Research Paper

Turning the Tide on Housing: Alternatives to the Modern Orthodoxies of North America and Europe

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PATHFINDERS FOR PEACEFUL, JUST AND INCLUSIVE SOCIETIES
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About the Author

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About the Grand Challenge

Inequality and exclusion are among the most pressing political issues of our age. They are on the rise and the anger felt by citizens towards elites perceived to be out-of-touch constitutes a potent political force. Policymakers and the public are clamouring for a set of policy options that can arrest and reverse this trend. The Grand Challenge on Inequality and Exclusion seeks to identify practical and politically viable solutions to meet the targets on equitable and inclusive societies in the Sustainable Development Goals. Our goal is for national governments, intergovernmental bodies, multilateral organizations, and civil society groups to increase commitments and adopt solutions for equality and inclusion.

The Grand Challenge is an initiative of the Pathfinders, a multi-stakeholder partnership that brings together 36 member states, international organizations, civil society, and the private sector to accelerate delivery of the SDG targets for peace, justice and inclusion. Pathfinders is hosted at New York University's Center on International Cooperation.

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Executive Summary

T his research paper analyzes six case studies across North America and Europe where the orthodoxies of modern housing policy are being challenged. It also addresses the exclusionary practices and spatial inequality that have become common fixtures across the Global North. These fall under three distinct categories: protecting renters, building coalitions and new narratives, and curbing harmful demand.

Key Findings

In **Berlin**, private renters within the housing movement successfully lobbied the state government to enact rent caps across the entire city which tied rent levels to the value of properties rather than the whims of the market. Although these rent caps were ultimately overturned, Berlin's attempt to regulate an unruly private rental sector demonstrates the power of a coordinated and fervent housing movement.

In **New York City**, right to counsel policies have sought to address the unequal balance between landlords and tenants by guaranteeing legal representation to low-income renters. The policy, later adopted by other cities across the US, has proven effective at reducing evictions, which are both a result and a cause of poverty and a substantial driver of the housing crisis.

In **Seattle, Portland, and Minneapolis**, among other cities in the US, coalitions of civil society groups and citizens advocating for racial justice as well as sustainable urban development have successfully mobilized to support measures to overcome exclusionary zoning policies. Such policies have increased the wealth of homeowners while restricting housing supply and driving up prices.

In **Barcelona**, citizens came together in the aftermath of the 2008 financial crisis to shift the narrative about evictions and shed light on the hardships resulting from the financialization of housing. Employing a discourse of solidarity, the *Plataforma de Afectados por la Hipoteca* (Platform for People Affected by Mortgages, or PAH) movement effectively mobilized disenfranchised populations to fight for their right to housing.

In **Lisbon**, a tourism boom accompanied by an influx of foreign capital has held sway over the past decade. These conditions have driven up the cost of living as homes have been introduced into the short-term rental market and transformed into lucrative financial assets. A program launched by the former mayor of Lisbon offered proprietors a consistent monthly income in exchange for converting their short-term rental units into "safe rent" homes for key workers. The program was ultimately a major disappointment, as less than 100 tourist accommodations were enrolled.

In **Vancouver**, municipal and provincial bodies have introduced wide-ranging regulations to the housing market to moderate its exponential growth in recent years. However, housing remains an unfulfilled right for the residents of Vancouver as the market continues to grow out of reach, albeit at a slower pace. Vancouver demonstrates the potential of introducing new, cohesive narratives to the housing movement in order to reassert the existence of housing outside of financialized markets.

Lessons Learned and Remaining Challenges

The pursuit of homeownership as the principal housing model by national governments in North America and Europe has not successfully addressed the needs of many urban residents. Those who cannot or choose not to own are left in highly precarious positions. Greater evidence of housing inequality as both a result and a cause of broader disparities in society— most visibly during the COVID-19 pandemic—has pushed the housing agenda into high-level political conversations. It has also mobilized a wide range of groups to call for alternatives to the modern orthodox approaches to housing policy. Key lessons learned include:

• Housing inequalities are the result of political choices designed to benefit some while excluding others. If the housing crisis is engineered, however, it follows that it is not inevitable.

- Housing policy must make room for housing options beyond homeownership, including through renter protections and support to non-homeowners.

- Housing reform requires sustained grassroots mobilization—which might take years to bear fruit—but can ultimately result in drastic changes for the people it seeks to empower.

- Successful housing justice movements bring together different agendas toward a common goal, from environmental groups to activists calling for racial justice, as well as young people and migrants.

- Solidarity is a powerful mobilizer: it humanizes rather than stigmatizes those unable to afford a home, and leaves room for understanding the concerns of those opposed to reforms.

None of the cases explored offer a silver bullet for solving the housing crisis, and some point to further challenges and unsolved dilemmas in the housing agenda. Decision making around housing policy will need to grapple with the fact that housing in the twenty-first century is conceptualised by both investors and the general public as a valuable financial asset, and is increasingly used as a deposit by global financial actors to grow capital. It will also have to find ways to address wealth disparities between existing homeowners and other citizens. It will further need to bring housing into the broader picture, emphasizing that as long as incomes continue to rise at a slower pace than housing prices, there will always be a housing affordability crisis. Nevertheless, opportunities have arisen to transform current housing policy from a multiplier of inequality and exclusion into a catalyst for equality and inclusion.

1. Introduction

Recognizing the right to adequate housing means first recognizing that access to a home is an important condition for securing other economic and social rights and living a healthy, prosperous life. Decent housing conditions are important for childhood development and mental health,[1] as well as for financial stability and wealth creation. Housing, however, involves more than having a roof over one's head: the right to adequate housing also encompasses everyone's right to live in areas with access to basic services, quality education, and economic opportunities. Disparities in housing are therefore not just a result, but also a cause of broader disparities in societies. Growing up in a poor neighborhood has lifelong consequences for urban dwellers, impacting their life trajectory and wellbeing.

Determining who is able to become a homeowner, and who can benefit from the stability of private housing, is a contentious political choice and often involves intentional actions by those with decision-making power. Strategies that restrict the housing supply to increase the value of existing stock exclude certain communities from accessing a decent home. They also leave renters or prospective homeowners without proper protections against eviction. This places the financialization of housing at the center of policy, hindering societies' ability to provide decent housing to their citizens and enriching a few at the expense of the rest.

The financialization of the housing sector, both in the US and globally, has grown markedly in the period following the 2008 financial crash and has had enduring effects on forthcoming generations of prospective homeowners, renters, and other urban dwellers. According to Raquel Rolnik, former UN Special Rapporteur on the Right to Adequate Housing, the wealth generated in the past forty years via new financial mechanisms has resulted in a 'wall of money' which seeks new applications and transforms entire sectors for the purpose of capital generation and accumulation.[2] In other words, the housing sector has seen "the increasing dominance of financial actors, markets, practices, measurements, and narratives, at various scales, resulting in a structural transformation of economies, firms (including financial institutions), states, and households."[3]

Coverage of the housing affordability crisis has seen an uptake in interest with the rollout of "stay at home" mandates during the COVID-19 crisis and has brought our homes and surroundings into unprecedented focus. Headlines like *Bloomberg*'s "The Global Housing Market is Broken, and It's Dividing Entire Countries,"[4] or "Home ownership is the West's biggest economic-policy mistake"[5] in *The Economist*, demonstrate heightening awareness of an issue that has regained prominence in the public sphere particularly following the financial crisis of 2008. Communities and leaders are increasingly mobilizing to shed light on the exclusionary and discriminatory housing practices that hinder societies' ability to realize the rights of their citizenry to decent housing.

The cases below are examples of ways in which citizen mobilization and shifts in public opinion have generated progressive housing policies that protect renters, prevent cycles of evictions, and seek to prioritize the availability of housing over the wealth of existing homeowners and financial actors. This has involved building coalitions among different groups of distinct but related interests, as well as the use of legal protections and political will at the subnational and national levels.

2. Background: A Legacy of Exclusionary Housing Policy

Countries of all income levels are now in the midst of a housing affordability crisis, including those in North America and Europe. Despite not having to face the challenges of underdeveloped housing options and unclear land tenure systems that are often cited in lower-income contexts, housing provision in the Global North has been inadequate in its response to the needs of the population. Low and stagnant wages, coupled with ever-increasing rises in housing prices, prevent urban dwellers from purchasing a home of decent conditions. They are forced to either pay most of their income in rent, or live at the margins of the city far from basic services and educational and economic opportunity.

Access to a home has predominantly been interpreted in public policy as owning one. The goal of homeownership has dominated the discourse around housing, with homeownership being lauded as the key indicator of personal or familial success and prosperity. Owning a home is an often used vehicle for accumulating wealth and investment. It can also serve to achieve a wide range of goals, from paying one's retirement, to laundering money (in a more sinister form). Around the globe, the wealth-building potential of owning a home has been emphasized by governments, companies, and international institutions such as the World Bank as a key promoter of growth and prosperity.

When housing is treated as a financial asset, it seems natural for public policy to prioritize the interests of homeowners and their wealth, and therefore see increased house prices as a positive indicator of prosperity. The question is, whose prosperity? Restrictions on the supply of housing drive prices up, while regulations that encourage the construction of high-end luxury apartments or the purchase of homes by elite foreign buyers greatly benefit the homeowners in the short-term, but at the expense of those unable to afford a home. These include renters, migrants, and populations historically discriminated against in urban policy, all of whom are now required to play catch-up.

The COVID-19 crisis—as with most other causes of inequality and exclusion—has exposed the dangerous failures of modern society to provide adequate shelter to residents. Inability to deal with the upcoming eviction and affordability crisis will risk an increase in grievances and social unrest even in previously peaceful countries. In states located in the Global North, the public prominence of the housing crisis during the pandemic has reminded everyone that inadequate housing is not a tale from far-away lands, but rather a reality for many households which, despite living in the wealthiest countries in the world, struggle to access a stable home. It is, however, just the latest in a series of trends that have brought housing to the center of public demand. Some of these trends are particularly relevant for the cases explored below.

First, an increased recognition of the importance of adequate housing beyond mere financial gain has fostered calls for policies that prioritize access to housing and help citizens avoid cycles of eviction. In the US, there is evidence that living in a poor neighborhood has detrimental consequences for a child's development, while a study in London showed that life expectancy may vary by ten to fifteen years depending on which Underground station is located nearest to one's residence.[6] Inability to pay high rents, paired with inadequate renter protections, also leave many families at risk of evictions, which themselves have been proven to be an exacerbator of poverty and a trigger for poor mental health.[7] This urgency also builds on a trend of the past several decades, where the rise in housing prices has outpaced the increases in wages. In the US, for example, since 1960 renters' incomes have increased by 5 percent, while rents have risen 61 percent.[8] The financialization of housing that led to the 2008 crisis has left many with enduring and insurmountable levels of debt.

Second, a broader call for increased transparency in public policy and decision-making is also relevant in housing, where the interests of a select few are prioritized over the duty to provide adequate housing to all. In some cases, this involves the influence of homeowners in local decision-making through their lobbying against policies that might potentially jeopardize their housing wealth. The pertinent role of states in the housing sector is shifting globally: where governments once embodied the role of a primary provider of

homes, they now foster private developers to build. Countries have come to depend on mortgage payments as a substantial part of their GDP while the welfare state shrinks to accommodate a growing private rental sector.[9] More recently, lax regulations over the conversion of homes to accommodation for tourists, as well as programs that encourage foreign buyers to purchase homes, have increased the attractiveness of building luxury apartments over housing for local middle- and lower-income populations.

A third and important phenomenon is the formation of bottom-up movements that have successfully translated housing justice issues into the mainstream and built linkages between different but nevertheless convergent economic and social rights agendas. Racial justice advocates highlighting the impact of discriminatory housing policies on the wealth and living conditions of people of color have found in affordable housing a key policy area in overcoming wealth disparities. They have frequently also joined forces with environmental justice movements to demand more sustainable urban policies. Advocacy groups for renter protections have supported communities traditionally left out of decision-making, calling on their governments to pass legislation, and have worked to highlight exclusionary housing practices and communicate their key demands in the media. In the process, grassroots mobilizations have ultimately built solidarity across different communities suffering from the effects of a society that views housing as a commodity rather than a right.

Before the COVID-19 crisis, the responses from local and national governments to pandemic-related housing challenges such as rent relief and eviction moratoriums would have been rebuked as being too radical. With the recent window of opportunity, societies have a chance to undergo certain reforms that can contribute to addressing the housing crisis. For that, reformists can build on the slow but steady change in narrative and bottom-up mobilization taking place across cities. Countries including the US, Canada, Portugal, Spain, and Germany are seeing a renewed call for the establishment of the right to the city. The increasing power of civil society demanding better conditions can serve as the basis for a new generation of policies that combat financialization and ensure the right to decent housing for all.

3. Tackling Power Imbalances: Measures to Support Renters

3.1 Berlin: Understanding the Rent Cap and the Future of Private Renting

In the past few decades, Berlin has been hailed as an affordable, dynamic, and "cool" European city. In the 2010s, Berlin steadily attracted young creatives and workers in tech start-ups who were drawn in by the lower cost of living compared to other global cities like London, Paris, or New York.[10] A staggering 85 percent of Berliners are renters, far outnumbering those in other major cities in the Global North.[11] Though Berlin continues to hold a comparatively low average rental rate compared to other European cities, monthly rent levels increased in the city by 75 percent in the 2010s.[12]

The issues of housing unaffordability and rising gentrification levels in recent years have resulted in the formation of a strong housing movement in Berlin over the past decade. In 2015, a referendum was held to introduce a *mietpreisbremse* (rent price break) to neighborhoods with housing shortages, effectively capping the amount landlords could increase rents at 10 percent above the local average price.[13] The enactment of this rent break, however, has only had limited success in regulating the housing market: the rules are frequently circumvented, and rental prices continued to increase in Berlin by 30 percent from 2015 to 2020.[14,15] As academic Joanna Kusiak argues in regard to the *mietpreisbremse*, housing corporations which own thousands of units may superficially distort average rent levels in specific neighborhoods by driving up the prices of their own property portfolios.[16]

Growing momentum from the housing movement has led to more developed and further-reaching propositions to transform the housing sector. Under the coalition at the Berlin state-level of center-left SPD (Social Democratic Party), left-wing Die Linke (The Left), and green Die Grünen (The Greens) parties, the government introduced a *mietendeckel* (rent cap) across the entirety of the city which came into effect February 2020. The *mietendeckel* prohibited rent increases on all leases for five years, introduced reductions for excessively high rents according to some pre-existing leases, and set rent limits for newly signed leases based on a home's size, location, amenities, and the year in which it was constructed. The rent cap affected 300,000 tenants in homes built before 2014 and retroactively covered ongoing contracts signed before June 19, 2019 (seven months before the rent cap came into effect). Importantly, rent prices were tied to homes rather than tenants and limited the utility of replacing long-term, low-income renters with those who have more access to financial capital.

Early figures show that Berlin experienced a decrease in rental prices during the period between the announcement (June 2019) and the enactment (February 2020) of the *mietendeckel*, as well as the period between its enactment and the end of September 2020.[17] Notably, the implementation of the *mietendeckel* coincided with the novel coronavirus pandemic which was linked to a fall in rent prices in major cities globally throughout 2020. Interestingly, Berlin was the only major German city to record a decrease in rental prices between January and September 2020, demonstrating the effectiveness of the rent cap at moderating rent prices within the larger national context.[18] The rent caps remained in place for just over a year, until April 2021, when the German constitutional court deemed the regulations to be an overreach of the powers of state government. The consequences were significant for many Berliners who paid lower rents according to the stipulations of the *mietendeckel.* These renters suddenly accrued rent arrears for the difference between their previously agreed price with landlords and the new prices introduced under the rent cap.

 To deal with the aftermath of the repeal of the *mietendeckel*, Andrej Holm, a social scientist from Berlin's Humboldt University, has recommended three immediate solutions:

1.   Forgiveness of rent arrears accrued for all average- and low-income households under the rent cap;

2.   Implementation of a rent cap on Berlin's existing stock of state-owned housing; and

3.   The promotion of a rent cap at the national level.[19]

Although only temporarily successful, the enactment of a rent cap in Berlin provided a marked win for a housing movement that has become increasingly powerful in recent years. The *mietendeckel* was not a perfect solution to the housing crisis, as the law would only last for five years, would not address the enduring issue of a massive housing stock shortage, and might cause housing corporations to cut costs by restricting repairs on their existing stock as a method of driving profit.[20] However, it showed that an alternative to the orthodoxy of market-driven and unregulated housing was possible, and that coordinated and broad-based coalitions within the housing movement could effectively build the political will necessary to provide citizenry with affordable housing.

Reorienting its focus, the housing movement has since organized a referendum to acquire the portfolios of Berlin's largest property companies and municipalize 240,000 homes. The referendum was held in September 2021 and 56 percent of Berliners voted 'yes' to mass expropriation of housing.[21]

Berlin provides a pertinent case study of a short-term measure to successfully regulate the private rental sector by tying rents to the value of a property rather than the demands of the market. This measure had the effect of dampening the influence of financialization on the housing sector and realizing the role of a home as a place to live, rather than an asset to generate wealth. Additionally, the movement of grassroots organizations to tackle the city's issue of housing affordability demonstrates what is possible through focused campaigning of governmental bodies. Although the *mietendeckel* contained limitations in terms of long-term, sustainable transformation of the housing sector and failed to be fully taken up within the state structure, the Berlin example signifies an interesting blueprint for a growing global private rental sector.

3.2 The Right to Counsel in US Cities

Even before the COVID-19 pandemic hit, the US was facing a "backdrop of need."[22] The supply of rental homes did not keep pace with increased growth in the number of people renting: the National Low-Income Housing Coalition found a shortage of about seven million affordable homes for the lowest-income renters.[23] American Renters' ability to pay rent has also not kept pace with the price of rental housing, and renters are unable to afford the increase in housing prices. Since 1960, renters' incomes have increased by 5 percent, while rents have risen 61 percent.[24] Between 2001 and 2015, gross rents increased an average of 3 percent yearly, while incomes declined 0.1 percent on average.[25] By 2016, nearly half of the country's renter households were rent-burdened (i.e., spending more than 30 percent of their income on rent), and over a quarter (eleven million households) were spending more than 50 percent.[26] This mismatch between rental prices and income has led to an affordability challenge which current federal support programs cannot effectively address. Only one in four eligible low-income renter households receive federal assistance.[27]

Lack of proper rental support can bring families into a vicious cycle of evictions and housing instability. There is growing evidence of the ways in which evictions are perpetrators of poverty and inequality. Being evicted worsens a household's ability to weather shocks and access income: evicted households are more likely to lose their jobs due to constant changes in living situations, and find it harder to secure new employment or access financing because evictions usually appear on credit scores.

Evictions also have a broader societal cost, including the resources needed to process eviction cases, as well as additional costs to local child welfare and juvenile delinquency systems, which in the US are estimated to range between $12 billion and $25 billion.[28] Black and Latino households face evictions at a disproportionately higher rate even when accounting for demographic characteristics; one in five Black female renters report that they have experienced eviction compared with one in twelve Latino women and one in fifteen White women.[29]

Evictions are also economically costly. In New York City, the annual cost for providing shelter to an adult is $47,000, and $82,000 for a family.[30] A Baltimore study found that the right to counsel could save $10.6 million in emergency shelter and housing programs, around $5 million in school and transportation costs, and $2 million on Medicaid and foster care.[31]

One way to prevent evictions is to "break the pattern of unequal representation between tenants and landlords"[32] by guaranteeing tenants legal representation. When so protected during eviction proceedings, tenants are significantly less likely to lose their home. In eviction lawsuits in the US, however, an estimated 90 percent of landlords have legal representation, while only 10 percent of tenants do, and 86 percent of all civil legal problems for low-income people nationwide receive insufficient help or no help at all. While federal law does not guarantee a right to counsel in civil cases, many states and localities have begun to recognize its critical value in certain civil legal matters and have adopted a right to counsel at the state and local levels across various policy areas. These include evictions, mental health proceedings, civil forfeiture, domestic violence, and child custody disputes.[33]

In 2017, New York City introduced its Universal Access to Council program,[34] making it the first city in the country to provide legal representation for all income-eligible tenants facing evictions. A study on eviction cases in Manhattan showed that providing legal counsel to tenants was associated with a 77 percent decrease in the number of cases that resulted in a warrant for eviction. In the first year of the program's implementation, 56 percent of tenants in the first fifteen ZIP codes it covered received assistance, compared to 30 percent in other areas. Evictions decreased 11 percent, compared to 2 percent in the rest of the city. Providing right to counsel (RTC) also makes economic sense. After accounting for the cost of providing counsel, some estimates show that the net cost savings to New York City would be $320 million per year. By 2022, it is expected that RTC will be available to the 784,000 lowest-income households in the city—though the low-income cap omits an estimated 527,000 households that, despite earning a moderate income, still struggle to afford rent in the city.[35]

RTC and other actions taken by New York City to reduce the level of evictions were a result of years of tenant organizing. The Right to Counsel campaign, established in 2014, helped activists channel their actions toward a clear goal that would result in visible results in everyday lives, while also trying to "change the power dynamic altogether between landlords and tenants," as described by the National Coalition for a Civil Right to Counsel.[36] The advocacy work by community organizers provided an alternative model to address housing issues, which were traditionally left to lawyers and other professional organizations.[37]

Several cities, including San Francisco, Philadelphia, and Newark, have followed New York's example with measures to increase renter protection. San Francisco implemented its measure in June 2018. After a year of work by tenant advocacy organizations, voters voiced their support for tenant representation by passing a ballot measure known as the No Eviction Without Representation Act, which guarantees legal counsel to tenants in eviction lawsuits regardless of their income.[38] Between 2018 and 2019, landlords filed fewer eviction cases and a majority of the renters who received legal representation, including 80 percent of Black tenants, remained in their homes.[39] In Newark, the new Office of Tenant Legal Services offers legal representation to tenants in eviction cases, either through a pro bono attorney or a legal services provider that is contracting with the city.[40]

While actions can be implemented at the city level, the national government can also take action to support these policies. This could include providing incentives for contracting organizations to provide counsel in eviction proceedings for tenants receiving federal rental assistance,[41] and establishing funds to help renters with legal fees.[42] RTC measures should also be accompanied by other forms of support, such as tackling landlord resistance to accepting housing vouchers and taking steps to prevent rent gouging. Local governments could also seek to boost programs that help mediate between landlords and tenants, keeping everyone out of housing court. Tenants may still have to pay back rent and may still have to leave, but they can avoid having an eviction on their record.[43]

It is important to note, however, that even if renter protections are effective in preventing evictions and correcting the power imbalance between renters and landowners, the issue of unaffordability remains. Renter protections cannot truly prevent renters from being evicted when they fall behind on rent. Unless they are able to obtain higher wages or have access to housing vouchers, a large proportion of renters will remain rent-burdened, often one paycheck away from falling behind and facing eviction.

4. Narratives of Inclusion: Emerging Coalitions

4.1 Reversing Exclusionary Zoning Practices in US Cities

The drive for homeownership was the key strategy for economic growth in the United States in the post-World War II era, coupled with the advent of the automobile and the rise of the suburbs.[44] Simultaneously, exclusionary practices such as redlining and aggressive turnover of properties in historically black neighborhoods kept certain groups in the population from benefiting. This exclusion is still manifest today: 72 percent of White households are homeowners, compared to 44 percent of Black and 48 percent of Latino households.[45] Black and Latino households account for 13 and 12 percent respectively of all US households, yet represent 26 and 21 percent of all extremely low-income renters and 40 and 22 percent of people experiencing homelessness, respectively.[46] Furthermore, not only are Black, Native American, and Latino households more likely to be low-income renters; even when they are homeowners, the value of their homes is disproportionately lower. Studies show that homes in Black neighborhoods are undervalued by $48,000 on average, amounting to $156 billion in cumulative losses.[47]

By excluding certain groups of the population from the instrument designed to drive wealth in the country, public policy has turned housing into one of the key drivers of inequality in the US, and one that is transmitted through generations. Homeowners benefit from tax breaks such as the Mortgage Interest Deduction (MID); White households account for 66 percent of the US population, yet receive 71 percent of MID's benefits. Ninety percent of the MID's benefits go to taxpayers with annual incomes over $100,000 and 63 percent go to those with annual incomes over $200,000. With higher incomes and homeownership rates, White households disproportionately benefit from the MID: White households receive $1.1 billion more, while Latino and Black households receive $0.8 billion and $1.2 billion less respectively than they would under an equitable distribution of benefits.[48] Meanwhile, zoning regulations that lock neighborhoods into single-family housing restrict any increase in the supply of housing for historically discriminated groups, as well as for young people. Prospective homeowners in these groups face both scarcity of supply and the unaffordable prices of the existing stock.[49]

Addressing the wealth disparity cannot be done through one single public policy, and is certainly challenging given the wide gap in wealth. Advocates for affordable housing insist there is a severe supply mismatch between strict zoning regulations that effectively ban the construction of denser housing, and public policies seeking to bring in investment. Both factors in tandem encourage luxury housing while overlooking the "missing middle" that would allow great homes to be available for new generations of buyers to purchase. One of the main obstacles to addressing the wealth gap, however, is that this disparity is also manifested in an unequal power structure, where homeowners have historically been better able to organize opposition to any legislation or reform that might jeopardize an increase in their wealth. Homeowners still own the political process of decision making, being typically better organized into neighborhood groups and overrepresented in community meetings. Their interests are therefore likelier to be represented in local decision-making outcomes.[50]

Increased density is often framed as a threat to a neighborhood's character and, equally often, to the wealth of homeowners who have used their homes as a retirement investment. Containing supply of housing keeps housing prices high. In Canada, for instance, this approach has "literally created wealth under the feet of one set of Canadians and foreign property owners—many of them already wealthy—while making simple existence for another set, in particular the urban poor, increasingly difficult."[51] A national study in the US similarly found that from 1983 to 2013 housing wealth increased "almost exclusively among the wealthiest, older Americans … Wealth is limited to property owners, as tenants accrue no equity no matter how much rent they pay or for how long."[52]

Recent grassroots mobilization and coalitions for affordable housing have managed to overcome opposition to increased density and taken initial steps toward boosting the supply of affordable housing in urban areas. Efforts advanced by pro-development, or YIMBY ("yes, in my backyard") groups to push back against these rules include streamlining permitting processes, eliminating parking requirements (which add to the cost of new construction), encouraging transit-oriented developments, and changing zoning laws to allow for more high-density projects.[53] Key to these efforts has been a convergence of interests from different communities advocating for environmental and social justice. There is also growing consensus that affordable housing goes hand in hand with sustainable densities to make cities greener and more efficient and prevent urban sprawl. "What's changed in many cities is how the middle class is being affected; now, low-income households and young adults aren't the only ones facing long commutes or makeshift living situations …"[54]

These coalitions effectively managed to shift the narrative around densities to reflect an optimistic view while working with neighborhood associations to ease concerns over neighborhood character and wealth. Neighborhood opposition for its part has raised concerns that extended beyond just household wealth—including notions of environmental preservation and neighborhood character—as well as preoccupations regarding strains on public services.[55] Investing in combating myths and addressing these concerns can reduce the opposition in local government and neighborhood committees to upzoning and other regulations.

In the case of Minneapolis in the US Midwest, nearly 75 percent of the housing was previously zoned single-family.[56] This was viewed as crucial to combating terrifying visions of skyscrapers taking over the city, tied to misconceptions and prejudice around the concept of "affordable housing," which is typically associated with fears of crime and massive public housing complexes.[57] In reality, the current density upgrading is moderate, with up to three units allowed in any residential plot of land. While not completely disrupting the "neighborhood character," this strategy would effectively triple the housing capacity of some neighborhoods. This of course doesn't mean all housing will be bulldozed to build affordable housing everywhere, but the change did provide space for a greater supply of housing to be built in the future.

In Seattle, Mandatory Housing Affordability (MHA) legislation sought to encourage housing availability in twenty-seven neighborhoods, and also provide incentives to developers to build affordable housing or pay a city fund.[58] In the neighborhood where it was first implemented, the city has already raised about $13 million for affordable housing.[59] Nevertheless, the legislation faced opposition from certain groups, including the Seattle Coalition for Affordability, Livability, and Equity (SCALE), which managed to delay it for a year and reduced the impact of the final agreement.[60] Neighborhood associations were mostly composed of homeowners, despite 52 percent of Seattle residents being renters.

On the other hand, activists calling for affordable housing mobilized across sectors to put their recommendations on the table. The Housing Affordability and Livability Agenda (HALA) task force convened a broad section of stakeholders to develop a multi-pronged strategy. Facing opposition from neighborhood associations, the formation of Seattle for Everyone (S4E) expanded HALA's support base to include social justice, labor, environmental groups, and businesses, in addition to the for-profit developers and nonprofit affordable housing builders whose agreement built the deal. According to author and affordable housing advocate Randy Shaw, "By uniting diverse groups like Service Employees International Union 775, the Seattle Chamber of Commerce, the social justice organization OneAmerica, and the Downtown Seattle Association, S4E's membership alone spoke to the breadth of support for HALA."[61] A key partner was also the Seattle Sierra Club, which identified housing as "an urgent climate justice issue," since "when people are pushed out of the city due to rising rents (or unable to move into the city due to a lack of housing), they are pushed to places that are poorly served by transit, so they need to drive more."[62]

Similar to Seattle's affordable housing advocates, Portland for Everyone (P4E) brought together advocates to counter the influence of homeowner interests and support policies for denser housing such as the Residential Infill Project and the Better Housing by Design Project.[63] The advocacy of this coalition of advocates, housing developers, environmental justice defenders, and civil society groups supported the Housing Choices (House Bill 2001, or HB2001) which passed in June 2009, ending single-family zoning in Portland. Further plans in the late 2010s increased the allowed density of construction, and in 2019 the State of Oregon legalized "middle housing" of up to four homes in the metropolitan area around Portland.[64] Portland's recent upzoning measures now permit up to four units on all residential lots throughout the city, allowing developers to build up to six units per lot if at least half of the units are reserved for low-income tenants.[65]

In the latest Democratic presidential election, upzoning and affordable housing became one of the most fraught sources of debate.[66] Local and state initiatives like the ones described above have helped push this to a national-level conversation, increasing public awareness of efforts to bring together the interests of different communities impacted by the lack of affordable housing, as well as the inequities brought about by climate change and unsustainable urbanization. Environmental groups understand that higher density is required for more sustainable cities, while social justice advocates see increased housing supply as a way to open the long-denied road toward a home.

Upzoning, however, is only one part of a package of policy measures to address housing inequities engineered and entrenched over many years. Such measures extend beyond urban design to include fiscal reforms that address tax benefits to homeowners and lack of renter protection. Furthermore, it is a battle

that can take many years and considerable political capital, which may discourage support from local leaders seeking reelection. If anything, the stark reality of the COVID-19 crisis has managed to put housing at the forefront of many citizens' concerns. Coupled with increased acceptance of the need to act on climate change and institutional racism, heightened awareness can open up opportunities in the housing field that were previously considered too radical to have any chance at succeeding.

Concerns regarding upzoning's links to gentrification are also legitimate and require further data and analysis to understand their different possible impacts.[67] Emerging studies suggest that upzoning has the potential to create housing options for middle-class households, but if not done properly it can also trigger gentrification processes that ultimately hurt the populations these policies intend to help.[68] Policy tools such as inclusionary zoning, linkage fees, and tax increment financing can capture some of the value created through market-driven real estate development and channel it into subsidized affordable housing.[69]

The housing reform experiences in cities like Portland or Seattle nevertheless point to lessons learned in overcoming opposition, including being proactive in messaging and communicating early on plans; crafting the message carefully; and understanding the potential concerns and interests of opposition groups, actively combatting notions that have historically tied "affordable housing" to negative notions of change. As the case of Minneapolis showed, "What helps in the affordable housing argument … is to talk about the community's need, and to point out the cost if, say, firefighters and teachers can't afford to live there, or if people with disabilities can't access its services."[70] If potential opposition is addressed early, and supporters are mobilized and brought together, housing justice movements have a higher chance of bringing their agenda forward and enacting change locally.

4.2 Housing as a Vector for Solidarity: Barcelona's Platafor de Afectados por la Hipoteca's Movement

When housing becomes financialized, domestic law and incentives "respond to global capital rather than to local housing needs," and financial actors and investors are prioritized over aspiring homeowners in debt. Society is unable to keep up with rising prices due to speculation—between 1980 and 2010, the world's financial assets increased their value by a factor of more than sixteen, whereas the world's GDP only increased by a factor of five.[71] As individuals struggle to pay their mortgage and are not offered alternative forms of acquiring housing, they are left to the whim of global financial markets and ultimately bear the brunt of the consequences.

"*Propietarios, no proletarios*" ("property owners, not proletariat") was the famous phrase of Spanish general Francisco Franco to demonstrate his vision of a country of homeowners. Throughout the years of his dictatorship in the second half of the 20th century and ensuing decades of the transition to democracy, buying a home was encouraged "as a means to optimize income and wealth" for all Spaniards. By 2007, 87 percent of homes in Spain were owner occupied, a higher percentage than most countries in Europe.[72] The ease of accessing a mortgage made purchasing a home easier than renting. The downside of the homeownership drive was that, with incomes being unstable in Spain, the mortgage boom also "enrolled livelihoods into cycles of global financial and real-estate speculation," and families became "vulnerable not only to the fluctuations of the local real estate market, but also to the fluctuations of interest rates and to the performance of unknown, unpredictable and complex financial dynamics."[73]

The financial crisis of 2008 had scarring consequences for many households in Spain, not just in financial terms. In 2013, 21.8 percent of the population was deemed to be living in "relative poverty" and 6.4 percent in "severe poverty," given the combination of lower average incomes and increased prices.[74] The sudden loss of income and the rate of indebtedness of many who had purchased a mortgage resulted in concerningly high levels of housing instability and the risk of eviction to many households. This, in turn, also resulted in grave psychological consequences. A study showed the risk of depression in individuals was

highly associated with the challenges to pay mortgages.[75] These conditions added to the already existing problems of health and inadequate housing: a study in Barcelona found higher rates of poor mental health and depression among those families living in inadequate conditions.[76]

The Plataforma de Afectados por la Hipoteca (PAH) platform in Barcelona emerged out of the financial crisis of 2008, which left many households unable to repay their mortgage at risk of evictions. Beginning in Barcelona, the PAH quickly created local groups throughout the country with similar goals: payment by account of mortgages in arrears via the reform of the national eviction law; suspending home evictions; and the transformation of vacated properties into social rental units.[77]

The PAH played multiple roles. First, it provided visible solutions to urgent problems in people's lives—that is, protecting them against evictions. Second but related, it served as mobilizer and mediator in the process of blocking evictions, offering support to protesters and a platform for coordinating action and lobbying municipalities and provinces to drive action against evictions. Finally, the PAH blended this tangible change with a deeper shift in norms by promoting political participation and opening up an avenue for disenchanted groups to speak up about their grievances and find legitimacy and public support.

Studies have analyzed a series of factors that contributed to the PAH's success. These included a history of social movements in the city of Barcelona, as well as a horizontal but organized structure that fostered ownership of the process among its members. Furthermore, the PAH managed to strike a useful balance between delivering tangible and quick victories in the struggle through the prevention of evictions and mobilization, with a longer-term vision of change in housing policy and tenant protections at the municipal and provincial level, establishing a machinery of lobbying and resistance that increased the salience of the issue among elected leaders.

Most critically, the "double victory" of the PAH was to transform "the collective imagery, converting what consumer society stigmatized as a personal failure into an act of dignity and solidarity",[78] while providing rapid support for a tangible, urgent matter in people's lives. Those referred to as "outcasts" found in the PAH a network of solidarity that framed their condition not as a result of their incompetence or lack of worth, but rather an outcome of a system that treated housing as a commodity instead of a right. In large part, this was achieved through the use of optimistic tones and messaging around solidarity in communications, especially in traditional media sources like newspapers and television. For example, the PAH has created media "trending topics" to socialize their demands, and invested in communicating and explaining complex concepts and ideas—such as dación de pago (non-recourse debt)—to the public.[79]

While a considerable success in terms of grassroots mobilization and empowerment, this shift in narrative has yet to make substantial change in the national sphere. Despite relentless communications and advocacy efforts, the legislative reform (Iniciativa Legislativa Popular, or ILP) for which the PAH gathered more than 1.4 million signatures was eventually brought down in Congress.[80] In the years of protests by anti-austerity movements Indignados and 15-M, the housing issue became intertwined with other demands from Spanish citizens calling for "Democracia Ya!" ("Democracy Now!"). The transformation of the 15-M movement into a political force, primarily in the newly formed political party Podemos, increased the relevance of certain housing demands, but these have not yet achieved meaningful national legislation.[81] Movements such as PAH have however brought further attention to the issue, and have even resulted in pressure from the European Union for the Spanish government to take measures to address the eviction crisis.

5. Housing for Whom? Curbing Harmful Demand

5.1 Lisbon in the Face of the Tourism Boom

Portugal has become an increasingly desirable travel destination in recent years. The western European country known for its "medieval castles, cobblestone villages, captivating cities, and golden beaches,"[82] has experienced a marked rise in the number of travelers in the past decade, from 6.8 million visitors in 2010 to 22.8 million in 2018.[83] The capital, Lisbon, has been awarded Europe's Leading Destination for the past four years by the World Travel Awards.[84] Lisbon had 31 million passengers transit through Portela Airport in 2019, far outnumbering the resident population of around 500,000.[85] Marketed internationally in preceding decades as a budget European city destination, the tides have recently changed as "Lisbon seems primed for a new golden era" of tourism, according to The New York Times.[86]

Tourism in Lisbon in recent years has had a profound impact on the livelihoods of *Lisboetas* (residents of Lisbon). The tourism boom has been fostered by the ever-falling costs of airline travel within Europe, as well as the introduction of online marketplaces for vacation rental homes, such as Airbnb and Vrbo.[87] As a result, tourism constitutes a substantial portion of the nation's economic activity, contributing to 15 percent of gross domestic product in 2019 prior to the current coronavirus pandemic.[88] The role of tourism in the economy has resulted in a substantial restructuring of the city's job market (specifically in the sectors of hospitality, commerce, construction, and transportation), as well as significant changes to the housing market.

Lisbon has been experiencing a massive real estate boom that correlates with the rise in tourism levels in the 2010s. The average rental price for a two-bedroom apartment (at 80 square meters) in Lisbon grew by 350 percent in the past decade, from €270 per month in 2011[89] to €950 per month in 2019.[90] However, the minimum wage increased by only 24 percent in the same period, from €566 per month to €700 per month.[91] Many have remarked that the prices seen in the Lisbon housing market are now competitive with other major European cities such as Berlin, Madrid, and Rome, but without provision of competitive European-level salaries. Due primarily to the austerity measures adopted in response to the European debt crisis of the early 2010s, Portugal has experienced increasing privatization of all sectors of its economy, as well as mass liberalization of the housing market through laws introduced in 2012.[92] This has resulted in an economic recovery that is heavily dependent on tourism-related activity and foreign capital through investment schemes, e.g., the golden visa program and substantial tax relief for non-habitual residents.

The explosion of short-term rental properties and their impact on housing affordability and gentrification has been widely documented, with one study of the New York rental market finding Airbnb responsible for a $380 increase in the median rental price within a three-year period.[93] Lisbon represents no exception to this phenomenon, where accommodation featured on websites such as Airbnb and Vrbo now comprise a third of all properties in the historic core of the city, including neighborhoods such as Alfama and Bairro Alto.[94] In the fall of 2019, there were nearly 20,000 active short-term rental units in Lisbon.[95] According to Inside Airbnb, 75 percent of active listings (rented for at least 60 days per year and booked within the last six months) are entire homes or apartments which would otherwise exist in the long-term housing market.[96]

Properties in the city generate an estimated €1000 per month in income for each unit, and 69 percent of Airbnb hosts have multiple listings.[97] Bloomberg News has designated Lisbon to be Europe's hottest housing market, where "many investors renovate properties and turn them into short-term rentals through sites like Airbnb."[98] The golden visa program, which permits residency to foreign citizens in Portugal in exchange for investment in real estate, has also generated €4.3 billion in less than a decade and further contributes to the squeezing of housing stock available to ordinary *Lisboetas*.[99]

This tourism-driven shift in the housing sector and the wider economy has displaced long-term residents to the suburbs as tourists occupy homes in the city center. In terms of spatial inequality and housing justice, *Lisboetas* are given diminishing agency over where they can choose to live, as their limited financial capital cannot compete with the movement of foreign capital and investment into the country. Those who live in the suburbs are more likely to be essential workers in the health, transportation, sanitation, and service sectors.[100] The city is transforming rapidly to better accommodate people who contribute least to the maintenance and character of urban life, while those who contribute and rely most on the infrastructure of the city are effectively excluded. Importantly, a notable proportion of those who reside on the fringes of the city in Lisbon (in areas such as Cova da Moura in Amadora or Bairro da Jamaica in Seixal) are first- and second-generation immigrants from Portugal's former colonies. Their neighborhoods have increasingly become sites of displacement through redevelopment, highlighting issues of racial injustice within the wider housing justice movement.

In July 2020, the former mayor of Lisbon, Fernando Medina, launched Programa Renda Segura (the Safe Rent Program) which would convert short-term rentals into long-term affordable housing by offering landlords €450-1000 per month (depending on size and number of bedrooms) to lease their property to the city for a period of five years.[101] The home would subsequently be rented out at affordable rates to "hospital staff, transport workers, teachers and thousands of others who provide our essential services.''[102] Medina's plans recognized the impact of spatial inequality in the urban design of Lisbon. They were also an acknowledgement that *Lisboetas* could better utilize the services available in the city center where neighborhoods have been hollowed out and their unique characters threatened.

In the present day, the number of short-term rentals has dropped by more than 50 percent since the start of the pandemic to 9,700 active listings in Lisbon.[103] Notably, these homes have migrated into the long-term rental market: municipalities in Lisbon have registered significant increases in the number of long-term listings for apartments between January 2020 and January 2021, with rises of 115-235 percent in some neighborhoods in the historical center of the city.[104] However, the transfer of homes away from the holiday rental market appears to have been largely unrelated to the mayor's ambitious plans. The Renda Segura program ran from July to December 2020 and secured 284 homes in Lisbon (of which only eighty-eight were tourist accommodations), falling tremendously short of Mayor Medina's expectation that it would "turn thousands of short-term lets into 'safe rent' homes for key workers."[105,106] Many landlords and property owners seemingly decided to wait for the worst of the coronavirus pandemic to subside, hoping that tourism rates would return to pre-pandemic levels sooner than the five-year period proposed by Mayor Medina.

The measure was criticized by housing activists since its inception for being too lenient toward the needs of landlords, with the underwhelming results of the program demonstrating its ineffectiveness.[107] The city offered a market-oriented solution to the housing crisis which would provide a stable income stream for proprietors rather than disrupt the continued presence of short-term rentals as enduring fixtures of the city.

Lisbon had the opportunity to expose the unpredictable and unsustainable nature of the tourism sector and promote a more robust economy at a time of significant vulnerability for the industry. Regulation of short-term rental operators, which has been implemented with varying degrees of success in other cities (explored below in the Vancouver case study), would guarantee homes for *Lisboetas* without the fear of pre-pandemic levels of Airbnbs returning when travel resumes. Other European cities, like Amsterdam,[108] Venice,[109] and Barcelona,[110] have already put provisions into place to curb the influence of tourism during the ease of travel restrictions and remedy the exclusionary housing practices inherent in the unregulated short-term holiday rental market.

5.2 Vancouver: the Limitations of Market-Oriented Approaches

Vancouver, located on Canada's Pacific Coast, has been lauded as one of the most livable cities in the world. The Economist Intelligence Unit ranked Vancouver at the top of their Global Liveability Ranking every year from 2002 to 2010, with the west coast metropolis remaining in a top ten position throughout the 2010s.[111] Vancouver also happens to be the most expensive city to live in Canada: the average sale price of a single detached home in May 2017 was USD$1.36 million in Greater Vancouver,[112] while rental rates remain the highest in the country despite a pandemic-related drop.[113] The discord between these two positions (being most livable yet most expensive) merits an investigation into how the housing market continues to remain out of reach for the average Vancouverite in an otherwise idyllic city.

Interestingly, British Columbia (the province in which Vancouver is situated) employs arguably some of the most rigorous housing restrictions in the country.[114] Policies which regulate speculation of the Vancouver housing market include an empty homes tax (fixed at 1.25 percent of the property's assessed value and was set to increase to 3 percent by the end of 2021);[115] a foreign-buyer's tax (at 20 percent of the property's assessed value);[116] relocation resources for renters undergoing reloviction (with compensation between four and twenty-four months of rent and assistance with moving costs);[117] a rent freeze (effective through the COVID-19 pandemic and set to inflation in 2022);[118] and protection for low-income tenants in single room accommodation.[119] Vancouver's regulation of the short-term rental market is also comprehensive and could provide a blueprint for Lisbon. Short-term rental properties, like those marketed on Airbnb and Vrbo, can only be rented for less than thirty consecutive days at a time and hosts must be the principal resident in the home, effectively barring multi-listings and limiting its extension into the available housing stock for Vancouverites.[120]

These policies have had varying levels of success in curbing housing speculation in the city. The bylaws and regulations fit into two distinct categories: 1) managing harmful demand (which includes the empty homes tax, the foreign-buyer's tax, and short-term rental regulations), and 2) protecting renters (which includes the rent freeze, relocation resources, and protections for those in single room accommodations). A variety of issues specific to each policy have arisen. These could be improved through amendments or increased regulation. For example, the short-term rental regulations are often flouted and not adequately enforced by the city or rental operators. In one cross-sectional analysis, more than half of the listings were either missing a rental license, were using an expired license, or did not comply with the requirements of the bylaw.[121] Additionally, the foreign-buyer's tax has not resolved the entrance of foreign capital into the city, with persistent widespread underreporting and misrepresentation of global income to Canadian authorities.[122] These policies have prompted attention at both the provincial and national levels among Canadian politicians, with Prime Minister Justin Trudeau campaigning in the 2021 federal election to curb the influence of foreign buyers by "proposing a ban on blind bidding, tax-free savings accounts for first-time buyers and more oversight of the real estate industry to fight money laundering."[123]

The remainder of the aforementioned policies provide an interesting insight into why cities like Vancouver may continue to fail at providing affordable housing solutions to their residents. Several policies—e.g., the rent freeze, empty homes tax, or compensation schemes for displaced renters—simply dampen the impact of an already inflated market which continues to grow out of reach for working class Vancouverites, albeit at a slower rate. Furthermore, these policies do not bear any impact on the construction of new homes and whether they will be genuinely affordable to the average resident. In Canada, newly-built dwellings are constructed primarily "for the home ownership market, and condominiums acquired as investments rather than as homes."[124] The vigorous promotion of homeownership as a method of wealth accumulation by the Canadian state has left few sustainable and secure alternatives for living while the nation experiences the "world's second bubbliest housing market."[125] As of 2016, nonfinancialized housing, such as social and cooperative housing, accounted for only 8 percent of Vancouver's housing stock.[126]

Policies that are being pursued municipally and provincially include a vacancy control (similar to what was enacted in Berlin, tying rent controls to properties rather than to residents), as well as rezoning entire swathes of the city as social housing (though defined as 70 percent of market rate, returning to earlier arguments of the limitations of the market-driven housing models). Vancouver represents a hopeful example of a city with an active housing movement and a place where political will exists among municipal and provincial politicians to create an affordable housing sector. However, bold arguments for alternatives to homeownership and limiting the transformative influence of finance in the housing sector are yet to be made, as housing continues to be conceptualized as a lucrative asset rather than a fundamental right.

6. Lessons Learned and Remaining Challenges

The goal of homeownership has dominated the discourse around housing, with homeownership being lauded as the key indicator of personal success and prosperity. In recent decades, it has also become a key vehicle for parking wealth and growing capital investments. Protecting homeowners and their wealth has therefore been a major factor influencing urban and housing policy across countries of all incomes. Housing construction, however, is not keeping up with demand in many countries, and even when housing is being built, there is often a mismatch between the luxury housing preferred by developers and the "missing middle" housing necessary to fulfill the needs of lower- and middle-income households. Housing shortages are exacerbated by the gulf between the increase in housing prices and the stagnant wages of aspiring home dwellers.

The current landscape, however, is shifting our notions of politically acceptable housing policy, and has transformed affordable and decent housing into an extremely contentious political issue. Greater evidence on the ways in which housing inequality is both a result and a cause of broader disparities in society—most visibly during the COVID-19 pandemic—has pushed the housing agenda into high-level political conversations. Disenfranchised groups are coming together to shed light onto exclusionary and discriminatory housing practices that treat housing as a commodity rather than a right, turning it into a driver of inequality and hindering societies' ability to respond to citizens' needs for a home.

The cases above are examples of ways in which citizen mobilization, shifts in public opinion, and combinations of local and national tools have supported progressive housing policies that seek to offer more housing options, protect renters, prevent cycles of evictions, and prioritize access to housing over the wealth of homeowners. While the degree of success varies across the cases, none of which have offered a perfect solution to the housing affordability crisis, lessons learned and common factors in these stories can provide insight into how to successfully shift power balances in housing policy. Some of these include:

- **Housing inequalities are the result of policy choices**. Contrary to what is commonly believed, the current housing conditions in cities from Berlin to Seattle are not dictated solely by the market. Across countries, the focus on homeownership as the key driver of success has incentivized policymakers to restrict housing supply and promote the financialization of housing through tax breaks and incentives. Rising housing prices benefit homeowners and investors, but when they outpace others' ability to pay rent, they widen gaps in society and fuel grievances. If the housing crisis is engineered, however, it means that it is not inevitable.

- **Housing policy must make room for housing options beyond homeownership**. While homeownership is a desired goal for many households, factors like low wages might jeopardize their ability to purchase. For other city dwellers (e.g., young people and urban migrants), renting might prove to be a more practical option. Renter protections and necessary support to non-homeowners are therefore crucial parts of housing policy that should not be overlooked.

- **Housing reform takes sustained grassroots mobilization**. Community organization and pressure from below are frequent drivers of change in housing policy. Such change, as demonstrated by the Berlin case or the advocacy of tenant unions in New York and other US cities for right to counsel, might take years to bear fruit, and might be preceded by occasional failures and setbacks. But it can ultimately result in dramatic improvements for the people it seeks to empower.

- **Successful housing justice movements bring together different agendas toward a common goal**. Homeowners are often disproportionately represented in local decision making, and financial investors are a powerful political force. To counteract the influence of those who benefit from increased housing unaffordability, housing justice movements need to build alliances and craft narratives that enable them to pressure decision makers. Environmental groups, for example, can find common ground with racial justice advocates in providing a powerful political force against those seeking to maintain the status quo. Young people and migrants (whether international or rural to urban) are also important constituents to mobilize as the preference for luxury housing leaves a gap in the supply of rental and "missing middle" housing for aspiring homeowners.

- **Solidarity is a powerful mobilizer**. Whether in Barcelona's PAH movement, or in focusing on the right to decent and affordable housing in Vancouver, drafting a narrative of solidarity that humanizes those unable to afford a home rather than criminalize or stigmatize them can in turn empower and mobilize them to advocate for fairer housing policies. It can also make such policies more politically feasible. Similarly, understanding the concerns of the opposition—rather than naming and shaming—can also improve the chances of a successful reform.

- **Success at the local level can translate into greater buy-in at the national level**. Campaigns and policies that bring about meaningful, visible change in people's lives in one city can incentivize leaders in other cities to adopt similar measures, and can make their way onto the national agenda. Sharing experiences and investing in data and monitoring is valuable in highlighting potential approaches to address housing challenges elsewhere. As the case of the PAH in Barcelona shows, however, this change can be slow; at times a cause might seem defeated if political conflict over other areas hinders agreement on the urgency to address a pressing issue like housing.

Ultimately, the housing justice agenda still faces challenges. Despite offering promising paths toward fairer housing policies, none of the cases above provide a silver bullet for solving the housing crisis. In fact, it is often hard to discern the impact that these policies have had on the ground because it is difficult to isolate the consequences of one housing policy from the other. In the Vancouver case, for example, studies show some relationship between the measures taken and the dampening of an exponential increase of housing prices, but it is difficult to celebrate when decent and adequate housing remain out of reach for many.

Even when there are clear gains from housing policies, the changes are usually not large enough, or will occur only in the long term. Upzoning, for example, does not necessarily mean that all the single-family housing in an area will automatically be transformed into denser housing, or that new housing will go to those with the greatest need. The arguments for upzoning in places like Seattle or Portland, for example, are sometimes met with opposition by those who believe that these measures increase the forces of gentrification.[127]

Some areas are still lagging far behind. Though it has been more than a decade since the 2008 financial crisis, we have yet to find successful ways to prevent speculation and the displacement of populations of middle and lower incomes from previously affordable areas. The examples of Lisbon and Vancouver show initial steps taken, but they have so far been either unsuccessful or have made a very small dent in the issue. While it is important to gather further data and research on the potential impacts of different policies, housing justice advocates both inside and outside of government will have to identify and transform the incentives and trade-offs to encourage an inclusive housing agenda.

In the pursuit of achieving the right to housing, however, housing is likely to remain a key wealth-building mechanism. Societies must continue to identify and carry out strategies that address the wealth disparities between homeowners and those unable (or historically not allowed) to be such. This includes encouraging building housing that aspiring homeowners can afford, rather than luxury housing, and taking measures to prevent all new housing stock from being taken up solely by foreign investors or converted into apartments for the purpose of tourism. Success of these strategies, however, will likely depend on appealing to those homeowners who—even if they may have more in common with renters seeking renter protections than foreign buyers purchasing a luxury apartment—would oppose measures perceived to affect their wealth. Effective mobilization, coalition building, and messaging can demonstrate that these homeowners are also negatively impacted by the reduced quality of urban life brought about by inequalities, and help drive their support for more inclusive policies.

Beyond strict housing policy, we must remember that so long as people's incomes continue to grow at a slower pace than housing prices rise, there will be a housing affordability crisis. No matter how much housing is built or how many protections renters have, stagnating wages and low incomes will leave many unable to afford a home or severely rent burdened. In the US, for example, rents have seen annual increases by a greater percentage than wages, paired with aggressive cuts to public housing and housing assistance all the while supporting homeowners with tax deductions. Across Europe, young people are still struggling with the aftermath of the financial crisis that has only left them access to low-paying jobs and precarious zero-hour contracts. All the while, investments in housing assistance and public housing face constant cuts and prove to be inadequate for those in need.

7. Conclusion

The current housing affordability crisis is due to a wide range of exclusionary housing practices and policies that have prioritized the wealth of some over the right of others to adequate housing. The tools used to engineer this exclusion range from legal mechanisms to zoning regulations and incentives. With homeownership lauded as the goal and the conceptualization of housing as a wealth-builder guiding urban policy, high housing prices enrich a few while limiting others' access to affordable housing, and the services and opportunities associated with it.

Increasingly, however, groups previously disenfranchised are coming together to address the legacy of exclusionary housing. Community mobilization has been a key player in combating exclusionary housing practices, but it has often been ignored or outright punished. Merging housing justice issues with concerns over climate change, racism, and the overreach of financialization can shed light into opportunities for reform and building mainstream narratives of solidarity. Alliances among civil society can forge a powerful political force to demand the right to adequate housing.

The COVID-19 pandemic has further highlighted the need to act on housing and has made certain previously "radical" policies acceptable in the face of a looming eviction crisis. Concerns over global inequality have also increased the political desire to prevent foreign capital from displacing local communities.

The affordable housing issue has no silver bullet, and is inextricably linked to other matters of social justice and inequality that are themselves complex issues to tackle. Nevertheless, shifting the housing narrative from being merely a commodity to embracing its social function can help redefine what is considered successful—and inclusive—urban development. Such a shift can in turn influence policies that transform housing from a multiplier of inequality and exclusion to a catalyst of equality and inclusion.

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