

AN INTERNATIONAL COMPARISON OF APARTMENT POSSESSION: SOME CURRENT CHALLENGES

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Abstract

For the past few decades, urban social spaces in the United Kingdom have undergone intense transformation regarding ongoing housing reforms and the rapid increase in housing construction projects. Therefore, residential areas in urban cities in the United Kingdom, especially London, are transforming from largely mixed work-unit compounds into differentiated neighborhoods. Socio-spatial differentiation involves spatial reflection of uneven development along different geographic spaces. Segregation involves the spatial separation of individuals regarding their social and economic status. London faces major housing affordability problems because of the insufficient land supply, for which alternatives vary substantially. Compared to other international housing policies, apartment possession faces some challenges covered in this paper.

Keywords: allocation, housing reforms, apartment possession, social classes, challenges

1.0 Introduction

1.1 Needs-Based Social Housing Allocation in London

Since the 1950s, London's social housing allocation practices have been highly linked with shaping the current patterns of socio-spatial segregation. Different studies show that housing providers intentionally and unintentionally influence segregation by discriminating against applicants regarding their ethnicity and socioeconomic status (Archer & Stevens, 2018). They provided houses to residences and neighborhoods depending on whether they qualified for a household or were fit for a community. Before the social housing in the 1970s, the allocation was done by officers who exercised a high-standards in vetting whether individuals qualified to live on a property. However, studies show that the allocation process was not very transparent and has been perceived as one of the major ways socio-spatial segregation developed with time (Archer & Stevens, 2018). From the 1970s, the allocation process during social housing in London followed a needs-based system. Unfortunately, the need-based system failed to democratize the system fully. On several occasions, the main housing officers still have some discretionary powers. Research demonstrates that even after implementing the needs-based system, social housing tended to concentrate individuals from social minority groups in less attractive areas (Oxley & Smith, 2012). Therefore, it is clear that the challenges faced during the allocation of social housing in London have contributed to the city's socio-spatial differentiation.

1.2 Neighborhood and Housing Choice

The concept of housing choice has been regularly shown to impact the city's socio-spatial segregation. Most importantly, the London housing system allows individuals to choose where to live. Several studies argue that many households highly prefer staying in neighborhoods with groups of similar ethnic or racial backgrounds. Therefore, such preferences can largely influence segregation in the city (Arbaci, 2007). The importance of the majority population mainly affects socio-spatial segregation through ethnic differentiation. The study suggests that the dominant population tends to have a higher level of resources, hence the capacity to influence these preferences (Aftab, Hanson, & Vaughan, 2005). For instance, reviews show that White British

prefer the ethnic proportions in their neighborhoods to be at least eighty percent, White British, while African British tend to prefer a 50/50 ratio (Aftab, Hanson, & Vaughan, 2005).

On the other hand, other studies show that in London, minority ethnic groups are highly likely than White British to move to neighborhoods with concentrations of specific narrow groups (Arbaci, 2007). The movement is greatly promoted by the desire to live in places with individuals with similar life encounters or the accessibility of ethnic-specific services. Researches reviewing the effects of socioeconomic variations among these groups reveal that among the lower income groups, minorities are more, hence concentrating in low-cost neighborhoods (Aftab, Hanson, & Vaughan, 2005; Musterd, 2005; Tammaru, Van Ham, Marcińczak & Musterd, 2015). Therefore, in London, the freedom of neighborhood choice in the system increases levels of socio-spatial segregation.

1.3 Choice-Based Lettings

In London, housing that embraces household choice has led to major negative effects, including increasing the degree of segregation and sustaining the current degrees of differentiation, as families can impact where they will stay. Various studies claim that when households are encouraged by the system to make their preferences, they are likely to choose neighborhoods with the majority of similar residents (Oxley & Smith, 2012). However, some reviews show that lack of choice in the Choice Based Lettings has also caused socio-segregation in neighborhoods. Several tenants who have utilized Choice Based Lettings reported that they lacked options (Oxley & Smith, 2012). Therefore, most of them often bid on properties and neighborhoods that they viewed as sub-standard.

Also, the study shows that through Choice Based Lettings, social housing entrants may have more information due to knowledge of English language, time to seek alternatives, or greater information on local housing markets and neighborhoods in their choice set (Musterd, 2005). These aspects influence the Choice based allocation system in their favor. On the other hand, low incomes applicants often lack knowledge of the Choice Based Letting system; therefore, they are more likely to perform poorly in terms of housing results. Evaluation of these findings reflects that the choice-based lettings system greatly influences socio-spatial segregation, with individuals with less information ending up in low-standard households.

Table 1: Total effects of ethnicity and choice-based letting (odds ratios),

Total results using data from 1999/2000 and 2008/9 for HA lettings in urban areas

Neighborhood Type	Deprived	Ethnic Concentration	Deprived & Ethnic concentration
White before CBL	1.00	1.00	1.00
Ethnic before CBL	1.29	2.63	3.08
White after CBL	1.48	1.24	0.90
Ethnic after CBL	2.10	4.05	4.60

Total effects using data from 2008/9 for HA and LA lettings

White; not using CBL 1.00	1.00	1.00	
Ethnic minority; not using CBL	1.59	1.24	1.60
White; using CBL 1.19	1.07	1.13	
Ethnic minority; using CBL 2.20	1.70	2.68	

Source: Manley, D. and Van Ham, M., 2011. Choice-based letting, ethnicity, and segregation in England. *Urban Studies*, 48(14), pp.3125-3143.

1.4 Discrimination in Residential Settlement Patterns

London's housing policies and practices have largely discriminated against different social classes, increasing socio-spatial segregation levels for an extended period. Most significantly, racial biases by estate agents mostly undermine the accessibility to mortgage lending and increase biasness by private house owners in tenant selection and the allocation of social houses (Cassiers & Kesteloot, 2012). Several types of research reveal that discrimination undermines the likelihood of desegregation of minority ethnic groups, shaping settlement bases in unproductive ways (Arbaci, 2007). Statistical analysis shows that white populations are more likely than other social groups to experience biasness during the social housing allocation process. According to Archer and Stevens (2018), legislation on racial discrimination prevents the varied treatment of disadvantaged groups in allocating social housing regarding their ethnicity and race.

Unfortunately, the allocation processes have transformed over time, creating too many obligations and freedoms for the housing officers, making them easily corruptible. People with local connection end up enjoying opportunities for preferences. Different researches prove that such changes influence detrimental effects on segregation (Arbaci, 2007). The increased demand and overall loss of social housing portray high levels of discrimination. Therefore, increased discrimination of specific racial and ethnic groups throughout the allocation of social housing units has led to high socio-spatial segregation in London.

1.5 The Limitations of Housing Policies to Increase Cohesion

Housing policies that promote community cohesion bare several limitations that influence socio-spatial segregation. The government has brought several approaches to encourage community cohesion. Most importantly, it utilized these aspects to attain some degree of integration; via housing allocation and expanding tenures. However, several studies claim that none of these levers will likely be the solution (Cassiers & Kesteloot, 2012). They show that the main aspects of effective desegregation should be based mainly on the government's external factors of housing re-establishment and social engineering programs. In addition, counteracting these housing policy limitations can be fueled by valuing individuals' decisive actions. In racial and ethnic minority groups, the government should establish policies that minimize residential movement and avoid encouragement even under severe circumstances. The study by Cassiers and Kesteloot (2012) suggests that the current welfare strategies have influenced segregation, embracing the relocation of families to cheap and relatively small properties in various areas. The process of planning and controlling integration and desegregation by housing providers should follow a cautious system to avoid segregation. Recent studies prove that most current housing policies aimed at desegregation bare some weaknesses that promote segregation.

1.6 Structural Factors Shaping the Potential for Housing-Related Responses

In London, housing officers work in a wider set of dynamics impacting socio-spatial integration and segregation. Different researches reveal that various signs of disintegration result from more essential inequalities in other aspects, including wealth, poverty, health, work, and knowledge. In addition, several reviews claim that it is noticeable that poverty, discrimination, and the pull of the ethnic cluster influence ethnic segregation; therefore, socioeconomic disparities impact the choice and patterns of residential settlements (Tammaru, Van Ham, Marcińczak & Musterd, 2015). In London, various social groups encounter varied housing processes, which demand different allotment and privileges to social housing, conditions of housing, and secure tenure. Other Studies portray that individuals from minority social groups are relatively highly impacted by impoverishment; therefore, such aspects largely affect their approaches to housing preference. Deprivation of different types can also increase violence and fear among residents from various ethnicities (Tammaru, Van Ham, Marcińczak & Musterd, 2015). The significance of such factors on disadvantaged social groups brings obstacles to housing officers and increases economic forces.

2.0 Housing Regulations in Singapore

Public housing in Singapore began during the colonial times by the colonial government, which established the Singapore Improvement Trust (SIT) in 1927, meant to provide affordable housing units to the population in addition to the improvement works it did (Chew, 2009). When Singapore attained independence in 1959, the state had reached alarming proportions of housing shortages, squatter colonies, overcrowding, and inadequate resources, even in the private sector that provided solutions. This marked the beginning of the evolution of housing policies in Singapore that were established in response to the emerging housing challenges resulting from a rapidly growing immigrant population after merging with Malaysia (Phang and Kim, 2013). At the time, the newly elected government led by Lee Kuan Yew took it upon itself to provide homes on a large scale. To effect this, Phang and Kim (2013) explain that it developed housing policies based on three significant components: the institution of the Housing and Development Board (HDB) in 1960 that replaced the SIT, the Land Acquisition Act that was enacted in 1966, and the extension of the role of the Central Provident Fund (CPF) to develop it to a housing institution in 1968.

Since its establishment, the HDB has been the key pillar of Singapore's housing system. As a statutory board, it was set up to provide decent, modern homes to those that needed them. The board offered houses for sale that were way below market prices on a 99-year lease base from 1964 (Phang and Kim, 2013). The government's goal then was to build a house-owning society, and according to Phang and Kim (2013), Lee Kuan's intention was also to give the parents whose sons were in the forces a stake in the country that they defended.

The Land Acquisition Act (LAA), on the other hand, allowed the state and all of its agencies to obtain land for any public reasons that would benefit the public, that is, for public utility, interest, or any commercial, residential and industrial purpose at very low costs (Jha, 2018). Under this act, the government had the power to obtain enough land from private landowners to build and develop new public housing units. This act was amended in 1973, setting payments independent of the existing landowner's buying price and the market conditions (Phang and Kim, 2013). This greatly increased state possession of land from 44% in 1960 to 76% in 1985. Another amendment of the act in 1987 modified the statutory date that was initially meant for pegging compensation

that is at market rates currently.

The last of the components, CPF, was initially developed as a pension plan by the colonial government to offer social security for Singapore's working population. Both employers and employees contributed monthly to the scheme a percentage of an individual's salary towards a portable personal account in the fund (Phang & Kim, 2013). When legislation was enacted permitting withdrawals by members from CPF, it became a significant institution for homeownership financing in 1968, especially house units sold by the HDB.

Ever since, these policies have gradually evolved. The CPF rules, for instance, since 1984, have progressively been liberalized to allow withdrawals for other reasons other than housing expenses such as for insurance, investments, medical, and education expenses (Phang and Kim, 2013). According to Phang and Kim (2013), CPF collects contributions from registered members which it invests in government securities that are not tradable and earn an equal share of interest that pays out to its members. The interest is pinned to the prevailing CPF savings rate. Meanwhile, the HDB offers mortgage loans and insurance for buyers of its new and used leasehold flats ensuring the existence of over 31000 more flats with owners, equipped with piped water and proper clean sanitation (Gov.sg, 2020). The HDB is the one that receives loans to finance its mortgage lending from the government.

The policymakers of the housing regulations in Singapore have their housing policies interpreted through two objectives. These are affordability which is the basic goal, and quality. Affordability in Singapore is ensured through a set of financial mechanisms created around the CPF. Individuals first begin by making payments into their CPF accounts. Bonds are sold to the CPF by the government to access CPF savings. These savings are then issued as loans and grants to the HDB to finance public housing building programs. The HDB, in turn, sells flats to families and, at the same time, issues them loans to pay for them (Phang & Kim, 2013). On matters of quality, it may not always be a compatible goal with affordability; however, policies have ensured an essential reorientation of the public housing system from the normal model of decent housing towards those that emphasize choice and diversity. This is through the established Home Improvement Programme (HIP) and the Neighborhood Renewal Programme (NRP) (Gov. sg, 2020), which help residents with common maintenance problems and focus on block-level and precinct renovations.

3.0 Impacts of Socio-Spatial Segregation

3.1 Uneven Distribution of Resources

Several regions suffer from uneven distribution of resources, especially health, due to high socio-spatial segregation. Several studies claim that government policies starve regions with minority groups of the resources needed to bring them on an even keel with other neighborhoods due to this discrimination. Most importantly, increased socio-spatial segregation reflects discrimination in the city (Musterd, 2005). Researchers suggest that most of the African British in the city live in low-income areas where they face major negative consequences of discrimination, including socio-economic difficulties (Lima, 2001).

Most importantly, the life expectancy is impacted by early childhood development, education, employment, conditions of work and several determinants of health such as drugs intake (Musterd, 2005). Also, numerous types of research support that individuals from socio-economically deprived neighborhoods may encounter health limitations (Tamm Tammaru, Van Ham, Marcińczak & Musterd, 2015). In such disadvantaged communities, all these factors

combine negatively. The statistical analysis predicts higher risks of deaths among individuals living in segregated regions with a resident from minority groups (Lima, 2001). Therefore, socio-spatial segregation in London contributes to the uneven distribution of resources with negative impacts on the lives of socio-economically challenged residents.

4.0 Vancouver Housing Policy Crisis

It is widely accepted that profit-seeking policies result in gentrification. A direct example is how policy usage affects land value within Metro Vancouver. The increased land values have caused gentrification and the lower class's displacement as more land is becoming privatized. A readjustment of policies could solve this issue, specifically by implementing public housing. This would be done by implementing social mixing policies designed to mix demographics. The local government in Vancouver has been following an entrepreneurial agenda to bring in wealthier people at the expense of the poor (Mosgen, Rosol & Schipper, 2018). However, they are accelerating gentrification. There have been efforts to mitigate this outcome through foreign investment forms of taxation to reduce foreign inflation in land prices. These policies have been inefficient as Vancouver has the most significant foreign real-estate investment and the most negligible foreign investment taxation on real-estate nationwide (Davidoff, 2018). The current land price trend demonstrates an increase in land value. Therefore, the current policies are not effective. Metro Vancouver will continue to experience mass gentrification without different policy solutions.

Approach and Recommendation

4.1 Let the Market Sort Itself Out with the Newly Implemented Policies

A solution for addressing the situation of gentrification in Vancouver would be to let the policies in place sort the market out. This problem has been ongoing for many years, and recent policies passed at the municipal level have stimulated land value growth. Studies conducted on housing prices in Greater Vancouver have shown that land value has remained relatively constant in the past four years (McElroy, 2019). These numbers are slightly skewed due to COVID-19 leaving much speculation around the issue. This suggests that the newly implemented policies have not fully matured in the policy cycle. With the policies in place, there has not been enough time to evaluate the policy's impact (Marland & Wesley, 2021). Attempting to implement a new strategy before the current strategy is evaluated could have a negative impact.

A web of policies encouraging a reduction of gentrification have recently been implemented. One of the central policies addressing gentrification at a municipal level is the Vancouver Affordable Housing Endowment Fund (VAHEF). This policy was passed in 2017 to "optimize the long-term viability and effectiveness of affordable non-market housing in Vancouver through a portfolio approach" (Vancouver, 2018). Along with other current policies, this policy is in place to diversify the housing market to make it suitable for all income classes within the city (Vancouver, 2018). This suggestion is not the best solution as all previous attempts by the city to address this issue have resulted negatively; however, this is an appealing solution due to its cost-effectiveness. The policies are already in place, budgeted for, and seem to stimulate land values, given that they have remained constant since the implementations (McElroy, 2019). Overall, it can be tough to rectify a new policy implementation while ongoing policies addressing this issue have not reached maturity in the policy cycle.

4.2 Using Municipal Borrowing to Build Houses

The federal and provincial governments have taken a neoliberal approach to revitalize public

housing, which is trickling down to the municipal level. It depends on private investment and public-private partnerships (Rosa, 2018). This neoliberal approach is suitable as a profit-seeking method for governments; however, it does indirectly cause the issue of gentrification as private organizations build their houses targeted to the middle and upper class (Rosa, 2018). The neoliberal policy approach is adding to the rising land prices in Vancouver. A public housing policy approach would help stimulate the rising land value in Metro Vancouver. This policy would apply to the federal and municipal governments as “all municipal governments can enter into long-term capital borrowing” (British Columbia, 2021).

They are acquiring land and making it available in Vancouver for less than market value might be costly for the city. However, municipalities located in British Columbia can borrow at much lower rates because of the province's high credit rating (Coriolsis, 2019, P. 19). With financing from the federal government, the city would be able to purchase land to develop government housing. This suggestion would allow for lower-class citizens to be incorporated into society and allow for proximity to workplaces. The borrowing would be a long-term investment that could be covered cost-wise by increasing housing taxes. Vancouver has comparatively low housing taxes. The only reason the cost of housing taxes is so high in Vancouver compared to other provinces is because of the land value (Davidoff, 2021). For lesser-income households who would be affected by the policy change, their financial security is already granted through their homeowner grant policy (Davidoff, 2021). However, implementing public housing long-term economic implementations as the money generated from businesses residing on the building property would not be recirculated through the economy. Overall, if Vancouver's municipal government implemented a policy to develop lower-class public housing, it would mitigate the gentrification.

4.3 Zoning Provisions and Affordable Rental Housing

The prices of rentals within Metro Vancouver have risen substantially in the last decade. Globe and news reported that “43% of renters in Metro Vancouver are living in homes they can't afford” (Ferreras, 2017). The rental price increase is a precedent issue concerning a large proportion of Vancouver citizens who rely on renting as a source of living. This situation with rental housing stemmed from revised policy changes around rental policies' tax treatment (Coriolsis, 2019, P. 18). The municipal government can address this issue through its Community Charter. Through the community charter, section 8.2 states, “A municipality may provide any services that the council considers necessary or desirable and may do this directly or through another public authority or another person or organization” (BCLaws, 2021). Offering affordable rental housing through zoning policy adjustments could reduce Vancouver's overall land prices.

The Municipal Government of Vancouver can change zoning provisions to grant them the opportunity to support rental housing. The primary policy implementation could be focused on density bonusing. “Density bonusing is a zoning tool that allows a municipality to ask for a ‘significant community benefit’ from a developer in exchange for allowing them to build additional density” (Bylaw, 2021). This is written as part of The Local Government Act Section 482 (BCLaws2, 2021). Density bonusing allows a given location to remain profitable and offer living based on municipal requirements. This solution also provides revenue generation for the city, which can be reinvested into civic services further to drop land values (Dickinson, 2016). This strategy is appealing because it meets the demand for density within Vancouver and is very cost-efficient. A drawback of this strategy is that it is very complex to attempt to negotiate. There

are also some blurred lines within the Municipal Act. Section 106 demonstrates an extensive list of idiosyncrasies within the acceptable form of bonus that can be a transaction between business and municipality (O'Melia, Coburn & Melville, 2006, P. 1). This suggests that it would be challenging for a municipal government to navigate a policy of this nature. Overall, adjusting zoning bylaws to accommodate bonusing could allow for more development of lower-cost housing.

Metro Vancouver needs to address the issue of rising land prices. Having the lower class moved from the inner city makes it harder to manage social mobility opportunities. Though current municipal affordable housing policies have stunted the rise in land value, there is still much ambiguity surrounding the crisis. The best solution would be to address the policy surrounding zoning. Introducing a bonusing system could not only be cost-effective, but it would promote diversity within the city among income classes. The city needs to be proactive regarding the issue on a humanitarian level. British sociologist T. H. Marshall's famous essay "Citizenship and Social Class" 1950, argued for a theory of social citizenship that ensures that all society members are entitled to a basic sense of well-being (Rosa, 2018).

5.0 Mitigating the Negative Effects of Segregation

5.1 Encouraging Integration Through New Housing Establishment

Residential settlement patterns of different social groups can be regulated by developing new housing establishments which focus on moving minority groups to new areas. Different researchers claim that new development can promote or increase segregation if various settlement patterns and proper allocation processes are not considered (Lima, 2001). Therefore, the government should focus on initiatives that promote the development of integrated communities via new housing developments or desegregation schemes. These programs should aim at altering the proportions of incomes and tenures in those regions, instead of majoring in the ethnic mix. Further studies portray that previous initiatives by the government to promote new social housing for minorities and minimize segregation have faced major challenges including discrimination (Lima, 2001). Findings on different analyses show that the actual lettings to minority ethnic groups highly fall short of housing providers' target by a large margin. Therefore, new developments should highly focus on minority groups by increasing their housing choices and embracing spatial integration beyond traditional settlement regions. The housing department should ensure that schemes identify and meet minority groups' needs and promote movement into new areas.

5.2 Social Housing Lettings and Desegregation through Extended Choice

Allotment of social housing to increase social mix and contact between different communities should engage individuals from minority social groups in their analysis of the allocation system and how it should be modeled. Several types of research reflect that in different communities where minority groups were engaged in developing the choice-based letting system, the process helps increase knowledge on the approach to the hard-to-reach individuals (Lima, 2001). Most significantly, Choice Based Lettings should find means of engaging minority groups in discussions about social housing allocation processes.

Efforts to increase choice and impact residential settlement through lettings processes should involve movement through the diverse focus of advertising letting procedures, management of tenancies, control and evaluation, and repairs and maintenance. Such schemes should seek to promote access to social housing, which was underrepresented in previous allocation processes

(Oxley & Smith 2012). With many families living outside the social housing quota, the challenges to allocating social housing should be acknowledged. The housing department should address the issue of harassment and racism by housing officers.

Over time, social spaces in London have been undergoing significant changes due to the housing system and policies being utilized in the city. Most importantly, the housing providers used a needs-based social housing allocation has highly influenced segregation through discrimination against social housing applicants. Researchers suggest that segregation across the city has influenced the neighborhood and housing choice preferences of residents. Most individuals prefer living in areas with residents with similar experiences and ethnicity. This has highly been portrayed through a choice-based lettings system whereby most residents, especially those from minority ethnic groups, have preferred living in neighborhoods with similar residents. In addition, discrimination throughout the allocation process of social housing has significantly influenced socio-spatial segregation. Housing officers tend to discriminate against social housing applicants from minority ethnic groups. Also, the housing policies aimed at increasing cohesion face several limitations that impact segregation and lead to uneven distribution of resources across the city. However, segregation can be counteracted by promoting integration through new housing development which seek to provide new social houses to underrepresented groups

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