

The Roadmap for Redevelopment Plans to Confront Systemic Racism

Impact & Next Steps

2023

Printed: November 16, 2023 Connect@CPplanning.ca





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1.0

About Us

CP Planning is a nonprofit urban planning organization practicing a human rights-based approach to urban planning.

Our mission is to align public, non-profit, and private sector organizations within the land use development industry to invest in solutions that uphold the economic, social, and cultural rights of marginalized people to have access to good housing, good jobs, an adequate standard of living, and opportunities for cultural expression.

We envision a world with more joy, where people are affirmed through a sense of community and belonging. To achieve these outcomes, our strategic urban planning priorities are: affordable housing, jobs in the trades and urban agriculture, and access to community service spaces. Since our founding in 2017, our geographic scope has grown to include programs in Ontario, Edmonton, Vancouver, in addition to support on national programs.

of bringing racialized and non-racialized communities together to work in solidarity on the pursuit of housing equity. Our commitment to human rights led to the natural progression of a majority of the Roadmap's leadership, strategy, support team being BIPOC, along-side White-led established city-building organizations committing their support to the Roadmap's implementation.



Fig. 1 — Some members of the CP Planning team, on Summer team social at Evergreen Brickworks, 2023

1.1 Commitment to Human Rights

CP Planning operates on the foundational belief that urban planning is not merely about the physical structuring of space but is intrinsically linked to the cultivation of human rights and dignity.

Systemic disparities in access to housing, good jobs, and cultural opportunities are perpetuated by the sidelining of racialized communities, women, and low-income households from securing meaningful participation and generating equitable benefit from the management and development of land.

Recognizing this, CP Planning conducted thorough research on the intersection of human rights and urban planning, to establish a human rights-based approach to planning that aims to dismantle entrenched barriers and foster an inclusive environment where marginalized groups can thrive.

Human Rights-based approach to urban planning is:

- Shaping understanding of existing contexts through acknowledgement of historic discrimination
- Prioritizing building the economic well-being and sustainability of marginalized peoples to have their needs met
- Building solidarity between socio-economic classes
- Orienting planning processes towards ensuring barriers are removed so marginalized people have fair and adequate access to good housing, good jobs, an adequate standard of living, and cultural expression

The Roadmap is a testament to CP Planning's dedication to the principles of the United Nations Declaration of Human Rights. It is both a blueprint for action and a declaration of this value.

1.2 Acknowledgement

CP Planning, based in the City of Toronto, acknowledges that we are on the traditional territory of many nations, including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee and the Wendat peoples. We also acknowledge that this territory is now home to many diverse First Nations, Inuit and Métis peoples. We aim to support efforts to ensure Indigneous Peoples have adequate access to affordable housing on these and other Indigenous lands.

The Roadmap for Redevelopment Plans to Confront Systemic Racism is the product of intergenerational knowledge exchange on the systemic human rights discriminations present within the housing industry.

The Roadmap work and this report would not have been possible without the partnership, engagement and support of our community partners: Oakwood Vaughan Community Organization (OVCO), Keele Eglinton Residents (KER), Bangladesh Centre & Community Services (BCCS), Afro Canadian Caribbean Association (ACCA), LAMP Community Services Indus Community Services, Centre de Resources Communautaires - Rideau Rockcliffe - Community Resource

Centre, Roots Community Services, The Learning Enrichment Foundation. We also thank our academic supporters and partners: School of Cities and Infrastructure Institute of the University of Toronto, the Action Lab of the Azrielie School of Architecture at Carleton University. We remain in deep gratitude to our community of practice. This includes the City of Toronto Confronting Anti-Black Racism Unit, which has remained a partner to us in this work from the very beginning and continues it's support through its role on the Roadmap Advisory Committee. Through the Roadmap Advisory Committee, we have been able to benefit from the expertise of professionals across Ontario specializing in labour, finance, private and non-profit housing development, human rights, and housing research. We are thankful for their time, and in particular, Brian Doucette and Kumsa Baker for assisting in the review of this report.

The Roadmap for Redevelopment Plans to Confront Systemic Racism received funding from the Housing Supply Challenge – Getting Started Round, however, the views expressed are the personal views of CP Planning and CMHC accepts no responsibility for them. The defining moment for the establishment of an international consensus on time when it was painfully clear to the world's wealthiest nations what human rights are not. The atrocities of World War II (1939 – 1945) prompted the formation of the United Nations and led the international community to pledge to establish protections to prevent such atrocities from ever occurring again. Immediately following the War's conclusion in 1945, world leaders in 1946 began drafting a 'road map to quarantee the rights of everyone everywhere.' The United Nations Declaration of Human Rights (UNDHR) was assigned a formal writing committee in 1947, and the final version was completed and adopted by the United Nations' General Assembly in 1948.1 Canada was among the numerous countries that contributed to the drafting of this seminal document.²

The United Nations Declaration of Human Rights "provides a foundation for a just and decent future for all"3 and serves to "fight against oppression, impunity and affronts to human dignity". The 30 human rights defining articles of the UNDHR centre on core principles:4 that human rights apply universally to everyone, everywhere; freedom from discrimination is paramount; human rights are interconnected; and the realization of human rights obliges everyone to assume and fulfill their responsibilities conscientiously.

As seen in housing and other crises, while these rights are documented, it takes the efforts of all members of community to ensure programs are established to ensure they are upheld for everyone everywhere.

2.0

Summary

CP Planning's Roadmap for Redevelopment Plans to Confront Systemic Racism is an actionable blueprint dedicated to dismantling the systemic barriers that have long prevented racialized communities from influencing and benefiting from the development of affordable housing.

The purpose of this report is to summarize **why** this work is necessary, **how** the Roadmap is addressing the barriers that reduce the production of new affordable housing supply, and **what** next steps we are taking, in collaboration with our diverse set of stakeholders, to catalyze and accelerate opportunities for progress.

Where is the priority of the Roadmap? It is Toronto, Peel, York, Hamilton, Kitchener-Waterloo, Ottawa). CP Planning recognizes the severity of transit-oriented displacement that has occurred and is ongoing within Ontario municipalities with recent major investments into the development of new public transit infrastructure. The areas adjacent to this new transit have the highest volumes and densities of racialized renters across all the cities where public investment is made. As a result, public investment is contributing to the impoverishment of racialized communities across Ontario, while property owners pursuing capitalizing on the opportunity by raising rents, selling their property for increased profit, and establishing plans to develop housing largely unaffordable to current area residents.

Why

The Roadmap confronts the systemic exclusion of racialized individuals from key roles in affordable housing planning and development. This exclusion results in decision making rooms lacking the knowledge and commitment to quickly address the housing crisis, and limits the capacity of racialized communities to establish or implement solutions. Further, addressing this gap is central to the National Housing Strategy, which mandates a human rights-based approach to housing, emphasizing non-discrimination, inclusion, participation, and accountability.

How

The Roadmap empowers racialized individuals in the affordable housing sector through strategic planning, relationship-building, and mentorship. This includes direct facilitation with place-based community organizations, as well as broader strategic planning. The fortified inclusive planning economy and sustained connections will sustain improvements to accelerating the development of new housing supply. The facilitated partnerships and knowledge exchange breaks down silos, allowing diverse community members to leverage each other towards accomplishing the common goal of establishing and implementing plans to accelerate new affordable housing development.

2.1 Our Next Steps

Our subsequent actions will be informed by the initiatives undertaken by CP planning in the calendar year 2023. The key initiatives included engagement with philanthropists, charitable organizations, residents, developers, planning professionals, as well as various municipal leaders.

Initiatives undertaken included a thorough review of municipal and non-profit reports, the analysis of over 230 responses within the consensus building survey circulated by our team over the Spring and Summer of 2023, and summarizing lessons learned from the numerous community consultations held across Toronto, Peel, Hamilton, York, Kitchener-Waterloo, and Ottawa regions. We drew on this information to prepare the pathways to implementing the Roadmap's objective of addressing systemic racism in the housing sector by increasing the economic inclusion of racialized people in decision making roles, so that housing development can be accelerated.

Our solidarity building solutionoriented approach fosters increased engagement and partnership across racial lines, centring the value of racialized renters' perspectives in the development of affordable housing. Such collaboration is key to achieving Canada's housing goals and adhering to the National Housing Strategy's principle to implement a human rights-based approach to housing. Sustained collaborations, like those exemplified by Toronto's Parkdale Activity Recreation Centre and the Learning Enrichment Foundation, are transforming the housing sector by involving community groups in planning processes. We are excited to work with our partners to support more community organizations transition towards participating in affordable housing development. This taps into housing development potential that is currently laying dormant due to systemic barriers limiting the inclusion of racialized communities to be leaders in the planning and development of affordable housing.

We invite stakeholders to connect with us to explore collaborating on advancing the implementation of the below pathways over the 2024 year.

A. Increasing investment

- Increasing government investment
- Supporting the simplification of the pre-development funding application processes, as to streamline the access of funds.
- ii. Supporting pension and other investment funds desiring to invest in new affordable housing development.
- Increasing social impact investment
- i. Collaborating with credit unions
- ii. Addressing barriers preventing racialized communities from investing in affordable housing
- iii. Facilitating community fundraising through community bonds

B. Facilitate Cross-Sectoral Partnership

- Partnership Development Programming
- Supporting Indigenous communities to implement affordable housing development projects.
- ii. Providing training to racialized groups to establish collaborative partnerships with the public and private sectors.
- iii. Developing mentorship programs for non-profits led by racialized communities wanting to build affordable housing.

c. Resourcing Non-Speculative Affordable Housing Development

- Develop on government owned land
- Supporting non-profits to build on government owned sites when a land sale, joint-venture, or development plan is established.
- Reducing or eliminating barriers that prevent non-profits from participating as developers on government owned land.
- Support models increasing civic engagement
- Supporting the streamlining the review and approvals of development applications by affordable housing nonprofits
- ii. Supporting models generating civic engagement

D. Advance Implementation of Human Rights-Based Practices

- Social Procurement
- i. Implementing social procurement practices into the process of producing community plans and housing studies.
- ii. Support new immigrants to contribute to the housing industry.
- 2. Affordable Housing Targets
- i. Setting neighbourhood specific affordable housing development targets
- ii. Maintaining monthly or quarterly updates on housing proposed, constructed, and proportion of which that are affordable units.
- iii. Streamlining processes to negotiate agreements for ongoing development proposals to deliver increased supplies of affordable housing.
- iv. Establishing strategies to protect existing supply and maintain community cohesion through implementing the Right to Remain.
- v. Establishing a Human Rights-Based Approach to Housing toolkit.

E. Address Anti-Black Racism

- Deploying funding to Black-led and Black-focused housing tables which maintain ongoing liaison with government.
- 2. Supporting mentorship and partnership development within the Black communities.
- 3. Targeting procurement and partnerships with government and non-Black-led organizations to establish opportunities for Black-led organizations to scale.



3.0

Why is this Work Necessary?

The Roadmap for Redevelopment Plans to Confront Systemic Racism is a pivotal response to the systemic economic exclusion of racialized people from equitable participation in the planning, development, and management of affordable housing.

This initiative is imperative due to the obligation of the housing industry to implement a human rights-based approach to housing, acknowledging historical marginalization of Indigenous, Black, and racialized peoples and addressing the persistent exclusion that leads to displacement and underhousing in these communities.



Fig. 3 — Councillor Rawlson King speaking at Ottawa'. Overbrook Neighbourhood Visioning Workshop

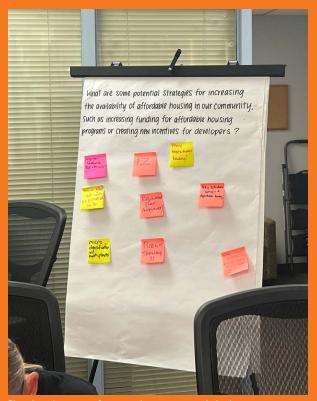


Fig. 4 — Images of strategies uncovered during a community workshop in Cooksville, Mississauga



3.1 Mandate to Implement a Human Rights Based Approach to Housing

The mandate to implement a human rights-based approach to housing is set out in international, national, and regional legislation.

Canada's National Housing Strategy Act (NHSA)5 draws on the United Nations International Covenant on Economic, Social and Cultural Rights (ICESCR)'s definition of the right to adequate housing.6 The ICESCR agrees that realizing the right to affordable housing should not discriminate based on race.7 The NHSA also commits to "further the progressive realization of the right to adequate housing as recognized in the International Covenant on Economic, Social and Cultural Rights."The term 'progressive realization' is defined as "the obligation to demonstrate that, in aggregate, the measures being taken are sufficient to realize the right for every individual in the shortest possible time in accordance with the maximum of available resources"8 as noted by the National Right to Housing Network based on their readings of the United Nations documents.9

The National Housing Strategy Act mandates the Government of Canada to incorporate a human rights-based approach to housing. As stated on the National Housing Strategy's page on the matter, "This includes the principles of non-discrimination, inclusion, participation and accountability". 10 The implementation of these principles cannot be sufficiently achieved without addressing the systemic exclusion preventing racialized people from participating in the planning and development of affordable housing.



Fig 5 Ottawa Affordable Housing Coalition Workshop 2, Municipal Collaboration Table

In Ontario, there is clear guidance that everyone has the right to equal treatment and access to accommodations and that municipalities must ensure that their bylaws, processes and decisions do not target or disproportionately affect marginalized groups, including racialized communities. The Ontario Human Rights Commission, whose role is to identify and educate on the root causes of discrimination and the solutions to ensure more equitable treatment, has published several articles on the intersection of housing and human rights, as well as, clear outlines of municipal responsibilities in planning for housing. Due to requirements to integrate human rights knowledge into planning processes, the Provincial Policy Statement includes the following as statement 4.4, "This Provincial Policy Statement shall be implemented in a manner that is consistent with the Ontario Human Rights Code and the Canadian Charter of Rights and Freedoms". 11,12

Despite this however, there is a lack of professional practice and alignment on following these directions.



Fig 6 — Ottawa Coalition Workshop 1, Community Wealth Building Roundtable Discussion

3.2 Exclusion's Historical Context

The first part of implementing a human rights-based approach to housing is to acknowledge the historical context. The context of the systemic economic exclusion is essential to implement targeted solutions that generate equitable outcomes.

3.2.1 The Disposition of Land from Indigenous Peoples

Across Canada, before Confederation in 1867 and as part of Canada's growth afterwards, colonial bodies of Britain and France used various methods to disassociate and exclude Indigenous people from guiding the maintenance or improvement of housing access for Indigenous people or the new stakeholders settling on the land. These methods were paired with violence to reinforce exclusion. As a result, Indigenous ways of generating and protecting affordable housing are not adequately integrated in the broader planning for housing today. Consequently, Indigenous Peoples experience the highest rates of homelessness across the country. 1 in 15 Indigenous Peoples in urban areas are houseless, in stark contrast to just 1 in 128 for the general population. In Toronto, where Indigenous people make up 1-2.5% of the total population, they represent approximately 15% of the homeless population.¹³

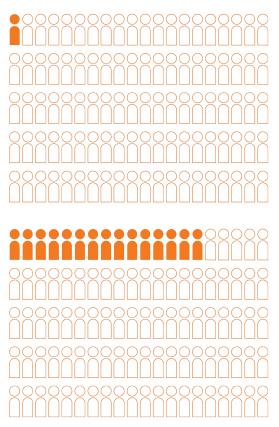


Fig 7 — In Toronto, the Indigenous population represents approximately 1 in every 100 people, whereas they account for 15 of of every 100 of our homeless population, a vast over-representation.

Across Toronto, York, Peel, Hamilton, Kitchener-Waterloo and Ottawa, there are common histories wherein Indigenous nations had their land rights disregarded in response to false agreements with British or French colonial bodies. For example, in Toronto and York region, the Johnson-Butler Purchase of 1788¹⁴ and the Toronto Purchase of 1805¹⁵ each required for Indigenous people to maintain economic rights over the land, but there were early communications to the crown about these commitments not being met.

Our study of over 50 municipal Secondary Plans, Master Plans, Official Plan, and housing studies completed within Toronto, York, Peel, Hamilton, Kitchener-Waterloo or Ottawa between 2014-2023 indicate that less than 1 in 10 identify the historic context of the displacement of Indigenous people from the lands on which the housing plan is being conducted.

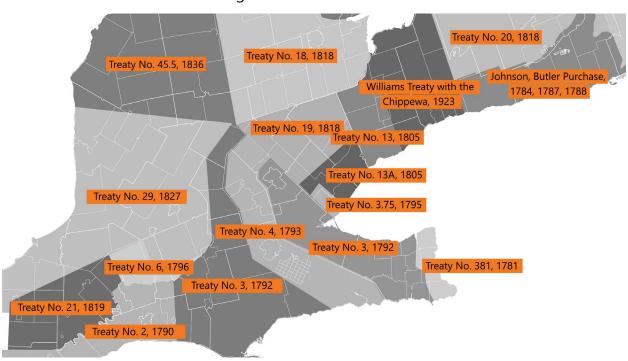


Fig 8 — Municipal boundaries relative to various purchase treaty boundaries, land that was originally indigenous territory

3.2.2 Anti-Black Racism

The historical context of anti-Black racism being embedded into institutional practices as well as every-day culture within Canada contributes to the housing precarity of Black communities today.

Between the 17th and 19th centuries, many African peoples in Canada were enslaved by British colonial settlers. While the practice of chattel slavery in Canada was abolished in 1834, its impacts are linked to the racial segregation and anti-Black racism faced by Black Canadians today. The University of Toronto denied admission to Black applicants in the 1920s, and nursing schools didn't allow Black women to join due to the racist idea that "White patients did not want to be touched by Black nurses." Racism also fueled the creation of segregated schools for only Black children. Less than 60 years ago, in 1965, Toronto's last formally segregated school closed. 16 Anti-Black racism directly limited Black ownership. There are many noted cases where non-Black property owners object to selling to Black people simply due to their race.

The barriers of the past result in Black communities today having less individual and collective decision-making power to ensure the needs of Black communities are met. This includes less capacity to borrow on existing wealth or to develop on their own housing. Black people have among the lowest home ownership rates in Canada.¹⁷

CP Planning works to address these barriers by doing direct work with Black communities, leveraging their existing strengths, and facilitating the collaboration of non-Back communities to support this community in integrating solutions to accelerate new affordable housing supply that meets the needs of Black communities.

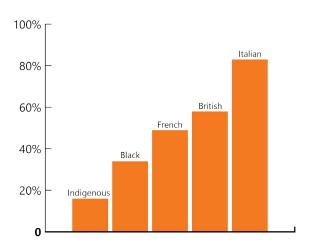


Fig 9 — Graph showing homeownership rates in Canada by ethnicity

3.2.3 Exclusionary Zoning

Exclusionary zoning are practices which effectively prevent certain groups of people, often racialized or lower-income populations, from living in particular communities or neighborhoods.

Zoning neighbourhoods for exclusively detached houses is an effective method of exclusionary zoning as it reduces the availability of more affordable housing options (i.e. multi-family homes). As such, redressing the impact of exclusionary zoning requires establishing social and economic systems which are targeted at ensuring racialized and other low income populations are able to afford housing in neighbourhoods that have traditionally only had detached housing.

Throughout Ontario's development history, and into the 1900s, neighbourhoods were developed with mixed housing types permitted throughout. That is, detached house, next to semi-detached and low-rise apartments. Over time, exclusionary zoning practices began to come into place, as those guiding the

development of housing continued to consolidate decision-making power amongst property-owning stakeholders and as the volume of property-owning stakeholders grew. Planning practices became more biased towards meeting the interests of property owners, while undervaluing the economics required to meet the housing needs of marginalized communities. In particular, racialized communities, single women, and immigrants were among those most impacted.

The development of Thorncrest Village in the Toronto borough of Etobicoke serves as a welldocumented example of how the housing industry supported exclusionary zoning, resulting in racial segregation. Documentation on the neighbourhood includes heavy marketing in the planning and sales process, written submission from prospective buyers of homes in the neighbourhood, and the newsletter produced by the neighbourhood during its early years. The social contexts resulting in this neighbourhood were present in cities across Canada, and have resulted in similar exclusionary zoning practices and results.

Thorncrest Village

Between 1945 and 1960, Thorncrest Village was developed as an exclusive, detached-housing neighbourhood. The lead developer was Marshall Foss, E. G. Faludi served as the planner, and E. S. Cox was the architect of many of the Village's homes. The neighbourhood's sales were bolstered due to its marketing as a leading "expert-designed" neighbourhood, including Marshall Foss' declaration that home purchasers would "pay a premium for this type of home location, with its added protection of property values...". Promotional ads and talks were distributed across the Globe and Mail, Montreal Standard, Toronto Daily Star, Chatelaine, Canadian Homes and Gardens. Architectural Forum, and the Journal of the American Institute of Planners, developer-led talks at the Engineering Institute of Canada, and an exhibit at the University of Toronto School of Architecture.

The innovation of Thorncrest Village was that every house was singledetached - and there was no housing diversity.

To be considered to have access to purchase a house in Thorncrest,

residents had to first pay a \$1,000 fee (in 2023 dollars, inflation adjusted from \$100 in 1961). Records of residents explaining why they chose to purchase a home in the neighbourhood reveal their perception that their previous home was not in a "good area" and "foreigners were starting to get in." It is important to note that this neighbourhood was built in the early-mid-1900s, meaning immigrants were of European descent. This aversion to living amongst diverse Europeans continues in other comments, which note that they moved because "We were driven out by immigrants".

As a result, the neighbourhood was more British and wealthier than other parts of Canada, 57.6% of those who moved to the Village had previously owned a home—a much higher rate than other surveyed subdivisions in Toronto. The household income was \$9,811 more than double the \$4,330 average for the rest of the City (\$99,047.36 vs \$43,713.69 in 2023 dollars, inflation adjusted from the amounts in 1961). 80% of the residents were British, compared to 70% for Etobicoke. Also, a higher percentage of Thorncrest Village residents identified as Protestants, compared to the rest of Toronto and Etobicoke. No residents identified as Jewish.18

Throughout the 1950s and 1960s, while never referring to their own racial identities. Thorncrest Villagers made frequent reference to those who did not live in the neighbourhood, most commonly through references to the exoticism of other ethnicities at parties held at the clubhouse. These parties were consistently organized around an ethnocultural theme, including Hungarian, Italian, Chinese, Hawaiian, Mexican, Québécois, and a Calypso Party with West Indian dancers. The invitations for the parties often called on residents to dress and perform a racialized part. The flyer for the Chinese party requested that attendees "Dress Occidental or Accidental."92 An article recounting the tropically themed "Narcissus Festival" described "ingenious decorations," including "sea shells, netting with a Hawaiian flare, Chinese gods." "Gaily costumed guests" attended dressed in "sarongs, hula skirts, mandarin kimonos, and Chinese dresses." One attendee wore a green Buddha costume.93 Another article described attendees at a party as "all those original looking" Thorncrest Mexicans."94 The announcements for these parties, as well as later summaries that appeared in the Bulletin, reveal how the residents felt the authority to play with and perform a variety of ethnic and racialized identities, other than their own.

Fig 10 — Scanned excerpt from Patrick Vitale's **A Model Suburb for Model Suburbanites: Order, Control, and Expertise in Thorncrest Village¹⁸**

3.3 Present Day Economic Exclusion

In the present day, racialized communities continue to experience economic exclusion from having equitable roles in planning and developing affordable housing. This exclusion is systemic, meaning across all levels of organizations, and all aspects of the industry, including volunteer grassroots groups.

There is a disproportionate lack of racialized people in decision-making roles for planning or developing affordable housing. This limits the generation of new affordable housing supply in two ways:

- Decision- making rooms lack sufficient experience, knowledge, and dedication to appropriately address the crisis, because they are less impacted, and
- Racialized communities lack the knowledge or relationships necessary to propose or develop affordable housing.

Our 2023 study of 47 planning firms active in Toronto, Peel, York, Hamilton, Kitchener-Waterloo, and/ or Ottawa found that approximately 2% of the employees are Black and approximately less than ¼ of their workforce were Indigenous or of another racialized group. The findings became more stark when looking at leadership. An estimated 1% of those in leadership were identified as Black, and an estimated less than 20% were Indigenous or of another racialized group.

Similar findings were generated in a smaller study of development firms and municipal government planning bodies.

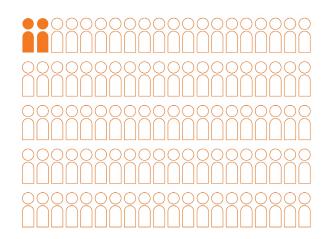


Fig 11 — A survey of planning firms across Ontario municipalities showed that only 2 out of every 100 planners are Black

The lack of inclusion and the resulting lack of commitment within the housing industry to address the issues impacting racialized communities also makes it difficult for racialized professionals to be retained within the industry. As noted in 'Why is Urban Planning so White?", racialized planners identify a lack of opportunities to discuss racial injustice in planning. 19 Many leave the industry due to the disconnect.

3.3.1 Decision Making

The lack of inclusion of marginalized voices in rooms discussing or implementing solutions in professional contexts has been proven to result in the generation of ideas that further marginalize those same excluded communities.²⁰

Systemic exclusion means Canada's decision-making rooms more often lack access to the information and experience necessary to effectively understand the issue or support effective solutions. Non-representative decision-making bodies may empathize with the plight of the racialized affordable housing seeker, but empathy is an ineffective replacement for marginalized communities having access to decision making.

Part of this has to do with the natural human instinct to empathize more with those who share your lived experience and stigmatize those who do not. This creates a bias for the housing industry to design and implement solutions more sympathetic to existing homeowners seeking to protect

and increase the value of their properties, while undervaluing the urgency to create seismic shifts to generate new affordable and nonspeculative housing supply. This deference to stasis for wealthier homeowners makes it difficult, and in most cases impossible, for the housing industry to value, explore, test, or implement solutions at the seismic scale required to achieve the National Housing Strategy's goal to remove up to 530,000 households from housing need.²¹



Fig 12 — Danforth-Main Workshop

3.3.2 Lack of Economic and Social Capital

In addition to the lack of internal capacity within decision-making rooms to respond to the affordable housing crisis disproportionately impacting racialized households, the exclusion results in racialized communities lacking the economic and social capital required to sufficiently ideate and/or implement affordable housing development projects.

By supporting racialized communities to engage and build on their strengths, to participate in planning, the Roadmap generates opportunities for racialized communities to lead the development of new affordable housing projects.

The economic capital from working with the housing industry is derived in two ways. First, labourers within this industry make much higher income than the average Canadian labourer. In Canada, the average labourer earns a median of \$21.00 an hour²² - translating to about \$41,000/year, while Urban Planners earn, on average, \$83,000/year.²³ In Ontario, the average labourer earns \$59,418/year²⁴ vs \$98,991/year for Urban Planners.25 Access to the greater income generated through employment in the housing industry, could result in racialized labour seeing income increases of as much as 50%/year.

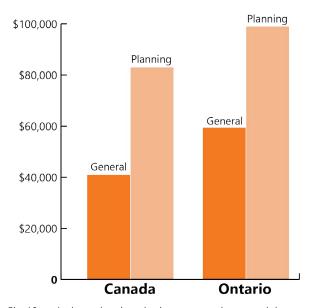


Fig 13 — A chart showing the income gap between labourers in the housing industry versus planners

3.3.3 Lack of Labour

While the connection between immigration and labour for construction within the housing industry is beginning to get attention,²⁶ the work to address the shortage of planners and predevelopment professionals continues to be an overlooked issue.

In the early half of 2023, the Ontario Minister of Housing and Municipal Affairs noted that the lack of new professionals entering the workforce "presents significant challenges as we seek to fulfil our commitment of 1.5 million homes by 2031,"27 marking an increase in broader awareness of the problem. Similar to how the community benefits movement is addressing the lack of labour within construction trades, by removing barriers preventing racialized communities from entering that field, the approach is being applied in the Roadmap. Both are addressing labour supply problems, which will result in accelerating the production of new affordable housing supply.



Fig 14 — Ottawa Resident Workshop

3.4 Increasing Racialization of Cities

Canada requires an immigrant to maintain its economy. As such, the number of racialized people in cities continues to grow.

The impact of population increase is well understood. As a result, just this Fall, the Canadian Immigration Minister announced that future immigration targets beyond 2025 will be tied to the supply of housing, along with infrastructure and healthcare.²⁸

3.4.1 Overall Population Growth

Canada's immigration target is 500,000 per year by 2025 and will be maintained at that level for 2026.²⁹ A majority of new migrants are projected to be people of colour.

It is now widely accepted that, with declining provincial investments foreign student tuition is a key resource funding our colleges and universities. The over 721,000 students spent over \$21.5B per year in 2018 – making foreign student tuition a bigger contributor to our GDP than the auto, lumber or aircraft exports.³⁰

Added to all this, CIBC bank recently pointed out that Statistics Canada has undercounted that nation's immigrant population by about 1 million people over the last few years. The bank notes that this population accounts for about two years of the total new housing capacity for the entire country.³¹

By 2036, more than one in three Canadians will be a member of a visible minority community, as per Statistics Canada, and, due to immigration and settlement patterns, a majority of new racialized residents will live in Canada's major cities. The Roadmap works to reinforce national and local identities of being multi-racial and collaborative across diverse ethnic origins. This is essential to build solidarity across racial groups, and ensure that Canada increases investment into affordable housing production.

3.4.2 Disinvestment

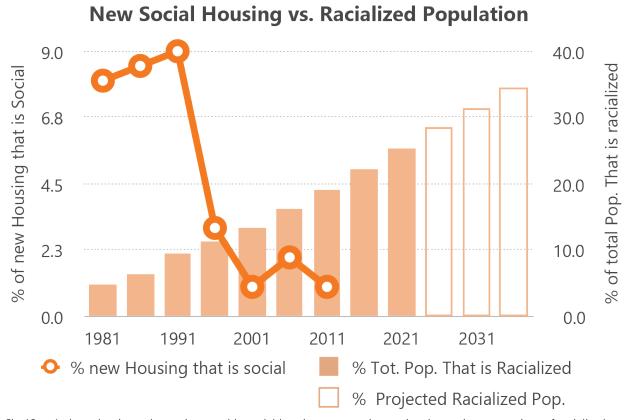
As Canada grew increasingly more diverse, public investment into non-speculative social housing has declined. The production of new social housing in Canada is inverse to growth of the visible minority population in Canada.

This pattern of disinvestment due to racialized communities benefiting from a public good is one Canadians typically associate with American style governance. Upon closer examination, we see the similarities. The American author Heather McGhee coined the term "Drained-Pool-Politics" in her book The Sum of Us - What Racism Costs Everyone and How We Can Prosper Together, in reference to the pattern of White disinvestment.

In the 1920s, '30s, and '40s, America went on this building boom across the country of this novel thing which was the grand, resortstyle, public pool. It was a tangible symbol of government largesse and commitment to the kind of high, leisure-filled quality of life that would become the American dream ... Then in the 1950s and '60s, civil rights advocates in Black communities started arguing that their tax dollars had funded these grand public pools, and therefore, they should be allowed to swim too. And that's when white towns got really creative. In order to avoid integrating the public pools, they sold them to private entities for \$1. They wouldn't provide them in a public way anymore. And then ultimately, in order to avoid integrating them, many of these towns drained their public swimming pools rather than let Black families swim too

....once the idea of the public included people of color, not only was the public no longer good, but white people didn't want public goods at all." 32

Similarly, as recipients of Canadian public goods were increasingly members of visible minority populations, Canada increasingly disinvested from public goods, including social housing. As in American pools, Canadian housing has moved from being a shared responsibility to that predominantly of the private sector.



Fig~15-A~chart~showing~a~decreasing~trend~in~social~housing~construction~against~increasing~proportions~of~racialized~individuals~in~Canada's~population

3.5 Results

3.5.1 Devalued Community Voices

Across municipalities, with government investment in new transit infrastructure, communities have requested attention to the ongoing issue of displacement adjacent to transit.

Their request for attention is well-documented in published media, in reports published by municipal governments or their contracted planning firms, and are kept within the circles of community who engaged, remember, and continue to tell the story of their engagement. This includes countless community and non-profit-led workshops and strategy sessions to explore how to collaborate with municipal planning bodies and developers to accelerate new affordable housing development.

We note continued devaluing of community voices who participate in community consultations in support of affordable housing development results in the reduced

community engagement and trust that progress can be achieved. This has been found throughout our engagements across cities, where residents become burnt out from trying to have their voices valued by planning administrators. This also generates expanded risk for lower civic engagement in matters beyond housing.

A case example in Mississauga where there is documented evidence of residents oriented displacement is in the November 15, 2015 article "Mississauga aims to prevent LRT from pushing out poor" by the Toronto Star. Here, Torress, a resident who lived with her son and elderly mother at the time, moving to the neighbourhood since moving from Panama in 1990, states that "I don't have the income to purchase or rent in the buildings that will replace the ones along Hurontario now,".33

In Toronto, Little Jamaica, another early media documentation is in the Pride News magazine (an ethnic Caribbean publication), which on September 4, 2014, published the article "'Reggae Lane' To Be Unveiled In The Eglinton Avenue West/ Oakwood Area - Pride News" which included the community sentiments, "They want to know how these initiatives translate into direct economic benefits for Black businesses and the wider Black community, and they seem less interested in just getting another feel good

3.5.2 Loss of Social Housing

While cities become more racialized, due to the country's economic requirement to sustain itself through immigration, cities are losing affordable housing. This compounds on the slowing of new social housing development. The Wellesley Institute reports that "In the past 5 years alone, the GTA lost 27% of its private rental apartments that were affordable to households earning less than \$60,000 a year." 35

New Social Housing vs. Racialized Population

	% NEW HOUSING THAT IS SOCIAL	% TOT POP. THAT IS RACIALIZED
1981	8.0	4.7
1986	8.5	6.3
1991	9.0	9.4
1996	3.0	11.2
2001	1.0	13.4
2006	2.0	16.2
2011	1.0	19.1
2016	_	22.3
2021	_	25.4
2026	_	28.4
2031	_	31.4
2036		34.4

3.5.3 Poverty and Displacement

Racialized communities more often rent and live adjacent to major transit station areas. They are therefore at greater risk of displacement due to redevelopment, renoviction, or economic eviction due to property owners raising housing prices as to capitalize on publicly funded property value increases.

Major transit investment across all the cities is taking place in neighbourhoods that have historically been disinvested areas with higher low income populations. The recent massive investment in transit has contributed to the privatization of public wealth. As noted by Dr Nemoy Lewis, housing patterns "has caused the proliferation of financialized landlords and developers who are now gobbling up a lot of the properties and raising rent for people who have lived there for years."36







Fig 16 — A community-led solution to addressing the issue of transit oriented displacement

Toronto, Little Jamaica

In the case of Little Jamaica, the privatization of public investment in transit resulted in the Black population decreasing at a rate 3x quicker than other races, between 2006 and 2016 - decreasing by 15% compared to 5% for other racial groups.³⁷

This is resulting in the erasure of a significant cultural community. The neighbourhood was named "Little Jamaica" due to the strong Jamaican presence of this community, and referred to as such in media, including in the Washington Post in 1987. Little Jamaica is one of the few areas in Canada, where there are census tracts wherein the Black population has been over 25% of the total population.



Fig 17 — Youth Visioning Workshop, Little Jamaica, Toronto

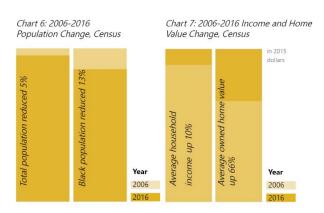
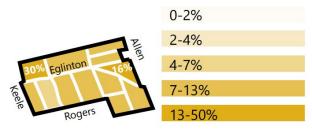


Fig 18 — Graphs showing population decrease and economic growth in Eglinton from 2006-2016 Graph from our Black Futures on Eglinton (2021) report



Eglinton Avenue West

Fig 19 — Map showing proportion of population that is Black, in Little Jamaica, Toronto - Per 2016 Census Graph from our Black Futures on Eglinton (2021) report

Hamilton

Housing along Hamilton's planned LRT corridor is becoming increasingly unaffordable for many existing low- and middle-income residents. Renters are particularly impacted. They fear rising rents, housing insecurity, and potential eviction for landlord-driven renovations.

Many note the impact of affordable housing being bought up and demolished, by Metrolinx, to build the LRT, but not replaced. The rising rents, along with demovictions and the lack of new affordable nonspeculative housing proposed along the LRT will further exacerbate the decline in affordable housing access. This will further exacerbate racial housing disparities.³⁸ Further, the patterns are notably racialized. According to the Hamilton Community Benefits Network, approximately 68% of low-income Black residents live along the Light Rail Transit (LRT) corridor in Hamilton 39



Fig 20 Black Tenant Engagement Session in Hamilton



Fig 21 Evenlyn (Executive Director of the Afro Canadian Caribbean Association) and Charles Sutherland (experienced affordable housing developer based in York Region) at Black-led developent panel

Kitchener—Waterloo

The findings of the 2021 Mapping Displacement in Kitchener-Waterloo: Report by Brian Doucet and others reveals crucial challenges surrounding displacement and the diminishing accessibility of affordable housing along the LRT line of the region. In regard to the site of the Midtown Lofts development, which used to host affordable housing, and now has a proposal for market rate homes, one resident remarked,

"It's just one more place in my city where I can't afford to live anymore." 40

Similarly, the Ontario Die Company site, which underwent demolitions for the Spur Line Common condominium project, drew attention from residents. One respondent pointed out the gentrification and demolition of single-family dwellings, noting, "They knocked down houses and they'll put up condos that the people in the houses couldn't possibly afford."

Underscored in Doucet's findings, are that the process of demolitions and renovictions are not isolated incidents but widespread, persistent challenges eroding the existing supply of affordable housing.

Such phenomena lead to eviction, displacement, and dispossession.

Decision makers and planners need to understand that the fabric of a community is torn when people are renovicted, blocked from having a voice or find they can no longer afford to live where they have put down roots." — G. Malhotra, CEO Indus Community Services

4.0

How We're Generating New Housing Starts

A human rights-based approach generates new housing starts by catalyzing opportunities for marginalized populations to have access to decision-making roles, thus ensuring that the housing industry has the information and commitment required to identify and implement necessary solutions to accelerate new affordable housing development.

Towards this end, the Roadmap prioritizes cross-community collaborations and unlocks energy to generate new affordable housing by removing barriers to engagement and relationship-building in solidarity with those experiencing the highest levels of housing precarity. This approach to generating new housing starts becomes increasingly more essential as the economic crisis results in even established and luxury developers having to shut down their housing projects as

costs mount. Even if upzoned, housing won't be built without the appropriate plans to secure financing.

Catalyzing on the existing passion to establish immediate and sustainable solutions to generate new housing starts is achieved through our program of developing networks and cross-community connections.

The Roadmap's three streams are:

- Strategic Planning with community and key stakeholders to build consensus and implement solutions and support place-based Inclusive Neighbourhood Planning Hubs
- Relationship Building between sectors, disciplines, and socioeconomic classes guiding or impacted by the housing industry
- Mentorship to non-profits serving racialized populations, on how to build affordable housing,

The **Strategic Planning** stream includes the establishment of intentional partnerships with organizations led by racialized communities, our collaboration with organizations with ongoing allyship with racialized communities, and our targeted co-development of racialized leaders.

The Relationship Building

stream includes the facilitation of knowledge exchange among these diverse stakeholders, and among cities. There is a noted lack of trust or culture of collaboration between communities being marginalized and professional non-profit, public, or private sector industry leaders with access to capital and decision making power to guide investment into affordable housing. The Roadmap has been effective in building relationships to clarify where there are mutually aligned issues and solutions, thus building trust and accelerating progress.

The Mentorship stream includes a partnership with the Infrastructure Institute at the University of Toronto, as well as other modes of mentorship. Through this, we are reducing barriers to engage in affordable housing development, contributing to the establishment of an empowered network of racialized developers who can engage with private, non-profit, and government organizations to ensure the strengths and weaknesses are accounted for in the system of planning affordable housing development.



Fig 22 — Roadmap Resident Summit Guest Speaker Kumsa Baker (Campaigns Director, Toronto Community Benefits Network), and Adam Vaughan (former Member of Parliament and Councillor) share knowledge on movement building, and how to generate new affordable housing supply

Through the Roadmap, we are generating pathways for racialized people to express their vision for how their communities should be developed, build the technical skills and social connections required to generate new affordable housing development, and take the steps to transition the housing industry to include more racialized leaders who are implementing affordable housing development projects.

This will contribute to transformative change in the planning process. The programs build on Community Benefits Frameworks established by the City of Toronto in partnership with the Toronto Community Benefits Network, as well as similar programs throughout Ontario.

To establish and implement strategic solutions, ensure the implementation of community and non-profit mentorship, and establish pathways for redevelopment plans to confront systemic racism,

the CP Planning team engaged stakeholders cross-community. This includes private, public, and non-profit leaders across various facets of the housing industry from human rights researchers to private sector developers, from local residents to academics and pension fund leaders.

Below are strategic solutions that have been developed as a result of these collaborations.

Inclusive Neighbourhood
Planning Hubs are placedbased networks that conduct
various planning processes with
diverse community members to
collaborate with property owners
and municipal planning bodies
to establish and support plans
to protect and build affordable
housing.

An inclusive planning economy actively incorporates the needs and voices of all community members, especially marginalized and underrepresented groups, ensuring equitable access to economic opportunities and resources within the planning process.

Cross-community goes beyond cross-disciplinary, or cross-sectoral. It encompasses various racial groups, professions, sectors, and socioeconomic statuses.

4.1 Turning Advocates into Developers

The Roadmap is working to actively assist racialized community members transition from being advocates to being developers. This is achieved through these groups conducting work to lead, partner, or establish agreements for new affordable housing development.

This converts energy that was confrontational to development, towards focusing on how to generate new long term relationships and partnerships to develop a future that meets community needs.

Towards this end, CP Planning has established or supported 10 Inclusive Neighbourhood Planning Hubs across Toronto, Peel Region, Hamilton, and Ottawa and taken steps towards identifying neighbourhoods in York and Kitchener-Waterloo to support. Our approach of establishing or supporting Inclusive Neighbourhood Planning Hubs included the

development of intentional relationships with place-based nonprofits that are racialized-led and/ or have ongoing and dedicated commitment to addressing systemic racism and poverty within their neighbourhood. 80% of the organizations CP Planning partnered with are led by racialized communities. This direct partnership and capacity-building results in increased knowledge within racialized communities and the agency to guide decisions to reflect the cultural dynamics of these racialized communities.

Neighbourhoods with Supported Inclusive Neighbourhood Planning Hubs:

Toronto: Little Jamaica East

Little Jamaica West

Mt Dennis

Etobicoke Lakeshore

Danforth

Peel: Mississauga Cooksville

Brampton, Downtown Brampton, Uptown

Hamilton: Gibson/Landsdale

Ottawa: Overbrook

The approach of partnering with place-based organizations emerges from observing the impact of place-based organizations in Toronto.

The Parkdale Activity Recreation Centre (PARC) is famous for its impact of establishing new inclusive planning practices that are adopted by municipalities (the Multi-Unit Rental Acquisition program launched following a co-designed

by Parkdale), and organizations across Canada (PARC is often cited as the initiator of the ongoing community land trust movement). Core to PARC's planning process is deep community engagement and establishing affordable housing targets based on the interests of low-income and racialized renters. As a result of PARC's leadership, 204 units of non-speculative affordable housing have been protected in the Parkdale area, 41 and the community organization is building and preserving additional affordable housing units on those properties.



Fig 23 — Parkdale Neighbourhood Land Trust protects local affordable housing through community ownership models

The communities engaged expressed great excitement in achieving similar or greater results as has been generated in Parkdale. Most of the groups supported are grassroots with no core funding support. More also lack professional planning expertise. These two barriers, whether independently or copresent, result in a lack of capacity and clarity on how to effectively leverage the appropriate tools or develop the necessary relationships to lead or assist in the planning and development of affordable housing. Their neighbourhoods are experiencing unprecedented levels of redevelopment and the displacement of racialized renters; however, there does not currently exist other alternative funded community non-profit organizations who are addressing the affordable housing crisis through the utilization of planning and development tools.

Through the Roadmap, we are working to increase the number of communities that, like Parkdale, are deeply invested in and in the process of operating affordable housing development projects. As in Parkdale also, our focus on racialized community engagement will ensure that these communities are able to benefit from the development generated.

To assist communities in making the transition, actions focused on the following:

- Improving non-profits' relationships to municipal government
- Increasing broader property owner engagement in generating new affordable housing supply
- Mobilizing knowledge across Toronto, Peel, Hamilton, Ottawa, Kitchener-Waterloo, and Ottawa organizations working on common issues
- Facilitated stakeholder collaborations, trust building, and partnerships
- Facilitating new connections to support racialized communities pursue affordable housing development
- Identifying affordable housing development opportunities
- Advancing work to establish Community Land Trusts
- Inspiring residents by learning from leading industry mentors

Our steadfast approach to dismantling barriers is generating results. Inclusive Neighbourhood Planning Hubs across the Roadmap are actively working on development projects, and increasing their collaboration within their neighbourhoods as well as beyond. The collaborative approach to validating community voices, establishing and fortifying cross-community relationships, integrating professional expertise into community processes is laying the groundwork for communities across Ontario to have a stronger role in ensuring affordable housing development is appropriately prioritized and progress is generated.

We are proud that a large proportion of those participating in meetings hosted by our team are racialized. This contrasts with the demographics of residents who more often get together to oppose new housing development.

In Little Jamaica, we helped to establish a coalition between the Oakwood Vaughan Community Organization and Keele Eglinton Residents. The Oakwood Vaughan Organization is a diverse community group, whereas Keele Eglinton Residents is predominantly Blackled. These two resident, volunteerled, place-based organizations have long histories of communityorganizing within Little Jamaica. Together, they are also working on establishing a Community Land Trust to develop and protect affordable housing in Little Jamaica. The Little Jamaica Coalition Community Land Trust is complementary to the work conducted by Keele Eglinton Residents and Black Urbanism to establish a Community Land Trust for commercial spaces.

In Ottawa, we are leading the establishment of the Ottawa Affordable Housing Coalition. This has included two Coalition meetings, which have been attended by diverse professionals from across the housing sector. The purpose of this Coalition is to generate a community of support for placebased community solutions. Its establishment is implemented through a partnership with Menna Agha, founder and leader of the Action Lab in the Azrieli School of Architecture in Carleton University. This Coalition contributed to the identification and investment into Overbrook's Inclusive Neighbourhood Planning Hub.

4.1.1 Property Owner Engagement

Engaging with property owners early is essential to ensuring that a broad community base is aware and engaged in plans to accelerate the development of new affordable housing supply.

Our property owner engagement program is helping to transition everyday property owners into affordable housing developers. This is being piloted in Little Jamaica and Hamilton. To support this work, we have developed a Toolkit for property owner engagement. This Toolkit includes processes and resources to support communities to engage property owners to build affordable housing on their property.

The developed community of support will add to community collaborations to develop new affordable housing supply. This includes establishing new opportunities for affordable housing plans to be integrated during the time the property is being sold or as development plans are being established.



Fig 24 — Presentation by architect, Tura Cousins-Wilsons (SOCA) sharing on approaches to generate new housing

Our unique partnership with CP Planning has been a powerful addition to our affordable housing work in Oakwood Vaughan/ Little Jamaica. As a grassroots community organization, we often lack crucial expertise in urban planning, and municipal policies related to development. Cheryll and CP Planning staff provide knowledge and skills to support us to effectively advocate for our community. Additional supports have included assistance with accessing financial and academic support, connection to professional training and coalitions, and strategic advice. -Bill Worrell, Chair Oakwood

—Bill Worrell, Chair Oakwood Vaughan Community Organization (OVCO)

4.1.2 Resident Summit

An essential component of implementing a human-rights based approach to the urban planning of housing is building solidarity between socio-economic classes. Resident-led and volunteer community groups are a naturally-occurring expression of solidarity amongst residents to meet their needs.

These groups are sometimes, but not always, supported by funded non-profit organizations working to overcome poverty in their neighbourhood. The leadership of these organizations are diverse, reflective of groups who are experiencing housing precarity, as well as those who are stably housed. Supporting these groups to continue their practice of expressing care for each other through engaging in the planning of affordable housing in their housing process is a key component of ensuring municipal, non-profit, and

private sector planning processes have the information they require in order to identify and implement solutions to accelerate the development of affordable housing.

In April 2023, we hosted a Summit of leaders from Toronto, Peel, Hamilton, and Ottawa. The Summit gathered over 40 community leaders from across Ontario cities with recent major investments in transit to share community learnings and strategies, and develop a consensus among community members on the resources they most desired to see provided in order to generate new affordable housing development. In the dotmocracy exercise at the beginning of the event, following the issues of ongoing tenant displacement, and the lack of affordable housing, attendees identified a lack of capacity and staff resources to work on establishing solutions as key challenges experienced by communities working to protect and increase affordable housing supply.

Community feedback contributed to the design of the community training series launched in November 2023, to the facilitation of meetings between community groups and elected officials, further support around the establishment of community land trusts, and engagement with philanthropic organizations to identify the impact they would generate from investing in community participation in municipal planning processes.

Residents who attended expressed that they found great value in the Summit. This included networking, knowledge development, and strengthening relationships. They expressed great interest in future and larger gatherings to connect with organizers across the province.

The full summary report of the 2023 Resident Summit can be found here. 42

It is vital for LAMP to have faith in our city staff and elected officials as collaborators. Trust is fundamental to any prosperous relationship, especially when it involves partnerships between community organizations and government entities. When we have confidence in our city staff and elected officials, we can cooperate more efficiently towards common objectives that benefit our community. This helps us cater to our community's needs better and ensures optimal utilization of our resources. Ultimately, when there is trust between community organizations and government entities, we can accomplish more together than we

— Katra Jama, Community Resident

could individually.



Fig 25 — Resident Summit, 90% of all those who RSVP'd showed up! Resulting in a lack of sitting space, and the need for creative solutions.

4.1.3 Training Series

Racialized residents and allies are deeply committed to establishing solutions to generate new affordable housing in their neighbourhoods. Due to historical contexts, relationships are often strained, wherein residents and developers have an adversarial relationship. Oftentimes, this results in a reduction in the number of units approved.

There are numerous stories wherein developers have proposed to increase the number of affordable units in the property in exchange for increased density. These proposals are often shut down in the predevelopment process when residents working to reduce poverty were not part of the negotiation to evaluate the opportunity to make the deal. The exclusion of residents from such negotiations is in part due to the lack of sustained relationships between groups working to reduce poverty, and developers targeting or working in their neighbourhood.

The Roadmap's Winning Affordable **Housing for Your Community Community Training Series** empowers residents with the necessary expertise to navigate processes to generate affordable housing. Community residents and industry professionals were consulted in the production of the training program's topics. The series is aimed at equipping community members with the skills and knowledge required to effectively engage with influential figures in housing development, thereby fostering the creation of new affordable housing units. Residents and community-based non-profits are already investing countless hours into working to generate new affordable housing starts. This training assists in ensuring the time is informed by professionals within the industry who are aware of how municipalities and developers can be engaged in order to generate these results.

The series emphasizes collaboration over confrontation, encouraging residents to work alongside decision-makers rather than as adversaries. Through this training, CP Planning has catalyzed a shift towards more inclusive and informed community participation in urban planning, which is pivotal in our mission to ensure economic, social, and cultural rights for marginalized communities.

November 7th, 2023

The Landscape for Affordable Housing Development:
Development Processes, Policies

December 7th, 2023

Types of Successful Affordable Housing Initiatives

January 25th, 2024

Building Relationships with Key Stakeholders: Government & Developers

February 29th, 2024
Developing an Effective
Communication Plan for Key
Stakeholders

Training Series Overview

The first training took place
November 7th. Naama Blonder,
of Smart Density, was the guest
speaker invited to describe the
landscape of affordable housing
development. There were attendees
from the Greater Toronto and
Hamilton Area, Ottawa, Kitchener
Waterloo, as well as other regions.
More than half of the attendees
identified as a person of colour. 64%
said the material was very relevant,
while 32% said somewhat relevant.

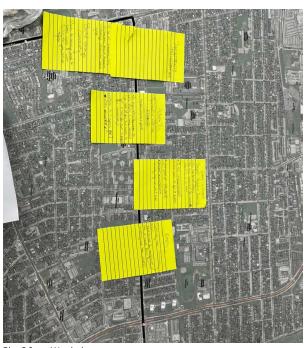


Fig 26 — Workshop notes



Fig 28 — Through community workshops, it was identified that members own property that can be developed, and that there are development experts in the community. Continued collaboration includes building plans to catalyze on existing strengths

4.2 Cultivating Leadership for Inclusive Systems

Our program cultivates leadership for inclusive systems to tap the potential of residents and non-profits to generate new affordable housing.

Non-profits led by racialized people have direct contact with many of those experiencing the highest levels of housing precarity; however, they are also less likely to be actively engaged with professionals to explore and implement affordable housing projects. These non-profits require mentorship and support to be leaders in generating new affordable housing supply and to take advantage of opportunities to build the partnerships necessary to leverage and replicate opportunities. The resulting ecosystem fortified as these communities repeat processes and become further entrenched in the economy of planning, thus accelerating the development of new affordable housing supply.

4.2.1 Economic Inclusion Through Mentorship and Networking

Organizations that are led by and/or working in solidarity with racialized communities have a deep commitment to the eradication of poverty. Economic inclusion through mentorship and networking unlocks the potential of these groups to generate new affordable housing supply.

Land use planning has evolved through the systemic exclusion of lower income and racialized communities and the normalization of undervaluing the voices of these communities. As a result, the culture of land use planning continues to be very different from the culture of how communities working to reduce poverty engage, consult, and generate solutions. This difference is further exacerbated by the economic exclusion of racialized communities from decision-making rooms, resulting in these communities lacking the skills or necessary social capital to

implement the solutions required to generate new affordable housing supply. To address these barriers, CP Planning, through partnership with the Infrastructure Institute, contributed to the roll out of Organizational Readiness and Accelerator cohorts and a series of educational webinars, all designed to empower non-profit organizations led by racialized communities to invest in and generate new affordable housing supply. Since launching in the latter half of 2023, the collaborative initiative has delivered carefully curated mentorship and guidance to assist them through the transformative process of social purpose real estate development.

The curriculum offers guided mentorship and facilitated discussions: strategies for board engagement, in-depth explorations into development finance, specialized sessions for Black-led organizations, effective project team building, and outline of establishing mentorship and joint venture

partnerships. Financial acumen is further sharpened through tailored programming that strengthens the capacity of non-profits led by racialized communities to engage with affordable housing development lenders and investors. This serves to increase collaboration with key stakeholders to ensure planning processes meet the needs of racialized communities.

The mentorship program is delivered in cohorts with industry professionals providing mentorship. The approach develops a community of support for the racialized-led organizations and establishes meaningful relationships with leading industry professionals that can establish bonds of support which provide the mutual benefit of expanding the mentor's understanding of the barriers impacting racialized communities and where mentees gain exposure to the social connections required to move affordable housing projects forward.

4.2.2 Affordable Missing Middle Housing at Scale

Supporting solutions to bring affordable missing middle at scale redresses for the historic contexts of single-family exclusive neighbourhoods being developed to prioritize wealthy households over lower income ones and the leveraging of this exclusive neighbourhood design to be enclaves for White households to social distance from racialized and immigrant households.

The ongoing popular movement to remove restrictions preventing the development of multi-family housing in traditionally single-family exclusive neighbourhoods, currently lacks dedicated programming to ensure the newly created units are affordable. This omission will impact racialized renters more than White homeowners, as racialized renters are more likely to be displaced due to redevelopment of their

home, and will not find comparable accommodations through this model without sufficient dedication to establishing solutions to developing affordable housing through missing middle housing development.

Partna is an initiative designed to prevent the displacement of racialized and underserved communities from their neighborhoods by empowering homeowners to engage in affordable housing development. By providing financial tools and assistance, Partna facilitates the construction of low rise housing, laneway housing, storey additions, and other housing developments, while also fostering a supportive community and promoting economic leadership among racialized individuals in housing planning and construction. Jason Allen John, with his extensive experience in banking, mortgages, and fund management, plays a crucial role as the Finance Director of Partna, helping a wide range of clients maximize their property's value. The organization is one of the few racialized-led affordable housing development non-profits. In addition to the staff team being racialized, the board is also diverse.

The program addresses the acute problem of rising rents and eviction threats faced by racialized renters, as well as the redevelopment of single-family houses into upscale housing. Systemic barriers have made it challenging for racialized homeowners to leverage their properties or access necessary capital for affordable housing projects. Nonetheless, Partna has achieved significant milestones, including partnerships with the City of Toronto, a pilot project transforming single-family lots into affordable units in Little Jamaica, and collaborations with philanthropists. The organization operates on a unique business model, utilizing philanthropic and government funding to provide lowinterest loans and other financial services, ultimately aiming to increase the supply of affordable housing while providing tangible benefits to homeowners and renters alike.

Building on these successes, Partna is conducting a partnership with Eden Homes to accelerate the process of providing affordable modular garden homes. This is achieved through this partnership's function of offering homeowners a low-barrier entry into property development.

With a clear vision for the future and a commitment to sustainable and equitable growth, Partna is steadfast in its mission to cultivate inclusive communities through affordable housing solutions.

4.2.3 Black Community Housing Advisory Table

CP Planning has invested in the establishment of the Black Housing Advisory Table (BCHAT) to facilitate coordination and collaboration that accelerates the work of Black communities to build the necessary partnerships and plans to generate new affordable housing supply at scale.

This work directly addresses the historic and ongoing economic exclusion which limits the capacity of Canada to generate affordable housing accessible to Black communities. Black communities working to reduce poverty within the Black community are often absent from decision rooms to identify and/or guide the implementation of solutions. All the while Black communities experience among the highest rates of housing precarity.

BCHAT is a coalition of social service and housing providers, developers, planning experts, government and community leaders. Its vision is to eliminate housing inequity for Black residents across the Greater Toronto Hamilton Area (GTHA). Prior to the Roadmap, BCHAT lacked the resources required to adequately coordinate and translate the passion of the diverse Black housing industry leaders into an action plan.

Through support from the CP Planning, Margaret's Community Housing and Support Services, and partnership with the City of Toronto's Confronting Anti-Black Racism Unit (CABR), BCHAT has made significant strides towards achieving its vision. With support from CABR, BCHAT hosted a series of engagements to establish the coalition's inaugural Strategic Plan for 2024-2028, unveiled on September 6th. The engagements to capture members' collective wisdom and desires included workshops and a wide-reaching survey soliciting inputs and facilitating generative dialogue from a diverse array of Black leaders and affordable housing users.

In the upcoming year, CP Planning is poised to propel BCHAT forward, diligently executing four strategic directions, noted in the new Strategic Plan, to amplify its impact through coordinating the undertaking of the following four strategic directions:

- Organizational Sustainability: Identifying and securing funding for the sustained administration of BCHAT.
- 2. Affordable Housing Development: Increasing access to training, funding and procurement, and funding for Black-identifying professionals, Black-led and Black-Serving organizations to lead affordable housing development for Black communities.
- 3. Knowledge Mobilization and Strategic Advocacy:
 Developing, communicating, and disseminating evidence on housing inequities experienced by Black residents and solutions to address these barriers.
- 4. Network Development: Pursuing cross-sectoral partnerships and increasing connections between Black experts, leaders, and allies in the housing sector

The details of this Strategic Plan are listed in the document hosted here.⁴³

With the support of BCHAT, Black communities came together to generate temporary emergency housing and support services for hundreds of African asylum seekers between July and October 2023. During an emergency meeting, a strategy was established to support Black churches in shuttling over 200 African asylum seekers to shelter in one night - to be off the streets of Toronto. The group continues to engage with key stakeholders to establish solutions of long-term and sustainable housing, of which new housing supply is a priority. This includes ongoing meetings with municipal governments in the Greater Toronto and Hamilton Area, as well as elected provincial and federal leaders.

4.2.4 Dismantling Silos

In collaboration with ULI Toronto and the City of Toronto's Confronting Anti-Black Racism Unit, CP Planning is generating connections for transformative collaborations that dismantle the traditional silos that have separated affordable housing, racial justice, and sustainability sectors.

By driving the exploration of implementing a Right to Remain for tenants, especially Black renters in the face of Toronto's urban redevelopment, the program is set on doing more than preserving community integrity; it is a strategy of accelerating the influx of ESG investment into new, affordable housing developments.

The **Right to Remain** is the right for tenants to stay in their neighbourhood during the redevelopment of their existing home. This right precedes the right to return, where tenants are able to return to their neighbourhoods after a redevelopment. To *remain*

means to have access to comparable housing in their neighbourhood, so that social connections can be maintained - protecting the social fabric of the neighbourhood. This is critical as those who leave for a three-year construction period may not return, simply due to the complexity of uprooting one's life.

The increasing trend of redevelopment-induced displacement is a critical issue, with Black communities facing the brunt of these upheavals. To address this, the program employs the Urban Land Institute's Technical Assistance Panels (TAP) to devise and deliver pragmatic, sustainable development solutions that prioritize affordability. The TAP's diverse team of local experts is key in progressing the crafting of development plans that support not just redevelopment but the rapid provision of affordable housing that can realize the Right to Remain.

Furthermore, the program's strategy to prevent displacement through new affordable housing developments is a catalyst for residents and property owners to engage and increase affordable housing in their communities. The need to establish a strategy for the Right to Remain was brought forward to CP Planning by residents of Little Jamaica, Toronto, in

2020. This community is deeply concerned with the ongoing displacement of their neighbours due to redevelopment processes and so sought professional support to engage housing industry stakeholders to establish a solution.

The TAP's efforts are a cornerstone of ULI's broader commitment to diversity, equity, and inclusion and are instrumental in the City of Toronto's strategy to remove barriers to affordable housing for Black residents. The workshops, enriched by the expertise of ULI professionals and the examination of North American city case studies, are poised to generate a 'Made-in-Toronto Solutions Toolkit.'

The anticipated release of the TAP findings in Spring 2024 is set to mark a significant leap forward in the pursuit of equitable housing solutions. The relationships established will support the boost in social impact investors – those engaged in corporate responsibility programs (including Environment Government and Sustainability programs) – increasing their collaboration within planning processes as to accelerate the development of new affordable housing supply.



The Human Right to Housing means that anyone in the Lakeshore community can maintain their place in our community, their social services, relationships, and health supports for as long as they would like to. It would mean that our community is welcome to age in place rather than be forced out of their neighbourhood. It would mean young people are not forced to move far away in order to leave their parents homes; and it would mean shelter spaces so that our valuable community members are not relocated to the downtown core each winter.

Bri Gardner Ford, LAMP
 Community Health Centre

5.0

What are Our Next Steps?

Our subsequent actions over 2024 will be informed by the initiatives undertaken by CP Planning in the calendar year 2023. The key initiatives included engagement with philanthropists, charitable organizations, residents, developers, planning professionals, as well as various municipal leaders.

Initiatives undertaken included a thorough review of municipal and non-profit reports, the analysis of over 230 responses within the consensus building survey circulated by our team over the Summer, and summarizing lessons learned from the numerous community consultations held across Toronto, Peel, Hamilton, York, Kitchener-Waterloo, and Ottawa regions. We drew on this information to prepare the Pathways to implementing the Roadmap's objective of addressing systemic racism in the housing sector by increasing the economic inclusion of racialized people in housing development can be accelerated.

Cumulatively, the solutions increase engagement and partnership development between racial groups and are essential to addressing the undervaluing of racialized renter perspectives to exploring and implementing solutions to accelerate affordable housing supply. The validation of racialized communities and allies working to reduce poverty creates immediate and long-term sustainable benefits. This includes guiding Canada towards meeting its housing goals and following through on the National Housing Strategy's principle to implement a human rights-based approach to housing.

The Pathways of the Roadmap guide sustained collaborations over years. These collaborations will be a driving force behind the transformation of the housing sector and the proliferation of affordable housing for all communities. This transformation will see community groups and cultural associations more frequently and readily engage with planning processes and thereby drive the development of new affordable housing supply in their neighbourhoods. Two notable examples of how a deep rooted

commitment to inclusive planning with racialized communities and building solidarity across socioeconomic groups can effectively generate new affordable housing supply are the Parkdale Activity Recreation Centre and the Learning Enrichment Foundation, both located in Toronto. Both community organizations are engaged in affordable housing development, and have sustained ongoing collaboration with the City of Toronto to generate new municipal planning processes which protect and generate new affordable housing supply. Systemic commitments to implementing a human rights-based approach to housing will see similar results replicated across community centres and cultural associations across Ontario and Canada. The social capital within these spaces has immense potential, and CP Planning is honoured to be working with organizations across Ontario to support movement towards this future.

This transformation reinforces solidarity across socio-economic and racial lines and the framing of affordable housing as a critical

investment in Canada's economic and social health. As Canada and its major cities become more racialized, the value of inclusive economies increases. Inclusive economies includes wealthy Canadians developing and sustaining increased solidarity with lower income community members. This requires supporting the inclusion of racialized communities into generating economic benefits, thereby reducing poverty and accelerating affordable housing production as the priority.



Fig 29 — Danforth-Main Walking Tour in Toronto

5.1 Increasing Investment

5.1.1 Increase Government Investment

The need for government investment into generating new affordable housing supply gains urgency as housing affordability declines.

Approaches of this pathway include:

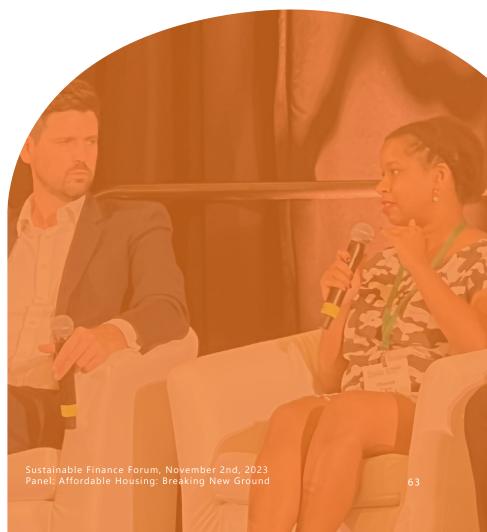
- Supporting the simplification of the pre-development funding application processes, as to streamline the access of funds.
- Supporting pension and other investment funds desiring to invest in new affordable housing development.

These solutions reflect a recently emerging consensus of opinions within the housing industry which states that further investment is needed to produce the required supplies of new affordable housing. Millions in government funding has gone unused due to the complexity of application processes. Also, there is increasing attention paid to the role that pension and other

investment funds could play in affordable housing development. Current requirements for pension funds, (including the retirement funds of government workers) stipulate that investments must go into products that make the highest returns. At times, this results in retirement funds going towards displacing racialized renters from pre-existing affordable housing stock. An example of this currently ongoing is found in Thorncliffe Park, a tower neighbourhood in Toronto. Here, PSP Investments, a pension fund for federal government workers, has had a rent increase of 4.2% in 2022, and proposed a further increase of 5% for 2023. For one family, this would mean rent increasing from just under \$1,600 to almost \$1,750 over two years.44 Creating opportunities for pension funds to invest in affordable housing development aligns with the Federal Housing Advocate's recommendation of "Ensuring public pension funds promote social good through legislation".45 Towards this end, Ontario Infrastructure Bank has established plans to leverage public sector pension investments into infrastructure, including affordable housing.46

Removing barriers to pension funds to investment in affordable housing is also a catalyst to civic engagement from unions and union members desiring to see their investments align with their respective social missions.

Simplified application processes will increase the engagement of racialized organizations, including via partnership, with more experienced organizations.



5.1.2 Increase Social Impact Investment

Another evidence-based approach to addressing the planning barriers to generate new housing supply is to widen the pool of potential investors available. In particular, social impact investment is gaining traction due to the growing demand from investors to generate social impact from their investment.

Approaches of this pathway include:

- Collaborating with credit unions
- Addressing barriers preventing racialized communities from investing in affordable housing
- Facilitating community fundraising through community bonds

Credit Unions have a deep commitment to increasing affordable housing supply. This commitment is in part due to their governing model; wherein users of credit unions are members who can vote on the institution's policies

and programs. Their higher level of engagement, and the resulting programs, result in credit unions being a major investor into cooperative housing as well as other affordable housing models. In September 2022, the City of Waterloo's council approved a proposal to work with and support Credit Unions in particular, the kindred Credit Union, in the development of affordable housing quaranteed investment certificates (GICs). This social impact investment initiative is an example of municipalities taking the next step to invest in a financial institution with strong commitment to community by raising funds targeted specifically at the development of local affordable housing. Kindred Credit Union and Waterloo Region Community Foundation to launch GIC to support affordable housing in Waterloo Region.47

Throughout the implementation of the Roadmap, racialized communities working to build affordable housing have noted they have challenges securing the consultants to prepare affordable housing proposals. As a result of this planning barrier, programs like the CMHC's Black Co-investment fund continue to see a lack of applicants, and available sites are prevented from moving forward towards affordable

housing development. As a result of projects not moving forward, successful development examples are not produced, thus there is untapped opportunity to leverage successes to galvanize crosscommunity support for the ideation and implementation of broader systemic solutions to accelerate affordable housing development. This is why the Roadmap is working to support and facilitate increased collaboration between racialized and non-racialized investors and institutional players to establish a pre-development fund to support organizations with racialized leaders to do the necessary work to advance development projects. Our coaching of community groups to participate in Tapestry's community bond raising programs is just one example of this support.

This pathway of increasing social impact investment increases civic engagement to accelerate the development of affordable homes. By involving credit unions and addressing the barriers that racialized communities face in investment, there is a direct promotion of community participation in housing development. Credit unions, with their member-driven governance models, exemplify the kind of civic engagement that leads to sustainable investments and deep

planning partnership to generate affordable housing, as evidenced by their substantial contributions to co-operative housing. Municipalities like Waterloo are recognizing this by partnering with credit unions to leverage their community-oriented financial power for housing development.

Additionally, working to dismantle the silos between addressing systemic racism, increasing affordable housing supply, and achieving environmental sustainability goals will further galvanize broader engagement to accelerate new affordable housing development. We look forward to sharing the results of the Technical Assistance Panel with the City of Toronto Confronting Anti-Black Racism Unit, and ULI Toronto in 2024.

5.2 Facilitate Cross-Sectoral Partnerships

5.2.1 Partnership Development Programming

There is a growing and collective awareness of the importance of cross-sectoral partnerships. This is due to the unique skills, resources, and even barriers experienced within each sector that are complementary to the others.

Approaches of this pathway include:

- Supporting Indigenous communities to implement affordable housing development projects.
- Providing training to racialized groups to establish collaborative partnerships with the public and private sectors.
- Developing mentorship programs for non-profits led by racialized communities wanting to build affordable housing.

The solution to co-develop with Indigenous communities, is reinforced by the Canadian Centre for Housing Rights (CCHR)⁴⁸ and the Ontario Federation of Indigenous Friendship Centres,⁴⁹ among others. Effective implementation of this solution requires authentic partnerships with Indigenous-led housing, investment, and service organizations.

Effective partnership to confront systemic racism in redevelopment plans includes sustained commitment to growing expertise and removing barriers limiting the capacity of racialized groups to establish solutions to affordable housing development. Our efforts to facilitate cross-sectoral partnerships have identified that often community groups, as well as non-profits led by racialized communities, have experienced disappointing and extractive partnerships with more established organizations. In these cases, the smaller group is leveraged for the benefit of the more established group, while the promised benefits are either not provided, or they are limited by established barriers to the smaller group establishing

the required social capital required to conduct the work necessary to advance new affordable housing projects. These experiences can result in diminishing civic engagement; thus entrenching immediate and long term barriers to accelerating new affordable housing supply.

In contrast, our partners of the City of Toronto's CABR, the University of Toronto's Infrastructure Institute, and the Action Lab by Menna Agha within Carleton University's Azrieli School of Architecture have designed and implement programs which develop new cross-sector partnerships that generate meaningful and sustained benefits for small and racialized-led organizations. Their work centres on increasing the economic engagement of racialized communities to participate in planning and developing new affordable housing supply.

The City of Toronto's CABR unit has, since 2019 been investing in the development of a Black Housing Strategy to ensure Black communities can remain in the neighbourhoods while the area experiences high levels of new investment. The production includes engagement with a diversity of Black residents and housing experts to provide feedback to their planning process.

Since 2021, the Infrastructure Institute of the University of Toronto' School of Cities has provided mentorship to non-profits interested in developing new affordable housing on their properties. Through the Roadmap, targeted programming has been provided to support nonprofits led by racialized populations.

The Action Lab has partnered with community organizations in Ottawa to lead the planning of their neighbourhood. This has included ensuring the delivered programming responds to immediate community needs, while also conducting the work necessary to establish the relationships necessary to successfully plan and implement new affordable housing development projects.

Throughout the Roadmap's engagement in the participating cities, as well as at the Roadmap Resident Summit in April 2023, residents and non-profit workers requested increased guidance on building relationships with their local government and private sector developers. As a result, the continued implementation of the Roadmap focuses on increasing the connections and delivery of targeted training and partnership development programming.

5.3 Resource Non-Speculative Affordable Housing Development

5.3.1 Develop on Governmentowned land

There is widespread consensus on the value generated from developing affordable housing on public land. In particular, development on public land is increasingly desirable in areas adjacent to transit, as revenue generated through mixed income development improves the viability of the development.

Approaches of this pathway include:

- Supporting non-profits to build on government owned sites when a land sale, joint-venture, or development plan is established.
- Reducing or eliminating barriers that prevent non-profits from participating as developers on government owned land.

The City of Waterloo⁵⁰ is an example of a city taking action to implement these solutions. On March 20, 2023, Council approved the Affordable Housing Strategy which included an action to explore the streamlining of the purchase and sale agreements of surplus City-owned lands to non-profits.⁵¹

Housing Now TO, a volunteer-led group in Toronto has successfully collaborated with the City of Toronto and CreateTO to result in plans for housing development on public land to target higher densities.

Community groups across the Roadmap have often identified government owned sites, including school sites, as desirable sites for affordable housing development. They express great excitement in exploring how to preserve public ownership of the land, while transitioning the use to meet the community's affordable housing needs. This shows that this pathway of developing on government owned land has

great capacity to accelerate the development of affordable homes and strengthen civic engagement. Ongoing, the Roadmap will assist communities to collaborate with the municipal planning bodies so as to accelerate and increase the supply of affordable housing on these properties.

Being engaged with CP Planning has made community building more impactful because of the high level and in-depth support given to getting the South Etobicoke Community Land Trust off the ground. We are still in the beginning stages, but the knowledge and connection that we are being supported with at CP Planning has been invaluable. Especially when it comes to thinking through the practicalities around structure

and governance, city-planning the various pieces that have to come together to see the land trust come to fruition. We have an engaged group of local community members ready and willing to dive in to make

— Carly Bowie, Project Manager LAHAAG

this happen.

5.3.2 Support models increasing civic engagement

Multiple housing stakeholders have identified that municipal governments can improve capacity to achieve their affordable housing targets by maintaining consistent close collaboration with non-profit affordable housing developers.

Approaches of this pathway include:

- Supporting the streamlining the review and approvals of development applications by affordable housing non-profits
- Supporting models generating civic engagement

The cities of Toronto,⁵² Region of Peel,⁵³ Kitchener-Waterloo,⁵⁴ Markham⁵⁵ and Ottawa⁵⁶ all reference the value of municipalities providing unique support to non-profits during the pre-development phase of building affordable housing. Advocacy group, the Alliance to End Homelessness

Ottawa identified that the establishment of an Affordable Housing Office for the City of Ottawa, could assist that city in accelerating affordable housing development through a mandate to support non-profit developers with approvals and permits.

The Community Land Trust and Co-operative housing models are particularly effective in increasing civic engagement. The City of Mississauga, is an example of a city which identifies the effectiveness of Community Land Trusts (CLTs) and Co-Operative (Co-Op) housing in making and keeping housing affordable. Their report 2023 Growing Mississauga: An Action Plan for New Housing encourages the establishment of a Mississauga Community Land Trust.⁵⁷ In the City of Toronto, lands given over to the Parkdale Neighbourhood Land Trust by the City of Toronto are now sites for new affordable housing development.

The Canadian Co-Housing Network,⁵⁸ The National Housing Accord,⁵⁹ and The Alliance to End Homelessness Ottawa⁶⁰ have all similarly promoted increasing investment into the co-operative housing sector, as well as engaging co-op housing providers at the national level, as a solution to help non-profits build more affordable housing.

Habitat for Humanity's model for housing development is also proven to generate civic engagement. This is achieved through their programs of having donors contribute in the housing development project, where they're able to build a community of support who share their vision of reducing housing precarity for lower income households.

This pathway of municipalities supporting models to increase civic engagement accelerates the development of affordable homes. The Community Land Trusts (CLTs) and Cooperative Housing (Co-Op) models stand out as exemplary practices for fostering civic participation. They inherently require active involvement from community members, not just as residents but as decision-makers. In implementing the Roadmap, community engagement spiked at the mention of Community Land Trusts, and engagement in these groups remains among the highest in their respective communities. Engaged citizens are empowered citizens; when people feel their

input has a tangible impact, their commitment to civic life deepens. As a result, these municipal strategies do not merely produce buildings; they build more resilient, connected, and engaged communities, ready to tackle the complex challenge of affordable housing shortage with innovation and shared resolve. Of note, many co-operative developers manage their housing as community land trusts to organize their housing in a portfolio that can be borrowed against to generate funds for new development.

The Roadmap's continued support to non-profits focused on integrating communities into their planning processes and will sustain and increase the engagement of lower income residents and allies in the planning of neighbourhoods, thus generating immediate and sustainable solutions to accelerate the development of new affordable housing supply.



Fig 30 — Cheryll Case (CP Planning) and Menna Agha (Founder and Director of the Action Lab in the Azrieli School of Architecture at Carleton University)

5.4 Advance Implementation of Human Rights-Based Practices

5.4.1 Social Procurement

The diversity of the housing industry's labour pool matching the diversity of the geographies being served assists in ensuring decision making rooms have the necessary information and sufficient commitment to implement solutions that will accelerate the development of affordable housing supply.

Approaches of this pathway include:

- Implementing social procurement practices into the process of producing community plans and housing studies.
- Support new immigrants to contribute to the housing industry.

The Toronto Community Benefits Network has been a key collaborator with government and contracted service providers to implement social procurement practices as a way of generating the labour required for new infrastructure, while also confronting systemic racism in the planning and construction of the infrastructure. Social procurement involves integrating social and equity objectives into the purchasing and contracting process, with a particular emphasis on removing barriers preventing marginalized communities from gaining employment. This has resulted in a notable improvement in the citybuilding economy. The results have spurred the establishment of Community Benefits Networks in Peel Region, Hamilton, and Ottawa; as well as similar approaches being pursued by other organizations. CP Planning by its partnership with the Toronto Community Benefits Network to advance expanding the community benefits movement to ensure the planning

of neighbourhoods moves towards being an inclusive economy where racialized people have access to decision making roles.

An example of a municipality's City Planning office proactively addressing barriers impacting racialized professionals is the City of Markham. Launched in 2023, their partnership with the Mentorship Initiative for Indigenous, Black, and Planners of Colours will deliver internships to young planners of colour. 61 Meanwhile, the Urban Land Institute of Toronto continues to host conversations targeted at increasing understanding of the experiences of immigrant housing professions, and solutions to support their inclusion in the work force.62,63

This pathway of using social procurement tools to ensure racialized communities and new immigrants have the opportunity to contribute to the identification and implementation of solutions accelerates the development of affordable homes and strengthens

civic engagement. By actively involving a diverse range of voices in the decision-making process, municipalities foster a more inclusive housing economy. Social procurement increases the labour supply within planning, increases incomes within racialized communities, and thus increases overall capacity to plan for and invest in new housing supply. The proactive measures taken by the Toronto Community Benefits Network and the Urban Land Institute of Toronto exemplify how embracing diversity can lead to innovative, inclusive, and sustainable housing strategies that benefit all members of society. The Roadmap looks forward to continued partnership with these and other groups working on this pathway.

5.4.2 Affordable Housing Targets

The establishment and monitoring of affordable housing development through neighbourhood tracking and target setting is an essential part of understanding current conditions and serves as a guide on where communities want to go.

Approaches of this pathway include:

- Setting neighbourhood specific affordable housing development targets
- Maintaining monthly or quarterly updates on housing proposed, constructed, and proportion of which are affordable units.
- Streamlining processes to negotiate agreements for ongoing development proposals to deliver increased supplies of affordable housing.
- Establishing strategies to protect existing supply and maintain community cohesion through implementing the Right to Remain.

 Establishing a Human Rights-Based Approach to Housing toolkit.

The City of Toronto's CreateTO, the city's municipal agency leading new affordable housing development on city-owned sites, provides monthly updates to Council on the status of their processes to generate new affordable housing on their sites. 64,65 These publicly available reports result in clarity for understanding what planning barriers exist, and identify where new resources or approaches are required to accelerate the process of finalizing and implementing development plans.

This pathway of establishing and monitoring affordable housing targets not only quantifies progress but also fundamentally strengthens civic engagement by fostering collaboration towards long-term, sustainable housing solutions. By setting neighborhood-specific targets and providing regular updates on housing developments, communities are equipped with clear benchmarks and can hold decision-makers accountable.

Throughout the implementation of the Roadmap, CP Planning has implemented its human rightsbased approach to planning. As noted in section 1.1 of this report, the knowledge is based on international, national, and regional human rights legislation, caselaw, as well as learning generated through practice. As a next step, we are preparing a guide that can be used by groups seeking to build collaboration across socio-economic and racial groups as to accelerate the development of new affordable housing supply. This tool will include the following:

- Streamlined methods to track ongoing development applications and the generation of affordable housing in relation to affordable housing development targets
- Guides on how to establish agreements with developers to include affordable housing in their proposals
- Summarized learnings from Community Trainings delivered by the Roadmap
- As well as other resources

The development of this tool aligns with recommendations from the Federal Housing Advocate. The Federal Housing Advocate identified that progress in protecting and increasing affordable housing supply can be generated by the Government of Canada developing a mechanism similar to Genderbased Analysis Plus (GBA+) to apply the requirements of progressive realization of the right to housing in all budgets, laws, policy and program development that affect housing and homelessness, such as through Treasury Board Submissions and Memoranda to Cabinet. 66,67

5.5 Address Anti-Black Racism

Across communities, resident, private, non-profit, and public sector leaders are working to address the unique barriers preventing Black people from securing fair and adequate access to affordable housing.

Priority solutions to implement this pathway are:

- Deploying funding to Black-led and Black-focused housing tables which maintain ongoing liaison with government.
- Supporting mentorship and partnership development within the Black communities.
- Targeting procurement and partnerships with government and non-Black-led organizations to establish opportunities for Black-led organizations to scale.

On June 12, 2020, the Canadian Mortgage and Housing Corporation made a statement of their commitment to Black communities. Included within this statement was a commitment to assess how programs, including the National Housing Strategy initiative, can proactively help Black Canadians. Targeted approaches have been taken at the municipal level as well. In Toronto, CABR is developing a Black Housing Strategy in consultation with the Black Community Housing Advisory Table (BCHAT) to ensure learnings and directions are grounded by the expertise of Black housing industry members. The City of Toronto provided funding to BCHAT to enable their participation in this process. In Ottawa, in 2022, the City launched a targeted fund to support Black-led housing development, also launched in 2022, their Anti-Racism Strategy, aims to establish pathways for Black residents to be part of the economy of new affordable housing.

This pathway of addressing anti-Black Racism accelerates the development of affordable homes and strengthens civic engagement among the Black community and its allies, fostering collaboration for long-term, sustainable housing solutions. It ensures that solutions of housing precarity for Black communities are being developed and implemented with the engagement of the communities most impacted. Through these efforts, this community's economic capacity will grow, resulting in their improved ability to provide a direct response to housing issues with diminishing dependence on government support. Moreover, the cultivation of partnerships between Black and non-Black organizations enhances collective efforts to establish system solutions to the affordable housing development crisis.

CP Planning is pleased to continue to work with the diverse members of BCHAT to advance solutions within Toronto, Peel, York and Hamilton; and to work in partnership with the Network for the Advancement of Black Communities sand the Community Housing Transformation Centre to support the development of a Black Community Technical Resource Group (BCTRC). The BCTRC is working to establish a network of supports to assist Black communities across Canada build affordable housing.

Working together and through a carefully thought out planning lens along with a keen understanding of Anti-Black Racism and Systemic Discrimination will provide the community with the rigor and evidence needed to clarify impacts and often unintended outcomes.

— G. Malhotra, CEO Indus Community Services

6.0

Let's Build Together!

CP Planning is actively seeking passionate individuals and organizations ready to break down systemic barriers and accelerate the development of affordable housing. Developers, housing investors and mortgage brokers, architects, urban planners and innovators, philanthropists, academics, government leaders, community groups. Unique perspectives and expertise are crucial in shaping a future where racialized communities are not just participants, but co-developers in creating equitable, inclusive housing solutions. By collaborating with us, you will be part of a powerful movement that is aligning with the National Housing Strategy to enforce a human rightsbased approach to housing. Whether you're a philanthropist, a community organization, or an industry professional, your contribution can make a tangible impact.

Connect with us to explore partnerships, share knowledge, and invest in a future where affordable housing is a reality for all.

- Cheryll Case Founder & Executive Director Cheryll.Case@CPplanning.ca

How We Got Here

Our first project of implementing a human rights-based approach to planning was in 2018, with our Housing in Focus project. Here, community pushed back against the project concept of sharing stories of their lived experience, and instead requested programming that resulted in them generating maps of what their neighbourhood would look like if housing was treated as a human right.

Our collaborative approach continued, and in 2021 we applied for funding from the Round 2 of the Housing Supply Challenge (pre-development barriers).

Through the initial incubation phase funding, we connected with a broad diversity of housing professionals who beleive in the vision of the Roadmap.

Prior to receiving implementation funding in November 2022, CP Planning was a team of 1 consultant (it's Executive Director). Over this 12 month period, we have built our organizational structure, recruited, and now we are a small team of 10+ full time city-building innovators and connectors. The vast majority of which are racialized.

We look forward to further collaborations with our growing community of support.

Community of Support



Each of the organizations below provided a letter of support towards CP Planning's successful application for funding the Roadmap: (2022)

Municipal Governments

- 1. City of Mississauga: City Planning
- 2. City of Toronto: CABR .
- 3. Region of Peel: Housing and Planning
- 4. City of Toronto: Housing Secretariat
- 5. City of Brampton: City Planning
- 6. City of Ottawa: Cllr Rawlson King

Community Anchor Partners

- Oakwood Vaughan Community Organization (OVCO)
- Indus Community Services
- 9. Roots Community Services •
- 10. Bangladesh Centre & Community

- 11. LAMP Community Centre
- 12. Boys and Girls Peel .

- 14. Affordablii Technologies Inc •
- 16. Tapestry Community Capital
- 17. United Way Greater Toronto Area 18. Co-op Housing Federation of Toronto
- 19. The Infrastructure Institute at U of T's School of Cities
- 20. Habitat for Humanity Greater Toronto Area
- 21. Alterna Savings
- 22. University of Toronto Affordable Housing Challenge

- 23. University of Waterloo Brian Doucet
- 24. Urban Land Institute Toronto
- Strategic Partners and Allies

 25. Woodgreen.
 26. Houselink and Mainstay Community Housing
 - 27. IBI Group
- 15. Toronto Community Benefits Network 28. National Right to Housing Network
 - 29. Waterloo Yes in My Backyard
 - 30. Justice Fund
 - 31. Social Economy through Social Inclusion (SETSI)

Leaend

Incubation-phase Advisor

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