

Index

- Aalbers, M. 9, 48, 50
acceptability, of housing 189
Accessory Dwelling Units (ADUs) 206–7
‘accumulation by dispossession’ 39
adequate housing 18, 21
adjustable rate mortgages (ARMs) 78
ADUs *see* Accessory Dwelling Units (ADUs)
affordable housing 5, 11, 48, 66, 72–4, 189–90
 and accessibility 166
 Australia’s policy approach for 142
 in China 102, 103
 private sector investment in 212
 rental housing 214
Airbnb 5, 11, 202–4, 212
 accommodations 204
 of affordable housing 205
 explosive growth of 203
AlSayyad, N. 84, 85, 87, 96
America, sharing housing in 200–202
American Keynesianism 55
amniyat (security) 90
amortisation 68
Andrew, M. 71
Apartheid, in South Africa 21
ARMs *see* adjustable rate mortgages (ARMs)
Aron, J. 77
Asian currency crisis (1997) 59
‘asset-based welfare’ 52
Assistance with Care and Housing Program 144
August, Martine 9–10
Australia
 economic rationalism in 138
 ‘group households’ in 200
 ongoing housing affordability in 132
 Salvation Army in 133, 135
 vulnerable populations in *see* vulnerable
 populations, in Australia
 watershed disability reform program 144
Australian Capital Territory 217
Australian Competition and Consumer
 Commission (2018) 78
Australian Law 77
Badev, A. 74
Bagmati Action Plan 91–3
Bagmati River in Kathmandu 91
Bayat, A. 84, 93
Beck T. 74
Bhabha, H.K. 86
Blacksands 93–4
borrowers 67
 types of 69
 on variable rate mortgages 68
Bourassa, S.C. 71
Bourdieu, P. 184
Brenner, N. 86
Brenner, R. 59
Bretton Woods system 54–6, 58–9
Brueckner, J.K. 67, 69
Buckley, M. 32
Bush, George 119
Bush, George W. 88, 89

Calogero, Pietro 9
Calthorpe, P. 157
Campbell, J.Y. 75, 76, 78
Canadian National Occupancy Standard (CNOS)
 190–92, 196
Canadian population 137
capital market linkages 73
capitalism 32
carbon emissions 6
Carp, Jana 199
Cerberus 38
cheap rental housing (CRH) programme 101,
 103, 105–8
Cheng, J. 102
China
 divergent PRH approaches 110–12
 economic reform 107
 fiscal and taxation reforms 107
 housing affordability in 102, 103
 national housing policy *see* national housing
 policy, in China
 post-1978 reform period 110

- public housing
 - programmes in 105–7
 - provision in 9
 - public rental housing programme 100, 105–8
- Chinese housing reform 100
- Chiodelli, F. 219
- Chongqing 107
 - economic growth 111
 - municipal government 110
 - PRH provision in 109
 - public housing provision in 108
- city governments 85
- civil and political rights 18
- class–space dynamics 170
- climate change, impacts of 4
- Clinton administrations 119
- CNOS *see* Canadian National Occupancy Standard (CNOS)
- Coates, B. 66
- Cocco, J.F. 75
- cohousing models 219
- Colibaly, B. 73
- colonization 87
- commercial housing 101
- Committee for Economic Development Australia 142
- Community Land Trust model 217
- concentrated poverty 122
- contemporary housing research 8
- core housing needs 189–91
- Cornell, Victoria 10
- credit constraints 71
 - financial system without 72
 - household 68
 - of lower-income households 72
- credit rationing 70–72
- CRH programme *see* cheap rental housing (CRH) programme
- cross-country variations 76, 78
- Crouch, C. 32
- cultural adequacy 187
- cultural identity 187
- Curran, D. 59

- Daley, J. 66
- Damhuis, Rik 10
- Dangol, Neeraj 9
- Davis, P. 72
- Day, J. 9, 94
- Dean, Jennifer 10
- debt explosion 33
- debt financing 68
- debt-led accumulation model 41
- decentralisation, of economic power 107
- Decision on Deepening the Urban Housing Reform, The* 101
- decomposing modernity 88
- deconcentration theory 122–3, 125
- default constraint 69
- demographic composition 111
- demography 167–9
- demolition, of public housing 120, 121, 126
- de-/re-regulation of mortgage markets 34–5
- de-segregation 86
- destination 94–5
- Deutsch, E. 67–8
- Deutsche Bank 37
- development costs, housing policy innovation 214–16
- development theory 86, 87
- discount/teaser rate mortgages 69
- disequilibrium rationing 69
- divergent PRH approaches
 - demographic composition 111
 - economic development 111
 - land constraints 111–12
 - local governance 110–11
- down payment 68
- Duca, J.V. 71
- dynamic rationing 70

- Ebrahim, M.S. 78
- ECB *see* European Central Bank (ECB)
- economic and comfortable housing (ECH) 101, 103, 105–8
- economic context 69
- economic development 33, 111
- economic growth, in Chongqing 111
- economic recession 6
- economic reform, Chinese 107
- economic sector 2
- economic theory 55
- Economist, The* 187–8, 196
- eco-tourism 155
- eco-villages (EVs) 153–4, 161, 218
 - challenges off 156–7
 - characteristics 154
 - environmental issues 154
 - history of 153
 - key strengths of 156
 - large-scale development of 156
 - livability and equity in 156
 - opportunities of 154–6
- Edelman, E. 205

- egalitarianism 132
 11th Five-year Plan period (2006–2010) 108
 Emirate of Afghanistan 88
 Enforcement Warrant (2014) 95
 Engelhardt, G.V. 71
 environmental gentrification 160
 environmental sustainability 10
 'e'-planning innovations 213
 Equality and Human Rights Commission 24
 equality, right to housing 25–6
 equilibrium credit market rationing 70
 equity, sharing 216–19
 escalator regions 168
 Europe homelessness 136
 European Central Bank (ECB) 60
 European Pillar of Social Rights 142
 European Union
 housing wealth 33
 social housing in 139
 Eurozone trade relations 58
 evidence-based policy-making 3
 'expectations of modernity' 87
 extended case method 88
- Faulkner, Debbie 10
 Ferguson, J. 87, 88
 Fields, D. 37
 financial innovations 50, 78
 Financial Institutions Reform, Recovery and
 Enforcement Act (1989) 34
 financialization 5, 24–5, 31–2
 definition 31
 of housing 5, 9, 32
 state policies promoting 51–3
 key aspect 51
 landlords 37–40
 literature 31
 mortgage loans, lenders and home-owners
 32–7
 neoliberalization and 51–2
 privatization and 37
 process 42
 of rental housing 37–40
 tenants 37–40
 wage suppression and 58
 fixed exchange rate system 54, 59
 fixed-rate mortgages (FRMs) 74, 78
 Fordist–Keynesian period 117, 118
 foreign-buyers tax 49
 Foundation Abbé Pierre – FEANTSA 132, 137, 142
 FRMs *see* fixed-rate mortgages (FRMs)
 Functional Zero approach 143
- Gan, Q. 72
 gender inequality 26
 GFC *see* global financial crisis (GFC)
 GHLC *see* Government Housing Loan
 Corporation (GHLC)
 Gieryn, T. 184
 Gilman, R. 154
 Glass–Steagall Act 56
 Global-EcoVillage Movement 154
 global financial crisis (GFC) 24, 37, 47, 66
 labor-market security 169
 global housing bubble 49
 affordability crisis 49
 housing policies 51–3
 in post-GFC era 59–61
 rising inequality 49–51
 US dollar as world reserve currency
 53–9
 'global minotaur' system 57
 global surplus recycling mechanism (GSRM) 54,
 56, 59
 globalization 5
 Godfrey, Sarah 10
 Gotham, K.F. 34
 Government Housing Loan Corporation (GHLC)
 72
 Gowen, P. 56
 Great Recession 60, 206
 Greater Vancouver Regional District (GVRD)
 191–3
 Grenfell Tower fire 16–17, 23
 Grootboom case of 2000 21
 Grootboom, Irene 21
 GSRM *see* global surplus recycling mechanism
 (GSRM)
 Guiso, L. 71
 Gurran, Nicole 11
 GVRD *see* Greater Vancouver Regional District
 (GVRD)
- Habitat conference in 1976 185
 Hanieh, A. 32
 Hao Wu 9
 Haran, M. 72
 Hartz IV-model 39
 Harvey, D. 32, 39
 Haurin, D. 67
 Hayashi, F. 68
 Heidegger, M. 184
 Hemmens, George 199
 Hendershott, P. 67
 Hill, R. 72

- HIP Housing *see* Human Investment Project (HIP) Housing
- Hoch, Charles J. 199
- Hochstenbach, Cody 10
- Hohmann, Jessie 8
- homelessness 131, 143
interventions and programs 143
- home-ownership 32–7, 52, 58, 61, 135, 214
timing of 70–72
for young households 71
- HOPE VI program (1993–2010) 120–21, 126
- house price Keynesianism 32, 58
- house price variations 76
- household decision-making 67–9
- housing 2
affordability *see* affordable housing
characteristics 4
conditions 3
cultural perspectives 6
EU in 2011 33
feminist perspectives 6
financialization *see* financialization
inequality 100
markets 6, 68
neo-classical economic approach 6–7
perspectives on 6–8
policy impacts on 7
portfolios 38
problems 3
research process 7–8
solutions 3
structuralists 6
in twenty-first century 8
in 2000s 3–6
types 101
- Housing Australia* 142
- Housing Development Plan of the Shenzhen Municipality* (2006–10) 108
- Housing First approach 143
- hukou* population 109
- Human Investment Project (HIP) Housing 205
- Human Right to Adequate Housing 184
- human rights
equality and 25
to housing in UK 24
livability as 184–7
power of 27
public accountability and private unaccountability in 23
recognition and realization 24
violations 25
- Human Rights Watch 89
- Hutchison, N. 73, 75
- ICESCR *see* International Covenant on Economic, Social and Cultural Rights (ICESCR)
- ‘illegal encroachers’ 17
- Inclusionary Affordable Housing Program 220
- inclusionary planning approaches 220–21
- indemnity housing project 106
- Indian constitution 22
- Indigenous populations 136
- inequality
housing 100
rising 49–51
- informal urban housing 84
political relations of 85
and urban regimes 85
- informalisation 91
- informality, housing 85
- innovations
in affordability policies
dimensions of 214
notion of 211
social housing sector 212
and wider housing system 211–14
in housing policy 11
- ‘intentional community’ movements 216–19
- inter vivo transfers 71
- interest rates 52
on mortgage loans 67
- intergenerational transfer 71
- International Bank for Reconstruction and Development 54
- International Clearing Union 54
- International Covenant on Economic, Social and Cultural Rights (ICESCR) 18, 19, 26
prima facie violation of 20
- international human rights law 17, 23
in right to housing 18–20, 26
- International Monetary Fund 54
- International Organization for Migration (IOM) 94–5
- International Security Assistance Force (ISAF) 89–90
- IOM *see* International Organization for Migration (IOM)
- ISAF *see* International Security Assistance Force (ISAF)
- Ito, T. 68

- Jackson, Hildur 154
 Jackson, Ross 154
 Jappelli, T. 71
 Jones, S. 73
 judicial activism, power of 22
 Jung, S.W. 155
- Ka Ling Cheung 9
- Kabul
 military operation in 89
 municipal limits 89
 resettling in 90
 risk–calculus inverts 90
 security (2002) 90
 security zone 89
 United Islamic Front 88
 urban regime of 90
- Kabul Master Plan 90
- Kabul Municipality (KM) 90
- Kathmandu
 Bagmati River in 91
 Metropolitan government 92
 quasi-recognition in 91
 rapid growth of 91
 riverbank settlements in 91, 92
- Kau, J.B. 70
- Keating, W.D. 156
- Keenan, D.C. 70
- Keil, R. 52
- Kellogg, W.A. 156
- Keynes, John Maynard 54
- Keynesian theory 50
- KM *see* Kabul Municipality (KM)
- 'knock-on' rights violations 17
- Koblyakova, A. 73, 75, 76
- Kondo, M. 206
- Kothari, Miloon 189
- LaFayette, W.C. 67
- land constraints 111–12
- landlords 37–40
- land-use approach 152
- LaSalle Bank 37
- Lauster, Nathanael 10–11
- Leadership in Energy and Environmental Design (LEED) 152
- Leece, D. 66–8, 73
- LEED *see* Leadership in Energy and Environmental Design (LEED)
- Lefebvre, H. 32, 95
- LeGates, R. 112
- lenders' decision-making 69–70
- Levin, E. 76
- Lewis, Oscar 122
- Ley, D. 49
- Li, G. 73
- Life-changing Magic of Tidying Up, The* (Kondo) 206
- life-course
 demography and urbanization 167–9
 different phases in 167
 events 10
 financial and non-financial support 170
 neighborhoods 175–7
 regional household dynamics, changes in 170–74
 and residential behavior 166–7
 stages and transitions 166, 172–4
 structural housing-market transformations and 169–70
 transition 167
- life-cycle model 166
- LILAC *see* low Impact Living Affordable Community (LILAC)
- Linneman, P. 71
- liquidity constraint 74
- livability 183
 concept 10
 conceptualizations and metrics of 186
 concern with aspects 193
 defining and measuring 195–6
 growth and 192
 as human right 185, 187
 international rankings for 189
 Metro Vancouver 191–5
 national and sub-national standards 189–91
 as policy 184–7
 rankings 187–9
- Livable Region 1976/1986* plan 191–3
- 'Liveable Chongqing' 108
- loan-to-value ratios 69, 72, 74
- local governance 107, 110–11
- London, Grenfell Tower Fire in 16–17
- long-term affordability 217
- long-term investment 39
- Loukaitou-Sideris, A. 85
- low Impact Living Affordable Community (LILAC) 218
- low-income households 100, 103, 106, 171
- Luca, M. 205
- Marcuse, P. 119
- market housing 119–20, 217
- market-oriented approach 110

- market-oriented housing reform 100
- Master Plan of Kabul 90
- Mayer, C.J. 71
- McCord, M. 72
- McGreal, S. 72
- McNally, D. 59
- median housing affordability 188
- Meen, G. 71
- Megbolugbe, I.F. 71
- Mercer rankings 187
- Metro Vancouver 191–5
- Metro Vancouver 2040: Shaping Our Future* 193
- Milbank 37
- Miles, D. 73
- military operation in Kabul 89
- Miller, N. 73
- 'Min Sheng Shi Tiao' 108
- minimum core, of right to housing 19
- Ministry of Housing and Urban–Rural Development (MoHURD) 108
- Ministry of Urban Development and Housing 90
- mixed-income redevelopment 116, 120, 121
- deconcentration theory 122–3
- in practice 126
- of public housing 124
- social mix 123–6
- modern financial systems 75
- modernization projects 87
- MoHURD *see* Ministry of Housing and Urban–Rural Development (MoHURD)
- Montagnoli, A. 76
- Moriizumi, Y. 67–8, 71, 72, 76
- mortgage affordability 66–7, 72–4, 77–9
- mortgage contract
- financial features of 75
- regional variations in 75
- mortgage-debt-to-GDP ratio 33
- mortgage demand model 67
- mortgage loans
- credit rationing 70–72
- depth and penetration 74
- home-ownership, timing of 70–72
- housing affordability 72–4
- interest rate on 67
- lenders and home-owners 32–7
- mortgage system 77–9
- regional variation 74–5
- mortgage markets 72
- cross-country variation in 78
- de-/re-regulation of 34–5
- globalization and financialization 34
- institutional features of 75
- institutions and mortgage demand 75–7
- rental tenancy and 'financial repression' in 58
- rise of 33–4
- subprime and predatory lending 35–7
- mortgage securitization 49, 53, 58
- mortgages theory
- perspectives on
- household decision-making 67–9
- lenders' decision-making 69–70
- Muellbauer, J. 77
- Mukhija, V. 85, 206
- multifunctionality 219
- municipal government 108
- Murie, A. 102
- Musterd, Sako 10
- Mutual Home Ownership Society 218
- Naoi, M. 76
- national and sub-national livability standards 189–91
- National Disability Insurance Scheme 144
- national housing policy
- in China 100
- CRH and ECH programme 103
- implementation 107–10
- low-income 106
- overview of 101–5
- public housing provision 101, 103, 105
- stages in 104–5
- of Vanuatu 94
- National Policy on Climate Change and Disaster-induced Displacement* 94, 95
- natural disasters 6
- negative stereotypes, of African Americans 203
- neo-classical economic approach 6–7
- neoliberalism 48, 51, 211, 219
- 'roll-out' vs. 'roll-back' 51
- 'roll-with-it' 52
- New Wall Street system 56, 59, 61
- Nixon administration 118
- non-mortgage lending 33
- North Atlantic financial crisis 33, 35
- Numbeo ratings 188
- ongoing housing affordability, in Australia 132
- 'organized irresponsibility' 59, 62
- Ortalo-Magne, F. 68
- Ost, C. 71
- Ostas, J. R. 75
- Overall Land Use Plan (2006–2020)* 112
- owner-occupied sector 169

- Peck, J. 51, 119
- pension funds 50
- Pereira, A. 42
- performance evaluation system 107
- periodization 48
- peri-urban population 95
- personal bankruptcy 77
- planning reforms 213
- political informality 96
- political struggles 20
- Port Vila, Vanuatu 93–6
- post-colonial critique 87
- postcolonial theory 86
- post-reform China, urban governance in 107
- predatory lending 36
- prefabrication 214
- PRH programme *see* public rental housing (PRH) programme
- price-to-income ratio 72
- private asset accumulation 52
- private equity funds 38–9
- private rental sector 212
- private sector 51, 52
- private sector provision 217
- private unaccountability 23
- privatization
- and financialization 37
 - right to housing 23–4
- privatized Keynesianism 32, 58
- progressive realization 21
- 'promise of modernity' 87, 88
- psychological needs 15
- public accommodations laws 203
- public accountability 23
- public housing
- dismantling and redevelopment 120–21
 - production 117–18
 - withdrawal 118–19
- public housing provision system 9, 101, 103, 105–8
- public rental housing (PRH) programme 100, 105–10
- in Shenzhen and Chongqing 109
- QE programs *see* quantitative easing (QE) programs
- quality-of-life rankings 187, 188
- quantitative easing (QE) programs 60–61
- quiet-encroachment strategy 93
- Rady, S. 68
- rankings, livability 187–9
- Rao, J. 76
- Reagan administration (1981–1989) 119
- Reagan, Ronald 56
- real estate 41
- Real Estate Investment Trusts (REITs) 37–40
- Real House Price Index (2000–17) 48
- record of natural disasters 188
- refinance loans 36
- Regier, Kristen 10
- regional household dynamics, changes in 170–71
- regional housing demand 75
- regional variation, mortgage loans 74–5
- Regulation of Public Rental Housing 107
- regulatory power 107
- REITs *see* Real Estate Investment Trusts (REITs)
- rental housing 58
- market 37–40
- repayment affordability 72
- repayment flexibility 69
- residential behavior 166–7
- residential mortgage-backed securities (RMBS)
- 34
- residential orientations 174
- residualization, of social housing 169
- re-urbanization 168
- revitalization programs 121
- Riddiough, T. 73
- 'Right to Buy' program 119
- right to housing 15–16
- equality 25–6
 - financialization 24–5
 - Indian constitution 22
 - instability of 22
 - in international law 18–20, 26
 - content and scope 18
 - obligation 18–19 - minimum core of 19
 - national constitutions 20–22
 - privatization 23–4
 - realization 23, 26
 - recognition 15
 - South African constitutions 21–2
 - in 2005 15
 - violation
 - forced evictions for carbon trading 17–18
 - Grenfell Tower fire 16–17
- risk–calculus inverts 90
- riverbank settlements 91
- government agencies in 92
 - in Kathmandu 91, 92
- RMBS *see* residential mortgage-backed securities (RMBS)

- 'roll-out' vs. 'roll-back' neoliberalism 51
 'roll-with-it' neoliberalization 52
 Romainville, A. 42
 Rosenthal, S.S. 71
 Roy, A. 84, 85, 87, 96

 Sa-Aadu, J. 70
 Salvation Army in Australia 133, 135
 Scandinavian model 154
 Schaff, A.H. 75
 Schmid, C. 86
 Schwartz, H. 57, 58, 60
 Seabrooke, L. 58
 second demographic transition 166, 167
 securitization 34, 70
 evolution of 52
 mortgage funds through 73
 of mortgage loans 35
 security of tenure 185, 192
 Shackleton, M. 78
 Shao, L. 102
 shared equity programmes 216–19
 sharing housing 199
 in America 200–202
 equity and intentional communities 216–19
 existing space 202–5
 inclusionary planning approaches 220–21
 intensive land use as 205–7
 'killer app' for 207
 reducing construction and development costs
 214–16
 sheer irrelevance 20
 Shen, James 208
 Shenzhen 107
 municipality 108, 110, 112
 non-registered population 111
 PRH provision in 109
 public housing provision in 108
 Shiller, R. 78
 Shirk, S.L. 87
 short-term investment 39
 single-family houses, in North America 187
 single-room accommodation 193
 Sirmans, C.F. 70
 Slemrod, J. 68
 social exclusion 134
 social housing 117–19
 innovation in 212
 residualization of 169
 social justice 25
 social mix 116, 121, 123–7
 social movements 15, 20, 21

 social/subsidised housing 16
 socio-economic rights 18–21, 25
 Soederberg, S. 58
 Sólheimar Eco-Village 155
 South African constitutions 21–2
 spatial security 89
 SSD *see* System of Social Datasets (SSD)
 stochastic lifecycle model 68
 Stone, Clarence 95
 structural constraints 3
 structural housing-market transformations
 169–70
 subprime mortgage lending 35–7
 supply-side provision, of public housing 212
 sustainable housing
 characteristics 152, 153
 definition of 151
 eco-villages *see* eco-villages
 futures for 160–61
 transit-oriented development *see* transit-
 oriented development
 System of Social Datasets (SSD) 171

 talented migrants 110
 'tangle of pathology' 122
 Taomi Community Development Association
 (TCDA) 155
 TCDA *see* Taomi Community Development
 Association (TCDA)
 TCHC *see* Toronto Community Housing
 Corporation (TCHC)
 tenants 37–40
 African American 120
 Thatcher administration (1979–90) 119
 Tickell, A. 51, 119
 'tiny house' movement 216
 Tiwari, P. 9, 67–8, 73, 75, 76
 TOD *see* transit-oriented development (TOD)
 Tomlinson, Richard 9
 Toronto Community Housing Corporation
 (TCHC) 116, 121
 'transformative' document 21
 transit-oriented development (TOD) 157–8,
 161
 challenges 159–60
 component 160
 negative impact 160
 opportunities 158–9
 positive impacts 159
 primary benefit 158
 social sustainability 159
 trial-and-error progression 106

- Tropical Cyclone Pam 93
 Trump administration 61
 Trump, Donald 8
 Tually, Selina 10
 12th Five-year Plan period (2011–2015) 105, 107, 108, 110
 two-period theoretical model 67–9
- Uganda
 forced evictions for carbon trading 17–18
 UIF *see* United Islamic Front (UIF)
- UK
 Equality and Human Rights Commission 24
 Grenfell Tower Fire in 16–17
 households 73
 housing in 23
 mortgage affordability in 73
 UK Council of Mortgage Lenders 216
 UN Committee on Economic, Social and Cultural Rights (UNCESCR) 18
 UN Habitat 151
 UN Habitat conference (1976) 191
 UN Special Rapporteur on Housing 25, 26
 UNCESCR *see* UN Committee on Economic, Social and Cultural Rights (UNCESCR)
Under One Roof: Issues and Innovations in Shared Housing (Carp & Hoch) 199
 UNHRC *see* United Nations Human Rights Council (UNHRC)
 United Islamic Front (UIF) 88–9, 91
 United Nations Human Rights Council (UNHRC) 92–3
 universal global currency 54
 urban housing 101
 planning 6
 policy 103
 population growth 168
 urban informality 84–6
 formal and informal spaces 85
 Kabul *see* Kabul
 Kathmandu *see* Kathmandu
 Port Vila, Vanuatu 93–6
 reality of 88
 scholarship on 84
 twentieth-century 96
 twenty-first-century 86
 urban regimes 85
 credibility of 87
 informal housing and 85
 of Kabul 90
 theory 86–8
 urbanization 32, 167–9
- US
 financial markets 56
 financial system 57
 housing markets 60
 interests for foreign policy 57
 oil production 55
 trading partners 58
vs. UK mortgage markets 73
 US Department of State in Kabul 85
 US dollar
 conversion 55
 raising value of 55
 and US dollar-denominated securities 56
 as world reserve currency 53–9
 US-led Coalition Forces 88
 USA recycling 56
- Vado, L. 74
 Valverde, M. 196
 Vancouver Declaration of Human Settlements (Habitat) 184
 van Gent, Wouter 10
 Vanuatu, Port Vila
 National Disaster Management Office 93
 national housing policy of 94
 urban informality 93–6
 variable-rate mortgages 74, 79
 ‘varieties of residential capitalism’ 58
 Varoufakis, Y. 55, 56
 Vickery, J. 73
 vulnerability 133–5
 in housing market 137–41
 vulnerable groups 133–5
 vulnerable populations, in Australia
 challenge, extent of 135–7
 current reality in 132
 housing of 133
 ongoing housing affordability in 132
 ultimate expression of 131
 vulnerability and vulnerable groups 133–5
- Wachter, S. 71
 Wachter, S.M. 71
 wage suppression 58
 Wagner, K. 71
 wait-and-watch approach 70
 Walks, Alan 9
 Wall Street system 56–7
 Walley, S. 74
 Wang, Y.P. 102
 Ward, P.M. 85, 96
 Watson, M. 32

Wegmann, Jake 11
welfare-oriented socialist system 101
Wetzstein, S. 48
Wewerinke-Singh, M. 94
Whitehall Funds 38
wider housing system 211–14
Wilson, W. 122–3
Wiltshire, T. 66
Wojakowski, R. 78
women-only housing projects 218
Wright, R. 76

Yes In My Backyard (YIMBY) 206
YIMBY *see* Yes In My Backyard (YIMBY)
Yin, M. 71
'Ying Bao Jin Bao' 103
Young, I.M. 184
Yukutake, N. 71, 72, 76

Zhang, L. 112
Zhao, M. 112
Zoning & Development By-Law 194,
195