



Building Social Solidarity Economies to Uphold the Right to Housing in Canada

Policy Exchange

March 21, 2025



Agenda

About CP Planning, our History and Approach

How the Land Use Planning Economy Collaborates to Address Displacement

- Solidarity Barriers to Overcome
- Case Studies and Learnings
 - Little Jamaica
 - Jane and Finch
 - Ottawa

3 key take aways

About CP Planning, our History and Approach



Housing in Focus Conclusion Party, November 2018

- About CP Planning, our History and Approach



Cheryll Case
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Across Canada, we build cross-sectoral capacity to protect and generate affordable housing and community spaces because we believe:

Housing is a human right

Cultural rights are secured through a robust non-profit sector

Solidarity across socio-economic groups is essential to actualizing this right for all people.

What is a **Human** **Rights**-Based Approach to **Planning**?

- **Recognizes historic discrimination** to better understand current community needs
- Focuses on **improving the economic well-being of marginalized residents** to meet their needs
- **Nurtures solidarity across socio-economic groups**, empowering communities to take collective action
- **Removes barriers to ensure equitable access** to housing, employment, quality of life, and cultural opportunities for all residents



2019 Parliament passed the National Housing Strategy Act (the NHS Act).

- “recognize(s) that the right to adequate housing is a fundamental human right affirmed in international law.”



Government
of Canada

Gouvernement
du Canada

Key principles:

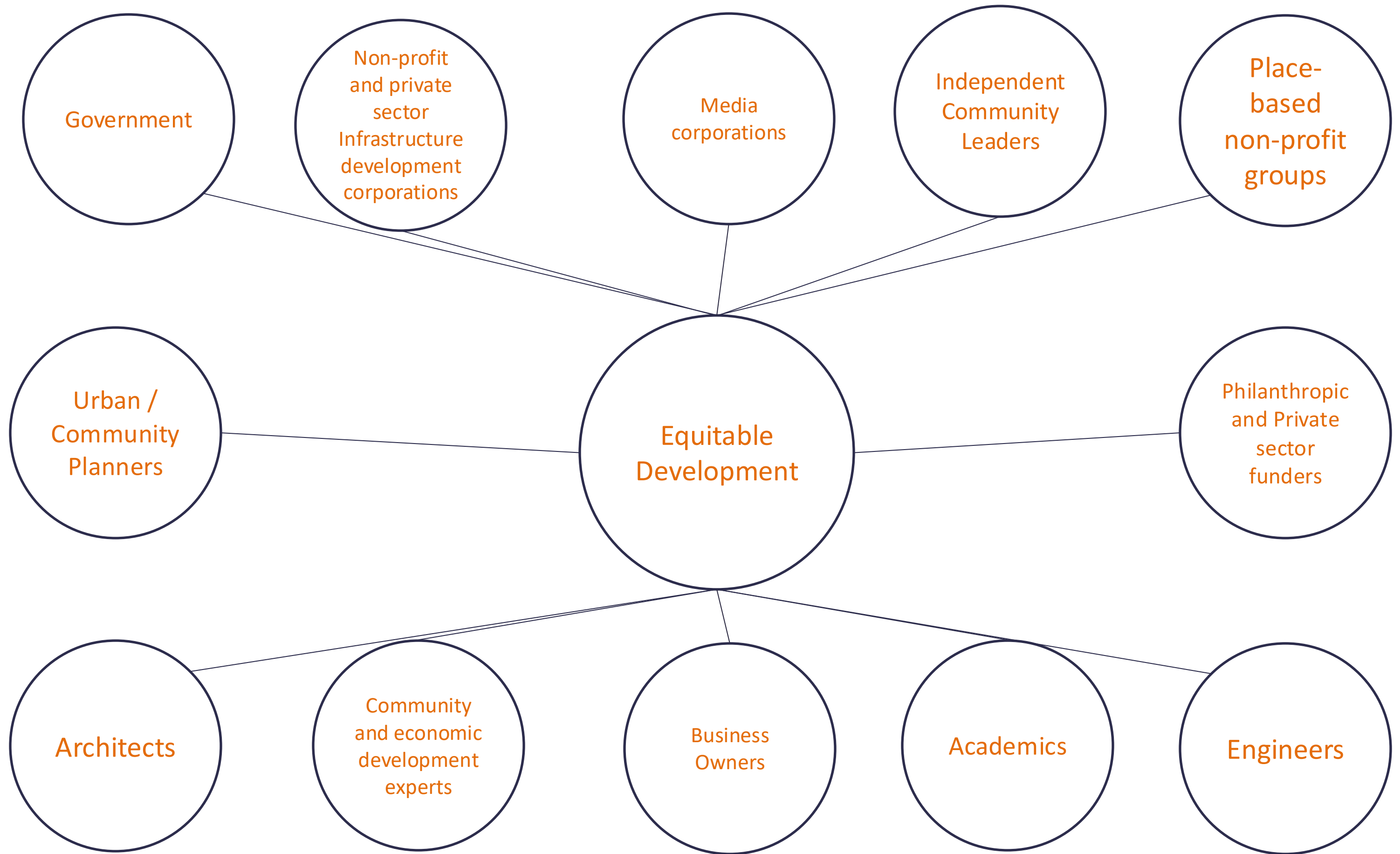
- non-discrimination,
- inclusion,
- participation, and
- accountability.

Provincial Policy Statements, 2020

4.0 Implementation and Interpretation

- 4.1 This Provincial Policy Statement applies to all decisions in respect of the exercise of any authority that affects a planning matter made on or after May 1, 2020.
- 4.2 This Provincial Policy Statement shall be read in its entirety and all relevant policies are to be applied to each situation.
- 4.3 This Provincial Policy Statement shall be implemented in a manner that is consistent with the recognition and affirmation of existing Aboriginal and treaty rights in section 35 of the *Constitution Act, 1982*.
- 4.4 This Provincial Policy Statement shall be implemented in a manner that is consistent with Ontario *Human Rights Code* and the *Canadian Charter of Rights and Freedoms*.
- 4.5 In implementing the Provincial Policy Statement, the Minister of Municipal Affairs and Housing may take into account other considerations when making decisions to support strong communities, a clean and healthy environment and the economic vitality of the Province.

It takes us all working together



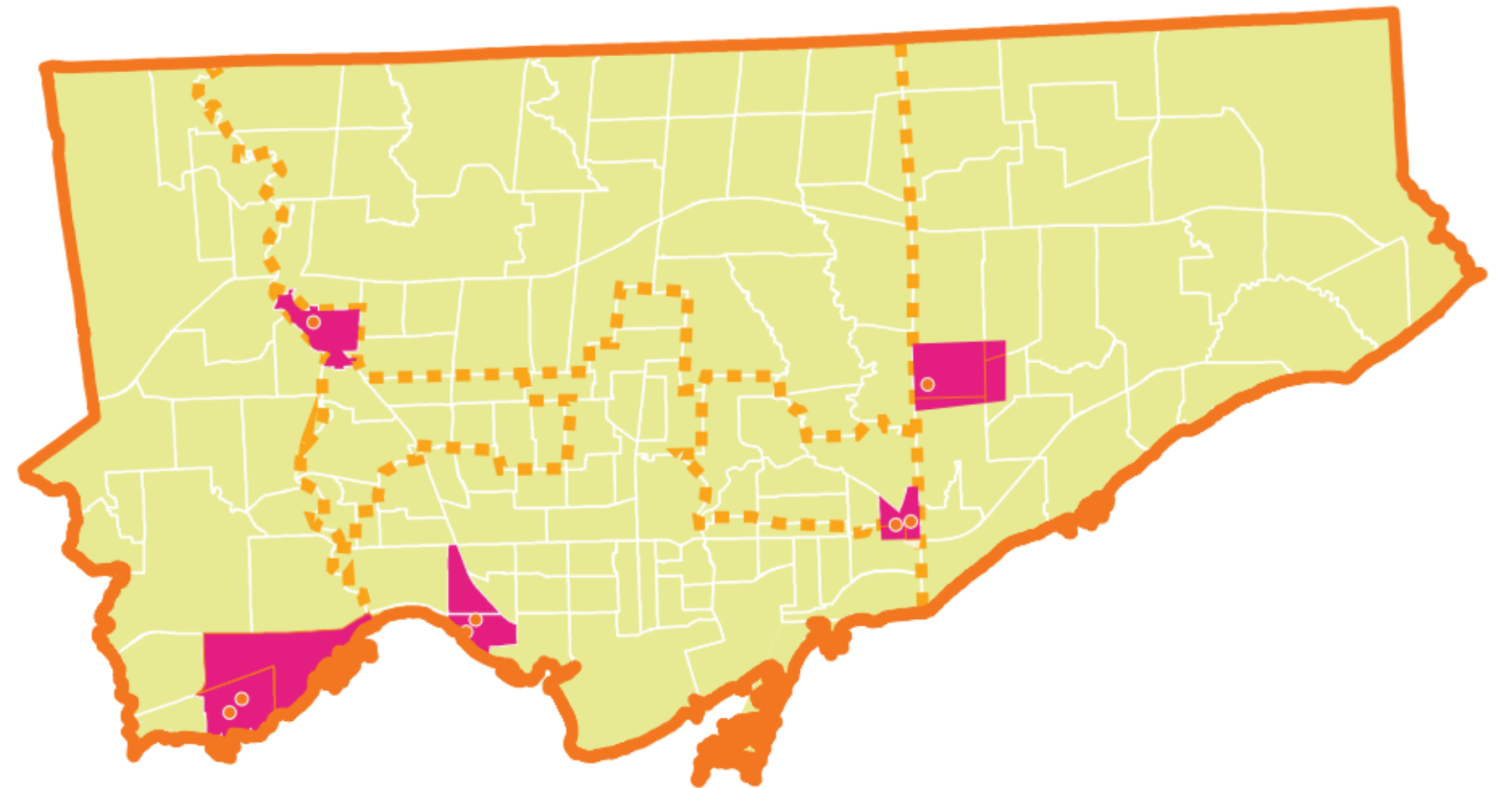
2018

Housing in Focus

By CP Planning
November 2018

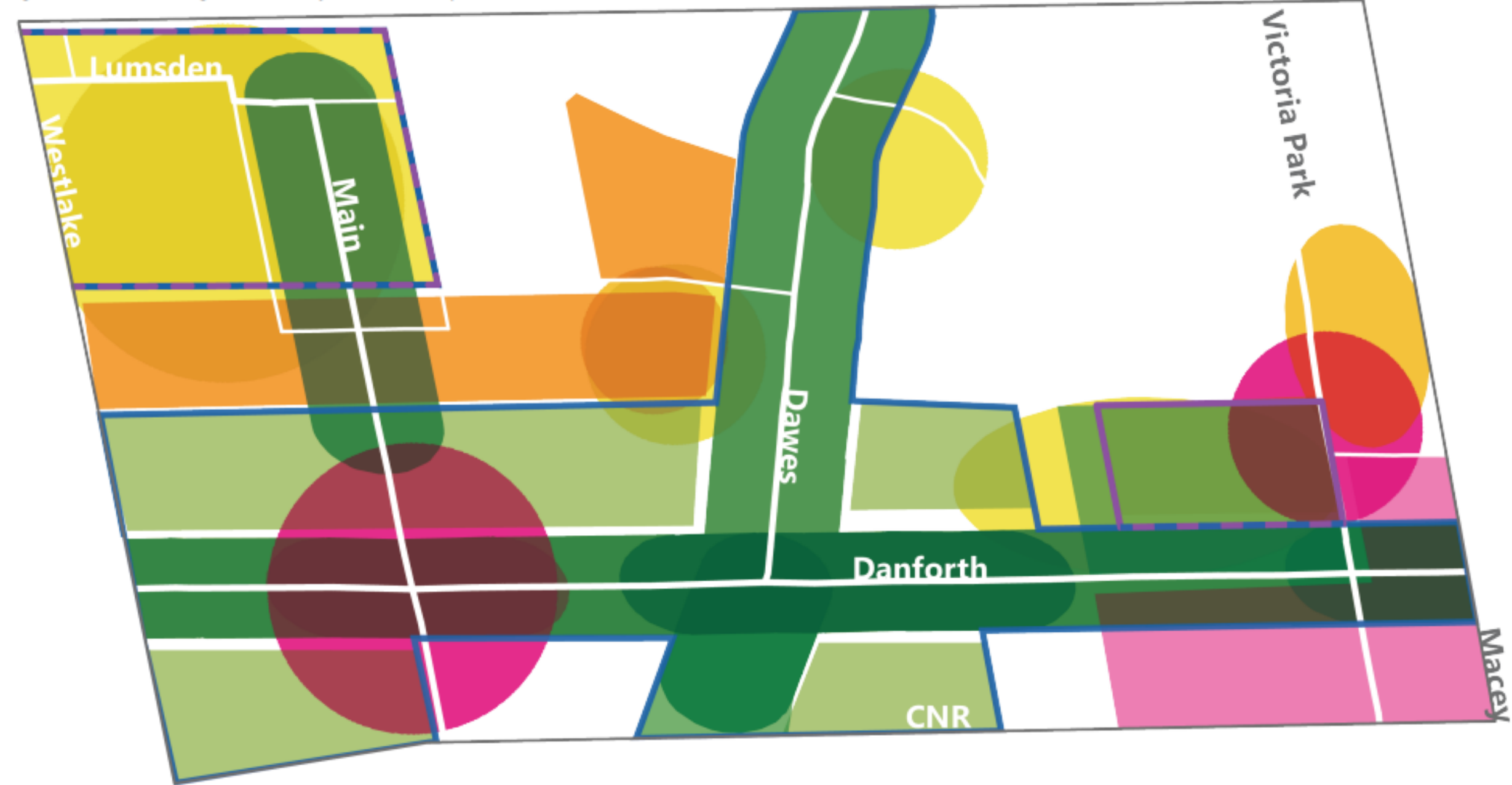


West Neighbourhood House Newcomer Youth Advisory Committee and Workshop Attendees



What here is different from what you see on a city-led processes' planning map?

Figure 4: Danforth Village - Community Generated Map



Max Number of Storeys

Low Rise

- 1-2 
- 3-4 
- 5 

Mid Rise

- 6-8 
- 9-10 



Mid Rise

- 11-15 

High Rise

- 16-20 
- 30-35 

Other

- Stay the Same* 
- Co-op Housing* 



Maps made by layering on 4 community generated maps. For more detailed maps contact CP Planning

- About CP Planning, our History and Approach

Roadmap

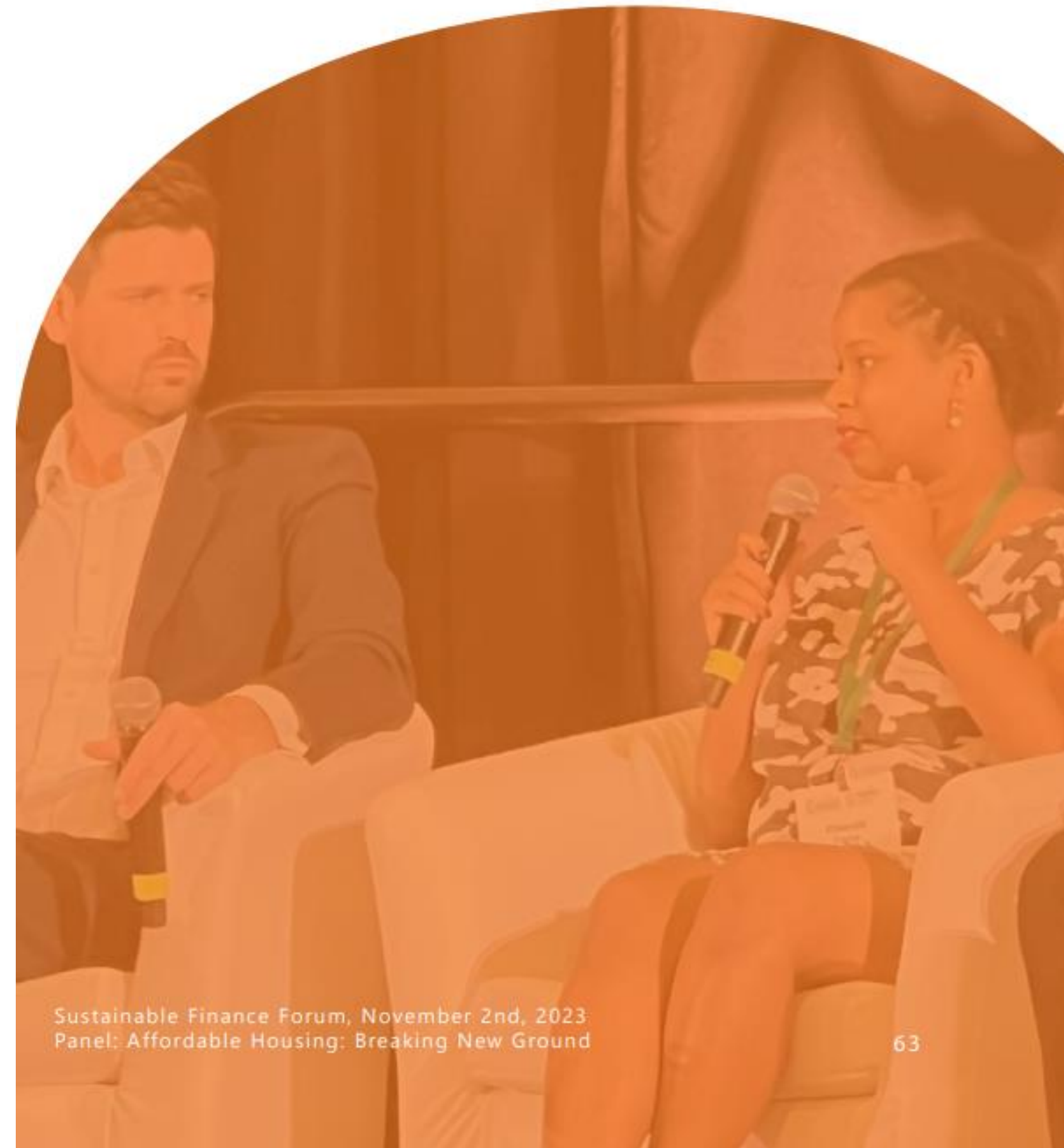
**for Redevelopment Plans to
Confront Systemic Racism**

- **Launched:** (incubation) 2021 (full) 2022
- **Goal:** Create a system that ensures 0 Displacement in areas along transit
- **Geographic Scope:** Toronto, York, Peel, Hamilton, Kitchener-Waterloo, and Ottawa – Ontario cities that have recently received major investment in transit.

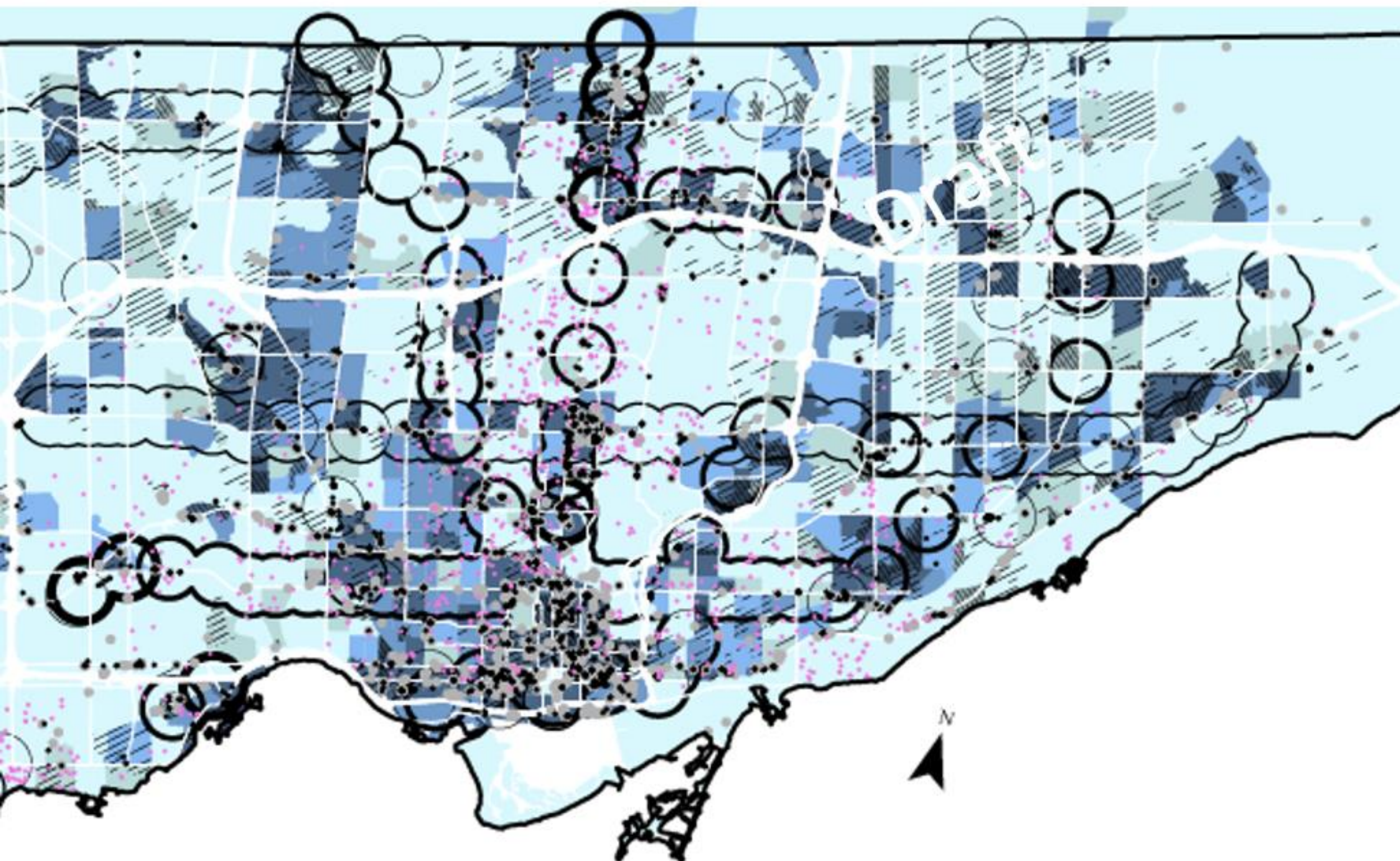
Targeted partnership and co-design with those with a track record and commitment to addressing racial injustice

Engaged over 50,000 individuals in consensus building for Equitable Land Use Planning

Collectively the participants of our Social Purpose Real Estate program propose to build 3,961 units of affordable housing



Sustainable Finance Forum, November 2nd, 2023
Panel: Affordable Housing: Breaking New Ground



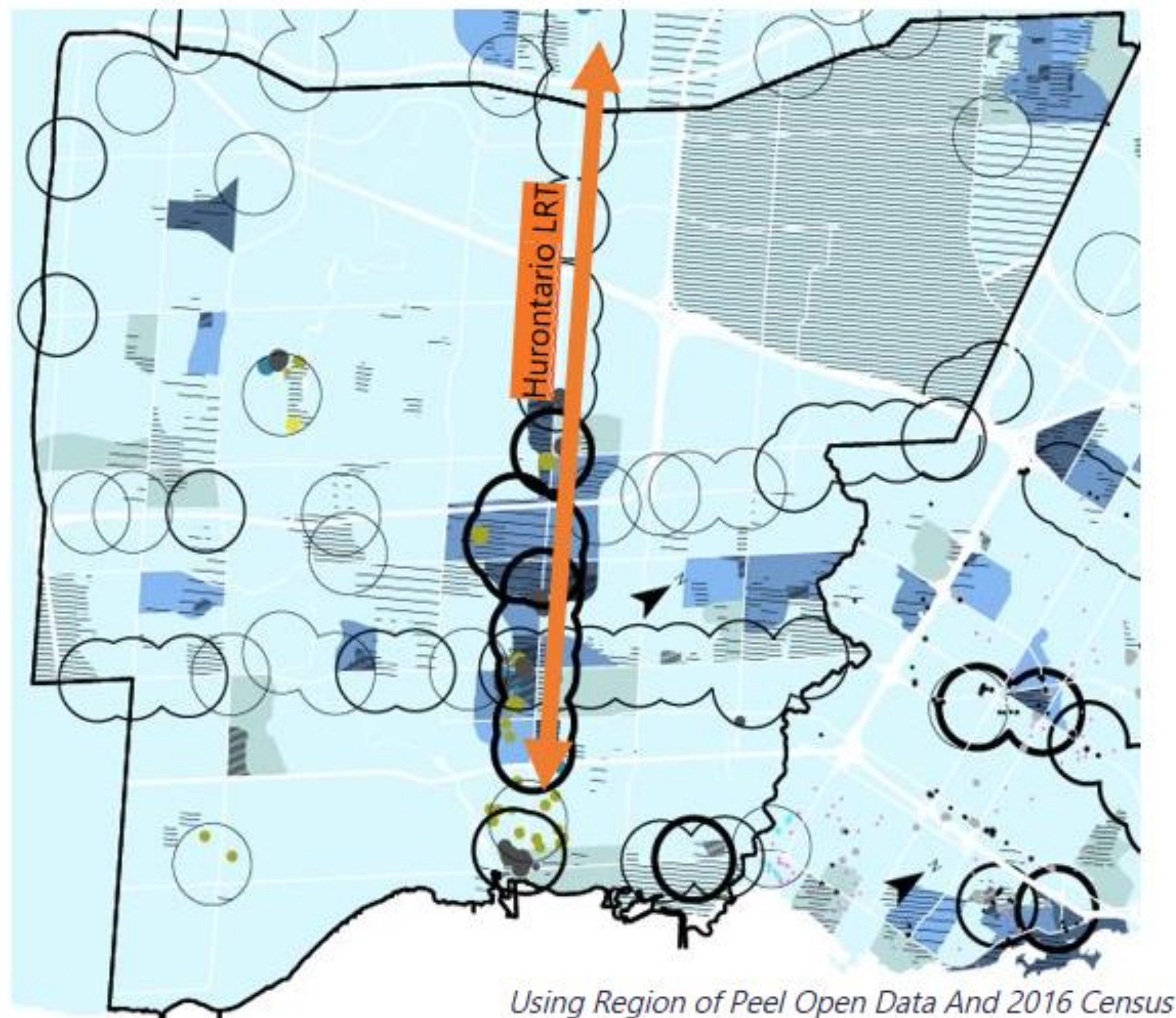
- Density Targets @ Major Transit Adjacent Areas**
- 150
 - 160
 - 200
 - 250+

- Most Recent Development Applications***
*submitted 2017-2021
- Toronto Local Appeal Body
 - Zoning or Official Plan Amendment
 - Site Plan Amendment

- Density of Visible Minority Renter Households**
- 0 > 323 renter households / km²
 - 323 > 431 renter households / km²
 - 431 > 539 renter households / km²
 - 539 > 863 renter households / km²
 - 863 + renter households / km²

- Portion of all households that are low income**
- 2% > 25%
 - 25% > 40%
 - 40% > 89%

Using City of Toronto Open Data
And 2016 Census



Density Targets @ Major Transit Adjacent Areas

- 150
- 160
- 200
- 250+

Most Recent Development Applications*

*submitted 2017-2021

- Official Plan Amendment
- Rezoning
- Site Plan
- Subdivision
- Unclear Size
- 1-5 units or under 4 storeys
- 6-50 units or 5-10 storeys
- 51+ units or 11+ storeys

Density of Visible Minority Renter Housholds

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Portion of all households that are low income

- 2% > 25%
- 25% > 40%
- 40% > 89%

Areas with Density Targets and major transit investments are expected to see higher pressures to raise rents.

Aligning Land Use and Development Economy with the Right to Housing



Understanding Barriers Through Human Rights Lens

Discrimination: The unjust or prejudicial treatment of individuals or groups based on particular characteristics such as race, gender, or ability, resulting in diminished rights, opportunities, or access - **whether intended or not.**

Systemic

- Lack of acknowledgement and power distributed to those desiring equitable conditions

Indirect

- Troublesome process to create equitable conditions

Direct

- Specifying who is enabled access and who is not



Barriers to Overcome

- **Systemic:**
 - Lack of diversity and labour within the labour force
 - Opaque decision-making processes
 - Minimal or token community engagement
- **Indirect:**
 - Complex approval pathways and disjointed government administration
 - Public procurement outreach process and eligibility criteria resulting in small or Black-owned organizations being unable to be party to, bid for, and or win contracts
 - Lack of funding allocated towards equitable outcomes
- **Direct:**
 - Built form and infrastructure designs that explicitly prevent people certain groups from entering or navigating spaces when it's not the case in others

Market failures and unhealthy communities

Lack of investment and labour directed towards solutions

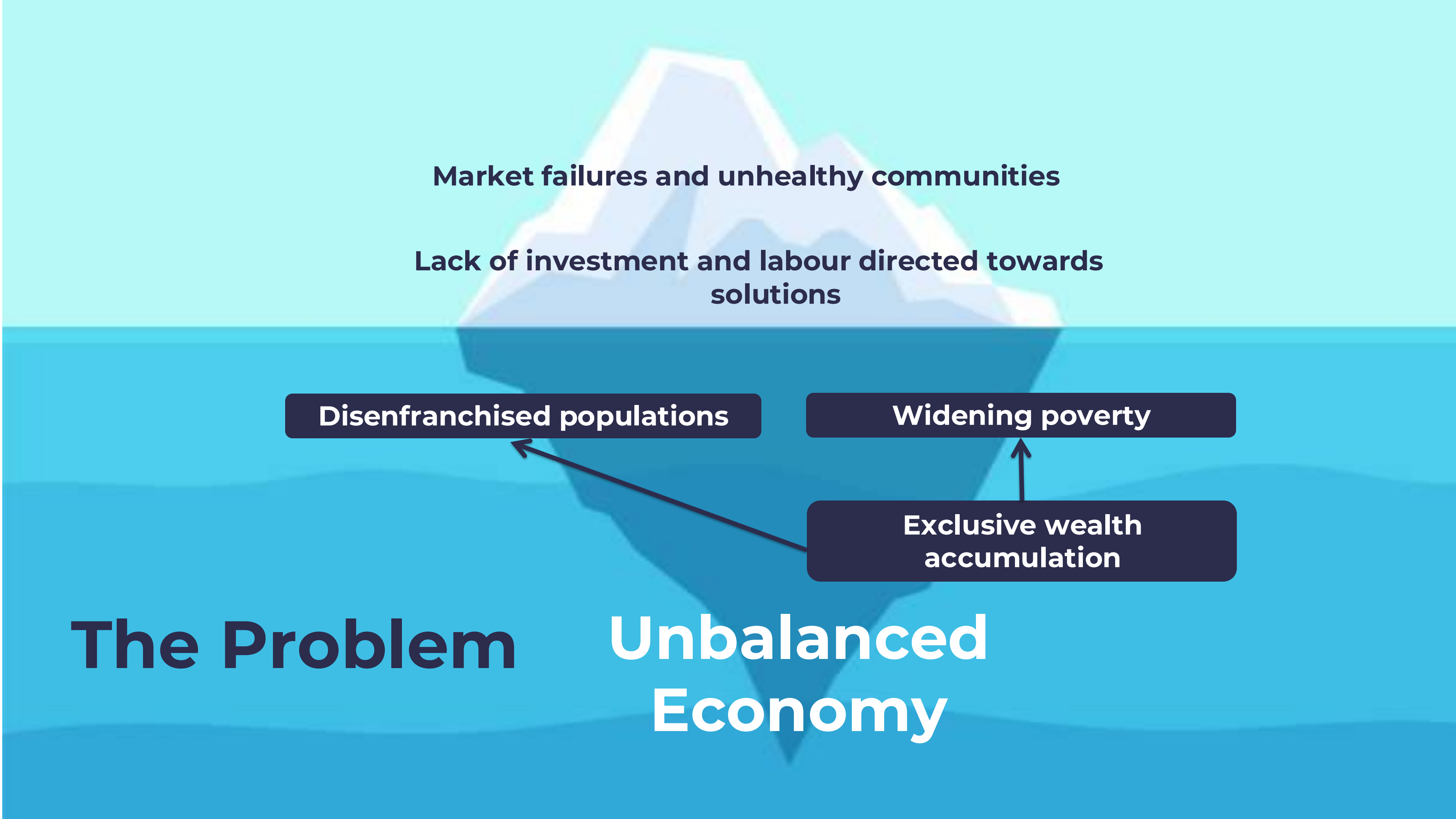
Disenfranchised populations

Widening poverty

Exclusive wealth accumulation

The Problem

**Unbalanced
Economy**





The diagram features a stylized iceberg floating in a blue ocean. The tip of the iceberg, which is above the water line, is light blue and contains two lines of text. The much larger part of the iceberg is submerged below the water line and is a darker blue. This submerged part contains three white rectangular boxes with dark text. Two arrows originate from the bottom-most box and point upwards towards the two boxes above it. The background is a light blue sky above the water line and a darker blue ocean below.

Thriving economies and communities

**Adequate investment and labour directed
towards solutions**

Democratic decision making

Prosperous populations

Equitable wealth building

The Solution

**Social
Solidarity
Economy**

Every \$10 spent on non-profit housing saves \$20

Increasing Canada's non-market housing share from 3.5% to 7.0% can grow our economy by \$136 billion, by 2031.

Unbalanced Economy

- Widening poverty
- Disenfranchised populations
- Exclusive extreme wealth accumulation

Social Solidarity Economy

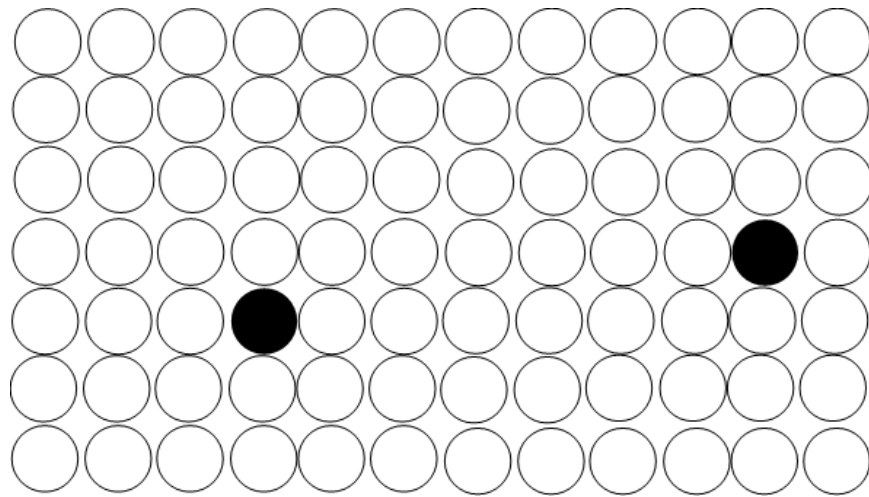
- Prosperous populations
- Democratic decision making
- Equitable wealth building



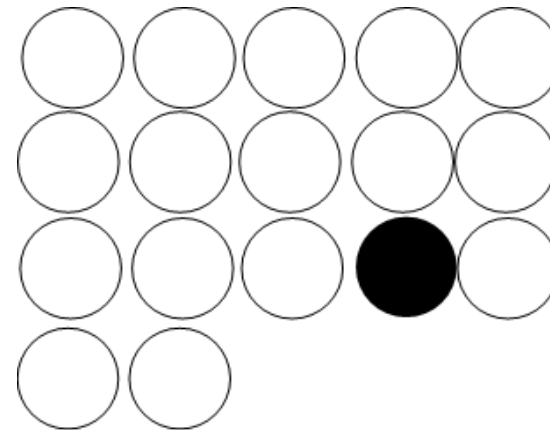
Economy Size in \$

Labour Gaps

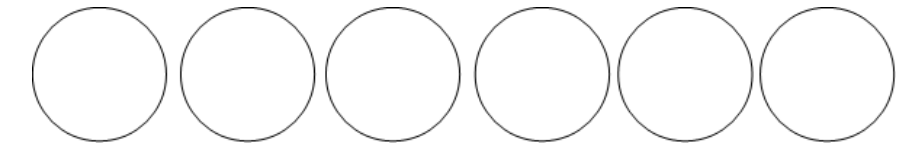
Planning



Real Estate Development



Public (leadership)



The pattern is similar for other racialized communities

The above illustrates representative examples of industry teams. Black circles indicate that staff is Black.

- **CP Planning's 2023 study identified that, though 7.5% of the Toronto Region's population is Black**, in the local industry
- 2% of staff in the planning industry are Black
- 1% of those in leadership are Black
- Per the Ontario Provincial Planning Institute, Urban Planners make an average income of \$98,991 ([Ontario Provincial Planning Institute: Ontario Compensation and Benefits Survey, 2019](#))



Winchester House by Margaret's Housing and Community Support Services



\$14 million dollar project to create
35 self-contained units of
supportive rent-gearred to income
housing.

**Less than 1% of project costs
went to Black consultants or
contractors.**



Diane Walter



Leche Tcham - La Passerelle-LDE



Charles Suter III



Alvin Curling



Cheryl Case (ICP Planning)



Kuzo @ROHC



Abigail Moriah



RaeChelle-Fair Hamilton



Daniela Salas (ICP Planning)



Craig Wellington EOI



Solidarity Barrier 1: Scale of the Housing Deficit



● The Solution: Addressing Solidarity Barrier: Scale of the Housing Deficits

As many as 3.5 million homes across the country to be built by 2031

As much as \$500 billion needed across sectors to close the total supply gap in Ontario

400,000 non-market homes needed in Ontario

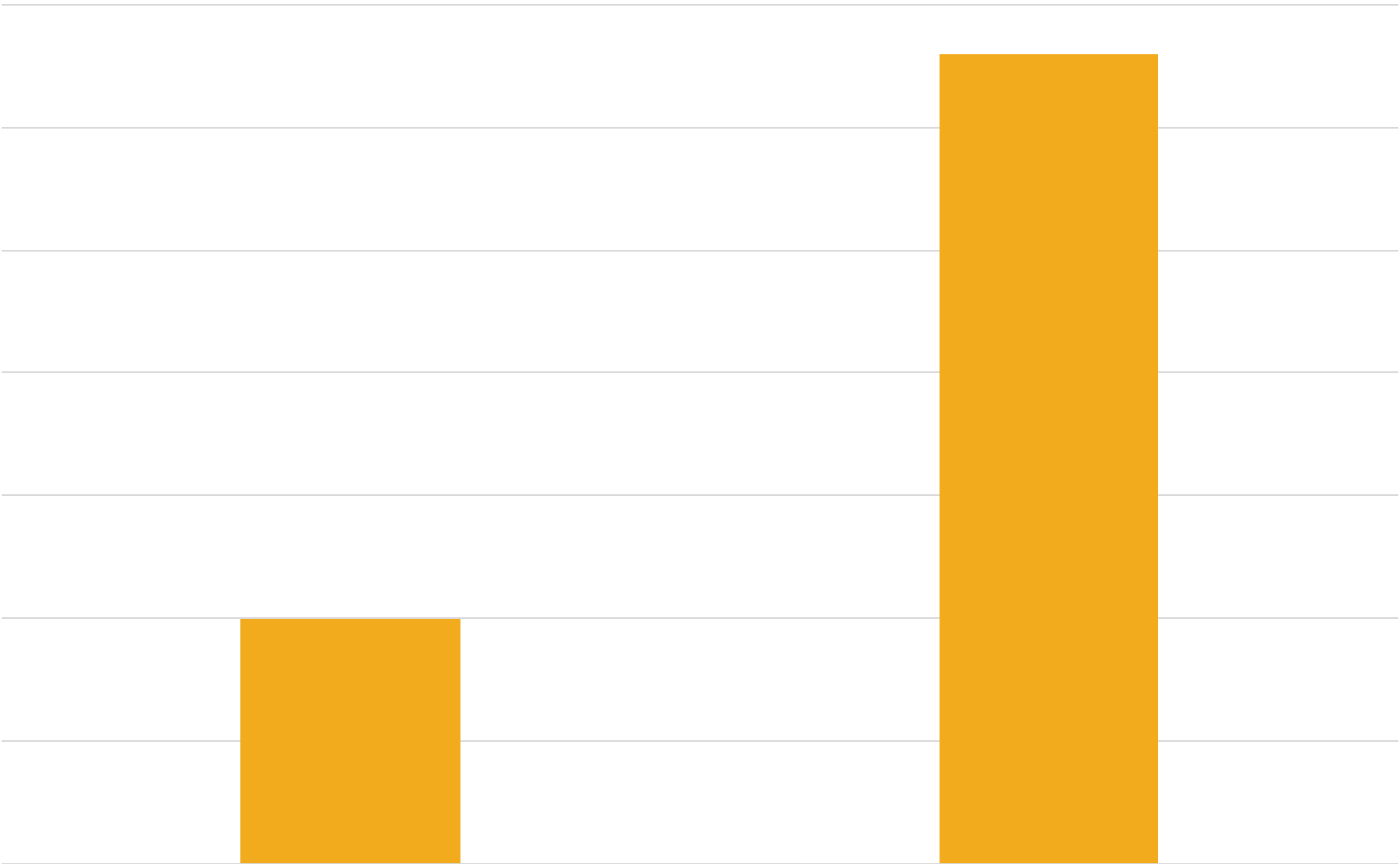
would increase productivity and overall GDP significantly

Closing Canada’s Total Supply Gap

3 trillion

2 trillion

1 trillion



Investment needed across all sectors Current value of all housing in Canada

■ Dollars

NIFTY Affordable Housing Tool

Neighbourhood **I**ntervention **F**or
Targeted **Y**ield of Affordable Housing -
Assessment **T**ool

Outcomes:

- Clarity on the scale of the financing gap
- Mobilization to address systemic gap
- Guides partnership development with local developers, and policy development with government, philanthropy, and pension funds

**Little Jamaica alone,
requires \$1billion in
funding, to achieve
municipally and
provincially set housing
targets**

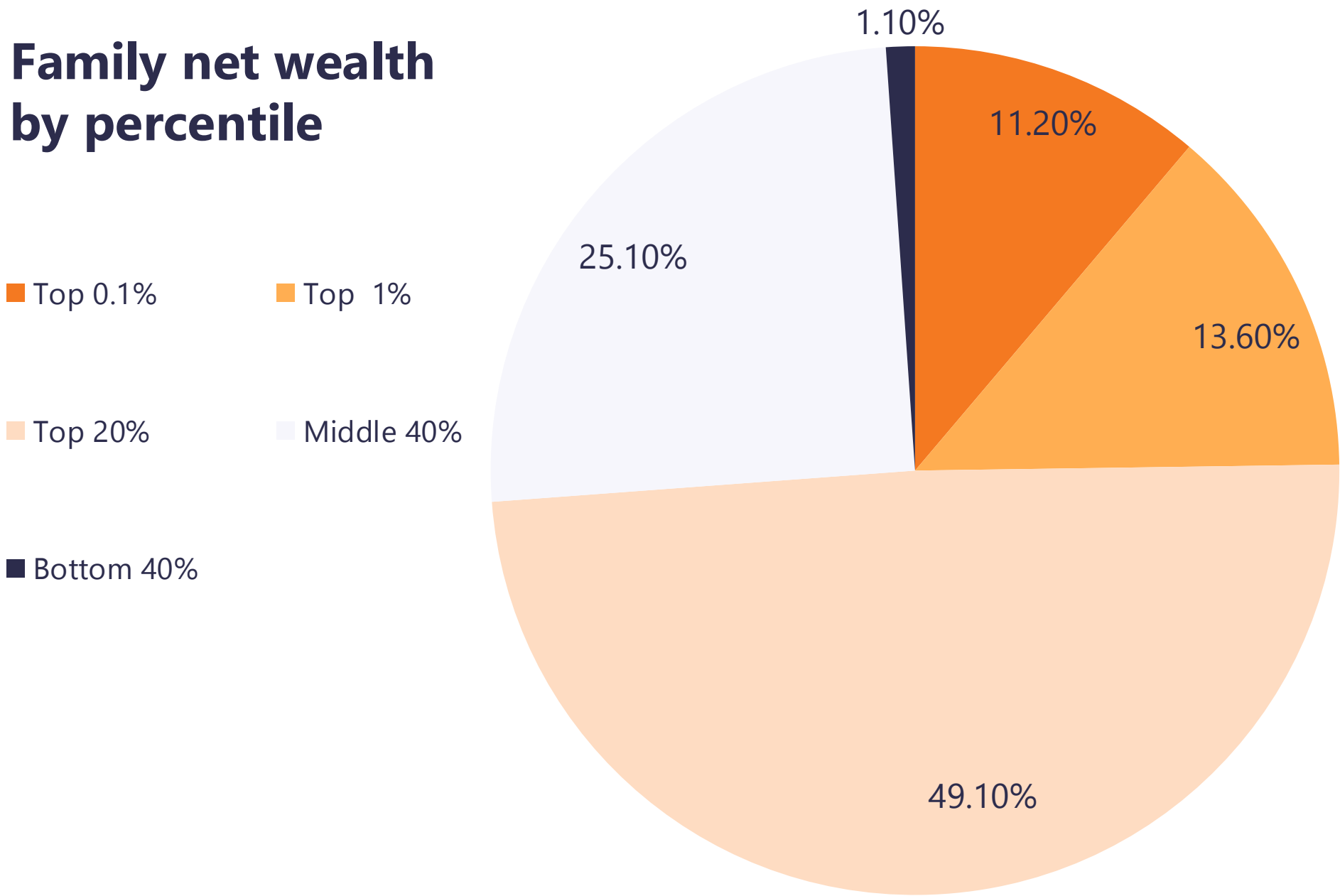
Solidarity Barrier 2: Ecosystem Deficiencies



The underdevelopment of solidarity in the Land Use Planning Economy significantly hampers the mobilization of social and financial capital to meet the scale required to transition to a healthy housing market.

Solidarity Gap Across Socio-Economic Positions

Family net wealth
by percentile



Meanwhile 3.3 million households would achieve housing affordability with

\$500 in extra in income, or reduction in housing costs

Statistics Canada, Homeownership and Shelter Costs in Canada, 2018

Social Capital

The collective value and resources derived from personal connections, group engagements, mutual trust, and supportive neighbourhood characteristics that foster social solidarity and community well-being.

Social Solidarity Economies

Forms of economic activities and relations that prioritize social objectives over profit motives. It involves producers, workers, and consumers engaging in collective action for the democratization of the economy.

Land Use Planning Economy

Economic activities, policies, governance structures, organizations, and constituents that shape how land is utilized, developed, and managed within a region or country.

See you soon!

RESIDENT SUMMIT

Save the Date

May 29th, 2025



What to Expect
at the Event



Category	Alignment	Power
Non-profit	49 (22.9%)	46 (23.1%)
Non-profit real estate developer/provider	48 (22.4%)	14 (7.0%)
Social Finance and philanthropy	37 (17.3%)	25 (12.6%)
Government	26 (12.1%)	17 (8.5%)
Property owners	17 (7.9%)	31 (15.6%)
Banking	14 (6.5%)	31 (15.6%)
Faith-based	9 (4.2%)	2 (1.0%)
Other	8 (3.7%)	8 (4.0%)
Private real estate developer/provider	6 (2.8%)	25 (12.6%)
Total	214	199

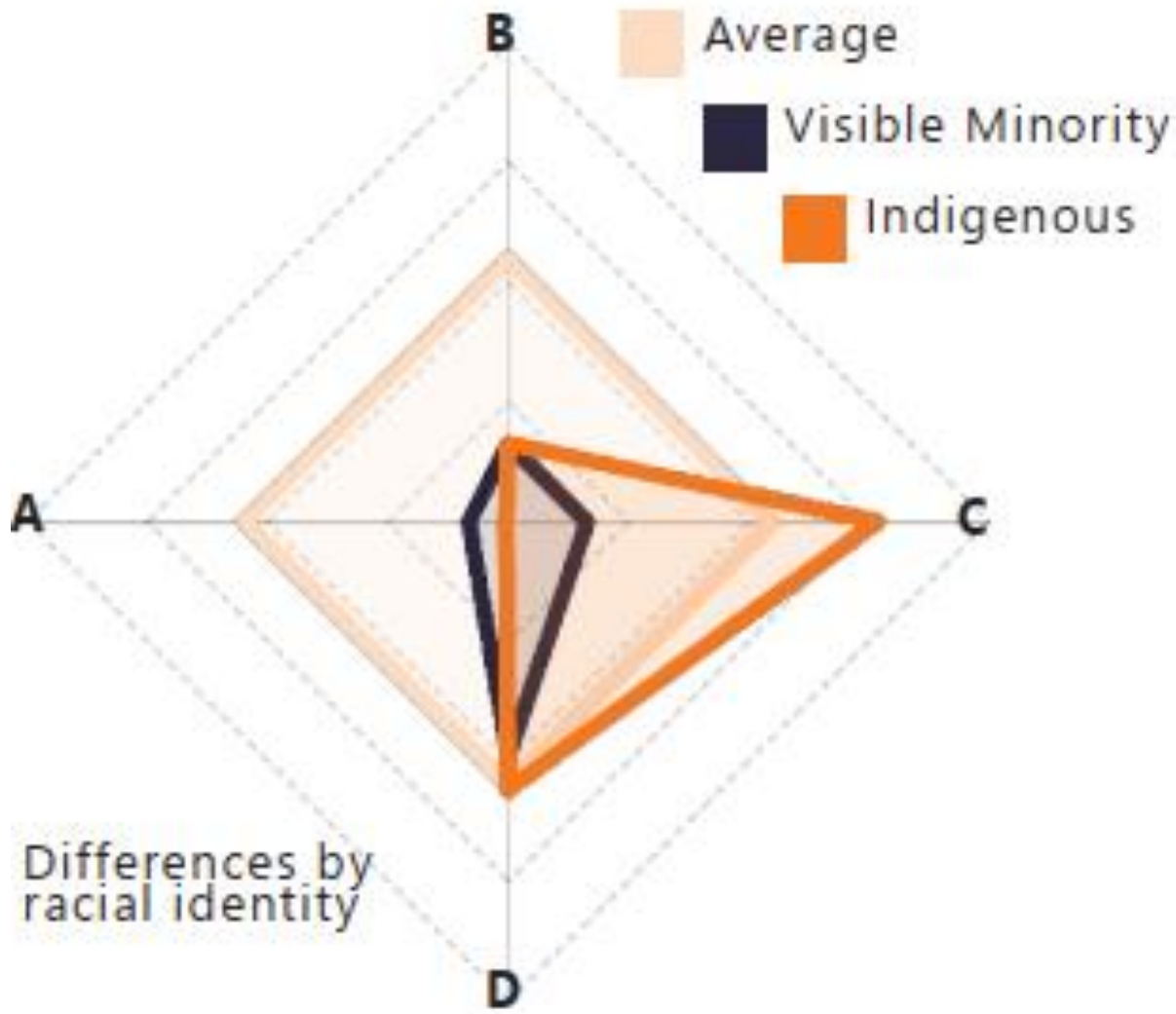
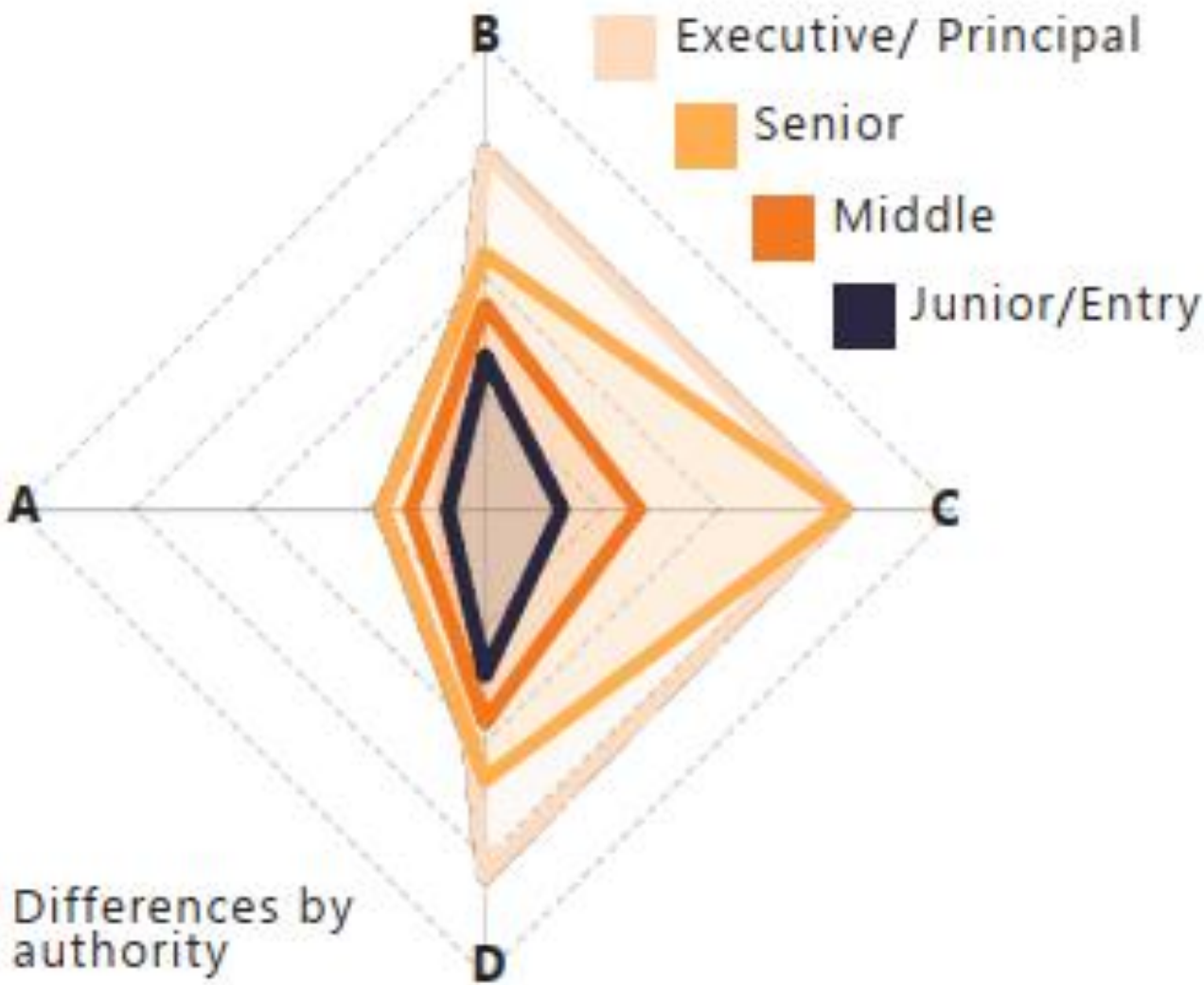
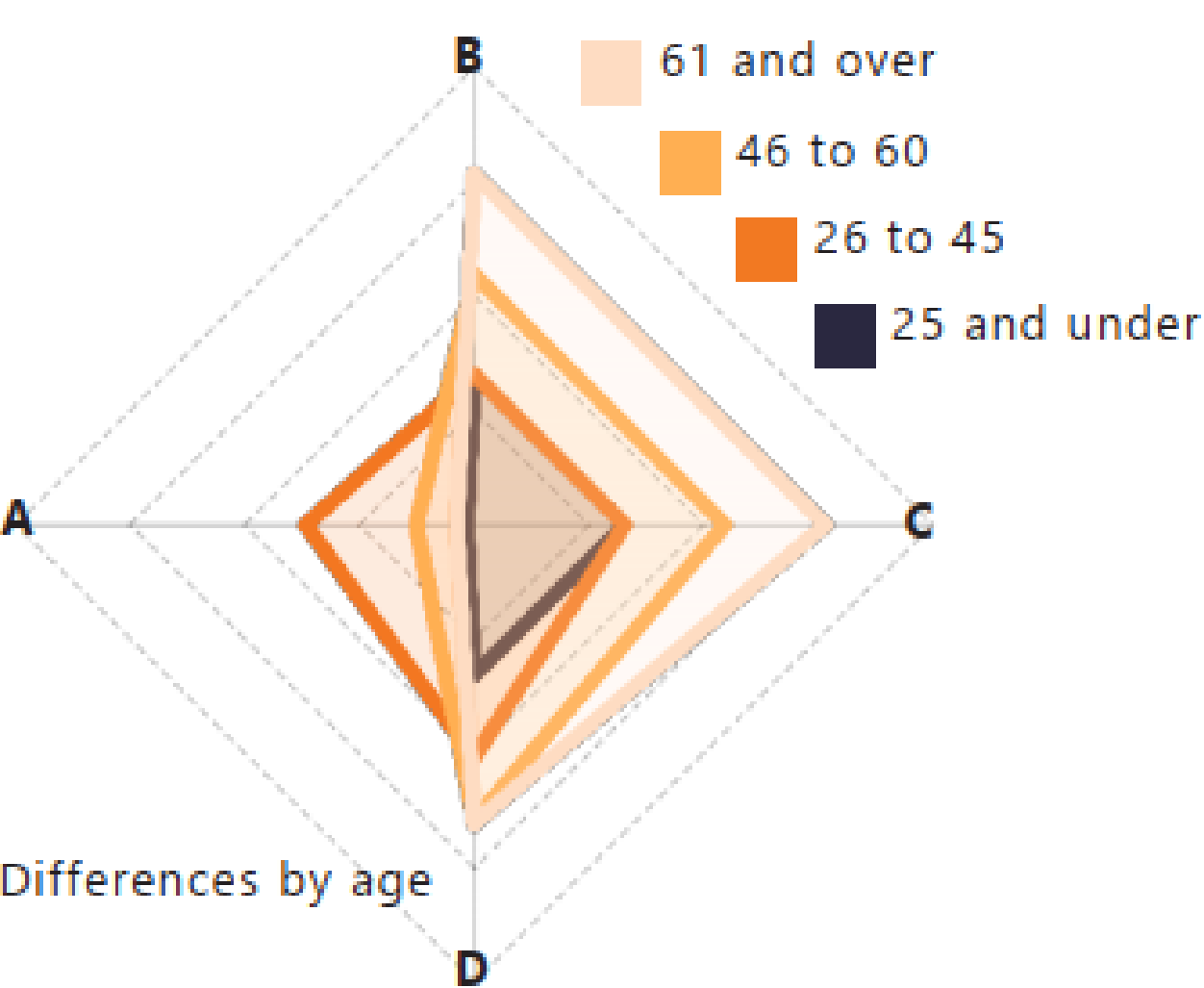
Table 1: Dotmocracy results

Solidarity Barrier 3: Lack of Solidarity Within the Labourforce



- The Solution: Addressing Solidarity Barrier: Lack of Solidarity Within the Labourforce

Spider diagrams showing results from 2021 and 2023 Canadian Institute of Planner Surveys, on income, equity, diversity, and inclusion



A - Proportion of the labourforce **B** - Feeling Valued **C** - Feels Organization Adequately Invests into Equitable Outcomes **D** - Income

Important that folks understand gaps, and work across them, to ensure those with less power also feel equitable outcomes are adequately invested into

Key note at City of Toronto, City Planning, Engineering Services, and Development Review BHM event



Actions

- Hosting cross-community meetings and workshops
- Supporting:
 - Employee resource groups
 - Professional associations



Participants on the September 19th Solution Lab reflected a diverse spectrum of the planning economy, including philanthropy, finance, government, planners, architects, and developers



Over the month of September, we celebrated community, and hosted conversations on our upcoming Organizing Guide, NIFTY Affordable Housing Tool, and framework for equitable community wealth building.



Amina Yassin-Omar: Vice-President, Community and Placemaking
The Learning Enrichment Foundation



Kirk Johnson: President
Eco-Efficiency Consulting



- The Solution: Addressing Solidarity Barrier: Lack of Solidarity Within the Labourforce

‘Preserving Black Communities Apartment Affordability Around Transit in Toronto’



Goodmans^{LLP}



CONFRONTING
ANTI-BLACK
RACISM
City of Toronto



Toronto



Urban Land
Institute

Terwilliger Center for Housing

Sponsored by CP Planning, in partnership with the City of Toronto Confronting Anti-Black Racism Unit.

The Urban Land Institute of Toronto's Panellists' recommendations for Jane Finch include:

- 66% of new housing to be affordable or non-market
- 66% of existing affordable housing to be protected
- Establishment of a taskforce

Broad community priorities, to be reported back on Spring/Summer 2025



CP Planning hosted follow up feedback session, for community reflections on the ULI report



Report priorities with the new community votes

Affordable Housing Solutions

Increase Black home ownership through down payment assistance, tax exemptions or reductions, and/or rent-to-own programs.

Benchmark and track the number of deeply affordable market units annually

Equitable Transit Oriented Development

Secure Black community capacity building support for climate retrofit, electrification, workforce, affordability, and transit

Establish citywide equitable development and affordable projects



Jane Finch Community

Deepen Community involvement in decision making in ways that are tailored to the members

Prioritize and fund development of the Jane Finch Community Hub and Centre for Arts

Community SWOT summary

Strong community engagement and cultural diversity fuel mobilization, but limited funding and lack of developer engagement pose challenges.

Transit infrastructure offers growth for community spaces and co-ops, yet gentrification and funding cuts threaten affordability and cultural preservation.

Report Highlights



Community Feedback on ULI
Preserving Black Renter Affordability
ETOD Report



Preserving Black Communities

Community Feedback on ULI Preserving Black
Renter Affordability ETOD Report

Prepared by	Lead Diavin Miller Support Shannon Spencer, Raquel Caldito, Cheryll Case
Contact	Diavin.Miller@CPplanning.ca
Event Date	November 5th, 2024
Report Published	250320



Annotations to the City of Ottawa's Anti-Racism Strategy

**A Housing Focused Study: Research and
Analysis as part of the Roadmap for
Redevelopment Plans to Confront Systemic
Racism**

February 26 2025

Solidarity Barrier 4: Economic Rigidity



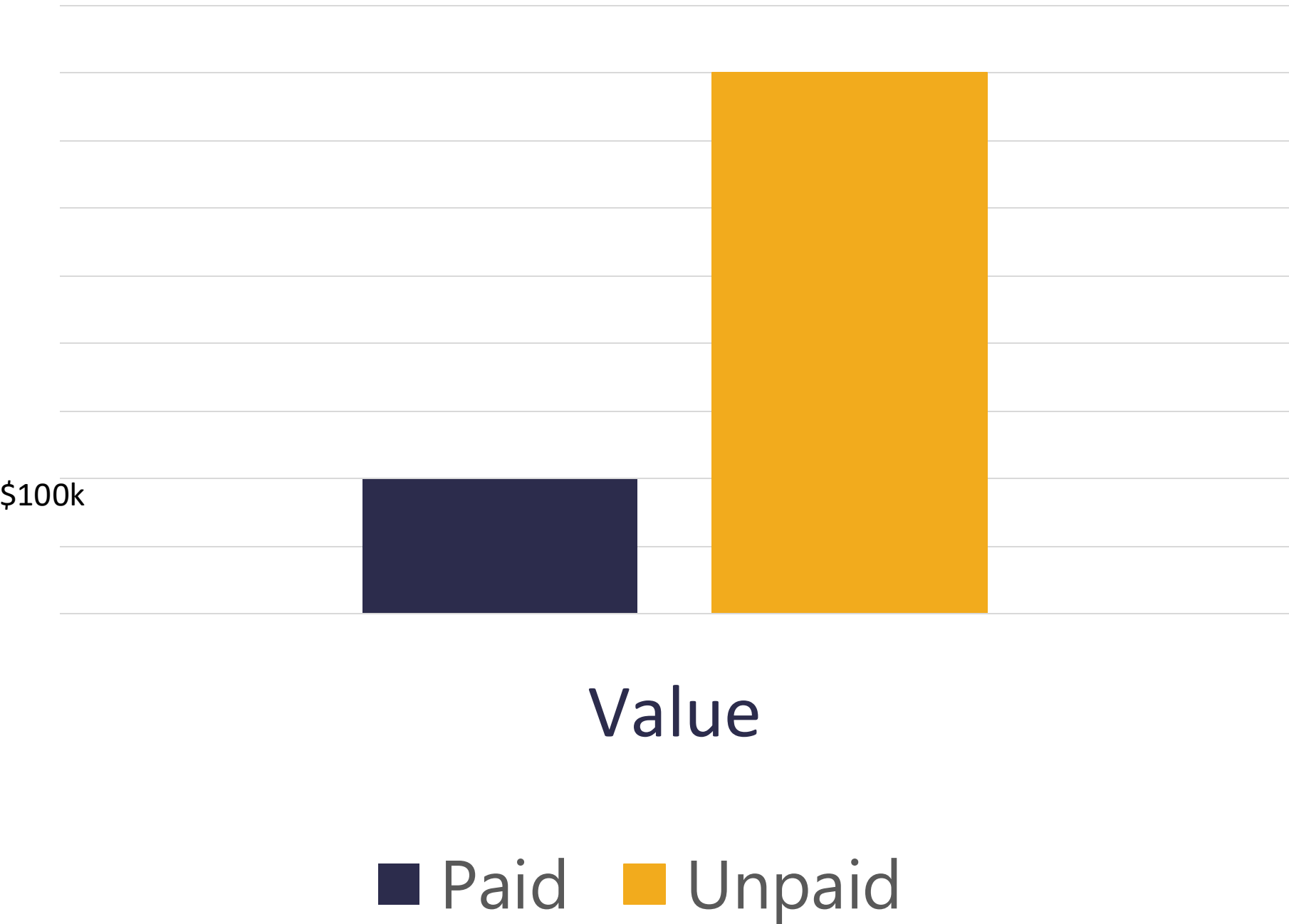
- The Solution: Addressing Solidarity Barrier: Economic Rigidity

Economic rigidity is identified by the Economic Council of Canada as 'difficulties in the economy to adapt to shock waves or new economic contexts.'

- The Solution: Addressing Solidarity Barrier: Economic Rigidity

Community Labour Calculator

Under-investment burden



Some paid and unpaid labourers building the Eglinton Vaughan Community Land Trust, in Little Jamaica, Toronto, Ontario

Building Social Solidarity Economies to Uphold the Right to Housing in Canada

3 Key Takeaways

1. International, national, and provincial law and their interpretation clearly outline requirements to ensure people of all backgrounds should be afforded access to adequate and dignified housing – **material realization requires all professions to work together in the transition to a social solidarity economy**
2. The current distribution of wealth, **where 40% of households own only 1% of the wealth** results in these populations being disenfranchised, and therefore less productive – **equitable wealth building will grow the size of the overall economy.**
3. There is a great level of demand for more equitable development practices. **All that's needed is permission for labour (us) to dedicate our time and build the skills to deliver these services.**

Policy solution:

Increase the non-profit sector's role in the land use planning economy, through a government back jobs program inclusive of professional development training.

Ideas on how to do this? Get in touch!
Cheryll.Case@CPplanning.ca

Unbalanced Economy

- Widening poverty
- Disenfranchised populations
- Exclusive extreme wealth accumulation

Social Solidarity Economy

- Prosperous populations
- Democratic decision making
- Equitable wealth building



Economy Size in \$