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

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Questions Answered

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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.
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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 “displaced”). 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 at 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.

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