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Housing Financialization and Community Wellbeing: Tenant Resistance in the Liveable City

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Abstract: *Tenant movements are increasingly impacting urban governance and the development of housing in Canadian cities. Tenants resisting violent and 'gentler' forms of gentrification—through outright expulsion or being priced out of their communities—have demonstrated their unwillingness to allow financialized real estate to determine their housing futures. At the same time, tenants also have to contend with discourses of urban improvement that increasingly dominate the terrain of financialized rental housing (re)development. Community benefits agreements and other similar arrangements emphasizing neighbourhood liveability and wellbeing are increasingly deployed as devices to justify housing (re)development, but also work to facilitate gentrification. Through an examination of a struggle between tenants and a financialized real estate investment firm in Canada's capital city Ottawa—which aspires to be North America's most liveable mid-sized city—this article explores the implications of a Community Wellbeing Framework for a neighbourhood redevelopment project forged through tenant resistance efforts.*

Keywords: Community Wellbeing; Demoviction; Gentrification; Liveability; Tenant Organizing.

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Introduction

In 2018, Canada's capital City Ottawa declared that through the development of a New Official Plan, "Ottawa will become the most liveable mid-sized city in North America" (City of Ottawa 2021:2). Coinciding with the announcement was the initiation of construction of the first phase of redevelopment in Heron Gate Village. Heron Gate is a large rental neighbourhood south of Ottawa's downtown core (see Figure 1) home to thousands of tenants, the majority of which are racialized and earning below-average incomes. The neighbourhood is home to many immigrant and refugee households, with significant numbers of families originating from Somalia, Iraq, Syria, and Nepal. Timbercreek Asset Management (rebranding as Hazelview Investments in 2019) purchased the property in 2012-2013.

Timbercreek/Hazelview is a financialized real estate investment firm. The company is both a developer and a landlord/property manager whose business model includes buying, selling, and building rental housing. Firms like this operate in what Christophers (2023) calls 'asset manager society', and as such approach rental housing as a financial asset that can be invested in and traded on public and private markets. Research has documented this type of business model in action, in many countries, where financialized real estate investment firms target and obtain older-stock rental housing, typically home to lower income (Fields 2015; García-Lamarca 2021; Teresa 2016; Wijburg and Waldron 2020) and racialized renters (Fields and Raymond 2021; Lewis 2022). These firms then move to enhance returns for investors which involves gentrification strategies aimed at hastening the removal of existing tenants (August and Walks 2018; August 2020). While these strategies include what August and Walks (2018) have identified as 'squeezing' and 'repositioning', rental housing financialization in Heron Gate also involves demolition-driven eviction, or demoviction, as a tool that financialized real estate investment firms can use to replace existing tenants (Crosby 2023). Shortly after acquiring Heron Gate, Timbercreek demovicted 230 households on two parcels of land in 2016 and 2018. In Ontario, Canada, there are limited legal protections against demoviction, which often serves broader municipal goals of intensifying or densifying urban areas. It is within this context that tenants mobilized in 2018 to fight back and resist displacement.

Although tenant struggles for housing justice have a rich and ongoing history on an international scale (Bradley 2014; Polanska et al. 2021), the financialization of the rental housing sector has served to hasten and intensify tenant mobilizations. Tenants are attuned to the political and economic forces which feed their housing insecurity and as such have targeted the owners and operators of their housing with direct action tactics, including those asset managers and apartment investors seeking to profit from gentrification and eviction. High profile rent strikes in Ontario cities against financialized landlords—some successful (Shilton 2021), some unsuccessful (Risager 2021), and some ongoing (Eschner 2024)—serve to demonstrate that tenants are unwilling subjects of financialization (Fields 2017). August and Webber (2019) lay the groundwork for documenting various militant tenant struggles in Ontario where local movements emphasize "district-based scale" or what Webber and Doherty (2021) refer to as "territorial organizing." The immediate goal is to immediately improve conditions of impacted tenants as well to keep those facing eviction in their homes.

In addition to resisting eviction, tenants have also had to contend with discourses of urban improvement deployed to justify neighbourhood revitalization initiatives, efforts that tend to target lower-income and racialized communities. Despite the expulsion of hundreds of already marginalized people from Heron Gate, the redevelopment of the neighbourhood promotes new

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ways of living with an emphasis on enhancing community wellbeing. To that end, Heron Gate's redevelopment is informed and governed by a 'Community Wellbeing Framework.' Heron Gate is a test subject for this particular vision and application of liveability as Canada's first neighbourhood to be modeled according to the Framework's principles and values, ideals that emphasize returns on investment and shaping citizen conduct. The landlord-developer's intention to transform Heron Gate into a liveable community is synergetic with municipal efforts to transform Ottawa into a liveable city.

"Injecting new life": Liveability and discourses of urban improvement

Liveability is increasingly mobilized as a discursive device of entrepreneurial governance. Planning a liveable, entrepreneurial city involves entanglements of discursive power and expert knowledges, involving planners, officials, developers, and other stakeholders (McArthur and Robin 2019). Facing intensified international scrutiny, financialized real estate entities deploy mechanisms to soften their images by deploying a variety of bargaining tools to influence municipal planning (Waldron 2019; Zeković 2023), as well as performative languages (Wijburg et al. 2024). While financialization plays an increasingly impactful role in urban planning, discourses surrounding urban redevelopment or improvement initiatives can work to create a certain representation of urban spaces and places that may be in contrast to residents' experiences and may work to undermine urban livelihoods rather than improve them (McArthur and Robin 2019; Tolfo and Doucet 2022). As a result, there are growing calls to challenge the conceptualization and implementation of liveability discourses in planning for liveable neighbourhoods (Hankins and Powers 2009).

Neighbourhood revitalization initiatives demonstrate the discursive power of liveability as a tool of urban planning and gentrification. Revitalization denotes that an area targeted for redevelopment once had life, or vitality, but that life in that area is now waning and requires intervention. This is made specific in Ottawa's New Official Plan which prescribes "injecting new life" into certain urban areas (City of Ottawa 2021). Liveability, revitalization, and sustainability are often mobilized together as ideological representations and materially productive practices that work to define and reconfigure urban landscapes, in particular through redevelopment efforts (Lees and Demeritt 1998). Urban redevelopment and neighbourhood revitalization initiatives are increasingly enshrouded in dispositions of community wellbeing, opening a terrain of struggle that includes discursive battles over what constitutes quality of life. However, within these urban spaces targeted for revitalization, the terrain of struggle encompasses more than contested meaning-making to include active resistance against gentrification-driven displacement and efforts to maintain affordable housing.

Revitalization and resistance at Heron Gate

Heron Gate Village is a racialized, working class, and lower-income rental neighbourhood home to many immigrant and refugee families. Built in the late 1960s and comprising some 21 hectares, Heron Gate is home to thousands of tenants living in hundreds of units in a mixture of townhouses and low-, mid-, and high-rise apartment buildings. In 2016, Timbercreek evicted dozens of households and demolished 80 townhomes. Then in 2018, tenants organized to fight

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back after a second round of eviction notices were issued to households in a block of 150 townhomes. An intense struggle has played out on various terrains including within the community, the media sphere, and the legal arena (Crosby 2023; Hussein and Hawley 2021). Leading this struggle has been the Herongate Tenant Coalition, with whom I have organized and undertaken research with (Crosby 2023). The Coalition has mobilized tenants to resist eviction and attempt to stay put.

The Coalition faced powerful entities with seemingly unlimited financial and human resources. The self-described "team effort" of the City of Ottawa and the landlord-developer (City of Ottawa 2018) were seeking to revitalize and transform Heron Gate—which suffered from racial stigma, strategic neglect, and structural discrimination (Crawford 2022)—into a liveable place. Heron Gate residents knew what was at stake; evicted residents—already marginalized in a white, settler society—would be dispersed to the margins of the city in search of housing as affordable as the below-market rents that they currently paid. The Herongate Tenant Coalition mobilized on a variety of fronts—including grassroots organizing, media work (social, independent, and mainstream), public shaming, legal battles, and protests, among other tactics.

The landlord-developer also deployed tactics to delegitimize the Coalition and inflict a sense of fear in tenants that not moving by the specified date would have dire consequences. In the end, tenants were expunged but the Coalition's campaign had 1) significantly impacted the landlord's international brand, 2) sought redress for displaced victims with the potential to further housing rights in Canada, and 3) also changed the approach to redevelopment in the rest of the neighbourhood. First, the Herongate Tenant Coalition implemented a social media campaign that included identifying and shaming Timbercreek executives and city officials. The Coalition's efforts garnered international media coverage (Kestler-D'Amours 2018a, 2018b) and, we believe, ultimately contributed to Timbercreek rebranding as Hazelview. Second, the Coalition launched a number of legal challenges including defamation and unjust enrichment lawsuits against Timbercreek as well as supporting a Human Rights Tribunal of Ontario case seeking a right to return to the neighbourhood for those displaced in 2018 (Yussuf et al. v. Timbercreek Asset Management et al. 2019). These cases served to generate consistent media coverage, drawing national and international attention to the unfolding struggle between a small grassroots group and a multi-billion-dollar firm; they also provide lessons for other movements that the legal arena can be a potentially useful site to wage struggle but require commitment, fundraising, and good lawyers. Third, following the outcry associated with the demoviction and displacement of hundreds of already marginalized people, the landlord-developer was forced to change its approach to redeveloping the neighbourhood. Although the Coalition's ultimate goal to mobilize all affected residents to defy the eviction notices and refuse to move was not realized, organizing efforts and direct action tactics yielded unforeseen results. No remaining tenants are to be demovicted according to a new social contract for Heron Gate.

A "master plan" for wellbeing: Heron Gate's social contract

Up until the point following the 2018 demoviction, the City of Ottawa had approved redevelopment in Heron Gate through rezoning, site specific plans, and issuing demolition permits for the parcels of land in question. In 2019, Hazelview submitted a redevelopment proposal—a 'master plan'—for the entire neighbourhood, with plans to demolish 559 more homes and intensify the property with over 50 towers and 5,000 new units (City of Ottawa 2021). Heron Gate's master plan was accompanied by a five-point social framework

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(Timbercreek Asset Management 2019a), what has also been referred to as a social contract or form of community benefits agreement governing the conditions of the redevelopment. The social contract was developed in response to tenant resistance, I contend, but was a particular point of contention where various social and political actors sought to influence the social commitments and claim responsibility for its implementation. The five-point framework includes housing security (no more displacement), affordability (up to 20% affordable units), housing diversity (larger and accessible units), social enterprise (training and employment opportunities), and green space (Timbercreek Asset Management 2019a).

The social contract for Heron Gate took the form of a signed Memorandum of Understanding (MOU) between Hazelview and the City of Ottawa in 2021. The MOU promised no further demolitions until affected tenants are able to transfer their leases and relocate within the community to newly constructed units at the same rents. The MOU also promised affordable units would be included in the redevelopment (Timbercreek Asset Management 2019a), although the affordability metrics have been intensely scrutinized and are revisited in the conclusion. The MOU includes reporting requirements from Hazelview to the City. For its part, the Herongate Tenant Coalition opposed the master plan in its entirety, arguing that any redevelopment agreement would provide license for further demolitions, gentrification, and loss of affordable housing.

The social contract itself was designed and infused with the principles of a newly unveiled Community Wellbeing Framework. Developed by the Conference Board of Canada and Hazelview's design team Dialog, the Framework is premised on intervening in and changing places in order to facilitate healthier living. With Heron Gate the first target for its implementation, the Community Wellbeing Framework provides a blueprint to revitalize Heron Gate and make it more liveable. Depicted on a concentric circle where the key indicators, or domains, of wellbeing include social, cultural, political, environmental, and economic dimensions, the Framework itself is developed in a 2018 report - Community Wellbeing: A Framework for the Design Professions (Markovich, D'Angelo, and Dinh 2018).

The Community Wellbeing Framework report notes that enhancing liveability is important for citizens' quality of life, but also for competitiveness and prosperity. The report then moves to "build a business case" that seeks to identify the "economic benefit opportunities" that designing for wellbeing can help realize (Markovich, D'Angelo, and Dinh 2018: 18-19). The report then provides examples "where projects calculated a return on investment (ROI) for wellbeing" (ibid.: 136), the vast majority of which relate to aesthetic features discursively framed around enhancing sustainability. The Community Wellbeing Framework emphasizes economic returns on investment in designing quality of life. For example, designing for community wellbeing is purported to help build higher rental value, brand equity, and more marketable neighbourhoods (ibid.: 37-38).

The Community Wellbeing Framework is also in the business of shaping conduct and inducing more productive life, sculpting a certain type of citizen to harmonize with communities designated for revitalization. The Framework avows that communities can and should be designed and redesigned to "promote better or healthier choices and constrain undesirable behaviours" (ibid.: ii). As an entrepreneurial governance model, the Community Wellbeing Framework works to shape desirable conduct while promoting a business imperative that focuses on return on investment when designing for liveability. Heron Gate is the testing ground for this particular vision of liveability as it is slated to be Canada's first neighbourhood to be

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modeled after the Community Wellbeing Framework (Link2Build Ontario 2021). However, this particular model of community wellbeing design is at odds with how Heron Gate residents experience and view their neighbourhood.

Discussion

The revitalization and redesign of Heron Gate based on the Community Wellbeing Framework demonstrates a disconnect between the demands of affected tenants and local community groups and the aspirations of the landlord-developer and city officials. According to residents, Heron Gate is a liveable place that offers cultural networks, economic supports, and social cohesion for its large racialized, immigrant population (Hussein and Hawley 2021; Mensah and Tucker-Simmons 2021; Xia 2020). An enclave for ethno-racial minorities is how former residents have described the neighbourhood in a claim brought to the Human Rights Tribunal of Ontario seeking a right to return after being evicted and dispersed in 2018 (Yussuf et al. v. Timbercreek Asset Management et al. 2019). An ethno-racial enclave can offer an enhanced quality of life for inhabitants where social cohesion, cultural institutions, and economic enterprises can flourish (Mensah and Tucker-Simmons 2021). In short, conditions such as those that existed in Heron Gate before the targeted dismantling and displacement of portions of the neighbourhood demonstrate the value of home, community, and wellbeing.

Yet in a housing policy landscape emphasizing supply and demand, urban planners in particular supported the landlord-developer's proposal for building some 5,500 new units in Heron Gate. Revitalization concerns are twinned with a broader public consensus (that nonetheless excludes those directly impacted and facing displacement) that more housing is needed despite the social costs. The emphasis on supply and demand is not distinct to Canada, as most larger cities throughout the world are facing urbanization, population growth, and housing shortages. In this context, and especially those jurisdictions where governments are not in the business of building social/public housing, financialized real estate investment firms and other large corporate developers can leverage their capacity to build, thus wielding their financial, political, and ultimate social power to co-determine the fate of urban areas. Renters do not possess these types of powers, however the Heron Gate example demonstrates that grassroots organizing and resistance can produce wins, even though in this case the results are indirect. While the ultimate goal of the Herongate Tenant Coalition was to keep those targeted for eviction in 2018 in their homes, these efforts were ultimately unsuccessful. However, displaced tenants may still win a right to return to the neighbourhood pending the outcome of the human rights case. Moreover, resistance efforts that led to the social contract ensure that no further residents will be displaced. This is an indirect win that other movements can learn from.

Producing a liveable city involves entanglements of discursive power and an increasing role of financialized investment impacting urban redevelopment. In the case of Ottawa and Heron Gate, liveability is produced through designing for community wellbeing and building new "liveable homes" as a revitalization initiative (City of Ottawa 2018). The first phase of redevelopment is dubbed "Vista Local", a reference to the largely white, affluent adjacent neighbourhood Alta Vista; the stated vision of the landlord-developer and the City of Ottawa as part of the master plan is to harmonize and align Heron Gate with surrounding communities, which residents interpret as a blueprint for gentrification given the stark income disparities and racial differences between the two neighbourhoods (Herongate Tenant Coalition 2018a). In accordance with the City of Ottawa and landlord-developer's synergetic vision for the

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neighbourhood, "Vista Local is part of a larger revitalization plan…" (Timbercreek Asset Management 2019b) …that serves to replace demolished units with "liveable homes" (City of Ottawa 2018) (See Figure 2). Design renditions of Vista Local also depict new residents as white, serving to both replace and erase those expunged tenants who once called Heron Gate home (Timbercreek Asset Management 2016) (See Figure 3). This version of liveability embodied in the Community Wellbeing Framework, a framework designed by developers and embraced by municipal actors, is designed for a particular, optimal white, higher income earning subject. In the face of gentrification and eviction driven by the financialization of rental housing, tenants are refusing to accept these conditions imposed upon them by powerful public and private actors.

Tenant organizing and resistance was the catalyst, in this author's mind, for the inclusion of an MOU that promises no further displacement and may ultimately serve to maintain the ethnic make-up of the neighbourhood despite the initial intentions of the redevelopment project. Tenants can win concessions by using a diversity of tactics that involve refusing to negotiate conditions of gentrification and displacement. However, some members of the Herongate Tenant Coalition view any further demolitions as contributing to the ongoing loss of affordable housing in the neighbourhood and supporting the gentrification of the wider community. Although the social contract promises no further displacement, they contend that housing will not remain affordable. The landlord-developer's promise of affordable housing is based on a portion of units that will rent at Ottawa's average market rent—which is much higher than what Heron Gate residents currently pay and can afford—and will be earmarked as such for only 10 to 20 years.

What is currently happening in Heron Gate is a microcosm of events unfolding in an international context. Cities around the world are experiencing intensified housing financialization, rapid gentrification, and accelerating affordable housing loss, while at the same time dominant political and economic actors are discursively amping up efforts to make their cities liveable, in an entrepreneurial sense. Focusing on returns on investment, building branding equity, and place-marketing are the implicit drivers of liveability discourses of urban improvement that do not account for the actually existing lives of contemporary urban dwellers. Creating liveable homes, liveable neighbourhoods, and liveable cities in this reading necessitates gentrification, eviction, and replacing a certain urban subject with one that is more ideal, carrying with it profound implications based on race, gender, and class. The population impacted by the 2018 mass eviction in Heron Gate was 93 percent racialized, with numerous women-led households living below the poverty line (Herongate Tenant Coalition 2018b). The Community Wellbeing Framework applied to Heron Gate—in the context of efforts to elevate Ottawa as North America's most liveable mid-sized city—is a representative microcosm of housing insecurity and social inequality on a national and international scale.

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Figure 1: Location of Heron Gate neighbourhood in the southern part of Ottawa

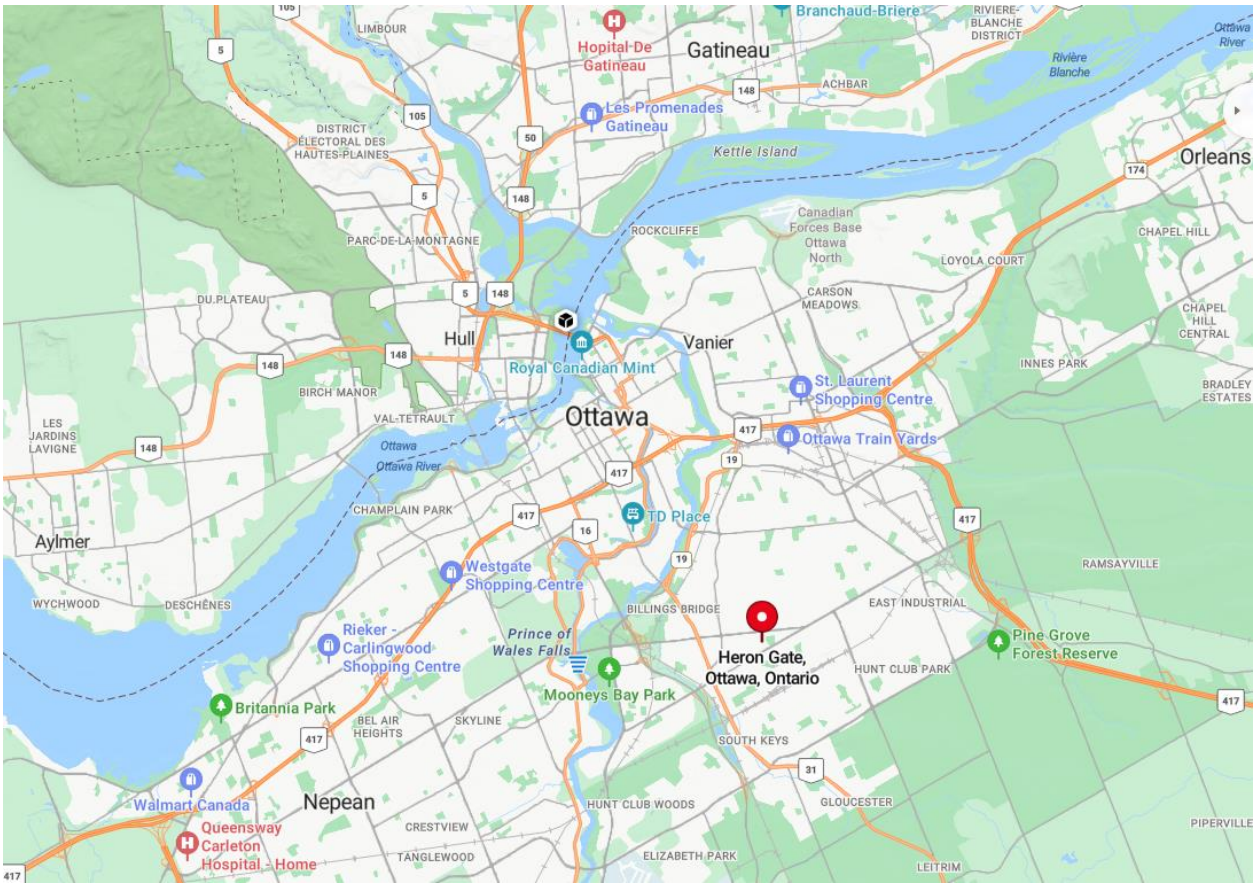

Figure 2: A presentation slide presented at a public meeting in 2018

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Figure 3: Design rendition of the Vista Local redevelopment

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