

# Resisting Eviction: Domicide and the Financialization of Rental Housing by Andrew Crosby. Fernwood Publishing Co. Ltd., 2023

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Volume 10, Number 2, 2024

Engaged Scholarship and Housing Security

URI: <https://id.erudit.org/iderudit/1113445ar>

DOI: <https://doi.org/10.15402/esj.v10i2.70896>

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Publisher(s)

University of Saskatchewan

ISSN

2369-1190 (print)

2368-416X (digital)

[Explore this journal](#)

Cite this review

Aneke, K. (2024). Review of [Resisting Eviction: Domicide and the Financialization of Rental Housing by Andrew Crosby. Fernwood Publishing Co. Ltd., 2023]. *Engaged Scholar Journal*, 10(2), 142–144.  
<https://doi.org/10.15402/esj.v10i2.70896>

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***Resisting Eviction: Domicide and the Financialization of Rental Housing*** by Andrew Crosby. Fernwood Publishing Co. Ltd., 2023. 196 pp. ISBN: 9781773636375

My interest in tenant housing rights issues in Canada, especially as it relates to tenant eviction and displacement, prompted me to pick up this boldly written and insightful book by Andrew Crosby. At the School of Planning, University of Waterloo, Crosby serves as a postdoctoral researcher with interest in housing-related matters. Crosby powerfully captures, in an investigative manner, the unwholesome practices that propelled the demolition of rental units in Heron Gate neighbourhood, Ottawa, and the consequent eviction and displacement of its close-knit renters. The book has ten chapters, and to gradually ease readers into the issues to be discussed, Crosby, in chapter one, adopts a story-telling approach. He starts off by narrating his housing experiences during his teenage years, describing what affordable living was like and how that compares to the Heron Gate and Heatherington neighbourhoods as it relates to the general “make-up of the neighbourhood” and the “sense of community” it offered.

Using his mother’s experiences to represent a fraction of the experiences of most renters across the rental market in Canada, Crosby lays bare the adverse impacts of financialization of housing on affordability and liveability of rental units in Canada. He describes his mother’s rental experiences in Canada and how the unscrupulous practices of most financialized corporate landlords threw renters like her into an almost unending cycle and quest to rent cheaper units, even when such is at the detriment of their living conditions and physical security. He explains how this left in his mother an undying desire for adequate living which was met only through homeownership. However, Crosby notes that continued reliance on homeownership invariably contributes towards what he categorizes as “manufactured housing crises” as it promotes the gentrification of low-income neighbourhoods by removing affordable housing options and substituting them with high-end unaffordable rental units.

To better support these claims, in chapter two, Crosby engages with the history of colonial settlement to show how the first contact of European settlers with the Indigenous People of unceded Algonquin territory translated into unauthorized appropriation and questionable occupation of their native homelands which were subsequently transformed into rental communities like the contemporary Heron Gate neighbourhood under urban development schemes that are hinged on the displacement of “undesired” and “non-preferred” Indigenous and racialized populations.

Chapter three challenges the objectivity of liveability as the foundational rationale behind urbanism. Crosby appears to be highly skeptical about the generality of the discourse on liveability. He believes this to be a municipality and white agenda towards displacing Indigenous and racialized people for the purpose of creating liveable whitespaces as urban cities for settler societies. He uses the example of Heron Gate to demonstrate this. He notes that settler-induced gentrification hides under the guise of revamping such ‘unliveable’ areas to demolish and erase traces of unwanted occupants of these areas—Indigenous and migrant populations—so as to reproduce liveable urban spaces for white settlers only. Chapter four explains the research methodology adopted. Crosby utilizes a qualitative research method

by way of “political activist ethnography” that involves data collection and analysis through interviews, participant observation, and textual research.

Chapter five traces the rationale behind the eviction and demolition practices in Heron Gate to a rigged social system that Crosby believes is embedded with racially-motivated economic inequity and stigma. The chapter carefully navigates the lived experiences of some residents of the Heron Gate neighbourhood and concludes that the eviction trend in such low-income areas is hinged on a predatory approach whereby financialized corporate landlords go after the vulnerable renters in these areas on the notion that they are less likely to challenge their evictions. Crosby points out that these evictions are falsely justified with claims of landlords wanting to upgrade the units and make them more liveable. He exposes this flawed justification for eviction and displacement of tenants and links the reason to landlords’ desire for these areas to be cleansed. Crosby further notes that these landlords aim to achieve this by frustrating renters out of their units through purposeful maintenance neglect.

Chapter six discusses the strategies adopted by financialized landlords to foster the eviction, displacement, and replacement of ‘undesirable’ tenants with tenants that have the ability to pay rent at market rates. Chapter seven narrows in on the public relations efforts used to play down the precarious reality of the housing situation of most tenants after the first phase of demolition of Heron Gate neighbourhood. Crosby implicates the regulatory system in Ontario as an agent and facilitator of gentrified evictions and displacements. He then ascribes some racial and traumatic undertones to this demolition. Chapter eight explains how tenants mobilized to resist the second phase of demolition of Heron Gate, showing how this resistance by tenants’ coalition was met with ugly repressive tactics that sought to suppress agitated tenants through intimidation in a bid to protect the landlord’s brand.

Chapter nine explains how the involvement of Heron Gate tenants as part of the redevelopment design process lacks transparency of purpose and is a mere smokescreen used by the financialized landlord as a public relations strategy to make its demolition process appear to be driven by community wellbeing. Crosby claims that the relationship between property developers and some municipal officials in Ottawa is mutually beneficial and ultimately facilitates gentrification and displacement of undesired tenants. Chapter ten sets out an overview of the human rights lawsuit initiated by former tenants of Heron Gate neighbourhood. Crosby relishes the positive impacts the case could have on the future of housing rights in Canada.

This book is a must read for researchers interested in uncovering, from the lived experiences of evictees, the hidden reasons for evictions. However, probably because of its focus on a particular neighbourhood in Ottawa, I should note that there is one significant lacuna in the book. I observed that Crosby did not engage with discussions on the hosting of Mega Sporting Events in Ontario and how that adversely contributes to the trend of financialization of rental housing in Toronto and Ottawa. For instance, with regards to the 2026 FIFA World Cup scheduled to be held in the city of Toronto, there is concern that financialized landlords in Toronto may exploit the precarious housing situation by engaging in ‘no-fault’ eviction of tenants so as to raise their rent and make profit based on the anticipated high demand that would be placed on the housing market by soccer fans and spectators coming into the host city in 2026.

Should such happen, it would occasion evictions, displacements, and homelessness, not just in the city of Toronto, but also in nearby cities like Ottawa. Thus, out of curiosity to learn more about this, I was hopeful the book would discuss it or make references to it. However, it did not but this still does not take away from the value of the book; just that discussing it would have further strengthened Crosby's claims on the adverse effects of financialization of rental housing.

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