

Mapping Displacement in Kitchener-Waterloo: Report

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The views expressed in the map presentation are the views of the Social Development Centre Waterloo Region and do not necessarily reflect those of the Province of Ontario.

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Summary

Our approach and research questions

This report is a collaboration between the Social Development Centre Waterloo Region and the University of Waterloo's School of Planning. Through assembling, documenting and analyzing the lived experiences of poverty, housing precarity, gentrification and displacement, we aim to amplify voices, knowledge and experiences of marginalised communities, in order that they can play a central role in shaping housing policy and planning.

We do this in two ways. First, by documenting lived experiences, and treating individual stories not as isolated anecdotes, but as part of wider patterns and processes. Second, by tapping into the in-depth knowledge that people with lived experiences of poverty have of the changes taking place within their community. Too many planning and policy reports rely on statistical analysis, or professional experts to understand change. We argue that the knowledge that people have of changes within their house, street, neighbourhood and city are essential to planning a more equitable community.

The goal of this project is to paint a more complete picture of the gentrification and displacement that is taking place within core neighbourhoods of Kitchener and Waterloo. Two key objectives guide this project:

- 1. Fill in the gaps left by current institutional quantitative data collection that are unable to capture the full extent of gentrification and displacement.
- 2. Amplify the knowledge and lived experiences of those living through gentrification and displacement so that their voices can play a more central role in housing planning and policy.

What we did

This report complements our interactive GIS map which spatially maps displacement stories, experiences and knowledge of displacement along the central axis of Kitchener and Waterloo. This involved telephone interviews conducted in 2020, with twenty-nine individuals with intersecting identities and lived experiences of poverty. They were recruited through community connectors, who are usually long-time collaborators who have built trust with a variety of under-resourced communities within the region. To write this report, we also drew on a further twenty interviews conducted in 2019.

In our interviews, we asked questions around three major themes:

- 1. Knowledge of changes within neighbourhoods, communities and dwellings
- 2. Lived experiences with gentrification, displacement and housing precarity
- 3. The role of the COVID-19 pandemic in housing situations, challenges and experiences

What we found

As interviews unfolded, participants identified many locations along the LRT corridor that went through what is commonly referred to as 'upgrading.' However, our interviewees spoke of what was lost: houses, businesses, social networks and supports. This knowledge rarely influences how we plan neighbourhoods and housing. This detailed knowledge of loss emphasizes that while building new affordable housing is important, equally important is preserving and maintaining existing affordable housing.

Broadly-speaking, the loss of existing affordable housing fell into two categories: demolition and renovation. In both instances, there are no official records or statistics quantifying these losses, meaning that the knowledge that people have of these places takes on an even greater importance. The demolition of small clusters of affordable housing results in small apartments or houses being knocked down to make way for new higher-end developments. While this leads to greater density, we must ask the questions of who is being displaced, who these new developments are available to, and what kinds of opportunities remain for those on very low incomes when this kind of housing is lost? This is especially important because there are no 'affordable' units (especially those affordable to people on minimum wage or living on ODSP) within most of these new developments.

The second way existing affordable housing is lost is through renovations – a process sometimes known as renoviction – when tenants are evicted, properties renovated and subsequently rented out to more affluent tenants at higher rates. This is even less visible because the buildings remain the same. However, both renovation and demolition are not central to planning and policy discussions about the nature of change along the region's LRT corridor.

One of our key findings is that displacement is multifaceted and intersectional; rarely is there only one factor that can account for an individual's housing experiences. There were, however, three major and recurring themes throughout our interviews. First, many Black, Indigenous, immigrant and LGBTQ+ populations revealed stories of how their displacement was a product of **discrimination**. This included different forms of discrimination from landlords, authorities and policies, and that this discrimination manifested itself through racism, homophobia, ableism and classism.

Second, participants noted that as the broader societal challenges increased, support for the growing numbers of underserved populations were not keeping pace. Third was the frequency with which people moved house. This could be for any number of reasons, including inadequate enforcement of tenants' rights and human rights, which further reinforces and feeds into the negative patterns of displacement and marginalization.

Recommendations

Affordable housing strategies should be guided by the people they are meant to help. The loss of affordable housing does not always show up in statistical analysis. Therefore, harnessing the knowledge that local people have of their changing communities and centring lived experiences of poverty need to be major pillars of planning and policymaking. We outline five concrete recommendations based on what we learned from our interviews:

- 1. Incorporate the perspectives, voices and lived experiences of poverty into planning and policy decision-making.
- 2. Better enforcement of property standards and regulations designed to protect tenants.
- 3. Increase efforts to preserve existing affordable housing, through municipal enforcement, Bylaw and Fire Prevention and rent controls, and ensure tenants' rights are protected if a property is renovated.
- 4. Use publicly-owned land to build new, non-market affordable housing in conjunction with local non-profits.
- 5. Ensure municipalities provide adequate safe, secure and welcoming public spaces, particularly in downtown areas

On top of this, the provincial government needs to re-introduce rent controls, including end-of-tenancy rent controls. Higher levels of government also need to directly fund the construction of new non-market affordable housing that is targeted to low-income and no-income populations.

Dan's Story

Dan spoke to us from the Radisson Hotel in the summer of 2020, while it was being used as an emergency shelter. Dan is retirement age, collects ODSP (Ontario Disability Support Program), and over the past decade, has moved a dozen times, bouncing from one apartment or lodging house to another. Increasingly, he has found himself within the shelter system. He moved due to theft, bad maintenance, bad landlords, unsafe conditions, and lack of rent. Several of the places where he has resided have been demolished, sold or renovated, including rooming houses on Weber Street West, and 24 Cameron Street, both in the City of Kitchener. He described to us how unsafe his lodging house on Victoria Street was:

It was really, really, really hard to live there. Very stressful. I almost never used the washroom, almost never had a shower, almost never went upstairs just because I was so uncomfortable going up there and leaving my room unattended. It was that bad.

Eventually, he wound up in the shelter system, where he felt he wasn't wanted.

Dan was given a one-way ticket to Windsor and was told he couldn't come back to Waterloo Region. He thought there would be more affordable opportunities in Windsor. But when he arrived there, he faced even more difficulty finding apartments and navigating an unfamiliar social services system. Landlords would not accept ODSP, and he could not afford the first and last month's rent they wanted, not that he found the apartments very nice. After being beaten up in a shelter in Windsor, he returned to Kitchener, where at least he had a support network.

Dan's arrival back in Waterloo Region coincided with the first wave of the COVID-19 pandemic. Lockdowns closed most stores, facilities and services. Shelters were even closed during the day, pushing him out onto the streets during the still cold winter. He described the situation to us:

The thing is, in the middle of the winter and there's no place to go inside, it's all Covid virus. You know, all you could do was go in and get a coffee or something from the window. And there were a few places they had open, the Charles Street terminal for the washroom there, but then that got closed down because of some stupid behaviour there. And there was the Waterloo Town Square, which I was going to, where you could go into the washroom, but the security would quickly be on you to tell you to get out. So, eventually, it got so cold that you'd have to just ride. The buses were free, which was great! And the LRT. So, we would just get on the bus. And we would ride the bus all day, because we were freezing. So, you would get on the bus and ride and go to a destination and then you'd be cold again and you'd go back on a bus and go back downtown and then you'd get off for a while and you'd be freezing again and you'd go back on a bus.

Staying in a hotel for a night was a relief, but they did not accept Dan's ODSP payment. When he inevitably caught a cold, the shelter where he was staying moved him to the Radisson Hotel, which since March 2020, has been used by the House of Friendship as

a men's shelter, providing 24-support. The hotel, however, is far removed from downtown Kitchener, where many of the region's support services are found.

Unfortunately, Dan's story is not unique. Nor is it purely a story of how COVID-19 impacts people on low income. However, it is a perspective of our community that is rarely heard. It is even rarer to have a voice like Dan's play a major role in shaping housing planning, even though people such as Dan are greatly impacted by its policy.

Mapping Displacement Partnership – Introduction, Context and Background

This report is a collaboration between the Social Development Centre Waterloo Region (SDC) and the University of Waterloo's School of Planning. Through assembling, documenting and analyzing the lived experiences of poverty, housing precarity, gentrification and displacement, we aim to amplify the voices, knowledge and lived experiences of marginalised residents in order that they can play a central role in shaping housing policy and planning.

We do this in two ways. First, by documenting lived experiences, and treating individual stories not as isolated anecdotes, but as part of wider patterns and processes. Second, by tapping into the in-depth knowledge that people with lived experiences of poverty have of the changes taking place within their community. Too many planning and policy reports rely on statistical analysis or professional experts to understand change. We argue that the knowledge that people have of changes within their house, street, neighbourhood and city are essential to planning and creating a more equitable community.

The goal of this project is to use this knowledge and these experiences in order to paint a more complete picture of the gentrification and displacement that are taking place within core neighbourhoods of Kitchener and Waterloo. Two objectives guide this project:

- 1. Fill in the gaps left by current institutional quantitative data collection that are unable to capture the full extent of gentrification and displacement.
- 2. Amplify the knowledge and lived experiences of those living through gentrification and displacement so that their voices can play a more central role in housing planning and policy.

The Mapping Displacement Project arose from a progression of advocacy and community work led by the Social Development Centre Waterloo Region (SDC) in tenant organizing. This work focused on neighbourhood responses to gentrification and the lack of affordable housing in Kitchener and Waterloo. Between 2015 and 2019, we heard much anecdotal evidence of 'renovictions' (a process whereby landlords evict tenants (sometimes illegally) in order to renovate their units and then lease them at higher prices) and 'condoization' (a process of redevelopment where lower-density land that is conventionally perceived to be underutilized or vacant is turned into medium- and high-rise condominiums). For the latter process, many people shared their knowledge of what was lost to make way for new condominium towers that are largely concentrated along the region's ION Light Rail Transit line, which opened in June 2019.

In 2019, Dr. Brian Doucet, Canada Research Chair in Urban Change and Social Inclusion at the University of Waterloo (UW) launched a research project into *Neighbourhood Change Along LRT Corridor*. He partnered with the Social Development Centre in order to seek participants from a range of socioeconomic backgrounds, intentionally recruiting people living on low-income, or those who were precariously housed. They told of displacement, evictions, hardship and marginalization. The results of that study, in addition to the stories that arose from the Social Development Centre's

long-time involvement with Renters Educating and Networking Together (RENT) and other anti-poverty groups, raised our awareness of the need to listen to, and share stories of the ongoing removal of affordable housing and the disruption to social support networks in impacted core neighbourhoods.

In order to capture the history of the renewal and redevelopment of the urban core in Waterloo Region, the Social Development Centre created the <u>Life Stories of Displacement</u> podcasts series, which is available on their website and was also shared on community radio. As their stories unfolded, respondents identified many locations along the LRT corridor that went through what is commonly referred to as 'upgrading.' However, our interviewees spoke of what was lost: houses, businesses, social networks and supports.

Too often these perspectives, experiences and knowledge are not prominent within planning and policy decision-making. Many forms of displacement are therefore rendered invisible in both official analysis and official policy. Our research seeks to make visible the displacement, disruption, precarity and discrimination that are common-knowledge to many people within marginalised communities. Housing policy is about more than number of units, or bricks and mortar questions; addressing these injustices is therefore essential for planning an equitable city. Too often there is also a singular focus on *building* new affordable housing, with less attention paid to what has been lost. An analysis of our interviews with those with lived experiences of poverty leads us to conclude that both are necessary.

In 2020, Dr. Doucet was awarded a SSHRC Partnership Development Grant to continue to research these important aspects of change within Waterloo Region. The Social Development Centre is one of the key partners in this project. The mapping displacement project is the first output from this grant; this report has also received funding from the Ontario Job Creation Partnership.

For our research, we sought input from individuals from underserved communities who were precariously housed, forced to move out from affordable homes and pushed outside the region's urban core. We talked to Black, Indigenous, and people of colour, seniors, and persons with disabilities. The first wave of the COVID-19 pandemic struck just as we were preparing our interviews and research methodology. As a result, we also included questions about the ways the pandemic impacted housing issues. We recorded the interviews to demonstrate the importance of lived experience in research and policy making; they will continue to form part of the oral history collection for the Life Stories of Displacement Project. They have also formed the basis of our interactive map of displacement, which includes audio, image and media links. Both the map and this report bring to life intimate knowledge that residents have of the changes within their communities that neither show up in statistical analysis of urban change nor have been previously recorded or documented thus far by researchers, policymakers or advocates.

This project builds on a strong tradition of critical urban research and critical cartography that maps displacement and eviction (see Maharawal and McElroy, 2017; and https://antievictionmap.com/). This approach uses an amalgamation of qualitative data through storytelling and oral histories, and focuses attention on both personal experiences and local knowledge of place. By doing this, we are making inroads in addressing gaps in data collection and analysis in order to paint a more complete picture

of changes taking place. Importantly, our methods are also able to document both spatial and non-spatial forms of displacement, dislocation and disruption (Slater, 2009).

It is evident that experiences of displacement can be complex and vary from person to person. However, when we treat these experiences as an assemblage of data and information, rather than isolated anecdotes, it is clear that major themes and trends emerge. Participants' experiences of discrimination, lack of affordable housing options and insufficient enforcement of rules and regulations that are meant to protect them (at both municipal and provincial level) were recurring points of discussion in our interviews. Additional themes included rising rents, exploitative landlord practices and illegal evictions such as 'renovictions'.

Our participants shared stories of discrimination, rising rents, exploitative landlords, illegal evictions, a lack of affordable housing options and insufficient enforcement of rules meant to protect tenants need to be interpreted as patterns, not isolated incidents. However, respondents were full of innovative and transformative ideas on how to improve housing for them and their peers. Some of the ideas suggested to us included:

- the creation of more affordable and alternative types of housing from trailer parks and micro homes to secondary units;
- enforcing property standards bylaws;
- providing support to tenants in legal processes with landlords;
- providing more effective housing supports for people to find and hold stable and adequate housing; and
- changes to the Residential Tenancies Act such as vacancy rent control, introduction of mandatory inclusionary zoning for new builds, and discouraging corporate ownership of rental units by investing in community and non-profit housing.

The timing of this report and this partnership project is vital as the COVID-19 pandemic has exacerbated inequities in housing. Local municipalities are also developing new housing plans and policies to deal with this growing crisis. In 2020, the City of Kitchener developed its Housing Strategy; importantly, it involves the inclusion of lived-experience groups to monitor and assess its implementation. The Region of Waterloo is working more closely with cities to fast track construction of affordable units on public lands. The City of Waterloo and the City of Cambridge are both assessing their options for enhancing affordable housing options. Also, the provincial government is considering rent freezes for certain groups of tenants. We argue that the voices, knowledge and experiences of those who have been displaced are of paramount importance to shaping these policies.

The work of this project is ongoing, and the Social Development Centre Waterloo Region will continue to advocate for integration of lived-experience as a necessary component in any approach to address displacement, gentrification, and the loss of affordable housing. Subsequent work will continue to enhance the collaboration between academic, municipal and community partners. This is a new form of advocacy in Canada, and we hope that this project can serve as a template for other communities wishing to mitigate the impact of displacement and gentrification and create a more fair and equitable housing system.

Research Framework

Gentrification is multi-faceted and often misunderstood. It is often seen as a straightforward process that occurs when wealthier people move into a lower-income area, thereby displacing, or forcing out, many of the lower-income residents. However, gentrification is not solely about housing; many amenities, shops and services also change as the whole social character of the neighbourhood undergoes an upward class transformation (Gibbons et al., 2018; Hackworth, 2002; Lees et al., 2008). The causes of gentrification are complex and inter-related, focusing on the role of capital reinvestment in urban space (Smith, 1979), changing demand for housing among middle-class households (Ley, 2003) and explicit or implicit policies from local, regional and national governments (Doucet, 2013).

For the purpose of this project, we understand gentrification as intrinsically connected to displacement: as a rupture between people and place (Elliot-Cooper et al., 2019). This rupture can be interpreted as a 'loss of place' (Shaw and Hagemans, 2015), a form of 'slow violence' that restructures rhythms of everyday life (Kern, 2016) and that leads to un-homing (Elliot-Cooper et al., 2019). Importantly, this can come both as a result of physical (spatial) displacement, or non-spatial forms of displacement that mean people can experience 'symbolic displacement' (Atkinson, 2015) even if they remain in-situ while communities around them change. These new interpretations of displacement are difficult, if not impossible, to measure statistically (Slater, 2009). Simply stated, gentrification and displacement mean that the people who once made urban space their home are no longer able to live their everyday lives and experience a profound loss of control over their lives.

Therefore, displacement can be thought of in four ways: physical, functional, social, and psychological (Kearns and Mason, 2013). Urban displacement can be direct processes of physical outmigration, such as evictions. Direct displacement refers to physical displacement and functional displacement. Examples of physical displacement include renovictions, redevelopment, condoization, moving due to rising rents and so on. Function displacement refers to the loss of access to services and amenities.

Displacement can also be indirect, including changing or impoverishing social relationships and witnessing the character of a neighbourhood change (Versey et al., 2019). Indirect, social, psychological, phenomenological and cultural displacement refer to the loss of social networks, and losing a sense of belonging and community that a resident may not be able to recreate in the current or new geography (Ellis-Young and Doucet, 2021; Kearns and Mason, 2013).

For this project, we focused on tracking, documenting and analyzing these various aspects of displacement through personal experiences of underserved populations in Kitchener-Waterloo. This approach is necessary in order to fully capture the extent of the different manifestations of gentrification mentioned above. We also recorded and compiled instances and locations of displacement on a map to reveal patterns of displacement that we heard of throughout our interviews.

Mapping is a powerful tool in tracking neighbourhood change, gentrification and displacement. Critical scholars, researchers, activist and advocates across North America have been using maps to analyze gentrification and spatialize displacement, and

to predict where it will occur next. Cities such as Portland, Los Angeles, Seattle, San Francisco, Ottawa, and Boston have created displacement risk maps using various tools and models (Bousquet, 2017). Different mapping and cartography approaches can be used to track gentrification and displacement. A common approach is to map census variables, including how they change over time. While there is no one variable that can encapsulate the complexities of gentrification, variables such as income, education, rents, ethnicity and employment can be used as proxies to evaluate the presence of gentrification and how it spreads over time and space (Walks and Maaranen, 2008; Chapple & Thomas, 2020). Additional mapping techniques involve using deep learning and Google Street View (Ilic et al., 2019), or looking for visual clues of gentrification through Street View (Hwang and Sampson, 2015).

Mapping displacement can also be more qualitative. StoryMaps – a tool combining the geographic spaces with story-telling – is a powerful way to document and map lived experiences and local knowledge (Bryan, 2019; Maharawal and McElroy, 2017). Stories and places are therefore connected and inter-related. Individual stories characterize the transformation of a physical place and help us better understand the impact that place has had on the individual (Caquard and Fiset, 2013). Collectively, these individual stories help us to identify trends, (spatial) patterns and processes. For this research, we created a StoryMap of Displacement where experiences and knowledge of change is embodied through word, sound, image and spatial relationships to the ION corridor in Kitchener-Waterloo.

Methodology

Between May and September 2020, we conducted semi-structured interviews with 30 participants with intersecting identities experiencing displacement within core neighbourhoods of Kitchener-Waterloo. Interview participants were recruited through community connectors collaborating with the Social Development Centre Waterloo Region. These community connectors are usually long-time collaborators who have built trust through networks of Black, Indigenous, people of colour, LGBTQ+ and other underprivileged and under-resourced populations. In addition, community connectors were also interviewed due to their knowledge about displacement in the city. In many cases, they were also the first point of contact for many of their peers when their housing was in jeopardy, or their basic needs were not met.

For this study, we recruited participants who met one or more of the following criteria:

- Lived within walking distance (up to 30 minutes) of the LRT from Ottawa Street in Kitchener to Columbia Street West in Waterloo;
- Have personal experiences of displacement/eviction, or of other experiences from within their community;
- Part of racialized, newcomer, Indigenous, and LGBTQ2+ communities, in intersection with gender, age and ability.

Interview participants ranged in age including 14 participants who were above the age of 50, and 4 participants below the age of 26. Of the 29 participants, 19 identified as female, 9 identified as male and 1 individual identified as gender non-binary. The majority of the participants identified as Caucasian (19), while 11 had other ethno-cultural identities, including: 1 Yoruba, 1 Somali, 1 Ethiopian, 2 Afghani, 1 Anishnaabe, 1 Jamaican and 1 Black. Twenty-one of the 29 participants recorded a household income below \$25,000, and 14 of the 29 participants live with disability. Of the 29 participants, 4 participants identified as being part of the LGTBQ+ community. To augment these interviews, we also drew on approximately twenty interviews conducted in 2019, with similar population groups (see Lifestories of Displacement podcast series). Although these interviews were not able to tell us experiences during the pandemic, we were able to code and analyze this information, and when specific locations were given, include this information in our displacement map.

Ethics protocols for the recruitment of participants, interview process and data management were approved by the University of Waterloo. Interviews varied in length but averaged around one hour. During the interviews, we asked questions around three major themes: the changes in their neighbourhood and housing, their own experiences with displacement and housing precarity and how the COVID-19 pandemic has affected their housing situation. We asked people to describe circumstances that led to or impacted their experiences of displacement, including the lockdown and distancing, and to share stories about the places they had to leave.

The research was impacted significantly by the COVID-19 pandemic. Our original research design involved walking interviews with participants, which would have allowed them to naturally talk about their day-to-day experience of the city, how spaces they are familiar with have changed, and share their knowledge of their community while they

walked through it. Unfortunately, restrictions on in-person research meant that any kind of face-to-face interviews were prohibited during the spring and summer of 2020. However, there was now a need to research the impacts of the pandemic on marginalised and under-served communities with the aim of influencing planning and policy responses to the pandemic (see Turman et al, 2021).

Interviews were conducted by telephone. This proved highly useful as many interviewees did not have regular access to the internet. One-on-one telephone interviews were recorded using a cellphone application Cube ACR. Consent was received by all participants prior to the interviews. The interviews were then transcribed by a professional transcription company, and the transcriptions were analyzed and coded using Nvivo, a qualitative data analysis software program. This allowed for mutual validation and alignment between members of the research team, leading to more accurate results.

Short audio clips were embedded within the StoryMap using icons placed in appropriate and relevant parts of the city. These interviews will be added to the Life Stories of Displacement podcast series. Additional quotations from these interviews can be found in this report and in other articles and book chapters deriving from this project (Turman et al., 2021). Participants received a \$40 gift card for their participation. In some cases, participants consented to their names being used in reports and in the oral history project. In this report, we have used first names, and where consent was not given, provided pseudonyms.

Mapping Voices

We used ESRI Canada's ArcGIS Map Online and ArcGIS Story Maps to create the map. We extracted locations, descriptions, news articles, testimonies and images of locations and buildings to create a vicarious browsing experience. For some locations, we embedded historic images from Google Street Maps to visually document what has been lost and relate participants' stories to visual imagery.

We started constructing the map using an Open Street base map. The Open Street base map includes the Kitchener and Waterloo municipal boundaries, street names, LRT rail line and transit stations, and property numbers. On the map, addresses mentioned in interviews were incorporated into the main layer. Each location point on the map is accompanied with a quotation from an interview, a description of the locality, news links about the building (if any), a short audio clip and its transcript, and before and after images, as well as the total number of units lost in each building, if known. The audio clips add voices of those experiencing displacement and gentrification at these locations. Before and after images were added to indicate the visual changes that occur due to displacement and how the urban landscapes continued to change due to gentrification.

Ward boundaries in the City of Waterloo and the City of Kitchener were added afterwards, as well as 2016 census data on household income, energy cost burden, households in core need, rental housing affordability, and demographic data indicating percentage of visible minority households, Indigenous households, recent immigrant households, senior households, and lone parent households.

When observing data on this displacement map, it is clear that Downtown Kitchener is a hotspot for gentrification and displacement. Our twenty-nine interviews identified 148 locations, of which 122 locations were within one kilometer from the LRT

line where various forms of displacement have led to the loss of housing, amenities, supports and spaces for low-income residents. Several clusters of these losses include: King and Wellington Streets in Kitchener (Midtown Lofts), which saw the loss of approximately 15 units and six businesses; King Street North in Waterloo near Wilfred Laurier University and McGregor Public School, with a loss of approximately eight houses; and Roger Street in Waterloo, where nine houses were demolished as part of the redevelopment of the former Ontario Die Company factory site. These and other locations on the map where demolition occurred were or are being redeveloped into condominiums, luxury rental buildings or commercial premises.

Knowledge of Displacement and Voices of Lived Experience

The objectives of this project are two-fold: to fill in the gaps left by current institutional data collection, and to render visible the knowledge and testimonies of lived experience of displacement so they are both accessible and part of the accepted knowledge base. This is necessary because lived-experiences are largely absent from planning and policy decision-making about housing and economic development. Our approach and analysis reveals hidden sides of the urban 'success' story that statistics and data collection by local and regional governments is unable to fully capture. The absence of these perspectives in political, policy and planning discourses about urban spaces not only neglects the most important 'metric' for urban livability, it effectively disempowers people from participating in discussions about their urban development more broadly. By collecting, analyzing, documenting and sharing the experiences of displacement, we strive to address this lack of knowledge in local planning and policymaking. This report therefore provides a platform for elevating this knowledge. It provides a pathway to encourage engagement from a wider range of stakeholders and life experiences that can be used by planners, policymakers and advocates in cities across Canada.

Knowledge of displacement and the loss of affordable housing: demolition and renovation

While many of the political debates have centred on how to *build* more affordable housing in recent years, our analysis also points to the loss of existing housing which is affordable to people on very low-incomes as a significant challenge that must be addressed. Throughout our interviews, we found two forms of displacement and the subsequent loss of affordable housing that do not feature prominently in either statistical analysis of change along the LRT corridor or in wider planning and policy debates. The first form is demolition: when affordable housing is knocked down, largely to make way for new, denser and taller developments. Sometimes this process is known as 'demoviction.' The second form is renovation: when existing affordable units are renovated and during this process existing tenants are evicted in order for this renovation work to take place. Upon completion of the renovations, the units are rented at higher rates to wealthier tenants. This process is sometimes known as 'renovication.' We will briefly discuss each process, drawing on the interviews with our respondents, most of whom either had first-hand experiences with one or both of these processes or knew people who did.

Demolition

To make way for more than \$3 billions worth of investment along the LRT corridor, many buildings have been demolished. Some of these had housing units that were inhabited by residents on very low-incomes. These tended to be small apartments, units above ground-floor retail or single-family houses that were rented out and often divided into rooming houses. While there are accurate records of the number of new units that are planned, under construction or have been built, there is no such data base about housing units that have been lost due to demolition; building permit data provides incomplete

records and does not indicate anything about prices or what happened to occupants when a structure was demolished. Therefore, we need to rely on the knowledge of the people with connections to these spaces in order to paint a clearer picture of what has been lost.

In our research, two places were regularly mentioned by respondents. The first is Midtown Lofts, a condominium complex developed by Condo Culture at the corner of King Street West and Louisa Street in Kitchener. This new, six storey building contains 138 market-rate condos (a mixture of studios, one- and two-bedroom units), a private parkette, off-street parking and a fitness facility. Prior to this, the site was home to a small row of shops, containing a coin laundry, pizza shop and massage parlour, with apartments above; along Louisa Street, two rental houses also occupied the site. In total, there were approximately 15 units of housing. All of this was demolished in 2015 to make way for the new condo.

While none of our respondents lived in these properties themselves, they had knowledge of its existence and state prior to demolition. One respondent reflected on how losses such as this limited their opportunities within the city:

It used to be a much older apartment building, smaller as well. It was an affordable place to live ... It was a place you could live if you were on Ontario Works (OW), financial assistance or you only worked part time; you could definitely afford to live in this place. Looking at it now, the rent has got to start at around \$1,200/month. It's just one more place in my city where I can't afford to live anymore; a lot of people couldn't afford to live at. It's upsetting.

Another noted that: "there were other people in those buildings that had to go and find a place. And with the price of apartments and all of that going up, the land values, you couldn't find cheap apartments like that now."

Other examples highlighted by our participants included the Ontario Die Company site, at Roger Street and Moore Avenue in Waterloo. Included in this development were six houses along Roger Street, adjacent to the former factory, that were also demolished to make way for the new condominium project, Spur Line Common. Most of these houses were rented out. A resident who lived further down the street noted:

More and more gentrification ... A whole bunch of single family dwellings at the end of my street were demolished to make way for a gigantic condo complex looking over the cemetery ... They knocked down houses and they'll put up condos that the people in the houses couldn't possibly afford.

Spur Line Common markets itself as a hip and trendy community in the heart of a bustling city. It will feature a mix of suites and townhomes. Its website states that "If you are looking for a place to be among a like-minded crowd, check out Spur Line Common in Midtown KW. Your people are already here enjoying life - find them working in their gardens, watching their kids play in corner parks or chatting with other locals at the cafe" (Reid's Heritage Homes, n.d).

Other examples of demolition that led to the loss of affordable housing that were highlighted in our interviews included a new project by Drewlo Holdings near Kitchener Market and the One28 project in Uptown Waterloo. The latter is a project by CTN

Developments, a company whose website is in English and Chinese and promotes the city as a place to invest.

We are keen to stress that increases in density are, in and of themselves, not the issue. The main issue are the questions of who is being displaced, who these new developments are available to, and what kinds of opportunities remain for those on very low-incomes when this kind of housing is lost?

Renovation

'Renoviction' has become a relatively common term in recent years. It too results in the loss of affordable housing, but instead of units being demolished to make way for something new, they are renovated. As with demolition, sitting tenants are evicted or otherwise forced out to make way for these upgrades. Once renovated, an unoccupied unit can rent for much higher rates, not only because they have new fixtures and fittings, but because there are no end-of-tenancy rent controls, meaning landlords can charge what they want for units that are unoccupied.

While much of this takes place without any formal data collection or media scrutiny, some high-profile renovictions can be found. In downtown Kitchener, one of the most well-known examples is 48 Weber Street West. By the mid-2010s, it had become run-down and housed many people with drug addictions and mental health problems. On 13 July, 2015, the building was no longer considered safe to live in and city bylaw enforcers, backed up by police, removed everyone from the building. Tenants were given temporary accommodation in a local hotel. The city's director of bylaw enforcement stated that "We believe the conditions of the property have gotten to the point where they're not fit for human habitation" (as quoted in Mercer, 2015).

A mere four days later, the property was purchased by Urbanfund Corp, a Toronto-based real estate developer, for \$2.4 million. Mitchell Cohen, CEO and president of Urbanfund stated, "We're really excited. We think it's an incredible heritage building and we're looking forward to restoring the building" (CBC, 2015). The building was subsequently 'reimagined' (renovated) later in 2015 into a trendy apartment complex in the heart of a new bustling downtown Kitchener. The building is now part of the Vive Development portfolio. They describe 48 Weber as:

This fully restored, classic example of Tudor revival architecture was established in 1930 and re-imagined in 2015. Designed and built by the Schmalz brothers, who built the original Kitchener City Hall, this community is located in the heart of Downtown Kitchener. Original built-in ironing boards and kitchen tables remain contrasted with quartz countertops, European appliances and a built-in fireplace. The south facing "Sunshine Courtyard" with patio lanterns welcome you home (Vive, n.d).

Prior to the renovation, the same common areas were described as being: "littered with human feces, blood, urine, syringes and other evidence of rampant drug use" (Mercer, 2015).

Many of our respondents had connections to 48 Weber Street in one way or another. One woman noted that:

It used to have low-income people. Lots of low-income people. Everybody went out of there, now it's all brand-new stuff in there. New walls, new fridges and stoves. Price went up and these poor people moved out and now they've got people in there that work in offices and everything. Moved into these places and now they're done up just like condos. I was in 48 Weber when it was low-income people because I used to have friends in there.

She went on to state that she had an opportunity to see the apartments after they had been renovated and told us:

they don't look like the same apartments. They had them all done up real well, and you basically had to have a good job and all this. They put you through the whole routine in order to get in there.

While 48 Weber received some media attention, this type of renoviction often goes on unnoticed, apart from the people who are directly impacted by these evictions. Another location that came up in our interviews was 144-150 King Street West, just one block away from City Hall. This was the site of the Casablanca bookshop and above were three stories of apartments that primarily housed low-income people. One respondent had a friend who was forced out because of renovations. Her account of what happened to her friend illustrates some of the practices that landlords use to remove tenants before renovation. She commented that:

The old apartments were all old but they were cheap, heated and everything. My friend lived up there and he was told that all the tenants that they had to be out within two months' time, that the place was being renovated. [The landlord] had to do all the apartments up. They all had to be renovated all over. So everybody, not just him, everybody in the place moved. And there was three floors ... Well they said they were going to do it up, and you can move back in but the rent would be very, very high. The landlord told him, the new people that took it over, that rent's up high now. And they've got security at the bottom to get in, brand-new elevator in the place. All the places are done up with new appliances and everything – doubled its price.

The building was bought by Denzil Properties and rebranded as 'The Chambers.' The properties were renovated in 2016, and the three residential floors house 18 'executive' style apartments were initially rented at \$1,000-\$1,250 per month, plus utilities. This was far more than the previous tenants were paying and, in many cases, more than an entire month's OSDP allowance. An article in *The Record* noted that "the units feature hardwood floors, granite counters, stainless steel appliances, new millwork, independent heating and air conditioning for each apartment, and new bathrooms with glass-enclosed showers. There are bike storage and laundry facilities in the building" (Pender, 2016). Denny Cybalski, co-owner of Denzil Properties, stated: "The uptake has been unbelievable. We put them on the market about a month ago. The whole top floor is leased. The second floor is two-thirds leased and we are starting to lease on the first floor,

which isn't finished yet ... We are finding a cross-section of people that seems to be growing who don't even have vehicles any more" (Pender, 2016).

These are but two examples of renoviction that have taken place within core urban neighbourhoods. However, we heard of many others, as well, such as small apartment buildings on Union Street in Kitchener, low-rise apartments on Louisa Street near Weber and numerous single-family houses that had been rented out and/or divided into smaller apartments that were bought and renovated. As with demolitions, there are no accurate statistics to keep track of when, where and how these renovictions take place. Therefore, it can be easy to dismiss these accounts and processes and, as a result, they rarely feature centrally in the debates about development and change. However, we have demonstrated that these are not isolated incidents. By assembling knowledge and experiences of both renoviction and demoviction, our findings demonstrate that these are widespread, persistent processes that erode the existing supply of affordable housing and lead to eviction, displacement and dispossession.

Experiences of displacement

One of the key findings from this analysis is that displacement is multifaceted and intersectional. There were, however, several broad and overlapping themes:

- First, many Black, Indigenous, immigrant and LGBTQ+ populations revealed stories of how their displacement was a product of **discrimination**. This included different forms of discrimination from landlords, authorities, and policies, and that this discrimination manifested itself through racism, homophobia, ableism, and classism.
- Second, participants noted that as the broader societal challenges increased, support for the greater numbers of underserved populations were not keeping pace.
- Third was the frequency with which people moved house. This could be for any number of reasons, including inadequate enforcement of tenants' rights and human rights, which further reinforces and feeds into the negative patterns of displacement and marginalization.

The rest of the report will unpack and examine these themes, using quotations from our interviews to illustrate examples and trends. It is important to note that as central areas in Kitchener and Waterloo change, particularly areas along the LRT corridor, it is difficult to ascribe displacement to one factor. People who are struggling with housing and displacement regularly told stories of how it arose from various causes, ranging from the mundane neighbourly annoyances, perceived as layers of annoyance, danger, injustice, and disruption, to intentional corporate and state policies regarding financialization within the housing market. Individuals can be resilient and can overcome huge barriers and withstand extreme conditions. However, personal tragedies are reflected in the idiom "the straw that breaks the camel's back": what causes the break isn't the last straw, but the weight of the accumulated burden.

It brings about a lot of insecurity. And when a person gets a new place, they feel like very unstable, because in the back of their mind, they're always having the thought like, "What do I do if I get kicked out again?" Like, "Where do I go?

How do I save?" And it's really hard to save on ODSP. I feel there's going to be an overcrowding of, I want to say the wealthy. And, there's not enough being done with those who are struggling to find a home, an apartment.

Discrimination

Participants shared many stories of being discriminated against by **landlords**, **authorities**, and municipal **development and enforcement staff**. Almost universally, landlords were a central culprit, as they are in a unique position to wield power over tenants in the current, highly competitive rental housing market. This can be done in several ways: discriminating against tenants when they are applying to rent, they can discriminate against tenants in their provision of services or maintenance, and they can discriminate when they evict tenants. Throughout our interviews, the way landlords tried to control the behaviour in tenants within their own homes was a major theme. This discrimination and harassment resulted in inhospitable environments. An example of this was told by a woman who lived with her partner, both of whom receive ODSP and have moved several times because of bad landlords.

They [the landlord] called bylaw on me because I dropped a pot. I didn't make a noise, like I had to live like a monk... They were always doing house inspections or they were doing this, it was like they were living there as well as me.

Authorities, including bylaw enforcement and police officers, were also seen to discriminate. Our respondents perceived them to be more proactive against renters than enforcing property and public safety standards of their landlords or nearby homeowners, who would ask for exclusionary application of bylaws, something our participants were not in a position to do. A Black owner of a downtown Kitchener convenience store explained to us that she was fined thousands of dollars for parking violations in an alley beside her store. However, after she was evicted, the nearby parking rules were no longer enforced; a no parking sign that had been placed there previously was also removed. A low-income retiree and homeowner also felt that bylaw was especially strict against him. The costs and constant hassle from bylaw made him feel unwelcome as a low-income homeowner in the gentrifying midtown area and made recovering from a house-fire very difficult. He related that bylaw would come several times a year and give him a ticket for some arbitrary violation, and even after his house burned down, "I'm removing stuff from the house and putting it all over my back deck and back yard and the front yard and side yard – they still hassle me about cleaning up the outside and mowing the lawn." A former resident of a formerly low-income housing area that was perceived at that time as a slumlike neighbourhood, recounted how the police came by her apartment the day she moved in. They reappeared several times during the year in which she lived there, which she deemed unmerited and discriminatory. We heard many such stories of unequal treatment, leniency in enforcing regular maintenance and safety for tenants, and constant suspicions of infractions or criminal behaviour. Our interviewees perceived this as some kind of punishment for being low-income and marginalized residents living in the gentrifying areas of the two cities. "As long as it's a dry warm space over their head to be able to park at night, and they're on the road to maybe rehabilitation or help with some mental

conditions. Instead the Cities and the bylaws are just stretching them even worse and persecuting them and making life miserable for them."

Policies and regulations connected to urban development were seen by participants as discriminatory. Public health policies that accompanied the COVID-19 lockdown in March had an outsized impact on low-income groups, as opposed to more affluent segments of society. For instance, policies against gathering inside, in particular the closing of indoor public spaces, had little significant impact on people living in private, healthy and secure housing, especially when it came to accessing their basic daily needs. However, it did severely impact people who relied on those public or semi-public spaces to access food, washrooms, information, income and social interaction.

Development policy was also seen to discriminate in favour of wealthy investors and developers. Participants noted that there was little consideration of the impact of LRT construction for low-income and disabled people. Construction of the LRT occurred in areas that are predominantly low-income, often comprising rental units, and the impact on disabled residents was often not accounted for. Residents of a supportive housing building on Charles Street found that the road became uncrossable after construction of the line put a curb in the road. Another participant with a walker felt trapped in their apartment by road work on Weber Street (which was widened as part of the LRT project) that made the sidewalk outside their house muddy and impassable. Additionally, it was noted by many that the housing being developed along the LRT corridor was clearly not intended for the low-income renters. While the Region's own analysis deemed that 33% of housing transactions were 'affordable' to those on low- and moderate-incomes in 2017, this figure was calculated at a ratio of average selling price to median incomes (Region of Waterloo, 2019). Most of these, however, consisted of small units that were either still too expensive for our participants, and/or too small.

During our interviews, several specific renovation projects were brought up, including the Windermere on Weber Street and the Royal and Wales Apartments on College Street. While redevelopments of older buildings such as these tend to be marketed as either 'affordable' or 'attainable,' our participants noted that this housing was neither affordable, nor accessible to them. Buildings such as these also saw steep increases in rent after they were renovated. In the eyes of many respondents, the planning approvals process is systemically discriminatory towards very-low income residents, in favour of the development and construction industry.

Discrimination was also manifested against people as **xenophobia**, **homophobia and transphobia**, **ableism**, **racism** and **classism**. As stated before, these themes are also highly intersectional and co-occurred for many individuals. Participants related that landlords would often not accept applications from tenants when they heard their accent:

You send an email and the appointment is scheduled, and then when you call – I don't know, I don't want to say biased, but when you call then the house that was available a minute ago has suddenly, been taken. Once they hear – you know, your voice is heard over the phone, it suddenly becomes unavailable.

Discrimination also affected large immigrant families, who were unable to find suitable housing for large or extended families, and whose social hubs, stores and gathering places were removed through new development.

During the pandemic, we heard evidence that this discriminatory and xenophobic treatment by landlords when selecting tenants took the form of anti-Asian racism:

They're very Canadian and the woman, the building manager, she admitted earlier to me – this is about four or five months ago – that she was not accepting applications from people with Chinese names, you know, because of the 'China virus'.

Finding and retaining housing for Indigenous people is also a continuing struggle that long-predates the pandemic. It is difficult for Indigenous Peoples to find and keep housing, due to the racism they face on a daily basis, and they are eight times more likely to experience homelessness (Belanger et al., 2013). Shelly, a 56-year-old Anishinaabe woman, speaks about her experiences of becoming homeless, her evictions, a decade of harassment from her current landlord including the lack of maintenance in the apartment:

And if you aren't one of their favourites you ain't there long. It's hard to get low-income housing, but it's so damn easy to lose it for an Anishinaabe person.

People were also discriminated against because of their finances and because of their physical ability. In many cases, landlords filter rental applications by doing credit checks and remove people with low credit scores. Additionally, many landlords require first and last month's rent up front, which Ontario Disability Support Program (ODSP) cannot cover, and many on low-income cannot afford. This, of course, bars low-income earners and persons on social assistance from applying. ODSP can guarantee the funds go directly towards rent, but many landlords are hesitant to accept this form of payment. In addition, social assistance from ODSP and Ontario Works is not allowing for people to cover the most basic needs taken for granted by the rest of the population, making the search for suitable housing more difficult in terms of moving costs and higher rents, as well as seeking physically accessible apartments.

Lack of Supports

Affordable housing is one area that is not keeping pace with current trends and developments. The increasing cost of housing means that more people need affordable housing: the low-end of market rent for a one bedroom apartment is over \$1,100. To put this into context, that is about equivalent to a month's ODSP cheque and three times higher than the shelter allowance on Ontario Works. The waiting lists for Waterloo Region Community Housing are growing, and the expected waiting time until housing can be found is longer than most people can wait.

Shelters, lodging or rooming houses, and transitional homes are a saving grace for some, but they also represent danger. Carol, a senior, was grateful she could stay in a women's shelter, but shared that it also presented a threat:

...because people brought all kinds of trauma. The women coming out of jail, they were brought there because they had no place else to go. There was no women's halfway house in the Kitchener Waterloo area. There were some

men's halfway houses, but nothing for the women so they came there. We had women that were abused, we had families in there – when I say families, that would include the husband. So there were men in there, which was really hard on women that had been abused... we had prostitutes living there... A lot of junkies were in there too. And there was one time where I walked into the one lounge with another lady and there was a girl laying on the couch passed out with a needle still in her arm. And there were kids around when that lady was laying there like that too.

Of concern is that by treating all trauma and need as the same, the underfunded, catch-all service exposed others to trauma, or inflamed their own trauma. Some respondents shared experiences of personal items being stolen in shelters, and theft and assault in lodging houses. Part of the challenge is that there are not enough staff to be able to manage each challenge separately. Another participant discussed how long-term supportive housing in Kitchener had previously been very positive but recently had changed. Staff were less open to connecting with residents, and they were not providing the same level of service. At the same time residents were coming in who did not have the capacity for autonomous living and caused tension. People who are experiencing challenges with addictions or who are involved in dangerous activities bring disruptions that result in breaking down of relationships and creating inhospitable environments. Participants perceived funding and resources as a zero-sum-game, where limited funds were redirected to support people with more serious challenges, the same people who made it impossible for current dwellers to stay housed in place.

'Third spaces' such as soup kitchens and community cafes were important spaces for food, resources, and socialization, all elements that middle-income people can find in their home. These spaces are accessed by both housed and unhoused people. However, recent COVID-19 restrictions have made it more difficult to access some of these resources. In addition, several participants noted that there is a mismatch between where affordable housing is being built and where the resources are downtown. This makes it more difficult for them to access resources that are already physically distant from each other and increases the amount of time and effort it takes to get from one to another. The need to change bus lines to connect with the LRT to get downtown has also confused people and increased this increased this difficulty.

I feel like everything that's happening around here right now is forcing the poor people out of downtown where all their resources are. You know, for example, the Working Center, the Employment Resource Center at 235 King, the St John's Soup Kitchen, the Ray of hope, our meal programs, right? Like I still have to use them. I can't afford to live in my rooming house, like I'm barely getting by and I feel like they're just trying to get rid of us. Like that's what's going on. We don't have enough money to live in these brand new beautiful looking buildings. I wish I could, but I don't.

Lack of financial supports and income also meant that many of our respondents had to choose between paying rent of buying food. Many opted to use what limited income they had to put a roof over their heads, as the next two quotations illustrate:

A homeless person isn't looking for a nice luxury apartment with all the running

water and that; they just want some place that's safe and they store their few possessions and that's easy to come and get to and in and out. Like they don't necessarily want to have an apartment with an elevator and going up with their little buggies with their food and lunches that they get at the soup kitchens, having to go in and out of an apartment. They just want a safe place to live.

My rent comes first. Food; that comes second. I'll eat at the soup kitchen if I have to, you know what I mean? If I don't have the money, my rent comes first. I don't have food money? Oh well. I have to look at it that way. These people don't, all they think about is oh I've got to pay the rent and get my drugs and get this and this. I'm going to eat at the food bank or the soup kitchen all month.

Support programs such as ODSP and OW are inadequate, particularly in a very pressurized housing market facing gentrification pressures. As many respondents noted, this situation is being compounded by a decrease in available housing options within the urban core, where most of the social services are still situated. Knowledge and experiences of gentrification were something that most of our respondents had. They could see many different examples of how the downtown core was increasingly inaccessible and unwelcoming to them. This sentiment was exemplified by a small business owner whose store had become a refuge for unsheltered people and who had recently been evicted from downtown Kitchener:

They would just lay around all part of downtown and they were just being kicked out of the places where they would sleep. I mean I know you want to clean up the city, but find a place for people to live or build more affordable housing. But they don't want – and this is my opinion, I don't believe they want affordable housing downtown, because they want to get rid of a certain crowd of people.

As we discuss in the next section, this results in extreme housing precarity and frequent moves, and personal circumstances intersect with broader changes in the downtown core.

Forced and Frequent Moves

One of the main things that our respondents discussed with us were the frequent moves that they had to do, often moving house multiple times within a year. This is not uncommon for very low-income populations (Desmond, 2016). Sherry, 39, a single mother, talked about the struggles of constantly moving and the impacts of not knowing how to create a stable space for oneself. She also spoke about the challenges of finding a safe space to raise her children due to the turbulent environments she has experienced and the lack of affordable housing in the city. And when one does find a stable place, it's difficult to adapt because they don't have the tools for it, creating turbulence in one's life.

So it was hard because you're so used to moving and you're so used to not being like stable, I guess the word would be, and then all of a sudden you have this stable place and you don't know how to do it.

Low-income people move frequently, reinforcing and exacerbating many of the challenges that cause them to move and keep them in poverty. Some of our respondents

moved several times a year. Sometimes, they can find apartments in the same area, but it can be a significant cause of stress and instability, thereby contributing to an overall worsening of health and wellbeing. Moving frequently is also a challenge for storing and moving possessions. Many participants mentioned renting storage units as an extra cost. The threat of being unable to pay storage fees and losing their belongings was a huge burden and a cause of stress.

Frequent vacancies enable landlords to raise rent at a faster pace, meaning existing housing is continuously becoming unaffordable. While rent controls are in place for sitting tenants, there are no such measures when a unit becomes vacant. This is partly why average rents have risen throughout Canada (including in Waterloo Region) even during the pandemic and economic recession in 2020. A recent report on rental housing noted that "the market incentive to push tenants out – due to arrears accumulated during lockdowns, via renovictions, or any other reason—is still very much present. In the absence of rent controls on vacant units, there is money to be made from evictions, and some landlords will cash that money, pandemic or not" (Aldridge and Tranjan, 2021).

The causes for this frequent movement can be attributed to several things: landlords (misleading residents about the quality of the housing, not providing safe and secure housing, not performing vital maintenance like fixing the heat or flooding toilets, and by harassing residents through eviction and renovictions), neighbours (retraumatization, conflict and legal threats), forced roommates and personal needs.

Participants often moved because of the landlord. They could motivate tenants to move for a number of reasons, but a pattern was observed that many housing units that are affordable to our interviewees are actually slated for redevelopment, meaning that tenants can only stay for a short time. This was also accompanied by neglect as landlords avoided spending on basic upkeep before a building was torn down. The following quote underscores this situation:

I had to tell them last night that the heat was still on. The radiators are right at the door. They're not super hot, but they're warm, and that means the heat is still on and it's 30 degrees outside. So that's kind of an ongoing thing, here. That they're just not paying attention. Because I do think we're a sidebar, over here. I seriously think they bought the building because of the train.

In many cases, we recorded instances of landlords that were seen to be explicitly making conditions unbearable in order to force tenants to move. This included starting the renovation work while units were not even empty. In instances of renoviction, they would use repossession notices without offering alternatives or compensation for moving costs. While existing tenants have the legal right of first refusal once a unit is renovated, vulnerable tenants were not always notified of this and the situation was presented as a done deal. Otherwise, landlords can evict tenants on unjust grounds. The landlord tenant board is biased in favour of landlords because most tenants don't know how to defend themselves or do not have the resources to get legal advice and support.

Neighbours can also be a cause for moving among low-income and marginalized residents. One participant summed it up well by saying that low-income people want to live in nice neighbourhoods, but their affluent neighbours make them feel unwelcome. However, living in an area with their socio-economic peers might feel like being trapped.

Unfriendly neighbours caused some to want to move, even in supportive housing. A neighbour who is an active drug dealer makes everybody unsafe.

Participants shared that one way to afford housing is to share costs with a roommate. But this also adds to instability. If the roommate gets a job elsewhere, the remaining one has to choose to move or find a new roommate. Roommates recruited through personal ads can be a big risk and can make the living situation unsafe or unhealthy. Additionally, we heard stories about roommates who exploited them by not paying their share of rent, a situation that is commonplace. Another participant who was in an unbearable situation with a roommate in social housing told us that the conflict was resolved quickly by the housing provider separating the unit into two separate units with the addition of a wall. Just as often, people will move to a new apartment because they hope that being in a new unit might change things for them. However, a lack of resources means that they are not always able to move into an ideal dwelling, putting them into a situation similar to the one they left.

Conclusion



140 King Street West in downtown Kitchener in 2019 and 2020 (Photographs by Brian Doucet)

There is a common perception that much of the current wave of development taking place along Waterloo Region's LRT corridor is being built on what was previous vacant land. Our report and its accompanying map demonstrate that much of this land was, in fact, in active use, even if what was there previously has been easily forgotten by those in more privileged positions who didn't frequent those spaces. Through assembling the knowledge and lived experiences of marginalised residents, this report has documented instances and examples of already existing affordable housing that was lost through demolition, renovation or renoviction. This reduces spaces for low-income or marginalized groups. Additionally, we have highlighted what these experiences mean and the diverse challenges that produce them.

One of the key messages from our research is that **affordable housing strategies should be guided by the people they are meant to help.** This means engaging meaningfully with those with lived experience of housing precarity and involving them centrally in planning and policymaking. The knowledge assembled in this report, particularly of demolition and renovation, demonstrates how the loss of affordable housing does not always show up in statistics; much of it is lost in small batches, such as a few units above a storefront that are lost when the building is demolished to make way for a new condo (see Figure 1). The new office building at 345 King Street West replaced several ethnic stores, and now contains a bank. OneROOF, a youth shelter on Queen Street South, was torn down for a condo, but the new building incorporates two other heritage houses, which were preserved for an aesthetic, rather than for their social value for low-income communities. The Midtown Lofts at King Street West and Louisa replaced a strip of commercial stores with apartments above.

These spaces are all-too-forgotten in planning and policy. There is a disconnect between experiences of decision-makers and of those who relied on spaces that are now gone. Each new development may lose a handful of apartments, far fewer than the number of new condos built. But if we aggregate this to the more than \$3 billion of investment along the LRT corridor, combined with other forces of gentrification and renoviction, we start to see the scale of already existing affordable housing that has been lost. We can also envision a future where, unless bold and decisive action is taken, very few spaces will remain in the urban core for those on low and very-low incomes.

While the loss of this housing and displacements, evictions and renovictions may not show up on official statistics, those who live through these processes know that they are happening. This knowledge must centre and empirically ground housing planning and policy, rather than be treated as an afterthought or be part of general participation or community-feedback. Amplifying these voices of lived experience helps us to see patterns rather than isolated incidents, trends rather than anecdotes. They render visible what was previously invisible.

They also point us towards solutions that are as much about preserving existing affordable housing as they are about building new housing. The loss of affordable housing and the changing nature of core urban areas contribute to displacement, gentrification and un-homing of marginalized and low-income residents of Kitchener and Waterloo. One challenge on its own will not result in displacement; but together, the factors we have outlined in our report make it difficult for many residents to remain in the downtown core. It is a whole system of effects that support, and are supported by, a rapidly redeveloping

downtown area. While it is simple to point to redevelopment as the cause of displacement, our interviews show that this is one piece of a series of complex systems of displacement that extend from development and economic policy strategies and applications, through landlords' offices, municipal property standards and building permits protocols, Landlord and Tenant Board processes and into people's homes. The dispersed nature of this system makes it hard to describe and quantify, and also challenging to come up with concrete recommendations.

An individual eviction does not indicate displacement, but a systematic worsening of conditions and opportunities for groups of people, like was seen in this study, does. An example of this is the tearing down of Trinity United Church on Frederick Street in downtown Kitchener. The site is to be redeveloped into the tallest condo tower in the region. That stretch of road formerly housed a cluster of services and non-profits, which have now been dispersed. These spaces are now occupied by the courthouse and a condo tower. Symbolically, these spaces take priority over spaces that benefit low-income people, and for marginalized and low-income residents, they are perceived as hostile, expensive and punitive.

Discrimination plays a major role in this system. The people we spoke with for this research clearly articulated how landlords, authorities (bylaw enforcement and police), and policy all discriminate, sometimes openly, against groups facing displacement, contributing to un-homing. This discrimination almost always favoured those with wealth, and often against people in ethnic and cultural minorities. Convenience stores for low-income people are treated with a different standard than trendy new restaurants. Even during the pandemic, there was a cruel irony that new restaurant outdoor dining areas were being established on public sidewalks while benches frequented by unsheltered individuals and groups were being removed as a COVID-19 precaution.

Many participants feel less welcome in downtown area as development increases, affordable housing options dwindle and stores change. Some downtown residents move out of Kitchener and Waterloo entirely, to other parts of the province, as we illustrated with Dan's story at the outset of this report. Not surprisingly, many could not rebuild relationships or find adequate health supports in order to stay, while others faced unsafe and humiliating conditions as their living conditions outside of their support networks worsened.

The question is now what do we do with this knowledge and how can it shape planning and policy responses to the growing housing challenges facing Waterloo Region? In this final section, we outline several approaches that can help create more equitable and just housing policy

1. The first key step is to incorporate these perspectives, voices and lived experiences into planning and policy decision-making. The City of Kitchener has made important strides in this regard, through their recently published Affordable Housing Strategy (2020). Ensuring that those with lived experiences of poverty, displacement and housing precarity have power within the central conversations that make and shape urban space is a necessary step towards building a more equitable city. It is not sufficient to merely consult people; those who are most impacted by the housing crisis need to play a meaningful role in developing policies to address it. The Social Development Centre Waterloo Region started the

- collaboration with the City of Kitchener's Affordable Housing Strategy team to establish the Lived Experience Working Group to support the implementation and monitoring of the strategic actions. This is one way in which these voices can be meaningfully and respectfully incorporated into the decision-making process at the municipal/regional level. The SDCWR will work with City of Kitchener staff on this pilot project throughout 2021 & 2022 to ensure these voices are included in decisions impacting marginalized populations.
- 2. Another recurring theme throughout our research was the lack enforcement of already existing rules and regulations designed to protect tenants, particularly from harassment from landlords. Municipalities can enforce property standards bylaws more strictly than they currently do and support tenants against exploitative landlords and harassment. Local governments can also partner with law-abiding landlords to assist tenants to find, get accepted into and keep housing. It is also essential to provide information to both landlords and tenants regarding their rights, property standards and enforcement procedures. Central to this is that municipalities actively work towards enhancing the rights of tenants and enforcing those rights against illegal practices of landlords. This can help reduce discriminatory practices against marginalized tenants.
- 3. Local governments must do more to preserve existing affordable housing and ensuring that tenants' rights are fully protected when redevelopment results in the loss of their housing. An important step in this would be to work closely with nonprofits in order to map and document the existing affordable housing within their community. Taxes that disincentive speculation (such as empty home taxes) can help discourage investors from treating houses like commodities, as can requiring investors and speculators to payer higher down payment rates, as New Zealand introduced in 2021. Closer to home, New Westminster, British Columbia, recently implemented an anti-renoviction bylaw that sets fines of up to \$1,000/day for landlords who evict tenants without notice or who do not relocate them to other units. The bylaw also stipulates that tenants have the right of first refusal after a property has been renovated. The mayor of New Westminster, Jonathan Coté, spoke emphatically about this bylaw, stating that "Renovictions contribute to housing insecurity in our community and with this decision we will continue to move forward with our efforts to protect tenants from the impacts and risks of renovictions" (Boynton, 2020).
- 4. Local governments can utilize publicly owned land for the development of new, non-market affordable housing and work with non-profits to develop publicly-owned sites. There are many non-profits within Waterloo Region who have innovative ideas about how to develop housing that directly tackles issues of affordability and housing security.
- 5. Gentrification and displacement are about more than housing. Because of this, public spaces must be provided in downtown areas that are safe and welcoming for those who lack secure housing. This means decriminalizing homelessness and permitting gathering/loitering for those with no housing or inadequate housing, providing public restrooms, and supporting non-profit service providers who support those who are precariously housed. All of these things, while not directly

providing housing, are important for people to find, and hold, stable and adequate housing.

Of course, there are many other important issues related to housing that need to be solved at the provincial level, including strengthening rent control, in particular keeping rent controls in place when a unit is vacant (thereby reducing the incentive for landlords to evict lower income tenants in order to dramatically raise rents). Higher levels of government can also incorporate lived experiences into their policy formation and decision-making. The Federal and Provincial governments should also return to funding the construction of new affordable housing, something that they did until the mid-1990s.

Our research and our partnership is ongoing; this report highlights some important initial findings from the first phases of this project. We will continue to develop this displacement mapping project and work towards ensuring that the voices of those with lived experiences of poverty, displacement and housing precarity are amplified and centrally placed within planning and policy decision-making. While our work has been informed by other scholars, researchers, activists and advocates from across North America, we also hope that our research design, partnership and empirical analysis presented in this report and the accompanying map inspires those in other communities to embark on this kind of project to help enhance their own local knowledge of place and influence planning and policymaking. In Waterloo Region, we will continue to work to build a more just and equitable community where everyone can enjoy the right to safe and secure housing.

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