Citizenship and Transnationalism **(Supervisory Committee Member: September 2005 to Completion in December 2011).**

#### **MA Supervision and Advisory Committee**

- Michael Fraschetti, MA in Geography, working on Labour Market Challenges of Racialized Bodies in Toronto, Since Sept 2015--
- Daniel Nyarko Ofori, MA, "The Socio-Economic Effects of Refugee Movement on the Krisan Local Community in Western Region," Center for Migration Studies, University of Ghana (Supervisor since January 2014).
- Asietou Barry, MA in Graduate Program in Health, York University. "Poverty as a Key Determinant of Malaria in Sub-Saharan Africa." September 2011-2013).
- Javed Bahri, MA in Development Studies, York University. "Masculinity and Gender: The Attitude of Afghan Men on Women, Women's Rights and Role in Society" **(Committee Member, September 2011-2013).**
- Meghan Denega, MA in Development Studies, York University. "Women's Use of Formal and Informal Micro-financial Institutions in Kabale District, Uganda **(Second Reader, September 2010 to Completion, April 2012)**
- Mariama Zaami, MA in Geography, University of Western Ontario, London: Gender and Socio-Spatial Exclusion among Ghanaian Immigrant Youth in North York, Toronto. **(Co-Supervisor with Prof Godwin Arku: September, 2010 to Completion in September 2012).**
- Nadalie Bardowell, MA in Development Studies, York University: A Qualitative Evaluation of the BIG Coalition Unconditional Money Transfer Program in Namibia. **(Supervisor: September 2010 to Completion, April 2012).**

- Mark N. Nabeta, MA in Development Studies, York University, Democracy, Good Governance and Development in Africa: The Incidence of NEPAD on the Development of Senegal **(Supervisor: September 2010 to Completion, April 2012).**
- Sarah Elizabeth McDougall (Beth), MA in Development Studies, The Development of Non-Formal Community Schools in Kilimanjaro, Tanzania **(Supervisor: September 2010 to Completion, April 2012).**
- Lauren Spring, MA in Development Studies, Transcending the 'Incredible': Using Theatrical Performance and Humour to Overcome the Trauma of Torture among Women. **(Supervisor: September 2010 to Completion, March 2012).**
- Boadi Agyekum MA in Geography, The Second Generation and the Labour Market: Ghanaian Canadians in Toronto Graduate Program in Geography, York University **(Supervisor: September 2010 to Completion, June 2012).**
- Rahma, Kerim MA in Development Studies, Resettlement in Ethiopia and the Politics of Community Participation." **(Second Reader, November 2011 to Completion, August 2012).**
- Julia Mais MA in Geography, Job Search Patterns of 2<sup>nd</sup> Generation Filipinos in Vancouver, Graduate Program in Geography, York University. **(Supervisory Committee Member, September 2010 to Completion, September 2012).**
- Neil Blazevic, MA Program in Development Studies, York University. Civil Society Contribution to Democratic Governance: Comparing the Cases of Uganda and Tanzania. (Supervisor: since 2009).
- Brittany M. Pepper, MA Program in Development Studies, York University. HIV/AIDS and Food Security among Women in Lagulu, Kenya. **(Supervisor: September 2009 to Completion July 2011).**
- Mariama Opoku-Kesei, MA Program in Development Studies, York University, Livelihood Strategies of Women in Rural Ghana. **(Supervisor: September 2009 to Completion September 2011)**
- Philip Holdsworth, MA Program in Development Studies, York University, Migration and Development on the Margins: Livelihood and Development Contributions of Structurally Induced Forced Migrants in the Context of Precarious Legal Status. (Supervisory committee member: since Sept 2009)
- Eugene Amoako, MA Program in Development Studies, York University. The Impact of the New Pre-Primary Reforms on the School System in Ghana. **(Supervisor: September 2009 to Completion 2011).**
- Banasko Henteng, MA Program in Development Studies, York University, School Feeding Program in Birim Anarfo District in Ghana (Supervisor 2008--)

- Kwaku Bilson Ekwam, MA Program in Education, York University, Perceptions of Ghanaian Immigrant Parents on the Canadian Educational System **(Supervisory committee member [2<sup>nd</sup> Reader], September 2008 to Completion, August, 2010)**
- Narges Fazel, MA Program in Development Studies, York University, Transitional Justice in Transitional Societies: Reconciliation and Governance in Ghana and Liberia. **(Supervisor; September 2008 to Completion, April 2012)**
- Siham Rayale, Master's MRP on Negotiating Power: TORSTAN'S Village Empowerment Program and the Movement to Abandon Female Circumcision in Senegal, MA in Development Studies, York University, (Supervisor: Completed, September 8, 2009).
- Esther Amoako, Master's MRP on Community Participation and the African and Caribbean Council on HIV/AIDS in Ontario: Challenges and Prospects. MA in Development Studies, York University, Major Research Paper, (Supervisor: Completed: May 26, 2009).
- Abdul Habib Alim, MA Program in Geography, York University, The Impact of Structural Adjustment Programs on Urban Waste Management in Accra, **Ghana (Supervisor: September 2005 to Completion, August 2007)**
- Alexander Lovell, MA Program in Geography, Welfare Cuts and Community Mobilization in Jane-Finch Neighborhood of Toronto **(Co-supervisor, with Valerie Preston, September 2003 to Completion, September 2005)**

## Oral Thesis Examinations

### *PhD Students*

- External Examiner, PhD Oral Examination, Jenny Francis: Institutional Humanism and the Animalization of Criminalized Refugee Youth in Canada, Graduate in Geography, University of British Columbia, November 2016.
- External Examiner, PhD Oral Examination for Jonathan Anim Amoyaw: Transnational Engagement and Immigrants' Wellbeing in Canada. Graduate Program in Sociology, University of Western Ontario, November 14, 2016.
- External Examiner, PhD Oral Examination, Morkor C. Akita: Intra- and Inter-regional Female Migration and its Effects on Household Food Security. Center for Migration Studies, University of Ghana, May 19, 2016
- External Examiner, PhD Oral Examination, Ziblim Shamsu-Deen: "Migration and Health among Female Porters (Kayayei) in Accra, Ghana. Center for Migration Studies, University of Ghana, May 17, 2016.
- Chair, PhD Oral Examination Committee for Janine Rose: Immigrant Identities and Geographies of Belonging: Jamaican Immigrant Organizations in Toronto, Monday, January 11, 2016 Graduate Program in Geography, York University
- Internal External Examiner, PhD Oral Examination Committee for Christine Nabukeera: A Dialogic Encounter with Refugee Women from the Great Lakes Region of Africa to Facilitate their Settlement in Canada. Graduate Program in Social Work, York University Monday, Nov 30, 2015.

- Chair, PHD Oral Examination for Ritika Shrimali: Spaces of Corporate Control in Agriculture: Dialectics of Contract Farming in India. July 16, 2014. Department of Geography, York University.
- External Examiner, PHD Oral Examination for Mary Boatemaa Osei Kyei, Where to Live and How to Survive: Return and Reintegration of Ghanaians, Center for Migration Studies (CMS), University of Ghana, February 7, 2014.
- External Examiner, PHD Oral Examination for Jane Njeri Mwangi, The Role of Transnational Migrants in Achieving Kenya's Vision 2030, Center for Migration Studies University of Ghana, Nov. 2014.
- External Examiner, PHD Oral Examination for Francis Xavier Jarawura, Drought and Migration: The Case of Rural Farmers in Northern Ghana, Center for Migration Studies, University of Ghana. April 2014
- Member, PhD, Oral Examination for David Firang, Transnational Activities and their Impact on Achieving a Successful Housing Career in Canada: The Case of Ghanaian Immigrants in Toronto, Facto-Inwentash Faculty of Social Work, University of Toronto, March 18, 2011 (with Prof David Hulchanski).
- Outside Member, PHD, Oral Examination for Lolita Kay Buckner-Inniss, Sisters Underwent their Skins: Theorizing Maternal Performativity in Legal Discourses of White Women's Race-Involved Child Custody Disputes in the United States, 1991-2004, Graduate Program in Law, Osgoode Hall Law School, York University, March 4, 2011 (with Prof Obiora Okafor)
- Dean's Rep, PhD. Oral Examination for Shukria Dini, Somali Women Response to State Collapse and Civil War: Two Decades of Collective Self-Organizing in Somaliland and Puntland. School of Women's Studies, York University (June 9, 2010).
- External Examiner, PhD. Oral Examination for Elaine Brown, The Canadian Black (Oneness) Church in Perspective, Ontario Institute for Studies in Education (OISE), University of Toronto, September 18, 2009.
- Dean's Representative, PhD Oral Examination, for Stephen Bosanac, Real Life in the Virtual World: The Political Economy of Cyberspace, Department of Sociology, Dec. 2006.
- Dean's Representative, PhD Oral Examination Committee for David Thorsen-Cavers, Entanglements: Tradition, Modernity & Globalization in Cape Coast, Ghana. Department of Sociology, August 18, 2006.
- Internal-External Examiner PhD, Elizabeth Kitson, Department of Sociology, York, April 2003.
- Dean's Representative PhD Oral Examination Committee for Marianne Vardalos, A Critique of New Tourism: The Case of Goa, India, Department of Sociology, November 28, 2003.
- Dean's Representative for Naomi Couto's PhD. The Ethos of Integrity, Sociology Dept, April, 2005.
- Internal-External Examiner, PhD Oral Examination, Anas Karzai, Social Philosophy to Sociology: The Dialectics of Nihilism and Social Affirmation in Nietzsche's Thought, Department of Sociology, 2005.
- Dean's Rep. Ph.D Oral Examination, Elarick Jerry Persuad, Ghetto Echoes: Hip Hop Subversive Aesthetics, Department of Sociology, York University. 16 June 2005.

### **MA Students**

- External Examiner/Marker, MA Thesis by Raymond Agyekum, Migration and Food Changing Habits among Ghanaian, Migrants in London, Center for Migration Studies, University of Ghana.

- External Examiner/Marker, MA Thesis by Seth Appianing , The Effects of Rural-Urban Migration on Children Left Behind by the Migrants: A Case of Ningo-Parampram District in the Greater Accra Region, Center for Migration Studies, University of Ghana.
- External Examiner/Marker, MA Thesis by David Kwame Darko, Reducing Rural-Urban Migration through Economic Development: A Case Study of Sankpala Community in the Central Gonja District of the Northern Region of Ghana, Center for Migration Studies, University of Ghana.
- External Examiner/Marker, MA Thesis by Miriam Nana Ama Amoah (MA), Migration of Wives and Adaptation of Left-Behind Husbands in the Accra Metropolitan Area, Ghana, Center for Migration Studies, University of Ghana.
- External Examiner/Marker, MA Thesis by George Arthur, Economic Reintegration of the Returned Ghanaian Migrants from Libyan in Nkoranza Community, Center for Migration Studies, University of Ghana.
- Internal-External, MA Oral Examination for Farhia Abdi, Kicked out of School: The Perspectives of Somali Students on why they have not Completed High School, Graduate Program in Education (With Carl James and Don Dippro, August 2012)
- Internal-External, MA, Oral Examination for Olukayode Ayankojo, Diasporic Community, Cultural Identity and the Internet: A Study of Diasporic Nigerians in Toronto , Graduate Program in Communication and Culture Tuesday September 28, 2010 (with Alan Blum, Supervisor).
- Dean's Rep, MA Oral Examination for Richard Sunichura, Foodscapes of Youth: Flowers of Second-Generation Indo-Guyanese Identity in Malvern, Toronto, Graduate Program in Geography, York University, Nov. 26, 2010 (Supervisor: Alison Bain).
- Internal-External, MA, Oral Examination, for Sheri Adekola, Nigerian Women in the Diaspora: The Push and Pull Factors of Migration. Graduate Program in Education, York University, September 17, 2010 (With Prof Carl James).
- Internal-External, MA, Oral Examination (Reading), for Kwaku Bilson Ekwam, Inclusive Curriculum? The Perspectives of Ghanaian Parents. Graduate Program in Education, York University, April, 28, 2010 (With Prof Alison Griffith).
- Internal-External Examiner, MA in Education (MED) for Kimberley Tavares-Carter on The Dearth of Black Male Educators in the secondary Panel, Faculty of Education, York University, October 30, 2009.
- Internal-External Examiner, MA in Law (LLM) Oral Examination for Veronica Patience Fynn on Legal Discrepancies: Internal Displacement of Women and Children in Africa. Graduate Program in Law, Osgoode Law, York University, October 21, 2009.
- Dean's Rep, MA Oral Examination for Alpha Abebe on I Turn Not Towards My Mother's Land But Into My Own. Graduate Program in Interdisciplinary Studies, York University, September 3, 2009.
- Dean's Rep. MA Oral Examination for Maryse Lemoine, Housing Trajectories of Francophone Migrants in Toronto: The Case of French and Congolese Migrants, Department of Geography, York University, October 29, 2008.
- Internal-External Examiner, MA Oral Examination for Andrea Goveas, Positive Youth Development and the Alternative Character Education Students (A.C.E.S.) Program, Faculty of Education, York University, September 8, 2008.
- Dean's Rep. MA Oral Examination for Elena Chou, Altering Bodies, Constructing Identities: Asian-Canadian Women, Facial Cosmetic Surgery and Identity, Department of Sociology, York University, May, 25, 2007.
- Internal-External Examiner for Education: Claudette White, Faculty of Education, 2005

- External Examiner for Alison Wolanski MA: Critical Architecture, Spatial Polemics: Architecture and Resistance in Accra, Ghana, School of Architecture, Faculty of Environmental Studies, U of Waterloo @ Cambridge, 2005.
- Internal-External Examiner for Nicholas Varricchio' MA Oral Exam (Education) April, 2005.
- Internal-External Examiner, Giuseppe Bilotta MRP, The Restructuring of Public Based Institutions: Schools as sites of 'New Urbanism' 2005, Department of Geography, York (with Ranu Basu).
- Dean's Rep. MA Defence Rodolfo Valentim, Department of Social Anthropology, June, 2003.

## **Training of Students: Research Assistants**

### ***Graduate Students***

Christopher Williams	York Sociology Student: Ghanaian Immigrants' Religious Transnationalism project (2007)
Elizabeth Asante	York Sociology Student: Ghanaian Immigrants' Religious Transnationalism project (2007)
David Firang	PhD. Student (University of Toronto, Social Work) Ghanaian Immigrants Religious Transnationalism project (2006-08)
Edna Aryee	University of Toronto, Psychology Student: Evaluation of Ghana's National Health Insurance Program (2006/07)
Kevin De Jesus	York Geography Student: Literature Review on World Bank.
Alexander Lovell	York Geography Student. Black Health Alliance Project: Health of Scarborough's Youth (2006).
Habib Abdul-Alim	York Geography Student: Global Development Network project on Ghana's Economic Reforms (2004-05)
Phyllis Ameyaw	York Social Work Student. Ghanaian Immigrants' Religious Transnationalism project (2007)
Cara Heitmann	York Social Work Student. Locating Funding Sources for Immigrant Churches and NGOs in Toronto (2008)
Ashley Cox	York Social Work Student. Locating Funding Sources for Immigrant Churches and NGOs in Toronto (2008)

### **Undergraduate Research Assistants**

Krystyna Ochnik	Ghanaian Immigrants' Religious Transnationalism [GIRT] Project (2006)
Laura Lee Stipani	GIRT Project (2006)
Elsie Tachie-Mensah	GIRT Project (2006-07)
Rachel Asare	GIRT Project (2006)
Ekow Badu Ashun	GIRT Project (2006-07)
Evelyn Ahito	GIRT Project (2007), Ghana National Health Insurance Project (2008)
Vincent Arthur	GIRT Project (2006-07).



## SERVICE

---

### Faculty and Pan-York

- Member, York University Senate, Since July 2016
- Member, Joint Department of Social Science and Department of Human Rights and Equity Studies Committee on the new Bachelor's degree in Social Sciences, since October 2009.
- Member, Dean's Advisory Committee on Internationalization, LA&PS, York University, Since Sept, 2010.
- LA&PS Advisory Committee on Mentoring: July 20, 2010
- Member, Working Group on Borderless Higher Education for Refugees (BHER) with York Center for Refugee Studies, Since Sept 2010.
- Member, Joint Department of Social Science and Human Rights and Equity Studies Committee to oversee the new Bachelor's degree in Social Science, since October 2009.
- Member, Ad-Hoc Working Group for the development of MA Program in Migration, Refugee and Displacement Studies, since October 2009.
- Member, Working Group for the development of a Joint IDS-Engineering Degree Program, since June 2008.
- Member, Faculty-wide Tenure and Promotion File Preparation Committee for Professor Ros Woodhouse. Atkinson Faculty of Liberal and Professional Studies, 2006.
- Member, Atkinson Faculty of Liberal and Professional Studies, Dean's Advisory Committee on Computing, January 2004-Dec. 2005.
- Member, Executive Committee, Graduate Studies Program in Geography, June 2003-June 2004.

### School/Department and Program Level

- Member, Tenure-track Hiring Committee, Health and Society program, Department of Social Sciences, October 2011
- Member, T & P File Preparation Committee, Department of Communication Studies, York University for a Full Professorial File, October 2011).
- Member, T & P Adjudication Committee Members, Department of Communication Studies, York University, for a Full Professorial File, April 2012.
- Member, T & P Collegial Teaching Assessor, for a Full Professorial File, March 2012
- Member, T & P File Preparation Committee, Department of Social Science, for Prof Idemudia, March, 2011
- Member T & P Adjudication Committee, Department of Social Science, 2011
- T & P Collegial Referee for Prof Sharada Srinivansan's Teaching, March 2011
- Member, Graduate Program in Geography Research Ethics Review Committee, Since Sept 2010
- Chair, CLA Hiring Committee, IDS, Department of Social Science, 2010
- Member, Awards Committee, International Development Studies Program, since September, 2008.
- Member, 2007-CUPE Conversion Hiring Committee, Atkinson School of Social Sciences
- Member, 2006-CUPE Conversion Hiring Committee, Atkinson School of Social Sciences
- Member, Tenure and Promotion (T and P) File Preparation Committee for Professor Jay Goulding, Atkinson School of Social Sciences, 2005-2006
- Member, Tenure and Promotion (T and P) File Preparation Committee for Professor Mona Oikawa, Atkinson School of Social Sciences, 2006.
- Member, Executive Committee, Atkinson School of Social Sciences, Sept 2002 to Sept 2003; and July 1, 2005-June 2007.

- Member, Curriculum Committee, Atkinson School of Social Sciences, Sept. 2002- Sept 2003; and July 1, 2005-June 2007.
- Chair, Public Policy and Administration Hiring Committee, Nov. 2005.
- Member, Communication and Cultural Hiring Committee, Nov. 2005.
- Member, Ethnic Communities Hiring Committee (Nov- Dec 2004)
- Member, Certificate in Anti-Racism Research and Practices Hiring Committee (Oct. to Dec. 2003).
- Member, Awards Committee, Atkinson School of Social Sciences, Sept. 2002- April 2005.

#### **Extra-University/Community Services**

- Member, Research Advisory Board, Healthy Knowledge Magazine (A national bi-monthly ethnic health, wellness, and lifestyle magazine [<http://www.hkmagazine.info>]. Since 2007.
- Board Member, Endless Possibilities and Hope Development Organization, A Canada-based NGO dedicated to the empowerment of immigrant women [<http://endlesspossibilitieshdo.com>]. Since July 2006.
- Volunteer Computer Instructor, Heartlake Baptist Church, Brampton, Computer Training for New Immigrants, since June 2008.
- Member, African Cultural Advisory Board, City of Toronto Zoo, March 2005-June 2007
- Research Advisory Board Member, Black Health Alliance of Toronto, February 2005- July 2007.
- Member, Research Advisory Committee of the Ontario Association of Youth Employment, Since August 2002-Sept 2007.

#### **Media Interviews: TV, Radio, and Write-Ups**

- Mensah, J. Oct 18, 2011. "Multiculturalism and Immigration" Interviewed by Vivian Mthenjwa-Hanya, host, the Immigration Show on Rogers TV, Richmond Hill Studio, #244 Newkirk Road.
- Mensah, J. "Call for unity of Africans living in the West: Diaspora must pool talents, organize, expert suggest" Winnipeg Free Press Thursday, May 26, 2011, p. A16; interviewed by Carol Sanders; also available at [winnipegfreepress.com](http://winnipegfreepress.com).
- Mensah, J. "Africa is hungry for effective and visionary leadership." Ghanaian News, May 2011, pages 1, 47, and 61; interviewed by Michael Baffoe.
- Rogers TV Interview, by Paulton Mckenzie, with Liz Philbert of Health Knowledge Magazine. The Maternal and Child Health Care in Africa. Produced by Paulton Mckenzie, Producer, Caribbean Headline News. July 11, 2010, and shown on July 24<sup>th</sup> and July 31, the Saturday Noon Show.
- Radio Interview on The G8 and Maternal and Child Health in the Developing World, CHRY Fm105.5; July 6, 2010, 2pm Interviews by William Doyle, York Radio, July 6, by William Doyle.
- "National Health Insurance Scheme (NHIS) beneficiaries are better off," a write-up on my ongoing research on Ghana NHIS in a leading national newspaper, the Ghanaian Times, Thursday July 9, 2009, page 22, following a dissemination workshop in Accra.
- Radio Interview on "Neoliberalism and Globalization in Africa" on CHRY Fm 105.5 York University, Toronto; 1-2pm Sunday 1<sup>st</sup> Feb. 2009. Interviewed by Ryan William.
- Mensah, J. (2006). Producer: Religious Transnationalism among Ghanaian Immigrants in

Toronto, A 30-minute Audio-Visual (DVD) Documentary, Produced with Funding from the Social Science Humanities Research Council of Canada

- Windspeaker newspaper interview (forthcoming February 2005) monthly newspaper published by the Aboriginal Multi-Media Society of Alberta (Interviewed by Jennifer Chung).
- WJAB Radio in New York; panel discussion (via phone) on The Similarities and Differences between the Black Experiences in Canada and the United States, for “Different Perspective,” co-ordinated by Douglas Turner; November 3, 2003 (12 noon, CST).
- CBC Radio in Montreal, Quebec, interviewed on Racism against Blacks in Canada for “the Afternoon Show”. Interviewed by Anne Lagace-Dawson, October 22, 2003.
- CKUT Radio, McGill University, interviewed on the History and Experience of Blacks in Canada; recorded on October 23, 2003.
- Shaw Cable TV, Channel 4, interviewed on The History of Blacks in Canada for “the Fanny Kiefer Show,” North Vancouver, Studio 4, on Thursday, February 20, 2003, live at 9:00 am.
- CBC Radio 6.90 am (Vancouver), interviewed on Black Canadians by Kathryn Gretsinger at 2pm and aired on the “Afternoon Show” at 4:30 pm, Wednesday, February 19, 2003.
- i channel tv (digital cable TV channel 67 in Toronto), interviewed on The History and Present Social Conditions of Blacks in Canada for “@ issue with Bill Cameron” on Feb. 7, 2003, 11:25 am.
- CBC Radio (99.1 Fm, Toronto), interviewed on Blacks in the Canadian Labour Market, by Ms. Avril Benoit on January 31, 2003, at 2:30 pm; aired on “Here and Now” on Feb. 3, 2003 (4:00 to 6:00 pm).
- CBC Radio (90.5 Fm) interviewed on Racial Profiling for Maritime Noon. Interviewed by Costas Halavrezos at Halifax, Wednesday, November 27, 2002.
- CKDU Radio, roundtable discussion on Racial Problems of Blacks in Canada, Dalhousie University, Halifax, Wednesday, November 27, 7:00- 8:30 pm.
- Chronicle Herald, Halifax, interviewed on Black Canadians, (Friday November 30, 2002) by Chad Lucas (for a front page article entitled Author’s research confirms suspicions on racism, Halifax Chronicle, Sunday December, 1, 2002)
- CHRY Radio (York University); interviewed on Blacks in Canadian Society. December 20, 2002, 9:15- 10:00 am; interviewed by Clive Graham.
- CBC Radio (Toronto, 99.1 Fm), interviewed on Blacks and the Canadian Labour Market, in celebration of Black History Month; interviewed by Ms. Avril Benoit on January 31, 2003 and aired on “Here and Now” on Feb. 2, 2003 (4:00 – 6:00 pm).

Jm//

# Appendix 2

**Nemoy Lewis, PhD**  
204–16 McAdam Ave.  
Toronto, Ontario M6A 0B9  
P: (416)-577-2411  
E: [nemoy.lewis@ryerson.ca](mailto:nemoy.lewis@ryerson.ca)

---

### Professional Appointments

---

- |                     |  |
|---------------------|--|
| <b>2021-Present</b> | <b>Assistant Professor (Tenure-Track), School of Urban and Regional Planning–<br/>Toronto Metropolitan University</b> <ul style="list-style-type: none"><li>• Prepare course material such as syllabi and assignments</li><li>• Deliver lectures and organize seminar discussions on topics such as the financialization of housing, housing policies, and Antiracism in planning to undergraduate and graduate students</li><li>• Supervise graduate students MRP Projects</li><li>• Oversee the work of graduate teaching assistance as they assisted with course grading</li><li>• Lead and advise client-based studio projects</li></ul> |
|---------------------|--|

---

### Education

---

- |                  |   |
|------------------|---|
| <b>2012-2018</b> | <b>Doctor of Philosophy</b> , Queen's University<br>Department of Geography and Program in Planning<br>Thesis: <i>A Dream Denied: The Fight Against the Mass Eviction of Families in Chicago and Jacksonville, USA</i><br>Committee Members: Dr. Audrey Kobayashi (advisor), Dr. Beverley Mullings, Dr. Susanne Soederberg, Dr. Betsey Donald, and Dr. Melissa Gilbert (External) |
| <b>2009-2010</b> | <b>Master of Arts</b> , University of Toronto<br>Department of Geography and Planning<br>Thesis: <i>The Subprime Crisis &amp; its impact on African-Americans</i><br>Committee Members: Dr. Deborah Cowen (advisor), Dr. Minelle Mahtani, and Dr. Emily Gilbert   |
| <b>2004-2009</b> | <b>Bachelor of Arts with Honors</b> , University of Toronto –<br>Department of Geography and Planning   |

---

### Teaching and Research Interests

---

- Financialization of Housing
- Anti-Racism and Housing
- Political Economy of Housing
- Housing Policy

---

### Research Experience

---

- |                  |  |
|------------------|--|
| <b>2019-2021</b> | <b>Provost's Postdoctoral Fellow, Department of Geography and Planning<br/>University of Toronto</b><br>Advisor: Deborah Cowen <ul style="list-style-type: none"><li>• Exploring the growing affordability problems impacting renters in Black and other racialized communities since the financialization of the rental markets in Canada and the U.S.</li><li>• Conducting primary and secondary research to examine the broader consequences of institutional landlords in Black and other racialized communities</li></ul> |
|------------------|--|

- 2018-2019**                      **Postdoctoral Fellow, Faculty of Education**  
**York University**  
 Advisor: Carl James
- Conducted primary and secondary research in Ontario, Canada
  - Examined the role scholarships in the educational and career achievements of Black Students in Ontario
- 2012-2018**                      **Doctoral Researcher, Department of Geography and Program in Planning**  
**Queens University**  
 Supervisor: Audrey Kobayashi
- Conducted primary and secondary research in Chicago, Illinois and Jacksonville, Florida
  - Analyzed the current foreclosure crisis and how it has affected the lives of racialized people, low-income families, and economically disadvantaged communities in two of the hardest hit cities across the United States: Chicago and Jacksonville
- 2013**                              **Research Assistant, Department of Geography and Program in Planning**  
**Queen's University**  
 Supervisor: Audrey Kobayashi
- Assistant to Professor Audrey Kobayashi, conducting secondary source research.
  - Conducted a review of literature from various disciplines
  - Assisted in the acquisition of research materials from campus facilities.

## **Publications**

---

### **Articles**

Cowen, Deborah and Nemoy Lewis (2016) Anti-Blackness and Urban Geopolitical Economy: Reflections on Ferguson and the Suburbanization of the 'Internal Colony'. Invited contribution to *EPD: Society and Space* (Open site) <https://societyandspace.com/material/commentaries/deborah-cowen-and-nemoy-lewis-anti-blackness-and-urban-geopolitical-economy-reflections-on-ferguson-and-the-suburbanization-of-the-internal-colony/>.

### ***In progress***

Lewis, Nemoy, " Urbanizing Racial Capitalism: Anti-Black Housing Policies and the Making of Perpetual Urban Crisis." Revising for resubmission to *The Annals of the American Association of Geographers*

Lewis, Nemoy. Forthcoming. "Housing Insecurity for Black Renters: COVID-19 and the Fight to Remain Housed." *Environment and Planning D: Society and Space*.

Lewis, Nemoy. Forthcoming. "Financialized landlords and the Impact on Black renters in Toronto " *Urban Geography*

### **Book chapters**

Lewis, Nemoy. 2021. "The Impact of Foreclosures on the Home Environments and Education of Black Youth in the United States." In *Critical Approaches Toward a Cosmopolitan Education*, edited by Sandra R. Schechter and Carl E. James, pp. 238-254. New York, NY Routledge

Cowen, Deborah, and Nemoy Lewis. 2018. "Revanchism and the Racial State: Ferguson as 'Internal Colony'." In *Gentrification as a Global Strategy: Neil Smith and Beyond*, edited by Abel Albet and Núria Benach, 259-279. New York, NY: Routledge.

Lewis, Nemoy. 2017. "Anti-Foreclosure Activism in Chicago." In *Neoliberal Chicago* edited by Larry Bennett, Roberta Garner and Euan Hague. Champaign, 225. Chicago, IL: Illinois University of Illinois Press

## Reports

Lewis, Nemoy. 2022. The Uneven Racialized Impacts of Financialization. Ottawa, ON Canadian Human Rights Commission, <https://www.homelesshub.ca/resource/uneven-racialized-impacts-financialization>

Lewis, Nemoy. In Press Reclaiming Housing Affordability: Towards a De-financialized Rental Market. Toronto, ON: School of Cities at the University of Toronto

## Commentaries

Lewis, Nemoy. 2020. "Anti-Blackness Beyond the State: Real Estate Finance and the Making of Urban Racial Capitalism" *Environment and Planning D: Society and Space*

## Reviews

Lewis, Nemoy. 2020. "Review of Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership, by Keeanga-Yamahtta Taylor, University of North Carolina Press, October 2019." *Environment and Planning D: Society and Space*, <https://www.societyandspace.org/articles/race-for-profit-review>

Lewis, Nemoy. 2021. "Keeanga-Yamahtta Taylor Montre Dans « Race for Profit » Comment Les Pratiques Du Secteur De L'immobilier Et Les Politiques Publiques Ont Contribué, Aux États-Unis, À Appauvrir Et Marginaliser Les Personnes Noires." *Dièses Contre Les Préconçus*, March 24th 2021. <https://dieses.fr/comment-le-secteur-de-limmobilier-a-maintenu-la-segregation-aux-etats-unis>

## Conference Presentations

Lewis, N. 2022. *Urbanizing Racial Capitalism: Anti-Black Housing Policies and the Making of Perpetual Urban Crisis*. Paper presented at the Association for American Geographers annual meeting, New York City (Virtually)

Lewis, N. 2019. *Racial Capitalism: Foreclosing the Surplus*. Paper presented at the Association for American Geographers annual meeting, Washington, D.C.

Lewis, N. 2019. *Are Scholarships Enough? Examining the role of Financial Awards in Black Students' Access to and Persistence in Post-Secondary Education*. Paper presented at the Ontario Alliance of Black School Educators Provincial Annual Conference, Toronto, Canada

Lewis, N. 2019. *Are Scholarships Enough?* Paper presented at the Black Child and Youth Studies Symposium, Toronto, Canada

Lewis, N (2016, April). *Teaching Financial Literacy in the Post-Foreclosure Era: The Fight to Retain the American Dream*. Paper presented at the Association for American Geographers annual meeting, San Francisco, California.

Lewis, N. (2015, June). *Standing up for Homeowners: The Fight to Keep Homeowners Inside their Homes*. Paper presented at the annual Canadian Association of Geographer meeting, Vancouver, Canada.

Lewis, N (2015, April). *A Dream Denied: The Fight Against the Mass Eviction of Families in Chicago*. Paper presented at the Association for American Geographers annual meeting, Chicago, Illinois.

Lewis, N (2014, October). *A Dream Denied: The Fight Against the Mass Eviction of Families in Jacksonville*. Paper presented at Race, Place, and Ethnicity VII, Fort Worth, Texas.

Lewis, N (2014, April). *An American Nightmare: The Subprime Crisis and the Impact on African Americans*. Paper presented at the Association for American Geographers annual meeting, Tampa, Florida.

### Grants, Fellowships and Awards

---

<b>2022- Present</b>	Balanced Supply of Housing (BSH) Partnership grant – CMHC-SSHRC (\$12,086.09)
<b>2021- Present</b>	SSHRC Insight Development Grant (\$46,797)
<b>2021- Present</b>	CMHC- National Research and Planning Fund grant (\$75,000)
<b>2021- Present</b>	SSHRC Connections Grant (\$22,567)
<b>2021-2022</b>	Canadian Human Rights Commission Research Grant (\$10,250)
<b>2019-2021</b>	University of Toronto Provost's Postdoctoral Fellowship program (\$150,000)
<b>2018-2019</b>	Ontario Council on Articulation and Transfer (ONCAT) (\$86,000)
<b>2018-2019</b>	York University Postdoctoral Fellowship (\$60,000)
<b>2015-2016</b>	Ontario Graduate Scholarship Doctoral Fellowship (\$15,000)
<b>2015-2016</b>	Department of Geography Merit Award (\$1,813)
<b>2014-2015</b>	Graduate Dean's Travel Grant for Doctoral Field Travel (\$3,000)
<b>2013-2015</b>	Queen's Graduate Award (\$28,304)
<b>2012-2013</b>	Robert Sutherland Award (\$10,000)
<b>2009-2010</b>	University of Toronto Fellowship (Master's) (\$20,000)

### Public Appearances (Television and Radio)

---

CBC Radio One, 99.1FM (CBLA), New Brunswick –Radio show segment on empty public housing units in New Brunswick. July 22<sup>nd</sup> 2022

Global News, AM980 (CFPL), Toronto – On Point Radio show segment on affordable housing in Ontario. Hosted by Rubina Ahmed-Haq. June 10<sup>th</sup> 2022

CBC Radio, 99.1FM, Toronto – Metro Morning Radio show segment on the Ontario Liberal Election Platform and affordable housing. Hosted by Ismaila Alfa. May 10<sup>th</sup> 2022

CBC Radio, 99.1FM, Toronto – Metro Morning Radio show segment on the Ontario Election Campaign and affordable housing. Hosted by Ismaila Alfa. May 5<sup>th</sup> 2022

City TV, City News at 5pm, Toronto – News segment on Ontario's 2022 Budget and affordable housing. Hosted by Adrian Ghobrial. April 28<sup>th</sup> 2022

CBC Radio, 99.1FM, Toronto – Metro Morning Radio show segment on Ontario NDP's housing Strategy. Hosted by Ismaila Alfa. April 26<sup>th</sup> 2022

CTV, CTV Your Morning, Toronto – News segment on Affordable Housing and federal budget. Hosted by Anne-Marie Mediwake. April 8<sup>th</sup> 2022

CBC Radio One, 1010AM/99.1FM (CBR), Ottawa –Radio segment on Federal Budget 2022 and Housing Affordability. April 7<sup>th</sup> 2022

### Newspaper, Magazine, and Online

---

Chong, Joshua. 2022. "Foreign students face a wave of rental ripoffs — as landlords illegally demand up to six months' rent upfront." *Toronto Star* Sept 24th 2022 <https://www.thestar.com/business/2022/09/24/foreign-students-face-a-wave-of-rental-ripoffs-as-landlords-illegally-demand-up-to-six-months-rent-upfront.html>.



- Kassam, Zakiya. 2022. "Post-Secondary Students Resort to Desperate Measures Amid Rental Market Heat." *Storeys*, <https://storeys.com/post-secondary-students-desperate-measures-toronto/>
- Hensley, Laura. 2022. "All about rents; After a two-year freeze, a return to allowable rent increases lies ahead." *National Post* September 3rd 2022.
- Duhatschek, Paula. 2022. "Is it time for rent control in Alberta? Some Calgarians say yes." *CBC News Calgary* August 29 2022. <https://www.cbc.ca/news/canada/calgary/rent-control-alberta-1.6561328>.
- Al-Hakim, Aya. 2022. "Home ownership for some Canadians continues to be out of reach. Here's why." *Global News* July 23rd 2022. <https://globalnews.ca/news/9007173/home-ownership-canadians-statcan/>.
- Donkin, Karissa. 2022. "More than 250 N.B. public housing units sit empty on average each month, despite wait list." *CBC News* July 22nd 2022. <https://www.cbc.ca/news/canada/new-brunswick/nb-housing-wait-list-vacancy-1.6527790>.
- Liew, Christopher. 2022. Outlook for Q3 2022: Higher Rental Rates! Toronto *The Motley Fool*, <https://www.fool.ca/2022/07/06/outlook-for-q3-2022-higher-rental-rates/>
- Chandler, Justin. 2022. "Where the parties stand: On rent control." *TVO*, May 20th 2022 <https://www.tv.org/article/where-the-parties-stand-on-rent-control>.
- Moro, Teviah. 2022. "When there's not much of a choice, Hamilton renters hold on to what they have." *Hamilton Spectator* May 12th 2022 <https://www.thespec.com/news/provincial-election/2022/05/12/hamilton-housing-affordability-rental-crisis.html>.
- Xing, Lisa. 2022. "Ontario Green Party promises 20% tax on domestic homebuyers with multiple properties." *CBC News* April 27th 2022 <https://www.cbc.ca/news/canada/toronto/housing-affordability-green-party-ontario-election-tax-1.6432181>.
- Xing, Lisa. 2022. "Federal budget is all 'smoke and mirrors' on housing affordability in Ontario, critic says." *CBC News* April 9th 2022. <https://www.cbc.ca/news/canada/toronto/housing-affordability-federal-budget-ontario-1.6414017>.
- Bowden, Olivia. 2022. "As offices reopen, some Torontonians who fled to the 'burbs are seeking second homes downtown." *Toronto Star* March 20, 2022 <https://www.thestar.com/news/gta/2022/03/20/as-offices-reopen-some-torontonians-who-fled-to-the-burbs-are-seeking-second-homes-downtown.html>.
- Samuel, Danica. 2021. "The city says it's trying to save Little Jamaica. So, why is it letting developers tear it down?" *Toronto Star* October 18, 2021. <https://www.thestar.com/news/gta/2021/10/18/the-city-says-its-trying-to-save-little-jamaica-so-why-is-it-letting-developers-tear-it-down.html>.
- Warnica, Richard. 2021. "Top public pension boss accused by critic of misleading stakeholders in annual address." *Toronto Star* Oct 7, 2021 <https://www.thestar.com/business/2021/10/07/top-public-pension-boss-accused-by-critic-of-misleading-stakeholders-in-annual-address.html>.
- Warnica, Richard. 2021. "Pretium Partners is under investigation. Critics ask (again) why a major Canadian pension fund formed an \$870M partnership with the company." *Toronto Star* Aug 7, 2021 <https://www.thestar.com/business/2021/08/07/pretium-partners-is-under-congressional-investigation-and->

[critics-are-asking-again-why-a-major-canadian-pension-fund-formed-a-870-million-partnership-with-the-company.html](#).

Warnica, Richard. 2021. "Already controversial for its ownership of Revera, one of Canada's largest pension plans has just announced a \$700-million joint venture with an architect of 'the big short'." *Toronto Star* Feb 6, 2021 <https://www.thestar.com/business/2021/02/06/a-federal-pension-plan-already-under-fire-for-its-long-term-care-investments-is-getting-in-bed-with-an-architect-of-the-big-short.html>.

## Invited Talks

---

<b>June 2022</b>	Panelist. "City Talk Panel Series – What We Heard – NHS Programs." Hosted by The Canadian Urban Institute, Toronto, ON (Virtual)
<b>May 2022</b>	Panelist. "Cultural Districts & Place-based Research and Practice." Hosted by City Building at the Toronto Metropolitan University, Toronto, ON (Virtual)
<b>December 2021</b>	Panelist. "Addressing Anti-Black Racism in the Classroom." Hosted by the Faculty of Community Services Teaching and Learning Committee, Toronto Metropolitan University, Toronto, Ontario (Virtual)
<b>December 2021</b>	Panelist. "Financialization of Housing Webinar." Hosted by Social Innovation Canada and the Canada Mortgage Housing Corporation (CMHC), Toronto, Ontario (Virtual)
<b>November 2021</b>	Panelist. "Affordable Housing in a Post-Pandemic World." Hosted by UTAGA & TUGS at the University of Toronto, University of Toronto Department of Geography and Planning (Virtual)
<b>November 2021</b>	Panelist, "The Financialization of Canadian Housing: Impacts and Solutions." Housing Central Conference 2021 Hosted by the BC-Non-Profit Housing Association (Virtual)
<b>October 2021</b>	Panelist. "Anti-Racism in Land-Use Planning." Hosted by Ministry of Municipal Affairs and Housing (MMAH) Virtual Toronto, Ontario (Virtual)
<b>April 2021</b>	Panelist. "Exploring Blackness in the Urban Environment: Housing, Evictions, and Neighbourhood Dynamics." Association for American Geographers annual meeting 2021 Conference– Black Geographies Specialty Group Curated Track (Virtual)
<b>March 2021</b>	Panelist. "Police, Housing, and the Environment." Environmental Equity Week 2021 hosted by Victoria University Students' Administrative Council (VUSAC) and VUSAC Equity Commission, University of Toronto St. George Campus, Toronto, ON Canada (Virtual)
<b>December 2020</b>	Panelist. "Big Landlords, Big Evictions: Financialization and Rental Housing in Canada." The School of Cities Affordable Housing Challenge Project Seminar Series, University of Toronto St. George Campus, Toronto, ON Canada (Virtual)
<b>October 2020</b>	Housing Debate Panelist. "Plaguing Toronto: Affordable Housing." The Glendon School of Public and International Affairs. York University, Toronto, ON Canada (Virtual)
<b>March 2020</b>	Panelist. "Annual International Health Film Series & Expo." University of Toronto Scarborough Campus, Toronto, ON Canada (Virtual)
<b>February 2020</b>	City Seminar Series. "Racialization and Financialization of the Housing Market." The City Institute at York University (CITY), Toronto, ON Canada (Virtual)
<b>October 2019</b>	Intersections Speaker Series. "A Dream Denied: The Fight Against Mass Eviction in Chicago and Jacksonville, USA." Department of Geography and Planning at the University of Toronto, Toronto, ON Canada

## Seminars and Workshops

---

**June 2022** 8th Institute for the Geographies of Justice (IGJ): “Housing Justice in Unequal Cities.”  
Barcelona, Spain: June 12-19.

## Guest Lectures

---

Guest Lecture, “*Housing and Anti-Black Racism*” Course title: Entanglements of Power: Race, Sexuality & the City (Undergraduate Course), University of Toronto, November 2019, 90 minutes

Guest Lecture, “*Immigrants, Refugees, and Housing*” Course title: Human Migration (Undergraduate Course), Queen’s University, March 2018, 90 minutes

Guest Lecture, “*Race and the Foreclosure Crisis*” Course title: ‘Race’ and Racism (Undergraduate Course), Queen’s University, March 2017, 90 minutes

Guest Lecture, “*Sports and Racism*” Course title: ‘Race’ and Racism (Undergraduate Course), Queen’s University, April 2016, 90 minutes

Guest Lecture, “*Race and the City*” Course title: Cities: Geography, Planning and Urban Life (Undergraduate Course), Queen’s University, October 2013, 90 minutes.

Guest Lecture, “*The Subprime Crisis and The Impact on African Americans*” Course title: Place, Space, Culture, and Social Life (Undergraduate Course), Queen’s University, March 2013, 90 minutes

Guest Lecture, “*Race, Space and Place- The Subprime Crisis*” Course title: ‘Race’ and Racism (Undergraduate Course), Queen’s University, March 2013, 90 minutes

Guest Lecture, “*The Urban Origins of the 2008 Financial Crisis*” Course title: Cities: Geography, Planning and Urban Life (Undergraduate Course), Queen’s University, October 2012, 90 minutes

## Teaching Experience

---

**Winter 2022** **Professor, School of Urban and Regional Planning**  
**Toronto Metropolitan University**

Course Title: Advanced Planning Studio I

- Organize studio meetings
- Provide guidance on studio project
- Teach students the basic principles of affordable housing policies in Canada

**Winter 2022** **Professor, School of Urban and Regional Planning**  
**Toronto Metropolitan University**

Course Title: Planning Principles

- Teach students the basic principles of social planning
- Facilitated open and candid conversations about race and uneven urban development in Toronto

**Winter 2022** **Professor, School of Urban and Regional Planning**  
**Toronto Metropolitan University**

Course Title: Housing and Redevelopment

- Facilitate seminar discussions on housing related issues in Canada and beyond
- Provide guidance on studio project
- Teach students the basic principles of Canada’s housing market

<b>Fall 2021</b>	<b>Studio Course Instructor, School of Urban and Regional Planning Toronto Metropolitan University</b> Course Title: Advanced Planning Studio II <ul style="list-style-type: none"> <li>• Organize studio class meetings</li> <li>• Provide guidance on studio project</li> </ul>
<b>Fall 2021</b>	<b>Co-Course Instructor, School of Urban and Regional Planning Toronto Metropolitan University</b> Course Title: Advanced Field Research Project I- Chicago and Milwaukee <ul style="list-style-type: none"> <li>• Organize guest speakers and activities for field trip</li> <li>• Facilitate class discussion on special topics</li> </ul>
<b>Winter 2019</b>	<b>Co-Course Director, Faculty of Education York University</b> Course Title: Urban Education <ul style="list-style-type: none"> <li>• Explore the economic, social, political, and cultural issues commonly associated with Urban school</li> <li>• Facilitate seminar discussions on the relevance of the term urban education</li> </ul>
<b>Spring 2018</b>	<b>Course Director, Department of Geography and Program in Planning Queen's University</b> Course Title: Housing and Neighbourhoods in Canada <ul style="list-style-type: none"> <li>• Teach students the basic principles of Canada's housing market</li> <li>• Facilitated open and candid conversations about race and housing in Canada and the U.S.</li> <li>• Designed activities that get students to understand qualitative and quantitative data used to analyze housing trends in Canada</li> </ul>
<b>Spring 2017</b> <b>Fall 2016</b> <b>Spring 2015</b>	<b>Teaching Assistant, Dept. of Geography and Program in Planning Queen's University</b> Course Title: Race and Racism <ul style="list-style-type: none"> <li>• Facilitated open and honest conversations about race and racism in Canada</li> <li>• Designed activities to help students understand their implicit biases and how they impact our interactions.</li> <li>• Designed activities that get students to analyze how political rhetoric and media imagery have fed certain racial stereotypes</li> </ul>
<b>Spring 2017</b> <b>Fall 2016</b> <b>Spring 2015</b>	<b>Teaching Assistant, Dept. of Geography and Program in Planning Queen's University</b> Course Title: Race and Racism <ul style="list-style-type: none"> <li>• Facilitated open and honest conversations about race and racism in Canada</li> <li>• Designed activities to help students understand their implicit biases and how they impact our interactions.</li> <li>• Designed activities that get students to analyze how political rhetoric and media imagery have fed certain racial stereotypes</li> </ul>

<b>Spring 2016 Fall 2015</b>	<b>Teaching Assistant, Dept. of Geography and Program in Planning Queen's University</b> Course Title: Human Geography <ul style="list-style-type: none"> <li>Assisting students in developing an appreciation of the complex and dynamic nature of the linkages among people, places and environments at a variety of spatial scales</li> <li>Introducing concepts such as location, space and place and assist students to use them correctly in discussion of the spatial and place-based challenges covered in the course</li> <li>Designing activities to help students become familiar with a range of concepts and issues in human geography</li> </ul>
<b>Fall 2012</b>	<b>Teaching Assistant, Department of Geography and Program in Planning Queen's University</b> Course Title: Cities, Geography, Planning, and Urban Life <ul style="list-style-type: none"> <li>Explained difficult concepts and issues in geography and urban planning</li> <li>Provided guidance to undergraduate students researching term papers</li> <li>Implemented strategies to accommodate individual learning styles</li> </ul>
<b>Fall 2009</b>	<b>Teaching Assistant, Department of Geography and Program in Planning University of Toronto</b> Course Title: Marketing Geography <ul style="list-style-type: none"> <li>Organized tutorial discussion on topics- including site selection techniques, spatial concepts, trade area delimitation techniques, and the geography of retail supply and consumer demand</li> <li>Explained difficult concepts and issues in Marketing Geography</li> <li>Counseled undergraduate students experiencing difficulties in the course</li> </ul>

#### **Student/Postdoctoral Supervision**

---

<b>2021-2022</b>	<b>Julie Fader (Completed), School of Urban and Regional Planning Toronto Metropolitan University, Principal Supervisor</b> Student Degree Received Date: June 2022 Project Title: Preventing Commercial Displacement in Gentrifying Neighbourhoods in Toronto through Community Ownership of Real Estate
<b>2021-2022</b>	<b>Konain Edhi (Completed), School of Urban and Regional Planning Toronto Metropolitan University, Principal Supervisor</b> Student Degree Received Date: June 2022 Project Title: A Case Study of Toronto's Homeless Encampments (Through A Human Rights-Based Approach) During the Covid-19 Pandemic.
<b>2021-2022</b>	<b>King Wan (Completed), School of Urban and Regional Planning Toronto Metropolitan University, Co-Supervisor</b> Student Degree Received Date: June 2022 Project Title: Alternative Supportive Transitional Housing: The Introduction of Supportive-Coliving in Empowering Single Homeless Youth Mothers in Toronto.
<b>2021-2022</b>	<b>Danielle Liao (Completed), School of Urban and Regional Planning Toronto Metropolitan University, Co-Supervisor</b> Student Degree Received Date: June 2022 Project Title: Community Land Trusts Framework: Toronto

## Professional Service

---

Association of American Geographers  
Canadian Association of Geographers  
Association of Collegiate Schools of Planning

## Professional Service

---

**2022-Present** Reviewer for *Housing Policy Debate*

**2014-Present** Reviewer for *Urban Studies*

## University Service

---

**2021-2022** **Member**, SURP Planning Studio Curriculum Review Committee, Toronto Metropolitan University

**2021-2022** **Member**, Faculty of Community Services Teaching and Learning Committee, Toronto Metropolitan University

**2021-2022** **RFA Member**, Ryerson Faculty Association, Toronto Metropolitan University

**2019** **Graduate Student Mentor**, Faculty of Education, York University

**2018** **Panelist**, Engaged Scholarship: Black Scholars in Academia, York University

**2016** **Black History Month Panelist**, Queen's Black Academic Society, Queen's University

**2015-2016** **Council Representative**, Society of Graduate and Professional Students, Queen's University

**2015** **Panelist**, Race on Campus, Arts & Sciences Undergraduate Society, Queen's University

**2014-2015** **Graduate Committee**, Department of Geography, Queen's University

**2013-2014** **Graduate Student Mentor**, Department of Geography, Queen's University

**2012-2013** **Graduate Student Advisor**, African and Caribbean Students Association, Queens University

**2009-2010** **Graduate Committee**, Department of Geography and Program in Planning, University of Toronto

# Appendix 3

# David Wachsmuth

Curriculum Vitae  
27 September 2021

School of Urban Planning  
McGill University  
815 Sherbrooke Street West, Room 405  
Montreal QC H3A 0C2

Phone: 514-398-4078  
david.wachsmuth@mcgill.ca  
upgo.lab.mcgill.ca

## EDUCATION

- |      |   |
|------|---|
| 2014 | PhD, Sociology, New York University   |
| 2008 | Master of Science in Planning, University of Toronto  |
| 2004 | Bachelor of Arts (First Class Honours), International Development and Classics, McGill University |

## PROFESSIONAL APPOINTMENTS

- |                |   |
|----------------|---|
| 2022           | Fellow at the Digital Curation Institute<br>University of Toronto, Faculty of Information   |
| 2017 – present | Canada Research Chair in Urban Governance<br>McGill University  |
| 2020 – present | Associate Professor<br>McGill University, School of Urban Planning  |
| 2015 – 2020    | Assistant Professor<br>McGill University, School of Urban Planning  |
| 2016 – present | Associate Member<br>McGill University, Department of Geography  |
| 2014 – 2015    | Killam Postdoctoral Research Fellow, and Social Sciences and Humanities<br>Research Council Postdoctoral Fellow (simultaneous appointment)<br>University of British Columbia, Department of Geography |



## ARTICLES

(Students under my supervision are underlined)

1. Manaugh, K., Soli, L., Kohn, S., Basalaev-Binder, R., Tuff, T., **Wachsmuth, D.** Montreal's response to COVID-19: An equity analysis of new active transport infrastructure. Revision requested from *Transportation Research Part D: Environment and Society*.
2. **Wachsmuth, D.** & Shillolo, A. "The Hidden Side of Home Sharing: A Spatial-Big-Data Analysis of 'Ghost Hotels' on Airbnb". Revision requested from *Urban Affairs Review*.
3. Boeing, G., Besbris, M., **Wachsmuth, D.**, and Wegmann, J. (2021). Tilted Platforms: Rental Housing Technology and the Rise of Urban Big Data Oligopolies. *Urban Transformations* 3 (6).
4. Kerrigan, D. & **Wachsmuth, D.** (2021) "Airbnb, le partage du logement et le droit au logement à Montréal". *Nouvelles Pratiques Sociales* 31 (2): 382-404.
5. Dodds, K., Castan Broto, V., Detterbeck, K., Jones, M., Mamadouh, V., Ramutsindela, M., Varsanyi, M., **Wachsmuth, D.**, & Woon, C.Y. (2020). "The COVID-19 Pandemic: Territorial, Political and Governance Dimensions of the Crisis". *Territory, Politics, Governance* 8 (3): 289-298.
6. **Wachsmuth, D.** & Kilfoil, P. (2021) "Two Logics of Regionalism: The Development of a Regional Imaginary in the Toronto-Waterloo Innovation Corridor". *Regional Studies* 55 (1): 63-76.
7. Angelo, H. & **Wachsmuth, D.** (2020) "Why Does Everyone Think Cities Can Save the Planet?" *Urban Studies* 57 (11): 2201-2221.  
Reprinted in J. Hoff, Q. Gausset, S. Lex eds., *Building a Sustainable Future: The Role of Non-State Actors in the Green Transition* (London: Routledge, 2020).
8. Combs, J., Kerrigan, D. & **Wachsmuth, D.** (2020) "Short-term Rentals in Canada: Uneven Growth, Uneven Impacts". *Canadian Journal of Urban Research* 29 (1): 119-134.
9. Sigler, T. & **Wachsmuth, D.** (2020) "New directions in transnational gentrification: Tourism-led, state-led and lifestyle-led urban transformations". *Urban Studies* 57 (15): 3190-3201.
10. Deboosere, R., Kerrigan, D., **Wachsmuth, D.** & El-Geneidy, A. (2019) "Location, Location, and Professionalization: A Longitudinal Multilevel Analysis of Airbnb Listing Prices and Revenue". *Regional Studies, Regional Science* 6 (1): 143-156.  
*Regional Studies, Regional Science* article of the year
11. **Wachsmuth, D.** (2019) "The Territory and Politics of the Post-Fossil City". *Territory, Politics, Governance* 7 (2): 135-140.
12. **Wachsmuth, D.** & Weisler, A. (2018) "Airbnb and the Rent Gap: Gentrification Through the Sharing Economy". *Environment and Planning A: Economy and Space* 50 (6): 1147-1170.

Association of European Schools of Planning best published paper finalist

13. **Wachsmuth, D.** & Angelo, H. (2018) "Green and Gray: New Ideologies of Nature in Urban Sustainability Policy". *Annals of the American Association of Geographers* 108 (4): 1038-1056.
14. **Wachsmuth, D.** (2017) "Competitive Multi-City Regionalism: Growth Politics Beyond the Growth Machine". *Regional Studies* 51 (4): 643-653.
15. **Wachsmuth, D.** (2017) "Infrastructure Alliances: Supply-Chain Expansion and Multi-City Growth Coalitions". *Economic Geography* 93 (1): 44-65.
16. Sigler, T.J. & **Wachsmuth, D.** (2016) "Transnational Gentrification: Globalisation and Neighbourhood Change in Panama's Casco Antiguo" *Urban Studies* 53 (4): 705-722.  
*Urban Studies* article of the year runner up
17. Angelo, H. & **Wachsmuth, D.** (2015) "Urbanizing Urban Political Ecology: A Critique of Methodological Cityism". *International Journal of Urban and Regional Research* 39 (1): 16-27.  
Reprinted in N. Brenner ed., *Implosions/Explosions: Towards a Study of Planetary Urbanization* (Berlin: Jovis, 2014).
18. **Wachsmuth, D.** (2014) "City as Ideology: Reconciling the Explosion of the City Form with the Tenacity of the City Concept". *Environment and Planning D: Society and Space* 32 (1): 75-90.  
Reprinted in N. Brenner ed., *Implosions/Explosions: Towards a Study of Planetary Urbanization* (Berlin: Jovis, 2014).
19. **Wachsmuth, D.** (2013) "Urban Theory Without Methodological Cityism". (Translated into Spanish.) *URBAN* 6: 23-35.
20. **Wachsmuth, D.** (2012) "Three Ecologies: Urban Metabolism and the Society-Nature Opposition". *The Sociological Quarterly* 53 (4): 506-523.
21. Schrader, S. & **Wachsmuth, D.** (2012) "Reflections on Occupy Wall Street, the State and Space". *City* 16 (1-2): 247-252.
22. Brenner, N., Madden, D.J. & **Wachsmuth, D.** (2011) "Assemblage Urbanism and the Challenges of Critical Urban Theory". *City* 15 (2): 225-240.  
Revised and expanded version in: N. Brenner, P. Marcuse & M. Mayer eds., *Cities for People, not for Profit: Critical Urban Theory and the Right to the City* (New York and London: Routledge, 2011).  
Turkish translation: "Assemblajlar, Aktör-Ağlar ve Eleştirel Kent Teorisinin Karşılaştığı Zorluklar," in *Kâr İçin Değil Halk İçin: Eleştirel Kent Teorisi Ve Kent Hakkı* (Istanbul: Sel, 2014).
23. **Wachsmuth, D.**, Madden, D.J. & Brenner, N. (2011) "Between Abstraction and Complexity: Meta-theoretical Observations on the Assemblage Debate". *City* 15 (6): 740-750.
24. **Wachsmuth, D.** & Pasternak, S. (2008) "Use It or Lose It: Toronto's 'Abandonment Issues' Campaign for Affordable Housing". *Critical Planning* 15: 7-21.  
Edward W. Soja Prize for Critical Thinking in Urban Research

## SPECIAL ISSUES

1. **Wachsmuth, D.** & Angelo, H. eds. (2020) “Why Does Everyone Think Cities Can Save the Planet?” Special issue of *Urban Studies*.

## EDITED VOLUMES

1. Malleson, T. & **Wachsmuth, D.** eds. (2011) *Whose Streets? The Toronto G20 and the Challenges of Summit Protest*. Toronto: Between the Lines.

## CHAPTERS

1. **Wachsmuth, D.** (2020) “Competitive Upscaling in the State: Extrospective City-Regionalism”. In S. Moiso, N. Koch, A.E.G. Jonas, C. Lizotte, & J. Luukkonen eds., *The Handbook on the Changing Geographies of the State* (London: Edward Elgar).
2. **Wachsmuth, D.** (2019) “Sustainable Urban Governance and the Urban Governance of Sustainability”. In A. Amin & J. Shah eds., *Planning for Urban Inclusion* (London: British Academy).
3. **Wachsmuth, D.** (2019) “The ‘In-Between Territories’ of Suburban Infrastructure Politics”. In Pierre Filion and Nina Pulver eds. *Critical Perspectives on Suburban Infrastructures: Contemporary International Cases* (Toronto: University of Toronto Press).
4. **Wachsmuth, D.** (2018) “Researching the Global Right to the City in Vancouver”. In J. Harrison & M. Hoyler eds. *Doing Global Urban Research* (Cheltenham, UK and Northampton, MA: Edward Elgar), 153-168.
5. **Wachsmuth, D.** (2015) “Megaregions and the Urban Question: The New Strategic Terrain for US Urban Competitiveness”. In J. Harrison & M. Hoyler eds. *Megaregions: Globalization’s New Urban Form?* (Cheltenham, UK and Northampton, MA: Edward Elgar).
6. Klinenberg, E. & **Wachsmuth, D.** (2012) “Culture, Media and Communication”. In J. Manza ed. *The Sociology Project: An Introduction to the Sociological Imagination* (New York: Pearson).
7. Brenner, N. & **Wachsmuth, D.** (2012) “Territorial Competitiveness: Lineages, Practices, Ideologies”. In B. Sanyal, L.J. Vale & C. Rosan eds., *Planning Ideas That Matter: Livability, Territoriality, Governance and Reflective Practice* (Cambridge, MA: MIT Press).  
Book won 2014 Best Edited Book prize from the International Planning History Society.
8. Harvey, D. with **Wachsmuth, D.** (2011) “What Is to Be Done, and Who the Hell Is Going to Do It?” (with David Harvey). In N. Brenner, M. Mayer & P. Marcuse eds., *Cities for People Not Profit: Critical Urban Theory and the Right to the City* (New York and London: Routledge).
9. Brillembourg, A. & Klumpner, H, with **Wachsmuth, D.** (2010) “Rules of Engagement: Caracas and the Informal City”. In F. Hernández, P. Kellett, and L.K. Allen eds.,

*Rethinking the Informal City: Critical Perspectives from Latin America* (Oxford and New York: Bergahn Books).

## PROFESSIONAL REPORTS

1. **Wachsmuth, D.** 2021. Short-term rentals in Los Angeles: Are the City's regulations working? Research report commissioned by Better Neighbors LA. 17 pages.
2. **Wachsmuth, D., Bélanger De Blois, M., St-Hilaire, C., Goyette, K., Kerrigan, D., Nedyalkova, I., Xiao, J.** 2021. De court terme à long terme? L'impact de la COVID-19 sur le marché de la location à court terme de Montréal. Research report commissioned by Projet Montréal. 54 pages.
3. **Wachsmuth, D., Bélanger De Blois, M., St-Hilaire, C.** 2021. Short-term Rentals in the City of Toronto: Market Overview and Regulatory Impact Analysis. Research report commissioned by the City of Toronto. 46 pages.
4. **Wachsmuth, D., Bélanger De Blois, M., St-Hilaire, C.** 2021. Short-term Rentals in the City of Vancouver: Regulatory Impact Analysis. Research report commissioned by the City of Vancouver. 37 pages.
5. Manaugh, K., **Wachsmuth, D.**, DeWeese, J., Soli, L., Atherley, A., Pallud, J.-C., Renaud-Blondeau, P. 2020. Analyse de la contribution de la ligne rose à l'équité sociale en matière de transport en commun à Montréal. Research report commissioned by the Department of Sustainable Mobility Projects, City of Montréal. 74 pages.
6. **Wachsmuth, D., Basalaev-Binder, R., Belot, C., Bolt, A., Seltz, L.** 2020. Short-term Rentals in Charlottetown: Market Overview, Housing Impacts, and Regulatory Modelling. Research report commissioned by the Planning and Heritage Department, City of Charlottetown. 37 pages.
7. **Wachsmuth, D., Basalaev-Binder, R., Pace, N., Seltz, L.** (2019) "Bridging the Boroughs Part II: Where Should New York's Bike Sharing System Expand?". Research report commissioned by New York Communities for Change. 32 pages.
8. **Wachsmuth, D.** (2019) STRs in Los Angeles: Are the Nov. 2019 regulations being enforced? Research report commissioned by Hadsell Stormer & Renick LLP. 6 pages.
9. **Wachsmuth, D., Belot, C., Bolt, A., Kerrigan, D., Basalaev-Binder, R., Girard, D., Pace, N., Seltz, L.** (2019) "Toronto's STR Bylaws Are Good Planning: UPGo Position Paper". Research report. 30 pages.
10. **Wachsmuth, D., Belot, C., Bolt, A.** "Short-term Rentals in Halifax: UPGo City Spotlight". Research report. 24 pages.
11. **Wachsmuth, D., Belot, C., Bolt, A. & Kerrigan, D.** (2019) "Short-term Rentals in Toronto: UPGo City Spotlight". Research report. 15 pages.
12. **Wachsmuth, D.** (2019) "Short-term Rentals in Whitehorse: UPGo City Spotlight". Research report. 15 pages.
13. **Wachsmuth, D., Basalaev-Binder, R., Pace, N., Seltz, L.** (2019) "Bridging the Boroughs: How Well Does New York's Bike Sharing System Serve New Yorkers?". Research report commissioned by New York Communities for Change. 31 pages.

14. **Wachsmuth, D.** & Combs, J. (2019) "Airbnb's Impact on African American Neighborhoods in New York City". Research report. 4 pages.
15. **Wachsmuth, D.**, Combs, J. & Kerrigan, D. (2019) "The Impact of New Short-term Rental Regulations on New York City". Research report commissioned by Share Better Education Fund. 28 pages.
16. Basalaev-Binder, R. & **Wachsmuth, D.** (2018) "Rebuild By Design Five Years Later: Reflections from the Designers". Research report commissioned by Rebuild by Design. 38 pages.
17. **Wachsmuth, D.**, Chaney, D., Kerrigan, D., Shillolo, A. & Basalaev-Binder, R. (2018) "The High Cost of Short-term Rentals in New York City". Research report commissioned by the Hotel Trades Council. 49 pages.
18. **Wachsmuth, D.**, Kerrigan, D., Chaney, D. & Shillolo, A. (2017) "Short-term Cities: Airbnb's Impact on Canadian Housing Markets". Research report. 48 pages.
19. **Wachsmuth, D.** (2008) "From Abandonment to Affordable Housing: Policy Options for Addressing Toronto's Abandonment Problem". Research paper 215. Cities Centre, University of Toronto. November. 54 pages.
20. **Wachsmuth, D.** (2008) "Housing for Immigrants in Ontario's Medium-Sized Cities". Research report. Canadian Policy Research Networks. 55 pages.

## COMMENTARIES AND BOOK REVIEWS

1. Shearmur, R. & **Wachsmuth, D.** (2019) "Urban Technology: the Rise of the 'Innovation Machine'". *Plan Canada* 59 (1).
2. **Wachsmuth, D.** & Kerrigan, D. (2017) "Airbnb: Short-term Rentals, Short-term Thinking". *Canadian Dimension* 51 (4).
3. **Wachsmuth, D.** (2017) "Towards a Comparative Grand Urbanism: Review of Theresa Enright's Making of Grand Paris". Book symposium in *Urban Geography*.
4. **Wachsmuth, D.**, Cohen, D.A. & Angelo, H. (2016) "Expand the Frontiers of Urban Sustainability". *Nature* 536 (7616): 391-393.
5. **Wachsmuth, D.** (2015) Book review of Dorothee Brantz, Sasha Disko, Georg Wagner-Kyora, (eds.), *Thick Space: Approaches to Metropolitanism* (Transcript 2011). *Urban Studies* 52 (5): 998-1000.
6. **Wachsmuth, D.** & Brenner, N. (2014) "Introduction to Henri Lefebvre's 'Dissolving City, Planetary Metamorphosis'". *Environment and Planning D: Society and Space* 32(2): 199-202.
7. Liboiron, M. & **Wachsmuth, D.** (2013) "The Fantasy of Disaster Planning: Governance and Social Action During Hurricane Sandy". *Social Text Periscope*.
8. **Wachsmuth, D.** (2013) "How Local Governments Hinder Our Response to Natural Disasters". *The Atlantic Cities*. October 28.
9. **Wachsmuth, D.** (2013) "The Contradictions of Neil Smith". *City* 17 (3): 409-410.

10. **Wachsmuth, D.** (2011) “The State and Its Discontents”. A review of Henri Lefebvre, *State Space World* (University of Minnesota Press 2008). *European Journal of Sociology* 52 (3): 497-500.
11. Pasternak, S. & **Wachsmuth, D.** (2008) “Healing Abandonment: When Houses Have No People and People Have No Houses, Use It or Lose It” (with Shiri Pasternak). *Progressive Planning* 177: 38-41.
12. Cohen, D.A. & **Wachsmuth, D.** (2007) “Put Your Money Where Your Carbon Is: The Green Property Tax” (with Daniel Aldana Cohen). In A. Wilcox, J. Dovercourt & C. Palassio eds., *GreenTOpia: Reimagining Green in Toronto* (Toronto: Coach House Press).

## SOFTWARE PACKAGES

1. **Wachsmuth, D.** (2021). matchr: Fast and Reliable Image Matching. R package version 0.2.1. <https://github.com/UPGo-McGill/matchr>.
2. **Wachsmuth, D.** (2021). strr: Tools for Analysis of Short-Term Rental Data. R package version 0.1. <https://github.com/UPGo-McGill/strr>.

## GRANTS AND AWARDS

- |             |  |
|-------------|--|
| 2021 – 2025 | Fonds de recherche du Québec – Société et culture, Soutien aux équipes de recherche. “Perspectives, méthodes et pratiques alternatives et innovantes pour la réduction de risques de désastres”, \$318,755 (co-investigator, 10% personal funding) |
| 2020        | President’s Medal for Outstanding Housing Research, Canada Mortgage and Housing Corporation  |
| 2020        | Principal’s Prize for Public Engagement through Media, McGill University   |
| 2020        | MI4 Emergency COVID-19 Research Fund, “A Spatial Analysis of COVID-19 Risk and Recovery in Canadian Cities”, \$40,000 (principal investigator, 100% personal funding)  |
| 2020 – 2025 | Canada Mortgage and Housing Corporation, Social Science and Humanities Research Council, Partnership Grants, “CMHC-SSHRC Balanced Supply of Housing Node”, \$1,375,000 (co-investigator, 10% personal funding)                                     |
| 2020 – 2022 | New Frontiers in Research Fund, Exploration, “Integrating Sustainability Research and Policymaking Through Online Scenario Modelling: The Montreal Sustainability Dashboard”, \$250,000 (principal investigator, 100% personal funding)            |
| 2020 – 2025 | Australian Research Council, Discovery Project, “Who Benefits from the Sharing Economy? Disruption in Australian Cities”, \$353,356 (partner investigator, no direct personal funding)   |

2019 – 2023	Social Science and Humanities Research Council, Insight Grant, “Cities, Short-term Rentals and the Sharing Economy: Housing Impacts, Social Dynamics, and Policy Options”, \$395,792 (principal investigator, 100% personal funding)
2019 – 2020	Social Science and Humanities Research Council, Connection Grant, “Summer Institute in Economic Geography”, \$25,000 (co-investigator, no direct personal funding)
2017 – 2022	McGill Sustainable Systems Initiative, “Adapting Urban Environments for the Future”, \$1,200,000 (co-lead, 33% personal funding)
2017	McGill University Social Sciences and Humanities Emerging Scholars Accelerator, “The Social Cost of High Housing Prices: Conflict and Crisis in the Vancouver Housing Market”, \$10,000 (principal investigator, 100% personal funding)
2017 – 2021	Fonds de recherche du Québec – Société et culture, Soutien aux équipes de recherche. “Controverses théoriques et pratiques liées à la vulnérabilité, la résilience et la reconstruction durable”, \$296,920 (collaborator, no direct personal funding)
2016 – 2018	Social Science and Humanities Research Council, Insight Development Grant, “Can Cities Save the Planet? The Politics of the Sustainable Smart City”, \$71,182 (principal investigator, 100% personal funding)
2016 – 2019	Fonds de recherche du Québec – Société et culture, Start-up program for new research professors, “Les villes peuvent-elles sauver la planète? La politique des «villes intelligentes» durables”, \$50,166 (principal investigator, 100% personal funding)
2016 – 2017	McGill University Internal Social Science and Humanities Development Grant, “Post-City Politics in the Toronto-Waterloo Corridor”, \$6,000 (principal investigator, 100% personal funding)
2015 – 2021	Social Science and Humanities Research Council, Insight Grant, “Analyse théorique et empirique de la vulnérabilité et de la résilience des milieux de vie”, \$263,400 (collaborator, no personal funding)
2015	Startup grant, McGill University Faculty of Engineering, \$40,000
2014	Horowitz Foundation for Social Policy research grant
2013	PSC-CUNY Clearing the Air Award (City University of New York)
2013	Office of Sustainability Green Grant, for Superstorm Research Lab (New York University)
2012 – 2013	Institute for Public Knowledge funding grant, for Superstorm Research Lab (New York University)
2011	Dean’s Student Travel Grant (New York University)
2010	Department of Sociology summer research grant (New York University)

2009 – 2012	Social Science and Humanities Research Council doctoral fellowship
2009	Edward W. Soja Prize for Critical Thinking in Urban Research (University of California Los Angeles)
2008 – 2013	MacCracken Fellowship (New York University)
2008	Social Science and Humanities Research Council master's fellowship
2008	Centre for Urban and Community Studies Award (University of Toronto)
2008	Ian D. Macpherson Award for Excellent Achievement in Planning (University of Toronto)
2008	E.F. Burton and F.W. Burton Graduate Scholarship (University of Toronto)
2007	Peter R. Walker Planning Scholarship (University of Toronto)
2007	Graduate Alpar Grant (University of Toronto)

## INVITED TALKS

1. **Wachsmuth, D.** (2021) "Short-term Rentals and the Right to Housing", invited presentation in the 21st Century Cities Initiative, Johns Hopkins University, Baltimore: April 1, 2021.
2. **Wachsmuth, D.** (2021) "Metabolisms of Green and Grey: Urban Nature in and Beyond the City", invited presentation at The City as a Renewable Resource workshop, Università Iuav di Venezia, Venice, Italy: March 25, 2021.
3. **Wachsmuth, D.** (2020) "What Can Cities Do? Local Planning in an Urban Age", keynote presentation at Passion for Planning event series, Department of Community Planning, Calgary, Canada: December 10.
4. **Wachsmuth, D.** (2020) "What Urban Planners Need to Know about Short-term Rentals", keynote presentation at Ontario Professional Planners Institute annual conference, London, Canada: October 14.
5. **Wachsmuth, D.** (2020) "Short-term Rentals in Florida: Opportunities and Risks", invited talk at Florida Realtors annual conference, Orlando: August 25.
6. **Wachsmuth, D.** (2020) "Short-term Rentals and the Financialization of Canadian Housing", invited presentation at CMHC Rethinking Rental Symposium, Toronto: April 16. (Event cancelled due to COVID-19)
7. **Wachsmuth, D.** (2020) "Short-term Rentals in Jamaica: Opportunities and Threats", invited presentation at Disruptive Forces in Tourism workshop, Kingston, Jamaica: March 11.
8. **Wachsmuth, D.** (2020) "Short-term Rentals and Housing: What's the Problem?", invited keynote at SHIFT EQUITY Conference, Dalhousie University, Halifax: March 7.
9. **Wachsmuth, D.** (2019) "Short-term Rentals in the Caribbean: Opportunities and Threats", invited presentation at International Realtors Conference, Montego Bay, Jamaica: December 4.



10. **Wachsmuth, D.** (2019) "Short-term Rentals in Halifax: Politics and Policy", invited lecture sponsored by Neighbours Speak Up, Halifax: November 14.
11. **Wachsmuth, D.** (2019) "The Politics and Policy of Short-term Rentals", Saint Dunstan's University Institute for Christianity and Culture public lecture, University of Prince Edward Island, Charlottetown: October 30.
12. Angelo, H. & **Wachsmuth, D.** (2019) "Global Problems, City Solutions: A Mixed Methods Analysis of Local Climate Adaptation Plans", Urban Environment and Justice Collaborative lecture, University of California Santa Cruz, Santa Cruz: October 11.
13. **Wachsmuth, D.** (2019) "Airbnb Friend or Foe? How to Make the Most of the Home-Sharing Trend", invited talk at Florida Realtors annual conference, Orlando: August 22.
14. **Wachsmuth, D.** (2019) "A Vision for Living in a Sustainable Future", invited talk at Conference of Montreal, Montréal: June 12.
15. **Wachsmuth, D.** (2019) "Short-term Rentals and Housing Affordability in Canada", invited talk at Federation of Canadian Municipalities annual conference, Québec City: June 1.
16. **Wachsmuth, D.** (2019) "Libraries as Urban Infrastructure", keynote address at Canadian Urban Libraries Council annual meeting, Montréal: May 14.
17. **Wachsmuth, D.** (2019) "Data and the Absence of Data in the Political Economy of Platform Urbanism", invited contribution to Urban Platforms and the Future of Cities workshop, University of Manchester: February 28.
18. **Wachsmuth, D.** (2018) "Urban Governance Between Cities and Beyond the City", invited contribution to Governing Plural Cities roundtable, British Academy and Indian National Institute of Urban Affairs, Delhi: December 1.
19. **Wachsmuth, D.** (2018) "Airbnb Versus New York: Housing in an Age of Short-term Rentals", invited talk at Institute for Public Knowledge, New York University, New York City: November 20.
20. **Wachsmuth, D.** (2018) "Regulating Short-term Rentals: What Works and What Doesn't", keynote address at ReformBnb conference, New York City: November 19.
21. **Wachsmuth, D.** (2018) "Metabolisms of Green and Grey: The Politics of Urban Nature in and beyond the City", keynote address at Brussels Ecosystems conference, Metrolab.brussels, Brussels: October 18.
22. **Wachsmuth, D.** (2018) "The Role of Civil Society in Building New Alliances and New Knowledge for Sustainable Societies", keynote address at the opening of the Centre for Sustainability and Society, University of Copenhagen, Copenhagen: June 7.
23. **Wachsmuth, D.** (2018) "What Can Cities Do?", invited contribution to Saturated Cities colloquium, Concordia University, Montreal: March 17.
24. **Wachsmuth, D.** (2018) "Airbnb Versus the City: The Political Economy of Short-term Rentals", invited contribution to Journée en droit social et du travail, Université du Québec à Montréal, Montreal: March 16.
25. **Wachsmuth, D.** (2018) "Airbnb Versus the City: The Political Economy of Short-term Rentals", invited talk, Department of Geography, Carleton University, Ottawa: February 2.

26. **Wachsmuth, D.** (2017) “What Is Airbnb Doing to New York’s Housing Market?”, invited contribution to West Side Tenants Conference, New York City: December 2.
27. **Wachsmuth, D.** (2017) “Urban Metabolisms and the Socioecological Future”, invited contribution to Vocabularies for Urban Futures’ international workshop, British Academy, London: November 23.
28. **Wachsmuth, D.** (2017) “Post-City Politics: Urban Governance Under Conditions of Growth Coalition Instability”, Early Career Plenary address at The Great Awakening: New Directions, Regional Studies Association annual meeting, Dublin: June 5.
29. **Wachsmuth, D.** (2016) “From Megalopolis to the Megaregion: A World of Cities or Planetary Urbanization?”, keynote presentation at Paradoxes of Megalopolis international colloquium, Centro de Estudios Sociales y de Opinión Pública, Mexico City: July 26.
30. **Wachsmuth, D.** (2015) “Saving the City with Data: From Ekistics to Urbanology”, invited contribution to Science Fictions: Smartology as New Urban Utopia international workshop, Technische Universität, Berlin: June 20.
31. **Wachsmuth, D.** (2015) “The ‘In-Between Territories’ of Suburban Infrastructure Politics”, invited contribution to Infrastructure Problems and Solutions in the Global Suburb international workshop, University of Waterloo: June 15.
32. **Wachsmuth, D.** (2015) “Post-City Politics: Iterative Abstraction in Contemporary Urban Research”, keynote presentation at Abduction: Embracing the Alien Aspects of Social Research conference, Department of Sociology, University of British Columbia, Vancouver: May 9.
33. **Wachsmuth, D.** (2014) “The Storm as a State Project: Disaster Imaginaries and Fantasy Institutions in Post-Hurricane New York”, invited talk in the Department of Sociology, University of British Columbia, Vancouver: October 21.
34. **Wachsmuth, D.** (2013) “Competition Without Growth Machines”, invited presentation at Regional Studies Association International Conference, Los Angeles: December 16.
35. **Wachsmuth, D.** (2013) “Extreme Territories of Urbanization”, round table participant at Harvard University Graduate School of Design: May 8.
36. **Wachsmuth, D.** (2012) “Realism, Urbanism and Architecture”, panel appearance at Scapegoat journal launch: July 26.
37. **Wachsmuth, D.** (2008) “Housing for Immigrants in Ontario’s Medium-Sized Cities”, Ontario Ministry of Municipal Affairs and Housing lunch-and-learn, Toronto: June 25.
38. **Wachsmuth, D. & Pasternak, S.** (2008) “Use It or Lose It: Toronto’s “Abandonment Issues” Campaign for Affordable Housing”, University of California Los Angeles, Urban Planning Department: June 10.
39. Pasternak, S. & **Wachsmuth, D.** (2008) “Housing Abandonment in Toronto: Research and Action”, Ryerson University, Faculty of Nursing, Toronto: March 14.
40. **Wachsmuth, D.** (2008) “Fighting Abandonment and Taking Back Public Space”, University of Windsor, Faculty of Law: January 26.

## CONFERENCE PARTICIPATION

### Panels organized

1. Angelo, H. & **Wachsmuth, D.** (2016) five paper sessions on “Why Does Everyone Think Cities Can Save the Planet?”, Association of American Geographers annual meeting, San Francisco: March 31.
2. Cohen, D.A., Schrader, S., **Wachsmuth, D.** (2012) paper session on “The Urban Question in Retrospect and Prospect”, Social Science History Association annual meeting, Vancouver: November 1.
3. Schrader, S. & **Wachsmuth, D.** (2012) two paper sessions on “Planetary Urbanization”, Association of American Geographers annual meeting, New York: March 27.
4. Schrader, S. & **Wachsmuth, D.** (2012) colloquium series on “Connecting the Abstract and the Concrete: Conversations Inspired by Henri Lefebvre”, New York University Institute for Public Knowledge: February 10 – April 25.
5. Angelo, H., Janos, N. & **Wachsmuth, D.** (2011) paper session on “Right to the City, Right to Nature”, Association of American Geographers annual meeting, Seattle: April 15.

### Papers presented

1. Manaugh, K., Soli, L., Kohn, S., Basalaev-Binder, R., Tuff, T., **Wachsmuth, D.** (2021) “Montreal’s Response to COVID-19: An Equity Analysis of New Active Transport Infrastructure”. 100th Transportation Research Board annual meeting: January 15.
2. **Wachsmuth, D.** & Girard, D. (2019) “The Regional Geography of Short-term Rentals”, Regional Studies Association North American conference, Montreal: September 26.
3. Basalaev-Binder, R. & **Wachsmuth, D.** (2019) “Governance through Resilience: Globalizing Sustainability as a Local Political Strategy in the 100 Resilient Cities Network”, American Association of Geographers annual meeting, Washington DC: April 6.
4. **Wachsmuth, D.** (2019) “Geolocation and Anonymity in the Political Economy of Short-term Rentals”, American Association of Geographers annual meeting, Washington DC: April 3.
5. **Wachsmuth, D.** & Kilfoil, P. (2018) “Corridor Politics, Regional Imaginaries: New Scales of Economic Development in the Toronto-Waterloo Innovation Corridor”, Regional Studies Association winter conference, London: November 15.
6. **Wachsmuth, D.** (2018) “Airbnb Versus the City: Short-term Rentals as a Platform Not for Home Sharing But for Rentier Capitalism”, American Association of Geographers annual meeting, New Orleans: April 10.
7. **Wachsmuth, D.** & Kerrigan, D. (2018) “Sharing Problems: An International Comparison of Short-term Rentals”, American Association of Geographers annual meeting, New Orleans: April 13.
8. **Wachsmuth, D.** (2018) “The Urban Geography of Short-Term Rentals”, Urban Affairs Association annual meeting, Toronto: April 6.

9. **Wachsmuth, D.** (2018) "Territorial Consciousness and Regional Imaginaries: How Do Growth Coalitions Think the Region?", Urban Affairs Association annual meeting, Toronto: April 5.
10. **Wachsmuth, D.** & Angelo, H. (2017) "Green and Grey: New Ideologies of Nature in Urban Sustainability Politics", American Association of Geographers annual meeting, Boston: April 6.
11. **Wachsmuth, D.** (2017) "Post-City Politics: Growth Coalitions Beyond the Growth Machine", American Association of Geographers annual meeting, Boston: April 6.
12. **Wachsmuth, D.** & Angelo, H. (2017) "Green and Grey: New Ideologies of Nature in Urban Sustainability Politics", Democratizing the Green City workshop, University of California Santa Cruz: February 18.
13. **Wachsmuth, D.** (2016) "Governing by Comparison: Competitive Upscaling and the Global City Imaginary", International Sociological Association RC21 annual meeting, Mexico City: July 22.
14. Angelo, H. & **Wachsmuth, D.** (2016) "Why Does Everyone Think Cities Can Save the Planet? New Ideologies of Urban Nature in Global Sustainability Politics", Association of American Geographers annual meeting, San Francisco: March 31.
15. **Wachsmuth, D.** (2016) "Planetary Urbanization and the Great Lakes Megalopolis: From Habitat I to the Competitive Megaregion", Re-Imagining the city – The (Im)possibility of Design Forum, University of British Columbia, Vancouver: March 11.
16. **Wachsmuth, D.** (2015) "Saving the City with Data: From Ekistics to Urbanology", Smart City-Regional Governance international symposium, Brussels: October 9.
17. **Wachsmuth, D.** (2015) "Urban Entrepreneurialism in an Era of Growth Coalition Instability", Association of American Geographers annual conference, Chicago: April 23.
18. **Wachsmuth, D.** (2014) "Competitive Multi-City Regionalism: The Urban Political Economy of the Great Recession", Association of American Geographers annual conference, Tampa: April 11.
19. **Wachsmuth, D.** (2013) "Looking for Global Cities in the Suburbs: US Competitive Multi-City Regionalism", A Suburban Revolution? An International Conference on Bringing the Fringe to the Centre of Global Urban Research and Practice, York University: September 28.
20. **Wachsmuth, D.** (2013) "Megaregions and the Urban Question: Rethinking Global Competitiveness", Association of American Geographers annual conference, Los Angeles: April 11.
21. Angelo, H. & **Wachsmuth, D.** (2013) "Urbanizing Urban Political Ecology: A Critique of Methodological Cityism", Association of American Geographers annual conference, Los Angeles: April 10.
22. Liboiron, M. & **Wachsmuth, D.** (2013) "Spatial and Temporal Restructuring of Action After Sandy", Nature Ecology and Society Colloquium, City University of New York Graduate Center: March 8.

PSC-CUNY Clearing the Air Award

23. **Wachsmuth, D.** (2012) "Megaregions and the Urban Question", Social Science History Association annual conference, Vancouver: November 1.
24. Angelo, H. & **Wachsmuth D.** (2012) "Towards a Political Ecology of Urbanization", Dimensions of Political Ecology conference, Lexington KY: April 14.
25. **Wachsmuth, D.** (2012) "The Dialectic of Town and Country", Association of American Geographers annual conference, New York: February 27.
26. **Wachsmuth, D.** (2011) "Urban Metabolism and the Ideology of Nature", Association of American Geographers annual conference, Seattle: April 14.
27. **Wachsmuth, D.** (2011) "City as Ideology", NYLON annual conference, London: April 2.
28. **Wachsmuth, D.** (2010) "City as Ideology", Association of American Geographers annual conference, Washington: April 14.
29. **Wachsmuth, D.** (2009) "Abandonment and the Urban Property Regime", City from Below conference, Baltimore: March 29.
30. **Wachsmuth, D.** (2008) "Housing for Immigrants in Ontario's Medium-Sized Cities", Ontario Non-Profit Housing Association annual conference, Ottawa: October 18.
31. **Wachsmuth, D.** (2008) "Housing for Immigrants in Ontario's Medium-Sized Cities", Ontario Municipal Social Services Association annual conference, Toronto: September 23.

### **Panelist and discussant**

1. **Wachsmuth, D.** (2019) Panelist, "How Planning Leadership Contributes to Sustainability Through University-Based Grand Challenges", Association of Collegiate Schools of Planning annual meeting, Greenville: October 25.
2. **Wachsmuth, D.** (2018) Panelist, "Seeing Like a Region 3: Debates and Future Directions", American Association of Geographers annual meeting, New Orleans: April 14.
3. **Wachsmuth, D.** (2018) Panelist, "The Political Economy of Short-Term Rental Housing: Activist and Academic Perspectives", American Association of Geographers annual meeting, New Orleans: April 11.
4. **Wachsmuth, D.** (2017) Discussant, paper session on "Cities, Environments, and Nature", Social Science History Association annual meeting, Montreal: November 3.
5. **Wachsmuth, D.** (2017) Panelist, "Planning in the Metropolitan Century", The Great Awakening: New Directions, Regional Studies Association annual meeting, Dublin: June 6.
6. **Wachsmuth, D.** (2017) Panelist, "Student & Early Career Development Session: Successful Bid Writing", The Great Awakening: New Directions, Regional Studies Association annual meeting, Dublin: June 6.
7. **Wachsmuth, D.** (2017) Panelist, "Author Meets Critics: Theresa Enright's 'Making of Grand Paris: Metropolitan Urbanism in the Twenty-First Century'", Association of American Geographers annual meeting, Boston: April 8.

8. **Wachsmuth, D.** (2017) Discussant, “Territory, Politics, Governance Annual Lecture”, Association of American Geographers annual meeting, Boston: April 6.
9. **Wachsmuth, D.** (2016) Panelist, “Smart and Sustainable?”, Association of American Geographers annual meeting, San Francisco: April 1.
10. **Wachsmuth, D.** (2015) Discussant, paper session on “Repoliticizing the Urban Political”, Association of American Geographers annual meeting, Chicago: April 23.
11. **Wachsmuth, D.** (2015) Panelist, “The Entrepreneurial City Reconsidered: New Agendas and Diverse Geographies”, Association of American Geographers annual meeting, Chicago: April 23.
12. **Wachsmuth, D.** (2014) Discussant, paper session on “Urban Natures: Infrastructure, Ecology, and the ‘Resilient’ City”, Association of American Geographers annual meeting, Tampa: April 12.

## CAMPUS TALKS

1. Wachsmuth, D. (2021) “Incorporating Renewal Energy in Urban Areas”, McGill Environmental Association panel discussion, McGill University: November 24.
2. **Wachsmuth, D.** (2018) “Airbnb and the City: A Spatial-Big-Data Approach to Short-term Rentals and Housing”, Social Statistics and Population Dynamics Seminar, McGill University: September 19.
3. **Wachsmuth, D.** (2017) “Can Cities Save the Planet? The Global Politics of Local Sustainability”, Soup and Science lecture series, McGill University: January 17.
4. **Wachsmuth, D.** (2016) “Can Cities Save the Planet? The Global Politics of Local Sustainability”, Sustainability Sciences and Technologies Initiative Lightning Talks, McGill University: November 28.
5. **Wachsmuth, D.** (2016) “From Megalopolis to the Megaregion: A World of Cities or Planetary Urbanization?”, GeoSpectives seminar series, Department of Geography, McGill University: October 5.
6. **Wachsmuth, D.** (2015) “City of Storms: Competing Disaster Imaginaries in Post-Hurricane New York”, Urban Studies @ McGill seminar series, School of Urban Planning, McGill University: October 2.
7. **Wachsmuth, D.** (2013) “Social Justice After Hurricane Sandy”, Superstorm Research Lab One Year On public panel, New York University Institute for Public Knowledge: November 11.
8. Liboiron, M. & **Wachsmuth, D.** (2013) “The Spacetimes of Disaster: Government and Community Responses to Superstorm Sandy”, New York University Department of Sociology spring conference: April 19.
9. **Wachsmuth, D.** (2011) “The Toronto G20 and Occupy Wall Street”, book launch for Whose Streets? The Toronto G20 and the Challenges of Summit Protest, New York University Institute for Public Knowledge: November 29.
10. **Wachsmuth, D.** (2011) “Urban Metabolism and the Society/Nature Divide”, New York University Department of Sociology spring conference: April 22.

11. **Wachsmuth, D.** (2009) “Vacant Not Empty: The Social Uses of Abandoned Buildings”, New York University Modern Colloquium: April 17.
12. Pasternak, S. & **Wachsmuth, D.** (2008) “Housing Abandonment and the Moral Economy of Urban Planning and Design”, University of Toronto, Faculty of Architecture: January 24.

## TEACHING

### McGill University

URBP 553 Urban Governance	Fall 2015, 2016, 2017, 2018, 2019, 2020
URBP 505 Geographic Information Systems	Winter 2016, 2017, 2018, 2020
URBP 633 Research Methods	Fall 2015, 2016
URBP 612 History and Theory of Planning	Fall 2018, 2019, 2020
URBP 201 Cities in the 21st Century	Winter 2019
URBP 647 Introduction to R Programming for Planners	Winter 2019, Fall 2020
URBP 642 Introduction to Planning Data	Fall 2019, Fall 2020
URBP 642 Advanced GIS	Fall 2020

### New York University

SOC-UA 1 Introduction to Sociology (New York University)	Summer 2014
--	-------------

## GOVERNMENT CONSULTING

2021	Prince Edward County, Canada: “The effects of short term accommodations on communities and the housing market”
2021	The City of Toronto, Canada: “A report on short-term rentals returning to the long-term market in Toronto”
2020 – 2021	The City of Vancouver, Canada: “Short term rental research”
2020 – 2021	Projet Montréal, Montreal, Canada: “Rapport sur le retour des locations à court terme sur le marché à long terme à Montréal”
2020	The City of Charlottetown, Canada: “Report on short-term rentals in Charlottetown”

## PROFESSIONAL SERVICE

### Institutes

2015 – present	Trottier Institute for Sustainability in Engineering and Design (McGill University): member
2015 – present	Yan P. Lin Centre Research Group on Democracy, Space and Technology (McGill University): member

2013 – present    Urban Theory Lab-GSD (Harvard University): international advisory board member

### **Scientific foundations, government agencies, non-profit organizations**

2021 – present    European Science Foundation College of Expert Reviewers: member

2020 – 2021      Canada Mortgage and Housing Corporation Housing Supply Challenge expert review panel: member

2020 – 2021      Evergreen Foundation Our Urban Futures advisory board: member

### **Publishers**

Reviewer for: Columbia University Press, Routledge, SAGE, University of Toronto Press.

### **Journals**

2017 – present    *Territory, Politics, Governance*, early career editor

2018 – present    *Urban Geography*, board member

2018 – 2021      *Urban Planning*, board member

Reviewer for: *ACME*; *Antipode*; *British Journal of Political Science*; *City*; *Canadian Journal of Urban Research*; *Energy Research & Social Science*; *Environment and Planning A*; *Environment and Planning D: Society and Space*; *European Urban and Regional Studies*; *International Journal of Urban and Regional Research*; *International Planning Studies*; *Land Use Policy*; *Public Culture*; *The Professional Geographer*; *Progress in Human Geography*; *Singapore Journal of Tropical Geography*; *Social and Cultural Geography*; *Sociological Perspectives*; *Sociological Theory*; *The Sociological Quarterly*; *Space and Culture*; *Sustainability*; *Sustainable Cities*; *Territory, Politics, Governance*; *Theory and Society*; *Urban Affairs Review*; *Urban Geography*; *Urban Planning*

### **UNIVERSITY SERVICE**

2016 – present    Member, Faculty of Engineering Academic Committee (McGill University)

2016                Member, organizing committee for Workshop on Emerging Challenges of Vector-Borne Diseases for Canadian Cities (McGill University)

2015 – present    Organizer, 1-day workshop on qualitative research methods for School of Urban Planning graduate students (McGill University)

2009 – 2010      Representative, Graduate Sociology Association (New York University)

2007 – 2008      VP Finance, Graduate Geography and Planning Student Society (University of Toronto)

### **SELECTED MEDIA COVERAGE**

Hundreds of media appearances across television, print, radio and online. Recent highlights include:



## TV

- “Regulating the short-term rental market”, *CTV’s Your Morning*, 29 August 2019
- “Airbnb could pull up to 1% off rental vacancies in Canada’s 3 biggest cities: study”, *Global News*, 24 June 2019
- “Who’s behind the smiling faces of some Airbnb hosts? Multimillion-dollar corporations” *CBC News*, 30 April 2019
- “Airbnb is making rents in New York City spike as owners yank units off the market, study says”, *CNBC*, 31 January 2018
- “Airbnb draining rental housing supply in Canada’s three biggest cities: study”, *CTV News Vancouver*, 8 August 2017
- “Airbnb’s impact on Canadian housing markets”, *CBC On the Money*, 8 August 2017
- “Montreal borough to adopt bylaw in bid to stem tide of gentrification”, *CTV News Montreal*, 27 October 2016
- “Vancouver housing crisis blamed on foreign investors”, *Al Jazeera America*, 19 May 2015

## Print and online

- “New rules would put a third of Airbnb listings out of business, and boost housing supply, tribunal told”, *Toronto Star*, 30 August 2019
- “Citi Bike fails to serve New Yorkers in poverty and communities of color: report”, *Curbed NY*, 10 July 2019
- “Montreal is no longer a ‘renter’s paradise’, experts say”, *Montreal Gazette*, 29 June 2019
- “Airbnb, other home-sharing remove 1,000 homes from rental market, study says”, *Ottawa Citizen*, 28 June 2019
- “Airbnb likely removed 31,000 homes from Canada’s rental market, study finds”, *Globe and Mail* (front page story), 21 June 2019
- “Homesharing shake-up: regulators move to rein in the sector”, *Travel Weekly*, 23 May 2019
- “What Airbnb did to New York City’s housing market”, *CityLab*, 5 March 2018
- “According to this study, Airbnb raised median NYC rents by \$380”, *New York Magazine*, 31 January 2018
- “Report: Airbnb reduces housing availability, drives up rents”, *Associated Press* (syndicated widely, including in the *New York Times* and *Wall Street Journal*), 29 January 2018
- “What the sharing economy really delivers: entitlement”, *New York Times*, 26 January 2018
- “Small group of commercial property owners dominating Toronto, Montreal and Vancouver Airbnb market: study”, *Canadian Press*, 8 August 2017
- “Large commercial operators a growing concern in the Airbnb market, study says”, *Toronto Star* (front page story), 4 August 2017
- “Don’t plant trees, say Calgary residents who fear criminals will hide in them”, *VICE Motherboard*, 8 September 2016

- “When it comes to sustainability, we’re ranking our cities wrong”, *Metropolis Magazine*, 6 September 2016

## **PROFESSIONAL ASSOCIATIONS**

Association of American Geographers

Canadian Institute of Planners (candidate member)

Association of Collegiate Schools of Planning

Planning Institute of British Columbia (candidate member)

Regional Studies Association

Social Science History Association

Urban Affairs Association

## **LANGUAGES**

Spanish	Advanced
French	Intermediate
Latin	Advanced

# Appendix 4

Here is the Updated Copy of the Ottawa Report: August 2022

**Expert Opinion on Discrimination Based on Race  
and Related Grounds in Rental Housing  
—Heron Gate Community, Ottawa, Canada**

*Prepared by*

**Professor Joseph Mensah  
Chair, Department of Geography  
York University, Toronto**

**Prepared for**

**Avant Law, PC, working on behalf of Mohamed Yussuf *et al.*,**

**[Office@avantlaw.ca](mailto:Office@avantlaw.ca)**

**Ottawa.**

## Questions Answered

<b>#</b>	<b><i>Question</i></b>	<b><i>Page</i></b>
00	Introduction	3
Q1	What is housing discrimination?	3
Q2	What evidence is there that housing discrimination exists in Canada and Ottawa in particular?	6
Q3	How does the rental housing vacancy rate affect the likelihood that individuals will experience housing discrimination?	10
Q4	What is an ‘ethnic enclave’? How is it defined? And how is one identified?	12
Q5	If a given community has more than one subset of ethnic communities, can it still qualify as an ethnic enclave?	14
Q6	How do ethnic enclaves form and why?	16
Q7	What are the merits and demerits of living in an ethnic enclave?	17
Q8	What are the relationships and comparisons between gentrification and other urban renewal projects?	18
Q9	What are the causes of large-scale demolitions, gentrification, and other urban renewal projects?	21
Q10	What areas of the city attract large-scale demolitions, gentrification, and urban renewal projects?	24
Q11	What are the impacts of large-scale demolitions, gentrification, and other urban redevelopment projects?	26
12	Conclusion: Itemized Summary of Key Findings	31
13	References	33

## 00: Introduction

*The Answers to the Questions* raised in this report were solicited from Professor Joseph Mensah (Geography Program, Faculty of Environmental and Urban Change, York University, Toronto) by the legal office of *AvantLaw* in Ottawa, as an *expert opinion* on a case regarding “Discrimination Based on Race and Related Grounds in Rental Housing,” involving residents of the Heron Gate {also spelled Herongate} Community in Ottawa. The “Applicant” in the case is Mr. Mohamed Yussuf *et al.*, while the “Respondent” is *Timbercreek Asset Management*. As expected, this report deals only with issues that are within the area of expertise of Professor Joseph Mensah, as an Urban Social Geographer with research interest in racism and housing discrimination in Canadian cities. The views and opinions expressed here are as balanced, fair, objective, and non-partisan as possible. In writing this report, the author is keenly aware that he might be called upon to provide additional information or clarification in court should that becomes necessary in due course.

### 1: What is housing discrimination?

*Housing Discrimination* is a social practice in which individuals or families are treated unfairly in their effort to access or retain housing, based on their background characteristics, such as their race, ethnicity, social class, gender, disability, or sexual orientation (Lemert 2011: 146; Scott and Marshall 2009: 189). As with other forms of unfair treatments, housing discrimination entails patterns of dominance and power imbalance between its perpetrators and victims. In the case of housing discrimination, the perpetrators are often gatekeepers, such as real estate agents, rental property owners, and co-tenants, while the victims are usually individuals or groups without socioeconomic and cultural power, including single parent women, low-income people, racial minorities, and people with disability. Housing discrimination is underpinned by prejudicial attitudes toward people who are stigmatized on the basis of prevailing stereotypes.

It is important to note that housing discrimination is not limited to unfair treatment in accessing housing in a particular building or location, by way of renting, leasing or buying, it also involves prejudicial treatment in retaining housing, once it is obtained. Thus, housing

discrimination has both *exclusionary* and *non-exclusionary* dimensions. The former connotes “actions and practices that exclude an individual or a family from obtaining the housing of their choosing [while the latter]... refers to discriminatory actions and practices that occur within an already established housing arrangement, most often entailing harassment, differential treatment of tenants, or disparate application of contractual terms and conditions of residency” (Roscigno, Karafin, and Tester, 2009: 52). It is with this in mind that Novac *et al.* (2002: 4) defined housing discrimination in their comprehensive review of the extant literature as:

*“...any behaviour, practice, or policy within the public or market realm that directly, indirectly, or systemically causes harm through inequitable access to, or use and enjoyment of, housing for members of social groups that have been historically disadvantaged.”*

It bears stressing that the exclusionary and non-exclusionary aspects of housing discrimination are, however, not necessarily mutually exclusive; rather, they are the reciprocally supportive processes that engender social closures, dominant group positioning, and status-hierarchy preservation to the detriment of those without socioeconomic power in society. In fact, as victims of housing discrimination become more vocal and confrontational in their opposition to the phenomenon, and governments tighten up their anti-discrimination instruments, it is not uncommon to find perpetrators shifting their underhanded machinations in the housing market from exclusionary to non-exclusionary tactics. It is with this in mind that Douglas Massey (2005, 149), for one, describes housing discrimination as “a moving target.”

We know from the writings of Galster (1992), Hulchanski (1993), and Roscigno, Karafin, and Tester (2009) that it is almost impossible to disentangle housing discrimination from other forms of discrimination in society, as they all feed into each other to form an interlocking tapestry of disadvantage for their victims. As Hulchanski puts it “each type [of discrimination] makes it easier to enforce other types and together all forms of discrimination lead to lower incomes” (p. 1). At a higher level of abstraction, housing discrimination, like other forms of discrimination, becomes a dialectical process in which the *causes* and *effects* are not only mutually reinforcing, but also interchangeable. For instance, whereas one’s poverty (or low-income status) could be the cause (or the basis for) his or her housing discrimination, that same poverty could also be the effect of housing discriminatory in some

situations. If categories of social disadvantage (or forms of discrimination) feed into each other to exacerbate the problems of their victims, then it stands to reason that forms of social advantage would also reinforce each other in the opposition direction. Accordingly, with easy access to adequate, suitable, and affordable housing (especially in the absence of housing discrimination), people tend to gain other social advantages in the spheres of education, employment, and, ultimately, income. No wonder Teixeira (2008), writing in the context of African immigrants in Canada, noted that “success in the search for adequate and affordable housing is one of the most important steps towards the integration of immigrants into a new society” (p. 255).

While housing discrimination is not that different from discrimination in other spheres of society, we must note that “discrimination in the housing market is particularly possible due to the nature of residential purchase or rental transaction” (Hulchanski, 1993: 5). People usually make housing transactions in private, or on one-on-one basis, thus, making housing negotiations exceptionally susceptible to the stereotype-imbued biases, caprices, and discretions of housing gatekeepers. As the annals of the civil rights and other protest movements show, victims of discrimination—be them in housing, employment, or law enforcement—are hardly passive targets of unfair treatment. As Roscigno, Karafin, and Tester (2009: 67) put it: “Victims, instead, often go through a series of steps to try to counter the inequality they are experiencing, including negotiation, avoidance, confrontation...filing a discriminatory suit, and politically fighting what is unjust.”

## **2: What evidence is there that housing discrimination exists in Canada and Ottawa in particular?**

This question can be framed in many different ways: Do Canadian or Ottawa landlords prefer to rent to people on the basis of their race, ethnicity, family status, sex, or any such indicators? Do housing providers prefer to rent to high-income, over low-income, people, for instance? Does it make any difference if the prospective renter or buyer is a Muslim, a single



mother, or someone receiving social assistant? Do housing providers declare the availability of housing units to potential renters, depending on the accent of the person on the other end of the phone? Do landlords normally show White home seekers more homes and apartments than their non-White counterparts? And, do neighbours tend to harass or intimidate other neighbours on the basis of their race, religion, disability or sexual orientation etc.?

As noted above, it is not easy to disentangle discrimination in the housing market from discrimination in other areas of Canadian life. There is considerable empirical evidence to show that housing discrimination exists in Canada, and this is unsurprising, given the prevalence of discrimination in Canadian society, especially as it pertains to racialized people in employment, education, law enforcement, and access to social services and recreational facilities etc. (Tanovich, 2006; Tator and Henry, 2006; Oreopoulos and Dechief, 2011; James, 2012; Mendly-Zambo et al., 2021). Before we examine some of the studies that provide evidence of housing discrimination in Canada, a basic understanding of the methodologies underlying housing discrimination research is in order here. Over the years, the common methodologies used to determine whether housing discrimination exist or not have included *housing discrimination audits or paired-testing methods*, *quantitative surveys*, and *qualitative interviews*, which are treated in what follows.

***Housing Discrimination Audit or Paired-Testing Method:*** With this method, two people—normally one White and the other a visible minority—pose as equally qualified home seekers and inquire about the availability of apartments or homes. For the test to work properly, the two individuals have to be matched on all relevant socioeconomic characteristics, such as income, marital status, sex, education etc.; the only indicator left unmatched is the “variable of interest”, or the variable which is expected to engender discrimination: in this case, their race or ethnicity. Thus, the two testers are made to be unambiguously well-qualified to rent or buy the advertised house or apartment, with their only perceptible difference being the fact that one is say Black, while the other is White. Each tester then independently record his or her home seeking experience, including whether he or she was called back; whether he or she was told the unit was still (un)available; whether he or she was required to pay any fee or deposit etc. While paired-testing studies are very common in the United States, they are rare in Canada. This is rather unfortunate, for they are perhaps the best way to capture real-life housing

discrimination. As the US Department of Housing and Urban Development (2012: 2) puts it: “Paired testing offers a uniquely effective tool for directly observing differential treatment of equally qualified home seekers, *essentially catching discrimination in the act* (US Department of Housing and Urban Development, 2012: 2; emphasis is mine).

While paired-testing studies are uncommon in the Canadian context, some noteworthy ones exist. Among the pioneering paired-testing studies are those by the Toronto and District Labour Committee for Human Rights (1959) in Toronto; Chandra (1973) in Montreal; the Manitoba Association of Rights and Liberties (1981) in Winnipeg; Garon (1988) in Montreal; and Henry (1989) in Toronto. A more recent paired-testing study was conducted by the Center for Equality Rights in Accommodation (CERA) in 2008 with the result published in 2009 under the pithy title “*Sorry, it’s Rented, Measuring Discrimination in Toronto’s Rental Housing Market*. For this study, CERA researchers created profiles that allowed them to test the level of discrimination meted out to five categories of people: lone parents, Black lone parents, people with mental illness, South Asians, and people on social assistance. And, as with the previous Canadian studies identified above, CERA found significant levels of discrimination against all the five groups studied. As CERA (2009) noted: “From our research, we estimate that approximately 1 in 4 households receiving social assistance, South Asian households, and Black lone parents experience moderate to severe discrimination when they inquire about an available apartment” (p.i).

***Quantitative Surveys and Qualitative Interviews:*** In the Canadian context, the most common methods used in housing discrimination studies are qualitative in-depth interviews and quantitative surveys. With the qualitative approach, a small sample of participants—e.g., renters, buyers, landlords, or real estate agents—are interviewed, in-depth, about their views, attitudes, perceptions, and behaviours regarding issues of housing (discrimination). The quantitative studies are similar in terms of the themes of the questions asked, except in this case the questions are mostly closed- rather than open-ended. Also, the sample size in the quantitative approach is usually bigger, while the sampling technique itself is often random or probabilistic, as against non-probabilistic (e.g., purposive or snowball sampling) in the qualitative method. The interviews and surveys themselves could be done face-to-face or on the phone, but their end results tend to capture what the participants/respondents say or

perceived, and not what they actually do regarding housing discrimination. Obviously, evidence from “perception” is not as strong as that from “reality.” There are situations where people may be discriminated against without them knowing it, just as there are other cases where people may perceive discrimination, when none has actually occurred.

Unlike paired-testing, there are numerous studies in Canada—based on quantitative surveys and qualitative interviews—that provide evidence of housing discrimination, at least as perceived by its victims, or deduced from answers of its perpetrators, in many cities, including Toronto, Montreal, Kitchener-Waterloo, London, Winnipeg and Ottawa. Still, by far the bulk of these studies deals with Toronto—the largest metropolis in the country. Important examples of such Toronto studies are those by Head (1975), Henry (1989), Kasozi (1989), Hulchanski (1993); Hulchanski and Weir (1992), Owusu (1996), Murdie (1994, 2002, 2003), Teixeira (2008, 2006), Mensah and Williams (2013), Bachour (2020). It is important to note that, as in the case of the United States, most of the housing discrimination studies in Canada (regardless of the methodology deployed), deal with ethno-racial minorities and new immigrants. While many of these studies deal exclusively with a particular ethno-racial group, some of them examine how two or more such groups compare with each other, with Black continental African immigrant groups featuring quite frequently in these comparative studies. For instance, Murdie (2002) compares the housing discrimination faced by Somalis and Polish immigrants in Toronto; Mensah and William (2013) compare the cultural dimensions of the housing problems and discrimination faced by Ghanaians and Somalis in Toronto; and Teixeira (2008) compares the housing problems/discrimination faced by Angolans, Mozambicans, and Cape Verdean immigrants in Toronto. Teixeira’s (2008) findings indicate that the darker the skin colour of the African immigrant, the greater the risk of encountering discrimination in Toronto’s rental market. As he puts it:

*The evidence indicates that most respondents experienced discrimination by landlords in their housing search (this was less of a problem for the Cape Verdeans, who have a lighter skin colour). Both Angolans and Mozambicans encountered significant barriers in locating and securing affordable housing in a suitable neighbourhood (p. 253).*

In a similar vein, Bob Murdie (2002) in his study of the housing careers of Polish and Somali newcomers in the rental market of Toronto noted, among other things, that:

*Somalis experienced considerably more personal and group discrimination in the housing market than Poles. On most indicators of personal and group discrimination, Poles reported an average of between 'none at all' and 'a little.' In contrast, Somalis reported 'a moderate amount' of personal discrimination and a great deal of group discrimination, especially on the basis of family size, source of income, income and race. Together, these perceptions of discrimination by the Somalis add to the difficulties faced by this group in finding good quality affordable rental housing in Toronto”(2002, p. 434).*

### ***Is there any evidence of housing discrimination in Ottawa?***

As far as I can discerned, based on my extensive literature search, there are only few studies on housing discrimination in Ottawa. There could be different reasons for this, including the lack interest in such a culturally-based or culturally sensitive topic among mainstream Canadian social scientists and the dearth of a critical mass of minority scholars prepared to tell their own stories. Meanwhile, given the prevalence of discrimination in many spheres of life across Canadian cities, including Ottawa (Daigle, 2017; Mohamed, 2007; Social Planning Council of Ottawa, 2008; Ottawa, City for All Women Initiative, 2016), it is hard to see how Ottawa would be immune from housing discrimination, especially as it pertains to its racialized residents.

One of the very first studies on housing discrimination involving Ottawa was conducted by the Canadian Civil Liberties Organization in 1976, and published in 1977 by Alan Borovoy. In this study, the Canadian Civil Liberties Organization examined whether real estate agents in Toronto, Hamilton, London, Windsor, and Ottawa were willing to discriminate on behalf of a fictitious family, which purportedly wanted to sell its home, but only to a White person. The findings indicate that “of the 30 agents surveyed, 90 percent agreed to comply with the “gentleman’s agreement’ to discriminate” (Borovoy, 1977; cited in Novac *et al.*, 2002, p.16). The study also noted that: “one of the most effective ways to prevent offers of purchase being made by non-Whites was to exaggerate the price” (Borovoy, 1977; cited in Novac *et al.*, 2002, p. 16). In another study in Ottawa, Rupert (1997) found evidence of housing discrimination, by way of the infamous Not-In-My-Backyard (NIMBY) syndrome—with which local residents oppose or react negatively to a proposed housing development. According to Rupert (1997), as many as 60 neighbours mounted a campaign to oppose the opening of a group home for

teenagers under the care of the Children's Aid Society in Ottawa. These opponents placed signs on their porches to indicate their hostility to the presence of these young people in their neighbourhood.. In a related study, Hodan Mohamed (2007)—in her MA dissertation, submitted to the Department of Sociology and Anthropology at Carleton University—examined the settlement and integration challenges and opportunities of Somali single mothers in Ottawa, together with their health implications. Among other things, she found that the women in her study experienced considerable race-based discrimination and social exclusions in their efforts to settle in Ottawa, and much of their mental health problems were underpinned by racial discrimination. While the study was not specifically on housing discrimination, many of the social exclusions uncovered had spatial undertones that were attributable, at least in part, to housing discrimination.

### **3: How does the rental housing vacancy rate affect the likelihood that individuals will experience housing discrimination?**

Perhaps the best way to answer this question is to start from the acknowledgment that, *generally speaking*, (but certainly not always), discrimination is a means to an end, and not necessary an end in itself. The end intent of discrimination is often one of domination, privilege, power, and ultimately access to material resources, monetary gain or profit. Even what often comes out as a mere in-your-face racial insults are grounded in (un)conscious attempt to degrade the victim in an effort to elevate the self-worth or self-image of the perpetrator, somewhat. Thus, discrimination is often an unfair treatment in pursuit of some advantage—this advantage is mostly material, but it is sometimes merely symbolic. Put differently, there is almost always some materiality to discrimination. Consequently, the appetite for, or the inclination towards, discrimination, is usually curtailed when competition over material resources or power is less intense. No wonder discrimination in the labour market (where people eke out a living), and the attendant scapegoating of racialized populations for the ills of society, intensifies in times of economic downturn. Similarly, housing discrimination increases when vacancy rates are low, and the competition for housing is high. Conversely, as the vacancy rate increases, and competition for available housing lessens, the inclination to discriminate reduces among housing gatekeepers. As Novac *et al.* (2002: 6) point out:

“discrimination is diminished where it causes discriminators a significant financial loss, for example, in housing markets with a high vacancy rate. “[And, at the very least, it is intuitively appealing to argue that]...in markets where the vacancy rate is very high (6 percent), demand for rental units is weak, and landlords may be more likely to accept tenants who have low incomes, those who receive social assistance, and immigrants” (Novac et al., 2002, 6). This is how Hulchanski (1993) expressed a similar sentiment, decades ago, in describing a situation where very few housing units are available and few new units are being built:

*Under these conditions, the private rental sector is an example of a sellers’ [providers’] market. Those who own and manage the existing stock for rental housing are in a position to pick and choose tenants on criteria other than market criteria....Buyers (renters) can easily be taken advantage of, if sellers can legally do so, or if they can find a way to lessen the risk of being caught (1993, p. 10).*

Indeed, the title of a recent on-line piece by Nazeefa Laher and Anjana Aery (2018) of the Wellesley Institute in Toronto captures the thrust of the preceding argument, to wit: “Tight rental markets in the GTA and low incomes set people up for discrimination.” Not only that, they open the piece with the following observation: “In a competitive rental market, there are barriers that go beyond high housing costs and limited supply. People in racialized groups, with disabilities, or on social assistance are particularly vulnerable to discrimination.” In the final analysis, it bears stressing that much of the misguided myths and malicious stereotypes that many people have about the poor, racialized people, and other marginalized groups are mostly *means* toward the *end* of securing power, privilege, material resources and undue financial gains or profit; and generally when the competition for these material and symbolic resources declines, so is the urge to discriminate. “Ultimately,” write Laher and Aery (2018: 1), “discrimination is exacerbated by a tight rental market.” It is with such dynamics in mind that notable housing scholars, including Brian Douchet (the Canada Research Chair of Urban Change and Social Inclusion, University of Waterloo), call on all levels of government not only to increase housing supply to commensurate with our growing population, but also to make housing affordable, especially by reducing demand from speculators (Douchet, 2021).

#### **4: What is an ‘ethnic enclave’? How is it defined, and how is one identified?**

First, let us see what “ethnicity” or “an ethnic group” connotes: From the standpoint of social theory, *ethnicity* is a socially constructed attribute of individuals or groups based on their culture, language, or nationality. Members of an ethnic group, therefore, share a common cultural heritage (Macionis and Gerber, 1999: 324). Ethnicity is often distinguished from “race,” which is also socially constructed attribute, but based on people’s physical attributes, such as skin colour or hair texture (Mensah 2002: 16). While the two concepts are closely related and are often used interchangeably, they are, indeed, different, sociologically speaking. Many social scientists use the term *ethno-racial* to be more embracing, or holistic, and to avoid the confusion between the two concepts.

“Enclave” connotes the spatial concentration of a particular group within a city (Walks and Bourne, 2006; Qadeer, Agrawal and Lovell (2010). In common parlance, the conjoint term “ethnic enclave” refers to the spatial concentration of a group of people with a common heritage—i.e., sharing a common culture, language, and customs. In social theory, however, an “ethnic enclave” means slightly more than this: it implies not only the spatial concentration of an ethnic group, but also the spatial concentration of the group’s cultural institutions and businesses. We thus find Qadeer, Agrawal, and Lovell (2010) noting that: “the ethnic concentration in an area is the necessary condition for an enclave. The sufficient condition is the formation of ethnic businesses, services, institutions and associations” (p. 317). According to this insight, it is not the mere concentration of an ethnic group that makes an ethnic enclave; rather, it is the addition of the group’s businesses and cultural institutions that does. Another closely related concept—especially, in North America, or more precisely, in the United States—is that of a “ghetto.” While both the ethnic enclave and the ethnic ghetto are related, they are different based on their disparate formation. Enclaves are normally formed *voluntarily* by their residents; of course, within the parameters of the prevailing institutions, norms, public policies, as well as the economics of the housing market. Ghettoes, on the other hand, are mostly formed as a result of extreme social exclusion practiced by the mainstream society. While there may be some form of duress or outside pressure behind the formation of both ghettoes and enclaves, the level of such pressure tends to be more intense in the case of the ghetto formation. For the most part, ethnic enclaves are looked upon far more favourably, as “positive” spaces with some real or potential benefits to their residents, compared to what ghettoes could ever offer. As Walk and Bourne (2006), with insights for Marcuse (1997), point

out: in an ethnic enclave “...residency appears voluntary and members have the option of leaving. Enclaves, therefore, crystallize because they conform at least partly to the needs of a minority group, while ghettos are formed through exclusions on behalf of the host society against the interests of its residents and from which they cannot easily escape” (p.276).

Logan *et al.* (2002) distinguish between the traditional “ethnic enclaves” and the newer “ethnic communities.” In their view, the ethnic or immigrant enclaves of old were typically a temporary neighbourhood of convenience, containing ethnic businesses and resources, where minority immigrants often reside during their early years until they assimilate into the host society or relocate. The “ethnic community,” on the other hand, is an immigrant or ethnic neighbourhood where many of the residents consider to be a desired residential endpoint, at least for a very long time. The ethnic community is often dominated by a single ethnic group, and it is usually relatively prosperous (Logan *et al.* 2002; Walk and Bourne, 2006). For the purpose of this piece, I will use the two terms—i.e., “ethnic community” and “ethnic enclave” interchangeably, as implied in the next question and answer. Based on the preceding, an ethnic enclave is an area in the city where members of a particular ethnic group is concentrated or over-represented, together with their ethnic institutions and businesses. Before we go any further, it is important to note that the available Canadian literature indicates that ghettos, at least those that are comparable to what obtain in the United States, do not exist in Canada (Walk and Bourne, 2006; Qadeer, Agrawal, and Lovell, 2010; Murdie, 1994).

**5: If a given community has more than one subset of ethnic communities, can it still qualify as an ethnic enclave?**

It is a common saying in Urban Geography that *everyone knows what the city is, except the expert*. Similarly, while, it seems, we all know what an ethnic enclave is when we see one, we are at a loss when we put on the proverbial hat of an expert and try to define or tell exactly what degree of ethnic concentration in a city neighbourhood makes it an enclave. The notion of an “ethnic enclave,” like that of “urban” or “the city,” is implicitly relative. What one might call an ethnic enclave in Canada may not necessarily pass for one in another country. In fact, even in Canada, what may be called an ethnic enclave in a city such as Prince George, British Columbia, may not qualify as such in Ottawa. The degree of ethnic concentration in a city



neighbourhood can be measured by way of a wide range of themes and indicators, including the spatial concentration of an ethnic group per the physical space it occupies; the level of clustering or the amount of one group relative to others; the potential for interaction between different groups; and even the level of centralization or the closeness to the city center (Poulsen, Johnston, and Forrest, 2001; Poulsen, Forrest, and Johnston, 2002; Walks and Bourn, 2006). As Poulsen, Forrest, and Johnston (2002) rightly note, notwithstanding the relevance of these themes, there remains a difficulty to the extent that “the indices relating to each of the dimensions...are all relative measures—relative, that is, to the contemporary situation in each city: every time a study area changes, either from one period to another or from one city to another, the base line changes” (p.163). Despite—or, perhaps, because of—these challenges, some scholars (notably, Poulsen, Forrest, and Johnston 2002; Johnston, Poulsen, and Forrest 2003; Walks and Bourne, 2006) have developed various typologies to help identify and categorize ethnic enclave to facilitate comparative analysis. Poulsen, Forrest and Johnston (2002: 163) used a five-level classification scheme, based on the percentage share of the minority population in an area, ranging from a neighbourhood with a small (less than 20%) minority presence, to those in which a minority group represents as much as 60 percent or more of the population. A similar approach was used by Johnson, Forrest and Poulsen (2002) and Johnston, Poulsen and Forrest (2003). Relying on these studies by Poulson and his colleagues, Walks and Bourne (2006) came up with a six-tier classification scheme to identify different degrees of ethnic concentration in Canadian cities (Table 1).

**Table1: Neighbourhood Classification Scheme**

<i>Category</i>	<i>Label</i>	<i>Threshold</i>
1	Isolated host communities	<20% visible minorities in a neighbourhood (or census tract)
2	Non-isolated host communities	Between 20% and 50% visible minorities
3	Pluralism/assimilation enclaves	From 50% to 70% visible minorities
4	Mixed-minority neighbourhoods	>70% visible minorities, but no minority group dominate
5	Polarized enclaves	>70% visible minorities, with one single group that is dominant (>66.6% of all minorities come form one group)

6	Ghettos	Similar to polarized enclaves but with the additional criteria that at least 60% of the population in the tract be from one single minority group, and at least 30% of all members of that group in the entire urban area must live in such neighbourhoods.
---	---------	---

Source: Walks and Bourne (2006, p. 281).

While there is no generally accepted typology for the identification of an ethnic enclave, there is no denying that the notion of an enclave connotes ethnic spatial concentration. Consequently, based on Walks and Bourne's (2006) classification scheme, and given the fact that some 70 percent of the residents in the *Heron Gate* neighbourhood, according to 2016 Canadian census tract data, are visible minorities, it is safe to say that the community is an enclave for ethno-racial minorities, per any reasonable measure. With some 44% of the residents being of Somali background, the Heron Gate neighbourhood may not qualify as a Polarized Enclave, per Walks and Bourne's classification, which uses a threshold of 66.6% to signify such polarization. At the same time, the fact that the Heron Gate neighbourhood is either an *ethnic enclave of pluralism* or a mixed-minority neighbourhood is quite clear.

## 6: How do ethnic enclaves form and why?

Since the pioneering works of Ernest Burgees and his colleagues at the Chicago School of Human Ecology in the 1920s, the dominant account of the residential pattern of immigrants has been based on the *Spatial Assimilation Model*. This model posits that new immigrants generally lack socio-economic resources and thus begin their lives in their destination in poor neighbourhoods where they usually cluster in low-income housing among people of their own ethnic background. As they attain social and economic mobility over time, they move into higher quality housing in better neighbourhoods to live among members of the mainstream society. With this model, then, the spatial assimilation of immigrants tends to mimic their socioeconomic and cultural assimilation over time. Thus, with this theory, if a particular ethnic group continues to be spatially concentrated in a place, without the expected spatial assimilation over time, then something is amiss; perhaps, there is an acute socio-spatial

exclusion being perpetrated by members of the mainstream society against this group; and this points to a breakdown of the normal assimilation process.

While there is some validity to the spatial assimilation model, especially as it pertains to immigrants of earlier times, the recent works of Walks and Bourne (2006), Murdie and Skop (2012), Qadeer, Agrawal and Lovell (2010), and Mensah and Williams (2017) point to a more nuanced explanation, at least in the Canadian context. There is evidence to suggest that the spatial concentration of ethnic groups in urban Canada is not so much attributable to push- or exclusionary factors from the host society, as it is to pull-factors coming from the ethnic communities themselves. Ethnic enclaves in Canadian cities tend to be formed as a result of a strategic or positive move among ethnic groups to promote their cultural goals and group identity, against the background of the ongoing economic restructuring that necessitates the creative marketing of ethnic spaces in cities (Walton-Roberts 2003; Qadeer, Agrawal and Lovell, 2010). Thus, while sometimes ethnic enclaves are formed because of the exclusionary behaviour of the majority population, often, at least in Canada, ethnic enclaves are formed primarily out of the preference of minorities to live together to benefit from the ensuing social capital and social relationships. At the same time, there is no denying that some level of socio-spatial exclusion underpins the formation of ethnic enclaves even in Canada, as shown by the recent works of Mendly-Zambo *et al.* (2021) in Etobicoke and Hassen (2021) in Toronto.

## **7: What are the merits and demerits of living in an ethnic enclave?**

The spatial concentration of ethnic minorities in ethnic enclaves is often seen as a form of *racial segregation*, with all the negativity and pejorative connotations that the term segregation conjures. As Ceri Peach (1996) pointed out decades ago “segregation has a bad name,” and so has ethnic enclaves in the minds of many city dwellers and social analysts. What is ironic, however, is that residential segregation involving Whites is hardly, if ever, discussed in such negative terms or as a form of segregation—but that is a topic of another day. There is no denying that ethnic enclaves have the ability to undermine the integration and social mobility of some minorities. For one thing, life in the ethnic enclave undermines minorities’ effort to learn the official language(s) of their host society, as they are constantly interacting and socializing mainly with people of their own ethnicity in their native language. Given the lack of local resources, tax base, and employment opportunities in many ethnic enclaves,

residents often endure long spells of un- and under-employment, low-income, dependence on social welfare systems, and problems of crime and safety—all of which creates self-perpetuating negative stereotypes about people in such ethnic enclaves. Moreover, such ethnic neighbourhoods often lack access to social facilities, primary health care services, libraries, recreational opportunities etc., just as residents endure political invisibility (Mendly-Zambo et al, 2021). However, As Mensah and William (2017) aptly note:

*Despite the negative perceptions of minority enclaves in the minds of some Canadians, it would be erroneous to think that there is nothing good about these places. Among other things, spatial concentration allows ethno-racial minorities to maintain their cultural values and practices, strengthen their social networks and ultimately, enhance their intergroup social cohesion”* (p.62).

Moreover, studies (e.g., Peach 1996; Phillips 2007; Walks and Bourne 2006) have shown that such clusters allow minorities to attain the requisite critical mass of population to support their ethnic-based economic enterprises and sociocultural institutions. More often than not, the social networks engendered by these enclaves give ethnic-owned businesses a competitive edge over other businesses operating in these geographic spaces. This is all the more significant, given the acute dearth of economic opportunities available to ethno-racial minorities in these days of growing xenophobia and *Islamaphobia* even in Canada. Also, it is not hard to envisage that ethnic enclaves provide some level of defense or “cushion” against racial discrimination from members of the mainstream society. In fact, some ethnic enclaves, such as Heron Gate, which is distinctive as a reasonably sizeable Somali community in Canada with its unique admixture of Somali, East-African, Islamic, and Canadian cultures, could be seen or developed as a space for tourism, entertainment, culinary experiences and urban experiential education for members of the majority or visitors to Ottawa.

## **8: What are the relationships and comparisons between gentrification and other urban renewal projects?**

The questions dealing with *large-scale demolitions and evictions* and *gentrification* are closely related. Consequently, my answers will pull these two phenomena, and other related

ones, together, highlighting their differences and similarities to help develop a meaningful synthesis and insight into the issues at hand. Generally, the prevailing literature deals with large-scale demolitions and evictions in cities under the umbrella of *urban renewal*, which is often used interchangeably with such terms as *urban redevelopment*, *urban reconstruction*, *urban revitalization*, and *urban regeneration*, depending on place/space and time. For the most part, “urban regeneration” is the preferred term in the United Kingdom, while “urban redevelopment” and “urban renewal” are more popular in the United States and, to some extent, Canada. Indeed, since the publication of Jane Jacobs’s *the Death and Life of Great American Cities* (1961)—which many consider as the manifesto of the anti-urban renewal movement—the use of the term “urban renewal” has declined, with some scholars deploying it only in the past tense, in an effort to steer clear of its association baggage.

Over the years, *urban renewal* has been used to describe large-scale redevelopment of “the built environment in downtown (or central business districts) and older inner-city neighbourhoods, typically undertaken by the State, or more recently in the strategic form of a public-private partnership” (Ley, 2002: 881). Urban renewal projects were very popular during the decades of the 1950s to the 1970s, as they were routinely used to change the general layout of cities by renovating and rearranging some buildings and roads (Uzun 2003: 365). Such projects tend to be (i) large-scale; (ii) planned and undertaken by the State, or some municipal development authority; (iii) reliant on *eminent domain* to acquire privately owned property for demolition or redevelopment; and (iv) located in or near inner-city, or older neighbourhoods (Ley 2002; Uzun 2003; Goetz, 2011; Hyra, 2012; Mehdipanah *et al.*, 2014).

What then is “gentrification?” And how is it different from urban renewal, if at all? Ruth Glass, who coined the term *gentrification* in her 1964 piece, used it to describe a form of revitalization in London, entailing the upper-income (i.e., the gentry class) takeover of Victorian mews in that metropolis; these mews were previously occupied by horses and stable personnel. In its contemporary usage, gentrification connotes “the influx of upper- and middle-class households into an area of old homes that were previously occupied by lower-middle and low-income individuals and households” (Yeates 1993: 221). For the most part, gentrification refers to “the production of space—and consumption by—a more affluent and very different incoming population” (Slater, Curran, and Lee 2004: 1145). The characteristic features of

gentrification, as is commonly known now, include the fact that: (i) it is a spontaneous, piecemeal, and unplanned process, occurring in a physically small area, usually one building at a time, and, thus, may not even be readily perceptible until a later time; mind you, the individual moves may be intentional; (ii) it usually occurs in older neighbourhoods near the central business district, as well as in neighbourhoods with historic and architectural appeal; (iii) it is quintessentially about urban reinvestments, often involving some commercial redevelopment and loft conversions for residences or offices; and (iv) it is mainly (but not always) a private takeover, with little or no State participation or reliance on eminent domain (Gordon and Kyle, 2021; Walks, Hawes, and Simone, 2021; Ilic, Sawada and Zarzelli, 2019; Slater, 2004; Smith, 2002, 1984 and 1979; Ley 1996). It is important to note that, in recent years, the State “often takes the lead with high-profile redevelopment investment” (Goetz 2011; 1600). More importantly, since the global financial crisis of 2008, there is a burgeoning literature pointing to a newer form of gentrification, induced primarily by a growing financialization of the housing market (Crosby, 2020; August and Walks, 2018; Farha, 2018; Fields and Uffer, 2016; Fields, 2014; Rolnik, 2013; Aalbers, 2008). Perhaps, the best articulation of the features of the more recent forms of gentrification comes through the pens of August and Walk (2018) with their observation that:

*While traditional forms of gentrification involved the conversion of rental units to owner-occupation, a new rental-tenure form of gentrification has emerged across the globe. This is driven by financialization, a new tenant protection, and declining-social housing production, and it is characterized by the replacement of poorer renters with higher-income tenants (p. 124).*

Gentrification is taking on different shapes in different cities, and, thus, becoming increasingly difficult to pin down as a phenomenon with a clear-cut explanation. While its older versions were dominated by “mom and pop” landlords, the newer versions are embroiled in globalization and the general financialization of the economy underway, with ownership accruing to private equity funds, financial asset management corporations, and real estate investment trusts (Wijburg, Aalbers, and Heeg, 2018; August and Walks, 2018). Writing in the context of Germany, Wijburg, Aslbers, and Heeg (2018) identified two main versions of gentrification, which they dubbed financialization or financialized gentrification 1.0 and

financialization 2.0. The former, which came first, is characterized by short-term investment, entailing ‘buying low and selling high,’ while the latter involves an interest rentiership, and treats real estate as a long-term investment. Both versions are implicated in cycles of “accumulation by dispossession” (Crosby, 2020; Wijnburg, Aslbers, and Heeg, 2018).

Undoubtedly, gentrification is closely related to urban renewal. Still, the two phenomena have notable differences: First, while urban renewal projects often come in massive scales, gentrification is a relatively smaller, incremental process, often involving one building at a time. Secondly, whereas urban renewal entails a substantive State or municipal participation, at least in terms of its funding and acquisition of land; gentrification is mostly a matter of private and more recently, corporate investment, and occurs without much involvement of the State or municipal development authority, in terms of its financing. Notwithstanding these differences, the similarities and relationships between these two urban processes are palpable. In a way, gentrification is a subset of the broader phenomenon of urban renewal or urban redevelopment. According to Uzun (2003: 365), “[s]tarting in the 1980s, urban renewal was evaluated within the context of globalization and had new dimensions as regeneration and gentrification.”

How do large-scale demolitions and evictions, such as the one planned for *Heron Gate*, fit in all this? From my careful and informed analysis, the *Heron Gate* situation exhibits some of the characteristics of both large-scale urban renewal and gentrification. In a way the situation lies somewhere between the two phenomena, but does not fall exclusively in either one of them, *per se*. The impending situation in Heron Gate mimics that of urban renewal of yore, in the sense that it is a planned demolition on a massive scale and involves an old neighbourhood that is situated less than 10 km from the city center. At the same time, to the extent that the Heron Gate situation is spearheaded mainly by the private sector, and not the State or the municipality in any substantive manner, it is different from urban renewal as we know it now. Meanwhile, the Heron Gate situation is fairly similar to gentrification, as it is based primarily on private capital and financialized landlord(s) and involves an old neighbourhood, which is close to the central business district, with most of its residents being low-income people. However, given that the demolition is on a large-scale, it is different from what obtained in the earlier versions of gentrification, which were dominated by the “mom-and-pop” landlords;

however, it is not that different from the newer and relatively larger-scaled and financialized forms of gentrification (or financialization 2.0). Additionally, the Heron Gate situation involves plans for *creative destruction*, “demoviction,” and a corporate capture of housing—all of which puts it in the realm of financialized gentrification 2.0 (Crosby, 2020 and Farha 2018). As the neologism suggests, “demoviction” is derived from the combination of the words “demolition” and “eviction,” both of which are expected under the Heron Gate situation (Crosby, 2020).

### **9: What are the causes of large-scale demolitions, gentrification, and other urban renewal projects?**

To get a better grasp of which parts of the city are likely to attract urban redevelopment projects, including gentrification and large-scale demolitions, “demoviction,” or “renovictions” [i.e., renovations and eviction] (Doucet, 2021), we need to understand how these projects and processes come about in the first place. Generally, as the city expands into the suburbs, the inner city gets dilapidated, especially where there is a racial dimension to the city’s growth, as in the US, with Whites middle- and upper-income people, jobs, and social amenities leaving the inner city, *en masse*, to the suburbs and exurbs. With the dwindling resources and job opportunities in the inner city comes increased crime, delinquency, and other social problems. Large-scale demolitions and redevelopment projects are typically used—in good faith or underhandedly—to improve the infrastructure, housing stock, and social amenities in inner city and older neighbourhoods and, thus, help redress these social problems. Naturally, as with any creative affair, these urban redevelopment projects involve some form of destruction. The dialectics of creative-destruction and “accumulation by dispossession” (Harvey 2003: 137) are always at play, and it is up to us to resolve, rather than ignore, the implicit tensions in these processes. While some of these projects come with sympathetic relocation plans for the potential displacees, many others have no such provisions, whatsoever.

In the specific case of gentrification, two main theoretical explanations dominate the extant literature; these include (i) the *Rent Gap Hypothesis*, or the *Supply Side* explanation and (ii) the *Demographic* or *Demand Side* approach. Popularized by the late American Urban Geographer Neil Smith (2002; 1984; 1979), the *supply side* approach sees gentrification as a



result of a rent gap, which represents the difference “between capitalized ground [or land] rent under current use and potential ground rent under higher and better gentrified use” (Smith 2002: 295). According to Smith, gentrification starts with the decrease in land values in the inner-city, as more investments move from the inner city to the more profitable housing sector in the suburb. This neglect of the inner city creates a rent gap, or land value gap, between what the inner city land is worth now and what it could be worth once it is gentrified; and sensing this gap, developers and private investors re-direct housing investment to the inner city to take advantage of the devalorized land in the inner city. By this account, gentrification is mainly due to the supply of housing stock in the urban housing market—hence the label *supply side* explanation.

Popularized by the pre-eminent Canadian Urban Social Geographer David Ley, the *cultural-demographic* approach, on the other hand, explains gentrification from the *demand side* of the housing market, with emphasis on the cultural preferences and demographic characteristics of the gentrifiers who buy, rent, or otherwise demand, the available housing stock in the inner city. By this account, the driving force of gentrification is a shift in the demand for housing—engendered mainly by cultural and demographic changes and increased professionalization of the workforce—which has created what David Ley calls the *new middle class*. On this account, gentrification is driven mostly by a new demand for easy physical accessibility, which the inner city neighbourhoods offers. According to this demand side (or consumption based) explanation, the gentrifiers are typically middle-class professionals who prefer the historical and aesthetic charm of inner city neighbourhoods, because of their own cultural values and lifestyles. Culture becomes more important than economics in this account of gentrification, even though much of the cultural attractions, representations, and consumptions are expressed through economics.

In addition to the well-known supply- and demand-side explanations of gentrification, is a growing tilt towards a new account of gentrification which places its emphasis on the “financialization of the housing market,” especially since the financial crisis of 2007-2009 (August and Walks, 2018; Gallant, 2014a and 20144; Rolnik, 2013; Gotham, 2009). This new account gives the primacy to the role of “financialized landlords,” including real estate investment trusts, private equity funds, and finance asset management corporations. With this

explanation, gentrification involves what August and Walks (2018) call “squeezing” and “gentrification-by-upgrading” (p.124). According to August and Walks, the strategy of squeezing comes to play when these financialized landlords are dealing with non-gentrifying properties that are often homes to low-income people: With squeezing, they try to get as much revenue as possible from the incumbent renters. The common tactics of squeezing include rent increases; increases in ancillary fees, such as fees for parking and laundry; reduced services and maintenance; and harassment, disruptive renovations, and unwarranted evictions. Given their limited resources and, implicitly, their curtailed housing options, the low-income residents of these properties are compelled to absorb the rent increases and the reduced services, at the expense of their other household expenditures. Ultimately, the intention is to *squeeze* these low-income renters to their breaking point—i.e., the point of leaving the complex.

“Gentrification-by-upgrading”, according to August and Walk (2018: 124), is where the financialized landlord uses a host of sophisticated asset management tactics to “upgrade, flip, and gentrify entire buildings.” The idea here is to reposition and transform the buildings to help shift their tenant base from low- to high-income people. Oppositional movements have chided the growing financialization of the housing market as a form of “predatory equity” formation to draw attention to the “actors involved and the extractive nature of the investments vis-a-vis the supply of affordable rental housing” (Fields, 2014: 149). To help the general public to understand the intricacies of this predatory equity formation, the Center for Urban Pedagogy (CUP)—a Brooklyn-based non-profit organization—came up with a “Survival Guide” (2009) in which the CUP defines the key concepts of predatory equity and sheds light on its maneuvers and impacts on low-income renters. From the works of critics, such as the Center for Urban Pedagogy (2009), Fields (2014), and Aalbers (2008), we know that, whereas the turnover rates for rent-stabilized units are usually between 5 and 10 percent per annum, financialized landlords often push for turnover rates as high as 20 percent per year, or more, through the wilful promotion of tenant attrition. Their common tactics include “systematic harassments such as building-widen eviction notices, baseless lawsuits for unpaid rents, aggressive buy-out offers, refusal to make repairs inside units, and threats to call immigration authorities” (Fields 2014: 150).

We know from numerous studies (e.g., Albers 2016 and 2008; Rolnik, 2013; Hackworth and Moriah, 2006; Harvey, 2003) that the ongoing financialization of the housing market is part of the neoliberal tendencies under globalization. Not only is the process nested in global financial trends, but it is also underpinned by the neoliberal withdrawal of the State from the provision of social housing and other welfare services. Now we have a situation across Canada and other parts of the world where governments at all levels are cutting back in their investments in social housing, while at the same time eliminating rental controls and protections and, thus, promoting investment opportunities for, and capital accumulation by, financialized landlords (Fields 2006; Paradis, Wilson, and Logan, 2014; Shah 2013; Center for Urban Pedagogy 2009). Adding to the pressure on affordable housing is the proliferation of *Airbnb* listings in major Canadian cities. In a recent study, the Urban Geographer Sean Grisdale (2021) mapped Airbnb listings in Toronto, between June 2016 and 2017, to show how such listings are implicated in the displacement of local renters.

## **10: What areas of the city attract large-scale demolitions, gentrification, and urban renewal projects?**

Clearly, regardless of their causes, gentrification, large-scale demolitions, and other urban redevelopment projects are to a large extent *exercises in displacement*. Accordingly, those in the position to displace others (the displacers) invariably wield more political and economic power than those displaced (the “displaces”). The fact that neighbourhoods in and around the inner city tend to attract such projects too is quite telling in the context of the power differentials between the displacers and the displacees. After all, the inner city is where the advantages of proximity and easy access to historic attractions are often found; why wouldn’t those with power manoeuvre for such spaces at the expense of low-income people with no power?

Even though each city is different and each urban development situation is implicitly unique, the areas of the city which attract gentrification, large-scale demolitions and evictions, and other urban redevelopment project tend to have some common features. The bulk of the extant literature from Canada (e.g., Ley, 1996; Rose, 2004; Walk and Maaranen, 2008; and Depradine, 2022), United States (Goetz, 2011; Moore, 2009; Newman and Ashton, 2004) and

other Western countries (Mehdipanah *et al.*, 2014; Hyra 2012) shows that these processes occur in *old neighbourhoods which are closer to, or located in, the city center; occupied by low-income people; and more often than not have some historical and architectural appeals*. That the residents of such old, and often run-down, neighbourhoods tend to be of low-income background implies that these areas are generally devoid of people with political power to lobby authorities or push back in any substantive way in their favour, without the support of individuals and civil society organizations from outside the neighbourhood. Relatedly, given the empirically verifiable overlap between *race*, *class*, and *space* in urban Canada (Mensah and Williams, 2017; Hulchanski, 2010), and more so in the United States, it is unsurprising that such low-income neighbourhoods are mostly inhabited by ethno-racial minorities and new immigrants who generally struggle to find housing outside of the neighbourhood, due to both their exposure to housing discrimination and their lack of financial resources—*there lies the damaging interplay between socioeconomic status and race in such large-scale demolitions and evictions*.

Critics, such as Crosby (2020), Hyra (2012), Moore (2009), and Goetz (2011) are right in noting that there are racial and class undertones to where these trends occur. In the United States, in particular, there is the tendency towards the demolition of public housing projects dominated by Black tenants. Even though most of the theorizations and discussions of gentrification, in particular, have been couched in terms of *class*, there are clear ethno-racial undertones to these processes. We thus find Goetz (2011: 1583) writing that: “Demographic transformations produced by gentrification are nearly as frequently racial as they are class-base. The predominant racial reality of gentrification and other forms urban redevelopment projects have been one of White gentrifiers displacing low-income Black incumbents” (p. 1583). Similarly, writing in the Canadian context (with emphasis on the Heron Gate situation), Andrew Crosby, a Carleton University sociologist, recently noted that:

*“...financialized gentrification involves the displacement and replacement of lower-income (and typically racialized and marginalized populations) with more affluent (and typically white) higher-income tenants as a result of the intrusion of financial logics of capital accumulation into an apartment building or neighbourhood”* (Crosby, 2020, p.186).

## **11: What are the impacts of large-scale demolitions and evictions, gentrification, and other urban redevelopment projects?**

The impacts of large-scale demolitions and evictions, gentrification, and other urban redevelopment projects are many and varied. There are always *losers* and *gainers*, depending on the context of who is doing the demolition, who the tenants are, and what options are available to them, based on their socioeconomic and political power, as well as the nature of the demolition or the redevelopment project as stake. The benefits of such projects may include increased revenues from the replenished housing stocks and the attendant increase in property tax, as well as access to improved socioeconomic and cultural amenities in the neighbourhood (Ilic, Sawada and Zarzelli, 2019). For the most part, the new residents or the gentrifiers (most of whom have more disposable income, and in some cases different taste, than the incumbent working class population) demand more upscale goods and services, resulting in what Lees, Slater, and Wyly (2007: 131) have dubbed “boutiqueification.” Indeed, some would argue that gentrification, for one, has the ability to increase the social mix and social interaction in the gentrified neighbourhood, even though such sociocultural mixing can also lead to tensions between the incumbent low-income minority residents and the gentrifiers.

Writing in the context of Canada, Murdie and Teixeira (2011: 62) observed that “Research has also focussed more on gentrifiers and the process of gentrification than on the experience of non-gentrifiers living in gentrifying neighbourhoods, many of whom are likely to be displaced as a result of gentrification.” The same can be said of the state of the literature on low-income minorities who are displaced, or face impending displacement, as a result of gentrification and large-scale demolitions, such as the one slated for the Heron Gate community in Ottawa. Nevertheless, there is research demonstrating that, in addition to losing their long-standing residence, such displacements come with the loss of their cultural identity, institutions, and representations (Krase 2005: 207). And, as Murdie and Teixeira 2011: 73) point out, “not only are displacees forced to find alternative housing, but they also face the emotional impact of removal from social networks and familiar community structures.” Similarly, Macuse (1986: 156) coined the term “exclusionary displacement,” some decades ago to draw our attention to the fact that many of the low-income minorities, especially the

newcomers among them, who might have found affordable housing in these ethnic enclaves are forced to look elsewhere when such large-scale demolitions occur.

Perhaps the most important point to stress concerns the fact that such large-scale demolitions invariably lead to the *displacement* of tenants, most of whom are of low-income background and, implicitly, find it difficult to acquire alternative housing in other parts of the city. The impacts of such demolition-induced displacements are all the more damaging if the people facing the eviction are racial minorities for whom housing discrimination is a reality in the city, as in the case of many Black African immigrants in Canada. In addition to being Black African immigrants—and, thus, susceptible to anti-Black racism in Canada—most of the Somali immigrants are Muslim, and, therefore, face the additional jeopardy of anti-Muslim discrimination or *Islamaphobia* (Egal, 2018). Moreover, research by Mensah and Williams (2013) in Toronto shows that Somali immigrants often live closer to their mosques to allow them to participate regularly and timely in their various religious practices (such as their expectation to pray five times in a day). They also tend to live in their own ethnic enclaves where they can easily procure their religion-sanctioned food, or *halal*, and where the women can wear their *hijab* freely, without any condescending looks from others in the broader society. The fact that some Islamic sects disallow their members to borrow money that bears interest payments makes it difficult for some Somalis to acquire mortgage in the mainstream banking system, and thus undermining their ability to be homeowners. Add to these challenges, their characteristic large household sizes, their need for prayer rooms and gendered spaces within their homes, and their cultural abhorrence towards dogs, and one would appreciate the unique difficulties that Somalis in the Heron Gate situation will encounter in their search for housing beyond their established enclave. Mary-Kay Bachour in her 2020 Ph.D. dissertation at the Department of Geography, University of Toronto, highlighted the challenges faced by refugees in the housing market of Toronto. Among the noteworthy barriers enumerated are the lack of Canadian reference and credit scores, lack of employment, language barriers, and housing discrimination. To the extent that Heron Gate residents came as refugees (from Somalia), many of Bachour's findings apply to them, even though the study site is different.

Undoubtedly, there will be some among the affected population who can afford to relocate with or without any support. However, for most of the affected people, such relocation

would be too much to bear, not only because of the financial cost, but also because of the attendant emotional and health consequences. Indeed, the harmful effects of large-scale demolitions and eviction and other urban renewal projects on vulnerable populations are now well-known in the literature through the works of Jacobs (1961), Harvey (2008), Goetz (2011), Shah (2013), and Paradis, Wilson, and Logan (2014) and, more recently, Hassen (2021). On the specific issue of the health perils, perhaps there is no more convincing studies than those done by the psychiatrist Mindy Thompson Fullilove in her *Root Shock* (2004, 2001). For instance, drawing on her ethnographic case studies, involving one town (Roanoke, Virginia) and a homeless person she met in New York City (one David Jenkins), Dr. Fullilove identified three main ways in which urban renewal and its displacement can affect people's health. Let me quote at length here to do justice to her insight:

*First, urban renewal can be a direct cause of ill health. Urban renewal caused a great deal of stress, which has been implicated, at least anecdotally, in death among the elderly and aggravation of some kinds of existing illness....Second, urban renewal can be an indirect cause of illness. Many people displaced by urban renewal were forced to live in substandard housing and in concentrated areas of poverty. Therefore, they were exposed to conditions associated with higher rates of illness. Third, urban renewal also acts as a 'fundamental cause' of disease [as it influenced] the distribution of and access to resources. Put another way, the resources that were 'spent' on resettlement could not be spent to buy advantages, such as the creation of new enterprises or the acquisition of education, choices that those who had not been displaced were free to make (2001: p. 74).*

With her dramatic titular metaphor—i.e., *Root Shock*—Dr. Fullilove evinces how large-scale demolitions and displacements engender emotional and psychological trauma on incumbent residents. In her view, by destroying their social networks and their individual and collective identities, such displacements shake up, if not destroy, the basic roots of the displacees and their communities.

In the interest of balance, I searched far and wide for research that points to some positive impacts of urban renewal on incumbent residents, and this search landed me on a study by Mehdipanah *et al.* (2014) on urban renewal projects in Barcelona, Spain. These authors

found that: “[the projects] had positive effects on self-rated and mental health status of residents... and improved self-rated health across social classes” (p.7). But then, it did not take long to notice that, indeed, the residents were not displaced. More importantly, the urban renewal projects entailed the improvement of public spaces (with the creation of parks); rehabilitation of buildings and streets; improvement to community centers, solar panels, and other technologies; and the introduction of social programs to promote gender equality.

Urban renewal, transformation, re-development, restructuring and other forms of capital absorption in the city are dialectical processes involving “creative destruction” or “destructive creation.” Consequently, no matter how one sees them, they all have “losers” and “gainers,” and to the extent that they have class and racial dimensions, it is not hard to realize that, all things being equal, it is the “poor, the underprivileged and those marginalized from political power that suffer first and foremost” (Harvey 2008: 33).

## **12: Conclusion: Itemized Summary of Key Findings**

In bringing this Q and A write-up to a close, this concluding section itemizes the main points uncovered in the preceding paragraphs for the sake of quick reference. The intent here is to save readers some time in recollecting or identifying the crucial points they might need for their own arguments and proceedings, without the complications of lengthy definitions, theorizations, argumentations, and in-text citations.

1. There is substantial evidence to show that housing discrimination exist in Canada, even though research on the specific case of Ottawa is rather sporadic.
2. The literature suggests an inverse relationship between rental vacancy rates and the level of housing discrimination: when the vacancy rate increases, and competition for housing decreases, so is the potential for, or the likelihood of, discrimination and other underhanded maneuvers in the housing market.
3. An ethnic enclave, or the spatial concentration of an ethnic group in a city neighbourhood, comes about either voluntarily or involuntarily, or by both means. Thus, it could be formed as a result of exclusionary pressures from members of mainstream society or as a result of the preference of minorities to live among people of their own ethnicity.



4. There is considerable consensus in the literature to the effect that by living in their ethnic enclaves minorities are able to practice their own culture; benefit from their culturally-based social capital and networks; have competitive edge in the ethnic businesses in their enclaves; and be able to cushion themselves from discriminatory practices emanating from the mainstream society.
5. The fact that living in ethnic enclaves could undermine immigrants' integration into the host society remains a genuine concern in the available literature.
6. The available research indicates that large-scale demolitions and gentrification are essentially dialectical processes with losers and gainers. For the most part, such processes take significant financial, social and health tolls on the (potential) displacees; and these damages are all-the-more worse when the victims are low-income minorities who do not only lack financial resources and political power, but also face housing discrimination beyond their enclave.
7. With insights from various typologies, it has been concluded that the Heron Gate community is, indeed, an ethnic enclave; mind you, it is not a highly polarized enclave, but a mixed-minority enclave dominated by Somalis.
8. Several studies confirm that large-scale demolitions usually occur in or near inner city neighbourhoods, especially those which are dilapidated, somewhat. Many such demolitions occur in or central business districts with some historical and architectural appeal. Also, there seems to be more of such demolitions in places occupied by low income people and ethno-racial minorities, with little or no social economic power to ward off such massive disruptions to their lives.
9. The literature suggests that gentrification and large scaled demolitions and evictions are closely related, and quite similar, when it comes to where, how, and who are the losers and gainers in the process.

### 13: References

- Aalbers, M. (2008). "The Financialization of Home and the Mortgage Market Crisis." *Competition and Change* 12(2): 148-166.
- Aalbers, M. (2016). "The Financialization of Housing: A Political Economy Approach" (New York: Routledge)
- August, Martine and Walk, Alan (2018). "Gentrification, Suburban Decline, and the Financialization of Multi-Family Rental Housing: The Case of Toronto." *Geoforum*. 89: 124-136.
- Bachour, Mary-Kay, (2020). "Toronto housing crisis: an intersectional politics of housing and settlement services for refugees." A PhD Thesis submitted to the Department of Geography, (Toronto: University of Toronto).
- Borovoy, Alan (1977). *Report on Discrimination by Real Estate Agents*. (Toronto: Canadian Civil Liberties Organization).
- Center for Equality Rights in Accommodation (CERA) (2009) Sorry, It's Rented: Measuring Discrimination in Toronto's Rental Housing Market. <http://www.equalityrights.org/cera/docs/CERAFinalReport.pdf>. [Accessed: Nov. 1, 2018).
- Chandra, K. (1973). *Racial Discrimination in Canada: Asian Minorities* (San Francisco: R and E Research Associates).
- Crosby, Andrew (2020). "Financialized gentrification, demoviction, and landlord tactics to demobilize tenant organizing" *Geoforum* Vol. 108: 184-193
- Daigle, Chelby Marie (2017) Addressing Anti-Black Racism in Ottawa [http://www.cawivtf.org/sites/default/files/pdf/anti-black\\_racism\\_forum\\_report\\_2017-02.pdf](http://www.cawivtf.org/sites/default/files/pdf/anti-black_racism_forum_report_2017-02.pdf) : Accessed October 11, 2018.
- Depradine, Lincoln 2022 "Closure of Randy's Take Out end of an era in Little Jamaica." Share, Toronto, 10 March 11.
- Doucet, Brian (2021). "Housing is both a human right and a profitable asset, and this the problem, The Canadian Press, Toronto [15 Dec 2021].

- Egal, Mumina (2018). “Muslims facing eviction in Ottawa neighbourhood hope you will stand up for them and for affordable housing” *Muslim Link*.
- Employment and Social Development Canada . 2014 . 2011 Employment Equity Data Report, Ottawa, ON: Employment and Social Development Canada.
- Farha, Leilani (2018). “We can’t turn a blind eye to investment firms preying on low-income homes.” *Huffington Post*, 5 July.
- Fields, D. (2014). “Contesting the Financialization of Urban Space: Community Organizations and the Struggle to Preserve Rental Housing in New York City” *Journal of Urban Affairs* 37(2): 144-165.
- Fields, Desiree and Uffer, S. (2016). “The Financialization of Rental Housing: A Comparative Analysis New York City and Berlin. *Urban Studies*. 53 (7), 1486-1502.
- Fullilove, Mindy Thompson (2004). *Root Shock: How Tearing Up City Neighbourhoods Hurts America, and What We Can do About It* (New York: One World/ Ballantine Books).
- Fullilove, Mindy Thompson (2001). “Root Shock: The Consequences of African American Dispossession” *Journal of Urban Health*. Vol. 78 Issue 1, pp. 72-80.
- Galabuzi, Grace-Edward. (2006). *Canada’s Economic Apartheid: The Social Exclusion of Racialized Groups in the New Century* (Toronto: Canadian Scholars’ Press).
- Gallant, J. (2014a) “Tenants Taking Akelius to Landlord and Tenant Board.” *Toronto Star Business* July 23.
- Gallant, J. (2014b). “Tenants taking Akelius to Landlord and Tenant Board.’ *Toronto Star Business*.
- Galster, George (1992). “Research on Discrimination in Housing and Mortgage Markets: Assessments and Future Directions” *Housing Policy Debate*, Vol 3, #2: 637-683.
- Garon, Muriel. 1988. *Une expérience de testing de la discrimination raciale dans le logement à Montréal* (Montreal: Commission des droits de la personne du Québec).
- Glass, Ruth. (1964). “Introduction: Aspects of Change” in H.B. Rodgers (ed). *Aspects of Change* (London: MacGibbon & Kee), pp. xii-xlii.
- Goetz, Edward (2011). “Gentrification in Black and White: The Racial Impact of Public

- Housing Demolition in American Cities.” *Urban Studies* 48(8): 1581-1604.
- Gordon, Constance and Kyle, Byron (2021) “Sweeping the city: infrastructure, informality, and the politics of maintenance” *Cultural Studies*, Vol. 35 Iss 4-5: 854-875
- Gotham, K., (2009). “Creating Liquidity out of Spatial Fixity” *International Journal Urban and Regional Research* 33(2): 355-371.
- Grisdale, Sean (2021). “Displacement by disruption: short-term rentals and the political economy of “belonging anywhere” in Toronto. *Urban Geography*/. Vol. 42 Issue 5: 654-680
- Hackworth, J. Moriah, A. (2006)”Neoliberalism, Contingency, and Urban Policy: The Case of Social Housing in Ontario.” *International Journal of Urban and Regional Research* 30 (3): 510-527.
- Harvey, David (2008). “The Right to the City.” *New Left Review* 53: 23-40.
- Harvey, David (2007). “Neoliberalism as creative destruction.” *Annals of American Academy of Political Sciences* 610 (1): 21-44.
- Harvey, David (2003). *The New Imperialism* (Oxford: Oxford University Press).
- Hassen, Yasmine (2021) “The attempted lynching of Black geographies: A Black feminist retheorization of gentrification as a tool of neoliberal plantation logics” MA Thesis submitted to Leadership, Higher and Adult Education, (Toronto: University of Toronto).
- Head, W. (1975). *The Black Presence in the Canadian Mosaic: Perceptions of Ethnic and Racial Discrimination*. (Toronto: Ontario Human Rights Commission).
- Henry, F. (1989). *Housing and Racial Discrimination in Canada*. Toronto: Policy and Research, Multiculturalism and Citizenship.
- Hulchanski, J.D. and Weir, Eric (1992). *Survey of Corporations Owning or Managing Large Numbers of Rental Apartments in Metro Toronto: Requirement for Last Month’s Rent Deposit*. 9Toronto: University of Toronto, Faculty of Social Work.)
- Hulchanski, J. David (1993). *Barriers to Equal Access in the Housing Market: The Role of Discrimination on the Basis of Race and Gender* Research Paper 187, Toronto: Faculty of Social Work and Centre for Urban and Community Studies, University of Toronto.

- Hulchanski, David (2010). *The Three Cities within Toronto: Income Polarization Among Toronto's Neighbourhood, 1970-2005*. Toronto: Cities Center, University of Toronto.  
<http://www.urbancentre.utoronto.ca/pdfs/curp/tnrn/Three-Cities-Within-Toronto-2010-Final.pdf>
- Hyra, Derek S. (2012). "Conceptualizing the New Urban Renewal: Comparing the Past to the Present." *Urban Affairs Review*. 48 (4): 498-527.
- Ilic, Lazar; Sawada, Michael, and Zarzelli, Amaury (2019) "Deep mapping gentrification in a large Canadian city using deep learning and Google Map View" *PLOS One* Vol. 14, Issue 3; Pages e0212814
- Jacobs, Jane (1961). *The Death and Life of Great American Cities*. (New York: Vintage Books)
- James, Carl E. 2012. "Students 'at risk': stereotypes and the schooling of Black boys." *Urban Education* 47(2): 464-494.
- Johnston, R. Forrest, J.; and Poulsen, M (2002). "Are there Ethnic Enclaves/Ghettos in English Cities?" *Urban Studies* 39(4), 591-618.
- Johnston, R.; Poulsen, M.; Forrest, J. (2003). "And Did the Walls Come Tumbling Down? Ethnic Residential Segregation in Four U.S., Metropolitan Areas 1980-2000" *Urban Geography* 24(7), 560-581.
- Kasozi, A.B.K. (1989). *The Integration of Black African Immigrants in Canadian Society: A Case of Toronto CMA*. Toronto: Canadian-African Newcomer Aid Centre of Toronto.
- Krase, J. (2005). "Poland and Polonia: Migration, and the Re-Incorporation of Ethnic Aesthetic Practices in the Taste of Luxury" In : R. Atkinson and G. Bridge (eds.). *Gentrification in a Global Context: The New Urban Colonialism* (London: Routledge), pp. 185-208.
- Laher, Nazeefa and Aery, Anjana (2018). *Tight Rental Markets in the GTA and Low Incomes Set People Up For Discrimination*. <https://www.wellesleyinstitute.com/housing/tight-rental-markets-in-the-gta-and-low-incomes-set-people-up-for-discrimination/> Toronto: Wellesley Institute. [Accessed: November 3, 2018].
- Lees, L; Slater, T.; and Wyly, E. (2007). *Gentrification* (New York: Routledge).
- Lemert, Charles (2011) "Discrimination" In Bryan S. Turner (ed.) *The Cambridge Dictionary of Sociology* (Cambridge, UK: Cambridge University Press), p. 146.
- Ley, David. (2002). "Urban Renewal" in R.J. Johnston et al. (eds). *The Dictionary of Human*

- Geography*. (Malden, Massachusetts: Blackwell Publishers), pp. 881.
- Ley, David (1996). *The New Middle Class and the Remaking of the Central City* (New York: Oxford).
- Logan, J., Alba, R.; Zhang, W. (2002). "Immigrant Enclaves and Ethnic Communities in New York and Los Angeles" *American Sociological Review* 67(2): 299-322.
- Macionis, J.J. and Gerber, L.M. (1999). *Sociology*. (Scarborough, ON: Prentice, Allyn).
- Marcuse, P. (1997). "The Enclave, the Citadel, and the Ghetto: What has Changed in the Post-Fordist U.S. City?" *Urban Affairs Review* 33(2): 228-264.
- Manitoba Association for Rights and Liberties (1981). Racial Discrimination in Housing in Winnipeg: Research Project in National Committee on Human Rights. Manitoba Labour Committee for Human Rights. Canadian labour Congress. Documents on Discrimination in Canadian Housing. Revised Edition , July. National Archives of Canada, MG28 V75, Vol. 23.
- Marcuse, P. (1986). "Abandonment, Gentrification, and Displacement: The Linkages in new York City" in Neil Smith and P. Williams (Eds.). *Gentrification in the City*. Pp. 153-177 (Boston, MA: Allen and Unwin).
- Massey, Douglas (2005). Racial Discrimination in Housing: A Moving Target" *Social Problems*. Vol 52; #2: 148-151.
- Mehdipanah, Roshanak *et al.*, (2014). "The Effects of an Urban Renewal Project on Health and Health Inequalities: A Quasi-Experimental Study in Barcelona." *Journal of Epidemiological and Community Health* May 4. Doi: 10.1136/jech-2013-203434.
- Mendly-Zambo, Zsofia; Power, Luke; Khan, Amina; Bryant, Toba; and Raphael, Dennis (2021). "Island of isolation in a modern metropolis: Social structures and the geography of social exclusion in Toronto, Ontario, Canada" *Canadian Journal of Urban Research*, suppl. Special Edition. Vol 30: 101-118
- Mensah, Joseph (2002). *Black Canadians: History, Experience, Social Conditions* (Halifax: Fernwood Publishing).
- Mensah, Joseph and Williams, Christopher (2017). *Boomerang Ethics: How Racism Affects Us All* (Halifax: Fernwood).
- Mensah, Joseph and Williams, Christopher (2013). "Cultural Dimensions on African Immigrant Housing in Toronto: A Qualitative Insight" *Housing Studies*,

<http://dx.doi.org/1080/02673037.2014.848266>

- Mohamed, Hodan S. 2007 “Somali Single Mothers in Ottawa: Challenges and Opportunities of Resettlement and Implications for Health and Well-being.” Master of Arts Department of Sociology and Anthropology, Carleton University, Ottawa, Ontario.
- Moore, K.S. (2009). “Gentrification in Black Face? The return of the Black Middle Class to Urban Neighbourhoods” *Urban Geography*, 30 (2): 118-142.
- Murdie, Robert A. (2003). “Housing Affordability and Toronto’s Rental Market: Perspectives from the Housing Careers of Jamaicans, Polish and Somali Newcomers.” *Housing, Theory and Society*, 20: 183-196
- Murdie, Robert A. (2002). “The Housing Careers of Polish and Somali Newcomers in Toronto’s Rental Market”. *Housing Studies* 17: 423-43.
- Murdie, Robert A. (1994). ‘Blacks in Near-Ghettos?’ Black Visible Minority Population in Metropolitan Toronto Housing Authority Public Housing Units.” *Housing Studies* 9 (4): 435-57.
- Murdie, Robert A. and Skop, Emily (2012). “Immigration and Urban and Suburban Settlements” In C. Teixeira; W. Li; and A. Kobayashi (eds.), *Immigrant Geographies of North American Cities*. (Don Mills, ON: Oxford University Press).
- Murdie, Robert and Teixeira, Carlos (2011). “Impact of Gentrification on Ethnic Neighbourhoods in Toronto: A Case Study of Little Portugal” *Urban Studies* 48(1): 61-83.
- Newman, K. and Ashton, P. (2004). “Neoliberal Urban Policy and New Paths of Neighbourhood Change in the American Inner City” *Environment and Planning A*, 36: 1151-1172.
- Novac, Sylvia; Darden, Joe; Hulchanski, David; and Seguin, Anne-Marie (2002). *Housing Discrimination in Canada: The State of the Knowledge* (Ottawa: Canada Housing and Mortgage Corporation).
- Ontario Human Rights Commission; <http://www.ohrc.on.ca/en/ontario-human-rights-code> [Accessed Oct. 8, 2018).
- Oreopoulos, Philip and Dechief, Diane (2011). *Why do Some Employers Prefer to Interview Matthew, But not Samir? New Evidence from Toronto, Montreal, and Vancouver*. Metropolis British Columbia, CERIS Working Paper Series No. 11-13, September (Vancouver: Metropolis British Columbia).

- Ottawa City for All Women Initiative (2016) Racialized People: Equity and Inclusion Lens, Ottawa, Ontario [https://documents.ottawa.ca/sites/default/files/racialized\\_ss\\_en.pdf](https://documents.ottawa.ca/sites/default/files/racialized_ss_en.pdf); accessed Oct. 11, 2018.
- Owusu, Thomas (1996). *The Adaptation of Black-African Immigrants in Canada: A Case Study of Residential Behaviour and Ethnic Community Formation among Ghanaians in Toronto*. PHD. Dissertation, Department of Geography, University of Toronto.
- Paradis, E., Wilson, R. M., Logan, J. (2014). *Nowhere Else to Go: Inadequate Housing and Risk of Homelessness among Families in Toronto's Aging Rental Buildings*. (Toronto: Cities Center, University of Toronto, Research Report 231.
- Peach, Ceri (1996). "Good Segregation, Bad Segregation." *Planning Perspectives*, 11: 79-98.
- Philips, Deborah (2007). "Ethnic Racial Segregation: A Critical Perspective." *Geography Compass*, 1 (5): 1138-1159.
- Poulsen, M; Forrest, J.; and Johnston, R. (2002). "From Modern to Post-modern? Contemporary Ethnic Residential Segregation in four US Metropolitan Areas." *Cities*. Vol. 19, No. 3, pp. 161-172.
- Qadeer, Mohammad; Agrawal, Sandeep, K.; and Lovell, Alexander (2010). "Evolution of Ethnic Enclaves in the Toronto Metropolitan Area, 2001-2006" *International Migration and Integration* DOI 10.1007/s12134-010-0142-8.
- Rolnik, R. (2013). "Late Neoliberalism: The Financialization of Homeownership and Housing Rights." *International Journal of Urban and Regional Research* 37(3): 1058-1066.
- Roscigno, V.J.; Karafin, D.L. and Tester, G. (2009) "The Complexities and Processes of Racial Housing Discrimination" *Social Problems*, Vol 56; Issue 1: 49-69.
- Rose, D. (2004). "Discourses and Experiences of Social Mix in Gentrifying neighbourhoods: A Montreal Case Study" *Canadian Journal of Urban Research*, 13(2), pp. 278-316.
- Ruble, B.A. (2010). *Washington's U Street: A Biography* (Washington, DC: Woodrow Wilson Center and Johns Hopkins University Presses).
- Rupert, Jake. 1997. Cumberland Residents Latest to Fight Group Home Plan. *The Ottawa Citizen* January 27,
- Scott, John and Marshall, Gordon (2009). "Discrimination" in John Scott and Gordon Marshall (eds.), *Oxford Dictionary of Sociology* (Oxford, U.K: Oxford University Press), p182-1830.



- Shah, M. (2013). "Thorncliffe Residents Protest Living Conditions" *Toronto Sun*. June 08.  
Online: <https://torontosun.com/2013/06/08/thorncliffe-park-residents-protest-living-conditions/wcm/0c1a4629-6957-4305-8690-c4e616594dbc> (Accessed: November 15, 2018).
- Slater, T., Curran, W. and Lees, L. (2004). "Guest editorial. Gentrification Research: New Directions and Critical Scholarship." *Environment and Planning A*, 36(7): 1141-1150.
- Slater, T. (2004). "Municipally Managed Gentrification in South Parkdale, Toronto. *Canadian Geographer* 48(3): 303-325.
- Social Planning Council of Ottawa . 2008b . Mixed Blessings and Missed Opportunities: The Intercase Study on Inclusion and Exclusion of Ottawa's Visible and Ethnic Minority Residents . Ottawa, ON: Social Planning Council of Ottawa.
- Smith, Neil (1979). "Towards a Theory of Gentrification: A Back to the City Movement by Capital, no People" *Journal of the American Planning Association*, 45 (4): 538-548.
- Smith, Neil (1984). "Uneven Development: Nature, Capital, and the Production of Space (Athens: University of Georgia Press)
- Smith, Neil (2002). "Gentrification" in R.J. Johnston et al. (eds). *The Dictionary of Human Geography*. (Malden, Massachusetts: Blackwell Publishers), pp. pp.294-95).
- Spencer, Christina (2021). "Neve: Ambitions for Ottawa—Let's make 2022 about human rights" *Ottawa Citizen (Online)*. Postmedia Network Inc. Dec 10, 2021
- Statistics Canada. 2011c. NHS Profile: Ottawa, 2011. Ottawa, ON: Canada.
- Tanovich, David M (2006). *The Colour of Justice: Policing Race in Canada* (Toronto: Irwin Law).
- Tator, Carol and Henry, Frances. 2006. *Racial Profiling in Canada* (Toronto: University of Toronto Press).
- Teixeira, Carlos (2008). "Barriers and Outcomes in the Housing Searches of new Immigrants and Refugees: A Case Study of 'Black' Africans in Toronto's Rental Market" *Journal of Housing and the Built Environment*. 23: 253-276.
- Teixeira, Carlos (2006). "Housing Experiences of Black Africans in Toronto's Rental Market: A Case Study of Angolans and Mozambican Immigrants." *Canadian Ethnic Studies* 38 (3): 58-86.
- Timbercreek, 2019. Investment Vehicle. <https://timbercreek.com/>

- Toronto and District Labour Committee for Human Rights (1957). *Report of the Study of Racial Discrimination in the Rental Policy of Apartment Housing in Toronto*, National Archives of Canada. MG28, V75, Vol. 23
- Uzun, C. Nil (2003). "The Impact of Urban Renewal and Gentrification on Urban Fabric: Three Cases in Turkey. *Tijdschrift voor Economische en Sociale Geografie*. Vol. 94, No. 3, pp. 363-375.
- US Department of Housing and Urban Development (2012). *Housing Discrimination against Racial and Ethnic Minorities 2012*. Executive Summary. (Washington, D.C: US Department of Housing and Urban Development).
- Walks, Alan R. and Bourne, Larry S. (2006). "Ghettos in Canada's Cities? Racial Segregation, Ethnic Enclaves and Poverty Concentration in Canadian Urban Areas" *The Canadian Geographer* Vol. 50 (3): 273-297.
- Walk, R.A. and Maaranen, R (2008). *The Timing, Patterning and Forms of Gentrification and Neighbourhood Change in Montreal, Toronto, and Vancouver, 1961 to 2001*. Research Paper No. 211, Center for Urban and Community Studies, University of Toronto.
- Walks, Alan; Hawes, Emily; Simone, Dylan (2021). Gentrification in large Canadian cities: tenure, age, and exclusionary displacement 1991-2011, *Urban Geography*. Vol. 42, Issue 5:603-633
- Wijburg, Gertjan; Aalbers, Manuel B.; Heeg, Susanne (2018). "The financialization of rental Housing 2.0: releasing housing into the privatized mainstream of capital accumulation" *Antipode* 50(4). 1098-1119.
- Yeates, Maurice (1993). *The North American City* (New York: Harper Collins Publishers).

# Appendix 5



# THE UNEVEN RACIALIZED IMPACTS OF FINANCIALIZATION

A report for the Office of the Federal Housing  
Advocate

Dr. Nemoy Lewis

June 2022

**Office of the Federal Housing Advocate, Canadian Human Rights Commission**

344 Slater Street, 8<sup>th</sup> Floor, Ottawa, Ontario K1A 1E1

**Toll Free:** 1-888-214-1090 | **TTY:** 1-888-643-3304 | **Fax:** 613-996-9661 | [www.housingchrc.ca](http://www.housingchrc.ca)

This report is part of a series of reports on the financialization of housing commissioned by the Office of the Federal Housing Advocate (OFHA). The other reports in the series can be found on the OFHA website and on the Homeless Hub at [homelesshub.ca/OFHA](http://homelesshub.ca/OFHA).

The opinions, findings, and conclusions or recommendations expressed in this document are those of the author and do not necessarily reflect the views of the Canadian Human Rights Commission or the Federal Housing Advocate.

*Le présent document existe également en version française sous le titre, Les impacts inégaux de la financiarisation sur les personnes racisées.. Elle est disponible sur le site du Bureau de la défenseure fédérale du logement et sur le Rond-point de l'itinérance.*

**How to cite this report:**

Lewis, Nemoy. 2022. *The uneven racialized impacts of financialization: A report for the Office of the Federal Housing Advocate*. The Office of the Federal Housing Advocate.

Cat. No.: HR34-2/2022E-PDF

ISBN: 978-0-660-44772-8

## Contents

<b>THE UNEVEN RACIALIZED IMPACTS OF FINANCIALIZATION.....</b>	<b>1</b>
Abbreviations .....	4
List of Figures.....	5
List of Tables .....	6
<b>1. Introduction</b> .....	<b>7</b>
<b>2. What is Financialization?</b> .....	<b>9</b>
<b>3. The Uneven Racialized Impact of the Financialization of Housing: The 2008 U.S. Housing Crisis</b> .....	<b>11</b>
3.1 The Economic Racism of Housing .....	12
3.3 The Rise of Single-Family Rentals (S.F.R.) .....	13
3.4 Canadian Pension Funds: Invested in Displacement.....	14
3.5 How Retirement Savings Financed the Housing Grab.....	15
3.6 Pension Funds Working Against Members' Interests.....	16
<b>4. Financialization of Multifamily Housing</b> .....	<b>18</b>
4.1 Toronto Multifamily Housing.....	18
4.2 "Gaming the System" .....	20
4.3 Financialized Landlord Investment and Management Practices .....	21
<b>5. Transformation of Urban Rental Markets</b> .....	<b>18</b>
5.1 The Rise in Institutional Investment in Toronto .....	19
5.2 Oligopolistic Rental Market.....	21
<b>6. Racialized Geographies of the Financialization of Housing in Toronto.....</b>	<b>22</b>
6.1 Eviction Crisis in Black Communities .....	22
6.2 Rent Burden Among Black Renters .....	25
<b>7. Racial Banishment</b> .....	<b>29</b>
7.1 Financial Violence .....	29
7.2 Market-Driven Displacement as Racial Banishment .....	29
<b>8. Eglinton West—City of York: A Case Study of Financialization.....</b>	<b>30</b>
<b>9. Recommendations</b> .....	<b>37</b>
9.1 Addressing financialization and promoting definancialization.....	37
9.2 Enforcement of the <i>Competition Act</i> .....	37
9.3 Acquisition of rental housing.....	38
9.4 Legislation for pension fund investment.....	38
9.5 Legislation prohibiting all financial institution, pension funds, and sovereign wealth funds from lending to financialized landlords.....	38
9.6 Introduction of supply-side subsidies to support not-for-profit housing operators and the construction of social housing.....	39
9.7 Mandating that the C.M.H.C's financing for acquisition of rental housing be conditional on maintaining affordability .....	39
9.8 Expanding the acquisition eligibility under the N.H.S.....	39
<b>References</b> .....	<b>40</b>

# Abbreviations

<b>G.T.H.A</b>	Greater Toronto and Hamilton Area
<b>C.E.S.C.R</b>	Committee on Economic, Social and Cultural Rights
<b>U.N.</b>	United Nations
<b>N.H.S.</b>	National Housing Strategy
<b>R.E.I.Ts</b>	Real Estate Investment Trusts
<b>Cal.S.T.R.S</b>	California State Teachers' Retirement System
<b>S.F.R.</b>	Single-Family Rental
<b>P.S.P. Investments</b>	Public Sector Pension Investment Board
<b>C.P.P.I.B.</b>	Canada Pension Plan Investment Board
<b>G.F.C.</b>	Great Financial Crisis
<b>B.C.I.M.C</b>	British Columbia Investment Management Corporation
<b>T.C.H.C.</b>	Toronto Community Housing Corporation
<b>A.G.I.</b>	Above Guideline Increase
<b>Eglinton L.R.T.</b>	Eglinton Crosstown Light-Rail Transit
<b>C.I.B.C.</b>	Canadian Imperial Bank of Commerce
<b>C.M.H.C.</b>	Canada Mortgage Housing Corporation
<b>AIMco</b>	Alberta Investment Management Corporation
<b>C.E.R.D.</b>	Committee on the Elimination of Racial Discrimination
<b>U.N.D.R.I.P.</b>	United Nations Declaration on the Rights of Indigenous Peoples

## List of Figures

Figure 1: Graph of total number of Multi-Family Units Purchased per Year in the City of Toronto from 1995 to 2021 .....	18
Figure 2: Photo of Starlight Investment Value-Added Strategy .....	22
Figure 3: Photo of Exterior (balcony panel replacement) Value-Added Strategy by Starlight Investments in Toronto .....	23
Figure 4: Approved Infill Purpose-Built Rental Development in Toronto by Starlight Development .....	28
Figure 5: Image of Purpose-Built Rental Construction Site Owned by Hazelview Investments, AIMco, & Fitzrovia Capital (Dufferin and Highway 401).....	28
Figure 6: Map of Top Multi-family Landlords in Toronto, as of October 28, 2021 .....	18
Figure 7: Chart of the Volume of Units Purchased by Landlord Profile in Toronto .....	19
Figure 8: Graph of Starlight Investment by Volume of Dollars Spent on Multi-family Properties in Toronto .....	20
Figure 9: Graph of Percentage of Total Units Purchased by Top Landlords in Toronto..	21
Figure 10: Map of 2020 L1 (Uncontested and Contested) Evictions in Visible Minority Areas in Toronto .....	22
Figure 11: Map of Starlight Investments Properties in Census Tracts with a High Black Population (19 to 35%) in Toronto).....	24
Figure 12: Map of L1 Evictions by Landlords in Census Tracts with a High Black Population in Toronto .....	25
Figure 13: Geographical Boundaries of Little Jamaica .....	31
Figure 14: Chart of the Number of Development Applications Along the Eglinton West	32
Figure 15: Landlord Profile Breakdown in the Former City of York.....	33
Figure 16: Landlord Profile Breakdown in the Former City of York (January 1995 to November 2021) .....	33
Figure 17: Image of Closed Businesses on Eglinton West, Just East of Keele Street.....	35



## List of Tables

Table 1. Top Ten U.S. Public Pension Funds Dollars Invested in Private Equity .....	16
Table 2. Landlord Profile of Multifamily Purchasers in the City of Toronto for 1997 ....	19
Table 3. Top Financialized Landlords in Toronto in 1997 .....	19
Table 4. Top Landlords in Toronto by Number of Units Under Management .....	20
Table 5. Percentage of Renters in Private Dwellings by Visible Minority Status and Shelter-Cost-to-Income Ratio 2016 (City of Toronto) .....	26
Table 6. Black Canadians Paying More than 30% of their Income on Shelter (Rent) in 2016 (City of Toronto).....	27
Table 7. Top Landlords in City of York .....	34
Table 8. Top Mortgage Lenders to Financialized Landlords in Toronto .....	38

# 1. Introduction

Over the last decade, housing has emerged as a hot-button issue across the country as a result of the rising affordability problems plaguing many Canadian households. With home ownership widely out of reach, many residents in the Greater Toronto and Hamilton Area (G.T.H.A.) have turned to the rental market for their housing needs. In the months leading up to the global pandemic crisis, Toronto's rental markets reached a boiling point; in the fourth quarter of 2019, vacancy rates hit their lowest levels in nearly two decades at 1.1% (Urbanation Inc., 2021). Average rents in the Toronto market also continued their upward climb in 2019, with the average rental rate jumping nearly 10%, its sharpest increase in over a decade (Kalinowski, 2020). These conditions, in turn, helped crown Toronto as the most expensive city in which to rent in the entire country. This is in large part because the home began to take shape as not only a place that provides shelter, security, and comfort but also an "object of speculation" (Martin, 2002) that could be used to procure profits through financial channels on international capital markets (Krippner, 2005). The financialization of rental housing represents a paradigm shift in urban rental markets, with the entry of financial firms and institutional investors seeking to convert multifamily real estate into a financial vehicle to generate wealth. Briefly, financialization refers to "the increasing dominance of financial actors, markets, practices, measurements, and narratives, at various scales, resulting in a structural transformation of economies, firms (including financial institutions), states, and households." (Aalbers, 2016, p. 3).

The term *financialization* is sometimes criticized for being a fuzzy concept used indiscriminately to describe the ongoing housing crisis and its impact on urban housing landscapes across the globe. However, the term has significant utility in describing the finance-led housing accumulation that has transformed housing ecosystems in urban rental markets in Canada and beyond (Gabarre, 2021). In fact, the advancement of neoliberal policies is what gives rise to extractive financial practices that further support the commodification of housing and make the financialization of housing even possible. Missing from the discourse, however, is a deeper understanding of the anti-Black nature of financialized landlords' everyday business and management practices. Over the years, there has been little research that explores anti-Blackness and financialization, apart from work by Elora Raymond and Desiree Fields who investigated these issues in the American context (Fields and Raymond, 2021). Since the 2008 housing crisis, much has been written about the financialization of housing via the securitization of subprime mortgages and its impact on Black communities. Scholars often denote the violence stemming from the housing debacle as the latest iteration of blatant racism experienced by Black Americans at the hands of the private sector (Aalbers, 2012; Wyly et al., 2006).

To better understand the impact of the financialization of housing on Black renters in Canada, and more broadly within the African diaspora, it is imperative that we distinguish anti-Blackness from racism. João H. Costa Vargas and Moon-Kie Jung (2021) argue that "unlike racism, which tends to focus on analogous experiences of oppression, anti-Blackness stresses the singularity [uniqueness] of Black people's dehumanization and anti-humanization" (p. 9). Examining these issues through an anti-Blackness framework helps us to understand that the human right to

housing for Black Canadians will not be resolved by simply eradicating racism from social and institutional practices. Rather, the study of anti-Blackness compels us to see that the very notion of what it means to be human is central to the problems underpinning the racist practices that contribute to the rejection of Black humanity (Jung & Vargas, 2021). The violence of evictions and forced displacements stemming from the ongoing housing crisis in Black, Indigenous, and other racialized communities exemplifies the severe consequences of the financialization of housing when segments of the population are not afforded the basic protection of the state.

The human right to housing is another area that has been largely under explored in financialization literature. In 2017, former UN Special Rapporteur Leilani Farha produced an in-depth report that sheds light on the financialization of housing and its impact on human rights. In the report, Farha detailed the way in which powerful global financial actors helped transform housing from a place of shelter to a financial vehicle or commodity that is now bought and sold on global capital markets to amass wealth (Farha, 2017). Under Article 25 of the Universal Declaration of Human Rights of 1948, “Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing, and to the continuous improvement of living conditions” (Office of the High Commissioner for Human Rights [OHCHR], 1991). General Comment Four of the Committee on Economic, Social and Cultural Rights (C.E.S.C.R.) makes specific reference to the right to housing. It states that the right to housing “should be seen as the right to live somewhere in security, peace, and dignity” (OHCHR, 1991). The committee also recommends that the “‘term ‘housing’ be interpreted so as to take account of a variety of other considerations, most importantly that the right to housing should be ensured to all persons irrespective of income or access to economic resources” (OHCHR, 1991; Hale, 2018). The committee also stresses the statement in article 11 that these rights (1) should not just be confined to housing, but should encompass the right to adequate housing, meaning the right to “adequate privacy, adequate space, adequate security, adequate lighting and ventilation, adequate basic infrastructure and adequate location with regard to work and basic facilities—all at a reasonable cost” (OHCHR 1991). Studies have shown that housing financialization is fundamentally intertwined with anti-Black logics and techniques which historically have been fundamental to the business of finance and real estate (Fields & Raymond, 2021). Under both the Convention on the Elimination of Racism (C.E.R.D.) and the UN Declaration on the Rights of Indigenous Peoples (U.N.D.R.I.P.),<sup>1</sup> states are required to “‘prohibit and eliminate racial discrimination in all its forms and to guarantee the right to everyone, without distinction as to race, colour, or national or ethnic origin, to equality before the law, notably in the enjoyment’ of various rights, including the right to housing.”<sup>2</sup>

In 2019, the Canadian government took the unprecedented step of introducing a key piece of legislation to recognize Canadians’ human right to adequate housing, as affirmed under

---

<sup>1</sup> See *UN Declaration on the Rights of Indigenous Peoples (UNDRIP)*, Article 21(1), [https://www.un.org/development/desa/indigenouspeoples/wp-content/uploads/sites/19/2018/11/UNDRIP\\_E\\_web.pdf](https://www.un.org/development/desa/indigenouspeoples/wp-content/uploads/sites/19/2018/11/UNDRIP_E_web.pdf)

<sup>2</sup> See *Convention on the Elimination of Racism (CERD)* Article 5 (e) Economic, social and cultural rights, in particular, <https://www.ohchr.org/en/professionalinterest/pages/cerd.aspx>

international law (Government of Canada, 2019). Under the *National Housing Strategy Act* (NHSA), the Government of Canada will also appoint a Federal Housing Advocate to monitor the implementation of housing policies and assess their impact on persons who are members of vulnerable groups, persons with lived experience of housing need, and persons with lived experience of homelessness.<sup>3</sup> Part of the Advocate's mandate will be to analyze and conduct research on systemic housing issues, including barriers faced by persons referred to in paragraph 13(a) of NHS.

The objective of this report is to provide research and evidence to better understand how financialization operates, its impacts on persons who are members of disadvantaged groups,<sup>4</sup> and potential policy and regulatory solutions, particularly at the federal level. This report is organized as follows: In the next section, I discuss the evolution of financialization and the financialization of housing in a global context. Next, I discuss the financialization of housing and its broader impact on racialized people and economically disenfranchised communities. In the third section, I provide a general overview of the rise of financialized landlords and their anti-Black investment and management practices. Also, in this section, I discuss public pension funds and how their investments have helped to exacerbate the problems of affordability and evictions, and perhaps increase the precarity of housing for members of the National Housing Strategy priority groups. The priority population includes survivors (especially women and children) fleeing domestic violence, seniors, Indigenous people, people with disabilities, those dealing with mental health and addiction issues, veterans, LGBTQ2+, racialized groups, newcomers (including refugees), individuals and families experiencing homelessness, and young adults (NHS, 2018). I then provide a case study of the former city of York to illuminate financialized landlords' potential sociospatial impact on Black renters. I conclude by highlighting some recommendations on how to re-establish housing as a social good and a human right.

## 2. What is Financialization?

During the 1990s, as economies across the globe experienced tremendous growth, scholars began to use the concept of financialization to capture the shift towards financialized capitalism. Some of the most influential work in this area of inquiry was published in the early 1990s, beginning with the text entitled *The Long Twentieth Century: Money, Power, and the Origins of Our Times*, by Giovanni Arrighi, who first introduced financialization into the lexicon of the broader scholarly community. For Arrighi, financialization represented a decline in the hegemonic control of states over the global capitalist system and the ascendancy of finance. During this process, the economies of these dominant hegemonic states were financialized and they became lenders to developing economies in order to cement their status in this new mastery configuration (Lapavistas, 2011). Since Arrighi's provocative thesis, the concept has inspired other scholars to join the conversation and produce empirical accounts of financialization, such as Froud et al. (2000), Martin (2002), Krippner (2005), Langley (2007),

---

<sup>3</sup> As per Sec. 13(a) of the *National Housing Strategy Act* (Canada 2019).,

<sup>4</sup> As defined in the NHSA under paragraph 13(a) (Canada 2019).

Christophers (2015), Epstein (2005), and Aalbers (2016). Epstein (2005) defines financialization as, “the increasing role of financial motives, financial markets, financial actors and financial institutions in the operation of the domestic and international economies” (p. 1). Greta Krippner (2005) offers her own definition as “a pattern of accumulation in which profits accrue primarily through financial channels rather than through trade and commodity production” (p. 174). Economic geographer Manuel Aalbers (2016) defines financialization “as the increasing dominance of financial actors, markets, practices, measurements, and narratives, at various scales, resulting in a structural transformation of economies, firms (including financial institutions), states, and households” (p. 3).

Scholarship on the topic of financialization has grown exponentially over the last five years. Literature on geographical financialization is divided into three distinct strands of work: capital accumulation, corporate governance, and the broad role of finance in daily life. The first category focuses on the process that is shaping the patterns of capital accumulation and the generation of profits (Arrighi, 1994; Krippner, 2005). The second category is interested in the role of corporate governance and the importance of shareholder value (Froud et al., 2000; Froud, 2006; Pike & Pollard, 2010). Scholars who focus their research within this second category argue that the primary function of corporations today is to accumulate wealth for their shareholders and to advance their monetary interests. Some scholars advance the position that the actions of corporations became the catalyst in the transformation of capitalism (van der Zwan 2014). The last of the three categories is concentrated on the broad role of finance and its overwhelming influence on our daily lives. In this area of study, scholars have focused on the use of various financial instruments, such as mortgages and pensions, that link people from all walks of life to global capital markets (Martin, 2002; Langley, 2008; Fields, 2017). Some scholars shed light on the variety of ways that finance has become woven into the fabric of everyday life (Langley, 2006; Erturk et al., 2007; Pellandini-Simányi et al., 2015; Montgomerie, 2009). While focusing on the U.S., Randy Martin has argued that financial markets are placing great demands on individuals and households with the repeal of the welfare state. Martin (2002) described financialization as a process that has called upon individuals to “accept a great deal of risk into their homes that were hitherto the province of professionals” (p. 12). In other words, people of little financial means are being asked to behave like capitalists (Aalbers, 2008), and in turn, financialization has transformed citizens into investors who manage their own risk by leveraging their human capital to build wealth and accumulate assets.

### **3. The Uneven Racialized Impact of the Financialization of Housing: The 2008 U.S. Housing Crisis**

The bursting of the housing bubble in 2007 sent the United States into one of its worst financial crises since The Great Depression, leading to record levels of unemployment. Since the collapse of the U.S. housing market, millions of American homeowners have been forced to walk away from their homes, because they were unable to continue making their monthly mortgage payments. The threat of foreclosures created a high-stress environment for some households in jeopardy of losing their homes. The ongoing housing crisis presented new opportunities for financial actors like private equity firms, asset management firms, pension funds, and insurers to benefit from the acute challenges in Black and other racialized communities. Following the collapse of the housing market in 2008, many Wall Street firms were waiting to capitalize on the housing crisis they helped to manufacture. Financialized landlords, like private equity firms and hedge funds, began to purchase devalued single-family homes and multifamily properties at a scale large enough to be profitable for formidable institutional investors like pension and sovereign wealth funds. For instance, between 2012 and 2014, more than 61% of government-insured mortgages sold to institutional investors in New York City were in predominantly African-American communities (Silver-Greenberg & Corkery, 2016). The investment and management strategy of Wall Street firms provided a blueprint for Canadian firms to construct their own rental empire to deliver high rates of return to institutional investors with deep pockets.

Following the 2008 housing crash, Canadian financial firms and pension funds began to take notice of an emerging trend in which non-traditional landlords like Wall Street entities were acquiring distressed real estate assets and multifamily properties and converting them into profit-generating assets. During the onset of the housing crisis, the Quebec-based pension fund Caisse de dépôt et placement du Québec (CDPQ) owned several properties in some of the hardest hit areas in the U.S. Yet, despite the economic turmoil, the Quebec-based pension fund experienced little financial impact from the economic fallout or a decline in rental demand. By way of the Great Financial Crisis (G.F.C.), many financial actors in both Canada and the U.S. began to take notice of the resiliency of housing during this turbulent economic period. This, among other factors, persuaded financial actors on both sides of the border to set their sights on this rising new asset class by capitalizing on “low-risk returns” in tight rental markets with an inadequate supply of housing. By the spring of 2017, Ivanhoe Cambridge, the real estate arm of CDPQ, owned more than 40,000 rental units in both Canada and the U.S., accounting for 20% of its total holdings (McFarland, 2017). The growth in this sector compelled the pension funds and other financial actors to shift their investment strategy away from commercial real estate assets like shopping malls and office towers, to this new frontier—apartment buildings. Private equity firms, asset management firms, hedge funds, and insurers sought to profit from the reduction in the supply of affordable and adequate housing. Financial firms began to take notice of how

rapidly the demand for rentals was outpacing supply in major urban rental markets across North America, leading to exponential growth in rental rates, and creating what some describe as a “recession-proof asset” for risk-averse investors like pension funds.

### **3.1 The Economic Racism of Housing**

At the height of the housing boom, lenders used illicit tactics such as pressure sales strategies, half-truth advice, and outright fraud to persuade borrowers to acquire subprime loans with excessive fees and exorbitant interest rates (Howell, 2006). Many subprime lenders employed a risk-based pricing system based on the borrower’s credit score and other factors to determine the interest rate he or she would be charged accordingly. This, along with relaxed underwriting guidelines, allowed many banks to expand access to credit to communities who would otherwise be excluded (Wyly, 2013). The theory behind this practice was that some borrowers might not have adequate income or other credit profile characteristics to qualify for traditional (prime) 30-year fixed-rate loans. But rather than simply deny them credit, subprime lenders made loans available at much higher rates. Subprime lenders argue that they must charge higher fees to help protect them from the higher risk of borrowers defaulting on their loans. The effects of this logic were quite contradictory considering it was precisely the onerous terms that led individual borrowers to default on their loans.

As the financialization of everyday life proceeded, the economic racism that targeted African American borrowers with these punitive financial products that eventually disrupted the global economy was never considered. Researchers found that subprime refinance loans constituted 48% of the lending in predominantly Black neighbourhoods in comparison to the 8% issued in white communities (Lipsitz, 2011). Additionally, researchers revealed that high-income Black homebuyers were three times more likely to hold a subprime mortgage or be subjected to subprime terms than lower-income whites (Rogers, 2008). Strong empirical evidence suggests that the high rates charged by subprime lenders could not be fully explained as a function of the additional risk they bore. Many borrowers did not understand how risk-based pricing worked as most lenders were not transparent about the fees they charged (Engel & McCoy 2010). As a result, lenders took advantage of borrowers’ lack of knowledge of the market. Because of their inexperience, some borrowers jumped at the chance and accepted their fate with these high-interest loan products, fearing that lenders would otherwise withdraw their offers, since most believed it was their only chance at owning a home. Despite this issue, many scholars argue that lower interest rates would have made little difference as the rates were too confusing for borrowers to understand and therefore be able to shop around and compare rates (Engel & McCoy, 2010; Howell, 2006). The subprime mortgage crisis squeezed between \$71 and \$93 billion in wealth from African-American households between 1998 and 2006 (McNally, 2011), prompting scholars and activists to characterize this epidemic as the greatest loss of wealth for racialized people in modern U.S. history (Rivera et al., 2008).

### 3.3 The Rise of Single-Family Rentals (S.F.R.)

Nearly a decade after the start of America's worst housing crisis, some of the same corporate entities which were responsible for the crash are now purchasing distressed properties in bulk (Raymond et al., 2016, Dezember & Kusisto, 2017). Such purchases have included delinquent mortgages and vacant homes in racialized and disenfranchised communities near urban centres where prices are relatively low (Pfeiffer & Lucio, 2015; Silver-Greenberg & Corkery, 2016). As millions of African-American families were being evicted from their homes, many Wall Street entities were waiting in line to capitalize on their losses by acquiring distressed properties to bolster their single-family rental portfolio (Glantz, 2019; Charles, 2020). The growth of the rental market presented a unique opportunity for Wall Street to extract exorbitant profits, as millions of new renters entered this market. To make matters even worse, census data in 2015 revealed vacancy rates had fallen to their lowest levels since the mid 1980s, raising more concerns over the percentage of household income spent on shelter (Jung & Rogers, 2015).

Since 2010, the Federal Housing Finance Agency (which oversees Fannie Mae and Freddie Mac) has been wholesaling tens of thousands of underperforming loans and distressed properties at steep discounts of roughly 30 to 50% to Wall Street speculators to remove delinquent assets from their books (Dreier & Sen, 2014; Goldstein & Stevenson, 2016). In 2017, an audit report published by the Office of the Inspector General revealed that between 2010 and 2016, government-sponsored enterprises sold more than 108,000 distressed mortgage notes with approximately \$18.4 billion in unpaid principal balances (Hosking, 2017). Institutional investors like Blackstone Group, American Homes 4 Rent, Colony Starwood Homes, Pretium Partners, and MTGLQ Investors (a significant subsidiary of Goldman Sachs) have raised close to \$70 billion to acquire distressed properties at steep discounts, charging as much as 180% of fair market rent (Dreier & Sen, 2014; Mari, 2020). In 2015, some of the largest single-family landlords in the country all decided to raise rents as much as 5.7% in an effort to boost profits and shore up investors' interest, while further exacerbating the affordability problems in African-American communities (Gittelsohn & Perlberg, 2015; Semuels, 2019). Meanwhile, studies in Atlanta revealed corporate landlords have been evicting tenants at an unprecedented rate, further threatening the stability of neighbourhoods (Raymond et al., 2018; Raymond et al., 2016).

In the years following America's housing crash, financialized landlords amassed more than half a million single-family homes in large urban centres such as Atlanta, Dallas, Chicago, Detroit, Seattle, Los Angeles, Phoenix, Las Vegas, Miami, and Orlando (Dreier & Sen 2014; Louis 2014; Pfeiffer & Lucio, 2015; Immergluck & Law 2014). To facilitate these purchases, Wall Street private equity goliath Blackstone Group developed a sophisticated product known as Rent-Backed Securities, allowing Wall Street entities to profit from the mess created in 2008. Rent-Backed Securities work very similarly to mortgage-backed securities, except monthly rental payments are used to pay bondholders rather than mortgage payments. Blackstone alone, the nation's largest investor and owner of single-family homes in America, spent \$10 billion acquiring 50,000 homes between 2015 and 2017 (Perlberg & Gittelsohn, 2015; Olick, 2015; Goldstein, 2017).



Since the inception of single-family landlords, Wall Street entities have grown immensely. Much of this growth has been achieved through the continued acquisition of single-family homes, which has recently slowed tremendously because of the lack of rock-bottom foreclosure deals and mergers. For example, over a two-year period between 2015 and 2017, a series of mergers transformed America's urban housing ecosystem. In 2015, Starwood Waypoint Residential Trust merged with Colony American Homes in a deal worth \$1.5 billion. The two companies joined forces and consolidated their resources to manage more than 30,000 single-family homes (Lahart, 2015). Two years later, Blackstone merged with Starwood Waypoint homes in a deal that crowned the private equity giant—America's largest single-family landlord with 82,000 homes in 17 markets, including Atlanta and parts of Southern California (2017). The merger meant that Invitation Homes and American Homes 4 Rent controlled nearly 60% of the single-family rental market in the U.S. (Semuels, 2019).

### **3.4 Canadian Pension Funds: Invested in Displacement**

In 2021, the Private Equity Stakeholder Project convened a study examining the racial disparity in evictions by corporate landlords in the United States and found that institutional landlords, such as private equity firm Pretium, have been evicting thousands of Black renters during the global pandemic (Arnold, 2021; Warnica, 2021b). The study revealed that Front Yard Residential, which was acquired by Pretium at the start of 2021, was not only evicting Black tenants but was doing so at rates four times as high in Black counties (Sorensen, 2021). Front Yard Residential, like its parent company Pretium, sought to profit off the backs of poor Black people following the tsunami of foreclosure evictions that decimated Black communities in the U.S. It did this by acquiring deeply discounted homes and converting them into profit-generating assets. Pretium even informed potential investors of its deleterious investment strategy in pitches in which it advised that the funds would “capitalize on the severe distress in the residential real estate market in the United States” by renting to families “who have been displaced by foreclosure,” according to an investigative report by the *Toronto Star* (Oved et al., 2021). An in-depth analysis also revealed that a vast majority of the properties owned by Front Yard Residential are in neighbourhoods with the highest number of families living in poverty (Charles, 2020). Pretium does not explicitly state that it primarily targets single-family homes in Black and economically disenfranchised communities to bolster its rental empire; the Wall Street entity articulates that its acquisitions strategy is to seek out single-family homes with financially attractive yields, indicating the firm's continued appetite intention to scale its operation by acquiring deeply undervalued properties for the foreseeable future.

The Private Equity Stakeholder Project compared four counties with similar economic profiles in both Georgia and Florida and found that Pretium was filing to evict 10% to 12% of its tenants in majority Black counties compared to between 1% and 2.4% in predominantly white counties where they also own thousands of single-family rentals (Sorensen, 2021; Oved et al., 2021). Canadian pension funds have also become complicit in these anti-Black investment and management strategies by Pretium in predominantly Black communities. At the start of 2021, one of Canada's largest pension investment managers, Public Sector Pension Investment Board

(P.S.P. Investments) received scathing criticism for its \$700 million joint venture investment with the Wall Street landlord, Pretium, which is the second-largest single-family operator in the U.S. The pension fund was criticized for its investment in the Wall Street firm which recently came under fire for disproportionately evicting renters in predominantly Black communities during the COVID-19 global pandemic (Warnica, 2021a). When asked about the alleged anti-Black management practices of Pretium, P.S.P. stated: “As with all of our investment partners, P.S.P. undertook a comprehensive diligence process on Pretium to ensure their alignment with our long-term values” (Oved et al., 2021). Yet, P.S.P.’s due diligence and values fail to account for their responsibility to respect the human rights of Black and indigent people. Investments like these lead to higher rental costs and excessive and punitive late fees which create grave financial hardships for many working-class people and households residing in predominantly racialized communities.

Racial disparity in evictions across predominantly Black counties in Georgia is not a new phenomenon. Another study by the Federal Reserve Bank of Atlanta also found that eviction rates in predominantly Black and Latinx counties in the Atlanta area, where corporate landlords own thousands of properties, were extremely high (Raymond et al., 2016). An examination of 2015 eviction records found that financialized landlords were 8% more likely to file for eviction. In fact, the study found that private equity firms operating in the southwest Atlanta area were quick to evict their tenants, with one firm filing notices against 30% of their tenants in one year (Raymond et al., 2016). However, Princeton University eviction researcher Peter Hepburn argues that the problem of evictions is not isolated to a few landlords. In a recently published report, Hepburn and colleagues (2021) examined millions of evictions across 39 states during the pandemic, which revealed a systemic problem disparately disproportionately impacting racialized people, especially Black and Latinx renters. Past studies have shown that not much has changed as Black and Latinx renters, particularly female renters, are disproportionately at risk of receiving eviction notices and of being evicted (Desmond 2012, 2016). For example, prior to the start of the pandemic, Black renters accounted for a disproportionate share of all eviction applications across the U.S. Black renters accounted 22.8% of all renters that were recorded in the Eviction Tracking System used to analyze the data, but accounted for nearly 40% of the eviction filings (Hepburn et al., 2021). This trend has continued during the pandemic, as Black renters received 35% of the eviction filings between March 2020 and December 2020 (Hepburn et al., 2021).

### **3.5 How Retirement Savings Financed the Housing Grab**

A plethora of retirement savings systems for teachers, professors, firefighters, and other public sector workers have played a large role in creating the single-family rental industry in the U.S. Some of the largest retirement savings systems in both Canada and the U.S. have helped fuel the ongoing housing crisis by providing financialized landlords with the capital to acquire distressed real estate assets to build out their rental portfolios. Pension fund managers have been under immense pressure to make up for the losses incurred during the Great Recession. In turn, these losses have made it extremely difficult for some pension funds to cover future

payouts to retirees. As such, pension fund managers have relied heavily on riskier but unusually high reward investments from private equity firms that they would otherwise not obtain, if they simply invested in government and corporate bonds. Collectively in the U.S., state and local pension funds manage more than \$4.3 trillion in employee retirement systems investments (Banta et al., 2019). As seen in Table 1, some of America's largest public pension funds collectively have invested more than \$180 billion in private equity firms, with California Public Employees' Retirement System leading the way with more than \$26 billion invested. But driving the demand for this tantalizing new asset class is the potential profit to be made from property appreciation and rent increases. As millennials continue to be priced out of homeownership, many are forced to rent and Wall Street is betting this trend will continue for the foreseeable future.

*Table 1. Top Ten U.S. Public Pension Funds Dollars Invested in Private Equity*

Rank	Fund	Private Equity Investment (\$Bil.)
1	California Public Employees' Retirement System	\$26.50
2	Teacher Retirement System of Texas	\$23.93
3	California State Teachers' Retirement System	\$23.54
4	Washington State Investment Board	\$23.45
5	New York State Common Retirement Fund	\$20.31
6	Oregon Public Employees Retirement System	\$18.48
7	State of Michigan Retirement System	\$13.78
8	New York City Public Pension Funds	\$12.85
9	The Florida Retirement System	\$11.62
10	Ohio Public Employees Retirement System	\$9.94

Data Source: American Investment Council 2021 Public Pension Study  
[https://www.investmentcouncil.org/wp-content/uploads/2021\\_pension\\_report.pdf](https://www.investmentcouncil.org/wp-content/uploads/2021_pension_report.pdf)

More recently, with the fallout from the ongoing foreclosure crisis, institutional investors such as public pension funds, sovereign wealth funds, insurance companies, and university endowments have increased their appetite for alternative asset classes, such as private equity, real estate, and distressed securities. Public pension funds have more than doubled their capital allocations towards riskier alternative investments. Whereas in 2017, these assets accounted for just over a quarter of pension portfolios, just a decade earlier, they made up only 11% (Lewis, 2020). Alternative assets are private market assets that are not available to be bought or sold on publicly recognized stock exchanges. These assets differ from stocks and bonds in a variety of ways. For example, with stocks and bonds, the price is readily available and investors can sell the asset at any time. In contrast, with an alternative asset, cashing out of the investment is much more restrictive, because their investment is illiquid, and private equity firms often require a minimum commitment period, typically between three and five years (Rock, 2021).

### **3.6 Pension Funds Working Against Members' Interests**

Private equity firms' investments are often not aligned with the pension fund's values, such as human rights and environmental and social values. Most private equity firms undertake investment activities that exploit the vulnerabilities in some of the most economically deprived communities or endanger the environment for the sake of securing high returns for investors and shareholders. Private equity firm investors—pension funds, university endowments, and other investors—are limited partners, and they have essentially signed a blank cheque enabling the firm to invest in nearly anything, unless specific provisions are outlined in the agreement detailing how they can invest the funds. Put differently, investors are afforded narrowly defined legal rights and have little insight into how the funds will be invested. As a result, investors are not able to observe whether their investments are reducing the quality of life of their members. For example, in 2018, California public pensioners criticized Blackstone Group after government records showed the private equity firm used money invested by California public employees and the State University system to defeat Proposition 10 (Sirota & Perez, 2018). The bill was designed to repeal a nearly 30-year-old state law prohibiting cities and smaller jurisdictions from imposing rent control ordinances on residential properties. Campaign finance records indicate Blackstone and its affiliated funds donated nearly \$6 million to two organizations campaigning to defeat the bill. Essentially, the retirement savings of public employees in the state of California were used to deprive workers and other residents of affordable rents in the state and the ability to live in the city where they work. However, Blackstone warned such investment was warranted to safeguard investors from incurring any losses with passing of this bill, which would lead to “fluctuations in occupancy, rental rates, operating income and expenses.”

## 4. Financialization of Multifamily Housing

In the mid-1990s in Canada, both provincial and federal levels of government began their divestment from social housing and downloaded these responsibilities to municipalities without offering any additional revenue tools to maintain existing levels of service or to construct new affordable housing (Suttor, 2016). This withdrawal of federal and provincial investments in social housing provision, coupled with the introduction of vacancy decontrol regulations, helped to facilitate what scholars like Gertjan Wijburg and his colleagues describe as the financialization of rental housing 1.0 (Aalbers et al., 2020). This practice, as Wijburg and his colleagues explain, occurred mainly between the years 2000 and 2006, in the lead up to the 2008 housing crash, where financial actors pursued a largely speculative investment strategy of “buying low and selling high” in real estate markets across the globe (Wijburg et al., 2018). Private equity firms and hedge funds dominated the residential real estate market during this time, as most of these financial actors had a three-to-five-year focus. These acquisitions were often highly leveraged, meaning the firms had minimal equity in the properties purchased and often made only small capital investments to maintain them (Fields & Uffer, 2016; August & Walks, 2018; Soederberg, 2021). In the U.S., most of these firms began to experience significant challenges in meeting their financial expectations or executing their business plans by the start of the G.F.C. As a result, private equity firms and hedge funds were forced to offload their portfolios to a growing number of Real Estate Investment Trusts (R.E.I.Ts) in both the U.S. and the European Union (Fields, 2015; Wijburg et al., 2018).

### 4.1 Toronto Multifamily Housing

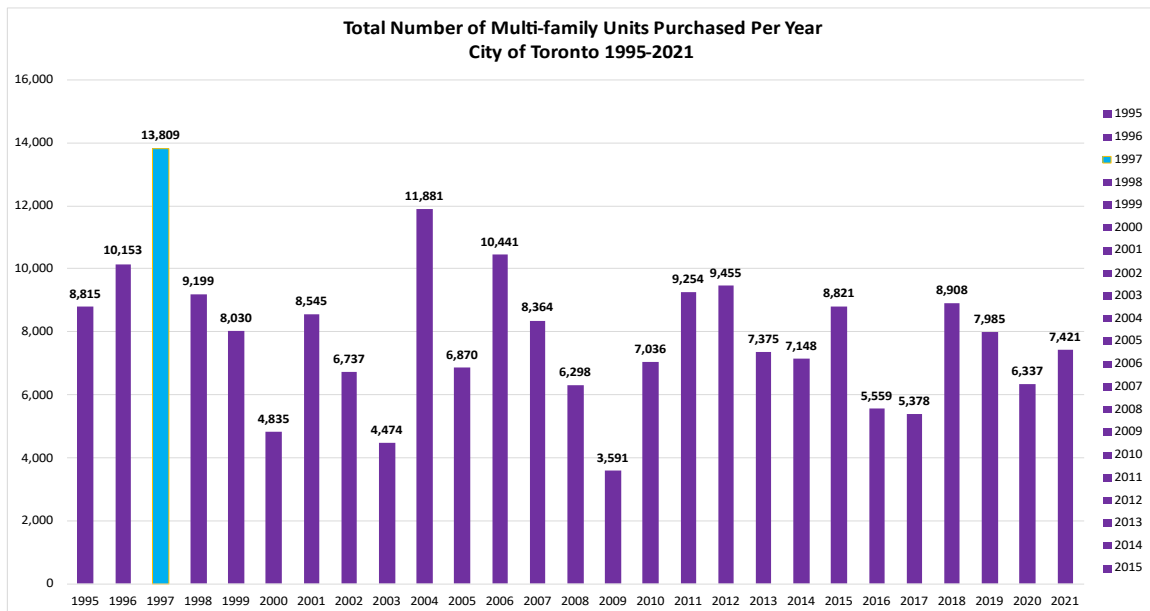


Figure 1: Graph of total number of Multi-Family Units Purchased per Year in the City of Toronto from 1995 to 2021

Data source: Altus Group

In Toronto, the process of financialization of rental housing occurred in reverse order. In 1997, the Ontario government introduced a new Tenant Protection Act, which produced both an affordability crisis for tenants and the opportunity for institutional investors to augment profits from their investment in the private rental sector. That year, nearly 14,000 multifamily units were purchased in the Toronto market, which is still the record for the most units purchased in a given year. As shown in Table 2, financialized landlords accounted for 46.6% of all the units that were acquired in 1997, with Toronto-based Metro Capital Group and CAPREIT leading the way with 1,722 and 1,699 units respectively.

*Table 2. Landlord Profile of Multifamily Purchasers in the City of Toronto for 1997*

Landlord Profile	Sum of Number of Units
Private Investor—Canadian	7,088
Financialized Landlord—Canadian	6,465
User	164
Developer	86
Private Investor—Foreign	71
<b>Grand Total</b>	<b>13,874</b>

Data Source: Altus Group

*Table 3. Top Financialized Landlords in Toronto in 1997*

Top Financialized Landlords in Toronto 1997	Sum Number of Units
1. Metro Capital Group	1,722
2. CAPREIT	1,699
3. The Wynn Group of Companies	720
4. GWL Realty Advisors	712
5. Double Z Investments	558
6. Allied Properties R.E.I.T.	393
7. British Columbia Investment Management Corporation (B.C.I.M.C.)	304
8. Canadian Apartments Corporation	234
9. Firm Capital	83
10. FI Properties Inc.	40
<b>Grand Total</b>	<b>6,465</b>

Data Source: Altus Group

The desirability of multifamily residential properties is largely due to the advantages this asset class provides investors such as a stable and predictable income stream from rent collection and the ability to scale, standardize, and automate management processes and practices to boost the profitability of the property (Fields, 2019). The devolution of housing provision to the municipalities left a large void in rental markets across Canada, as both the federal government and provinces got out of the business of constructing social housing. This opened the door for

the creation of investment vehicles such as residential R.E.I.Ts that seek to maximize their profits by reducing the supply of affordable housing.

## 4.2 “Gaming the System”

Financialized landlords like CAPREIT have benefited from landlord and tenant policy reforms instituted in 1997 which that repealed the 1992 *Rent Control Act*. The 1997 *Tenant Protection Act* was introduced by the Ontario Progressive Conservative Party under the leadership of former Premier Mike Harris. Two key features of this new act were the introduction of vacancy decontrol and a new judicial body, the Landlord and Tenant Tribunal Board to hear landlord and tenant disputes (see also August’s report in this series for a more detailed history of this key policy shift). As part of this new act, vacancy decontrol grants landlords the right to raise rents to as high as the market will bear upon tenant turnover. The effect of this change was significant because it encouraged harmful practices such as evictions and renovations, which led to the reduction of affordable rental units. These were all in direct contravention of Canada’s international obligations to uphold the human right to housing. The act incentivized financialized landlords to prioritize profits over the human right to adequate housing. Such practices have resulted in the permanent loss of affordable rentals in markets like Toronto, and into a growing eviction and homelessness crisis in Canada (Raza, 2020; Leon & Iveniuk, 2020). A recent report found that Canada lost more than 320,000 affordable housing units in the private rental market over the five-year spans between 2011 and 2016, according to housing scholar Steve Pomeroy (Pomeroy, 2020). During that same period, Pomeroy discovered, investment from both the provincial and federal levels of government was inadequate, considering they were only able to produce 20,000 units (Pomeroy, 2020). For every new affordable rental unit created, 15 were lost in the private rental sector, and the crisis was now further amplified by the ongoing global pandemic (McKenzie-Sutter, 2020; Mah 2021).

Financialized landlords have justified these investment and management practices by offering the defence of market objectivity and compliance with residential protection laws. Furthermore, some CEOs argue that their investments are injecting new life into these dilapidated buildings and improving the quality of living (Birchall, 2019). However, modernization efforts are at the core of some of these financial actors’ business models with the aim of securing higher yields. This is largely achieved by either charging higher rents or selling the renovated property to other investors. For some investors, typically private equity and asset management firms, the goal is often to depart from these investments with returns that far exceed their initial purchase price. However, the pursuit of higher returns often adversely impacts renters in a variety of ways. To maximize returns, asset management firms and R.E.I.Ts often prioritize “profits over people” by engaging in harmful cost-cutting measures that lead to a decline in the quality of living. These management measures often include cutting back on maintenance and desperately needed repairs, as well as service levels, all while simultaneously increasing rents and introducing additional fees for the use of certain amenities that were once either free or offered for a nominal fee.

After coming under fire for their own practices, Swedish-based asset management firm Akelius, which owns more than 3,500 units in Toronto, defended its business practices by stating, “Our

business idea is to provide a better living ... that comes with renovations, and also improved services” (Smee, 2020). While it may be true that financialized landlords seek to provide better living conditions for tenants, they also exacerbate the affordability problems and threaten to destabilize neighbourhoods (Fields & Uffer, 2016). In fact, countless studies show that financialized landlords regularly game the rental system by undertaking unnecessary renovations to the common areas and exterior of a property with the aim of modernizing the real estate in order to increase rents, attract more affluent tenants, and augment profits (Zigman & August 2021; Fields & Uffer, 2016). Community housing activists in Toronto have already begun to denounce the financial violence of such practices, because these efforts have worsened the displacement problem in certain neighbourhoods, especially in racialized and economically disenfranchised communities (Smee, 2020).

### 4.3 Financialized Landlord Investment and Management Practices

#### *Squeezing*

As mentioned above, the main priority of financialized landlords is to extract as much value from these assets as possible in order to secure lucrative returns for investors and shareholders. To do this, some financialized landlords introduce creative cost-reductive measures to eliminate all inefficiencies that reduce their bottom line. This often includes the removal of on-site superintendents; the reduction of maintenance, repairs, and services; and the transfer of certain responsibilities, such as payment of utilities, to the tenant. Financialized landlords often apply to increase the rents on existing tenants once per year, according to the provincial guideline increase set by the province of Ontario each year.<sup>5</sup> Financial actors often do this to extract higher profits from the increase in rental cost. In 2022, all landlords will be eligible to increase rents by 1.2%, according to the provincial increase guidelines in Ontario.<sup>6</sup> Financialized landlords also plan to impose new fees to help bolster their bottom line, such as charging large fees for the use of on-site recreational facilities that were previously either free or accessible for a nominal fee. However, not all fees are legal. In Ontario, Section 134 of the *Residential Tenancies Act* prohibits a landlord from charging a tenant “fee, premium, commission, bonus, penalty, key deposit or any other amount of money” in addition to their monthly rental cost.<sup>7</sup> This could also include fees for any amendments made to the lease or any additional cost for having pets in the rental units. The difficulty, however, is that many renters are unaware that these additional fees added to their monthly rental costs are illegal, and they, as result, pay the fees, because their options are fairly limited in a tight and expensive rental market.

---

<sup>5</sup> In Ontario the guideline is the maximum a landlord can increase most tenants’ rent during a year without the approval of the Landlord and Tenant Board. Residential Rent Increase, <https://www.ontario.ca/page/residential-rent-increases>

<sup>6</sup> Ibid

<sup>7</sup> Ontario *Residential Tenancies Act*, 2006, S.O. c.17 (See Paragraph 134 Additional charges prohibited), <https://www.ontario.ca/laws/statute/06r17#BK206>



### *Value-Added Strategies*

Value-added strategies are another source of revenue for financialized landlords. Financial operators like asset management firms and R.E.I.Ts often renovate post-war suburban apartment buildings in Toronto to modernize the property and give it a luxury appeal. This strategy is often used to generate additional revenue from the ability to charge higher rents due to the modernization of individual units or common areas of the property. As part of this investment-friendly policy reform in 1997, the introduction of Above Guideline Increases (A.G.I.) made rental housing investments even more enticing for institutional investors. The reform meant that landlords could now make improvements to a property (justifying rent increases) and pass along the cost of capital expenditure to tenants. In Ontario, property owners are permitted to apply for an A.G.I. of up to 3% per year, for a period no longer than three years (for a total increase of 9%), in addition to the yearly provincial guidelines for increase (Zigman & August, 2021). As shown in Figure 2, some of the in-suite improvements include the instalment of three stainless steel appliances and in-suite laundry to give the unit a more contemporary look to compete with newly developed condominiums for affluent renters. Some of these improvements also include improvements made to the exterior of the property, such as replacing the original metal facings on balconies with glass panels and painting exteriors to give the property a contemporary appeal, as seen in Figure 3. In a 2020 annual report to investors, Minto R.E.I.T. gloated about the success of its value-added strategy, where they noted it “represents the best risk-adjusted strategy for return on capital of the R.E.I.T’s investment opportunities” (Minto R.E.I.T. 2020). In fact, by the end of 2020, Minto had a total of nine properties in its repositioning program with more than 2,300 suites remaining to be repositioned. It should be noted that these improvements are not solely based on improving the standard of living in these properties; rather, the main priority with the modernization of multifamily properties is to obtain higher returns from the asset by charging higher rents or by selling the upgraded property.



*Figure 2: Photo of Starlight Investment Value-Added Strategy*

Photo Source: [https://www.starlightinvest.com/news-insights/?option=com\\_dropfiles&task=frontfile.download&catid=29&id=384&preview=1](https://www.starlightinvest.com/news-insights/?option=com_dropfiles&task=frontfile.download&catid=29&id=384&preview=1)



*Figure 3: Photo of Exterior (balcony panel replacement) Value-Added Strategy by Starlight Investments in Toronto*

Photo source: captured by author on Nov 25, 2021

### *Infill Development*

Prior to the start of the COVID-19 pandemic, Canada's multifamily sector was poised for another record-breaking year with respect to volume of investments. A variety of factors have been driving this growth, including historically low interest rates, exponential growth in home prices, rising immigration levels, low vacancy rates, and severe shortages in purpose-built rentals. Collectively, these conditions make the Toronto multifamily sector an attractive investment for the foreseeable future and have led to a significant growth in the demand for rentals, which has led to a rapid increase in rental rates in Toronto. This in turn incentivizes some financialized landlords to engage in "infill" development on the lots they own to further establish "highest and best use" of the land and to maximize their returns. For example, Starlight Investments, Hazelview Investments, and CAPREIT have all submitted infill development applications to construct purpose-built rentals. Since 2019, Starlight Developments, a subsidiary of Starlight Investments, created its own development pipeline, with nearly 4,000 purpose-built rentals in the Toronto market alone (Lewis, Forthcoming -a). The City of Toronto has already approved three Starlight Developments projects for a total of 70 purpose-built rental units (Lewis, Forthcoming -a). As shown in Figure 5, Hazelview Investments, Fitzrovia, and AIMco have already commenced construction of three purpose-built rental towers containing a total of 728 rental units (Lewis, Forthcoming -a).



*Figure 4: Approved Infill Purpose-Built Rental Development in Toronto by Starlight Development*

Photo Source: photo taken by author on Nov 30, 2020



*Figure 5: Image of Purpose-Built Rental Construction Site Owned by Hazelview Investments, AIMco, & Fitzrovia Capital (Dufferin and Highway 401)*

Photo source: photo taken by author on December 30, 2021

## 5. Transformation of Urban Rental Markets

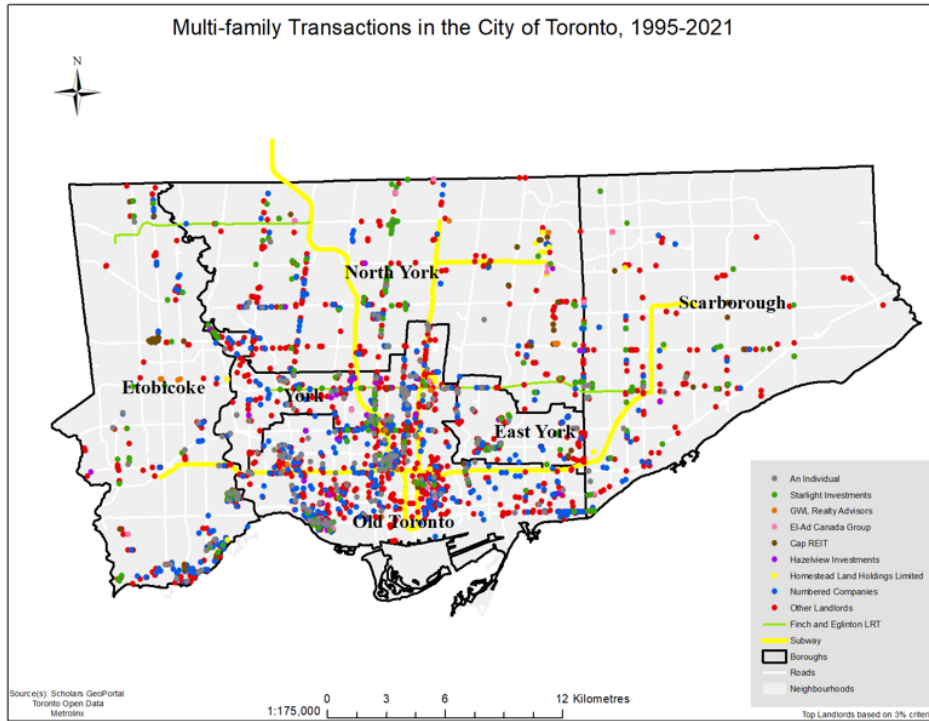


Figure 6: Map of Top Multi-family Landlords in Toronto, as of October 28, 2021

Data Source: Altus Group

Map author: Abena Takyi

Since the founding of CAPREIT, many other financial actors have created their own R.E.I.Ts or acquired portfolios to construct their own rental empires. By the start of the millennium, Toronto's multifamily markets began attracting the interest of foreign investors. For example, in 2002, the now-defunct Wall Street investment bank Lehman Brothers purchased two residential towers in north Etobicoke totalling 728 units for \$42 million. The investment bank continued its buying spree the following year with an additional purchase of two towers totalling 542 units, for \$25.75 million and \$12 million respectively. Since then, Canada's multifamily rental space has gradually been taken over by a new set of financialized landlords, including private equity firms, hedge funds, asset management firms, insurance companies, and institutional investors (pension and sovereign wealth funds). The high cost of homeownership, together with an insufficient supply of rental housing in regions like Toronto, have helped to make Canada's multifamily sector one of the most sought-after asset classes in the world. As a result, financialized landlords have been increasingly active, acquiring multifamily properties in bulk to convert them into profit-generating assets. Since 1995, financialized landlords have acquired nearly 120,000 rental units, which is approximately 55% of the total number of rental units that have been acquired by all landlords.

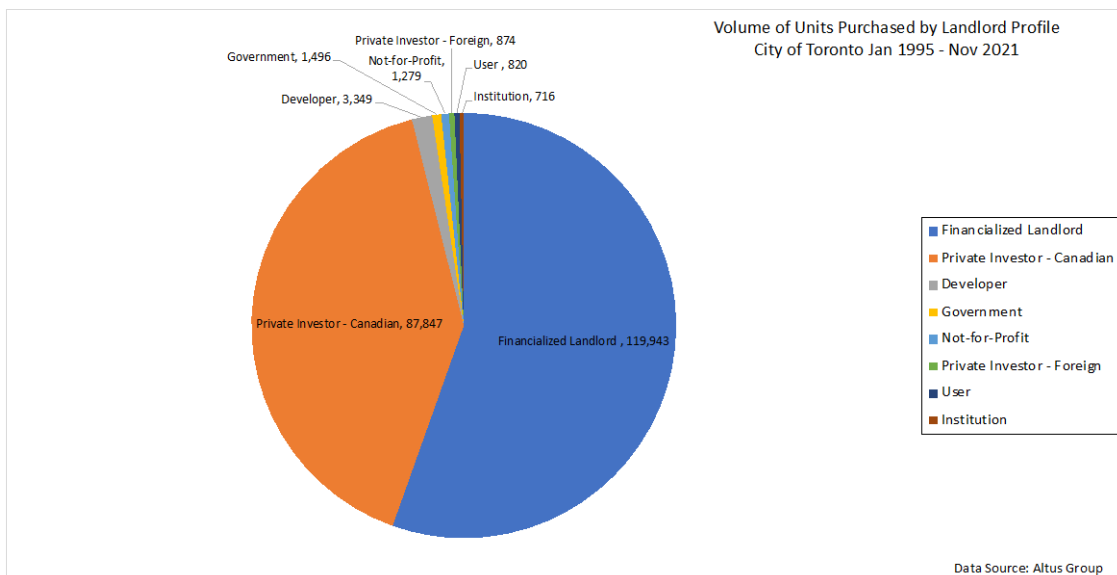


Figure 7: Chart of the Volume of Units Purchased by Landlord Profile in Toronto

Data Source: Altus Group

These landlords acquire “underutilized” multifamily properties and reposition them in order to maximize earning potentials.

## 5.1 The Rise in Institutional Investment in Toronto

Since 2021, investment volume in Toronto’s multifamily sector has been on a steady upward trajectory. From 2017 to 2019, investment volume grew rapidly for three consecutive years. In 2018, for the first time in the Toronto market, investment volume eclipsed the \$2 billion mark, with \$2.286 billion in sales. A 2020 market outlook report suggested that the multifamily sector was poised for another record-breaking year prior to the COVID-19 pandemic shutdown (Colliers International 2020). However, in 2021, the multifamily market rebounded significantly, shattering the old record to reach a new all-time high of \$2,577 billion in investment as of November 1, 2021 (Lewis, Forthcoming—b). Despite the ongoing challenges of the COVID-19 pandemic, some financialized landlords remain very optimistic about the long-term future of the industry. In fact, both the Chairperson of Minto Apartment REIT, Roger Greenberg, and Chief Executive Officer Michael Waters reiterated their confidence in the market to unitholders:

Management views this as a short-term disruption as the Federal Government has reiterated its commitment to immigration and has increased its targets for New Canadians in 2021 and onward to catch up on immigration targets that were missed in 2020. The favourable supply and demand dynamic for rental housing observed prior to COVID-19 will continue as Canadians are vaccinated and people go back to their workplaces, business travel and in person post-secondary instruction resumes and as immigration levels return. The R.E.I.T. is well positioned to capitalize on these dynamics. (Minto Apartment REIT 2020)

Several reports even indicate that the pool of buyers has become increasingly institutionalized, with financialized landlords such as Starlight Investment, Blackstone Group, Hazelview Investments, Crestpoint Real Estate Investments Ltd., and Q Residential accounting for the overwhelming majority of the acquisitions over the last three years (Lewis, Forthcoming -a).

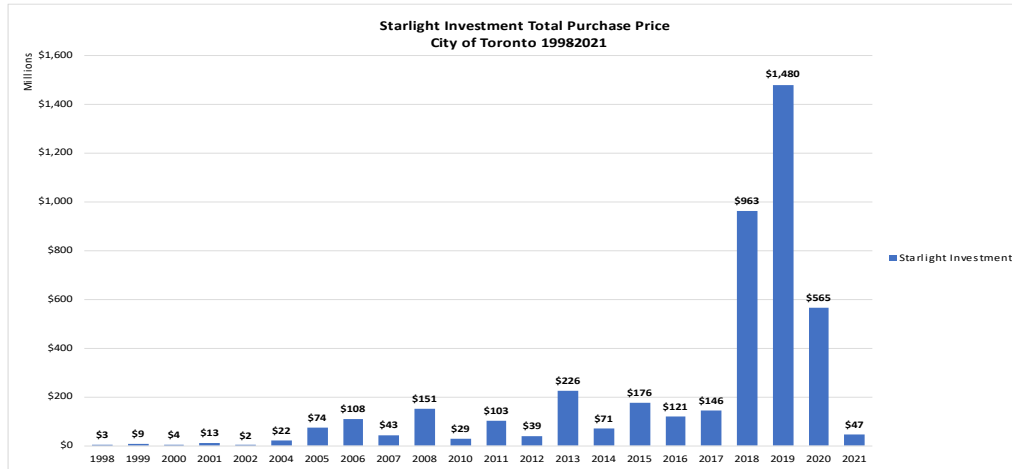


Figure 8: Graph of Starlight Investment by Volume of Dollars Spent on Multi-family Properties in Toronto

Data Source: Altus Group

Over the past couple of years, Toronto-based asset management firm Starlight Investments has spent more than \$4 billion aggressively amassing its rental empire in the Greater Toronto and Hamilton Area (G.T.H.A.) with its acquisition of various rental portfolios from R.E.I.Ts and other asset management firms (Colliers International, 2019). In 2019, Starlight spent \$1,732 billion to acquire Continuum Residential Real Estate Investment Trust's portfolio, which comprised 44 high-rises (6,271 rental suites) in the G.T.H.A., including high-rises in racialized and economically disenfranchised communities like Parkdale (Whyte, 2020). Starlight continued its buying spree into 2020 by acquiring Northview REIT, one of Canada's largest multifamily R.E.I.Ts, for \$2.5 billion through a joint venture with KingSett Capital (Zivitz, 2020). By the end of 2020, Starlight Investments had become Canada's largest commercial residential landlord with more than 60,000 rental units. The firm is also the largest multifamily landlord in the City of Toronto, with more than 22,000 rental units (see Table 4) under management (Lewis, Forthcoming—b).

Table 4. Top Landlords in Toronto by Number of Units Under Management

Top Landlords in Toronto	Sum of Number of units
1. Starlight Investments	22,102
2. CAPREIT	7,460
3. Homestead Land Holdings Limited	6,894
4. Elad Canada Group Inc.	6,776
5. Hazelview Investments	6,409
6. GWL Realty Advisors	5,681
7. Metro Capital Group	5,465
8. Akelius Fastigheter AB	4,401
9. Individual(s) acting in their own capacity	3,992

10. Double Z Investments	3,791
--------------------------	-------

Data Source: Altus Group

Acquisitions like these allow a small number of financialized landlords to dominate the local market in a given area, accelerate gentrification, and destabilize neighbourhoods. One of Starlight’s core investment policies is its valued-added strategy, in which it acquires undervalued properties, renovates them, and rapidly raises rents, thereby pricing longstanding tenants out of their homes and neighbourhoods. In highlighting the success of this strategy, the company recently bragged to investors about how it was able to increase rents by more than \$400 per unit over four years at an apartment building in Toronto (Kiladze, 2020).

## 5.2 Oligopolistic Rental Market

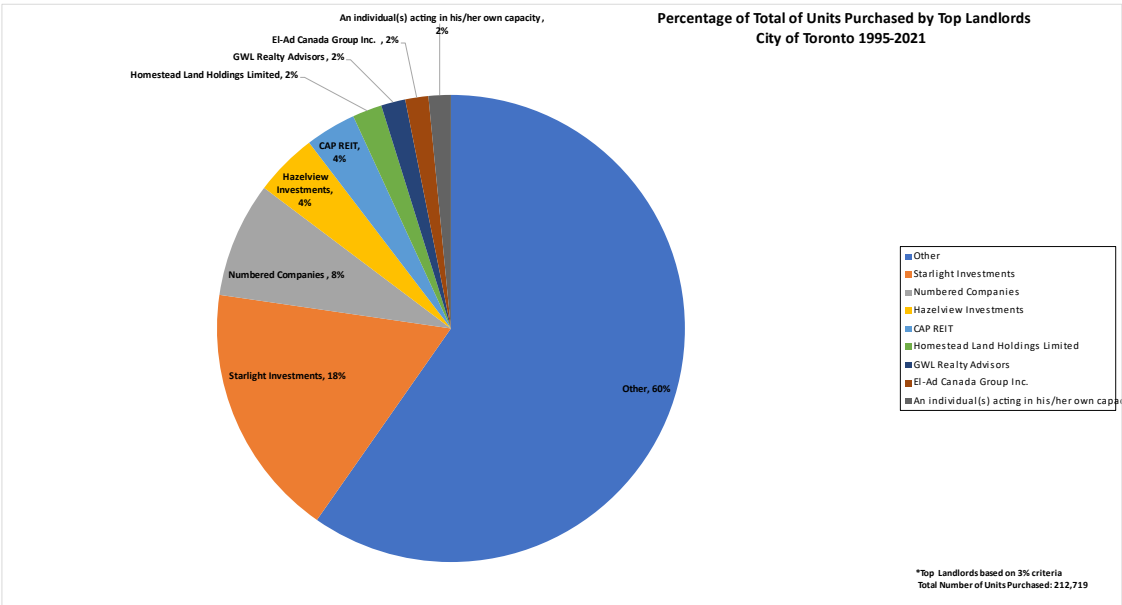


Figure 9: Graph of Percentage of Total Units Purchased by Top Landlords in Toronto

Data Source: Altus Group

An oligopoly exists when a few companies, offering similar goods and services, rule over many in a particular market or industry. These firms often work in concert with one another to increase profits rather than competing to provide elements of a free market to the consumer. In the context of Canada’s rental market, the concern is that a small number of larger landlords could potentially engage in anticompetitive behaviour, which in turn can lead to higher rental prices for renters. Based on Figure 9, we can see that 60% of Toronto’s rental market is still dominated by smaller landlords (as of October 28, 2021). In terms of large investors, this means the market is still ripe for more consolidation and mergers to grow their rental portfolios. For renters, higher rental prices could mean a limited supply of decent and affordable rental units. For Black communities, the worry is that financialized landlords could exploit tenants by increasing rents and reducing maintenance and repairs because they know these tenants’ housing options are limited in tight rental markets like Toronto and Vancouver.



## 6. Racialized Geographies of the Financialization of Housing in Toronto

### 6.1 Eviction Crisis in Black Communities

In the past decade, much has been written about sociospatial impacts of financialized landlords, but very little is known about the lived experiences of tenants, especially Black renters. A study on evictions by the Wellesley Institute in Toronto found that Black tenants face a higher risk of eviction (Leon & Iveniuk, 2020). Moreover, the study revealed that census tracts with 36% Black renters experience double the eviction filings experienced by census tracts with 2% Black households (Leon & Iveniuk, 2020). Yet, because landlord and tenant tribunals across the country do not track race-based data, very little is known about who is evicting Black renters in these geographies or the impact of this violence on their physical and mental health. A study of foreclosure evictions revealed that housing instability coupled with income insecurity can have an adverse and lasting impact on families, including on children's scholastic performance and the ability to secure future employment (Lewis, 2021). Like other studies, preliminary analysis of 2020 evictions in Toronto reveals that the incidence of evictions is higher in Black (see Figure 12) and other racialized communities (see Figure 10).

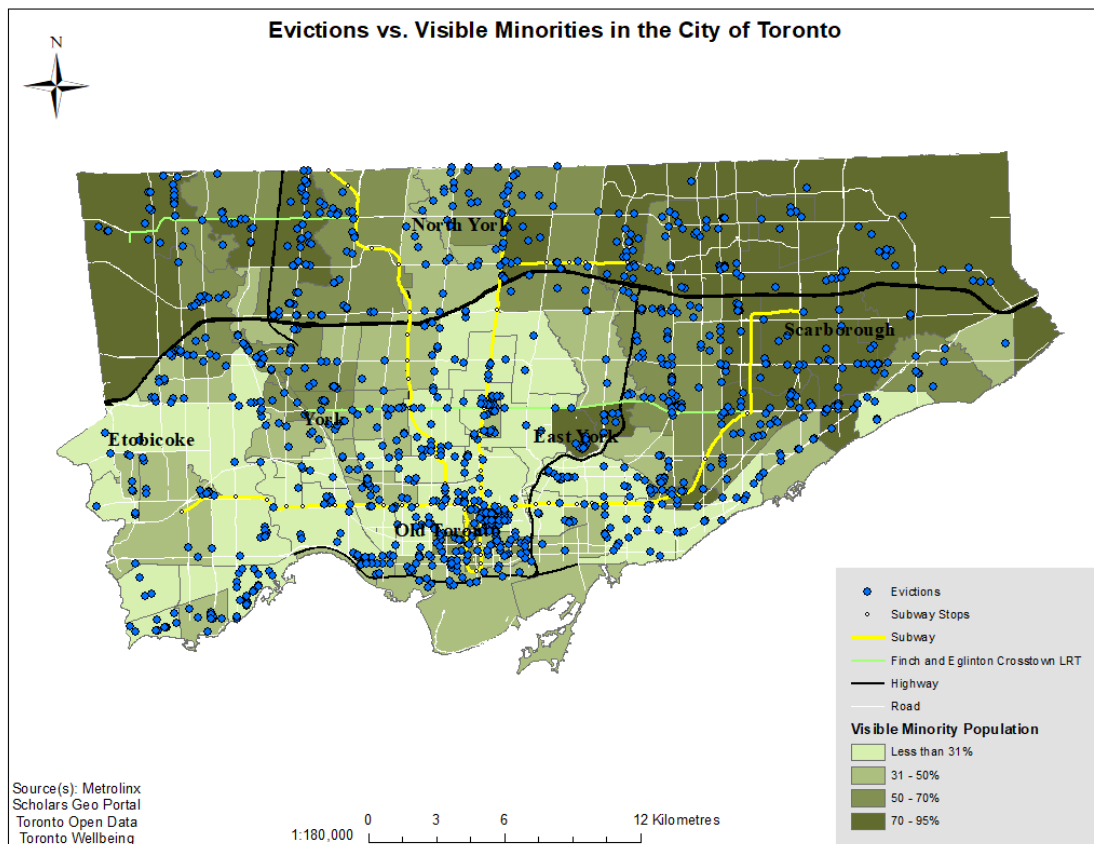


Figure 10: Map of 2020 L1 (Uncontested and Contested) Evictions in Visible Minority Areas in Toronto



Data Source L1 Evictions: Landlord and Tenant Board of Ontario  
Map author: Abena Takyi

An examination of 2020 eviction data (between January 1, 2020, and December 2020), alongside demographic statistics from the 2016 census, reveals that Starlight Investments was the top pandemic evictor (L1/L2 Eviction applications) in census tracts with a large Black population, making up between 19% and 35% of evictions (Lewis, Forthcoming—b). In Ontario, the *Residential Tenancies Act* grants landlords the right to file a notice of eviction to terminate a lease agreement and remove a tenant from the rental unit for a variety of reasons including nonpayment of rent. L1 applications are used to evict a tenant for nonpayment of rent. It is important to note that a filing for an eviction does not always equate to the occurrence of a formal eviction. Some tenants might be pressured to vacate a rental unit before any formal proceeding is completed, leading to a significant undercounting of the true number of evictions. Coupled with ownership data, eviction filings can be useful to capture the magnitude of financialized landlords' relentless eviction practices, which seek to evict non-paying tenants expeditiously to meet their profit forecasts. The map in Figure 12 shows the top L1 landlord evictors at the height of the COVID-19 global pandemic. Recent research by Julie Mah (2021) shows that these are the same geographies disproportionately affected by the COVID-19 virus. Eviction data from the Landlord and Tenant Board in Ontario also revealed that Canada's largest social housing provider, Toronto Community Housing Corporation (T.C.H.C.), was filing eviction notices to remove tenants for nonpayment of rent. Even more aggravating, the T.C.H.C. eviction strategy not only puts extremely vulnerable tenants at risk of contracting and further spreading the virus but also threatens the success of the city's virus prevention strategies. This was happening after many renters either lost their jobs or were temporarily laid off following the province-wide lockdown orders, which created a significant financial hardship for many families. Considering that 17.6% (based on the number of rental units under management) of Starlight Investments' portfolio is in census tracts with a Black population of 19% to 35%, its overzealous pursuit of eviction could seriously undermine Canada's efforts to mitigate the harm caused by

financialized landlords and to uphold individuals' right to adequate and affordable housing

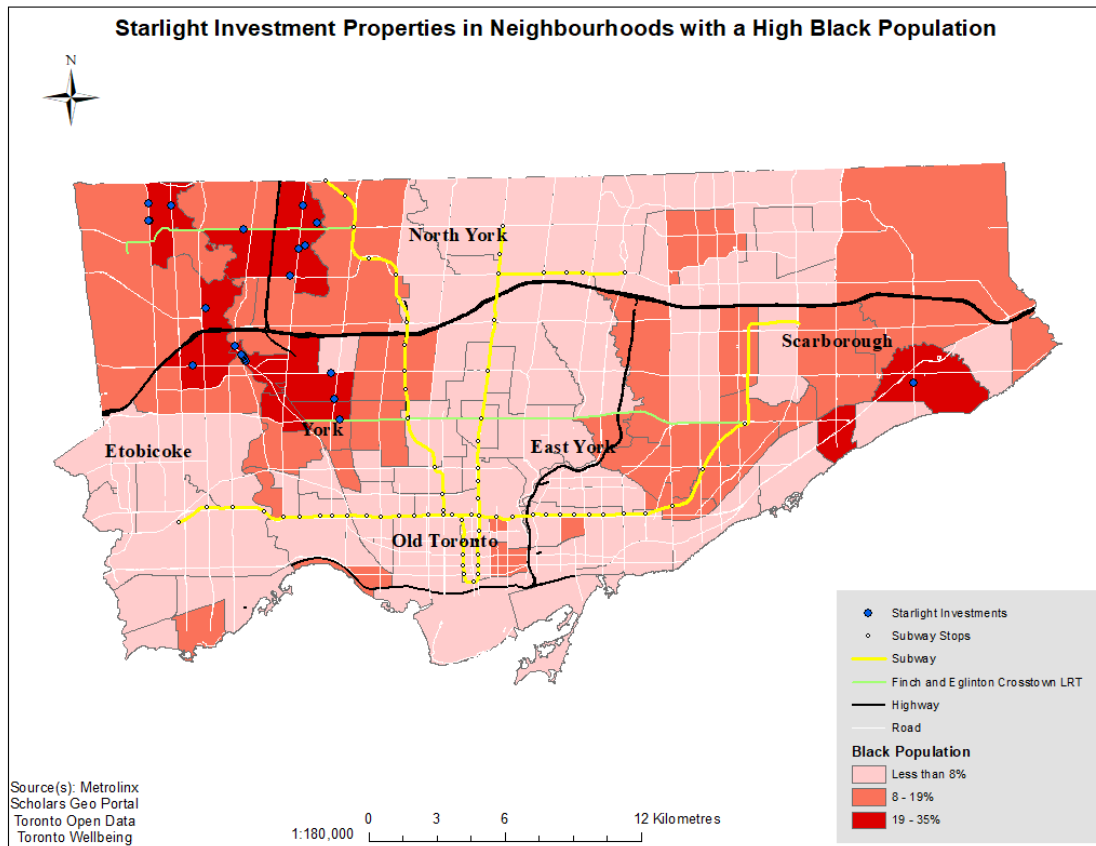


Figure 11: Map of Starlight Investments Properties in Census Tracts with a High Black Population (19 to 35%) in Toronto)

Multi-Family Ownership Data Source: Altus Group

Map author: Abena Takyi

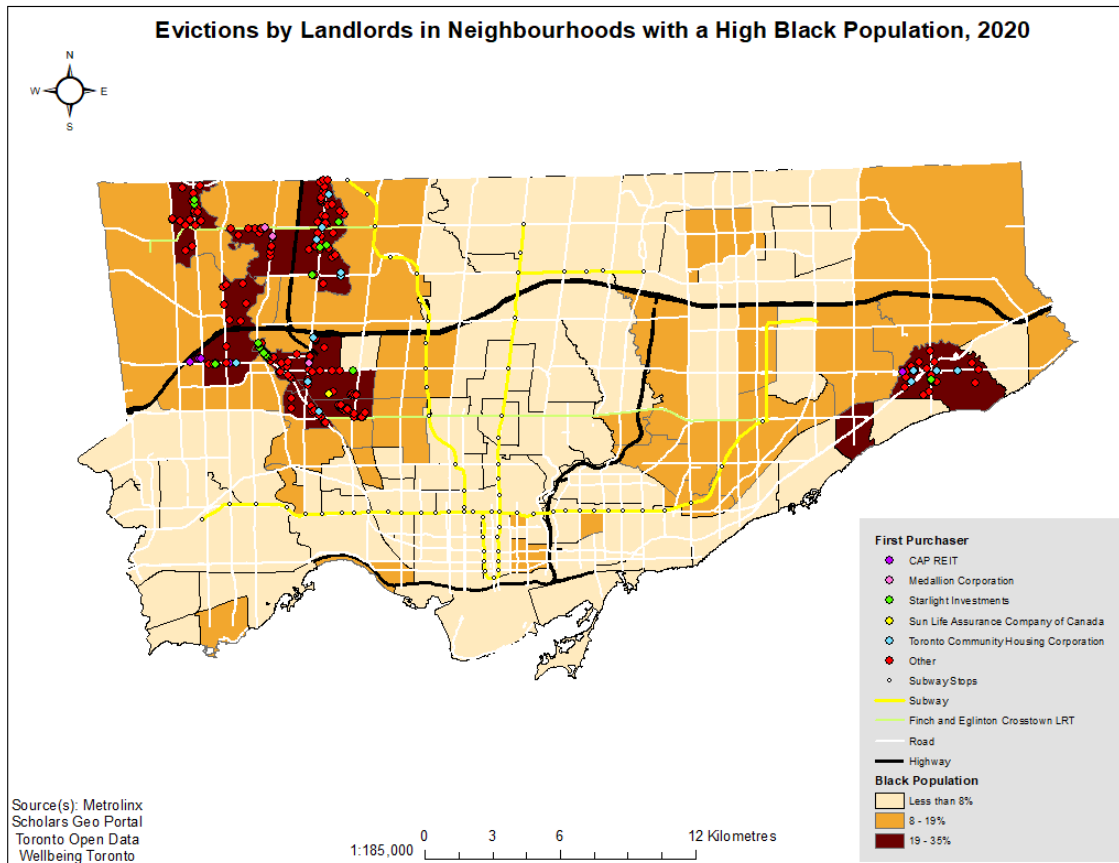


Figure 12: Map of L1 Evictions by Landlords in Census Tracts with a High Black Population in Toronto

Data Source of L1 Evictions: Landlord and Tenant Board of Ontario

Multifamily Ownership Data Source: Altus Group

Map author: Abena Takyi

Preliminary analysis of the data indicates that among the 600 contested and uncontested L1 applications, Starlight accounts for 13.3% of the evictions in census tracts with a Black population of between 19% and 35%. Figure 12 provides a geographical breakdown of the top L1 (uncontested and contested) evictors in high Black census tracts in Toronto. The map suggests that a large share of the evictions in communities with high Black populations are in the northwest quadrant of the city—for example, the former cities of York, North York, and Etobicoke.

## 6.2 Rent Burden Among Black Renters

Although this study does not extensively explore the connections between evictions and Black renters paying a higher share of their household income for shelter, it might be hypothesized that the seemingly exorbitant rents charged by financialized landlords in census tracts with a Black population between 19% and 35% may be a significant factor in their higher likelihood of

experiencing an eviction filing in Toronto. Toronto is a rent-burdened city. Statistics Canada 2016 census data show that people living in 46.7% of all rented households in the city pay 30% or more of their income on rent. The 30% rent-to-income ratio is a commonly used benchmark by the Canada Mortgage and Housing Corporation (CMHC) to measure household shelter affordability in Canada. Rent burden is especially high for Black Canadians.

According to 2016 census data, Black renters in the City of Toronto are the second most rent-burdened racial group. In the City of Toronto, 34.4% of Black renters are paying more than 30% of their income on rent. Table 5 shows that although this percentage is higher for Chinese renters, the sheer number of Black Canadians who pay 30% or more of their income in rent makes them a major concern in terms of rent burden. Black renters make up 25% (128,525) of all visible minority renters in the City of Toronto and Chinese renters make up 11% (57,575).

*Table 5. Percentage of Renters in Private Dwellings by Visible Minority Status and Shelter-Cost-to-Income Ratio 2016 (City of Toronto)*

	Total Visible Minority Population	Black	Chinese	South Asian
Total Number of Renters	514,070	128,525	57,575	112,780
30% to less than 50% of income	21.3%	20.1%	20.1%	22.8%
More than 50% of income	19.5%	14.2%	34.0%	17.2%

Source: Census Custom Tabulation 2016

Further, the rent burden faced by Black Canadians in the City of Toronto is not confined to individuals living in a particular type of living arrangement but is spread throughout the Black renter population. Table 6 looks at the percentage of Black Canadians in core housing need in Toronto in 2016. The CMHC defines households with core housing need as those which pay more than 30% of their before-tax income in shelter or are below one or both of the adequacy and suitability standards.

Table 6 shows in almost every type of living arrangement, more than 25% of the renters suffered housing affordability challenges. The proportion rose to more than a third and was much higher for Black renters who were single parents, people living alone, and people who might be living together but are not part of a census family. More than one in five Black children in single-parent families live in rent-burdened families.

Equally telling is the fact that 55% of Black Canadians (as indicated in Table 6) who live alone—that is, more than half of Black Canadians who live alone in the City of Toronto—are rent burdened. This is particularly troubling since while we have no immediate way of knowing exactly who these people are, we can strongly suggest that they include young people starting out and seniors living on their own.

Table 6. Black Canadians Paying More than 30% of their Income on Shelter (Rent) in 2016 (City of Toronto)

Black Household Living Arrangements	Total Black Renters	Count of Black Renters Paying More Than 30% of their Income on Shelter	Percentage of Black Renters Paying More Than 30% of their Income on Shelter
Total Black renters	128,525	44,155	34.4%
Member of a couple	30,850	8,360	27.1%
Female parent in a one-parent family	22,315	7,880	35.3%
Male parent in a one-parent family	2,415	845	34.9%
Person living alone	25,700	14,295	55.4%
Other persons not in a census family	16,100	6,015	37.4%

Source: Census Custom Tabulation 2016

It is well documented that Toronto is one of the most expensive cities in Canada to live in. It is also well documented that Black Canadians are more likely to live in poverty than other groups. A Statistics Canada study on the financial resilience and financial well-being of Canadians during the COVID-19 pandemic found that in June 2021, three out of ten Black Canadians, one of the largest visible minority groups, were more likely to live in a household experiencing financial hardship than Canadians who are not visible minority or Indigenous (Statistics Canada, 2021). Black seniors living on fixed incomes with health and other challenges including systemic barriers may find it particularly hard economically.

In addition, our analyses from the 2016 census data in Table 7 show that overall, more than four out of ten Black Canadian renters in the City of Toronto (44%) live on an after-tax income of less than \$20,000 a year (this number does not include Black renters with zero after-tax income).

Table 7 also shows that 27% of female single parents and 36% of male single parents have an after-tax income of less than \$20,000. We do know from the earlier data that both groups are rent burdened. Just under half of persons living alone have an after-tax income of \$20,000. This combination of poverty and rent burden can hamper the life chances of Black renters.

Table 7. Percentage of Black Renters with After-Tax Income of Less than \$20,000 in 2016 (City of Toronto)

Black Household Living Arrangements	Total Black Renters	Count of Black Renters with After-tax Income Greater than \$0 and Less Than \$20,000	Percentage of Black Renters with After-tax Income Greater than \$0 and Less Than \$20,000
Total visible minority population	514,065	241,225	46.9%
Total Black Renters	128,525	56,150	43.7%
Member of a couple	30,850	10,770	34.9%
Female parent in a one-parent family	22,315	6,010	26.9%
Male parent in a one-parent family	2,420	880	36.4%
Person living alone	25,700	11,400	44.4%
Other persons not in a census family	16,100	8,265	51.3%

Source: Census Custom Tabulation 2016

Child poverty is an issue that Toronto has been grappling with for many years. City of Toronto Council notes stated that one in four children in the city lives in poverty (Chu, 2018). Although our analyses from the 2016 Statistics Canada data do not specifically show the poverty rates for Black children under age 15, the data for Black male and female single parents do imply high poverty rates among Black children. The 2021 Report Card on Child and Family Poverty in Canada by Campaign 2000 reports a poverty rate of 30.2% among Black children in Canada based on 2016 census data (Campaign 2000, 2021). In fact, the 2021 Report Card maps York South—Weston and Humber River—Black Creek in the City of Toronto among the federal ridings with the worst child poverty with rates, 28% and 31% respectively (DMac, 2021). In the opinion of the report’s authors, poverty is a result of systemic racial barriers. These systemic, racist barriers, including housing affordability, can impact the well-being and life chances of Black children. Further studies are needed in this area if governments are to institute measures that will improve the life chances of these children and their parents.

Further study is also needed to examine the circumstances of Black renters living alone and to explore and identify obstacles that contribute to their dire housing situation and factors that can improve it. Future studies might also examine the impact of the perpetuation of rent burden on the social, physical, and mental health of Black Canadians, as well as the long-term financial and social costs to the city of doing nothing. This violence of rent burden is made even more insidious by the fact that financialized landlords “are able to extract additional value from people who are deemed to be lesser or who are made vulnerable by exclusionary structures of un/belonging” (Bhattacharyya, 2018, p. 220).

## 7. Racial Banishment

As the violence of evictions continues to take shape across Toronto, much of the attention has been centred on the issue of market-driven displacement. The study of displacement is important to our understanding of the impact of financialized landlords in Black and economically disenfranchised communities. Like other scholars and activists, I argue that we need to shift our attention beyond the ways that renters, specifically Black tenants, are displaced and ask broader questions about the processes, laws, and actors that limit Black Canadians' ability to shape cities.

### 7.1 Financial Violence

A major challenge for tenants and activists has been the inability to name harms, such as the everyday anti-Black violence of displacement and dispossession, that result from the financialization of housing. Sage Ponder and Mikael Omstedt (2019) contend that this is, in large part, because the harms resulting from the financialization of housing “are rarely recognized as violent because they lack immediately identifiable perpetrators and/or relations of cause and effect” (p. 2). Institutional investors often use financial intermediaries—such as private equity firms, asset management firms, and hedge funds—to obscure their investment activity and conceal the names of rightful property owners (Lewis, 2020; Fields & Raymond, 2021). The use of finance to invoke racial hierarchies in the real estate market in order to derive value is not a new phenomenon: lending institutions in the U.S. and parts of Canada have historically used practices such as redlining to evaluate loans and investment risks based on racial hierarchies (Lewis, Under Review). Bledsoe and Wright (2019) remind us of the anti-Black logic that is constitutive for spatial accumulation of capital to be possible. This logic, they argue, helps to cast “Black geographies as empty and threatening, open to occupation, and subject to surveillance and assault” (p. 11). Today's contemporary financialized system combines finance with the digitization of investment strategies through the use of algorithms to automate acquisitions, everyday investment allocations, and management activities (Fields, 2019; Benjamin, 2019). The use of technology has enabled financialized landlords to invisibilize the violence of their everyday investment and management practices in Black and other racialized communities.

### 7.2 Market-Driven Displacement as Racial Banishment

Scholars have widely used the term “*displacement*” to denote and foreground the violence of large-scale urban transformation underway in Black and economically underserved communities. Like Ananya Roy (2019), I believe this term is inadequate to capture the role of the state and the significance of race underpinning the violent management and investment practices of financialized landlords. *Displacement* is often used to accentuate the violent outcome of financialized landlords' practices. Literature on the human right to housing attempts to address the role of the state by examining the lack of regulation to constrain or prohibit a finance-led accumulation of housing (Birchall, 2019). Missing in this analysis, however, is the centrality of race.

In this context, Ananya Roy (2019) offers a new concept, *racial banishment*, which emphasizes the central role of the state as an active facilitator in this violence against racialized and low-income people. Over the last four decades, the state has been central in ensuring the profitability of housing for private actors like financialized landlords, developers, and financial institutions. *Banishment*, she stresses, shifts our attention away from displacement to the violent act of dispossession, more specifically dispossession of one's personhood and dignity (Roy, 2019). The term *displacement*, in the context of market-driven displacement by financialized landlords, suggests that racialized renters could find affordable accommodation either elsewhere in the community or in other parts of the city. The concept of banishment accurately captures the repercussions of the violent practices and processes of financialized landlords, in that their investment and management practices lead to an expulsion of racialized and indigent people who fall outside the calculus of their business model. Together, *racial banishment* and *anti-Black financial violence* help us to identify the broader processes and actors which facilitate the economic conditions that ensure financialized landlords' profit motive takes precedence over the human right to housing.

## 8. Eglinton West—City of York: A Case Study of Financialization

Eglinton West neighbourhood is located in the former City of York and has historically been the home for diasporas from all over the Caribbean and beyond. The former City of York has the largest Black population, at 17%, of the six former cities and boroughs that made up pre-amalgamation Metropolitan Toronto. This community is also the site of the new 19 km Eglinton Crosstown Light Rail line that stretches across the city from Black Creek Drive in the west to Kennedy Road in the east. According to Metrolinx, this \$5.3 billion investment in transportation infrastructure will help to vastly improve transit equity in communities along Eglinton Avenue by providing previously neglected areas with a midtown east-west transit connection. However, the Eglinton L.R.T. helped to unearth the acute vulnerabilities of neighbourhoods like “Little Jamaica” and exposed residents to the anti-Black violence often contained in urban renewal policies. Investment in transit infrastructure helped to “unlock” previously untapped land values in the community, making the area prime for new rounds of investments to stimulate additional economic growth and development. But the vibrancy and stability of Little Jamaica which have suffered from decades of disinvestment and abandonment, are threatened by more than just investment in transit.





Figure 13: Geographical Boundaries of Little Jamaica

Image source: Black Business and Professional Association (BBPA)<sup>8</sup>

Rather, a state-sanctioned urban transformation strategy is working in concert with the private sector to reconfigure the racial and class geographies of the neighbourhood and other parts of the city. This state-sponsored process has triggered and facilitated the banishment of Black people and ethnically owned businesses from the area. Studies have emerged linking transit infrastructure investment to nascent displacement problems and the closure of small ethnically owned businesses (González et al., 2019). Research shows rising land values and increased commercial rental rates tied to transit investments may potentially drive out small, local, ethnic businesses (Cheshire, 2012).

Neighbourhoods along Eglinton Avenue West have experienced exponential growth in development applications in the last couple of years. Since the start of 2020, there have been 23 development applications along the Eglinton West corridor from Weston Road in the west to Bathurst Street in the east (Lewis, Forthcoming -a). As shown in Figure 14, more than half of these applications along the new transit corridor are for condominiums. While these developments certainly provide the city with a much-needed supply of new housing units, they offer very little relief to NHS priority groups in the area who are struggling to fulfill their right to safe, affordable, and secure housing. In a recent report, residents of the Little Jamaica neighbourhood identified the expansion of affordable housing options as a top priority for future development in the area (CP Planning, 2021).

The Eglinton West community has also experienced an increased level of interest and activity from financialized landlords since Metrolinx announced the Eglinton L.R.T. (line 5) in 2007. Financialized landlords, like Starlight and Hazelview Investments, have been driving much of the activity in the former City of York. Construction of the L.R.T. also helped to attract the likes of the foreign buyer Akelius and the private equity goliath Blackstone Group. Like other

<sup>8</sup>About Little Jamaica Eglinton Avenue West, Black Business and Professional Association (BBPA), <https://thelittlejamaica.com/about/>

financialized landlords, Blackstone saw the opportunity to capitalize on the rent gap in the former City of

York. The *rent gap* is defined as the disparity between the actual and potential ground rent (Smith 1996). According to Smith’s rent gap theory, this divergence between the *capitalized ground rent* (the actual quantity of ground rent a landowner can command, given the present land use) and *potential ground rent* (the maximum rent a landlord could potentially demand based on “highest and best use of the land”) is caused by a wide-scale disinvestment in the built environment. During this period of downward pressure on ground rent, landlords attempt to squeeze profits out of the property by extracting the maximum amount of rent possible while making little investment to maintain the asset.

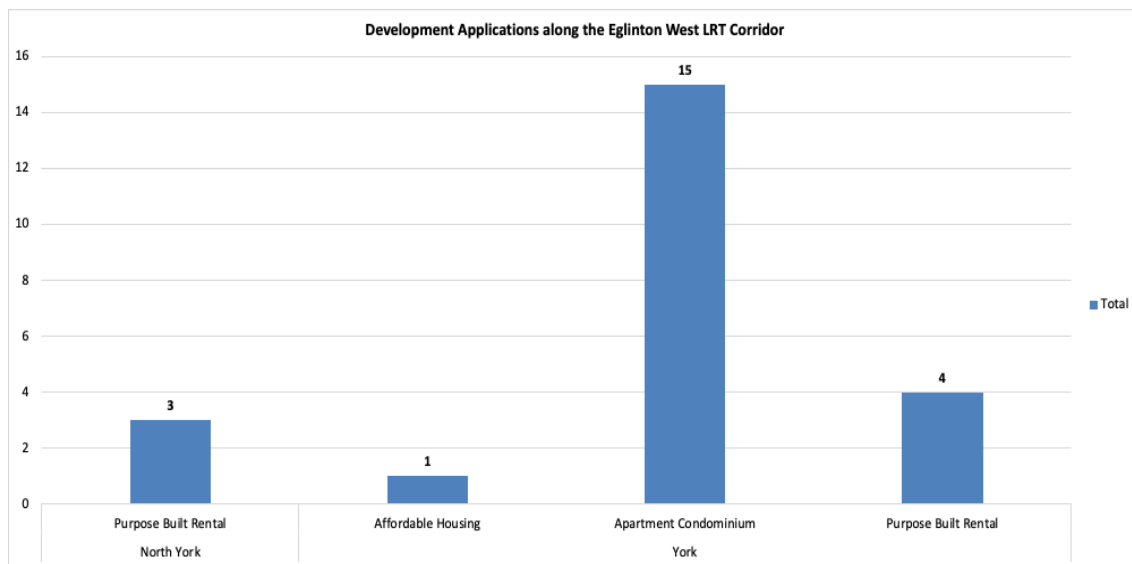


Figure 14: Chart of the Number of Development Applications Along the Eglinton West

Data Source: Altus Group

In the context of Little Jamaica, financialized landlords saw an opportunity to capitalize on the disparity between the actual rental income achievable with the current land use and potential revenue they could generate given the government’s major infrastructure investment in transit. In 2018, Blackstone entered the Canadian market through a joint venture with Starlight Investments to purchase its first Canadian portfolio, including several properties located along the Eglinton L.R.T. corridor. As part of their ongoing strategy to maximize returns, the two firms will further seek to generate a higher yield by upgrading the properties to charge higher rents and capture the additional appreciation in land values from their value-added strategy. This large public infrastructure project has helped to raise the potential ground rent and, in turn, incited a buying frenzy of properties in the area by financialized landlords and developers. Prior to the announcement, financialized landlords accounted for only 20% of all units sold (Lewis, Forthcoming—b). By the start of construction in 2011, that number had nearly doubled, and today they account for more than 60% of the units, as shown in Figure 16.

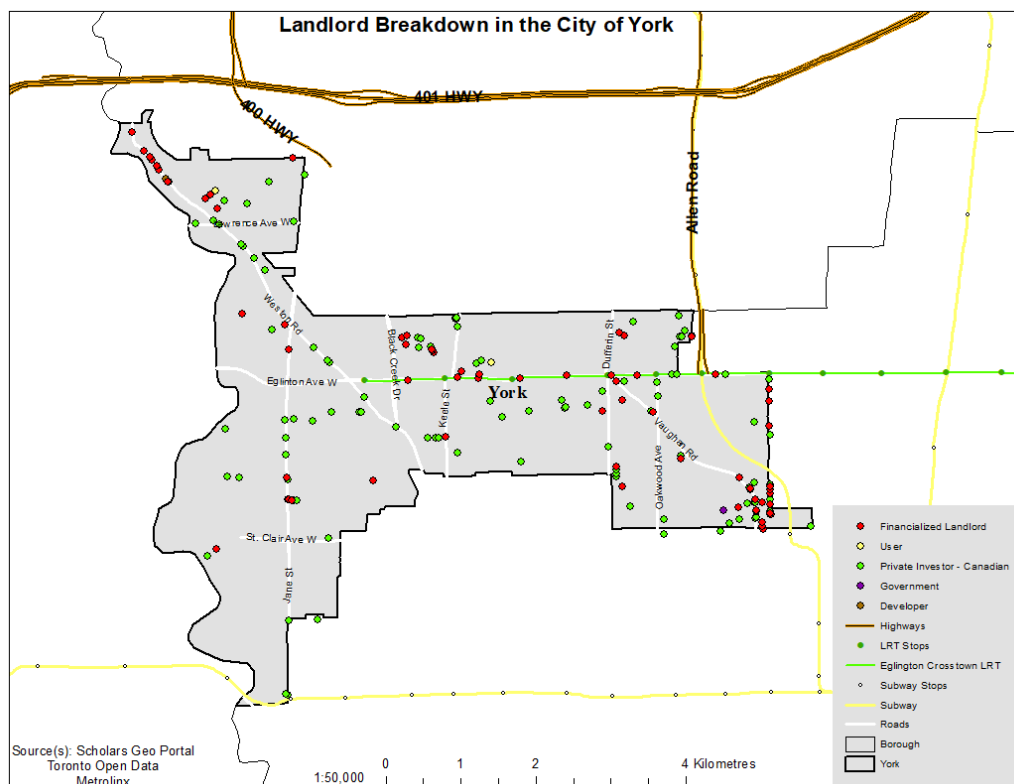


Figure 15: Landlord Profile Breakdown in the Former City of York

Data Source: Altus Group

Map author: Abena Takyi

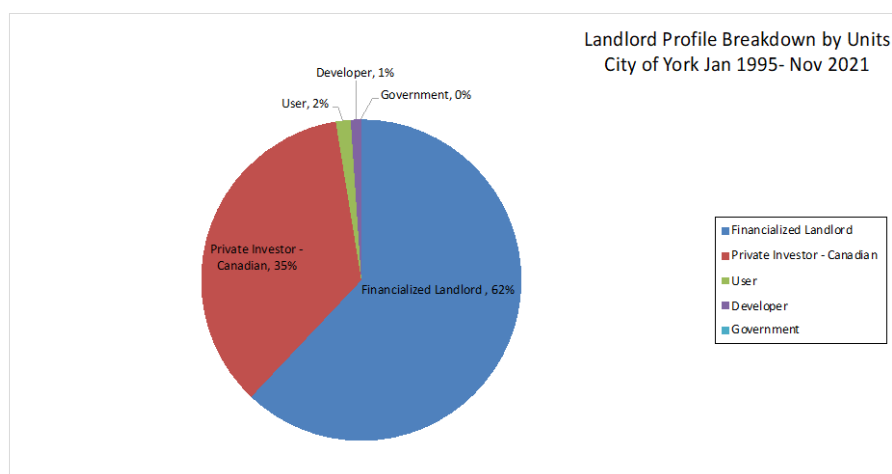


Figure 16: Landlord Profile Breakdown in the Former City of York (January 1995 to November 2021)

Data Source: Altus Group

As mentioned earlier, financialized landlords have dominated the rental market in the former municipality with Starlight leading the way with the largest number of rental units under

management, as shown in Table 8. Over the last three years, Canada's largest landlord has spent more than \$300 million to become the top landlord in the former City of York, accounting for roughly 10% of the units sold between January 1, 1995, and November 1, 2021 (Lewis, Forthcoming -a).

Table 7. Top Landlords in City of York

Top Landlords in City of York	Number of Units
Other	9,298
Starlight Investments	1,729
Numbered Companies	1,588
GWL Realty Advisors	990
Dream Unlimited	841
Canada Pension Plan Investment Board	750
Minto Group	750
Individual(s) acting in their own capacity	715
Hazelview Investments	655
<b>Grand Total</b>	<b>17,316</b>

Data Source: Altus Group

The adverse impact of these investments on Black renters and communities in Toronto is immeasurable. Starlight's investment and management practices often entail acquiring devalued properties in gentrified or gentrifying areas, renovating the properties, and significantly increasing rents to maximize returns for investors and shareholders. Such business practices often reduce the amount of affordable housing available to renters in Black communities and exacerbate housing precarity and displacement problems for tenants. But what makes the effect of this act even more profound is that many properties acquired by financialized landlords are occupied by low-income households. A recent study by United Way Greater Toronto and the Neighbourhood Change Research Partnership found that Black Canadians account for the highest concentration of renters residing in high-rise apartment buildings in low-income neighbourhoods (42.7%) (Scantlebury et al., 2021). Part of the attraction of these older purpose-built rentals is that they offer below average market rents, providing low-income Black and other racialized renters with affordable housing options in high-priced rental markets like Toronto. On average, tenants residing in these properties pay 14% less in monthly rental cost than other renters in the primary rental market (Scantlebury et al., 2021).

Anti-Black housing discrimination in the private rental market (colloquially known as Renting While Black) may potentially be another explanation for Black renters' large concentration in high-rise apartment buildings in impoverished neighbourhoods. In 2009, the Centre for Equality Rights in Accommodation found that Black single parents have a one-in-four chance of experiencing moderate to severe discrimination when searching for an apartment in Toronto. Yet, very little data exists to track anti-Black racism in Canada's housing sector to defend the human right to housing of Black Canadians. While these older purpose-built rentals offer low-income and racialized renters relatively affordable rents, it is important to note that tenants continue to struggle to meet their monthly rental obligations (ACORN, 2018). On other hand,

that these old, purpose-built rentals are not maximized to their “highest and best use” is what makes them such an attractive asset class for financialized landlords. Their deeply affordable monthly rental cost and management inefficiencies make them a highly coveted asset for local and global investors.

A recent study examining the adverse impact of the Eglinton Crosstown L.R.T. revealed that the Little Jamaica neighbourhood along Eglinton Avenue West is losing its Black population at an alarming rate (CP Planning, 2021). The Black Futures on Eglinton Planning Report authored by CP Planning in collaboration with Black Urbanism TO revealed that the area lost 13% of its Black population over the 10-year period between 2006 and 2016. In fact, multiple studies uncovered that local Black businesses in the area were also struggling to cope with the ongoing construction from the Eglinton L.R.T. and increasing pressures of gentrification, causing commercial rents to become unaffordable (Mohamed, 2021; Baker et al., 2020; CP Planning 2021).



*Figure 17: Image of Closed Businesses on Eglinton West, Just East of Keele Street*

Photo source: photo taken by author on August 18, 2020

While these reports offer some important insights and analysis on the adverse effects of the Eglinton L.R.T. on Black people and businesses, unfortunately they provide little evidence regarding the root cause directly responsible for the recent decline in the area’s Black population. There has been mounting speculation that this may be due to the increasing gentrification pressures from developers flocking to the area to construct luxury condominiums and financialized landlords refurbishing older rental stocks to assemble high-end rentals. However, it is important to note that not all displacement problems are a result of gentrification. In fact, several scholars contend that gentrification-induced displacement is an insufficient characterization of the sheer violence of displacement unfolding in predominantly racialized communities.

Instead, we are witnessing a banishment and erasure of Black, Indigenous, and other racialized groups and low-income families from urban communities. In the context of Little Jamaica, the concept of racial banishment helps to foreground the fundamental role of states and private financial actors in this ongoing violent dispossession and displacement of Black people afoot across the region and beyond. For example, *racial banishment* helps to elucidate the animating role of the state in attracting domestic and global flows of capital to formerly disinvested areas and in ensuring the profitability of redevelopment and rehabilitation by financialized landlords and developers. State-sponsored financial expropriation projects like the Eglinton L.R.T. help to connect underserved communities to the broader city, but they also facilitate the annexation of areas like Little Jamaica by affluent renters, triggering a wide-scale expulsion of longstanding Black renters from the community to generate returns for investors. State-induced gentrification practices do very little to enhance Canada's domestic and international obligations to fulfill the right to housing for all Canadians. Rather, it ensures that financialized landlords' and developers' pursuit of profit takes precedence over Canadians needs of adequate and affordable shelter.

Studies have shown that development and investments in underserved communities lead to increasing levels of displacement and homelessness, especially in geographies with low vacancy rates and an insufficient supply of affordable rentals (Scantlebury et al., 2021; Summers, 2021; Meltzer & Schuetz, 2012; Roy & Carlsson, 2021). For instance, between January 1, 2020, and October 2021, Starlight investments alone had 216 L1 eviction filings in the former City of York. Among those filings, two high-rise apartment buildings—2450 and 2460 Weston Road—accounted for over half all of Starlight's evictions. In fact, many of Starlight's evictions were in COVID-19 hot spots, which are deeply racialized and economically underserved. As previously mentioned, these data do not provide a clear picture of the racial identity of the folks faced with the imminent threat of eviction. However, they do offer insight into the brutal financial violence of financialized landlords' everyday investment and management practices in racialized communities. Housing insecurity derived from the economic fallout of the COVID-19 pandemic has helped to expose the lengths to which callous financialized landlords are willing to go to preserve their returns, and the detrimental consequences of evictions for health. These eviction filings accentuate how financialized landlords' everyday anti-Black management practices undermine pivotal infection prevention strategies in place to safeguard all Canadians and curb the spread of this deadly virus. The violence of evictions articulated in this report demonstrates the need for more tangible measures by all levels of government to profoundly recognize the human right to housing for all Canadians and return housing to its root function of providing Canadians with a place to live in security and dignity.

## 9. Recommendations

To resolve the ongoing housing crisis, all levels of government will need to abandon policies that facilitate an investment-friendly environment for financialized landlords and instead adopt measures that stabilize neighbourhoods and increase affordability in urban rental markets across the country. Definancialization of the rental market will not only help to dismantle this unaffordable housing system but also aid different levels of government in re-establishing housing as both a social good and a human right. The recommendations outlined in this report seek to critique and shed light on the very conditions that enable financialized landlords to undermine Canada's duty to protect the human right of housing for Black Canadians and Canadians from other communities. I draw on many of the recommendations put forward by the team of researchers that convened the United Way GTA Vertical Legacy report. Additionally, I draw on the recommendations offered by the former UN Special Rapporteur Leilani Farha in her forthcoming directive to states on how to address the acute challenges of housing financialization.

### 9.1 Addressing financialization and promoting definancialization

The federal government has recently introduced several initiatives, including a 10-year \$72 billion National Housing Strategy, to reduce chronic homelessness in Canada by pursuing a human rights-based approach to housing. Included in this strategy is a National Housing Co-Investment Fund of \$15.9 billion, consisting of \$4.7 billion in financial contributions and \$11.2 billion in loans to refurbish dilapidated social housing units and to construct new affordable housing over the next decade. According to the federal government, this investment will help to produce up to 60,000 new affordable housing units and repair approximately 240,000 social housing units left in disrepair because of funding shortfalls. However, the National Housing Strategy fails to establish policies that actively ensure Canada is upholding its international and domestic legal obligation under the National Housing Strategy Act, which outlines an individual's human right to adequate and affordable housing. Canada should apply a two-pronged approach focused on safeguarding the existing supply of affordable housing alongside the development of deeply affordable purpose-built rentals to address our ongoing national housing crisis. As mentioned earlier in the report, research shows that for every new affordable rental unit created, 15 were lost in the private rental sector (Pomeroy 2020).

### 9.2 Enforcement of the *Competition Act*

The federal government should seek to enforce current laws under the *Competition Act* to prevent an oligopolistic rental market, in which a small cadre of institutional investors dominates rental rates in certain geographies and reduces the supply of affordable housing. Large financialized landlords like Starlight Investments are now acquiring the portfolios of their competitors as real estate deals evaporate in strong rental markets like Toronto. Canada should also look to introduce a policy framework that would place a cap on the number of rental units financialized landlords can own.

### 9.3 Acquisition of rental housing

Canada should also work to allocate funds to acquire rental units from financialized landlords to ensure all Canadians have access adequate and affordable accommodation. Earlier this year, the citizens of Berlin voted in a referendum and provided the government with a mandate to buy back all the housing in the hands of financialized landlords whose business model threatens housing security.

### 9.4 Legislation for pension fund investment

As mentioned throughout this report, pension funds have been a huge source of capital for the extractive financial practices that exacerbate the affordability and displacement problems in urban rental markets across Canada and beyond. The federal government should introduce legislation prohibiting pension funds from investing in the displacement of Canadians and thereby further impeding the government from fulfilling its duty to uphold the human right to housing.

### 9.5 Legislation prohibiting all financial institution, pension funds, and sovereign wealth funds from lending to financialized landlords

The government should introduce legislation that prohibits all financial institutions from lending to financialized landlords that diminish the affordability of housing and profit from the reduction of affordable housing units. A study examining the mortgages of financialized landlords by Nemoy Lewis (Lewis, Forthcoming -a) found that some of Canada's major financial institutions have been providing billions in bridge financing that indirectly helps to increase housing precarity for National Housing Strategy priority groups. Bridge loans or bridge financing refers to short-term loans made to a person or company until they can secure more permanent financing. The loans provide financialized landlords with immediate access to cash to secure a transaction. Some of the top lenders to financialized landlords in Toronto since 1995 (see Table 9) include the Canadian Imperial Bank of Commerce (C.I.B.C.), Toronto-Dominion Bank, and GE Canada Real Estate Financing Holding Company (Lewis, Forthcoming -a).

Table 8. Top Mortgage Lenders to Financialized Landlords in Toronto

Mortgage Institutions	Sum of first mortgage amount
Canadian Imperial Bank of Commerce	\$10,727,109,360
Toronto-Dominion Bank	\$4,842,915,668
GE Canada Real Estate Financing Holding Company	\$3,378,000,000
Brookfield Bridge Lending Fund Inc.	\$2,276,000,000
Computershare Trust Company of Canada	\$2,263,449,080
First National Financial Corporation	\$961,882,506
Royal Bank of Canada	\$810,393,078
Woodbourne Canada IV GP ULC	\$600,000,000
Vendor Financed	\$539,647,835
Brascan Bridge Lending Fund Inc.	\$528,600,000
<b>Grand Total</b>	<b>\$26,927,997,526</b>

Data Source: Altus Group



## **9.6 Introduction of supply-side subsidies to support not-for-profit housing operators and the construction of social housing**

The federal government should increase its allotment of supply-side subsidies to support the construction of non-market housing. Currently, taxpayers' dollars in the form of low-interest financing from the C.M.H.C. are being used to support developers to construct housing that is not benefiting a vast majority of those in core housing need. In some instances, low-interest financing by the C.M.H.C. is being used to support the construction of "affordable housing" with an expiry date of 25 years—meaning that the home is only required to remain affordable housing for a prescribed 25-year period. The federal government should mandate lengthier commitments for affordable housing to truly improve access to affordable and adequate housing.

## **9.7 Mandating that the C.M.H.C.'s financing for acquisition of rental housing be conditional on maintaining affordability**

The federal government should direct the C.M.H.C. to make financing for the acquisition of private rental housing contingent on maintaining existing levels of affordability for the life of the loan.

Over the years, the C.M.H.C. has provided inexpensive financing to financialized landlords without any enforcement or requirement to maintain the affordability of the rental units. Introducing this directive will assist the Government of Canada immensely in their pursuit to reduce the number of Canadians in core housing need.

## **9.8 Expanding the acquisition eligibility under the N.H.S.**

Enabling non-profits, co-operatives, and community land banks to access N.H.S. funds to compete for acquisition of purpose-built rental will assist the Federal Government upholding their duty to protect Canadians' right to adequate housing. Expanding the access to these organizations will also enable the Government of Canada to prevent affordable purpose-built rental units from becoming unaffordable.

# References

- National Housing Strategy (NHS). (2018). *The National Housing Strategy (NHS) Glossary of Common Terms*. <https://www.cmhc-schl.gc.ca/en/nhs/guidepage-strategy/glossary>
- Aalbers, M. (2012). *Subprime Cities: The Political Economy of Mortgage Markets*. Wiley-Blackwell.
- Aalbers, M. (2016). *The financialization of housing a political economy approach*. Routledge Taylor & Francis Group.
- Aalbers, M. (2008). The Financialization of Home and the Mortgage Market Crisis *Competition & Change* 12 (2):148166. doi: 10.1179/102452908X289802.
- Aalbers, M., Fernandez, R., and Wijburg, G. (2020). The Financialization of Real Estate In *The Routledge International Handbook of Financialization*, edited by Philip Mader, Daniel Mertens and Natascha van der Zwan, pp. 200-212. Routledge.
- ACORN. (2018). *Redefining Affordable Housing in Toronto: Affordable for Who?* ACORN Canada
- Arnold, C. (2021). Corporate Landlord Evicts Blacks At Higher Rates Than Whites, Research Shows. *NPR*, May 31, 2021. <https://www.npr.org/2021/05/31/1001823393/corporate-landlord-evicts-blacks-at-higher-rates-than-whites-research-shows>.
- Arrighi, G. (1994). *The long twentieth century: money, power, and the origins of our times*. Verso.
- August, M., & Walks, A. (2018). Gentrification, suburban decline, and the financialization of multi-family rental housing: The case of Toronto. *Geoforum* 89:124-136.
- Baker, R., Gardener-Williams, D., Mark, A., Antczak, E., Dai, M., Ganton, S. & Wilson, T. (2020). *Report: A Black Business Conversation On Planning for the Future of Black Businesses and Residents on Eglinton Ave W*. Black Urbanism Toronto
- Banta, S., Draine, D., Oberthur, A., & Frazier, D. (2019). *State Pension Funds Reduce Assumed Rates of Return*. The Pew Charitable Trusts.
- Benjamin, R. (2019). *Race after technology: abolitionist tools for the new Jim code, Abolitionist tools for the new Jim code*. Polity Press.
- Birchall, D. (2019). Human rights on the altar of the market: the Blackstone letters and the financialisation of housing *Transnational Legal Theory* 10 (34):446471. doi: 10.1080/20414005.2019.1692288.
- Campaign 2000. (2021). *No One Left Behind: Strategies for an Inclusive Recovery*. Toronto, ON: Family Service Toronto
- Charles, S.L. (2020). The financialization of single-family rental housing: An examination of real estate investment trusts' ownership of single-family houses in the Atlanta metropolitan area. *Journal of Urban Affairs* 42 (8):13211341. doi: 10.1080/07352166.2019.1662728.
- Cheshire, P. (2012). In *Mixed communities: gentrification by stealth?*, edited by G. Bridge, T. Butler and L. Lees. Policy Press.
- Christophers, B. (2015). The limits to financialization *Dialogues in Human Geography* 5 (2):183200. doi: 10.1177/2,043,820,615,588,.
- Chu, W. (2018). *City of Toronto 2018 Poverty Reduction Briefing Notes Toronto*. City of Toronto.
- Colliers International (CI). (2019). *Greater Toronto Area Multi-family Market Report: Winter 2019*. Colliers International
- Desmond, M. (2012). Eviction and the Reproduction of Urban Poverty. *American Journal of Sociology*, 118 (1):88133. doi: 10.1086/666,082.

- Desmond, M. (2016). *Evicted: poverty and profit in the American city*. Crown Publishers.
- Dezember, R. (2017, August 10). Blackstone, Starwood to Merge Rental-Home Businesses in Bet to be America's Biggest Home Landlord. *The Wall Street Journal*. <https://www.wsj.com/articles/with-merger-deal-blackstone-starwood-bet-on-being-americas-biggest-home-landlord-1502361000>.
- Dezember, R. & Kusisto, L. (2017, July 21). Meet Your New Landlord: Wall Street: Big investors transform suburban neighborhoods by buying up single-family homes and renting them out. *Wall Street*. <https://www.wsj.com/articles/meet-your-new-landlord-wall-street-1500647417>.
- DMac. 2021. *Child Poverty in Federal Ridings*. Canadian Centre for Policy Alternatives (CCPA).
- Dreier, P. and Sen, A. (2014). Hedge Funds: The Ultimate Absentee Landlords. *The American Prospect*, Fall 2015.
- Engel, K.C. & McCoy, P.A. (2010). *The Subprime Virus: Reckless Credit, Regulatory Failure, and Next Steps*. Oxford University Press.
- Epstein, G.A. (2005). *Financialization and the World Economy*. Edward Elgar Publishing.
- Erturk, I., Froud, J., Johal, S., Leaver, A., & Williams, K. (2007). The democratization of finance? Promises, outcomes and conditions *Review of International Political Economy*, 14 (4):553575.
- Farha, L. (2017). *Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context*. United Nations.
- Fields, D. (2015). Contesting the Financialization of Urban Space: Community Organizations and the Struggle to Preserve Affordable Rental Housing in New York City. *Journal of Urban Affairs*, 37 (2):144165. doi: 10.1111/juaf.12098.
- Fields, D. (2017). Urban struggles with financialization *Geography Compass*, 11 (11): e12334-n/a.
- Fields, D. (2019). Automated landlord: Digital technologies and post-crisis financial accumulation *Environment and planning A*, 308518. doi: 10.1177/0308518X19846514.
- Fields, D. & Raymond, E.L. (2021). Racialized geographies of housing financialization. *Progress in Human Geography*, p. 121. doi: 10.1177/03091325211009299.
- Fields, D. & Uffer, S. (2016). The Financialisation of Rental Housing: A Comparative Analysis of New York City and Berlin. *Urban Studies*, 53 (7):14861502. doi: 10.1177/0042098014543704.
- Froud, J. (2006). *Financialization and strategy: narrative and numbers*. Routledge.
- Froud, J., Haslam, C., Johal, S. & Williams, K. 2000. Shareholder value and Financialization: consultancy promises, management moves *Economy and Society* 29 (1):80110. doi: 10.1080/030851400360578.
- Gabarre, M. (2021, June 6). Cerberus hace la vida imposible a sus inquilinos en el sur de Madrid. *CTXT*. <https://ctxt.es/es/20210601/Politica/36278/Cerberus-fondo-opportunista-alquileres-especulacion-Madrid-Manuel-Gabarre-de-Sus.htm>
- Gittelsohn, J. & Perlberg, H. (2015, April 21). U.S. Single-Family Landlords Are Raising Rents, CEOs Say. *Bloomberg News*. <http://www.bloomberg.com/news/articles/2015-04-21/u-s-single-family-landlords-are-raising-rents-ceos-say>.
- Glantz, A. (2019). *Homewreckers: how a gang of Wall Street kingpins, hedge fund magnates, crooked banks, and vulture capitalists suckered millions out of their homes and demolished the American dream*. HarperCollins.
- Goldstein, M. (2017, August 10). Major Rental-Home Companies Set to Merge as U.S. House Prices Recover. *The New York Times*.

- <https://www.nytimes.com/2017/08/10/business/dealbook/starwood-waypoint-merger-blackstone.html?mtrref=www.google.ca>.
- Goldstein, M. & Stevenson, A. (2016, February 20). Market for Fixer-Uppers Traps Low-Income Buyers. *The New York Times*. <https://www.nytimes.com/2016/02/21/business/dealbook/market-for-fixer-uppers-traps-low-income-buyers.html>
- González, S.R., Loukaitou-Sideris, A. & Chapple, K. (2019). Transit neighborhoods, commercial gentrification, and traffic crashes: Exploring the linkages in Los Angeles and the Bay Area. *Journal of Transport Geography* 77:79-89. doi: 10.1016/j.jtrangeo.2019.04.010.
- Government of Canada. (2019). National Housing Strategy Act. In S.C. 2019, c. 29, s. 313. Government of Canada.
- Hale, K. (2018). *Ontario Government Goes Back to Failed Rent Control Policy*. Advocacy Centre for Tenants Ontario. <https://www.acto.ca/ontario-government-goes-back-to-failed-rent-control-policy/>
- Hepburn, P., Louis, R., Fish J., Lemmerman, E., Alexander, A.K., Thomas, T.A., Koehler, R., Benfer, E. & Desmond, M. (2021). U.S. Eviction Filing Patterns in 2020. *Socius*, 7:23780231211009983. doi: 10.1177/23780231211009983.
- Hosking, R.J. (2017). *Office of Housing Washington, DC: Distressed Asset Stabilization Program*. Office of Inspector General (OIG). Audit Report Number: 2017—KC—0006.
- Howell, B. 2006. Exploiting Race and Space: Concentrated Subprime Lending as Housing Discrimination. *California Law Review*, 94 (1):101147.
- Immergluck, D. & Law, J. (2014). Speculating in crisis: the intrametropolitan geography of investing in foreclosed homes in Atlanta. *Urban Geography*, 35 (1), p. 124.
- Lindsay, K. & Itamunoala, D. (2020). *Greater Toronto Area Multifamily Market Report—Q2 2020*. Colliers International
- Jung, C. & Rogers, E. (2015). Investors Take Note That Rental Demand Is Up Single-Family Homes. In *Around the Nation: Morning Edition*, edited by D. Greene. NPR.
- Jung, M. & Costa Vargas, J.H. (2021). Antiracism of the Social and the Human. In *Antiracism*, edited by M. Jung and J.H. Costa Vargas, pp. 114. Durham: Duke University Press.
- Kalinowski, T. (2020, January 15). Toronto rents shot up at the fastest rate in a decade in 2019. *The Star*. <https://www.thestar.com/business/2020/01/15/toronto-rents-shot-up-at-the-fastest-rate-in-a-decade-in-2019.html>.
- Kiladze, T. (2020). Starlight eyes U.S. fund IPO with explicit goal: "Significant" rent hikes on rental properties. *The Globe and Mail* January 20, 2020. Accessed October 27, 2020 <https://www.theglobeandmail.com/business/article-starlight-eyes-us-fund-ipo-with-explicit-goal-significant-rent/>.
- Krippner, G.R. (2005). The Financialization of the American Economy. *Socio-Economic Review*, 3 (2):173208.
- Lahart, J. (2015, September 21). Starwood-Colony Deal: Will the Home-Rental Boom Last. *The Wall Street Journal*. <https://www.wsj.com/articles/starwood-colony-deal-will-the-home-rental-boom-last-1442857105>.
- Langley, P. (2006). The Making of Investor Subjects in Anglo-American Pensions. *Environment and Planning D: Society and Space*, 24 (6):919934.
- Langley, P. (2007). Uncertain Subjects of Anglo-American Financialization. *Cultural Critique*, 65 (65):6791. doi: 10.1353/cul.2007.0009.

- Langley, P. (2008). *The everyday life of global finance: Saving and borrowing in Anglo-America*. Oxford University Press.
- Lapavistas, Costas. (2011). Theorizing financialization. *Work, Employment & Society*, 25 (4):611626.
- Leon, S. & Iveniuk, J. (2020). *Forced Out: Evictions, Race, and Poverty in Toronto*. Wellesley Institute
- Lewis, N. (2020). Anti-Blackness Beyond the State: Real Estate Finance and the Making of Urban Racial Capitalism. *Environment and Planning D: Society and Space*.  
<https://www.societyandspace.org/articles/anti-blackness-beyond-the-state-real-estate-finance-and-the-making-of-urban-racial-capitalism>
- Lewis, N. (2021). The Impact of Foreclosures on the Home Environments and Education of Black Youth in the United States In *Critical Approaches Toward a Cosmopolitan Education*, edited by Sandra R. Schecter and Carl E. James, pp. 238254. New York, NY Routledge
- Lewis, N. (Forthcoming—a). Financialized landlords and the impact on Black renters in Toronto. *Urban Geography*.
- Lewis, N. (Forthcoming—b). Housing insecurity for Black renters: COVID-19 and the fight to remain housed. *Environment and Planning D: Society and Space*.
- Lewis, N. (Under Review). Urbanizing Racial Capitalism: Anti-Black Housing Policies and the Making of Perpetual Urban Crisis. *Annals of the American Association of Geographers*.
- Lipsitz, G. (2011). *How Racism Takes Place*. Temple University Press.
- Louis, B. (2014), February 14). Blackstone-Fueled Single-Family Home Boom Lifts Chicago. *Bloomberg*.
- Mah, J. (2021). *Evictions in Toronto: Governance Challenges and the Need for Intergovernmental Cooperation*. Institute on Municipal Finance and Governance (IMFG).
- Mari, F. (2020, March 4 2020). The Great Wall Street Housing Grab: Hundreds of thousands of single-family homes are now in the hands of giant companies — squeezing renters for revenue and putting the American dream even further out of reach. *The New York Times Magazine*.
- Martin, R. (2002). *Financialization of daily life*. Temple University Press.
- McFarland, J. (2017, October 9). Rental rush: Pension funds flock to apartment buildings. *Globe & Mail*.
- McKenzie-Sutter, H. (2020, December 26). "People are being shown no mercy": Online evictions raise alarm in Ontario. *CBC News*. <https://www.cbc.ca/news/canada/toronto/people-are-being-shown-no-mercy-online-evictions-raise-alarm-in-ontario-1.5855267>.
- McNally, D. (2011). *Global slump: the economics and politics of crisis and resistance*. PM Press.
- Meltzer, R. & Schuetz, J. (2012). Bodegas or bagel shops? Neighborhood differences in retail and household services. *Economic Development Quarterly*, 26 (1):7394. doi: 10.1177/0891242411430328.
- Minto Apartment Reit. (2020). 2020 Annual Report.
- Mohamed, J. (2021). *The Impact of Transit Development on Racialized Neighbourhoods in Toronto: A Case Study of Little Jamaica Master in Environmental Studies*. Faculty of Environmental and Urban Change, York University.
- Montgomerie, J. (2009). The Pursuit of (Past) Happiness? Middle-class Indebtedness and American Financialisation. *New Political Economy*, 14 (1):124. doi: 10.1080/13,563,460,802,671,.
- Office of the High Commissioner for Human Rights (OHCHR). (1991). *CESCR General Comment No. 4: The Right to Adequate Housing*, (Art. 11 [1] of the Covenant). Office of the High Commissioner For Human Rights.

- Olick, D. (2015, December 7). Merging landlords see growing profit on rentals. *CNBC*.
- Oved, M.C., Cribb, R. and Bailey, B. (2021, December 15). Secret money: Elite Canadian families and a corporate landlord accused of pandemic evictions. *Toronto Star*.  
<https://www.thestar.com/news/investigations/2021/12/15/secret-money-elite-canadian-families-and-an-corporate-landlord-accused-of-pandemic-evictions.html>
- Pellandini-Simányi, L., Hammer, F. & Vargha, Z. (2015). The Financialization of Everyday life or the Domestication of Finance?: How mortgages engage with borrowers' temporal horizons, relationships and rationality in Hungary. *Cultural Studies*, 29 (56):733759. doi: 10.1080/09502386.2015.1017142.
- Perlberg, H. & Gittelsohn, J. (2015, July 13). Blackstone Selling 1,300 Atlanta Houses in Strategy Shift. *Bloomberg Business*.
- Pfeiffer, D. & Lucio, J. (2015). An unexpected geography of opportunity in the wake of the foreclosure crisis: low-income renters in investor-purchased foreclosures in Phoenix, Arizona. *Urban Geography*, 36 (8):11971220.
- Pike, A. & and Pollard, J. (2010). Economic Geographies of Financialization. *Economic Geography*, 86 (1):2952.
- CP Planning. (2021). Black Futures on Eglinton Toronto. <https://cpplanning.ca/bfoe>
- Pomeroy, S. (2020). *Why Canada needs a non-market rental acquisition strategy*. Focus Consulting Inc.
- Press, J. (2020, December 16). Liberals look at buying distressed buildings to save stock of affordable housing. *The National Post*. <https://nationalpost.com/news/liberals-look-at-buying-distressed-buildings-to-save-stock-of-affordable-housing>
- Raymond, E., Duckworth, R., Miller, B., Lucas, M. & Pokharel, S. (2016). *Corporate Landlords, Institutional Investors, and Displacement: Eviction Rates in Single-Family Rentals*. Federal Reserve Bank of Atlanta.
- Raymond, E.L., Duckworth, R., Miller, B., Lucas, M. & Pokharel, S. (2018). From Foreclosure to Eviction: Housing Insecurity in Corporate-Owned Single-Family Rentals. *Cityscape*, 20 (3):159188.
- Raza, A. (2020, December 15). Toronto tenants facing "eviction crisis" due to combination of pandemic and provincial legislation. *Toronto Star*.  
<https://www.thestar.com/news/canada/2020/12/15/toronto-tenants-facing-eviction-crisis-due-to-combination-of-pandemic-and-provincial-legislation.html>.
- Rivera, A., Cotto-Escalera, B. Desai, A., Huezo, J. & Muhammad, D. (2008). *Foreclosed: State of the Dream 2008*. United for a Fair Economy.
- Rock, Julia. (2021, November 5). How workers unknowingly fund the climate crisis with their pensions. *The Guardian*. <https://www.theguardian.com/environment/2021/nov/15/how-workers-unknowingly-fund-climate-crisis-pensions>.
- Rogers, C. (2008). *Subprime Loans, Foreclosure, and the Credit Crisis: What Happened and Why? A Primer*. Kirwan Institute.
- Roy, A. (2019). Racial Banishment. In *Keywords in Radical Geography: Antipode at 50*, pp. 227-230.
- Roy, A., & Carlsson, C. (2021). Counterpoints: a San Francisco Bay Area atlas of displacement & resistance. In *San Francisco Bay Area atlas of displacement & resistance*. PM Press.
- Scantlebury, T., Cascante, I., Newson, O., Clark, E., Procyk, S., Zuvela, B., Hulchanski, D., Maaranen, R., Stewart, G., Santopinto, Y. & Cohrs, A. (2021). *Vertical Legacy: The case for revitalizing the GTA's aging rental tower communities*. United Way Greater Toronto.
- Semuels, A. (2019, February). When Wall Street Is Your Landlord. *The Atlantic*.

- Silver-Greenberg, J. & Corkery, M. (2016, August 14). Sale of Federal Mortgages to Investors Puts Greater Burden on Blacks, Suit Says. *The New York Times*.  
<https://www.nytimes.com/2016/08/15/nyregion/sale-of-federal-mortgages-to-investors-puts-greater-burden-on-blacks-suit-says.html>.
- Sirota, D. & Perez, A. (2018, October 23). How California public employees fund anti-rent control fight unwittingly. *The Guardian*. <https://www.theguardian.com/us-news/2018/oct/23/california-public-employees-unwittingly-fund-rent-control-fight>.
- Smee, M. (2020, May 11). UN accuses Toronto apartment owner of human rights abuses. *CBC News*.  
<https://www.cbc.ca/news/canada/toronto/united-nations-toronto-apartment-human-rights-1.5563756>.
- Smith, N. (1996). *The new urban frontier: gentrification and the revanchist city*. Routledge.
- Soederberg, S. 2021. *Urban displacements: governing surplus and survival in global capitalism, Ripe series in global political economy*. Routledge.
- Sorensen, P. (2021). *Pandemic Evictor: Don Mullen's Pretium Partners Files to Evict Black Renters, Collects Billions From Investors*. NY Private Equity Stakeholder Project.
- Statistics Canada. (2021). *The financial resilience and financial well-being of Canadians during the COVID-19 pandemic*. Statistics Canada.
- Summers, B.T. (2021). *Black in place: The spatial aesthetics of race in a post-Chocolate City, North Carolina* scholarship online. The University of North Carolina Press.
- Suttor, G.L.F. (2016). *Still renovating: a history of Canadian social housing policy*.
- Urbanation Inc. 2021. City of Toronto Vacancy Rate Reaches 5.7%. Toronto Urbanation Inc.
- van der Zwan, N. 2014. Making sense of financialization. *Socio-Economic Review*, 12 (1):99129. doi: 10.1093/ser/mwt020.
- Warnica, R. (2021a, August 7). Pretium Partners is under investigation. Critics ask (again) why a major Canadian pension fund formed an \$870M partnership with the company. *Toronto Star*.  
<https://www.thestar.com/business/2021/08/07/pretium-partners-is-under-congressional-investigation-and-critics-are-asking-again-why-a-major-canadian-pension-fund-formed-a-870-million-partnership-with-the-company.html>.
- Warnica, R. (2021b, October 7). Top public pension boss accused by critic of misleading stakeholders in annual address. *The Toronto Star*. <https://www.thestar.com/business/2021/10/07/top-public-pension-boss-accused-by-critic-of-misleading-stakeholders-in-annual-address.html>.
- Whyte, M. (2020, January 14). "My Parkdale is gone": How gentrification reached the one place that seemed immune. *The Guardian*. <https://www.theguardian.com/cities/2020/jan/14/my-parkdale-is-gone-how-gentrification-reached-the-one-place-that-seemed-immune>.
- Wijburg, G., Aalbers, M. & Heeg, S. (2018). The financialisation of rental housing 2.0: Releasing housing into the privatised mainstream of capital accumulation. *Antipode*, 50 (4):10981119. doi: 10.1111/anti.12382.
- Wyly, E.K. (2013). Why (Not a Right to) Housing. *Housing Policy Debate* 23 (1):2934. doi: 10.1080/10511482.2012.749937.
- Wyly, E.K., Atia, M., Foxcroft, H., Hammel, D.J. & Phillips-Watts, K. (2006). American Home: Predatory Mortgage Capital and Neighbourhood Spaces of Race and Class Exploitation in the United States. *Geografiska Annaler. Series B, Human Geography*, 88 (1):105132.
- Zigman, P. & August, M. (2021). *Above Guideline Rent Increases in the Age of Financialization*. RenovictionsTO.

Zivitz, N. (2020, February 20). Northview REIT agrees to \$2.5B takeover by Starlight, Kingsett.  
*BNN Bloomberg*. <https://www.bnnbloomberg.ca/northview-reit-agrees-to-2-5b-takeover-by-starlight-kingsett-1.1393032>.



# Appendix 6