

Community Housing Canada

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Building a Theoretical Framework
for Researching Community Housing
Futures: Key Concepts and
Relationships

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Community Housing Canada Description: Our mandate is to combine expertise from the academic and community housing sectors to strengthen the sector’s capacity so it can better meet the needs of the 1 in 8 Canadian households who need support realizing their right to housing.

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Contents

- Executive Summary4
- Understanding Community Housing in Canada from the perspective of the Housing Imaginary, the Housing Regime, and Housing Policy.....6
 - The Housing Imaginary6
 - The Housing Regime8
 - Housing Policy.....9
- Three Additional Concepts: Frontiers, Infrastructure, and Intermediaries.....11
- References13

Executive Summary

In Canada, *Community Housing* refers to “either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial or municipal governments” (CMHC 2021). While comprising roughly 5% of Canada’s total housing stock, community housing is diverse: it encompasses more than 628,000 units ranging from apartments to townhouses to detached homes, provided by over 3000 public, non-profit and cooperative organizations.

As a longstanding source of affordable housing, community housing is an essential part of Canada’s housing system; however, its role, purpose, and sustainability has come under continued scrutiny (Pomeroy 2018). It faces significant challenges - including expiring operating agreements, aging housing stock, insufficient access to capital and limited capacity to increase supply. Therefore, the fundamental questions underlying our Area of Inquiry are the following:

- 1. How has community housing been seen and imagined in the past?**
- 2. What is the meaning, purpose, and function of community housing today?**
- 3. How can community housing in Canada achieve greater impact and sustainability in the future?**

Answering these questions requires that we first conceptualize and then contextualize the development, impact, and potential of community housing in Canada. What can be said at the outset is that the size, character, and organization of today’s landscape of community housing is the end product of *housing*

policy decisions made over several decades within an evolving *housing regime*, which is itself embedded within more general beliefs and expectations regarding the value and purpose of housing, what we could call *the housing imaginary*.

Drawing together literatures related to these three concepts, this discussion paper presents a theoretical framework to guide collaborative research projects undertaken over the next four years. In the sections that follow, these three concepts are first defined and then applied to Canada's community housing sector. Three additional concepts - *infrastructure, intermediaries, and frontiers* - are also introduced.

Understanding Community Housing in Canada from the perspective of the Housing Imaginary, the Housing Regime, and Housing Policy

According to Suttor (2016), the history of community housing in Canada should be understood in relation to broader changes in social policy, evolving relations between the federal government and provincial governments and continued urbanization of Canadian society in the postwar period. The need and justification for community housing emerged out of the industrialization of Canadian society, growth of cities and the accompanying development of the welfare state in the postwar period. The sector was thus forged against a broader social and cultural backdrop amidst an evolving policy context, the legacy of which is still visible in the landscape today.

The Housing Imaginary

Housing is a polyvalent and multifaceted human environment. It is, simultaneously, a private setting for family and domestic life, a symbolic marker of social class, and a major financial asset and circuit of capital accumulation. As such, housing policy is never just about housing. When examined closely, housing policy, from the 19th century to the present, has been motivated by concerns that go beyond affordability (Schwartz 2015). Housing policy is grounded in widely-shared and taken-for-granted 'images' of society, its features, its problems, and its prospects. In this regard, the meaning, purpose and function of housing – including specific forms such as community housing – are nested within broader social and cultural *imaginaries*.

The notion of *the imaginary* has attracted the attention of social scientists, cultural theorists and philosophers over many decades. Among the sources to choose from (see Shields 2021), Charles Taylor (2004) offers a succinct framework for understanding what he calls ‘social imaginaries’ or the ways in which people understand their collective social life. Taylor (2004, 23) defines the social imaginary as follows:

By social imaginary, I mean something much broader and deeper than the intellectual schemes people may entertain when they think about social reality in a disengaged mode. I am thinking, rather, of the ways people imagine their social existence, how they fit together with others, how things go on between them and their fellows, the expectations that are normally met, and the deeper normative notions and images that underlie these expectations.

In Taylor’s view (2004), social imaginaries are shared by large groups of ‘ordinary’ people and without them common practices would not be possible nor would a widely shared sense of legitimacy.

Often self-evident, these ways of understanding collective life provide the normative background for the meanings we associate with housing. Everyday understandings of housing are filtered through these normative images of collective life, producing in the process specific practices and forms of housing. For example, in Canada the idealization and dominance of the privately-owned, detached, single-family home is embedded in a normative image of society as a collection of self-sufficient, family units which is itself rooted in settler-colonialism (Lauster 2015). Moreover, the cultural association of community housing with impoverished households and low-quality, ‘housing of last resort’ espouses normative assumptions regarding social dependence and deservedness (Vale 2019). The concept of the *housing imaginary* draws attention to these shared, everyday understandings of the nature and purpose of housing in a given society, understandings that shape collective practices.

The Housing Regime

Community housing is provided by a diverse assortment of non-profit housing societies, housing co-operatives, and provincial, territorial or municipally-owned housing corporations. This organizational landscape has emerged out of specific institutional contexts, what Clapham (2019) calls the *housing regime*.

Clapham (2019, 24) defines the *housing regime* as “the set of discourses and social, economic and political practices that influence the provision, allocation, consumption and housing outcomes in a given country.”

The *housing regime* encompasses what Canadian historian David Hulchanski (2006, 222) calls the housing system: “a method of ensuring (or not) that enough good-quality housing is built, that there is a fair housing allocation system, and that the stock of housing is properly maintained.”

The *housing regime*, as a concept, draws attention to political ideologies, power structures and institutional patterns, such as market rules, finance systems, and welfare states, that serve as the context for discrete housing policies and consumer decisions at a given moment in time. In this regard, different ideal types have been identified ranging from: the government-dominant, ‘productivist regime’ (ex. China); the corporatist, ‘social democratic regime’ (ex. Sweden); the market dominant, ‘Latin American regime’ (ex. Argentina); and the market-dominant, ‘neoliberal regime’ (i.e. United States, United Kingdom and Australia). Today, Canada is most closely associated with the neoliberal regime where:

state intervention is kept to a minimum and outcomes reflect the inequalities in the society. Housing policy interventions here are likely to involve regulating and steering markets and encouragement for them to be more efficient. There may be scope for privatisation in the housing system and enlarging the space for profit-making from housing through mechanisms such as privatization (Clapham 2019, 37).

Neoliberal housing regimes are associated with deregulated markets, financialization of the housing system, and medium to high levels of inequality (ex. homelessness), despite having relatively high GDP.

Canada's housing regime has evolved over time (Bacher 1993; Suttor 2016). It has been described as a "dual housing system" consisting of primary and secondary parts (Hulchanski 2007, 6):

The primary part consists of about 80 percent of households, including most owners and those tenants who live in the higher end of the private rental market. It also includes households in the co-operative housing sector and a few who live in non-profit and public housing. These households have secure tenure in good quality housing appropriate to their needs and at a price they can afford. The secondary part consists of everyone else, including tenants in the lower half of the rental market (where housing quality is low), residents of poor-quality and poorly managed subsidized housing, and rural and impoverished owners.

To date, the primary part of the housing system has received the most attention while the secondary part, along with the needs of low-income renter households, have been mostly neglected. It is taken-for-granted that housing policies, such as mortgage lending and insurance programs, favor the ownership sector. A small community housing sector has developed within this regime but one which serves only a fraction of those households in need of affordable housing.

Housing Policy

Canada's housing system is the product of government decision-making, at federal, provincial and municipal levels, in relation to the supply, allocation, and maintenance of housing stock in both the primary and secondary parts of the housing system. In this regard, *housing policy* is reflective of the housing regime in general and is a shaper of community housing in particular.

Clapham (2019, 11) defines *housing policy* as “any action taken by any government or government agency to influence the processes or outcomes of housing.” Housing policies can come in a number of forms including regulation, direct provision, financing, and monitoring. A focus on policy draws attention to the governance of housing systems and the specific roles of the state and non-state actors (Vale 2019); moreover, it also focuses attention on how policy is made (Clapham 2019).

National housing policies are often credited as the most significant factor in the development of community housing in Canada. For example, the *National Housing Strategy* of 1949 guided Federal policy in the early postwar years, keeping the housing system tied firmly to the market (Bacher 1993). Since then, community housing has been formed at specific junctures of welfare state transformation and through on-going processes of policy borrowing and learning (Suttor 2016). A ‘hybrid’ sector has coalesced over time, but has come under increased pressure as operating agreements expire, buildings age and demand increases (Pomeroy 2017). It remains subsidy dependent and fragmented; however, renewed engagement by federal and provincial governments has opened space for potential regeneration.

In summary, the ***housing imaginary*** refers to shared, everyday understandings regarding the nature and purpose of housing in society. These imaginaries provide a normative orientation for ***housing regimes***; the set of discourses and practices that serve as the context for ***housing policies*** affecting the provision and consumption of housing. From this perspective, community housing can be approached as ***a bundle of housing practices made possible by housing policies assembled within particular housing regimes and legitimated (or not) by widely shared imaginaries related to housing and society.***

By ‘housing practices’ we could be referring to a wide range of things. For example, we could be referring to siting new facilities, designing buildings, financing construction, maintaining buildings, subsidizing the cost of units, and managing properties. What makes community housing unique is the way in which these practices are bundled together and the imaginaries that these bundled practices carry.

Three Additional Concepts: Frontiers, Infrastructure, and Intermediaries

Conceptualizing community housing in Canada as “a bundle of housing practices” enabled by government *housing policies*, structured within a neoliberal *housing regime*, and normatively orientated within a broader *housing imaginary* calls to mind a number of other processes and relationships.

First, it draws attention to the constitutive boundaries delineated by these practices, practices that distinguish community housing as an entity unto its own. Community housing has long been defined as de-commodified, non-market housing and has been conceptualized as a sector that stands in opposition to and apart from market-driven approaches to housing. Representing roughly 5% of the housing stock, its relative size compared to market-based housing speaks volumes to the power of capitalist values in the housing imaginary in this regard. Yet community housing has stubbornly persisted through time. Moreover, it has evolved as the blurring of market and non-market housing (i.e. mixed tenure housing, near market housing) has increased over time. In this regard, it can be viewed as **a housing frontier**, a site of experimentation, social innovation and possibly political resistance, especially so in the context of neoliberal housing regimes.

Second, it challenges us to reimagine the role and function of community housing as a site of social innovation and resistance. For example, the role and function of community housing can be seen as a vital, **social infrastructure**. Infrastructure, here, can be understood to mean assets that foster social resilience and build social capital (Klinenberg 2018). Importantly, infrastructure carries norms and ideas about the world. Community housing understood as infrastructure offers an alternative pathway for *social* investments that bring community-wide benefits.

Third, it draws attention to the **intermediaries** that enable these housing practices and which assist in the (re)production of community housing as both social infrastructure and as a frontier of social innovation. Intermediaries can play an invisible role in the formation of infrastructure and the development of social innovation. Intermediaries include a wide range of objects, individuals, and organizations, which facilitate housing practices by translating among the various actors involved. This can include housing data and associated calculative practices, landlord-tenant agreements, financial instruments, and green building technologies (Murphy 2020).

Paying attention to these intermediaries, the social infrastructure they make possible, and the housing frontiers these infrastructures represent, may further open a window onto new housing imaginaries and housing policies that can guide the recalibration of community housing to achieve greater impact and sustainability in Canada's housing regime.

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