

RESISTING EVICTION

**Domicide and the
Financialization of Rental Housing**

Andrew Crosby

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Contents

| | |
|---|-----------|
| 1 Revitalization and Settler Colonial “Improvement” | 1 |
| Manufactured Housing Crises | 4 |
| Demovicting and Defending Heron Gate | 6 |
| Ottawa: The “Liveable” City | 9 |
| Book Structure | 10 |
| 2 The Racial Logics of Property | 14 |
| Settling and Unsettling Ottawa | 15 |
| Tools of Dispossession | 16 |
| The Reproduction of Settler Colonial Urbanism and Racial Capitalism | 18 |
| Reverberations of Empire: The Coloniality of Migration and Settler States | 22 |
| 3 Domicide in the Liveable City | 24 |
| Urban Liveability | 24 |
| Domicide and the Unmaking of Home | 27 |
| The Reproductive Side of Domicide | 29 |
| Gentrification and Settler Vitality | 31 |
| 4 Research Methods and Design | 35 |
| Institutional Ethnography | 36 |
| Political Activist Ethnography | 37 |
| Movement-Relevant Theory and Activist Scholarship | 38 |
| Data Collection and Analysis | 40 |
| 5 Heron Gate, Racial Stigma, and Strategic Neglect | 48 |
| A Liveable Community? | 48 |
| Racial Stigma | 56 |
| Strategic Neglect | 59 |
| 6 Heron Gate and the Financialization of Rental Housing | 65 |
| The Ownership Trajectory of Heron Gate | 65 |
| Housing Policy, Corporate Capture, and Financialized Gentrification | 67 |
| “The Apartment as Saviour”: Strategies of Real Estate Investment Firms | 70 |
| Timbercreek: “Actively Creating Value” | 72 |

| | |
|--|------------|
| 7 Demoviction 2016: | |
| Domicide and Redevelopment in Heron Gate..... | 80 |
| Revitalization and Relocation..... | 80 |
| Intensification and Demoviction | 82 |
| The “Bombing of Heron Gate” | 84 |
| Vista Local: Revitalization and Resort-Style Living..... | 85 |
| 8 Demoviction 2018: Tenant Resistance to Domicide..... | 96 |
| Unwilling Subjects of Financialized Gentrification | 97 |
| Public Shaming, Social Media, and Legal Repression | 104 |
| Flipping Defamation: Suing the Landlord | 111 |
| Landlords: “How to Handle a Crisis” | 113 |
| 9 Community Wellbeing: A Social Framework for Domicide..... | 115 |
| Manufacturing Consent for the Master Plan..... | 116 |
| A Social Framework for Heron Gate | 119 |
| “A Termination Plan”: The Heron Gate Official Plan Amendment..... | 125 |
| 10 Human Rights and Racial Discrimination in Housing | 142 |
| A Precedent for Housing Rights..... | 142 |
| The Strategic Value of Legal Engagement | 146 |
| Housing Futures: Resisting Domicide in the Liveable City | 147 |
| Acknowledgements | 149 |
| References..... | 151 |
| Index | 169 |

CHAPTER 1

Revitalization and Settler Colonial “Improvement”

I currently reside as an uninvited guest on unceded Algonquin Anishinaabe land, in what settler society refers to as the Ottawa-Gatineau or national capital region of Canada, but I was born and raised on an island in the heart of the Mi'kmaw homeland of Mi'kma'ki. Epekwitk, formerly known as Île-Saint-Jean, is now commonly referred to as Prince Edward Island. When I was a teenager living with my mom and sister, we resided in a section of the north end of Summerside on Epekwitk. The neighbourhood is composed predominantly of rowhouses built in the 1960s at the height of the Cold War to house military personnel that worked at the Canadian Forces Base. When the base closed in 1991 and military families vacated, the rowhouses offered affordable living for residents in the economically depressed town. The homes were large, with two storeys, a basement, and multiple bedrooms; they had plenty of living space. The make-up of the neighbourhood offered a sense of community, with lots of green space and room for children to play and thrive. I never felt a sense of stigma living there, even though in hindsight I see it was considered lower-income housing. When I moved to Ottawa and was introduced to the broader Herongate and Heatherington neighbourhoods, I noticed a remarkable similarity in the look and feel there compared to where I had spent my formative teenage years.

When I first left home, I moved into various apartment rental units in Summerside before eventually leaving the island altogether, renting in cities such as Halifax and Ottawa. My mom also moved around, a lot. She left Epekwitk, or Prince Edward Island, for Nova Scotia, before settling into New Brunswick (all of these so-called Maritime provinces

2 RESISTING EVICTION

are part of Mi'kma'ki, which stretches beyond imposed provincial and federal borders to encompass parts of Newfoundland, Quebec, and Maine). My mom and stepfather moved into an apartment complex in Dieppe (adjacent to Moncton) in 2007. This became our family's first experience living in a complex owned by a large corporation that would end up selling the property to a financialized landlord. Actually, this apartment complex changed ownership three times in less than two years, and my mom's experience there represents an anecdotal microcosm of what tens of thousands of renters across Canada have likely experienced as their homes are flipped to, and become the property of, real estate investment firms.

My mom's apartment building in Dieppe was first sold around 2012 to a company called MetCap Living, a Toronto-based property management company boasting over \$2 billion in assets and owning over twenty thousand rental units in Canada. (MetCap Living gained notoriety among housing and tenant rights activists in Toronto as a wealthy and abusive landlord and was the target of a successful rent strike in the city's Parkdale neighbourhood in 2017.) At the time, the rent in Dieppe was relatively affordable, around \$650 for a good-sized two-bedroom apartment, heat and lights included. However, amid declining maintenance levels and increasing rents, MetCap sold the property to TransGlobe in 2012.

This is where my connection to Heron Gate — the Ottawa community at the centre of the story in this book — becomes uncanny. Around that time, TransGlobe gained international notoriety under Daniel Drimmer as one of the leading slumlords in Canada (CBC 2012), embracing an enrichment strategy that at its core embodied purposeful neglect. By 2012 TransGlobe had to strip itself of its image. It morphed into True North Apartment Real Estate Investment Trust and sold its Heron Gate holdings to Timbercreek Asset Management (which would also have to rebrand in the coming years as Hazelview). A version of the company maintains ownership over the Dieppe property to this day.

These connections are both eye-opening and common in the world of real estate investment capital. Yet there is more to this story that links my family's personal experiences with the seemingly inevitable encounter with property ownership. My mom fell into a cycle of renting cheaper units in poorly maintained low-rise apartment buildings. Displeased with the deteriorating living conditions at her apartment in Dieppe, my

mom moved to Sackville, New Brunswick, a few dozen kilometres east down the Trans-Canada Highway. Discouraged with the conditions in her first building there, she moved into an old, drafty house that had been converted into apartment units. Sadly, this house burned to the ground a few months later, with my mom and stepfather lucky to make it out with minor injuries, as the unit had no working smoke detectors or fire extinguishers. Overnight, they lost all of their worldly possessions and were rendered homeless. Due to their situation, they were able to secure a tiny, subsidized apartment in a housing complex for seniors that includes small four-unit cottages surrounding a long-term care home facility. At the time I viewed this as a blessing, as the affordable rental units were highly sought after with a years-long waitlist. However, after a few years the low quality of living that the unit offered was evident, with poor air quality and cramped living conditions. My mom wanted out, but the rental market was persistently spiralling out of reach for low-income households.

My mom was desperate to move but could not find even a half-decent place within her budget. This desperation prompted me to begin scouting the local housing market for an opportunity to purchase a house. I was a bit resigned that this seemed to be the only viable option to get her into an adequate living situation. To own property in Canada, to own a piece of Indigenous land, is one of the most sought-out aspects of settler society and considered a pinnacle of achievement. Homeownership is a settler norm that has been driven for decades by federal housing policy. Despite the ethical violations involved, it appears nearly unavoidable. For example, most people I know, including some on the furthest left of the political spectrum, either own property or are seeking to get into the game. And what a game it is, engaging in relationships with bankers and lawyers and a lifetime of debt just to receive a certified piece of paper validating ownership of a very small piece of Indigenous land. To cut to the chase, I found a very nice bungalow that was completely modified for seniors' living and spent my doctoral scholarship savings on a down payment. I later added my mom to the deed and we are now joint tenants of this home, according to the legal terminology. After years of precarious living as a renter, my mom now enjoys decent and stable living conditions, made possible only through homeownership in a settler society that necessitates contributing to the ongoing theft and occupation of Indigenous land.

Manufactured Housing Crises

This experience — apartment transactions within the financialization of rental housing, limited access to affordable and adequate rental housing, and personal engagement in homeownership — transpires amid what is widely considered a housing crisis. Housing in Canada is now defined by multiple forms of manufactured crises in relation to shelter access and affordability, with public discourse predominantly fixating on rising house prices and the increasing inability of settlers and immigrants to realize the Canadian dream of homeownership. Featuring less prominently are the crises of evictions and rental housing insecurity, conditions precipitated by the current housing system, which is animated by rentier capitalism and the predominant emphasis on homeownership. The manufactured crises of the current housing system inevitably lead to domicide, the deliberate destruction of home (Porteous and Smith 2001), through gentrification, urban development, eviction, and displacement. Yet domicide does not go uncontested. Investigating private, high-end housing development and mass demolition-driven eviction (or demoviction) as a form of domicide, this book engages with resistance to domicide at a key site of urban revitalization in the capital city of the Canadian settler colonial state.

The steady rise of eviction rates around the globe has been described as “the silent social tsunami of our times” (Soederberg 2018, 286). Rental housing insecurity affects millions of urban households, and interdisciplinary research has attended to accelerated processes of gentrification-induced displacement and the urgent need to decommodify and defend housing (Desmond 2016; Madden and Marcuse 2016; Soederberg 2021). The lucrative political economy of evictions and rental housing insecurity is driven by housing financialization, privatization, and a broader neoliberal assault on housing policy (Brickell, Arrigoitia, and Vasudevan 2017; Sassen 2014; Watt 2018). At the same time, displacement is driven by general trends of gentrification and removal of affordable housing options, where previously affordable dwellings are either transformed or torn down and lower-income tenants are replaced by tenants that can afford higher rents. These trends disproportionately impact marginalized populations along race, gender, and class lines.

Radical approaches to social, political, economic, and environmental justice provoke deeper reflection on the meaning and root causes of vari-

ous crises. Despite broad recognition of multiple crises within the housing field, there is a lack of deep understanding of what this actually means and what can be done about it (Madden and Marcuse 2016). This is evident when various levels of government (like the City of Ottawa or federal government) declare housing and homelessness emergencies and largely ignore their root causes. Instead, access to shelter is viewed as a technical problem that can be solved, typically with market-oriented measures such as policy modifications related to zoning and land use, mechanisms to expand homeownership, and various technological innovations. Madden and Marcuse (2016) instead want us to view housing in terms of a political-economic problem where the housing system is shaped by wider social conflict between different groups and classes. The key conflict shaping housing systems today is “between housing as lived, social space and housing as an instrument for profitmaking — a conflict between housing as home and as real estate” (Madden and Marcuse 2016, 4).

Housing justice activists and tenant organizers that are engaged in struggle to defend their homes and communities see through the veneer of crisis popularized in media and government discourse. A more radical approach questions the idea of “crisis,” as the term implies a departure from a norm; in the case of housing, a crisis implies that universal access to adequate and affordable housing is normal and that we are experiencing a temporary dislocation from a well-functioning standard (Madden and Marcuse 2016, 9). However, inadequate and unaffordable housing is a long-standing norm for lower-income and marginalized populations.

Over the course of carrying out the research for this book, I participated in numerous events that featured tenant organizers and housing activists from multiple cities that shared their perspectives, approaches, and best practices in the face of gentrification and eviction. In the majority of these cases, organizers and activists were not engaged at the municipal level to try and negotiate policy tweaks that would allow for the creation of more affordable units. Instead, they were focused on building tenant power through nonhierarchical, community-based organizing, forming tenant committees and other groups that engage in a diversity of tactics in support of and in defence of tenants.

Within these movements and localized struggles, tenant organizers and activists generate their own theories and methods of social struggle, with an acute understanding of how the housing system functions and the forces that shape it. “Housing, precarity and homelessness is not a

necessary evil of modern society but is in fact a manufactured crisis that is the direct result of settler colonialist dispossession and the drive of capitalism to expropriate and commodify the necessities of life,” said one person at a virtual event where activists were strategizing about a financialized real estate firm’s acquisition of a community space in Winnipeg (West Broadway Tenants Committee 2021). The attempted destruction of Ottawa’s Heron Gate neighbourhood is emblematic of a manufactured housing crisis, where an affordable, liveable rental community is targeted by a financialized real estate firm for gentrification, and demolished parcel by parcel with the support and approval of municipal actors.

Demovicting and Defending Heron Gate

This book documents demolition-driven evictions and the redevelopment of a racialized rental complex in the City of Ottawa based on my engagement with tenants and community activists, the landlord-developer, and municipal actors over a four-year period (2018–22). In particular, I draw on my work and experience organizing with the Herongate Tenant Coalition in Heron Gate Village, part of the broader neighbourhood of Herongate, which includes social and commercial entities such as schools, shops, and community services (Masuda and Bookman 2018). Throughout this book I use “Heron Gate” to refer to the specific rental complex under corporate ownership and “Herongate” to refer to the broader neighbourhood.

Heron Gate Village, one of a handful of large rental complexes in Ottawa, lies south of Ottawa’s downtown core. It includes hundreds of low-density townhouses along with low-, mid-, and high-rise apartment buildings. Prior to the onset of demovictions in 2016, it included some 1,750 households, home to some 4,500 people. From an aerial perspective, Heron Gate resembles a 21-hectare slice of pizza pointing east. The green space of Heron-Walkley Park to the west represents the pizza crust, and Heron Road on top and Walkley Road on the bottom form the sides of the slice. The tip of the pizza is formed where the two thoroughfares converge. The landlord-developer owns most of this chunk of land, save for a small piece in the northwest corner, which is home to the Heron Road Community Centre, and a few other buildings. The easternmost tip of the property is commercial space, once home to the Heron Gate Mall.

I became familiar with the Heron Gate neighbourhood in 2007, when my partner rented a room in the Heatherington neighbourhood to the south. We spent considerable time in the Heron Gate Mall, mostly shopping at the discount grocery store. This mall was a major community hub for Heron Gate residents, especially in winter. They established businesses and had access to culturally relevant goods and services there; the mall was a vibrant economic, cultural, and social space for them. One of Timbercreek’s first moves after acquiring this portion of the property in 2012 was to tear down the mall. The building was replaced with box stores reminiscent of settler suburbia, erasing East African and Arab connections to the formal commercial space. This act represented for some the first attempt to rupture existing relations within the neighbourhood, signalling the onset of gentrification and displacement (Xia 2020).

Financialized real estate investment firm Timbercreek purchased the Heron Gate property in 2012 and 2013, and is in the process of demolishing sections of the neighbourhood in order to build over five thousand new units. Two mass evictions in 2016 and 2018 displaced over eight hundred people. The latest set of evictions has been the subject of intense struggle involving the Herongate Tenant Coalition and Timbercreek (now Hazelview). In this book, I use “Timbercreek” or “Hazelview” to refer to the landlord-developer depending on the time frame; I refer to Timbercreek when discussing events prior to the firm’s rebranding in November 2020, and Hazelview when discussing events from that point onward. At times I use “Timbercreek/Hazelview” where I think appropriate. The struggle over Heron Gate has played out on various terrains such as the community, the media, and the legal arena, including a potentially precedent-setting case at the Ontario Human Rights Tribunal brought by numerous displaced evictees seeking a right to return.

At the crux of the human rights case is the assertion that the mass displacement of a racialized, immigrant community and elimination of an ethnic enclave violates the right to housing in international law (Yussuf et al. v. Timbercreek 2019). Heron Gate Village is a majority-racialized community home to many immigrants and refugees, including significant numbers of Somali, Arab, and Nepali families. These diasporic communities have ready access to cultural networks, social supports, and amenities. People who have written about the Heron Gate neighbourhood

have used different terms to describe its demographic composition. For instance, Xia (2020) calls Heron Gate a “diverse immigrant neighbourhood,” while Mensah and Tucker-Simmons (2021) use the designation of “ethno-racial enclave.” During my interviews with people who live in the community, I have also heard Heron Gate described as a cultural enclave, an ethnic enclave, and an ethnic neighbourhood.

The first phase of redevelopment involved the eviction of an estimated two hundred people and the demolition of eighty townhomes in 2016, to make way for a new apartment complex called Vista Local. Completed in 2020, Vista Local offers “liveable homes,” “resort-style living,” and “safe and healthy communities” (City of Ottawa 2018; Shaw 2017). This highly contentious development is designed to align Heron Gate with the largely white, affluent demographics of Alta Vista, an adjacent neighbourhood. The second phase of redevelopment, in 2018, involved the eviction of some six hundred people, 93 percent of whom were racialized and half of whom were of Somali descent, according to a survey conducted by the Herongate Tenant Coalition. An additional 150 townhomes were demolished.

In this book I engage the struggle at Heron Gate from a standpoint of political activist ethnography, a methodological approach that aims to produce knowledge from an activist perspective that is useful for social movement struggles. Political activist ethnography is a form of qualitative inquiry that focuses on work with and for social movements. It emphasizes that activists hold particular social and political insights into the institutions and social forces they struggle against, and ultimately seek to change social relations by investigating and disrupting the organizing logics of ruling relations. Ruling relations emanate from institutions and discourses that manage and thus dominate society (Smith 1990). In the case of Heron Gate, ruling relations include the web of actors and processes involved in gentrifying and redeveloping the neighbourhood. Engaging qualitatively with social movement struggles over urban development in Ottawa, I interrogate ruling relations by examining discourses of urban governance (liveability) and practices of domicile enacted by ruling actors and institutions (such as city officials and planners, developers, and financialized landlords).

The large-scale Heron Gate redevelopment carries with it dramatic implications for gentrification, displacement, and affordable housing; it also provides insight on the racial logics of property relations in

settler society. Hundreds of lower-income, racialized tenants are being evicted from affordable dwellings, dislodged from an ethnic neighbourhood, and replaced by tenants with greater purchasing power in the attempted remaking of an entire community. The redevelopment is facilitated, in part, through discourses of improvement surrounding revitalization and liveability.

Ottawa: The “Liveable” City

Shortly after construction commenced on the first demovicted parcel of land in Heron Gate, the City of Ottawa (2021a) approved a New Official Plan with the stated goal of transforming Canada’s capital into North America’s most “liveable” mid-sized city. This strategic document concerns how the city will grow and how policies will support economic and community development (City of Ottawa 2019a). It is one in a series of urban plans dating back to 1903, but officials consider this latest iteration to be a “milestone plan” as it focuses on the sophistication and maturation of the capital as it evolves into a “world city” (City of Ottawa 2021a, 10). The redevelopment of Heron Gate cannot be dissociated from mechanisms of municipal governance that enable and facilitate gentrification and domicide. The City of Ottawa embarked on a process to update its Official Plan in September 2018, and the new plan received formal approval in October 2021, one month after city council accepted a proposal to demolish 559 more homes in Heron Gate and intensify the property with dozens of new apartment towers.

How can a city declare itself liveable while overseeing large-scale domicide in one of its most racialized neighbourhoods? This question drove me to try and understand how ruling relations governed by private property work to produce liveable (largely white) and disposable (largely racialized) subjects in the development and redevelopment of a settler city on stolen Indigenous land. I closely followed the City of Ottawa’s New Official Plan process and participated in numerous community engagement-style events, along the way collecting and analyzing dozens of documents associated with each stage of the project. I also interviewed a number of elected officials and City of Ottawa employees in various units.

The path for Ottawa’s transformation is directed by what are referred to as the “five big moves” — growth, mobility, urban design, resiliency, and economy — which “collectively represent the guiding vision en route

to Ottawa becoming the most liveable mid-sized city in North America” (City of Ottawa 2021a, 34). They serve as “essential touch points for land use decisions and policy directions” over the twenty-five-year life cycle of the New Official Plan (City of Ottawa 2021a, 13). Cross-cutting issues include intensification, economic development, energy and climate change, healthy and inclusive communities, gender equity, and culture (City of Ottawa 2021a). Intensification, in particular, is identified as a method “of renewal and injecting new life into existing areas of the city” (City of Ottawa 2019b, 1). As an urban planning document focused on renewal and revitalization, the New Official Plan sets out to fix areas of the city that are devoid of vitality, or life, “by allowing new generations of residents to inhabit existing neighbourhoods” (City of Ottawa 2019b, 1). Revitalization efforts are aimed at producing “new life” — or reproducing settler vitality — through the gentrification of urban spaces and the dispersal and replacement of people that live there.

A document unveiling the five big moves for Ottawa acknowledges the city as prosperous and diverse with a rich history. It further acknowledges that the city was “first” home to the Anishinaabe Algonquin Nation, yet it erases Algonquin sovereignty and jurisdiction over the land. Instead, according to the document, “Ottawa has been shaped by the history of Canada” (City of Ottawa 2019a, 1) even though the Algonquins have never ceded or surrendered territory in their homeland and lay claim to portions of Ottawa — including areas around the Ottawa River that encompass Parliament Hill. The city, having been shaped by Canadian history and settler colonialism, is now a space driven by the quest for perpetual growth, the ongoing expropriation of Algonquin land for urban development, and the reconfiguration and improvement of property for settler prosperity and enjoyment.

Book Structure

This book investigates domicide at Heron Gate Village, characterized by eviction and expulsion of tenants, and the resultant replacement of a lower-income, racialized community with affluent, predominantly white people. Implicated here are powerful economic and governance actors, including a multi-billion-dollar real estate investment firm and officials of the most important political city in the Canadian settler colony. Demoviction and domicide are driven by complementary logics oriented around improving land, maximizing profit, and managing populations.

Efforts to create profits and improve land are reinforced by efforts to produce particular kinds of life — productive, more liveable life. The binding threads are race and property, as efforts to revitalize Heron Gate and create a liveable city are deeply shaped by white supremacy.

I begin Chapter 2 by examining the origins and historical evolution of property relations in Canada's national capital region, outlining some of the colonial tools deployed to dispossess Indigenous Peoples of their land and to produce urban settler formations. The role of racialized property relations is explored in relation to settler colonial urbanism, as well as how diasporic space is produced in settler societies.

Then, in Chapter 3, I explore urban liveability and domicile, identifying liveability as an ideological discourse of urban improvement that is mobilized alongside gentrification efforts to unmake the homes of already marginalized populations. Discourses of liveability, in this regard, work to produce domicile, which I reconceptualize to account for the reproductive and repressive elements of home unmaking. Domicide is structured in part through discourses of improvement (e.g., liveability and revitalization) that hierarchically and racially order life and the value of life.

In Chapter 4 I provide a methodological blueprint for doing research with social movements. I describe my work with the Herongate Tenant Coalition as political activist ethnography, which is a form of qualitative inquiry conducted with and for social movements. Political activist ethnography begins from an activist standpoint, emphasizing that activists hold knowledge and insight into the social forces and institutions they are organizing and struggling against. Moving beyond documenting social struggle, this approach seeks to invigorate progressive social change by investigating and disrupting the organizing logics of ruling relations.

Chapter 5 offers a profile of Heron Gate Village. There I delve into statistics on community demographics and housing. With its high concentration of immigrants, refugees, and people of colour, Heron Gate experiences housing inequality, strategic neglect, and structural racism. However, it is a liveable community that offers strong social supports and cultural networks for its racialized and migrant residents. This chapter also provides a remarkable example of how Heron Gate's landlord manoeuvred municipal legal mechanisms to renege on maintenance obligations for the purposes of hastening demolition.

Chapter 6 then examines Heron Gate's owner and landlord in more detail. I take a deep dive into the world of financialized real estate investment within a broader context of housing policy and deregulation to understand the gentrification strategies deployed by these newer types of apartment investors. I conceptualize financialized gentrification in conversation with the various investment strategies and tactics that financialized real estate unleashes in the built environment, including a new trend of intensification. Finally, I look at how Timbercreek Asset Management rebranded as Hazelview Investments.

Chapter 7 examines the first phase of eviction and demolition in Heron Gate in 2016. I analyze some of the discourses surrounding demoviction, such as revitalization, relocation, and intensification. This discussion sets the stage for a deeper examination of the Vista Local redevelopment that replaced the demolished townhomes on the first demovicted parcel of land in the neighbourhood. I unpack the redevelopment's racist underpinnings and overarching goals to harmonize Heron Gate with Alta Vista.

Chapter 8 documents the second phase of demoviction in 2018 and the emergence of the Herongate Tenant Coalition to try and stop the evictions. I explore a number of coalition tactics including tenant mobilization and social media engagement. I also record Timbercreek's responses to tenant mobilizations, which include techniques of legal repression such as threats of lawsuits and attempts to silence the coalition on social media. The ensuing battles provide lessons for other movements on how to strategically engage their adversaries and how landlords are responding to tenant organizing.

Chapter 9 continues a chronological trajectory documenting the wider struggle and events unfolding around the redevelopment proposal for the neighbourhood. I provide a window into the consultation efforts and community meetings about the landlord-developer's "master plan" for redevelopment, which is based on the Conference Board of Canada's Community Wellbeing Framework (see *DIALOG* 2022). I explore the framework's emphasis on getting investment returns and shaping desirable conduct, before moving into a deeper investigation of the redevelopment proposal itself. The City of Ottawa greenlit the proposal and demolition of 559 more homes in 2021. An accompanying memorandum of understanding (MOU) establishes terms for future displacement and affordability, which in practice will eliminate affordable

housing in Heron Gate. The Herongate Tenant Coalition describes this as a framework for social destruction. I further examine the municipal-developer nexus, including the role of municipal actors and their ties to the real estate development industry.

This book concludes with a discussion of the human rights case initiated by Heron Gate tenants evicted in 2018 who are seeking a right to return. The potentially precedent-setting case before the Ontario Human Rights Tribunal, which considers whether the displacement of racialized tenants is a form of discrimination, could curb the gentrifying endeavours of predatory real estate investment while advancing housing rights in Ontario and Canada.