



BCHC - Ontario Convenings

What We Heard

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Summary

On December 11, 2023, CP Planning led 3 2-hour online convenings (one each for the Greater Toronto Area, Ottawa, and another for all other Ontario cities), to explore design approaches to the establishment of the Black Community Housing Centre (BCHC). These convenings were supported by the Black Planning Project and contribute to [national programming to develop the BCHC](#). The national programming is stewarded by the [Network for the Advancement of Black Communities](#), in collaboration with the [Community Housing Transformation Centre](#), through funding from CMHC and the Province of Nova Scotia.

The broad diversity of engaged stakeholders who participated included community organizations, government, private sector, and financial institutions. There were 60 participants overall; all participants identified as Black.

Across these convenings, participants highlighted systemic racism, limited access to affordable housing financing, and inadequate representation in decision-making as the top barriers to be addressed. Strong governance, transparent community-centered approaches, and sustainable funding strategies were identified as key strategies to overcome barriers.

The services identified as being most impactful to generate increased supplies of housing developed by the Black community were those designed to improve access to funding and financial resources, and the facilitation of collaborative spaces for knowledge exchange and partnership development.

Further engagements will take place over 2024, as part of national efforts to develop the BCHC.

The following pages are a synthesis of the convenings as listed in the Table of Contents. The raw data from the engagements are hosted in our Miro board [here](#), and Excel file [here](#). The password to view the Miro board is "Community."

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A. Greater Toronto Area

There were 37 participants in total.

A majority of the participants came from community organizing groups, including Black Lives Matter, and other coalitions – including the Toronto Community Benefits Network; some people also came from financial organization and developers; one from an environmental organization, one from a regional municipality (Kitchener Waterloo), and another municipality (Toronto), 1 academic.

A majority of the participants were male.

1.0 Barriers in the Black Community Housing Sector

1.1 What barriers exist in the Black Community Housing Sector that need to be addressed in order to secure success?

Most said that systemic racism in housing policies and practices were the greatest barrier. The second most identified barrier is tied between inadequate representation in decision making process and limited access to affordable housing financing. Tied with the fewest responses is the identification of innovative/culturally sensitive housing solutions, or land acquisition and zoning regulations.

Participants identified that a general lack of knowledge and resources is a barrier to securing funding. They also pointed out that the average person, along with decision-makers, often lack the necessary knowledge and resources, which hinders their ability to implement culturally sensitive solutions in housing initiatives.

2.0 Partnerships and Collaboration

2.1 Who are the key stakeholders (leaders, black-led organizations, activists, etc.) that the BCHC should develop partnerships with who could contribute to its success?

Community and Non-Profit Organizations

The provided list represents a diverse array of community and non-profit organizations encompassing urban planning and real estate groups (like ULI, RealPac, CahBC), environmental and sustainability-focused entities (such as NRCan, TAF, Clean Air Partnerships, Building Decarbonization Alliance), community-based organizations (TCBN, ACCA, RAIC, OAA), neighborhood and housing initiatives (Hogan's Alley, Residents groups, Habitat for Humanity, Create TO), foundations and trusts (Hamilton KIWANIS, Hamilton Community Foundation, Parkdale and Kensington Community Land Trusts), faith-based groups (churches, mosques), local community members, and other important stakeholders like Covenant House and grassroots childcare initiatives.

Government

The provided list encompasses a range of government entities and policy-focused organizations, including municipal bodies like the City of Toronto and the City of Hamilton, national agencies like CMHC, various housing secretariats and departments, the Housing Ombudsman, CABR, the Federal Ministry of Housing, housing advocates at the federal level, as well as educational institutions such as schools, all involved in housing and urban planning.

Private Sector and Financial Institutions

The provided list includes private sector and financial institutions such as REIT companies, foundations, credit unions, social capital ventures, ACCA, major banks, the Canadian Mortgage Association involved in land acquisition, CHRA focusing on community housing and homelessness intervention, all playing significant roles in community development and housing finance.

3.0 Sustainability of the BCHC

3.1 What steps can be taken or should be considered to ensure organizational sustainability of BCHC as a Black serving entity that is relevant to the needs of Black communities medium to long-term?

Participants identified several strategic steps to ensure the organizational sustainability of BCHC as an entity serving Black communities.

Firstly, continuous consultation with constituents was identified as crucial. This involves regular engagement in policy development processes, recognizing the importance of cultural differences, and being proactive in addressing long-term goals.

Secondly, a robust funding strategy was identified as essential, this encompassed considerations for construction costs, and diversified income sources to fund the work. Participants emphasized the need for a resilient funding strategy that adaptable to governmental changes.

Thirdly, the organization's governance and operational structure was identified to benefit from being reflective of BCHC's mission. This includes having a racially diverse board, predominantly Black, with members who have a strong connection to the community and are committed to actionable, practical policies. On a related note, it was identified that maintaining community trust by maintaining transparency in how rent is determined and who is involved in building projects is vital.

Lastly, it was identified that sustainability would be supported by initiating pilot projects and securing tangible results of building affordable housing early on. This would be supported by effective monitoring and evaluation programs tracking impact on neighborhoods, effectiveness, and responsiveness to the community's needs.

3.2 What models or approaches should BCHC be formed in or take in order to be sustainable?

There was equal support for community-based governance, and a collaborative partnership governance. There was less support for an integrated governance model.

Participants emphasized the strength in uniting community voices and leveraging collective knowledge, underscoring the importance of community involvement in decision-making processes rather than relying solely on government directives. They also highlighted the benefits of collaborating with existing non-profits for sustainability, while cautioning against the potential overshadowing of Black-led organizations in such partnerships.

4.0 Infrastructure and Capacity

4.1 Which services should be embedded in the BCHC that would support the capacity of the Black community to fully participate in community housing development?

Most said that services should focus on improving access to funding and financial resources. Tied in 2nd place were education workshop/training programs, networking and partnership development, and consultation and advisory services. The fewest number of people responded that the services should include technical support for project implementation.

Participants emphasized the significance of financial sustainability and labor force development for the center, the need for community access to knowledge and information, the creation of collaborative spaces for connection, the importance of sufficient community engagement, networking for the advancement of Black communities, and addressing the gap in awareness of available support programs.

4.2 What are the principles/values that should guide the operations of the BCHC?

The principle/values tied with the greatest preference is "Community Centred Approach" and "Transparency and Accountability." The second most noted principle/value is innovation and adaptability. The fewest identified culturally sensitive and respect as the principle/value to prioritize.

Participants underscored the necessity of a multifaceted approach in the Resource Centre, reflecting diverse needs such as those of individuals experiencing homelessness versus those looking to upsize. They emphasized the importance of community empowerment in decision-making, ensuring transparency and communication about capabilities, addressing specific housing needs of Canada's diverse regions, and leveraging technology and new funding opportunities to resolve structural issues affecting BIPOC communities.

5.0 Risks and Risk Mitigation

5.1 What are potential risks that could lead to the BCHC not fulfilling its mandate?

Most is tied with the lack of adequate funding and financial services and poor project management oversight. A distant second, is insufficient community engagement. The fewest identified communication gaps between stakeholders as the greatest risk.

Participants highlighted significant challenges in funding and knowledge for real estate and housing projects within the Black community, emphasizing the critical need for funding in the context of a housing crisis and the systemic difficulties in piloting housing projects, including bureaucratic hurdles and a lack of capital. They stressed the importance of agility in responding to market conditions and the need for inclusive community involvement to ensure that the housing needs and approaches reflect regional contexts.

6.0 Additional Remarks or Recommendations

6.1 Additional feedback

Though these comments were on items that did not receive the greatest amount of attention from participants, the information shared remains valuable for consideration.

Participants noted the importance of non-discrimination to ensure Black communities are adequately served. This included improving the dissemination of resources to address inequities that are systemic, as well as those specific to navigating financial systems.

Participants recognized the importance of affordable housing solutions that are sustainable in perpetuity and innovative approaches to address the long-term housing crisis. Towards this end, there was a call for more flexibility in building solutions and improvements in building codes to reduce costs.

It was identified that working at the municipal level may yield more effective results, especially in developing resources in the Black community and integrating essential services like childcare into housing projects.

B. Ottawa

There were 10 participants in total.

The titles and organizations of participants indicate a range of professionals from various sectors, including child and youth services, community support, technology outreach, human rights, urban planning, housing, and academia, all linked to Canadian institutions and initiatives aimed at improving social conditions and community development.

A majority of the participants were female.

1.0 Barriers in the Black Community Housing Sector

1.1 What barriers exist in the Black Community Housing Sector that need to be addressed in order to secure success?

Most said that limited access to affordable housing financing the greatest barrier. The second most identified barrier is inadequate representation in decision making. No one identified barriers in land acquisition and zoning regulations as a barrier.

Participants addressed the financial challenges. This includes those faced by the Islamic community due to religious restrictions on interest, which complicates financing through conventional means like the CMHC, and they highlighted the historical and ongoing racial disparities in access to financing. In addition, noted financial challenges was the mortgage system. It was noted that it was initially designed to benefit returning White soldiers after WW1, and structurally made it particularly difficult for the Black community to secure necessary funds even with collective efforts.

2.0 Partnerships and Collaboration

2.1 Who are the key stakeholders (leaders, black-led organizations, activists, etc.) that the BCHC should develop partnerships with who could contribute to its success?

Community and Non-Profit Organizations

The provided list includes a variety of Black organizations and community-focused groups dedicated to supporting African Canadian contractors, Black urban planning professionals, community health in Toronto, cooperative and multifaith housing initiatives, and a network of 16 community houses in Ottawa.

Government

The provided list reflects a government-focused approach to connecting Black community organizations with clerical and council departments, planning directors, and entities such as the antiracism secretariat, ESDC, Aria, and various Indigenous organizations to foster inclusive community planning and development.

Private Sector and Financial Institutions

The provided list comprises financial institutions, including banks, mortgage companies like CMHC, organizations focused on financial literacy, and academic institutions that engage in mutually beneficial partnerships.

Community Leaders

- The [Umoja Black Community Engagement Program at Carleton University](#)
- [Anna Kopec: Carleton University Assistant Professor, SPPA - School of Public Policy & Administration](#) – focuses on housing

3.0 Sustainability of the BCHC

3.1 What steps can be taken or should be considered to ensure organizational sustainability of BCHC as a Black serving entity that is relevant to the needs of Black communities medium to long-term?

To ensure the long-term sustainability of BCHC as a Black serving entity, participants identified the importance of aggressively pursuing funding, and protecting sustainability through fair compensation of BCHC human resources -- rather than relying solely on volunteers. To secure funds, it was noted that it essential to employ effective communication strategies, including a succinct elevator pitch and a well-defined organizational structure. Further towards this end, participants noted the importance of establishing early successes to gain community support, create comprehensive evaluation criteria in partnership with the community, and foster transparency.

In addition, participants highlighted the importance of an inclusive outreach strategy that acknowledges the diversity within Black communities, establishes clear process for board elections, criteria for partnerships. Related to this, was the impact of building capacity for future leadership, and establishing a talent pipeline for support across the development ecosystem.

3.2 What models or approaches should BCHC be formed in or take in order to be sustainable?

Most identified that a community-based governance model was preferred. Less than half supported a collaborative or partnership model, while no identified an integrated governance model as preferred.

Participants suggested that while partnering with organizations that have different mandates can be beneficial, it is crucial to maintain tight community engagement to ensure the organization remains focused on building community knowledge and that those involved are trustworthy. On a related note, participants highlighted the potential need for a national approach, as city-based strategies may not offer the same opportunities for widespread gatherings and engagement.

4.0 Infrastructure and Capacity

4.1 Which services should be embedded in the BCHC that would support the capacity of the Black community to fully participate in community housing development?

Most said that services should focus educational workshops and training programs. The second most responses had half as much support as this option. In 2nd place is networking and partnership development. The fewest number of people responded that the services should include research and data collection services.

Participants indicated that services need to facilitate knowledge and skills exchange within the community to ensure long-term success and the creation of spaces where the community can convene and share these resources.

4.2 What are the principles/values that should guide the operations of the BCHC?

The principle/values tied with the greatest preference is "Community Centred Approach." Tied in second are "equity and inclusivity," and "cultural sensitivity and respect." The fewest identified "Collaboration and partnerships" as the principle/value to prioritize.

Participants highlighted the value of assisting groups in exploring development through the lens of a development planner, and emphasized the approach of the Centre to shift from a system of "hand outs" to creating and funding systemic solutions. They highlighted the innovative contributions of Black women and others facing barriers, urging the Resource Centre to acknowledge and build upon these solutions, and underscored the importance of understanding the historical barriers impacting Black communities, coordinating for cultural **knowledge** over mere *sensitivity*.

5.0 Risks and Risk Mitigation

5.1 What are potential risks that could lead to the BCHC not fulfilling its mandate?

Most identified that the lack of adequate funding and financial services and poor project management oversight is the greatest risk. In second is Inadequate data and research on Black Community Housing Needs. None identified Limited Access to Technical Experts and Capacity" as a risk.

Participants pointed to a critical issue of insufficient exposure and recognition of racism, particularly in the context of disparities in wealth and access to resources. They emphasized the need for this aspect to be acknowledged and researched.

6.0 Additional Remarks or Recommendations

6.1 Additional feedback

Though these comments were on items that did not receive the greatest amount of attention from participants, the information shared remains valuable for consideration.

Participants emphasized the importance of prioritizing all the value options provided - executing collaboration, equity, inclusivity, adaptability, transparency, cultural sensitivity, sustainability, and longevity in a community-centered approach. Participants warned against the risk of tokenization and appropriation of funds intended for Black communities, suggesting a focus on how funds are used rather than the racial composition of the board, and the importance of collaboration among groups with different mandates to achieve common goals.

The necessity of education was highlighted, as a lack of understanding can hinder policy support and project execution, leading to stereotypes about the Black community's capabilities. This includes that streamlined procedures and better education would reduce costs and address approval barriers. Related to this, participants noted the importance of addressing the unique challenges faced by the Islamic community in funding due to religious constraints on interest, and the difficulties the Black community faces in securing funds.

C. Other Ontario Cities

There were 13 participants in total.

The titles and organizations of participants indicate a range of professionals from various sectors, including child and youth services, community support, technology outreach, human rights, urban planning, housing, and academia, all linked to Canadian institutions and initiatives aimed at improving social conditions and community development.

Participants represented a diverse range of organizations and expertise in real estate, community engagement, financial matters. This includes program coordination and executive positions in groups such as Coldwell Banker, Afro Caribbean Canadian Association, Guelph and Wellington Task Force, Conestoga, Wisdom Consulting, AIDS Committee of Cambridge, African Women's Alliance, and the Afro Canadian Association of Waterloo Region.

A majority of the participants were female.

1.0 Barriers in the Black Community Housing Sector

1.1 What barriers exist in the Black Community Housing Sector that need to be addressed in order to secure success?

Most said that systemic racism in housing policies and practices is the greatest barrier. The second most identified barrier is tied between inadequate representation in decision making, limited access to affordable housing financing, communication and outreach challenges, and insufficient knowledge and resources for housing development. No one identified lack of innovative and culturally sensitive housing solutions as a barrier.

Participants suggested that utilizing the expertise of Black builders and philanthropists will help organizations navigate systemic barriers in housing. They noted a lack of awareness among elected leaders about the racial aspects of housing, and indicated need to engage anti-racist secretariats with housing as a priority.

Additionally, participants identified that there is a critical need for race-based data on housing precarity, as current data collection does not disaggregate by race and housing affordability has demised for Black households since the 1980s and 1990s.

2.0 Partnerships and Collaboration

2.1 Who are the key stakeholders (leaders, black-led organizations, activists, etc.) that the BCHC should develop partnerships with who could contribute to its success?

Community and Non-Profit Organizations

Though specific organizations were not listed, participants suggested that a strategic approach to engage with umbrella bodies in each region will facilitate better collaboration with larger groups and connections with smaller entities. This catalyzes on the capacities of progressive

affordable housing organizations, front-line service providers, non-profits as leading support structures, and the development of Community Land Trusts (CLTs).

Government

Though specific organizations weren't listed, participants suggested that a strategy to actively engage government and policymakers, including CMHC, to lead public-private partnerships (P3s), support Community Land Trusts (CLTs), and drive policy changes, with entities like CMHC acting as delivery agents will increase the capacity of Black communities to targeted levels of affordable housing development,

Private Sector and Financial Intuitions

Though specific organizations were not listed, participants highlighted the challenges and opportunities in engaging the private sector and financial institutions in affordable housing initiatives. They highlighted the hesitancy of Black builders to engage in affordable housing development, due to low-profit margins; and that credit unions and banks need to offer low-cost loans and support construction and operational costs through innovative funding. It was noted that innovative development financing is pivotal.

Participants mentioned the importance of the resource center understanding the broader market to access various funding, and noted the issues of discrimination and high borrowing rates faced by the Black community in securing loans.

Community Leaders

Though specific organizations were not listed, participants highlighted that Black businesses are community leaders could be engaged to support community.

3.0 Sustainability of the BCHC

3.1 What steps can be taken or should be considered to ensure organizational sustainability of BCHC as a Black serving entity that is relevant to the needs of Black communities medium to long-term?

Participants identified that, to ensure the sustainability of BCHC as an entity serving Black communities, it is imperative to secure stable funding, establish a business-minded model with clear targets, and conduct thorough market research, including housing trends and demographic equity data. Developing both short-term and long-term strategic plans, grounded in best practices from Canadian, US, and international contexts, was identified as crucial, as well as implementing educational programs and robust engagement strategies whose effectiveness can be evaluated.

Participants noted the essential importance of strong governance. This includes clear delineation between the roles of the board and staff to prevent micromanagement and to support decisive leadership. It was recommended to draw upon on African and local best practices. Good

leadership was recognized as a cornerstone for maintaining focus and ensuring the organization's mission aligns with the community's evolving needs.

3.2 What models or approaches should BCHC be formed in or take in order to be sustainable?

Most identified that a Collaborative or partnership governance model was preferred. Less than half supported a community-based governance model, while no identified an integrated governance model as preferred.

Participants indicated that the organization would benefit from enhancing capacity by collaborating with partners with high levels of Black leadership.

4.0 Infrastructure and Capacity

4.1 Which services should be embedded in the BCHC that would support the capacity of the Black community to fully participate in community housing development?

For the most identified service, it is a tie between networking and partnership development, access to funding and financial resources, and advocacy and policy development support. In 2nd place is research and data collection services. The fewest number of people responded that the services should include technical support for project implementation.

Participants highlighted the value of disseminating information throughout the community to understand available resources and potential collaborations; and emphasized the need to work with experienced individuals who have a strong anti-racism framework and can bring valuable knowledge and social capital to the table.

4.2 What are the principles/values that should guide the operations of the BCHC?

The principle/values tied with the greatest preference is "transparent and accountability" and "sustainability and longevity." Tied in second are "Community Centred Approach," and "innovation and adaptability." The fewest identified "Collaboration and partnerships" as the principle/value to prioritize.

Participants underscored the significance of a governance approach that is participatory and informed by lived experiences. They highlighted the issue of housing affordability, particularly its role in exacerbating poverty among women, and stressed the need for equitable distribution of housing without favoritism, using a first-come-first-serve system.

Additionally, participants pointed out that merely generating ideas without commitment to long-term implementation is ineffective. This included a call for sustained execution as to generate more beneficial outcomes.

5.0 Risks and Risk Mitigation

5.1 What are potential risks that could lead to the BCHC not fulfilling its mandate?

For the most identified risk, it is a tie between Insufficient community engagement and Lack of Adequate Funding or Financial Resources. In second are all the other risks.

Participants pointed to a deficiency in hearing the collective voices of the community, especially from those who may not hold professional titles. They emphasized the necessity for greater community engagement and outreach within the Black community.

They noted the risk for political shifts diverting focus from addressing community barriers. In relation, they identified that development approvals bureaucracy is an obstacle that can impede the BCHC from fulfilling its mandate.

In addition, there was also a concern about the mismanagement of access and governance. It was noted that poor governance can lead to organizational failure, adversely affecting the community intended to be served.

6.0 Additional Remarks or Recommendations

6.1 Additional feedback

Though these comments were on items that did not receive the greatest amount of attention from participants, the information shared remains valuable for consideration.

Participants emphasized the diversity within Black communities, indicating that a one-size-fits-all approach to values and governance may not be suitable. They identified employment equity as a central issue rather than zoning and acknowledged that while homeownership was more accessible for Black communities in the 90s and 00s, Canada's overall model of commodified housing is the cause of the challenge.

There was an interest in a community-based governance model – this was in recognition that it would generate a more sustainable organization, though it is more labor-intensive to operate.

Appendix: Options Provided for Each Question

Options provided for each topic are as follows:

- 1.0 Barriers in the Black Community Housing Sector (Miro Question 2)
 - 1.1 What barriers exist in the Black Community Housing Sector that need to be addressed in order to secure success?
 - Limited Access to Affordability Financing
 - Inadequate representation of decision-making process
 - Systemic racism in housing policies and practices
 - Communication and outreach challenges
 - Insufficient knowledge and resources for housing development
 - Lack of innovative and culturally sensitive housing solutions
 - Barriers in land acquisition and zoning regulations
- 2.0 Partnerships and Collaboration (Miro Question 5)
 - 2.1 Who are the key stakeholders (leaders, black-led organizations, activists, etc.) that the BCHC should develop partnerships with who could contribute to its success?
 - Community and non-profit organizations
 - Government and policy makers
 - Private sector and financial institutions
 - Community leaders and experts
- 3.0 Sustainability of the BCHC (Miro Question 6 and 7)
 - 3.1 What steps can be taken or should be considered to ensure organizational sustainability of BCHC as a Black serving entity that is relevant to the needs of Black communities medium to long-term?
 - No options provided, was only an open discussion.
 - 3.2 What models or approaches should BCHC be formed in or take in order to be sustainable?
 - **Community-based governance** (Provided definition: This model emphasizes community involvement in decision-making processes. It could involve a board comprised of community members, local leaders, and representatives from Black-led organizations, ensuring that the policies and actions of the BCHC align closely with the needs of the communities it serves.
 - **Collaborative or partnership governance** (Described as: This model involves creating a governance structure that includes a diverse range of stakeholders, such as non-profit organizations, government representatives, private sector partners, and community advocates. This model fosters multi-stakeholder collaboration and leverages various resources and perspectives.
 - **Integrated governance model** (Provided definition: In this model, the BCHC would integrate its operations with other related organizations or

government bodies to streamline efforts and resources. This could involve shared leadership and joint decision-making processes with organizations that have similar goals and objectives.)

- 4.0 Infrastructure and Capacity (Miro Question 1, and 3)
 - 4.1 Which services should be embedded in the BCHC that would support the capacity of the Black community to fully participate in community housing development?
 - Educational workshops and training programs
 - networking and partnership development
 - Access to funding and financial resources
 - research and data collection services
 - Consultation and advisory services
 - advocacy and policy development support
 - technical support for project implementation
 - 4.2 What are the principles/values that should guide the operations of the BCHC?
 - Community centred approach
 - Collaboration and partnerships
 - Equity and inclusivity
 - Innovation and adaptability
 - Transparent and accountability
 - Cultural sensitivity and respect
 - Sustainability and longevity
- 5.0 Risks and risk mitigation (Miro Question 4)
 - 5.1 What are potential risks that could lead to the BCHC not fulfilling its mandate?
 - Insufficient community engagement
 - Inadequate data and research on Black community housing needs
 - Lack of adequate funding or financial resources
 - Poor project management and oversight
 - Regulatory and bureaucratic hurdles
 - Communication gaps between stakeholders
 - Limited access to technical experts and capacity