2024 Pathways to Progress Events Summary

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Published	241206	

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1.0 Executive Summary

In preparation for the 2024 Roadmap Annual Party (RAP), CP Planning hosted two Pathways to Progress events to nurture collaboration and gather feedback from community organizers and industry leaders addressing affordable housing challenges. A Summary of the events, including some photos are hosted here on our online blog.

Engagements:

- September 5th Community Organizers Dinner, which brought together over 30 organizers from Toronto and Peel Region, and
- September 19th Industry Solution Lab, which brought together 50+ non-profit leaders, architects, government representatives, and industry experts.

1.1 Key Takeaways

The two Pathways to Progress events provided a forum for community organizers and industry leaders to share knowledge and feedback on key tools and concepts that the CP Planning team is developing and exploring for further investment in 2025 and beyond.

Key takeaways

- **Overall:** There was great enthusiasm and excitement in each gathering to explore the topics and dive deeper into sharing knowledge and building momentum for a more equitable and productive Land Use Planning Economy.
- **NIFTY Tool:** Both community organizers and industry leaders emphasized the importance of collaboration between public, private, and non-profit sectors. There is a shared belief that the NIFTY Tool could serve as a key facilitator for these partnerships, particularly through neighbourhood-specific data that highlights local development potential and housing needs.
- **Community Development Plans:** Community organizers identified the distinct role of Community Development Plans in nurturing cross-sectoral partnerships to create sustainable, inclusive neighborhoods that address issues like affordable housing, economic growth, and social equity.
- **Community Organizing Guide:** Community organizers identified that sharing real-life case studies and experiences are essential for effective knowledge exchange and helping them avoid "reinventing the wheel". Further, a centralized resource hub would boost morale, prevent burnout, and offer practical guidance for those engaged in this important work.

- **Solidarity Crisis and Wealth Building Disparities:** There is a strong desire to increase solidarity through collaboration and knowledge sharing, and the belief that while individual agency to increase social solidarity is lower – capacity is improved through collective action.

1.2 Next Steps

The feedback gathered through discussions and Mentimeter surveys assisted our team in refining our materials to better meet the needs and leverage opportunities identified by community organizers and industry leaders.

Next steps identified, based on engagement feedback include:

- review all feedback received during the engagement and adjust materials accordingly.
- begin to design approach to offer support and training to help community members and organizations utilize the resources effectively. This could include workshops, presentations, or one-on-one consultations on our tools and resources, and
- organize a follow up engagement for some time 2025, in partnership with Karen Kubey.

We are grateful for the valuable input provided by everyone, as it will help shape our work moving forward.

For any additional comments and/or ideas on our tools and resources, please contact Cheryll Case, Cheryll.Case@CPplanning.ca.

2.0 Event Overview

Leading up to Roadmap for Redevelopment Plans to Confront Systemic Racism (Roadmap) Annual Party (RAP) 2024, CP Planning hosted two Pathways to Progress events to deepen collective discussion and gather feedback through interactive Mentimeter surveys from community organizers and industry leaders advancing affordable housing solutions. A summary of the events, including some photos are hosted here on our online blog.

The Roadmap breaks down barriers preventing racialized and aligned communities from having an influential role in the Land Use Planning Economy. This is achieved through community economic development including strategic planning, mentorship, and relationship-building at the neighbourhood, municipal, regional, and national scales. At

the neighbourhood scale, the Roadmap has supported over 17 Inclusive Neighbourhood Planning Hubs in Toronto, Ottawa, Peel, York, Hamilton, and Kitchener-Waterloo. The Roadmap aligns with the National Housing Strategy goals to increase affordable supply and its key principle to account for a human rights-based approach to housing.

The feedback gathered through discussion and Mentimeter surveys from both community organizers and industry leaders has been crucial in shaping CP Planning's initiatives. Collaborative input helps nurture a shared vision among partners, ensuring that the upcoming launch of these tools resonates with community and industry aspirations and capabilities.

2.1 Community Organizers Dinner

On September 5th, 2024, we hosted a dinner event celebrating the hard work and dedication of community organizers who served their neighbourhoods and with whom we have closely collaborated. With 30+ attendees, the dinner nurtured camaraderie across neighbourhoods, knowledge sharing, and a space to celebrate success while also identifying next step actions.

The attendees came from various neighbourhoods across Toronto and Peel Region. These organizers have a varying degree of years as community organizers for affordable housing, as well as varying levels of success and experience in the pursuit of more equitable outcomes. Topics and projects advanced by community organizers in their leadership include community benefits, establishing land trusts, and organizing multi-neighbourhood coalitions.

2.2 Industry Solutions Lab

On September 19th, 2024, we hosted an event engaging key industry leaders to get feedback on our strategic directions and tools. The event brought together 50+ non-profit leaders, architects, city builders, government representatives, developers, and philanthropists as to nurture cross-sectoral collaboration and explore strategies for scaling up housing solutions to meet community needs. The event was hosted at KPMB Architects' studio, who generously supported the occasion by providing their space.

During the event, alongside an overview of the work and tools produced by CP Planning, key partners shared insights and case studies reflecting their ongoing collaborations with CP Planning.

This includes:

- **Amina Yassin-Omar**, Vice-President of Community and Placemaking at The Learning Enrichment Foundation, discussed how community-led planning and affordable housing efforts led to strong support from her councillor Frances Nunziata to advance Council motions in alignment with community priorities,
- **Kirk Johnson**, President of Eco-Efficiency Consulting, presented findings from the Urban Land Institute's Technical Assistance Panel (ULI TAP) report on Preserving Black Communities Apartment Affordability around Transit in Toronto, highlighting cross-sector collaborations to advance low-carbon, equitable development with a focus on the Jane Finch Community, and
- **Steffan Jones**, CEO of Partners for Affordable Housing Foundation, showcased collaborative approaches from Alberta and Ontario, leveraging the philanthropic sector for securing investments to expand affordable housing options.

3.0 Discussion

Topic discussed at both the Community Organizer Dinner, and the Industry Solution Lab

- **Neighbourhood Investment for Targeted Yields (NIFTY) Affordable Housing Assessment Tool**, a data-driven approach to identifying neighbourhood-specific investment needs for affordable housing,

Topics discussed only at the Community Organizer Dinner

- **Community Organizing Guide**, which provides practical strategies for community organizing for affordable housing development and preservation.
- **Community Development Plans**, neighbourhood plans and strategies for equitable and thriving communities.

Topics discussed only at the Industry Solution Lab

- **Solidarity Crisis and Wealth Building Disparities**, which CP Planning identify to go hand in hand, as solidarity gaps contributes to divestment and the disbursement of wealth failing to reach the vast majority of the population, and thus underleveraging human and social capital to advance systems to align with the right to adequate housing.

3.1 NIFTY Affordable Housing Assessment Tool

CP Planning's Neighbourhood Investment for Targeted Yield of Affordable Housing Assessment Tool (NIFTY Tool) identifies the funding required to meet affordable housing targets in neighbourhoods. This data-driven tool utilizes government density targets, census data, financial metrics, and other planning targets to funding requirements. The outputs aim to clarify the gaps between housing development goals and the scale of financial resources required to ensure affordability.

Feedback on the NIFTY Tool is summarized in Table 1, below. Comparing feedback from both groups, community organizers indicate a stronger emphasis on the need for clear, actionable data and visuals related to affordable housing, and have higher average ratings across all categories compared to the industry group's responses.

Table 1: "How can the NIFTY Affordable Housing Tool best support your work?" Responses in terms of importance (out of 5)

Ways in which the NIFTY Tool might best support respondents	Ranking out of 5	
	Community Organizers	Industry Leaders
Supply maps highlighting neighbourhood-specific development potential and housing needs	4.5	4.0
Clarify affordable rental costs and unit sizes	4.5	4.0
Present visuals, charts, and graphs to simplify complex data on housing, affordability, and community needs	4.4	3.8
Offer clear and accessible info and diagrams on local affordable housing development potential	4.1	3.6
Provide data on growth targets and the number of new units per neighbourhood	3.9	3.8

3.1.1 Community Organizers Feedback

Qualitative community organizer feedback on the NIFTY Tool included the desire for the data to be updated regularly to ensure relevancy over time, along with making it accessible to understand the data. Community organizers desire a comparison of government-subsidized housing in contrast to direct government-built projects, and the integration of the tool with other datasets, like public land inventories. Additionally, there is interest in seeing data related to aging-in-place options and support for additional community services, highlighting the need for a holistic approach to housing.

3.1.2 Industry Leader Feedback

Qualitative industry leader feedback focused on practicality, accessibility, and strategic alignment in the housing market. They emphasized the need for publicly available data and better integration between public and private sectors to ensure that municipally set housing goals are being met. To address these gaps, they propose standardizing key metrics, such as average rents by unit type and implementing a universal assessment tool to track housing needs. Industry leaders suggest this would simplify identifying areas with high demand and target interventions effectively, allowing leaders to determine where affordable housing is most feasible and urgently needed.

Identifying public lands for long-term leases and creating a system to track affordable housing eligibility was identified as a method to nurture effective partnerships, especially in areas suitable for social impact investment. Additional factors like aging-in-place and clarifying definitions of affordability were also mentioned as vital factors in creating sustainable housing and meeting diverse community needs.

3.2 Community Development Plans

A Community Development Plan (CDP) is a strategic blueprint that unites residents and diverse organizations (including government, non-profit, and private sector groups) to partner together to shape and advance the attainment of a shared vision for a neighbourhood's future. It addresses issues like affordable housing, economic growth, and social equity while promoting inclusive development. On the topic of housing, CDPs have been used to advance collective action strategies to prevent displacement and build community wealth and sustainability.

Integrating community benefits into CDPs ensures that projects are equitable, inclusive, and aligned with community needs.

3.2.1 Community Organizer Feedback

The community organizers ranked three main priorities for CDPs: Affordable housing as the top priority, followed by community spaces and third, community benefits. As most attendees are active in organizing for affordable housing, it is expected that the acute housing deficit is deemed a critical focus.

Qualitative feedback from community organizers included that CDPs are distinct from Social Development Plans (SDP) and should not be conflated.

Two key distinctions between CDPs and SDPs:

- SDPs are distinctly for public community housing areas, such as Regent Park and Alexandra Park, whereas the geographic scope of CDPs is not as tightly defined.
- SDPs have a wider priority scope than CDPs. SDPs regard recreational, and community support program development; whereas CDPs are less likely to focus on those areas, and instead would be more tightly focused on housing, economic development, and community spaces.

3.3 Community Organizing Guide

Canada faces a significant housing deficit, with communities struggling due to limited affordable options, rising prices, systemic exclusion, and lack of access to the required knowledge and social capital to scale solutions. The housing deficits significantly diminish community livelihood and wellbeing.

CP Planning's Community Organizing Guide supports communities seeking solutions to actively engage in decision-making processes by demystifying affordable housing development and breaking down the barriers preventing residents from co-creating and managing equitable, accessible, and sustainable housing solutions. It helps build capacity for mobilizing around affordable housing solutions, nurturing collaboration and essential relationships, and advancing equitable outcomes by applying a human rights approach aligned with community values.

3.3.1 Community Organizer Feedback

When asked "What would make the Guide most useful and accessible for your work in affordable housing?" qualitative feedback from community leaders emphasized the importance of incorporating case studies and practical examples, which would offer valuable insights into navigating the complex and often exclusionary housing development process. Participants also highlighted the need for a centralized platform with resources, tools, and useful contacts to support community organizing, stressing that collective action models such as coalitions and partnerships are vital for addressing systemic barriers resulting in the housing deficit.

The key insights in further detail:

A. The Guide Should Include Case Studies and Examples

Attendees stressed the need for case studies and examples in the guide to make it more practical. They noted that housing development is complex and often exclusionary, but some communities have successfully navigated these complex systems to influence policy and secure affordable housing investments.

Including such case studies would offer valuable strategies and best practices, preventing resident leaders and volunteers from having to "re-inventing the wheel" when faced with challenges. Additionally, seeing real-world examples would boost morale, reduce burnout, and show that affordable housing goals and policy change are achievable.

B. Resources and Tools Are Essential Assets in Community Organizing

While case studies and examples aid in building knowledge, tools and resources are key for developing resident capacity. Participants identified the lack of these resources as a barrier to successful organizing, affecting operations, mobilization, and local initiatives. For example, organizers noted difficulty accessing funding for operational needs like staff payment and project management, which hindered their efforts.

Community organizers emphasized the need for a centralized platform to access planning, housing policies, and tools—a "one-stop" shop and collective hub for knowledge sharing. This has been a recurring theme that CP Planning has received as feedback as we engage with various constituents championing affordable housing solutions.

Various strategies were shared during the Dinner. This included Erella Ganon from Building a Better Bloor Dufferin's "Yes, And" technique, which encourages finding solutions beyond the binary of either, everything or nothing. This mindset facilitates the visioning of more community spaces and affordable housing options in tandem with other market rate housing and programs.
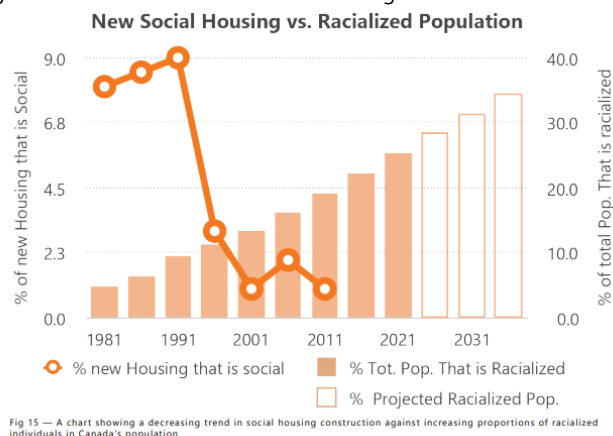
3.4 Solidarity Crisis and Wealth Building Disparities

During the Industry Solutions Lab, towards these topics, Cheryll Case, Executive Director of CP Planning, shared a presentation that shared our considerations on these topics at the time.

Key notes on the Solidarity Crisis and wealth disparities included in the presentation:

- The top 0.01% of Canadian family's own 11.20% of all wealth, meanwhile the bottom 40% own less than 1.10% [1],
- 3.3 million households would achieve housing affordability with only $500 extra a month[2],
- Canada, similar to other White-majority nations such as the United States of America and the United Kingdom, has divested from public services as the demographic benefiting from this support has become more racialized. This process in Canada's housing investments is documented on page 32 of our 2023 Roadmap Impact and Next Steps report [3], and
- Overall, the underlying problem of the housing deficits is the solidarity crisis, as it results in there being a significant amount of dormant capital, which when deployed in jobs within housing development would result in increased capacity and unlocking the power of community to achieve the Canadian Housing Renewal Association's target for 7% of all housing to be non-market. This would grow Canada's economy by $136 billion due to increased economic efficiencies.[4]

Figure 1: Canadian Divestment from housing over time. From our 2023 Roadmap Impact and Next Steps report.

New Social Housing vs. Racialized Population

Legend:
- % new Housing that is social
- % Tot. Pop. That is Racialized
- % Projected Racialized Pop.

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

[1] Office of the Parliamentary Budget Officer. 2021. Estimating the Top Tail of the Family Wealth Distribution: Updates and Trends
[2] Statistics Canada. 2018. Homeownership and Shelter Costs in Canada
[3] CP Planning. 2023. 2023 Roadmap Impact and Next Steps.pdf
[4] Canadian Housing Renewal Association. 2023. Community Housing and Productivity Study

3.4.1 Industry Leader Feedback

Overall, the insights reflect the collective understanding among industry leaders that a multifaceted approach, combining innovative funding, policy integration, and collaboration, is essential for fostering sustainable community wealth through housing redevelopment.

Feedback on the Solidarity Crisis and Wealth Building Disparities are summarized in Table 2, below.

Table 2: Showing results of the percentage of Industry Leaders choosing each of the identified solutions to unlock opportunities for community wealth building through housing redevelopment.

Identified Solutions to unlock opportunities for community wealth building through housing redevelopment	Percentage of Industry Leaders choosing this solution
Innovative Funding Models	50% (21)
Integrated Policy Frameworks	29% (12)
Collaborative Partnerships	14% (6)
Share Resources and Expertise	7% (3)

Qualitative feedback shared included the need for government investment akin to pre-1990s levels, tax cuts on new housing, and streamlined approval processes. Other suggestions included exploring shared ownership models, pooling assets with the private sector, and increasing public investments in social housing.

Feedback on individual confidence to address the solidarity crisis is summarized in Table 2, below. The results indicate a mixed level of confidence, with an average rating of 3.1 out of 5. Qualitative feedback on the survey revealed however, that respondents felt more confident in their capacity as a collective than as an individual. This highlights the importance of working together to build the connections required for better outcomes.

Table 3: Industry leaders' responses to the statement: "I feel confident in my ability to address the solidarity crisis."

Confidence Level Rating	Percentage Industry Leader Attendees (%)
1 – no confidence	0%
2 – lack of confidence	29%
3 – neutral confidence	37%
4 – some confidence	27%
5 – strong confidence	7%

4.0 Key Takeaways

The two Pathways to Progress events provided a forum for community organizers and industry leaders to share knowledge and feedback on key tools and concepts that the CP Planning team is developing and exploring for further investment into in 2025 and beyond.

Key takeaways

- **Overall:** there was great enthusiasm and excitement in each gathering, to explore the topics and dive deeper into sharing knowledge and building momentum for a more equitable and productive Land Use Planning Economy
- **NIFTY Tool:** Both community organizers and industry leaders emphasized the importance of collaboration between public, private, and non-profit sectors. There is a shared belief that the NIFTY Tool could serve as a key facilitator for these partnerships, particularly through neighbourhood-specific data that highlights local development potential and housing needs.
- **Community Development Plans:** Community organizers identified the distinct role of Community Development Plans in nurturing cross-sectoral partnerships to create sustainable, inclusive neighborhoods that address issues like affordable housing, economic growth, and social equity.
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- **Solidarity Crisis and Wealth Building Disparities:** There is a strong desire to increase solidarity through collaboration and knowledge sharing, and the belief that while individual agency to increase social solidarity is lower – capacity is improved through collective action.

5.0 Next Steps

The feedback gathered through discussions and Mentimeter surveys assisted our team in refining our materials to better meet the needs and leverage opportunities identified by community organizers and industry leaders.

Next steps identified, based on engagement feedback include:

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Appendix A: Mentimeter Survey Results

A.1 Community Organizer's Dinner, September 5th, 2024

A.1.1 What would make the Guide most useful and accessible for your work in affordable housing?

Summary of responses ranked highest to lowest (out of 10)

1. Case studies and examples: 8.4
2. Links to additional planning tools and resources: 8.2
3. Step-by-step process guides: 7.5
4. Visual, diagrams and infographics: 7.5
5. Worksheets, templates and checklists: 7.4

A.1.2 Is there anything else we should consider making the Guide more useful for you?

Results organized by themes

1. Recommendations on Navigating Housing Policies and Trends
   - Future trends
   - Recommendations for enabling policies to ensure more affordable housing is built in neighbourhoods.
   - Understanding housing policies, how to fight at the OLT workshops.
2. Best Practices for Community Engagement and Collaboration
   - Ensuring we share connecting with communities that will benefit from this, including their feedback and inputs.
   - What kinds of collaborations could be in the room? Who's missing?
   - Best practices to build sustained community engagement.
   - Support group for residents and organizers.
   - Socials to build trust.
   - Communication and coalition building strategies.
3. Resources for Organizational Structure and Development
   - Administrative platforms and best practices for community orgs. Governance structure options for new orgs
   - Tips to structure an organization such as coop or CLT.
   - Pros and cons of different models

4. Skills Development and Resources Hub
    - Skills development workshops
    - Resources to maintain existing affordable units.
    - A list of organizers and collaborators to work with and learn from
    - An online living document that people could submit resources to, as well as offer expertise, knowledge, etc.
5. Examples of Success Stories and Insights
    - Examples of success stories
    - "And...."
    - Stories are useful.
    - Pointers to remember.
    - How to win good jobs in housing sector
    - How to deal with volunteer burnout

A.1.3 How can the NIFTY Affordable Housing Tool best support your work?

Summary of responses ranked in terms of importance (out of 5)

1. Supply maps highlighting neighbourhood-specific development potential and housing needs: 4.5.
2. Clarify affordable rental costs and unit sizes: 4.5.
3. Present visuals, charts and graphs to simplify complex data on housing, affordability, and community needs: 4.4.
4. Offer clear and accessible info and diagrams on local affordable housing development potential: 4.1.
5. Provide data on growth targets and the number of new units per neighbourhood: 3.9.

A.1.4 What else would make the NIFTY Affordable Housing tool best support your work?

Results organized by themes

1. Fostering Community Engagement and Communication
    - Invite persons with lived experience to tell their stories.
    - A contact person to talk to and discuss issues.
    - Assist in holding community meetings/town halls.

2. Data Tracking and Analysis
   - An ability to track development applications and the amount of affordable housing.
   - Release of yearly "editions" with updated data/emerging trends.
   - Affordability metrics change over time. How do we measure that?
3. Housing Policy and Economic Considerations
   - We need to challenge the basic supply and demand argument that simply more supply will make housing more affordable.
   - Analysis of the costs of government-funded subsidies for private developers vs. government building 100% social housing.
   - Qualitative characteristics of affordable housing - e.g., requirements for accessible, supportive housing.
4. Up to Date Information and Connection to Existing Resources and Tools
   - Connect it to other tools such as a database on public lands that could be leveraged for housing in a neighborhood.
   - Ensuring it isclear and can be updated.

A1.5 What are the top focus areas for a community development plan in your neighbourhood?

Summary of responses ranked highest to lowest (out of 10)

1. Affordable Housing: 9.4
2. Community Space: 8.7
3. Community benefits (jobs, training, etc.): 7.3

A1.6 What other focus areas would be important for your community?

Results organized by themes

1. Housing and Tenant Protections
   - Tenant protections
   - Multigenerational housing options and aging in place
   - Investments in home ownership, a pathway to home ownership
2. Community and Health Services
   - Health services and accessibility
   - Affordable childcare, parks and green space, food insecurity initiatives, community arts and culture, affordable recreation programs
   - Childcare services

3. Economic Opportunities
   - Good jobs
   - Employment opportunities and apprenticeship programs other than construction
   - Support for local business, community governed space, endowment funds to fund community-led solutions.
4. Community Infrastructure and Spaces
   - Affordable business/retail space
   - Green spaces, community space, places for kids to do homework after school, meeting spaces
   - Youth hub, community gardens, sports arenas, art spaces.
5. Sustainable Funding and Development
   - A social development plan
   - Sustainable funding for advocacy and community building
   - Getting grants, access to resources that communities can have to use on various things within their communities.

A.2 Industry Solutions Lab, September 19th, 2024

A.2.1 How much do you agree with this statement? 'I feel confident in my ability to address the solidarity crisis.' (0 strongly disagree, 5 strongly agree)

- Average: 3.12 out of 5.

A.2.2 How might we, together, unlock opportunities for community-wealth building through housing redevelopment?

Summary of responses choosing item as the top method:

1. Innovative funding models: 50%
2. Integrated policy frameworks: 29%
3. Collaborative partnerships: 14%
4. Shared resources and expertise: 7%

A.2.3 How else might we, together, unlock opportunities for community-wealth building through housing redevelopment?

Results organized by themes

1. Innovative Policy and Investment Strategies
   - Innovative policy making
   - Get government to invest, like they used to until the early 1990s.
   - Cut the taxes on new housing. Streamline approvals and modernize the system.
   - Serious inclusionary zoning (IZ) policies. Everywhere.
2. Community Engagement and Capacity Building
   - Building expertise/willingness within the community
   - Shared education resources
   - Educate. The next generation of parents cannot make up the difference.
3. Collaborative Partnerships and Fundraising
   - Social bonds / fundraising campaigns
   - Partner with the private sector
   - Collaborative partnerships, leverage skills and expertise to fill gaps.
4. Asset and Resource Pooling
   - Pooling assets
   - Aggregate our collective wealth (assets, knowledge, and social) to understand and influence supportive policies.
5. Job Creation and Economic Opportunities
   - Public investments and leadership in developing new social housing that can create new jobs and career opportunities.
   - Scale up solutions to have broad-reaching impact and systemic change.
6. Transparency and Accountability
   - More transparency
   - Create expertise pools focused on single projects to troubleshoot issues.
   - Increase future community influence and reduce nimby influence.

A.2.4 How can the NIFTY Affordable Housing Tool best support your work?

Summary of responses ranked in terms of important (out of 5)

- Clarify affordable rental costs and unit sizes: 4.04.
- Supply maps highlighting neighbourhood-specific development potential and housing needs: 4.

- Provide data on growth targets and the number of new units per neighbourhood: 3.81.
- Present visuals, charts, and graphs to simply complex data on housing, affordability and community needs: 3.76
- Offer clear and accessible info and diagrams on local affordable housing development potential: 3.62.

A.2.5 What else would make the NIFTY Tool best support your work?

Results organized by themes

1. Data and Metrics Enhancement
   - Publicly available data
   - Average rent by unit type for CMHC financing
   - Develop a standard/universal assessment tool.
2. Impact and Accountability
   - Ranking for social impact investment
   - Help hold the City to account in their housing goals.
   - Show which areas are supportive of new developments that include affordable housing.
3. Land and Development Opportunities
   - Identify public lands for long-term land leases.
   - Layer private sector development opportunities to more easily match public and private sector players.
   - Include material costs and different housing models.
4. Affordability and Community Needs
   - Help homogenize the definition of affordability.
   - Track who qualifies and move them out when they no longer do.
   - Info on the need for additional community services
5. Aging and Housing Sustainability
   - Aging in place info and presence of naturally occurring retirement communities.
   - We all want and need more housing. The trick is to align these interests and objectives within a largely market economy, recognizing many can't afford shelter but need it.

A.2.6 What are your main takeaways from today?

Results organized by themes

1. Innovative Collaboration and Partnerships
   - Partnerships and collaboration
   - Innovative forms of partnership and collaboration. Well done!
   - Public-private partnerships can work.
   - Together, together, together
   - More people are looking to partner than I would have thought.
   - How can supplier diversity/social procurement not get lost in the drive forward to affordable housing?
2. Ongoing Dialogue and Support as a Community of Engaged Actors
   - How to keep the conversation going?
   - Please keep the conversation going!
   - We need to find ways to continue connecting and support each other's work.
3. Innovative Housing Solutions
   - So many innovative options to provide homes.
   - What is the next collaborative opportunity?
   - Ever-growing consensus
   - Better alignment
4. Shared Goals and Solidarity
   - There is hope.
   - Love the NIFTY Tool. Solidarity is the goal of our work in Parkdale.
   - Solidarity!
5. Knowledge Building and Resource Sharing
   - We need to build collective knowledge resources, a hub for resources and sharing.
   - Regional input and working with communities directly are essential for equitable development.
6. Economic and Policy Considerations
   - We need to get non-market community housing (coops, nonprofits, social housing) from 3.5% to 7%.
   - Does affordability also include climate resiliency for the building's life cycle?
   - Expanding the definition of affordability to inform innovative mortgage lending strategies (like the U.S.' "low to moderate income" definition)
   - A new Bank Act is a must. Need bigger carrots and smaller sticks. Need a fair realty tax system!!!!