

**Designing Resistance:
Leveraging Graphic Design to Combat
Dispossession and Foster Tenant Agency**

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Abstract

The resurgence of the tenant movement in Canada is a response to the dramatic erosion in affordable multifamily rental housing due to legislative acts and omissions which incentivize rent gouging and repositioning practices. While a small minority of tenants have successfully challenged institutional landlord power through rent strikes, the vast majority are not organized due to a structural deficit within the movement. To address this, my project uses graphic design in both informative and evocative ways. The first approach targets political stakeholders and fixed-income tenants, using a systems map to problematize how repositioning practices perpetuate housing instability and suggest ways to mobilize for right-to-housing protection. The second approach aims to galvanize public support by showing how judicial systems mobilize on behalf of landlords. Drawing on litigation-focused tropes, I design works which reveal how legislation emboldens corporate landlords to create their own “letter of the law” to harass and displace tenants.

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1 | Introduction

Background Context

The recent resurgence in the tenant union movement in Canada is a response to the very dramatic erosion of affordable rental stock across the country. A series of legislative acts and omissions, including the deregulation of vacancy control, is responsible for the disappearance of over 550,000 affordable¹ housing units across Canada in the last decade alone. Rents have become less affordable due to dramatic increases in rent gouging and repositioning tactics, such as renovictions and demovictions², primarily by a relatively new type of corporate landlord (Pomeroy 2023, August 2020). Yet the “real estate state” continues to pedal the supply-side³ argument as a technical solution to the so-called housing crisis, overlooking its own role in failing to protect low-income housing by incentivizing “eviction as a business model” and looking the other way in respect of rent-fixing and collusion between corporate landlords (Stein 2019, Tranjan 2023).



Figure 1: Wheatpasted posters for Thorncliffe Park Tenants Rent Strike Rally, April 28, 2024. Photo © Susan Campbell.

¹ What is affordable housing? In Canada, housing is considered “affordable” if it costs less than 30% of a household’s before-tax income. The term “affordable housing” includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing (CMHC 2018). For example: monthly rent below \$750 (which at 30% of income) is affordable at an income of \$30,000—roughly minimum wage in most provinces (Pomeroy 2024).

² Renoviction is when a landlord tries to push a tenant out of their home by claiming they will renovate the unit. It is a landlord strategy to permanently displace tenants from rental units based on the claim they will renovate empty units. Demoviction is when a landlord claims they will demolish the unit (Webber & Zigman 2023).

³ The supply-side argument states that lack of supply is the sole cause of skyrocketing rents, and the solution is to build more. But if we build more and rents continue to go up, we must not be building enough, so build even more! The argument goes that governments must provide financial and regulatory incentives to developers, and weaken rent controls, like the Ontario government has done, so that landlords find the business more attractive. (Macdonald & Tranjan 2023).

While a very small minority of tenants living in multi-unit residential buildings have successfully challenged institutional landlord power through rent strikes, the vast majority are not organized due to a structural deficit within the tenant union movement (Dobrusin 2024).

To help address this deficit and in an effort to galvanize the movement, my project employs a two-pronged approach that leverages graphic design to envisage what tenant resistance can look like. I use an informative *mode of appeal* to create a systems map to illustrate the framework of policies and stakeholders around the issue (Ehse & Lupton 1987). I use an evocative *mode of appeal* to create a series of posters that utilize the litigious tropes that corporate landlords employ to threaten tenants. My rationale for adopting this design approach is based on the research findings which are discussed in more detail later.



Figure 2: York South-Weston Rent Strike Rally, October 1, 2023. Photo © Jared Ong / YSW Tenant Union, by permission.

Objectives and Research Questions

My research objective is to explore through graphic design how tenant communities most impacted by real estate capitalism can organize to fight back against dispossessionary tactics and subvert extra-legal forms of eviction. I have divided this research objective into two questions before beginning the process of analyzing interview transcripts using qualitative data analysis:

1. Can I identify a framework for how the dominant neoliberal “real estate state” perpetuates a cycle of discriminatory housing instability that can help to uncover the conditions and causes of *accumulation by dispossession*⁴ (Harvey 2012, 2017) and mass eviction?
2. How can tenants resist—and how can society as a whole begin to understand and dismantle—the processes of “*accumulation by dispossession*” that are impacting housing?

My design process directly addresses 1) How the *Residential Tenancies Act* (2006) serves as a crucial apparatus in the state-sanctioned exploitation of vulnerable tenants: those struggling to keep their homes in the face of renoviction while often attempting to have corporate landlords address their outstanding repairs. My design process also explores how, rather than protecting lower-income and racialized residents from economic displacement, the Act emboldens corporate landlords to exploit its provisions in ways that promote gentrification through discrimination (Harvey 2012); and 2) The problematic appropriation, by landlords, of specific language from legal statutes (Trespass to Property Act, 1990; Residential Tenancies Act, 2006). When they coopt this language into their verbal and written interactions with those facing eviction, they are, in effect, attempting to create their own “letter of the law” to harass tenants. I mirror this appropriation and use visual language pulled from the Landlord and Tenant Board’s (LTB) official notices to expose the power imbalance between landlords and tenants.

⁴ Accumulation by dispossession (ABD): “In *The Communist Manifesto*, Marx and Engels note in passing that no sooner does the worker receive ‘his wages in cash, than he is set upon by... the landlord, the shopkeeper, the pawnbroker.’ Marxist economic geographer, David Harvey, argues that these “constitute a vast terrain of *accumulation by dispossession* through which money is sucked up into the circulation of fictitious capital to underpin the vast fortunes made from within the financial system” (2012).

Design Rationale

The first design approach—the informative—is geared towards sharing knowledge with political stakeholders and community groups, including low and fixed-income tenants, about how multifamily rental housing is under attack from the “real estate state.” I do this by drawing up an informative systems map, comprised of separate but related diagrams, which problematizes how repositioning practices perpetuate a cycle of discriminatory housing instability. The systems map is also intended to stimulate discussion by addressing how policymakers, if they decided that they wanted to, could reinstate right-to-housing protections immediately. The second design approach—the evocative—aims to galvanize public opinion about the social injustices imposed on fixed-income renters when the state and its judicial systems mobilize on behalf of propertied classes. Here, I borrow litigation-focused tropes from judicial institutions responsible for overseeing the *Residential Tenancies Act* (2006) to design evocative works which show how, rather than protecting tenants, the Act emboldens corporate landlords to create their own “letter of the law” to harass and displace them.

2 | Literature Review

Issue 1: Corporate Welfare

Corporate welfare underpins the neoliberal state's redistributive, economically destructive efforts to redirect the flow of public money from the lower to the upper classes. It is found, for example, in tax code revisions which benefit returns on investment rather than income and wages, and wherever subsidies and tax breaks are provided by the state to corporations (Harvey 2006). It comprises a vast array of intentional acts and omissions legislated on behalf of the investor class. However, for conciseness, we'll confine ourselves to a discussion of examples which incentivize speculation and repositioning of the rental home.

Cancellation of Social Housing coincides with the launch of Tax-Free REITs⁵ 1993

The neoliberal development of corporate welfare incentives coincided with tax-exempt REITs which were launched "out of the ashes" of Canada's real estate crash in the early 1990s (August & Walks 2018), when the federal government created the *speculative* conditions for financialized landlords to thrive by withdrawing from the social housing provision in 1993 and downloading the responsibility to provinces. By 1995, in Ontario for example, this responsibility was again downloaded to municipalities, which had no prospect of building more social housing, let alone maintaining existing housing, based on existing property taxes (Power & Risager 2019). In evidence to the House of Commons, Steve Pomeroy describes the impact all of this had on the rental market: It was only really after the mid-1990s that we saw a significant reduction in rental supply, because the federal government ceased its funding of social housing effectively on December 31, 1993. We moved from a period of high supply and healthy vacancy rates to a period of low supply, tight vacancy rates, and upward pressure on rents (2023). The tight market created perfect conditions for the financialization of multifamily rental housing in the 1990s while the advantageous tax structure, high yields, and stable distributions offered by residential REITs provided the ideal financial incentive to pool disparate investors into profitable real estate opportunities (August & Walks 2018).

⁵ Real Estate Investment Trust (REIT): Essentially, the financialization of housing refers to the process of turning housing into a tool primarily for profit. Deep-pocketed entities, like REITs, amass cheap housing stock. Their investors, in turn, expect high returns on that investment, which is why these landlords deploy strategies that squeeze out higher rents from tenants (Ho 2025). The first REITs to invest in multi-family rental housing were launched at exactly the moment that the Province of Ontario set about to decontrol rents, deregulate tenant protections, and withdraw from social housing provision (August & Walks 2018).

Closing the Rent Gap with Vacancy Decontrol 1997

Amid the decline in affordable rental stock, another policy rollback which fueled real estate speculation was the deregulation of rent control and the erosion of tenant protections.

Ontario's *Rent Control Act* (1992) was scrapped and replaced by the *Tenant Protection Act* (1997), until the legislature took out the word "protection" altogether, leaving low and fixed-income tenants with a watered-down *Residential Tenancies Act* in 2006. Not only had federal and provincial levels of government abandoned social housing, but by removing rent control on vacant units, they effectively gave landlords carte blanche to ratchet rents up by however much they liked between tenancies (Hussein & Hawley 2021, Power & Risager 2019). This form of vacancy decontrol harms the very same strata of society that would otherwise qualify for social housing, creating an incentive for institutional landlords to "push out" existing tenants in favour of higher-income tenants, and generating a vicious cycle of unhoused tenants looking for a new home.

Above-Guideline-Increases (AGIs) 1997

Another economically destructive aspect of the state's corporate welfare scheme was how it worked around existing rent protections on occupied units by simply introducing a loophole called the Above Guideline Increase (AGI) in 1997. The AGI effectively sidesteps the government-issued annual rent guideline increase, which is directly tied to the Consumer Price Index (CPI). AGIs can result in substantial rent hikes because they allow corporate landlords to pass on the cost of certain building investments to sitting tenants (Power & Risager 2019).

Indeed, the current *Residential Tenancies Act* (2006) provides a vast array of non-specific expenses for which corporate landlords, some acting in bad faith, often apply to get AGIs rubber-stamped in order to ratchet up rents. Urban studies researchers Philip Zigman and Martine August remark that the rationale for the AGI is based on a misguided and deliberate assumption that landlords need to be incentivized to maintain their buildings because they are either lazy or cash strapped. Either way, under current legislation, corporate landlords are able to transfer major costs, some of which are bogus, onto tenants without demonstrating a financial need to do so (2021).

In one egregious application, the landlord distorted the \$295,373.72 cost of a geological study to look like compliance with health and safety standards, when in fact it was required to secure a Record of Site Condition (RSC) in order to clinch the sale of the tenants' 115-unit low-rise building to the new landlord-developer (QMW Corp) who plans to renovate and demolish those same tenants (Brockbank 2024, YSW Tenant Union 2024). Not only did the landlord try to

Systemic power imbalance between Landlords and Tenants

Set up in 2007, the Landlord & Tenant Board is supposed to be an independent tribunal which enforces the *Residential Tenancies Act* to resolve disputes between landlords and tenants. It is responsible for processing applications, adjudicating hearings, and issuing orders concerning non-payment of rent and no-fault evictions such as renovations or demovictions. The RTA is an extensive legal framework of complex tools and procedures which LTB adjudicators reference when considering evidence and issuing orders. The framework has been continually tweaked over the years. However, in 2020, during the COVID-19 pandemic, a major overhaul of the RTA provided the LTB with new tools to limit a tenant's ability to raise issues as defence against their landlords' eviction application. Not only did this result in a further erosion of tenant rights, but it showed how far the LTB could go to weaponize the RTA against tenants by limiting their ability to defend themselves at an eviction hearing.

In 2020, the Member of Provincial Parliament for Toronto Centre, Suze Morrison, stood up in the Legislative Assembly of Ontario to complain to the House about how onerous it was becoming for tenants to keep their shelter. She was objecting to Bill 184 which was an Act to amend the *Residential Tenancies Act* (2006). She stated:

You've now added a whole new layer of technical procedures that a tenant has to navigate. You shouldn't need to be a lawyer to make your case to keep your home at the Landlord and Tenant Board. You shouldn't have to navigate complex legalese and procedural requirements. Most tenants show up the day of their hearing, and now, all of a sudden, they're going to be told, under your new rules, "Well, you didn't give us advance written notice of the issue that you want to raise, so you can't raise it." You're silencing tenants at the judicial board that oversees evictions and has the power to throw people out in the streets. What are you doing?

This raises the question: to what extent does our legislative framework and its judicial institutions perpetuate a cycle of housing instability where tenants literally find themselves embattled against predatory investments and fighting for the right to stay put? The level of partisanship shown by the LTB towards landlords is economically detrimental to the functioning of an equitable rental housing system. I would even argue, as barrister Nick Bano does in his recent book *Against Landlords: How to Solve the Housing Crisis*, that the growth in the "no fault" evictions regime has caused many renters' sense of resistance to evaporate to the point where, under the current framework, landlords' power has become hegemonic (2024).

One important side effect of landlords' hegemony is how emboldened they've become when pushing legacy tenants out. The way evictions work in Ontario is that, depending on the type of eviction, the landlord must serve the correct termination notice to the tenant, specifying the date by which the unit needs to be vacated, and this is a first step—a warning—that an

eviction is coming their way. These legal notices can be readily downloaded from the LTB's online portal, and there is a vast array of notices to choose from: N4, N5, N6, N7, N8, N11, N12, N13. Meanwhile, the landlord must fill out an official application, providing a valid reason for the eviction and file it with the LTB, and then await receipt of a Notice of Hearing (Lehrer 2024).

What can happen though, especially in working class neighbourhoods undergoing rapid gentrification, is that landlords send out bogus legal notices with conditional cash offers (Power & Risager 2019). Some landlords deliberately violate the RTA by serving eviction notices with false and misleading claims, even if they don't intend to file them with the LTB. In addition to fraudulent tactics, landlords or their agents often tell tenants that accepting a buyout now is a better alternative than being evicted by order of the court. Tenants may not think these offers can be successfully challenged, (which they can) or may not want to face the threat of forced removal from their home (Webber & Zigman 2023). In any case, lower income tenants are particularly susceptible to such buyout pressure because they are more likely to have urgent, immediate expenses and debts, and landlords know this. They also know they can rely on Ontario's legal framework and the tools it provides, if they so choose, to deploy extra-legal eviction tactics to permanently displace tenants.

Canada Infrastructure Bank and State-led Assetization of Multifamily Rental Housing

REITs and corporate landlords are the financial vehicles which enable investors to acquire and transform the multifamily rental sector from a collection of ageing, underfunded, yet affordable apartment buildings into a new asset class (August 2020). The state underwrites this transformation because it views it as a revenue-generating infrastructure project, that is in the public interest. As part of Canada's climate action goals in fulfillment of the *UN's 2030 Agenda for Sustainable Development*, the Canada Infrastructure Bank (CIB), a federal crown corporation, issues loans for retrofitting existing multi-unit residential buildings – MURBs (ACORN 2024, Hussein & Hawley 2021). Consequently, REITs such as Killam, Boardwalk, and Starlight Investments exploit these initiatives and begin targeting and squeezing MURBs located in working-class, immigrant neighbourhoods.

This relationship illustrates the state's unwillingness to deliver socially equitable investment in rental housing. Policymakers have instead opted to transform existing multifamily rental housing into a new asset class (Gabor & Kohl 2022). In order to do this and attract institutional investors, including corporate landlords, the state needed to derisk the new asset class by removing regulatory barriers and financing the capitalization cycle (Gabor & Kohl 2022). The launch of tax-exempt REITs and removal of vacancy controls were necessary

regulatory steps to achieve this. In addition, the state tipped the scales and matched investors risk/return preferences via the CIB's provision of low-interest loans to large institutional investors with the proviso that they are directed towards energy-saving capital expenditures (CapEx) for building and equipment upgrades.

Institutional landlords' annual sustainability reports reveal a plethora of charts and graphs which boast about how their most recent energy retrofits are helping to "decarbonize existing buildings" in their portfolios. Indeed, they make it crystal clear that squeezing new value from old buildings is their main priority, and that they intend to push out and cleanse one kind of community in favour of another. Having just secured a multi-million-dollar credit facility with the CIB, one rather emboldened institutional landlord went as far as saying that "retrofitting buildings across our portfolio... will reduce operating costs over the life of the asset, lead to higher rents, and attract like-minded tenants" (Dream Unlimited Corp 2022).

Issue 2: Repositioning Practices

I will elaborate here on the strong correlation which exists between vacancy decontrol and reduced tenant protection laws, and the proliferation of corporate landlords employing predatory practices to maximize returns on their investment (Hussein & Hawley 2021).

A crucial outcome of the neoliberal regressive policies that fuel the transformation of multifamily rental housing into an asset class for corporate benefit is the landlord's ability to generate significant returns based on repositioning practices. These practices are derisively referred to as the landlord playbook by housing activists and tenant advocates: a set of legal and extra-legal tactics (ranging from subtle to outright harassment) which corporate landlords use to push tenants out of their homes. The following sections outline just some of the injustices that low and fixed-income tenants face because of these predatory practices.

Burdening low-income tenants with climate crisis costs

With no legal obligation to save for upgrading, refurbishing, and retrofits, REITs simply download these costs to tenants, while fulfilling their fiduciary commitment to their shareholders, growing their property portfolio, and issuing the entire profit margin in the form of dividends (Julier 2017, August & Zigman 2021, Lewis 2022). Every year without fail, REITs apply for AGIs on their properties in order to get tenants to pay higher rents to cover their buildings' increased liabilities such as loans and interest payable. As long as tenants continue to pay higher rents, tax-exempt REITs can continue effectively monetizing the climate crisis. Similarly, when corporate landlords apply for AGIs using the L5 form, they are not required to

provide any information about their revenues or profits over the years. Instead, according to researchers Zigman and August, “landlords making hundreds of millions of dollars in profits each year simply transfer the costs of maintaining their buildings on to tenants who are facing unaffordable rents” (2021). Whenever REITs and corporate landlords are challenged in the media, they use the deliberately manufactured narrative about Environmental, Social and Governance (ESG) performance standards as grounds for AGIs to cover the cost of “decarbonizing” their buildings (Nethercote 2023).

The impact of Canada’s retrofitting policy creates immense displacement pressure for low and fixed-income tenants who ultimately bear the cost (Risager 2021). The scope for them to challenge their landlord is really limited according to one tenant organizer, “because the leverage [landlords] have over you is the roof over your head.” They remarked that “it’s really a form of climate injustice to put the burden of paying for those retrofits on to the people that emit the least carbon and are the least responsible for climate change, given that they’re living in a multi-residential building, and they’re sharing a heating system, compared to a single-family detached home.”

Ignoring lease transfer inquiries

For corporate landlords looking to push tenants out, withholding consent to a lease transfer provides the landlord with a degree of leverage. This is especially true in the case of struggling long-term tenants who pay lower rents. Lease transfers allow tenants to assign their lease to another person with the same rent and conditions (Cable 2023). Lease transfers are basically the only form of financial control left to low and fixed-income tenants who want to maintain rent stability amid Ontario’s soaring rents. Right now, the landlord cannot arbitrarily refuse consent to an assignment, but they may decide that it is simply easier to ignore the tenant’s request and leave them in legal limbo (RTA, 2006, c.17, §95(5)).

Several worried tenants we spoke to during canvassing in the York South-Weston neighbourhood were trying to get assigned, but they hadn’t heard back from the property management. They suspected that it was a landlord scare tactic intended to hinder their organizing efforts and make them feel less secure. According to §95(4) of the RTA, if “the tenant asks the landlord to consent to an assignment of the rental unit and the landlord does not respond within seven days”, then the tenant can terminate their lease within 30 days. This offers nothing in the way of recourse to the tenant seeking to ease their rental burden and the one option the RTA provides is often exactly the result that the landlord is seeking to achieve.

Neglected maintenance

The most common complaint from tenants we spoke to during canvassing was neglected maintenance inside units and common areas, the latter of which included dirty hallways, broken elevators, and unsafe stairwells. In my interviews with tenant advocates, they remarked how building managers often tried to keep the tenant complaint process informal and noted how they “don’t put anything in writing so tenants’ work requests or queries can’t be tracked.” Without any record of work requests, corporate landlords and their agents are insulated from claims that they neglect outstanding repairs or maintenance issues. When combined with the “revolving door” of property managers, where “middleman after middleman tries to manage the frustration that tenants” have about their units falling into disrepair, while higher-priced units get prioritized, we begin to see a pattern of systemic and purposeful neglect (Crosby 2020).

Neglected maintenance is a common tactic among corporate landlords who intend to vacate units and reposition them by performing significant renovations and improvements in order to target a “new demographic of tenants” (Webber & Zigman 2023). These landlords “have no interest in being a landlord to the existing tenants who are paying reasonable rents. Neglecting the property not only saves them money but increases the pressure on tenants to leave” (Webber & Zigman 2023).

Digitally mediated landlordism

A more recent development is the closure of on-site property management offices and the shift towards digitally mediated landlordism with the deployment of virtual property management platforms. The deployment can often happen overnight, with no attempt to onboard existing tenants about how to use the app nor their consent. These apps are frequently extolled as a frictionless intermediary between landlord and tenant that promise seamless property management which perform everything from maintenance requests to rental payments and package tracking (McElroy 2024).

Tenants who admitted using the app to submit a maintenance request reported weeks later that they still hadn’t received a response. Tenants also reported that they have no way to contact their landlord in times of emergency because the virtual property management platform obscures their landlord’s identity (McElroy 2024). So, who is this cost-cutting measure designed to benefit? Those who refuse to adopt the new platforms cite retaliation and harassment from building managers. In some circumstances, their refusal to use the platform may be considered a violation of their lease and may become grounds for the landlord to terminate the tenancy at the end of the term, in other words, eviction (McElroy 2024).

Issue 3: Organized Abandonment and Rachman-Style Sweating

In the almost 30 years since the federal and provincial governments abdicated their responsibility to provide social housing, very little affordable rental stock has been created in Canada (Power & Risager 2019). The transformation of new and existing rental housing into an asset class by large institutional investors (as well as by many small investors) was stimulated by neoliberal housing policies (Pomeroy 2023). The introduction of AGIs and the deregulation of vacancy control made it extremely lucrative for speculative landlord-developers to squeeze and sweat this asset class (Kerrigan 2024, Bano 2024, August 2022, August & Walks 2018). Rental housing experienced an affordability crisis as landlords pushed longstanding tenants out to bring new tenants in. The Ontario provincial government's subsequent removal of rent control on post-2018 rental units has only exacerbated the already insufficient availability of low-end rental stock.

The social and economic implications of all of this speculation ties back to the government's abandonment of social housing provision and its deliberate policy of state-backed rent-raising. Through these regressive policies, the state has, in effect, replicated a system of rack-renting and other illegal practices previously used by some of the twentieth century's most notorious landlords (Bano 2024). We may even draw contemporary parallels between how today's landlords deploy a "system of legally sanctioned sweating" to extract maximum rents and the notorious London landlord, Peter Rachman, who in the 1950s and 1960s resorted to practices of violence and intimidation to bypass rent controls and 'sweat' tenants for the highest possible rents. "Rachman's methods included sending thugs to intimidate tenants, sprinkling itching powder on beds and toilet seats, leaving dead rats in properties, removing doors, and in one case even removing the roof" (Bano 2024).

While today's corporate landlords eschew physical violence, they often resort to practices of financialized violence, including harassment and human rights violations in order to force tenants to comply with their terms. Financialized violence pertains to overcharging and year-over-year AGIs, which cause rent arrears to build up over time, sometimes unbeknown to tenants, and this can be used as grounds to evict them in respect of any rent owed. Such issues often become compounded when the eviction involves non-compliant landlords. A non-compliant landlord is one who ignores maintenance responsibilities and property standards bylaws without fear of repercussions, often using neglect as a tactic to push tenants out. This behavior can leave tenants in unsafe living conditions with little recourse, forcing them to endure substandard housing.

In a recent LTB case, the landlord, Barney River, failed to carry out regular pest control treatments which resulted in building-wide infestations—bed bugs, cockroaches, mice, and rats (Limbada et al v 2491364 Ontario Inc, 2024 ONLTB 74668). Making matters worse, due to the infestation, Canada Post letter carriers withheld their service and refused to deliver post to the buildings. Consequently, a tenant who regularly paid her rent on time was not made aware of the rent arrears which had accumulated as a result of approved and backdated AGIs. Because she hadn't received any eviction notice, she was unaware of the subsequent eviction order. When she was downstairs paying her monthly rent, the landlord, without warning, evicted her by removing the door to gain access to her unit and, then changed the lock while police and fire fighters stood by (YSW Tenant Union 2024, Mehrabi 2023). This case exposed a litany of institutional failures: The landlord's deliberate neglect led to a vital service being withheld; Canada Post failed to deliver either the notice of hearing from the LTB or the subsequent eviction order; the LTB failed to check whether the tenant had received the notice to appear at the hearing, which she hadn't, and subsequently issued the eviction order.

3 | Theory

Theoretical Design Framework

Corporate welfare policies and landlord repositioning practices are just some of the economic drivers feeding into the capitalist mode of production that is being applied to the multifamily rental sector. Right now, this system is predominantly focused on financialized urban processes in the built environment (REITs, MBSs), resulting in what Marxist economic geographer David Harvey often calls “accumulation by dispossession” (2012, 2017). Agreeing with Harvey, Risager contends that the corporate capture of rental housing makes the contradiction between accumulation and class struggle increasingly apparent, whereby “working-class tenants’ means of social reproduction” is “exploited through rent increases”, thereby leaving tenants to “face the risk of displacement from the primary setting for their social reproduction—their homes” (Risager 2021).

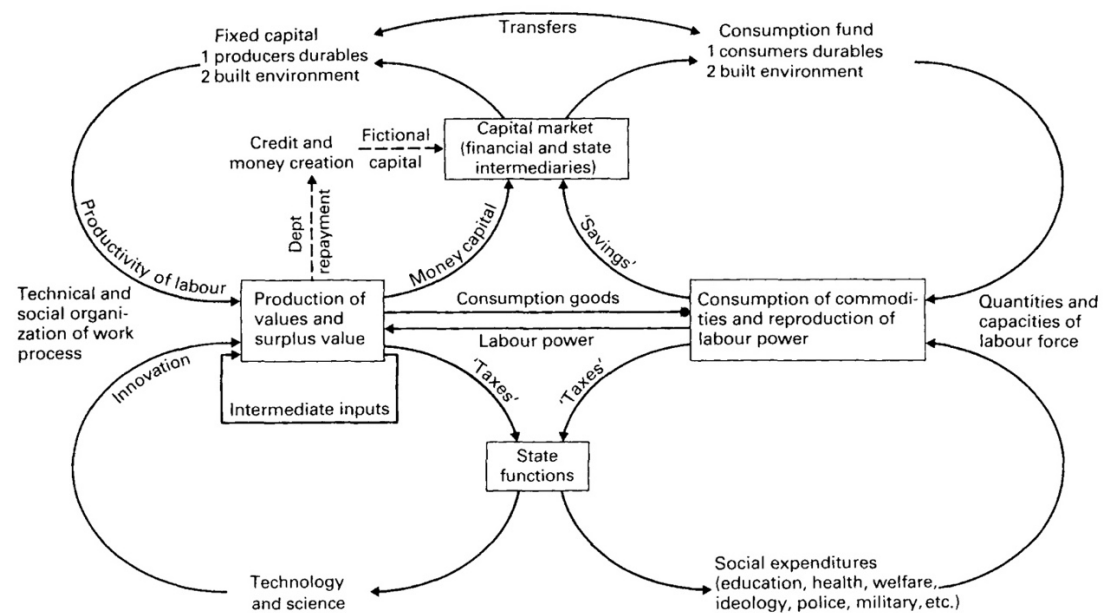


Figure 4: The structure of relations between the primary, secondary and tertiary circuits of capital. Source: Harvey, D. (1978). *The urban process under capitalism: a framework for analysis*. *International Journal of Urban and Regional Research*, 2, pp109.

We see this contradiction played out in the production of uneven geographical development where political tension and anti-capitalist struggle are most viscerally experienced by “all those whose labours are engaged in producing and reproducing the city” (Harvey 2012). This anti-capitalist struggle is embodied in the Greater Toronto Area by organizations such as Thorncliffe Park Tenants, York South-Weston Tenant Union, Parkdale Organize, and Hamilton Tenants Solidarity Network which together comprise an urban-based movement protesting unjust evictions and rent hikes in older buildings which predominantly house working class renters, including ethnic minorities and newly-arrived immigrant families.

Harvey contemplates the potential for anti-capitalist struggle among “all those who facilitate the reproduction of daily life” in the city, including “the caregivers and teachers... the plumbers and electricians, the hospital workers and the bus and taxi drivers, the restaurant workers and the entertainers” (2012).

Additionally, many people who live in the city are renters, work multiple part-time jobs, and do not have a connection to other workers or a union. According to YSW Tenant Union member Bruno Dobrusin, “tenant organizing is often simpler, can be done from your home, and builds up community” (2025). And as conventional workplaces are disappearing in many parts of the so-called advanced capitalist world, organizing around work in the community appears to be even more important. As housing and rent become even bigger issues, rent strikes offer the most potential to disrupt the capitalist flows essential for sustaining the city’s metabolic functions (Harvey 2012).

Marxist Thinking

Flows, circuits, and lifecycles are also the subject of John A. Walker’s *Production-Consumption Model* (1989) which was adapted twenty years later by Grace Lees-Maffei to become the *Production-Consumption-Mediation (PCM) Framework* (2009).

Lees-Maffei’s PCM Framework addresses the lifecycle of designed objects by combining three currents/processes (production and consumption with the addition of mediation). Her major contribution is discussing how a focus on mediation allows us to consider the role of the designed objects as mediating devices: mediating one’s identity, mediating relationships between people, mediating the world, and so on.

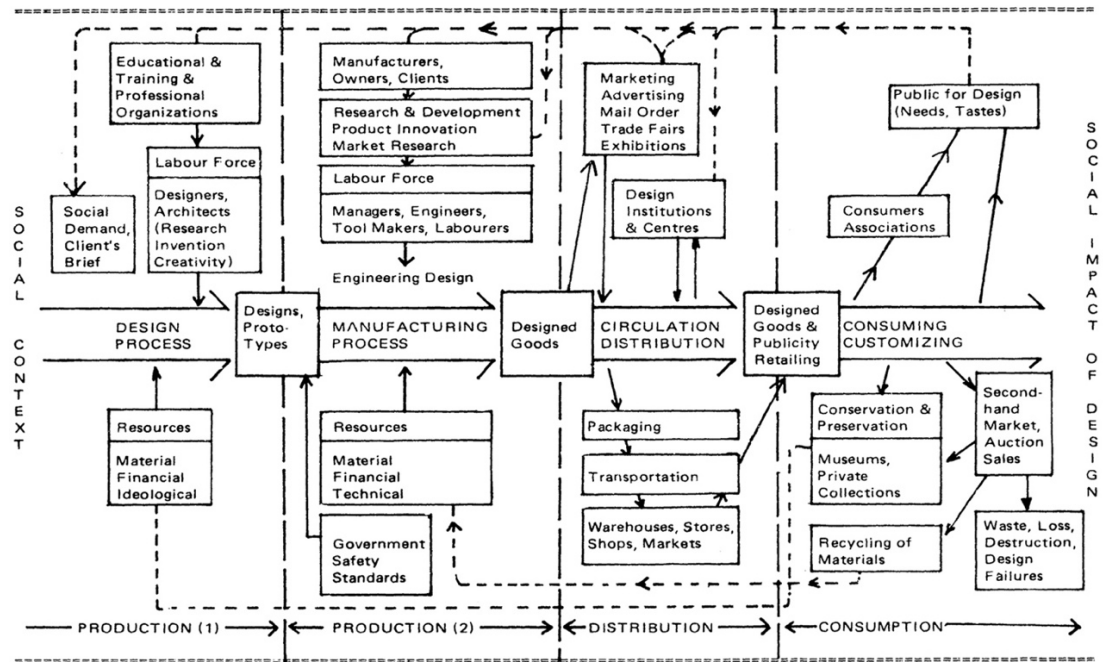


Figure 5: John A. Walker (1989) 'Production-Consumption Model', *Design History and the History of Design*, pp70.

Both models rely on the Marxist underpinnings of circuits of capital for the purpose of illustrating a cyclical system which makes clear how a designed object is manifested both through its material conditions (base) and ideological phenomena (superstructure). Interestingly, design cuts across the two realms of base and superstructure. Therefore, as a technology (base), design impacts what happens in the cultural realm (superstructure), while at the same time, due to our cultural beliefs and desires (superstructure), design impacts the kinds of materials and technologies (base) we create, whether for good or bad.



Figure 6: John A. Walker (1989) 'Base/Superstructure Model', *Design History and the History of Design*, pp69.

I adapt Lees-Maffei's PCM Framework (as a template) so that we may deconstruct and analyze the extractive lifecycle of the REIT as a financial product. It should be noted that while the REIT does not necessarily constitute a designed object per se, it does constitute a business model or a financial instrument which, much like the MBS (mortgage-backed security⁶) is a mechanism designed to free up capital to chase speculative returns from homes. I use the framework to address the simplistic notion of supply and demand, which is much touted by political and institutional stakeholders in the media: that we have “too many people and not enough housing”, and that by building more rapidly, we will arrive at an equilibrium where everyone can live in affordable housing. Indeed, the role of such mediating discourses is to overlook the fact that “it's not people chasing houses, it's big capital chasing land and housing” (Tranjan 2024) via financial instruments such as REITs, crowdfunded real estate platforms, and corporate landlordism. When big capital chases housing, it creates inflationary pressure and introduces a predatory dynamic into the rental housing market (Tranjan 2024).

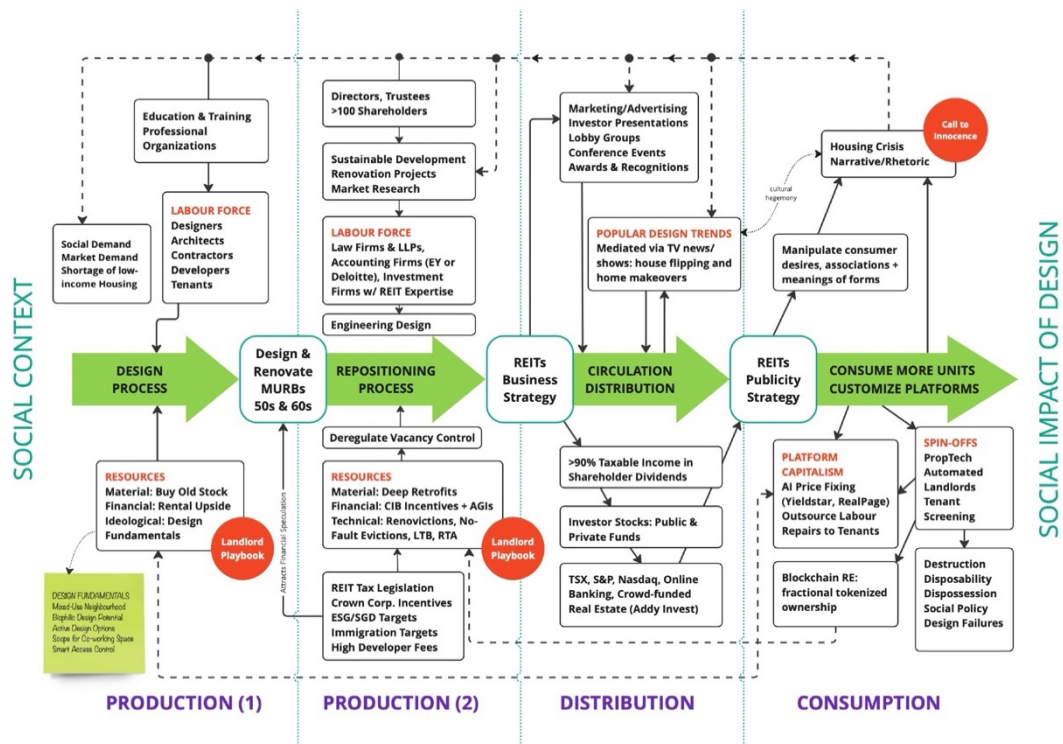


Figure 7: Initial adaptation of the PCM Framework in respect of the REIT financial instrument and its cyclical system.

⁶ “The most well-known strategy to financialize housing was mortgage-based securitization (MBS)” (Ucoglu 2021), where mortgages were bundled and sold as investments. As profits grew, banks created and traded a larger number of risky or ‘toxic’ MBSs. This ultimately led to the 2008 subprime mortgage crisis, driven by the false belief that “property prices could rise forever” (Harvey 2011).

I believe that adaptation of the framework may also prove useful for addressing the following questions concerning the designer's role in leveraging graphic design to combat dispossession and foster tenant agency:

How is design labour implicated in amplifying the ideological conditions and creating the techno-solutionist interfaces that support these financialized urban processes, predicated on aggressive strategies of "gentrifying-by-upgrading" to reposition entire buildings for an affluent tenant base? (Williams 2019, Walker & Attfield 1989, August 2020)

When we design analog and digital platforms that mediate predatory investment vehicles, such as real estate crowdfunding and REITs, to what degree do we recognize or even care about their social impact in terms of how they reinscribe class and racial prejudices, myths about home ownership, and deregulation of tenant protections? (Williams 2019, Lees Maffei 2009)

Assuming we do recognize these impacts and how they generate a need for a specific form of mediation to address the inequities and injustices experienced by low and fixed-income tenants amid Canada's very dramatic erosion of the low-end rental stock, where should we start? Who should we speak with/for? What should we make? Who should we work with?

Every day, designers are engaged in producing and reproducing the city through polished, seamless visions tailored to attract higher-paying tenants. How ready are we, as designers, to confront our role in financialized gentrification and to engage with those communities most impacted by real estate capitalism—organizing with them to fight back against dispossessory tactics and extra-legal forms of eviction?

Systems Thinking

The combined impact of corporate welfare incentives and deregulation on landlord repositioning practices is poorly understood and rarely gets deliberated in public discourse, even among tenants. In their recent book, tenant organizers Tracy Rosenthal and Leonardo Vilchis discuss how tenants experience displacement and banishment, not as a class, but as individual crises and personal tragedies (2024). This is apparent if you have ever attended a tenant workshop: tenants seek answers in respect of a rationale or a reason for why their landlord is behaving this way *towards them*, as if it is an individual problem.

However, this is a systemic problem, not an individual one. In a recent interview with Climate Justice Toronto, YSW Tenant Union member Bruno Dobrusin remarked that "a lot of media coverage focuses on the individual tenant and their specific issues. It paints them as an unfortunate victim and takes away their agency instead of looking at the collective struggle they

are participating in” (2025). Dobrusin addresses the issue of how mediating discourses purport to speak to the experiences of low and fixed-income tenants while overlooking their anti-capitalist struggle for rent control, decent housing, and fair employment. In fact it is the anti-capitalist struggle, and not the news media, that unites tenants and gives them their agency. The tenant movement understands this and is ideally set up to confront the systemic issue of public discourse relying on stigmatized stereotypes to advance neoliberal notions of “individual responsibility”, which obscure the roots of the problem and shift the burden of its solution onto working-class communities.

In adopting a visual systems thinking approach—which uses visual tools to map out the components and relationships within complex systems—my main goal is to support discussion and higher-order decision-making among community stakeholder groups. These include tenant associations, tenant organizers, legal advocates, community influencers, and unelected individuals, as well as church groups and labour unions that tenants belong to, which collectively make up the tenant movement. I believe that adopting this approach would allow the tenant movement to contest the mediated discourses that pander to neoliberal ideologies by building a visual narrative which communicates evidence-based insights about the causality between corporate welfare incentives and landlords’ repositioning practices. Rather than dumb down complex systemic problems then, the systems thinking approach seeks to synthesize knowledge from diverse perspectives, demonstrate cause-and-effect relationships, and facilitate decision-making among political stakeholders (Kennedy & Engebretsen 2020).

As designers we can exploit graphics to distinguish relations and to describe different features of the relations (Sevaldson 2016). For example, a causal loop diagram that highlights the economic relation between corporate landlords’ bad-faith repositioning practices and their exaggerated claims of corporate social responsibility should reveal a red flag to prospective tenants (Stein 2015).

Further, a systems thinking approach can be used to effectively demonstrate how rent hikes and eviction notices are *not* the work of the invisible hand of the market, but of a parasitic elite systematically funneling wealth away from working-class families (Tranjan 2023).

Utilizing the visual systems thinking approach, Peter Jones and Jeremy Bowes suggest that a systems map “functions as a stakeholder instrument that enables people to narrate and identify points of intervention and approaches to change. It also allows them to explore and recommend strategies to mitigate and temper problematic symptoms and outcomes” (2017).

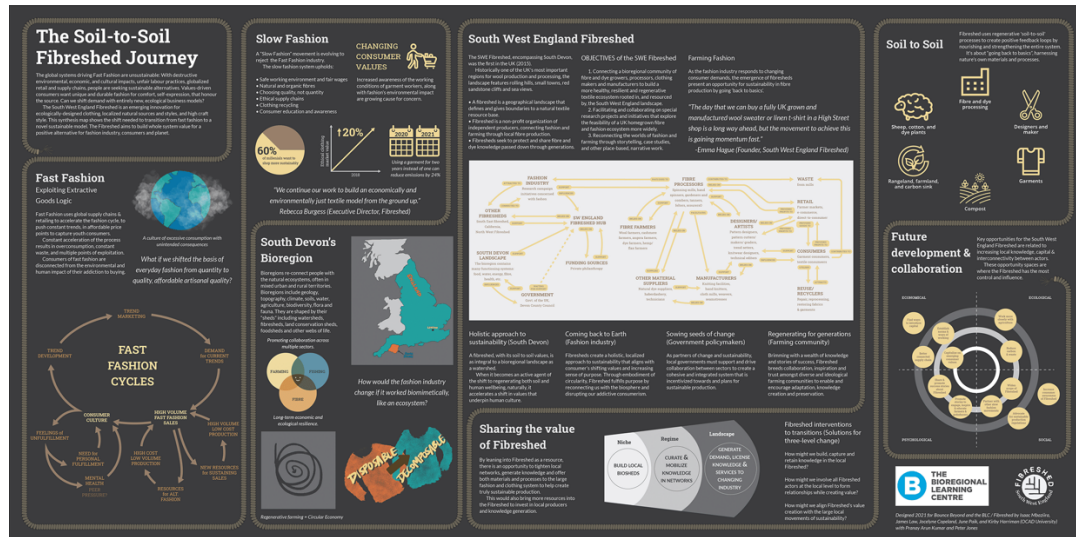


Figure 8: *Fibreshed: A positive alternative for the fashion industry, consumers, and the planet.* Designed 2021 for Bounce Beyond and the BLC / Fibreshed by Issac Mbaziira, James Law, Jocelyne Copeland, June Paik, and Kirby Harriman (OCAD University) © Peter Jones and Pranay Arun Kumar. Source: <https://rdsymposium.org/fibreshed>

This is encouraging because a systems map that outlines how circuits of capital are driven by corporate welfare policies and landlord repositioning practices can help us perceive the underlying logic of the “accumulation by dispossession” process (Harvey 2016). Additionally, it may help identify the most strategic *choke points* or prospective scenarios which will cause sufficient impact to demonstrate that “landlords can’t function if we don’t pay our rents” (Dobrusin 2025). With respect to issues of affordable rental housing and *Right to Housing* protections, there are many different groups that might benefit from this work but that are currently not all connected under one umbrella. I believe this work can have value in overcoming this structural deficit and helping to nurture a system where organizing tenants can “share, learn, and reproduce.” This is what the tenant movement needs right now. According to one advocate, the structural deficit is one of the biggest challenges facing the tenant movement and landlords are counting on this.

4 | Research Methods and Design

Research Methodologies

The findings in this project draw on qualitative data from political activist ethnography, document and media analysis, and in-depth interviews with key stakeholders, primarily from York South-Weston Tenant Union (YSW), Toronto Centre Tenant Union (TCTU), Federation of Metropolitan Tenant's Association (FMTA), and Association of Community Organizations for Reform Now (ACORN). Data was collected from tenant activists to understand why the tenant movement uses tactics such as rent strikes, occupations, and disruptions to subvert renoviction and repositioning practices, instead of relying exclusively on legal recourse through the *Residential Tenancies Act* (2006) which favours the landlord (Bentley et al 2024).

Indirectly through my membership with Climate Justice Toronto (CJTO), which works in solidarity with YSW Tenant Union, I continued writing up field notes based on participant observation during direct actions, including canvassing with tenants, phone zaps⁷ to the landlord, petitioning the landlord, and rent strike rallies (Bentley et al 2024). My research methodologies are also informed through my volunteer work with the union. In my capacity as a graphic designer, I work on various projects anonymously, including preparing materials for publicity stunts and media campaigns.

Lastly, I employed institutional ethnographic methods to examine “how things work” at the federal and provincial levels, with a particular focus on the role that institutional language plays in shaping tenants’ lives (Crosby 2023). For example, adjudicated renoviction hearings provided useful insight about the kinds of legal texts and procedures that tenants must adhere to, including how their lives are directly impacted by their encounters with Ontario’s Landlord & Tenant Board (LTB).

⁷ Tenant unions and other allies often organize phone zaps to bombard the corporate landlord’s head office and their private phone numbers with calls to pressure them to negotiate collectively with tenants.

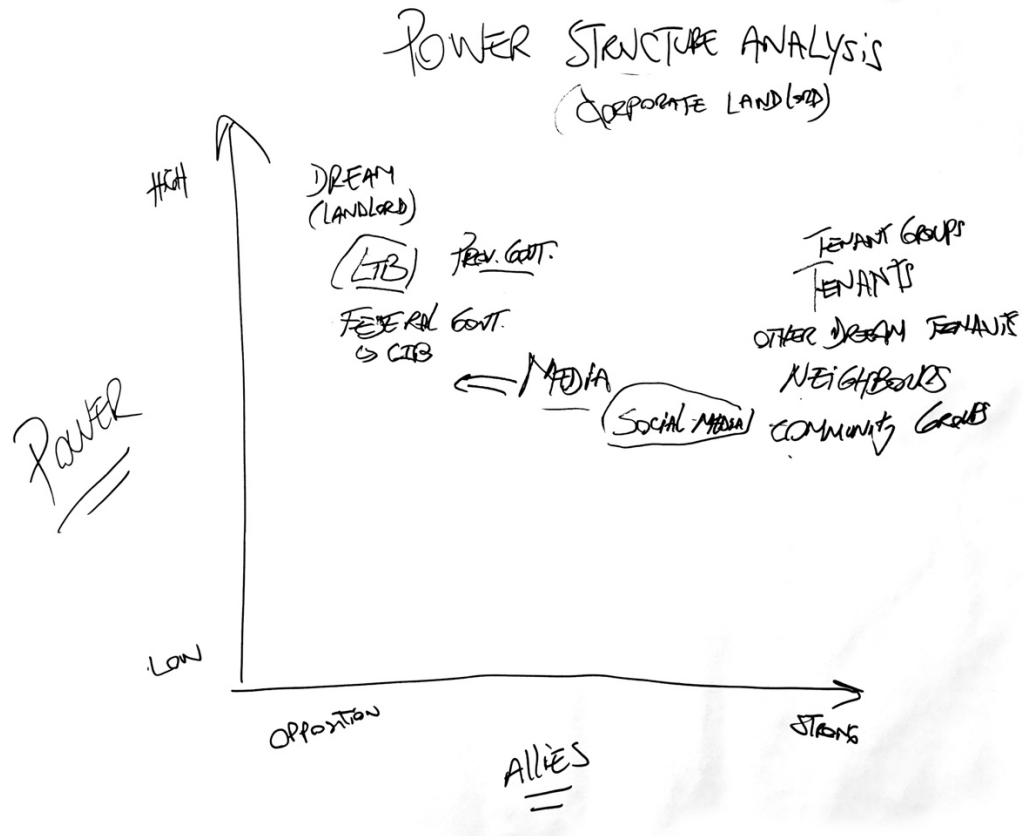


Figure 9: Chart from Socialist Summer School [Class 3/3]. Climate Justice Toronto (CJTO) and York-South Weston Tenant Union (YSWTU) – Community Hub, Toronto, Aug 31, 2024. Photo © Climate Justice Toronto and Susan Campbell.

Political activist ethnography based on participant observation

While similar to institutional ethnography in that it investigates *social relations of rule* through textual and discursive institutional mediations, political activist ethnography begins from an “activist standpoint” (Crosby 2023). In this case, the activists are organized tenants on rent strike and they hold unique political insights into the corporate institutions and governing structures that they struggle against. The tenant movement mobilizes this knowledge by prioritizing their viewpoints at training events where they share their experiences and lead discussions with other tenants who are grappling with *disalienation* as a result of being priced out of their neighbourhoods (Lefebvre 1968, Harvey 2012, Risager 2021). It was while participating in such events that I saw the opportunity for creating an informative systems map that could support discussions about ways to disrupt the underlying logic of ruling relations between landlord and tenant.

While institutional ethnography aims to clarify social relations, political activist ethnography aims to alter them. This becomes evident whenever tenants try to conduct direct action. No matter how modest, their actions always seem to attract the conspicuous presence of the police force, whether they are singing Christmas carols outside a landlord's home, protesting outside a national REIT conference, or inviting the tenant community to walk-through a non-compliant landlord's residential building to witness the health and safety violations under the City's Property Standards Bylaw 629.

Sociologist and tenant activist Andrew Crosby remarks that such moments of confrontation not only make apparent institutional power dynamics, but they reveal the disjuncture between tenants' "needs and demands, and how they are interpreted, obfuscated, and ultimately ignored by the dominant private landlord and political officials despite claims of active listening and consultation" (2023).



Figure 10: 230 Fightback and its allies demonstrate outside the RealREIT Conference which was attended by more than 500 developers, bankers and investors, including KingSett Capital, Dream Unlimited and Starlight. Sept. 10, 2024. <https://230fightback.com>. Photos © Susan Campbell.

Institutional ethnography based on secondary data

Developed by Canadian sociologist Dorothy Smith in the 1970s, institutional ethnography focuses on the social relations – otherwise known as ruling relations – that structure people's lives and is rooted in their everyday experiences. Because institutional ethnographers are interested in how things work as opposed to what happens or why things happen, they investigate how texts, procedures, and discourses determine the activities of individuals (Crosby 2023).

Ruling relations stem from the visible and invisible systems of governance, bureaucracy, and authority, which often permeate colonial settler societies such as Canada. I employ institutional ethnography to examine how working-class renters experience unjust evictions and rent hikes, including how their lives are organized into one of “permanent transitoriness” through their encounters with corporate landlords and their paralegals, legal clinics, and the courts (De Miranda et al 2019, Crosby 2023). The embodied experience of these tenants, including how their lives are structured through their encounters with bureaucratic and judicial institutions, is essential to understanding and communicating the power imbalance which derives from landlords' squeezing and repositioning practices (Crosby 2023).

The power imbalance between landlords and tenants is evident in how complex technical procedures have been introduced to the *Residential Tenancies Act* (2006) to make it quite onerous for tenants to raise issues in their defense against eviction (Morrison 2020, RTA, 2006, c. 17, §82). Once Ontario's Legislative Assembly passed Bill 184 to amend the RTA during the pandemic, tenants could be refused the opportunity to cite mitigating factors against any rent owed unless they provided written and visual evidence in triplicate to all parties including the LTB at least seven days before the hearing (2020, c. 16, Sched. 4, §16). Examples of mitigating factors include costs to the tenant of dealing with disrepair and/or pest infestations and proof of discrimination and/or harassment in the last year (Lehrer 2024).

From my own perspective, mediated discourses such as news reports and adjudicator decisions have proved quite useful in terms of revealing the power dynamics between the propertyless and propertied classes. Additionally, I examined how corporate landlords borrow the language found in LTB termination notices (N6s, N5s, N4s) and, in their encounters with tenants, use it in an underhanded way to harass and discipline those who choose to remain in their homes after receiving an eviction notice (N12/N13).

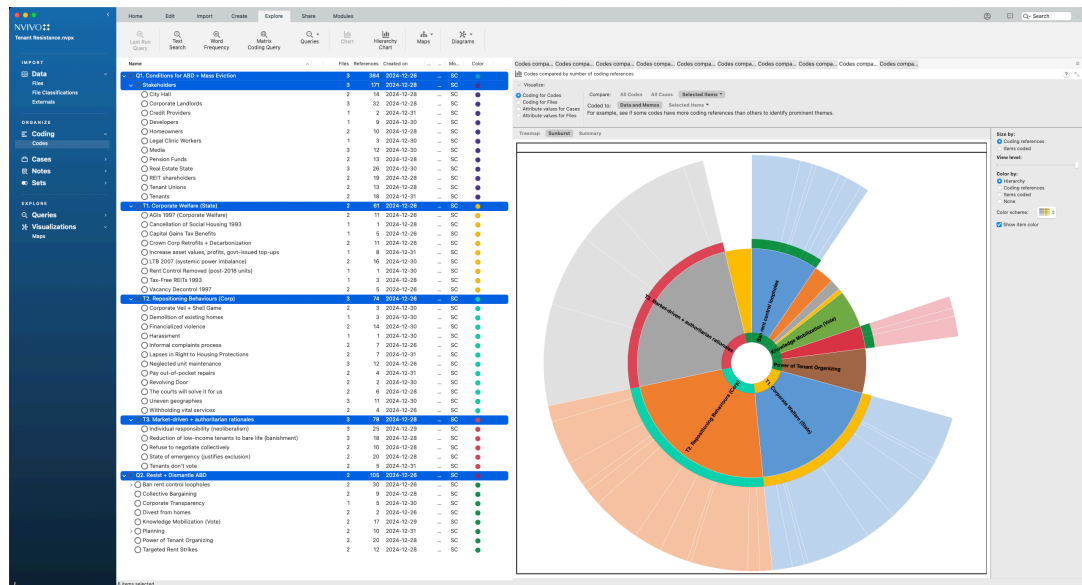


Figure 11: The research questions provided a basic structure for QDA in NVivo, but the codes were derived from the responses noted in the interview data, and these were then grouped into descriptive themes called T1, T2, and T3. Photo © Susan Campbell.

Qualitative data analysis based on interviews

I divided the research objective into two research questions before beginning the process of analyzing interview transcripts using a qualitative data analysis tool called *NVivo*:

1. Can I identify a framework for how the dominant neoliberal “real estate state” perpetuates a cycle of discriminatory housing instability that can help to uncover the conditions and causes of “*accumulation by dispossession*” (Harvey 2012, 2017) and mass eviction?
2. How can tenants resist—and how can society as a whole begin to understand and dismantle—the processes of “*accumulation by dispossession*” that are impacting housing?

Placing these two research questions at the top of a thematic structure in *NVivo* allowed me to find responses and excerpts which corroborated the themes in a broad sense. *NVivo* refers to this process as qualitative coding. So, with the two research questions essentially acting as separate containers, I was able to generate supplementary codes and themes as I absorbed, interpreted, and cross-referenced the interview responses.

The qualitative coding process took on a hybrid approach as I combined both *inductive* and *deductive* methods. The research questions provided a basic structure, but the codes were

derived from the responses noted in the interview data, and these were then grouped into descriptive themes called T1, T2, and T3.

- **(T1) Legislated corporate welfare**, responsible for creating conditions for and causes of “*accumulation by dispossession*” (ABD).
- **(T2) Corporate landlords’ repositioning practices**, derisively referred to by activists as the landlord playbook.
- **(T3) Market-driven authoritarian rationales**, which are beliefs/ideologies bound up in a systemic concentration of power that marginalizes low-income tenants.

I employed a political ethnographic approach to coding, which traces connections between institutions and organizations involved in both producing and dismantling the conditions responsible for “accumulation by dispossession” and mass eviction (Crosby 2023).

NVivo’s process of qualitative data analysis involves maps, diagrams, and word frequencies, as well as qualitative comparisons using word trees, hierarchy charts, sunburst charts, bar charts, and matrix (heatmap) tables.

5 | Design Processes

Deliverable 1: Informative Systems Map

As a tenant and design researcher who is learning to organize with other tenants, and based on the many training workshops I have attended, a useful exercise is to visualize the sociopolitical context within which REITs, corporate landlords, and other real estate platforms “squeeze” new value from old buildings, and how this value is exploitative of fixed and low-income tenants. For example, a visual tool can help us recognize how the REIT entity is designed to leverage federal, provincial, and municipal policy decisions. As such, I began to map this out using design historian Grace Lees-Maffei’s *PCM framework* as a starting template (2009).

Why is the PCM Framework helpful and why use it here?

To effectively disrupt the ruling structures governing REITs and their socioeconomic impacts, tenants need to locate critical *choke points* where they can influence the production inputs, such as withholding rent (McAlevey 2016, Womack et al 2023, Cole & Olney 2023). The framework helps us map out the logic of real estate capitalism by analyzing where the narratives, discourses, and misinformation emanate from various stakeholders and policymakers. It also provides a map of the ruling relations that define the power dynamic between the property-owning and propertyless classes. At the same time, it shows how low-income rental housing is gradually being dismantled through a process of repositioning and revalorization (*revalorization*), and how this process fuels further design innovation such as rent fixing software and Protech platforms which outsource the labour of repair work inside units to tenants (Smith 1996, Shaw 2018, Sadowski 2020, Risager 2021, Crosby 2023).

Iterating the framework

It wasn’t until much later when I used *NVivo*’s qualitative data analysis tool that I began to recognize many more correlations and connections between what tenant organizers were telling me in interviews and the framework that I had previously drawn up but sidelined due to its immense complexity. Tenant organizers reported a variety of legal and extralegal repositioning tactics, ranging from landlords’ covert efforts to alienate tenants or trap them in legal limbo to more overt strategies aimed at stripping their agency through harassment, stonewalling, and excessive burdens such as additional fees and charges.

It is therefore necessary to revisit and further iterate this framework so that its economic base reflects not only the fiduciary mechanisms which extract and distribute returns on investment but also how underlying repositioning practices, rooted in financial violence, are responsible for “squeezing” higher rents (August & Walks 2018).

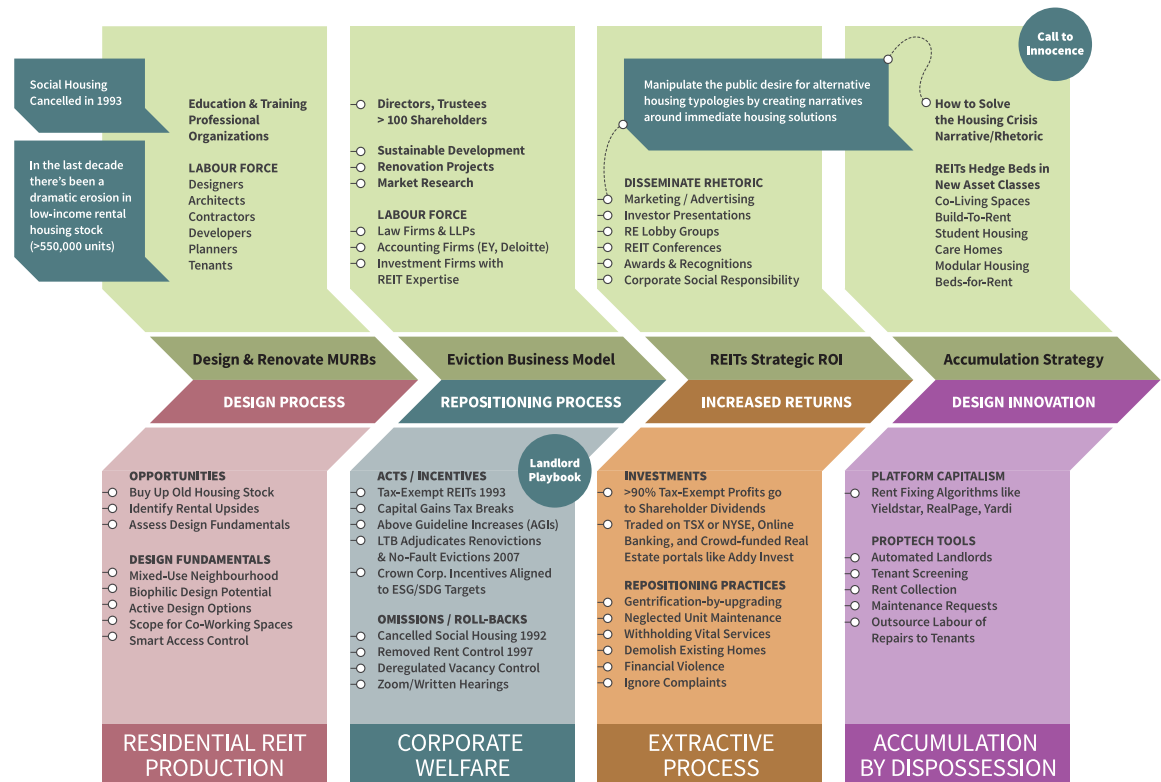


Figure 12: The Accumulation by Dispossession Framework illustrates how the material (Base) supports an ideological (Superstructure). Repositioning of multifamily rental housing is mobilized by corporate welfare policies which are friendly to REIT financial instruments. However, the framework needs further iteration to account for how tenant actions can threaten and destabilize the circulation of capital flows. Diagram © Susan Campbell.

Informative systems map

This informative design process supports critical engagement with the consequences of various forms of neoliberal urbanization such as gentrifying-by-upgrading of multifamily rental housing (August 2020), including predatory forms of “accumulation by dispossession” as developed by Marxist thinkers, Henri Lefebvre (1970) and David Harvey (2003, 2012, 2017). Underpinning the design process is the creation of a *synthesis map* which specifically responds to tenant advocates’ efforts to grapple with corporate landlords’ repositioning practices and how they perpetuate a cycle of discriminatory housing instability.

The process of analyzing qualitative data helped me make the conceptual jump from a complex framework which maps out the logic of real estate capitalism to a much broader *synthesis map* which can potentially translate multiple perspectives about how the “real estate state” operates and behaves (Stein 2019).

Admittedly, my biggest challenge in leveraging graphic design to combat dispossession and empower tenants has been the mistaken belief (call it my Achilles’ heel) that merely visualizing structural inequalities and power dynamics in the “real estate state” constitutes resistance—when it does not. The rental housing system that we’re dealing with is not only broken and exposed, but incapable of any response other than repression (Harvey 2012). So, conceiving of an alternative way to organize it for the benefit of working-class tenants, including students, immigrants, and seniors calls for the collective power of bodies to occupy a space, namely their homes.

To achieve my research objective—envisaging how capital flows extracted by the “real estate state” can be disrupted or stalled—the framework needs to illustrate how collective forms of resistance, such as rent strikes, can effectively strangle essential circuits (Harvey 2012, Power & Risager 2019). Conceivably, the framework could also communicate how, instead of a housing system that serves only one group (homeowners), the city’s labour and tenant movements might join forces to disrupt the “technical and social organization of work process” by withholding their *rental wage*⁸ until such time as rent gouging is addressed and tenant protections strengthened (Marx 1867, Tranjan & Macdonald 2024). Long-drawn-out rent strikes and court-ordered rent abatements increase the financial, social, and political costs to corporate landlords for using repositioning tactics to generate profits via dispossession (Webber & Doherty 2021, August 2020).

Joining a rent strike is not necessarily a political choice, but rather an imperative for some low and fixed-income tenants who are struggling to afford their basic needs and are unable to pay the next month’s rent. Some are already facing the prospect of eviction, according to one organizer, and they’re thinking: “I’ll join because I’d rather try to survive.” The protection that the collective rent strike gives these people is much stronger than what they would otherwise get by relying on the judicial system which is designed to sanction a process of *neo-Haussmannization* and peripheralization (Merrifield 2014, Webber & Zigman 2023, August & Webber 2019). Andrew Merrifield cites *Haussmannization* as the ongoing regime of planetary

⁸ Rental wage: The rental wage is the hourly wage required to pay rent while working a 40-hour week, 52 weeks a year, and spending no more than 30 per cent of one’s income on housing. Put simply, the rental wage is the wage people need to earn in order to pay their rent without sacrificing other basic needs (Tranjan & Macdonald 2024).

urbanization, whereby millions and millions of the working class are increasingly peripheralized from their place of reproductive labour (2006). Baron Haussmann was famous for adhering to a rational economic logic which called for gutting large swaths of Paris in 1854. The application of *Haussmannization* logic has reached the point in Ontario where tenants must strike both in spite of and because the corporate capture of multifamily rental housing leaves them nowhere to go except the geographic periphery, commuting long distances to and from the urban core, and between part-time jobs.

In order for the tenant movement to normalize rent strikes, we need to devise a framework whereby the extractive process is dislodged from its stronghold with big capital. This requires an intermediate step to wedge a divide between the emphasis on corporate welfare and the emphasis on extraction. How should the framework be iterated to account for this disruption? And what strategies are available to organized tenants to discipline emboldened corporate landlords and, if no response is forthcoming, to escalate the struggle by disrupting their capital flows?

The iterated framework (Fig.13) indicates a strategic two-pronged offensive against the landlord's legal and economic standing. Firstly, the tenant union begins the process of litigation against the landlord by completing T6 and T2 applications and filing them with the Landlord and Tenant Board (LTB). Supporting evidence is required so tenants need to document the condition of disrepair in all units chronologically using written and visual records. Secondly, the tenant union threatens a rent strike and, if the tenants' demands are ignored, the union can begin the process of withholding rent until the landlord fixes the issue(s). All withheld rents are held in escrow until tenants are satisfied (CJTO and YSWTU Socialist Summer School, 2024).

While rent strikes undoubtedly put economic pressure on landlords, they also signal the prospect of becoming an increasingly common phenomenon should tenant protections continue to be eroded. As noted in the recent Barney River case, the adjudicator for the LTB took the trouble to address concerns about the prospect of increasing numbers of tenant associations having designs on rent strikes as a "self-help regime." He then went on to correct the misconception that the tenants' rent strike had anything to do with the landlord being ordered to make repairs and grant rent abatements, but at the same time, cited a Divisional Court case which found that tenants were justified in withholding their rent (Limbada et al v 2491364 Ontario Inc, 2024).

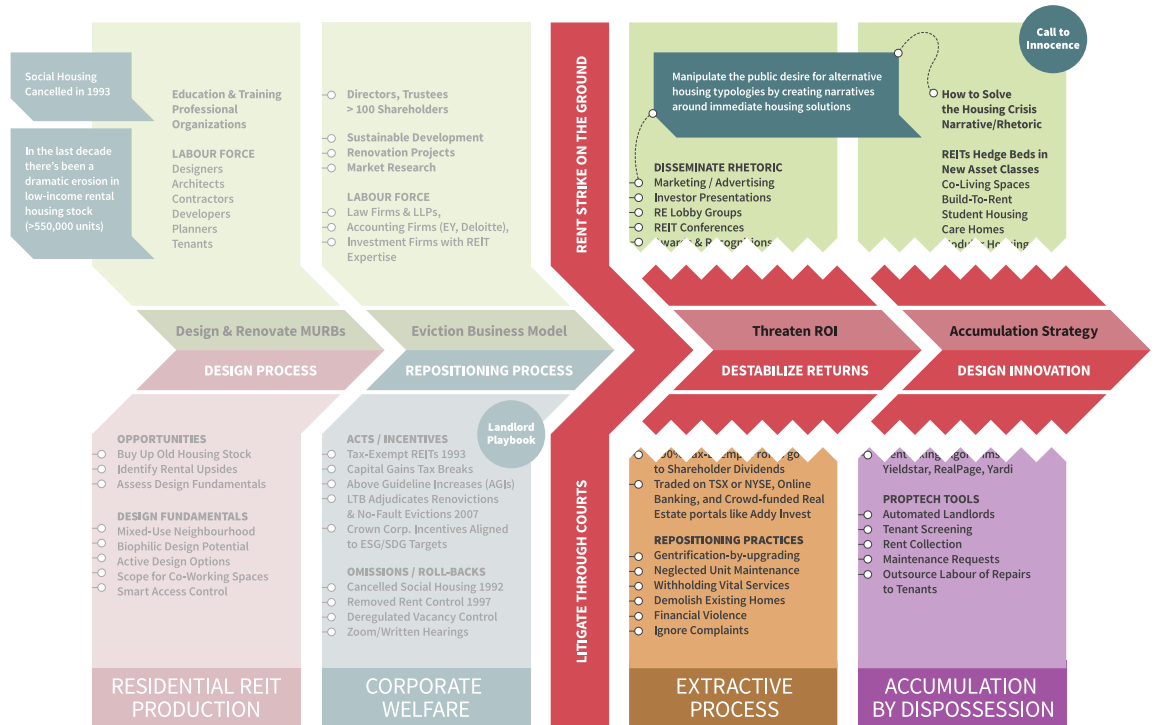
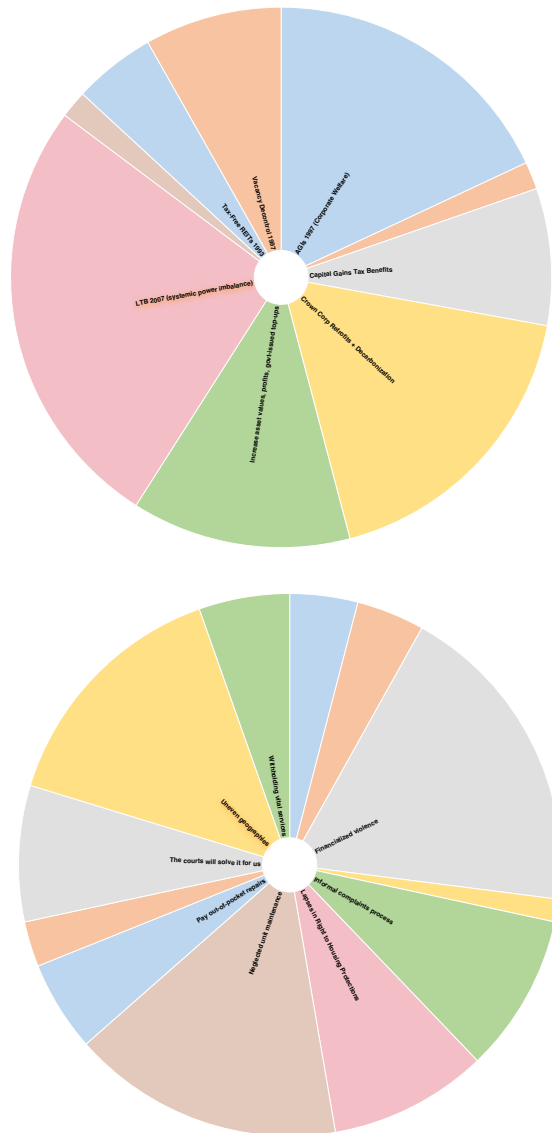


Figure 13: The iterated Accumulation by Dispossession Framework indicates a strategic two-pronged offensive against the landlord's legal and economic standing. Diagram © Susan Campbell.

It must be underscored that the proposed framework is only one component of an informative systems map which is comprised of separate but related diagrams. This kind of map is sometimes referred to as a *synthesis map* which originated from the discipline of visual systems thinking and was developed for working with socially complex problems (Jones & Bowes 2017). In this case, an informative systems map is useful because it can communicate a systemic design for a highly complex multi-stakeholder problem such as ours where mass eviction and repositioning practices are reaching epic proportions due to the “real estate state’s” obsessive doom cycle of “accumulation by dispossession”. The map’s purpose is to act as a communicative artefact that can translate multiple perspectives about social systems, for example acts and omissions by state institutions, to illustrate the dilemmas and challenges facing low and moderate-income tenants. The political significance of the systems map is that it can reveal how a particular ruling dynamic dominates the structural inequalities found in Toronto’s multifamily rental housing. It comprises the following diagrams which synthesize and problematize how repositioning practices perpetuate a cycle of discriminatory housing instability. It also proposes options for resisting and dismantling state-incentivized conditions and institutional practices that cause “accumulation by dispossession”.

The following NVivo pie charts (Fig.14) collate interview responses which address research question 1: My first theme (T1) focuses on the conditions for and causes of “*accumulation by dispossession*” (ABD) while my second theme (T2) looks at repositioning practices which corporate landlords engage in as a result of those conditions. By comparing both pie charts, we can now ask the question: What distinct correlations can be found between T1 and T2, i.e. between *State-sponsored Corporate Welfare* and *Repositioning Practices by Corporate Landlords*, and how do we make that legible?



Charts © Susan Campbell.

I illustrate this comparison in the following diagram (Fig.15): T1 is the inner blue ring, and it contains intentional acts and omissions legislated by the state on behalf of the investor class to incentivize speculation and repositioning of the home—or what I have referred to as *State-sponsored Corporate Welfare*—while T2 (the outer gray ring) contains all the tactics and practices corporate landlords use to push tenants out of their homes, better known as the landlord playbook (Webber & Zigman 2023). I designed this extraction doughnut to demonstrate the major cause-and-effect relationship between state-led incentives and landlord practices that push low and fixed-income tenants out, and ultimately leads to dispossession of their homes. Additionally, I created the diagram to show how the *rental wage* outpaces the minimum wage as landlords continue to gouge tenants. I wish to acknowledge that the concept for the extraction doughnut is inspired by Kate Raworth’s *Doughnut Economics* (2017).

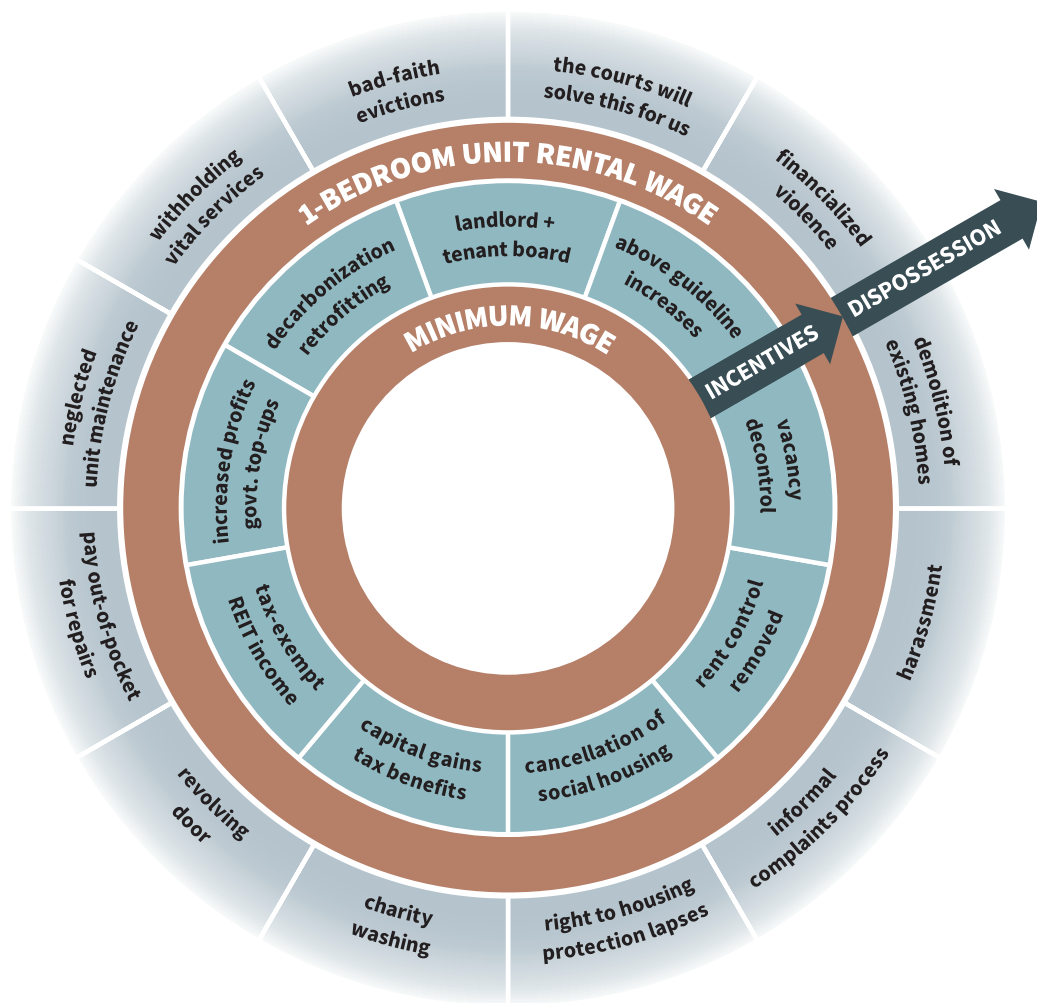


Figure 15: Conditions for “accumulation by dispossession”.
Extraction doughnut shows cause-and-effect relationship between T1 and T2. Diagram © Susan Campbell.

2. Restore Right to Housing Protections

The following polar area pie chart (Fig.16) was produced in NVivo based on collating interview responses which addressed research question 2: How to resist and dismantle the conditions which give rise to ABD. I reorganized the data (Fig.17) to show a clearer picture of what resistance needs to look like if *Right to Housing Protections* are to be restored. This is inspired by Lisa Grocott's centripetal (push) diagram as well as Catalan philosopher Ramon Llull's volvelle—a rotating wheel diagram inscribed in a 13th century manuscript, sourced from Johanna Drucker's *Graphesis: Visual Forms of Knowledge Production* (2014).

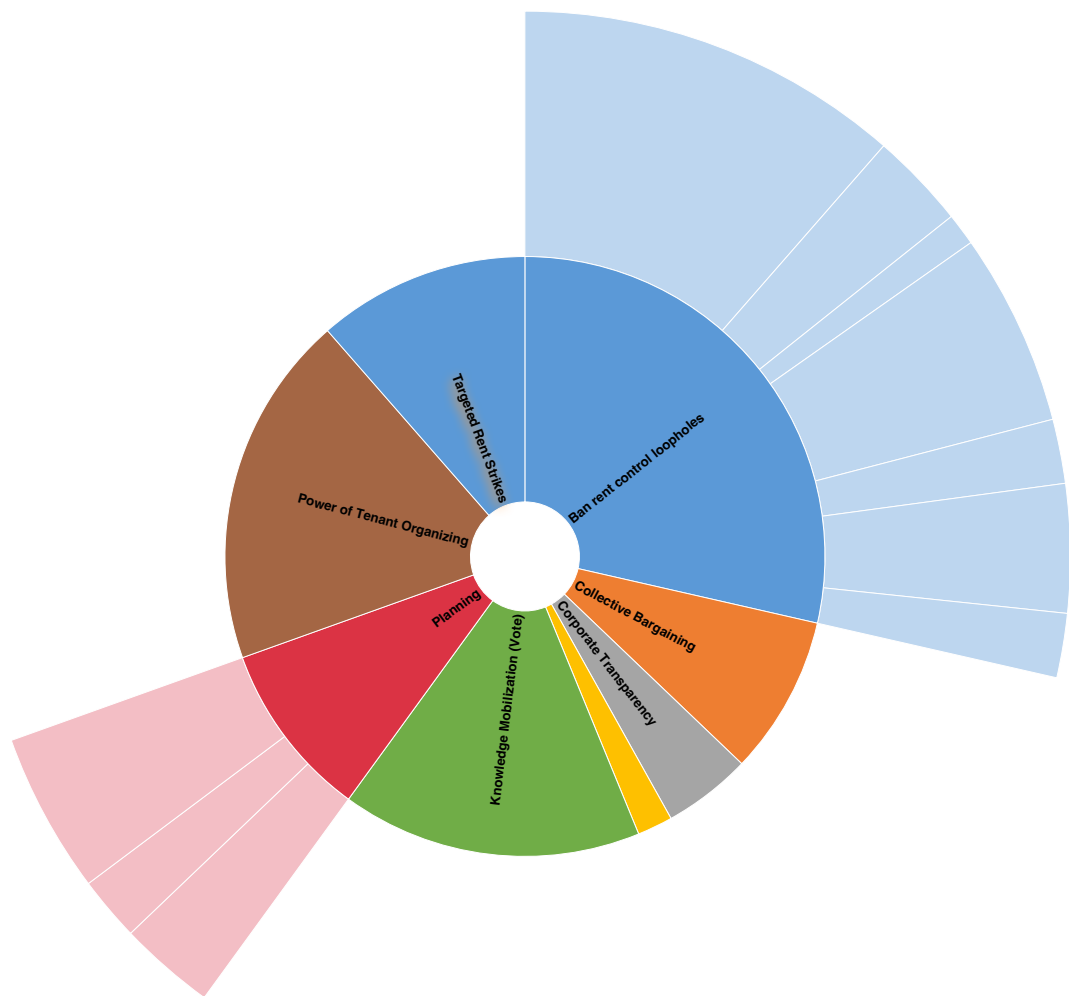


Figure 16: interview responses to RQ2: How to resist and dismantle the conditions which give rise to ABD?
Chart © Susan Campbell.

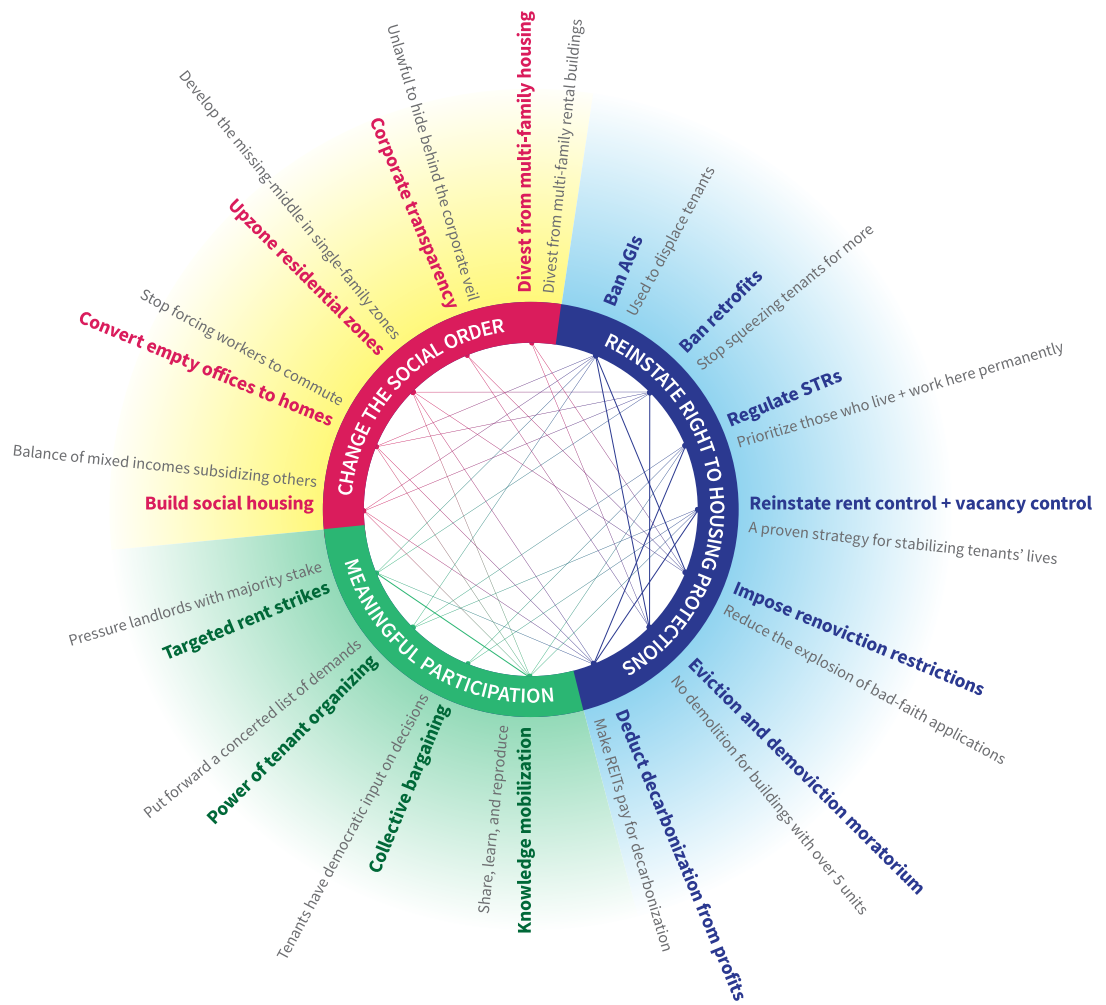


Figure 17: Restore Right to Housing Protections. This push diagram shows how conditions which give rise to repositioning and eviction can be resisted and dismantled. Diagram © Susan Campbell.

3. Market-Driven Authoritarian Rationales

None of the findings shared so far would come as a surprise to the tenant movement. Tenants already know the causes and the impacts of “*accumulation by dispossession*” processes, and they also know the solutions. But what we don’t often hear about is the fundamental belief systems—the ideologies—underpinning the organized abandonment of low and fixed-income tenants (Pratt 2005). The following diagram (Fig.18) tries to address this issue by arranging market-driven authoritarian rationales into a concise hierarchy.

This concentric circle or nested Venn diagram shows a cause-and-effect relationship between T1 and T3, i.e. between instances of *Legislated Corporate Welfare* on the one hand, and on the other, the beliefs/ideologies bound up in a systemic concentration of power which marginalizes tenants and justifies *Market-driven Authoritarian Rationales*. Instances of state-sponsored corporate welfare (T1) are shown in the small bubbles, and they point to a set of nested ideologies which underpin the modern biopolitical state. This diagram attempts to demonstrate how the failure to uphold *Right to Housing* protections is a product of the “real estate state’s” acts and omissions.

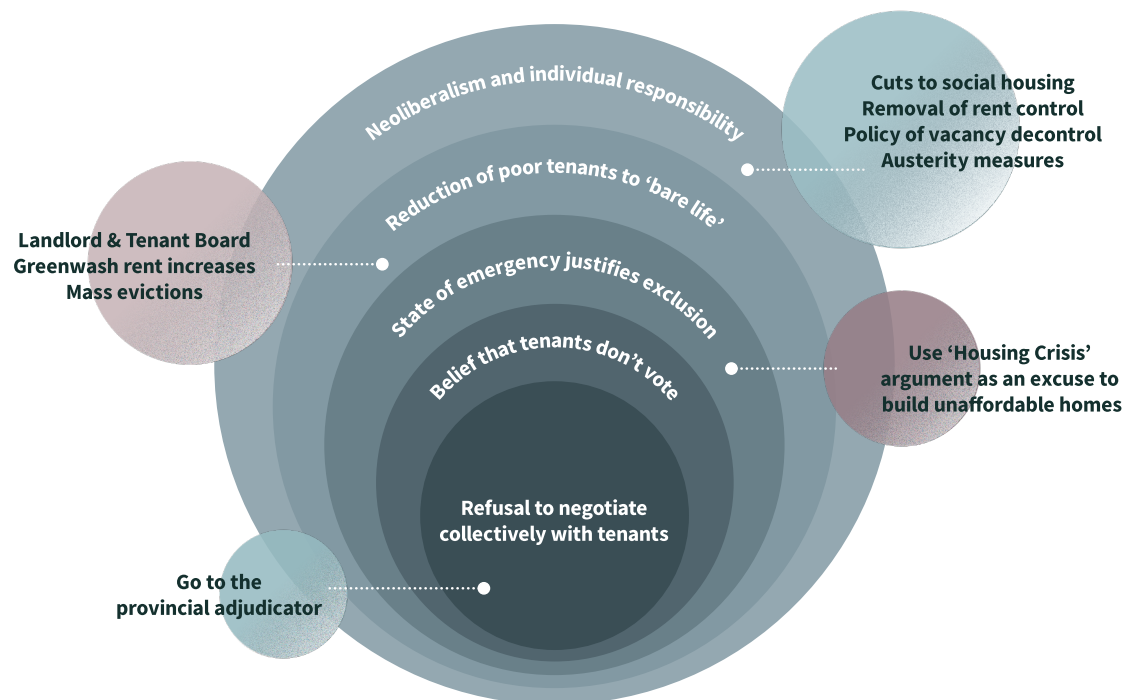


Figure 18: Market-Driven Authoritarian Rationales.
Nested Venn diagram shows a cause-and-effect relationship between T1 and T3.
Diagram © Susan Campbell.



Figure 19: Charity Washing Loop. Analyzes the dynamic between corporate landlords' bad-faith eviction practices and their philanthropic endeavours. Diagram © Susan Campbell.

4. Charity Washing Loop

One of my interviewees, who has worked with tenants to petition their landlord, observed how frustrating it is to see how often corporate landlords deploy marketing speak which steepes itself in “give back” rhetoric to act as a smokescreen to the class warfare waged on their tenants. On investigating this further, I discovered evidence of systemic charity washing (Bernholz 2021, Walker 2013).

The cyclical diagram (Fig.19) analyzes the dynamic between corporate landlords' bad-faith eviction practices on one hand and their philanthropic endeavours on the other. It highlights the dichotomy (a cause-and-effect relationship) between corporate landlords' predatory practices—which systematically push working-class tenant families out of their communities—and their exaggerated claims of corporate social responsibility through benevolent acts and alliances with local charities (Walker 2013). This diagram charts how one landlord, under the brand “Greenwin Cares”, commits itself to breaking what it calls the “cycle of poverty” through various ongoing mentorship initiatives and extra-curricular programs

directed at tenants (Greenwin Cares 2025). The creation of registered charities and not-for-profit foundations is but one socially responsible way that corporate landlords can affect the appearance of giving back to tenants from whom they accrue profits, while also reducing their taxable income. Greenwin Corporation's marketing arm spends much of its energy polishing up the company's social media image while hiding its bad-faith repositioning practices behind charitable donations and benevolent acts.

So, what is Charity Washing?

According to Lucy Bernholz, who studies philanthropy at Stanford University, foundations and nonprofits— many of which see themselves as part of the solution—are produced and privileged by the very same political and economic systems that perpetuate inequities in housing (2021). Such foundations are products of toxic tax policies that use the promise of philanthropy to justify inequality. Bernholz adds that current tax laws “encourage companies to hide marketing expenses as charitable donations, enabling corporate price gouging in the name of benevolence” (2021). A much more effective but less profitable way for corporate landlords to do public good and practice corporate citizenship would be to stop using AGIs as an excuse to hike rents and start fixing longstanding maintenance issues inside their tenants' units. Currently when landlords apply for AGIs they do not have to provide any information about their revenues or profits over the years. Instead, according to researchers Zigman and August, “landlords making hundreds of millions of dollars in profits each year simply transfer the costs of maintaining their buildings on to tenants who are facing unaffordable rents” (2021).

Why design this informative systems map?

I developed the systems map (Fig.20) to expose the political roots of real estate capitalism in order to facilitate critical analysis and promote shared agency and engagement among organizing tenants, particularly around the urgency for direct action. By locating critical choke points in the ruling structure, the systems map serves as a visual tool to help organizing tenants discuss the potential for withholding rent and for using litigation to achieve their goals.

In the same way, I believe the systems map can bridge a gap among well-intentioned stakeholders who work to address the so-called housing crisis. I recently attended the *DesignTO Festival* that brought together two distinct bodies of people for a panel discussion on the future of affordable housing in Toronto (CommunityStreets 2025). On the one hand were architects, urban designers, and design-for-health experts. On the other are people working with those directly impacted by the erosion of *Right to Housing* protections, such as youth workers,

housing activists, and crisis support workers. The former group tend to frame their approaches through the lens of designing for healthy living while the latter group is motivated more by the realities they encounter on the ground: worsening conditions in the areas of mental health support, poverty, and homelessness.

The systems map stemmed directly from my frustration with how these events appear to rely on inaccurate, mediated discourses that regularly attempt to shift responsibility for dealing with the crisis onto the people most burdened by it. Partly as a result, the “expert” group generally seek to design their way to a solution while the “grounded” group, dealing with the symptoms of the problem on a daily basis, are hampered by resource issues, frustration, and burnout.

It became clear that neither group was taking account of the primary driver of the problem, namely the “real estate state”. To illustrate the disconnect, let’s turn our attention to the RealREIT conference, which took place at the Metro Toronto Convention Centre in September 2024 (while police held back demonstrators protesting against being pushed out of their neighbourhoods), where Michael Brooks, CEO of REALPAC⁹, spoke to a packed audience of C-suite executives from Canada’s largest REITs about how they can “assist in the mitigation of Canada’s affordable housing crisis” (Brooks 2024).

The day before that conference, Brooks appeared on *CBC News: The National*, with a very different message: namely that “the human right to housing is a government obligation at the federal level”, and that there is zero literature on the REIT’s obligations around the issue (Arsenault 2024). He reiterated that the residential multifamily REIT is a business model, “not a social agency”, and that institutional landlords are “not tasked” with providing “deeply affordable or social housing” (Arsenault 2024).

I designed the systems map to expose such contradictions that underlie real estate capitalism and to show how the state and its judicial systems mobilize on behalf of propertied classes to fuel circuits of capital, driven by corporate welfare policies and landlord repositioning practices. The map can help stakeholders perceive the underlying logic that perpetuates a cycle of discriminatory instability in multifamily rental housing and dispel the supply-side myth that building more housing will drive rents down. My aim is to present credible evidence that “it’s not people chasing houses, it’s big capital chasing land and housing” via financial instruments such as REITs. The map seeks to demolish the idea that planning and design alone can address questions relating to the capitalization of housing or that the burden for solving the crisis

⁹ REALPAC is a trade association of real estate and development firms.

should lie with social service workers, who are already burned out and overworked. My hope is that the systems map will help to foster a new perspective on the political root causes of the issue that galvanizes all stakeholders including tenants and points to areas where they can take effective, collective action.



Figure 20: Informative Systems Map © Susan Campbell. The political significance of the systems map is that it proposes a framework for subverting corporate landlords' capital flows from multifamily rental housing.

Deliverable 2: Politically Evocative Works

At the beginning of this research project, I gathered a wide range of noteworthy visual works which demonstrated how tenants were collectively organizing against extralegal forms of eviction used by their landlords. These included mapping projects, direct action, guidance/advice platforms, landlord shame campaigns, as well as a publicity stunt on which I and several members of YSW Tenant Union worked. What resonates most about this collection is not the polished awareness campaigns with customized typography—you cannot but be impressed by the urgency of their visual language—but rather, the makeshift posters that alert passers-by to the existence of a new tenant union and, more specifically, how the posters deliberately obstruct official rezoning notices in respect of current development applications to the City of Toronto. Rezoning notices located on or beside residential buildings spell danger for the tenants inside: a demoviction is coming their way. The most effective way to galvanize renters around renovation and demoviction issues is to begin canvassing the neighbourhood, building by building, and floor by floor. This form of resistance is significant because, apart from looking for red flags like rezoning notices, you also begin to *think* like a real estate investor. You learn to identify subtle indicators of speculation among residential buildings: a revamped exterior, a refurbished lobby, new landscaping, etc. You begin scanning online real estate listings for terms like “rental upside, in-place rent, or market rent” concealed in hidden troves of multi-family properties. This new perspective generated additional questions that I needed to consider around this issue:

- What is so significant about tenants thinking like real estate speculators?
- As tenants, why do we need to think like real estate investors?
- How does adopting the speculators’ mindset help us to galvanize the tenant movement against displacement and “accumulation by dispossession”?
- By thinking and seeing through a real estate investment lens, what are the implications for designing resistance, for subverting speculative regimes, and for naming and shaming financial violence that’s responsible for deteriorated *Right to Housing* protections?
- More importantly, who else is thinking like this and why are they persuaded to think like a real estate speculator?

The “real estate state” finds its natural ally in the middle-class, some of whom are indebted and house-poor. The task of defending the stronghold that is real estate capital is passed off to owner-occupiers who are persuaded to buy into rental property as a vehicle for passive income and/or generational wealth transfer. Even if they’re not landlords themselves, they have the same intentions as landlords and anything that challenges the home-as-an-asset class, such as the right to strike or demands for *Right to Housing* protections, is seen as a threat and voted down. According to one of my interviewees, all of these ideologies are vested in the urban growth machine (Molotch 1976) which is underpinned by “the economic threat that, without real estate, you’re going to sink.” Ultimately, any threat to homeownership is the conceptual bulwark deployed by the “real estate state” to deny lapses in *Right to Housing* protections for tenants.

Mediated discourse concerning issues of law and order is an additional tool used to undermine *Right to Housing* protections. The Landlord and Tenant Board (LTB) is tasked with oversight of the *Residential Tenancies Act* (2006) and protecting tenants’ rights to equal treatment and access to housing. Unfortunately, however, the LTB seems to take landlords’ exaggerated fears to heart as demonstrated recently when it fast-tracked the hearing for above guideline rent increase applications, at the request of landlords PSP and Starlight Investments. The basis for fast-tracking the applications in June 2023 was a lengthy four-page complaint addressed to the LTB wherein the landlords portrayed the rent strike by Thorncliffe Park Tenants “as an ‘angry mob’ fuelled by ‘hateful rhetoric’ with ‘extremist’ elements who pose a threat to the physical well-being” of landlords and their families (2023). This is a deliberate mischaracterization and does not reflect my experience while protesting with Thorncliffe Park Tenants at their most recent rent strike rally in April 2024.

Tenants were given no opportunity to respond to the allegations and instead the LTB made its decision to expedite the hearing based exclusively on the landlords’ complaint of prejudice, accusing tenants of practicing a campaign of “intimidation and harassment.” The purportedly violent nature of tenant resistance is officially *framed* here as highly prejudicial to the landlord, whereas low and fixed-income tenants continue to be burdened with punishing rent hikes (+22% in two years) while the landlord ignores maintenance issues such as pests, mold, and in-unit repairs (Thorncliffe Park Tenants 2023, Malm 2021, Zigman & August 2021).

The following design explorations address corporate landlords’ practice of hijacking the judicial process as a “self-help regime” for instilling fear and confusion among legacy tenants who live in newly-acquired older buildings located in Toronto’s working-class, immigrant neighbourhoods.

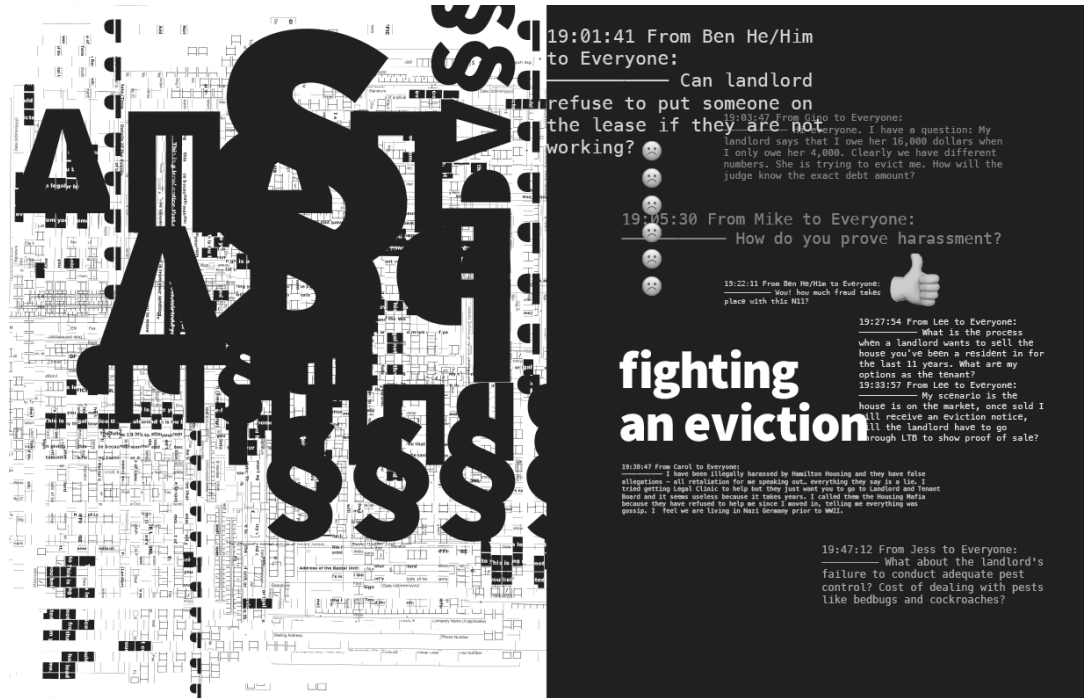


Figure 21: Fighting an Eviction. Image © Susan Campbell.

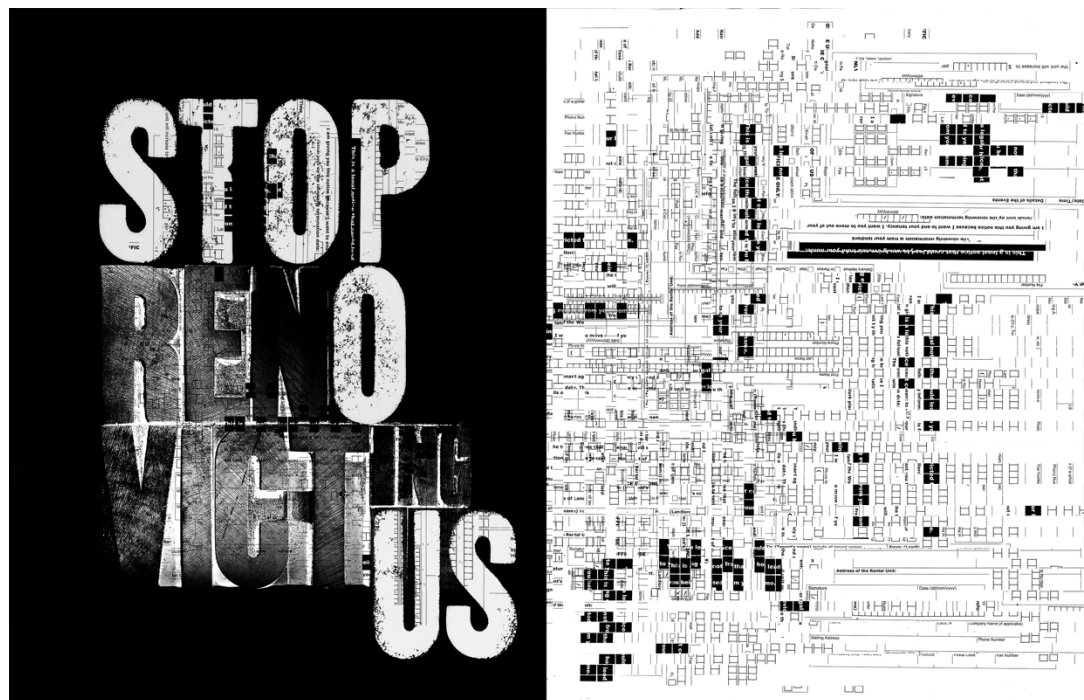


Figure 22: Stop Renovicting Us! Image © Susan Campbell.

The landlord's "self-help regime" normally takes a targeted approach: bombard the LTB with eviction and AGI applications and, at the same time, bombard tenants with repeated offers to move out and, if no response is forthcoming, try harassment and intimidation. Martine August found that corporate landlords triple their eviction filing rate immediately after acquiring older buildings (Arsenault 2024). The design exploration (Fig.21) includes excerpts of the chat from a tenant association's (Federation of Metro Tenants' Associations) workshop entitled "Fighting an Eviction" and expresses the fear and confusion tenants face when they receive these eviction notices (Lehrer 2024). Under current legislation, I argue that landlords' power has become hegemonic (Bano 2024) and here, I am emphasizing the extra-legal lengths to which they go to intimidate tenants, including resorting to frequent phone calls, texts, and emails about when they are moving out or about whether they'll accept the latest buyout (Webber & Zigman 2023).

Against this backdrop (Fig.22), tenant advocates and urban studies scholars document how procedural legalistic mechanisms and vacancy decontrols are used as loopholes by the investor class and serve as a disciplining force against racialized and low-income households — those with incomes of less than \$30,000 a year — who live under the constant threat of renoviction/demoviction (Kerrigan, August, Hussein, Hawley, Power, Risager, Zigman, Webber).

The politically evocative works (Fig.23) attempt to stimulate discussion about the problematic appropriation by landlords of specific language from legal statutes (Trespass to Property Act, 1990; Residential Tenancies Act, 2006). When they coopt this legal rhetoric into their verbal and written interactions with those facing eviction, they are, in effect, attempting to create their own "letter of the law" to harass tenants. I mirror this appropriation and use visual language pulled from official LTB notices to expose the power imbalance between landlords and tenants (Fig.24).

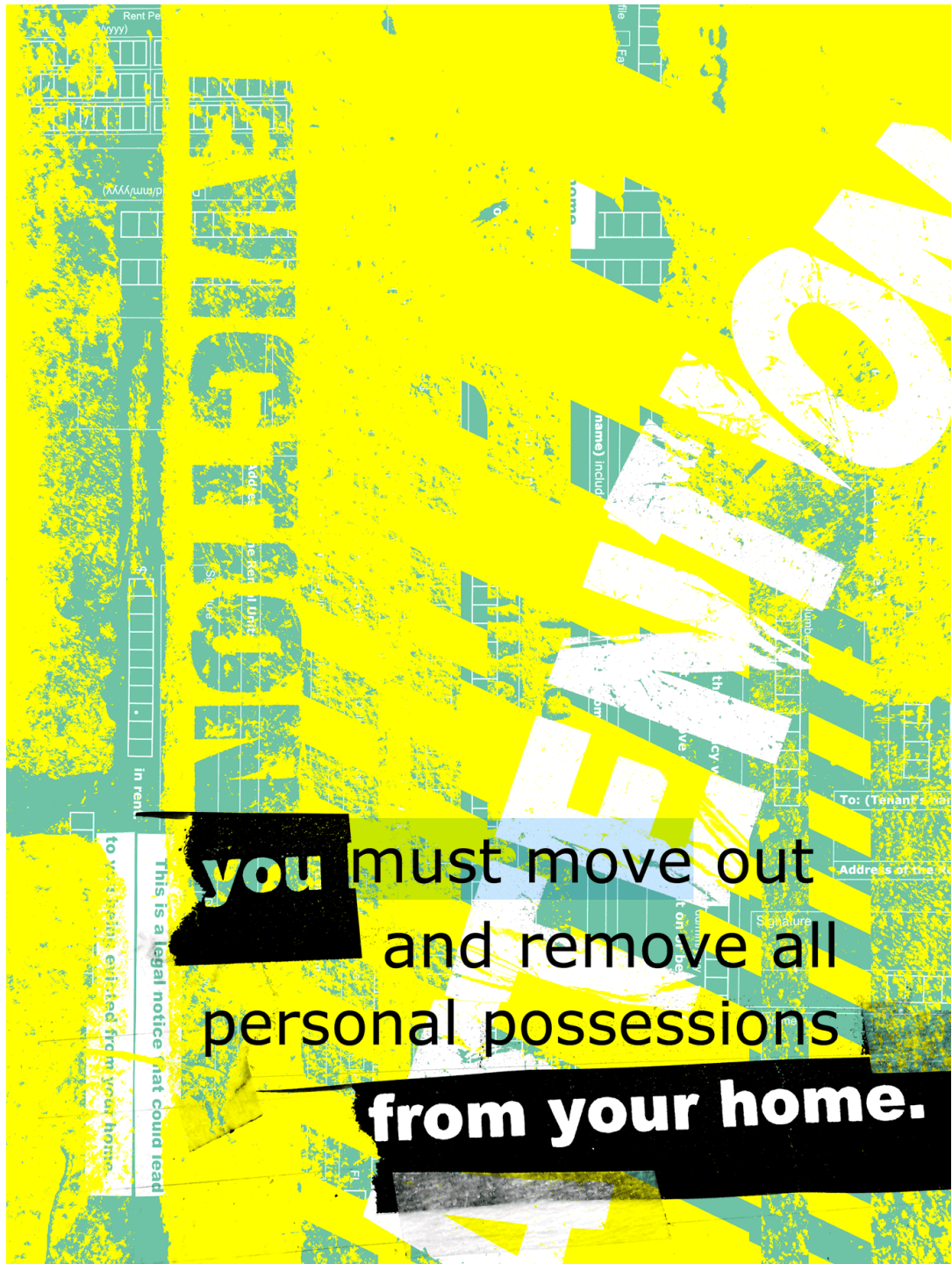


Figure 23: Letter of the law! Image © Susan Campbell.



Figure 24: Letter of the law! Images © Susan Campbell.

Corporate landlords often borrow the language found in LTB termination notices (N6s, N5s, N4s) and, in their encounters with tenants, use it in an underhanded way to harass and discipline those who choose to remain in their homes after receiving an eviction notice (N12/N13). In one instance, legal clinic workers Cole Webber and Philip Zigman describe how “a landlord’s associate tried to pressure tenants to move out by threatening that the sheriff will remove them from their homes if they do not leave by the termination date shown on the N13 notice” (2023). Only a court order can evict a tenant, not an eviction notice. In another case, tenants at 2841 Keele Street refused to leave their homes when their new landlord, John Maniatokos, issued them with N13s in September 2022. In May 2024 I attended their hearing as an observer and, based on work done to the vacant units, it was clear the tenants didn’t believe that Maniatokos intended to carry out renovations so extensive that it required vacant possession (1000160081 Ontario Inc. v Magalong, 2024 ONLTB 35530, ONLTB 35545, ONLTB 40945). In a deliberate escalation to force the tenants out, Maniatokos issued N5 eviction notices, claiming that the shoe racks sitting outside the tenants’ doors, which had been there for years, constituted a behaviour which interfered with his “reasonable enjoyment of the residential complex” and his “lawful rights and privileges” (Webber & Zigman 2023).

The vocabulary, tropes, symbols, and motifs that emerged as I became increasingly concerned about the power relation between landlords and tenants based on my attendance at adjudicated hearings allowed me to build a visual “lexicon of political expression” around the issue of *Right to Housing* protections (Toppins 2021). The following iterations represent my early attempts using a combination of vintage wood type and official language borrowed directly from eviction notices. I cut and pasted torn-up fragments of these austere-looking notices which included warnings, tick boxes, procedures, and termination dates. In some instances, I wore down the fragments by dragging them against concrete and crumpling them up. The combination of wood type and authoritative language is meant to evoke a sustained attack on the notion of “home.” Conceivably, these graphics would be pasted up on a wall or construction hoarding; I want them to incite anger and fear about the urgent need to defend what’s left of our once affordable neighbourhoods and the need for improved *Right to Housing* protections (Fig.25).



Figure 25: Building a visual “lexicon of political expression” around the issue of Right to Housing. Images © S. Campbell.

I was also struck by a remark made by one of my interviewees about how the LTB system is designed in a way to “get people to lose based on attrition.” For example, the *Residential Tenancies Act* (2006) states that it provides recourse for tenants who have been renovicted or demovicted in bad faith, but in practice, the impacted tenants have already relocated elsewhere

and signed new leases which they cannot now break. And unless they file their discovery within one year of vacant possession, their application is null and void. That's exactly what happened to a group of demovicted tenants who later discovered that their homes were not demolished but given a quick repolish and rented out to higher paying tenants. After much back and forth between the LTB and the Divisional Court, and a valiant effort by tenants to seek recourse, the LTB finally found in their favour: the tenancies had in fact been terminated in bad faith and the landlord had failed to afford tenants the right of first refusal but concluded that §57 of the *Residential Tenancies Act* (2006) “did not intend reinstatement of the tenancy to be an available remedy” (TST-90503-17 (Re), 2019 CanLII 87012 (ON LTB)). So even when tenants prove their case, the courts succeed in wearing them down by attrition.

As a designer, I am both alarmed and fascinated by how legal documents are blatantly deployed against tenants to intimidate rather than inform, to mislead rather than clarify, and to obscure rather than reveal. There are two main reasons why my design explorations employ litigation-focused tropes. Firstly, to address the contradictions between “de jure” (law as written) and “de facto” (law as practiced). And secondly, to address how technical procedures are deployed to ensure displacement through attrition.



Figure 26: This scroll-like document addresses specific contradictions between “de jure” (law as written) and “de facto” (law as practiced) pertaining to the *Residential Tenancies Act* (2006). Image © Susan Campbell.

Unlike community justice lawyers and legal clinic workers who represent tenant movements such as York South-Weston Tenant Union, corporate landlords’ lawyers may sometimes interpret the law in novel ways and often cite subsections found in Ontario’s statute *Residential Tenancies Act* (2006) in a coercive attempt to displace tenants from their homes. For

example, according to Webber and Zigman, corporate landlords have sought to criminalize tenants who organize after they were issued with N13 eviction notices (2023). In one particular case, as an additional disciplinary measure, Parkdale tenants were then issued with N6 eviction notices for “illegal acts” (under §61), while lawyers claimed (under §36) that such tenants were engaging in wrongful conduct “intended to harass, coerce, obstruct and interfere with the Landlord” (Webber & Zigman 2023).

In studying how applications were administered by means of official forms and notices, and in combing through court orders which cited concise rulings based on the *Residential Tenancies Act* (2006) and its 241 sections, I began to build a library of litigation-focused tropes which borrowed excerpts of sections and subsections from the legislation. The design treatment (Fig.26 & 27) tells us two things about how prevalent it is for corporate landlords and their lawyers to abuse tenant protections:

1. They persistently interpret rules found in the *Residential Tenancies Act* (2006) in exceptionally harmful ways that foster class prejudice and discrimination, despite the Court of Appeal and Divisional Court’s stated intention that the Act should be interpreted with a “tenant protection focus” (Wakunick-Fleury et al. v Star Towers Ltd et al., 2024).
2. In order to achieve vacant possession, they are willing to violate the Residential Tenancies Act (2006) by serving eviction notices with false and misleading claims, even if they don’t intend to file an application at the Landlord and Tenant Board.

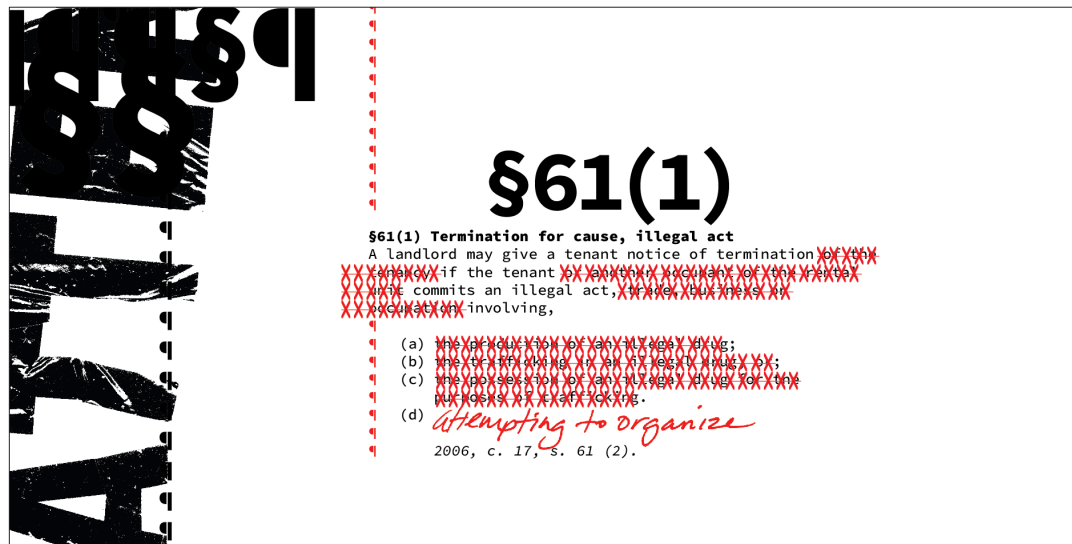


Figure 27: Detail of previous image. Image © Susan Campbell.

Over the course of this thesis, I have pursued a design methodology which puts wood type at the intersection of sculpture, risograph, and letterpress printing which has allowed me to reproduce this “lexicon of political expression” (Fig.28 & 29). Typesetting with moveable type—both wood and lead—on the Vandercook press is a labour-intensive process but allows me to acquire a huge amount of visual autonomy that I would not get with closed digital design platforms such as Adobe Creative Cloud. The manual labour involved in typesetting slows everything down, making it a very deliberate process that feels almost like a clandestine form of mechanical collage.

I used this process to evoke a political consciousness that I had previously noted in the work of Dutch printmaker and sculptor H.N. Werkman (1882 – 1945). During the WWII occupation, he ran a clandestine publishing studio which produced illegal pamphlets critical of the Nazi regime (VanderLans 1989, Lead Graffiti n.d.). For me, the most appealing aspect about Werkman’s process is its scope for improvisation with wood type. At first, I thought I would distill insights from my interviews with tenant advocates and employ these in a dual process of typesetting and collaging to agitate for improved *Right to Housing* protections. Unfortunately, the drawn-out delay in the university’s processing of research ethics applications precluded this approach.



Figure 28: Risograph print about to be overprinted with polymer plate on a Vandercook press. Photo © Susan Campbell.



Figure 29: Iterations of letterpress overprinting on risograph prints. Photo © Susan Campbell.

In contrast to the power games that play out when tenants take the legal route, I am impressed and inspired by how withholding rent effectively upended the power relation between tenants and their corporate landlord - as we have seen with the recent success of the rent strikes at 22 John and 33 King Street, led by York South-Weston Tenant Union (Gibson 2024). “Strikes reverse and reveal relations of dependence... rather than the tenant depending on the landlord for housing, the landlord depends on the tenant to extract rent. Strikes are not symbolic actions” (Rosenthal & Vilchis 2024).

Sociologist and tenant activist Andrew Crosby touches on this issue, explaining how “institutional relations of power can be examined in moments of confrontation” whereby “disjunctures or lines of fault” between our experience of the social world and how the world is represented through authoritative discourse are revealed (2023).

In these works, I seek to leverage some of those “moments of confrontation” to explore the dynamics of these types of power relationship between corporate landlords and tenants while at the same time attempting to challenge and disrupt the authoritative discourse around this topic. From this perspective, these evocative works may be viewed as “political graphics” addressing as they do the interstices where design meets dissent, and where design practice converges with direct action (Toppins 2021).

Conclusion

My focus on tenant activism stems from my process of engaging with design issues through an interdisciplinary lens. The tenant movement provided an ideal entry point to engage with a range of complex and emotive issues, many of which intersected with my art and design practice around financialized urban processes in the built environment, zoning bylaws, and the city. My early ideas—naïve in hindsight—envisaged using the social injustices I encountered to create a range of expressive designs that could incite public reaction while exposing systemic inequities. My initial design scope expanded to look at bringing a degree of purposeful utility that could support collective action and help address the movement's structural deficits.

These expectations gradually evolved as a response to my reflections on my positionality as a white, middle-class woman interacting with tenants whose *Right to Housing* protections go unheeded while their working-class neighbourhoods undergo rapid gentrification. My expectations were further shaped through my engagement with the York South-Weston Socialist Summer School when I recognized the disjuncture between the “real estate state's” neoliberal processes and the way tenant communities, by working collectively, can pose an economic threat to those processes. Based on Bjarke Skærlund Risager's work, I learned that the potential of our canvassing and activism to achieve systemic change depended largely on moving tenants towards political action—a challenge in itself, considering how neoliberal messaging aims to dissuade and stifle any form of anti-capitalist struggle. My collaboration with volunteers in the tenant movement has enriched my interdisciplinary design practice by allowing my work to have a meaningful impact. Having immersed myself in these grassroots issues, I see an expanded scope for design advocacy within my practice where my design and my activist work are two sides of the same coin.

As I reach the conclusion of this project, I consider the utility of creating a *culture of design* (Drenttel & Helfand 2003) which is rooted in social and political critique of mediums (texts, procedures, and discourses) which purport to make Canada's housing system equitable. While striving to make design practice a more politically engaged and accountable discipline, I also intend to continue my involvement in the tenant movement through grassroots work and direct engagement, and this feels almost like a vocation now. Additionally, I will look for opportunities to continue my process of adapting analytical design frameworks that expose and challenge extra-legal tactics that the propertied class will inevitably add to the landlord playbook. I will certainly integrate design advocacy into my research perspectives and make it part of my design practice going forward.

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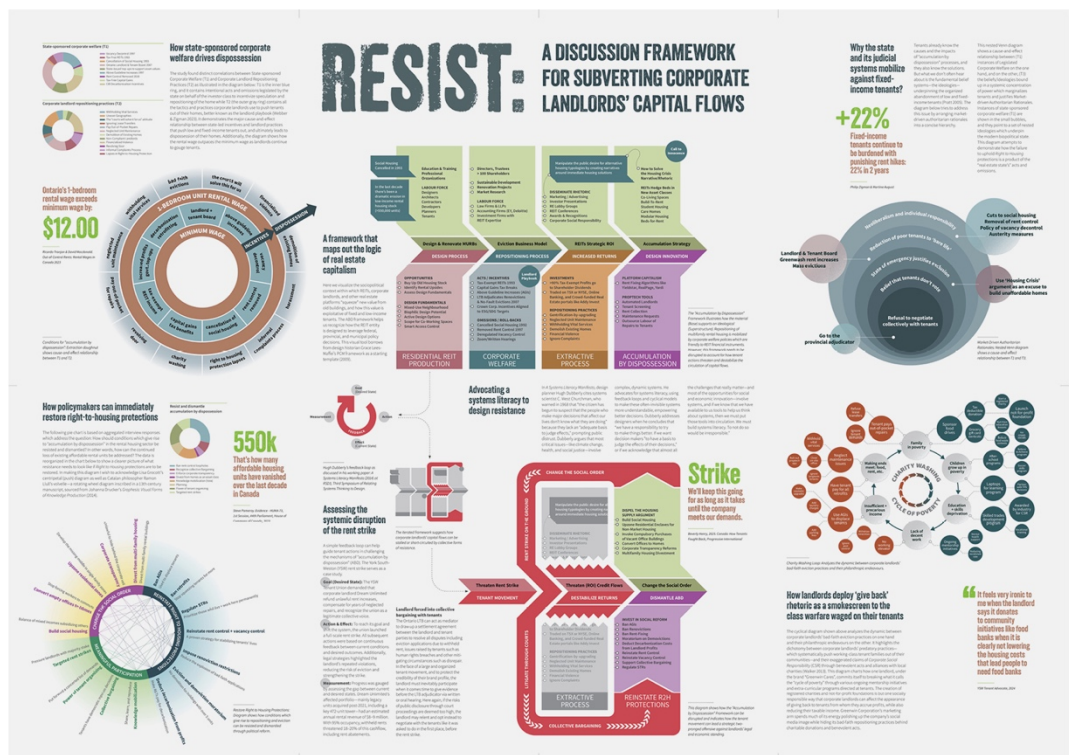
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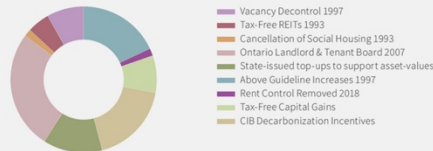
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Appendix

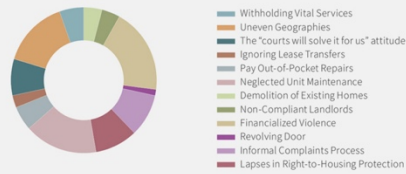


Overview of Systems Map (folded + unfolded) © Susan Campbell

State-sponsored corporate welfare (T1)



Corporate landlord repositioning practices (T2)



How state-sponsored corporate welfare drives dispossession

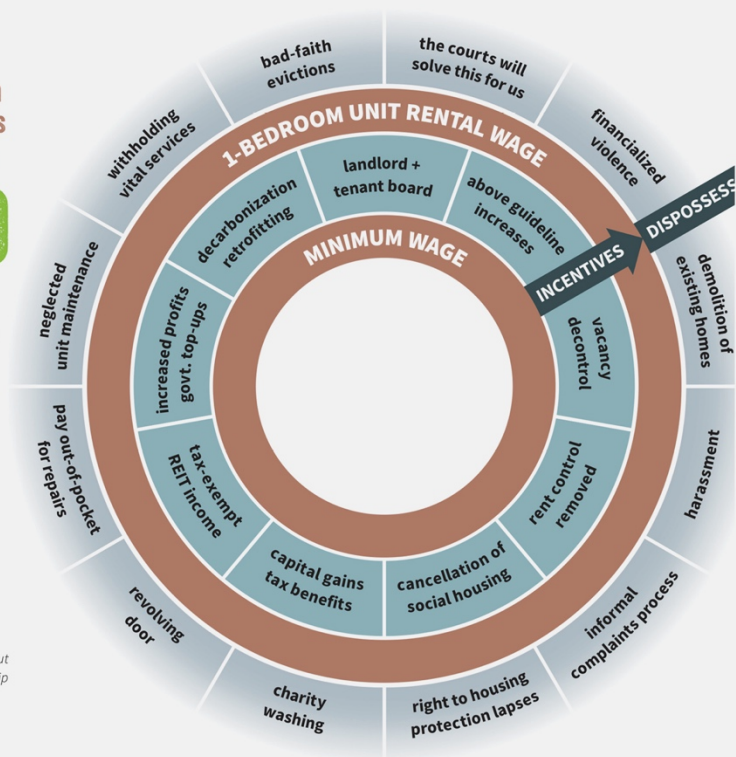
The study found distinct correlations between State-sponsored Corporate Welfare (T1) and Corporate Landlord Repositioning Practices (T2) as illustrated in the diagram below: T1 is the inner blue ring, and it contains intentional acts and omissions legislated by the state on behalf of the investor class to incentivize speculation and repositioning of the home while T2 (the outer gray ring) contains all the tactics and practices corporate landlords use to push tenants out of their homes, better known as the landlord playbook (Webber & Zigman 2023). It demonstrates the major cause-and-effect relationship between state-led incentives and landlord practices that push low and fixed-income tenants out, and ultimately leads to dispossession of their homes. Additionally, the diagram shows how the rental wage outpaces the minimum wage as landlords continue to gouge tenants.

Ontario's 1-bedroom rental wage exceeds minimum wage by:

\$12.00

Ricardo Tranjan & David Macdonald.
Out-of-Control Rents: Rental Wages in
Canada 2023

Conditions for "accumulation by dispossession": Extraction doughnut shows cause-and-effect relationship between T1 and T2.



Detail of Systems Map © Susan Campbell.

How policymakers can immediately restore right-to-housing protections

The following pie chart is based on aggregated interview responses which address the question: How should conditions which give rise to "accumulation by dispossession" in the rental housing sector be resisted and dismantled? In other words, how can the continued loss of existing affordable rental units be addressed? The data is reorganized in the chart below to show a clearer picture of what resistance needs to look like if *Right to Housing* protections are to be restored. In making this diagram I wish to acknowledge Lisa Grocott's centripetal (push) diagram as well as Catalan philosopher Ramon Llull's volvelle—a rotating wheel diagram inscribed in a 13th century manuscript, sourced from Johanna Drucker's *Graphesis: Visual Forms of Knowledge Production* (2014).

Resist and dismantle accumulation by dispossession

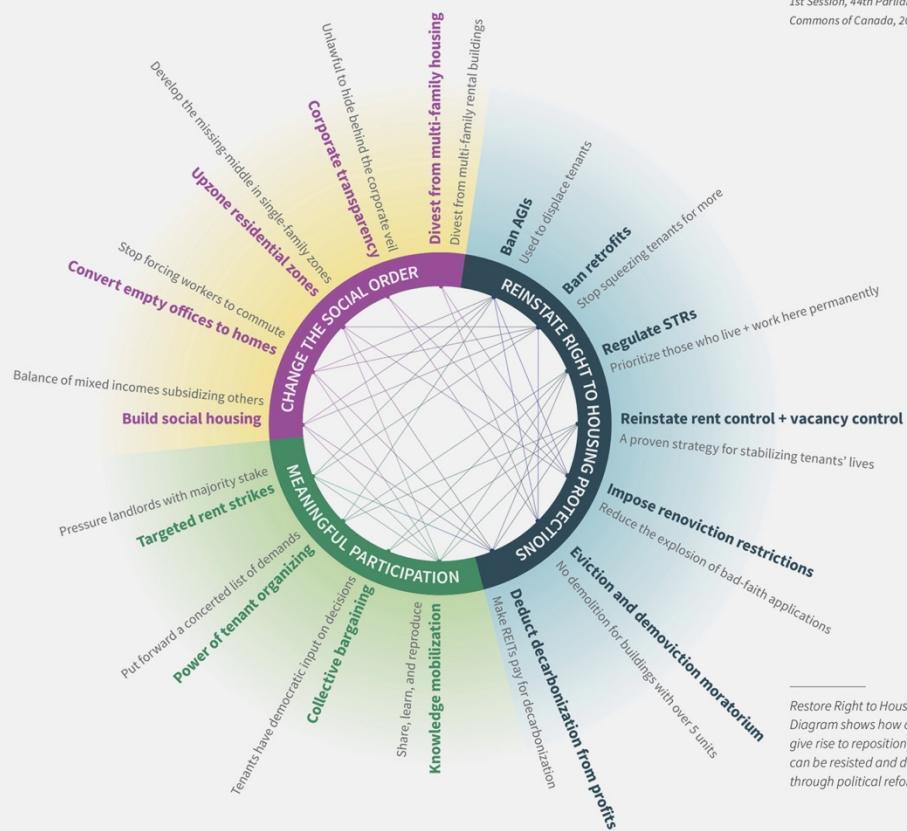


- Ban rent control loopholes
- Recognize collective bargaining
- Enforce corporate transparency
- Divest from homes as an asset class
- Knowledge mobilization (Vote)
- Planning
- Power of tenant organizing
- Targeted rent strikes

550k

That's how many affordable housing units have vanished over the last decade in Canada

Steve Pomeroy. Evidence - HUMA-73, 1st Session, 44th Parliament, House of Commons of Canada, 2023



Restore Right to Housing Protections: Diagram shows how conditions which give rise to repositioning and eviction can be resisted and dismantled through political reform.

Detail of Systems Map © Susan Campbell.

Why the state and its judicial systems mobilize against fixed-income tenants?

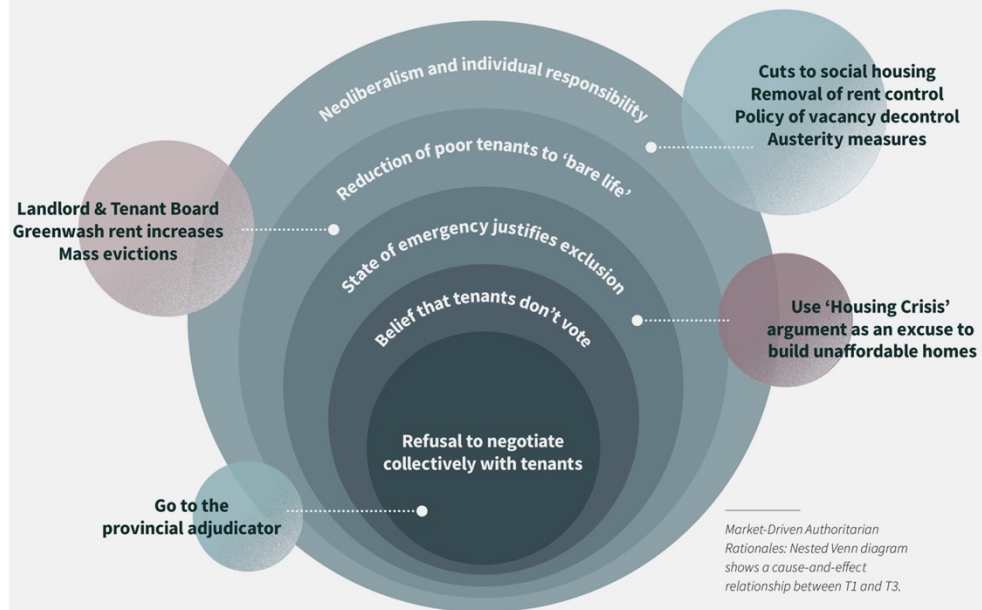
+22%

Fixed-income tenants continue to be burdened with punishing rent hikes: 22% in 2 years

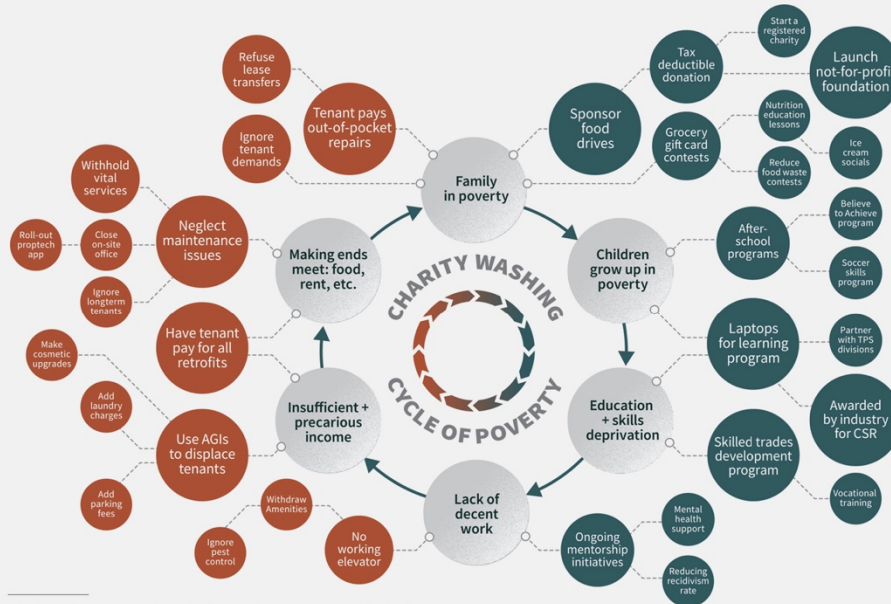
Philip Zigman & Martine August

Tenants already know the causes and the impacts of "accumulation by dispossession" processes, and they also know the solutions. But what we don't often hear about is the fundamental belief systems—the ideologies—underpinning the organized abandonment of low and fixed-income tenants (Pratt 2005). The diagram below tries to address this issue by arranging market-driven authoritarian rationales into a concise hierarchy.

This nested Venn diagram shows a cause-and-effect relationship between (T1) instances of Legislated Corporate Welfare on the one hand, and on the other, (T3) the beliefs/ideologies bound up in a systemic concentration of power which marginalizes tenants and justifies Market-driven Authoritarian Rationales. Instances of state-sponsored corporate welfare (T1) are shown in the small bubbles, and they point to a set of nested ideologies which underpin the modern biopolitical state. This diagram attempts to demonstrate how the failure to uphold *Right to Housing* protections is a product of the "real estate state's" acts and omissions.



Detail of Systems Map © Susan Campbell



Charity Washing Loop: Analyzes the dynamic between corporate landlords' bad-faith eviction practices and their philanthropic endeavours.

How landlords deploy 'give back' rhetoric as a smokescreen to the class warfare waged on their tenants

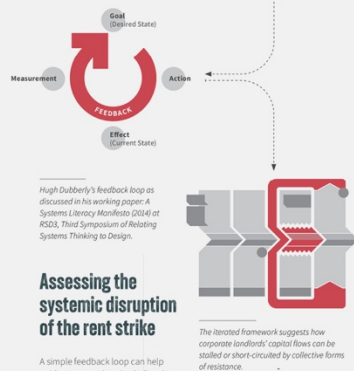
The cyclical diagram shown above analyzes the dynamic between corporate landlords' bad-faith eviction practices on one hand and their philanthropic endeavours on the other. It highlights the dichotomy between corporate landlords' predatory practices—which systematically push working-class tenant families out of their communities—and their exaggerated claims of *Corporate Social Responsibility* (CSR) through benevolent acts and alliances with local charities (Walker 2013). This diagram charts how one landlord, under the brand "Greenwin Cares", commits itself to breaking what it calls the "cycle of poverty" through various ongoing mentorship initiatives and extra-curricular programs directed at tenants. The creation of registered charities and not-for-profit foundations is but one socially responsible way that corporate landlords can affect the appearance of giving back to tenants from whom they accrue profits, while also reducing their taxable income. Greenwin Corporation's marketing arm spends much of its energy polishing up the company's social media image while hiding its bad-faith repositioning practices behind charitable donations and benevolent acts.

“It feels very ironic to me when the landlord says it donates to community initiatives like food banks when it is clearly not lowering the housing costs that lead people to need food banks

YSW Tenant Advocate, 2024

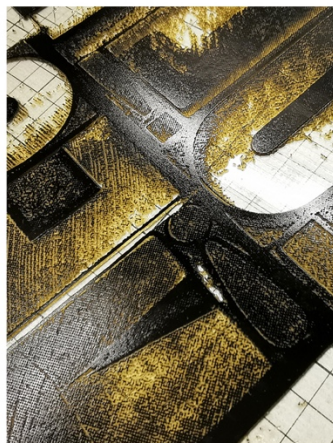
RESIST:

A DISCUSSION FRAMEWORK FOR SUBVERTING CORPORATE LANDLORDS' CAPITAL FLOWS

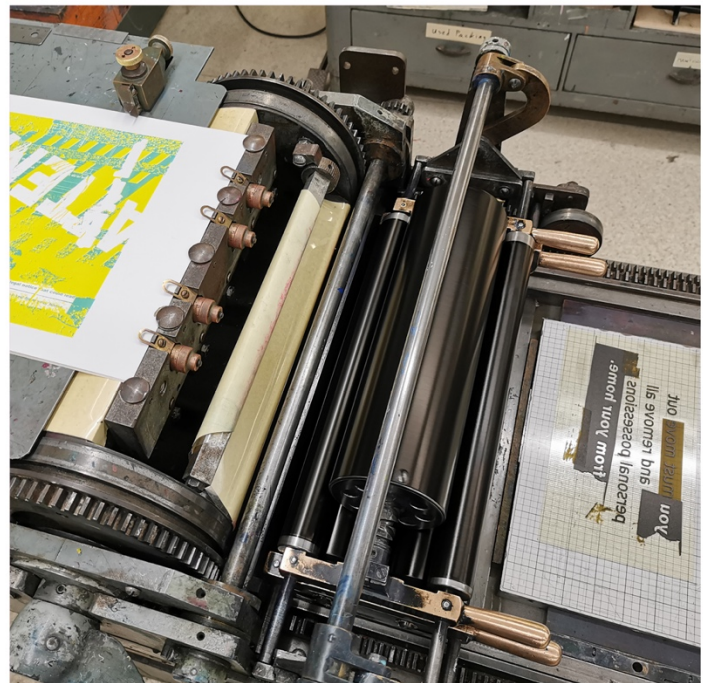
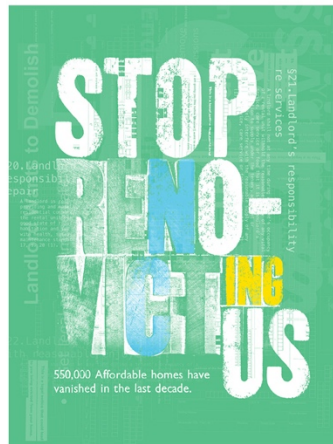
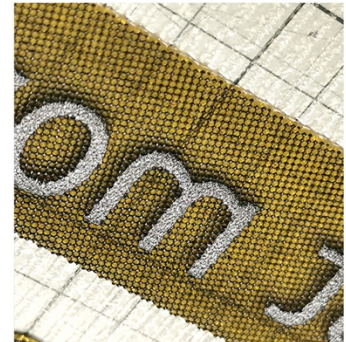




Working with wood type on the Vandercook press. © Susan Campbell



*Risographs and overprinting with polymer plates.
© Susan Campbell*



Overprinting on risographs using multiple passes. © Susan Campbell



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