

# **Community Land Trusts in Ontario: Opportunities to Preserve Affordable Housing**

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## **Abstract**

Community Land Trusts (CLTs) are a type of shared equity model, offering an innovative alternative in the housing system that is accessible for low-to-moderate income households to access housing ownership, build wealth and equity over time, and contribute to community-wide benefits. This Major Paper intends to explore and discuss the potential of community land trusts in providing and preserving affordable housing stock for Canadian cities, focusing on Toronto specifically. Therefore, this paper will provide an overview of the history of Canadian housing policies, the evolution of CLTs, its advantages and limitations, and opportunities to apply objectives or learnings of land trusts in the process of providing affordable housing. The purpose of this paper is not to suggest community land trusts as the only solution to addressing affordable housing challenges; rather it seeks to amplify information and draw awareness to CLTs as a relevant and emerging topic in housing discourse.

**Keywords:** Community Land Trusts, Financialized Housing and Affordability, Governance, Policy Development, Housing Needs.

## Foreword

This major research paper is written in fulfillment for the Master of Environmental Studies (MES) in Planning program at York University. When I began my studies in the MES program, I was determined to focus my research on the intersection of housing issues and the responsibilities of governments and planning authorities. This goal originated from ideas and general discourse around the efficacy of government-led policy or planning priorities to address housing affordability. This helped identify my three key learning components for my Plan of Study: 1) Housing Commodification and Financialization; 2) Role of Government(s), Planners, Non-Profits, and the Private Sector; and 3) Community Engagement and Advancing Equity.

As I progressed through the program and accumulated experiential learning along the way, I was compelled to tie in a more humane or ‘social’ element into my studies to better understand the impacts of housing policies and potential for community involvement or intervention. Thus, the decision to research land trusts seemingly met all the criteria I was looking for, per my Plan of Study learning components. In addition to this research paper feeding into my planning interests, the decision to target the scope to the Toronto context specifically was one that was more personal. Being fortunate to grow up and live in Toronto for all my life, I have observed how the city reacts and adapts amidst issues such as housing affordability, that influence the daily lives of individuals and communities. With this, my research has also fulfilled specific learning objectives in my Plan of Study, including:

- *Objective 1.1 – To strengthen knowledge about the history of the housing sector to better understand the historical context within Canadian planning systems.*

- *Objective 1.2 – To acquire knowledge on the financialization and commodification of housing to better understand the consequences of this evolving issue, particularly in Toronto and the GTHA.*
- *Objective 2.1 – To develop in-depth knowledge on current housing policies and government and planning interventions to provide a critical analysis of these frameworks.*

Based on the learning components and objectives identified in my Plan of Study, this research paper explores the following two research questions:

1. What is the potential for community land trusts to be a viable long-term mechanism for protecting and preserving affordable housing in the Toronto context?
2. How can government-led policies and programs (existing or future) support the implementation and development of community land trusts?

Furthermore, the main aspiration of my Major Paper is to disseminate knowledge about community land trusts and how their efforts can be further mobilized through policies and programs in order to meaningfully address affordable housing objectives.

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## **1. Introduction**

Housing markets in Toronto and Canada generally have experienced significant changes in recent years, characterized by the increasing financialization of housing. Financialization is defined as the growing influence of financial markets and often private, for-profit institutions and actors on housing markets (Fields, 2017; Aalbers & Fernandez, 2016). This has resulted in rising housing costs, speculative investment, and reduced affordability, which have direct impacts on marginalized and vulnerable communities who are historically excluded from or struggle to access or enter housing markets.

Toronto exemplifies some of the challenges posed by the housing financialization being one of the largest and fastest-growing Canadian cities. In a whirlwind of market hikes and shocks, Toronto has witnessed rapid increases in housing prices driven by high demand, limited housing stock / housing options, and significant investment injected by both domestic and international investors (Walks & Clifford, 2015). Beyond Toronto, the relevance of community land trusts extends to other Canadian cities facing similar pressures from housing financialization such as Vancouver, Montreal, and Ottawa. In these urban centres experiencing similar trends of speculation and investment-driven housing, CLTs (Community Land Trusts) provide a community-forward and community-led approach to secure affordable housing alongside enhancing community resilience (August & Walks, 2018). For average income earners, current housing markets remain and are increasingly inaccessible, further exacerbating social inequalities and contributing to displacement of low- and moderate-income individuals.

With this, the role of community-based solutions such as CLTs have emerged as a critical intervention, gaining prominence in housing sector discourse as a viable strategy to counteract

these trends and promote long-term affordability and stability. A fundamental concept of CLTs is to decouple land ownership from housing ownership. This removes land from the speculative market, thereby ensuring that any acquired land remains affordable in perpetuity. In the context of financialization, the community land trust model is especially relevant as it offers a structural solution to the problem of land and housing prices being controlled and driven by market forces (Davis, 2010).

According to the Canada Mortgage and Housing Corporation (2018; 2021), ‘core housing need’ is determined when a household’s housing does not meet certain adequacy, suitability, or affordability standards; as well as if the household is required to spend 30% or more of its total income before-tax, to access acceptable housing that is considered adequate, suitable and affordable. As of the 2021 Census, approximately 17.5% of Toronto households were in core housing need, which is significantly higher than that of the national average of 13.3% (Statistics Canada, 2021). This statistic underscores the severity of Toronto’s affordability problem, with a stark 30% of renter households in the city being in core housing need compared to a mere 7% of homeowner households (CMHC, 2021). A primary driver of high rates of core housing need is high housing costs. According to PadMapper, the rent for a one-bedroom apartment in Toronto averaged around \$2,329 in 2023, which is severely unaffordable for many low- and moderate-income earners. Homeownership is also out of reach for many, with the average home price exceeding \$1.1 million in Toronto as of 2023 (Canadian Real Estate Association, 2023). The issue of core housing need is also more prevalent among certain demographic populations with recent immigrants and racialized communities being disproportionately affected, as well as uneven geographic distributions revealing certain neighbourhoods being more affected than others (e.g., the composition of Scarborough consisting of mostly ethnic low- and moderate-income households

versus the more affluent areas such as Forest Hill). Addressing core housing need thus requires an all-hand-on-board approach that will provide place-based interventions and support the varying needs of vulnerable populations across the city.

This introduction sets the stage for a deeper exploration of how CLTs operate, their benefits and challenges, and their potential role in mitigating the adverse effects of housing financialization in Toronto and across Canada. By examining various theoretical perspectives and existing policies in play, this paper seeks to highlight the critical role that community land trusts can play in achieving sustainable and equitable housing outcomes in an increasingly financialized housing market.

### 1.1 Research Objectives and Methodology

The intent of my research is to explore the community land trust model and discuss its potential for preserving and promoting affordable housing in Canadian cities, focusing on Toronto in particular. This centered my research around understanding the community land trust concept, investigating how CLTs originated, how they operate, and common advantages and limitations. Additionally, literature regarding the history of the Canadian housing system and the evolution of Canadian housing policies / programs complemented the research on CLT models. Both of these elements together allowed for greater insight as to how existing policies impact affordable housing and the CLT concept.

Furthermore, there are two guiding research questions that this Major Paper aims to address:

1. *What is the potential for community land trusts to be a viable long-term mechanism for protecting and preserving affordable housing in the Toronto context?*

2. *How can government-led policies and programs (existing or future) support the implementation and mobilization of CLTs?*

The research methods for this paper included a literature review and a policy scoping review. The literature review, consisting of secondary and literary sources, helped expand my knowledge about the history of housing policy in Canada as well as the community land trust model. By gathering historical information across various sources, this was beneficial for contextualizing housing affordability issues and the state of community land trusts to date. Sources from the literature review comprised of academic journal articles, government websites and documents (all public-facing), and books – all of which came from electronic databases. Additionally, the policy scoping review intended to thoroughly examine and critique current policies and programs in-place. An inventory and review of existing housing policies and programs at the federal, provincial, and municipal levels helped determine if they are relevant and sufficient in supporting the goals of CLTs.

## **2. Literature Review**

In this section, I will be outlining history and discourse associated with the provision of affordable housing and responsibilities of different levels of government. Firstly, I will outline the history of the Canadian housing system, highlighting some of the current issues as it relates to the Ontario and Toronto contexts. Secondly, I will explore the community land trust model, describing how they came to be, their purposes and objectives, as well as touching upon how land trusts approach operating and financing structures (i.e., for land acquisitions). Lastly, to tie these two components together, I will elaborate on how community land trusts fit in the housing sector as an

alternative strategy for achieving and addressing affordable housing needs, discussing its advantages and limitations, existing CLTs, and future considerations for mobilization.

## **2.1 History of the Canadian Housing System**

### **2.1.1 Evolving Housing Policy and the Role of Government(s)**

The evolution of housing policy in Canada is marked by significant shifts influenced by economic, social, and political factors. From minimal government intervention in the early 20th century to the development of a National Housing Strategy in the 21st century, housing policy has adapted to address emerging challenges and changing societal needs. This section explores the historical development of housing policy in Canada, focusing on key periods, policy changes, and the involvement of government(s) in response to changing conditions.

#### *Post-World War II: Federal Involvement Begins*

In the early 20th century, housing in Canada was largely a private sector responsibility. Government intervention was minimal, and housing needs were primarily addressed through the market. The Great Depression of the 1930s exposed the inadequacies of this approach, leading to widespread homelessness and poor housing conditions (Hulchanski, 2007). The post-World War II era marked the beginning of significant federal involvement in housing policy. The *National Housing Act* (NHA) of 1944 established the Central Mortgage and Housing Corporation, now known as Canada Mortgage and Housing Corporation (CMHC), to administer federal housing programs (Bacher, 1993). The CMHC was tasked with providing mortgage insurance, facilitating the construction of affordable rental housing, and improving housing standards. During the 1950s and 1960s, federal housing policy focused on urban renewal and public housing. Large-scale

public housing projects were developed to address urban blight and provide affordable housing for low-income families (Sewell, 1994). However, these projects often resulted in social and economic costs, such as the displacement of existing communities and the creation of concentrated areas of poverty.

### *1970s: Shift to Community-Based Approaches*

The 1970s saw a shift towards more community-based approaches towards housing. Amendments made to the NHA in 1973 introduced programs emphasizing non-profit and cooperative housing. These programs aimed to involve communities in the planning and management of housing projects, promoting social integration and community development (Fallis, 1990). The federal government also introduced the Assisted Homeownership Program in 1975, which provided grants and loans to help low-income families purchase homes. This period marked a growing recognition of the need for diverse housing solutions and the importance of community involvement in addressing housing challenges (Pomeroy, 1995).

### *1980s: Decentralization and Devolution*

This period was characterized by the decentralization and the devolution of housing responsibilities from the federal government onto provincial and municipal governments. In 1986, the federal government's Canada Assistance Plan (CAP) provided cost-sharing for social assistance programs, including housing, giving provinces more control over housing programs (Hulchanski, 2007). However, this shift also led to disparities in housing policy and funding across provinces. The federal government's role became more focused on providing financial support and setting national standards, while provinces and municipalities took on greater responsibility for program delivery and implementation (Bacher, 1993).

### *1990s: Federal Withdrawal and Market-Based Solutions*

The 1990s marked the beginning of significant withdrawal of federal involvement in housing. In 1993, the federal government announced the end of new funding for social housing, marking a major policy shift (Suttor, 2016). The Social Housing Agreement (SHA) transferred responsibility for existing social housing to provinces and territories, further decentralizing housing policy (Carroll & Jones, 2000). This period also saw the rise of neoliberal policies, emphasizing market-based solutions and reducing direct government intervention. The focus shifted towards promoting homeownership and relying on the private sector to meet housing needs. Ultimately, this approach led to increased privatization and reduced support for low-income and vulnerable populations (Hackworth & Moriah, 2006).

### *2000s: Re-engagement and the Affordable Housing Initiative*

During the early 2000s, the federal government indicated some level of re-engagement into housing policy. In 2001, the Affordable Housing Initiative (AHI) was launched in partnership with provinces and territories. The AHI aimed to increase the supply of affordable housing through cost-sharing agreements, reflecting a renewed federal commitment to addressing housing challenges (Pomeroy, 2007). The federal government also introduced the Homelessness Partnering Strategy (HPS) in 2007, focusing on community-based approaches to prevent and reduce homelessness. These initiatives signaled a shift towards more collaborative and integrated approaches to housing policy (Gaetz, 2010). The most significant development in Canadian housing policy was the introduction of the National Housing Strategy (NHS) in 2017. The NHS represents a comprehensive approach to addressing housing needs, with key components including the creation of the National Housing Co-Investment Fund, the Canada Housing Benefit, and the

establishment of a federal housing advocate to ensure the right to housing (Government of Canada, 2017). As it will be further addressed in the policy scoping review of this paper, the NHS aims to address a wide range of housing challenges, including homelessness, affordable housing supply, and the preservation of existing social housing. It emphasizes the importance of collaboration between federal, provincial, and municipal governments, as well as partnerships with non-profit organizations and the private sector (CMHC, 2018).

Furthermore, the evolution of housing policy in Canada reflects a dynamic interplay between federal, provincial, and municipal governments, influenced by changing economic, social, and political contexts. Understanding this historical development is essential for addressing current and future housing needs whether it be at local or national levels.

### 2.1.2 The Housing Affordability Problem in Ontario

Toronto currently faces a housing affordability crisis that is exacerbated by the financialization of housing. Financialization refers to the increasing influence of financial markets in the housing sector, transforming housing into a commodity and investment asset. This ultimately has significant implications for affordability and social equity. Several factors contributing to Toronto's intensified housing affordability problem over the past decade include high demand, limited supply, and speculative investment. Zoning regulations, limited land availability, and length approval processes for new developments have restricted the growth of housing supply (Bunting, Walks & Filion, 2004). While there have been efforts to increase density through infill developments and high-rise constructions across the city, these measures have not kept pace with the growing demand. Further, this high demand for housing in Toronto is fueled by population growth, significant immigration, and the city's status as a financial and cultural center. Moos

(2016) emphasizes that the influx of new residents has therefore intensified competition for available housing, further hiking up housing prices.

Financialization has attracted significant investment into Toronto's housing market. Institutional investors and REITs have increasingly acquired residential properties, including rental units, with the goal of maximizing returns (August & Walks, 2018). Investors often drive-up property values and rents, making housing less affordable for ordinary residents. As such, the focus on investment returns has influenced the type of housing being developed. Luxury condos and high-end rentals have proliferated, catering to affluent buyers and investors, while the supply of affordable housing has significantly lagged (Ley and Dobson, 2008). This skewed development pattern exacerbates the affordability crisis, as low- and middle-income households struggle to find suitable housing options.

The socioeconomic inequalities and displacement of vulnerable communities driven by rising home prices and rents and precarious investments present profound challenges that require urgent and multifaceted solutions. Addressing these issues likely necessitates comprehensive policy and funding response, including strengthened rent controls, regulating speculative investments from private sector development, and promoting affordable housing supply through community-based approaches.

Rising housing costs have also led to an increase in homelessness and housing insecurity. The City of Toronto's 2021 Street Needs Assessment found that over 8,000 individuals were experiencing homelessness, a significant increase from previous years (City of Toronto, 2021). Many low-income families have been faced with precarious living situations, including overcrowded housing and the constant threat of eviction. Racialized and immigrant communities

are disproportionately impacted. These groups often face greater barriers to homeownership and are more likely to live in rental housing, making them vulnerable to rising rents and housing insecurity (Hulchanski, 2010). Discriminatory practices in the housing market further worsen these disparities, contributing to systemic inequities.

Income and wealth inequalities have also become significantly juxtaposed. Homeowners benefit from rising property values, accumulating wealth, while renters face increasing costs without building equity (Madden & Marcuse, 2016). This growing divide contributes to social stratification, with significant implications for economic mobility and social cohesion. Walks (2015) further explores factors contributing to growing disparities and social polarization in Canadian cities, including globalization and deindustrialization. For example, Canadian cities are embracing jobs in specialized markets predominantly in finance, insurance and real estate (FIRE) sectors in place of traditional industrial and manufacturing jobs (Walks, 2015). Thereby, reducing lower-income manufacturing jobs and increasing specialized-service economy jobs (Walks, 2015).

Gentrification processes are a prime example of how these differences have manifested in urban neighbourhoods across Toronto. Financialization often leads to gentrification, where investment drives up property values and displaces long-term, lower-income residents. Factors that contribute to gentrification include deindustrialization, economic restructuring, deregulation of finance, and neoliberal policy (Lees, Slater, and Wyley, 2023; Keil, 2000; Walks, 2015; Walks and Maaranen, 2008). An element of gentrification is the conversion of rental housing into owner-occupied housing, essentially replacing lower-income households with higher-income households, as explained by Walks (2015). As a result, lower-income households are pushed out of inner-cities and forced to move out to the suburbs, further disadvantaged by lack of access to services, jobs,

and other inconveniences (Walks, 2015). Neighborhoods in Toronto have seen dramatic demographic shifts as housing becomes increasingly unaffordable for residents who have lived in these areas for many years (August & Walks, 2008). This displacement and relocation often disrupt community ties and cultural continuity, reduce levels of social mixing and ethnic diversity, leading to the erosion of established neighborhoods (Walks and Maaranen, 2008).

Addressing the dual challenges of housing affordability and financialization requires coordinated policy responses at multiple levels of government. This includes direct public investment in housing, incentives for non-profit and cooperative housing, incentives for non-profit and cooperative housing, as well as policies that require private developers to include affordable units in new projects (Pomeroy, 2020). Currently, the City of Toronto's HousingTO Action Plan for 2020-2030 aims to create 40,000 new affordable housing rental homes by 2030, reflecting an example of municipal commitment to increasing the supply the affordable housing (City of Toronto, 2021-b). Robust regulations are also beneficial for curbing speculative investment in the housing market. This could include higher taxes on foreign buyers and vacant properties, stricter oversight on real estate investment trusts (REITs) or strengthened rental control and tenant protections. Toronto's rental housing market has been dominated by financial landlords, primarily made-up of REITs, private equity funds, financial asset management firms, and other similar bodies of private investors (August and Walks, 2018, p. 124). The infiltration of these powerful financial landlords has dictated major renovations and associated rent increases, especially for properties in the rental housing market (August and Walks, 2018).

Furthermore, financialization processes have expanded opportunities for investors to gain profit from controlling and shaping the housing market towards promoting homeownership.

Studies by August and Walks (2018) and Walks and Maaranen (2008) both emphasize that this ultimately comes at the expense of low- and moderate-income households who cannot access market rate housing and are challenged with unequal access to resources, contributing to socioeconomic divide and increased inequalities across income classes. Moreover, social, political, and economic pressures increase the severity of these rising disparities that is driven by housing unaffordability in Canadian cities.

## **2.2 Evolution of Community Land Trusts in North America**

### **2.2.1 History of Community Land Trusts: Where and How did CLTs Originate?**

Originating in the United States in the 1960s during the Civil Rights movement, the community land trust model was a concept established with the goal of ensuring long-term housing affordability. According to American scholar and community scholar John Emmeus Davis (2010), land trusts are part of a broader movement to de-commodify housing, specifically to separate ownership of land from the ownership of buildings in order to maintain affordability. This model ensures that increases in land value do not also result in increased housing costs, thus providing direct benefit to the community rather than to private investors and developers. Understanding the historical origins of CLTs is therefore necessary to gain insight into their foundational principles and how said principles are applied in current contemporary settings.

To further preface this section of the literature review, I acknowledge and note that considerable historical discourse and early theories / thinking around community land trusts stem from American contexts due to its historical and existing prevalence. As it will be mentioned in later sections, community land trusts have only gained attention and relevance in Canadian cities

over the past several decades, thus limiting the ability of this paper to solely reference Canadian history.

The community land trust concept draws on several historical and philosophical influences, including Georgism, the Civil Rights Movement, and Gandhian philosophy. Firstly, Georgism stemmed from the economic philosophy of Henry George, an advocate for the common ownership of land. Georgism theory argued that land should be held in trust for the benefit of an entire community, as opposed to being privately-owned for speculative purposes (Davis, 2010). This idea was foundational to the design of the CLT model, whereby land ownership is separate from building ownership as a means of ensuring the land remains a community resource. Secondly, early thinking about land trusts in the United States context was also inspired by India's 1950's Gramdan Movement, inspired by Mahatma Gandhi's philosophy of trusteeship. The Gramdan Movement sought to redistribute land to landless farmers, while keeping the land in trust for community use, thus providing a practical example of community land ownership (Swann, 1972).

Lastly, the modern CLT concept came as a direct movement to provide access to affordable housing and arable land for African Americans living in the South (Davis, 2010). The first cited CLT was formed in Albany, Georgia in 1969, called "The New Communities Inc." with the motto of "cooperative living, learning, earning and doing together empowers a collective group of people" (Broadbent Institute, n.d.; Davis, 2010). New Communities Inc. was founded by civil rights leaders Charles and Shirley Sherrod, along with other members of the Student Nonviolent Coordinating Committee (SNCC), which was the first principal channel of student commitment in the U.S. for the Civil Rights movement (Davis, 2010). Furthermore, New Communities was created to secure land tenure for African American farmers experiencing displacement due to the rise of automation in farming technologies and discriminatory practices overall. With the

cooperative land ownership models in place, land was collectively owned by the community and residents were able to lease individual plots for agriculture and housing needs (Davis, 2010).

DeFilippis, Stromberg, and Williams (2018) further explore the socio-political foundations of community land trusts by situating them within the framework of community empowerment and social justice. The authors argue that CLTs can serve as strategic effective tools for marginalized communities to leverage and control local resources as well as combat displacement caused by gentrification (DeFilippis et al., 2018). The community land trust model has since spread globally and garnered significant academic and public interest. The largest and most well-known CLT in the United States is the Champlain Housing Trust (CHT) in Vermont, formerly the Burlington Community Land Trust and later joining the Lake Champlain Housing Development Corporation in 2006 to create the CHT organization it is today. The Champlain Housing Trust manages over 2,000 rental apartments and stewards 565 owner-occupied homes across three counties – it repeatedly serves as an example of how successful the CLT model is proven to be as a large-scale affordable housing program (National Housing Conference, 2017). The earliest CLTs located in Canadian cities include Montreal, Toronto, Winnipeg, and Vancouver. These were established as independent land trust initiatives through cooperative housing organizations to respond to affordable housing challenges (Bunce and Barndt, 2020, p. 93). In addition to some 225 community land trusts in the United States, there are an estimated 40 emerging and established community land trusts across urban and rural Canada to date (Canadian Network of Community Land Trusts, n.d.; PolicyLink, n.d.).

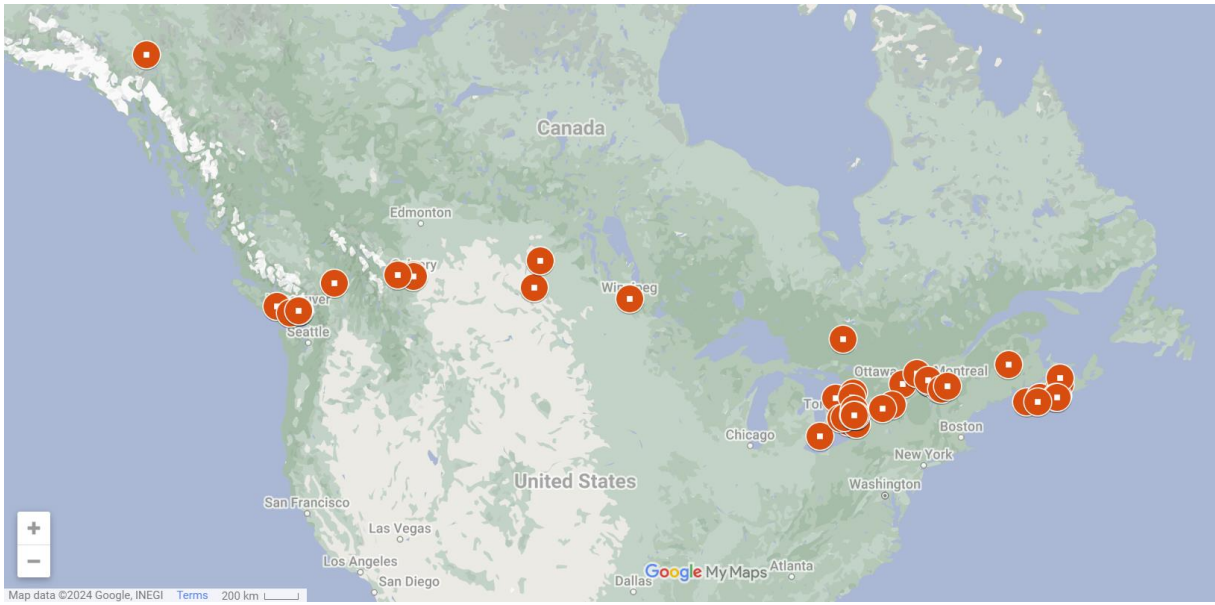


Figure 1. Active and Established CLTs in Canada (Source: Canadian Network of Community Land Trusts, n.d.).

### 2.2.2 What is a Community Land Trust?

Davis (2010) defines Community Land Trusts as “a legal entity, a quasi-public body, chartered to hold land in stewardship for all mankind present and future while protecting the legitimate use rights of its residents” (p. 221). Another definition comes from the United Nations Human Settlements Programme (UN-Habitat) (2012, p.4), which defines community land trusts by the three words that make up its name:

- Community: to serve the common good, often referring to the people living on the land trust as well as the broader community / neighbourhood where the land trust is located.
- Land: referred to as common land ownership; and
- Trust: to hold land in trust for communities and therefore, land cannot be owned as property.

Agha (2018, p.2) also defines a Community Land Trust as “a non-profit corporation that obtains and holds land and housing for the benefit of the community in which it exists. With the shared value of housing as a right, the goal is to remove land and housing from the real estate market through either purchase or donation, and perpetually hold it in a trust to preserve the affordability of that land and housing asset”. Collectively, these three definitions provide bright insight into the key elements that make-up a community land trust.

While multiple definitions of CLTs exist, it is worth mentioning that CLTs encompass a variety of characteristics and function in different forms, all of which contribute to its uniqueness as a community-led model and how they progress in beneficial ways to meet the tailored needs of community members (Davis, 2010). Davis (2010) also describes this process as *hybridization* in which that is described as “changes that have been spurred by four developments: decentralization of the support structure for CLTs; diversification in the application of CLTs; municipalization in the formation of CLTs; and regionalization in the area served CLTs” (p. 53). In the development process of *diversification*, Davis (2010) explains that the CLT model became frequently utilized for the stewardship of affordable housing. Davis (2010) uses the example of dominant trend of homeownership and single-family housing in rural United States to emphasize how CLTs were able to be established in both cities and suburbs when CLTs first began to evolve. Through the process of diversification, the CLT concept was demonstrated to be able to be applied in the context of other affordable housing tenure s outside of traditional single-family housing, such as “multi-unit condominiums, limited equity cooperatives, non-profit rentals, homeless shelters, and manufactured housing in resident-owned parks” (Davis, 2010, p. 53).

As previously mentioned, there already are a few hundred established community land trusts in the United States, with the CLT model being newer in the Canadian context. However, there exists a Canadian Network of Community Land Trusts which is “the convening place for CLTs across Canada”, with board members associated with land trusts representing various Canadian communities including Toronto, Montreal, Vancouver, Ottawa, Halifax, and Lu’ma Native Housing Society for urban Indigenous Peoples of Vancouver (Canadian Network of Community Land Trusts, n.d.-a). There is also a National Community Land Trust Network, which was established in 2006 and holds annual professional conferences for land trust practitioners (National CLT Network, 2019). The National Community Land Trust serves an important role as it provides resources and support for communities looking to establish and start their own CLT, including materials about funding and other guiding information. Additionally, a national network helps sustain a broad network of CLTs from all around the world while amplifying a collective voice for resilient, sustainable and diverse communities.

### 2.2.3 Land Acquisition and Financing

Community Land Trusts in Canada typically acquire land through a variety of methods, each suited to different circumstances and funding opportunities. These methods include direct purchase, land donations, public land transfers, and innovative financing mechanisms. Each approach involves strategic planning and collaboration with various stakeholders, including government bodies, private developers, non-profit organizations, and community groups.

#### *Direct Purchase:*

One of the primary ways CLTs acquire land is through direct purchase on the open market. This method requires substantial funding, which can be sourced from government grants, private

donations, fundraising campaigns, and loans from financial institutions. For instance, the Parkdale Neighbourhood Land Trust (PNLT) in Toronto successfully raised funds through a mix of public and private sources to purchase properties in the rapidly gentrifying Parkdale neighborhood. PNLT's acquisition strategy included securing loans from community-focused financial institutions and grants from foundations dedicated to preserving affordable housing (August, 2020). Direct purchase allows CLTs to strategically acquire properties in areas most at risk of gentrification and displacement. However, the high cost of land in urban centers like Toronto poses significant challenges. CLTs must often compete with private investors who have greater financial resources. To overcome this, CLTs may partner with larger non-profit housing providers or leverage political support to access additional funding.

#### *Land Donations:*

Land donations from private individuals, developers, or non-profit organizations are another vital method for CLT land acquisition. Donations can significantly reduce the financial burden on CLTs and facilitate the rapid expansion of their land holdings. In some cases, philanthropic individuals or organizations donate land explicitly to support affordable housing initiatives. For example, the Greater Toronto Area's first urban land trust, the Hamilton Community Land Trust, received a significant land donation from a local family, enabling the trust to develop affordable housing units (Hamilton Community Land Trust, 2017). Similarly, developers may donate land as part of their corporate social responsibility initiatives or in exchange for zoning concessions from the municipality.

### *Public Land Transfers:*

Public land transfers involve the transfer of municipally, provincially, or federally owned land to CLTs, often at below-market rates. This method is particularly effective in urban areas where government-owned land can be repurposed for community benefit. Municipal governments play a crucial role in facilitating public land transfers through policy frameworks and strategic partnerships with CLTs. The City of Vancouver has been a pioneer in this approach, transferring several parcels of city-owned land to the Vancouver Community Land Trust Foundation. These transfers have enabled the development of hundreds of affordable housing units, demonstrating the potential for public land to address housing crises (CHF BC, 2019). By leveraging publicly owned land, municipalities can significantly enhance the capacity of CLTs to provide long-term affordable housing.

### *Inclusionary Zoning and Community Benefits Agreements:*

Inclusionary zoning requires developers to include a certain percentage of affordable units in new residential projects, which can be managed by CLTs to ensure permanent affordability. In exchange, developers may receive incentives such as increased density allowances or expedited permit processes (Mah, 2009). Community benefits agreements are negotiated contracts between developers and community groups that outline specific benefits the developer will provide to the community, including affordable housing, local hiring, and public amenities. (Hanff, Bronskill & Goodmans, 2016). CLTs can be key partners in CBAs, receiving land or funding to develop affordable housing as part of larger development projects. In Toronto, the city's new inclusionary zoning policy mandates that a percentage of units in new developments be set aside as affordable housing. This policy creates opportunities for CLTs to acquire land or properties through

partnerships with developers, ensuring long-term affordability in rapidly developing neighborhoods (City of Toronto, 2021).

*Innovative Financing Mechanisms:*

Innovative financing mechanisms have become crucial tools for Community Land Trusts (CLTs) in acquiring land and preserving affordable housing. These mechanisms include community investment funds, social impact bonds, and cooperative financing, all of which leverage various forms of capital and investment to support CLTs. Community investment funds pool resources from individual investors interested in supporting affordable housing and community development (York Region, n.d.). These funds provide CLTs with the necessary capital to acquire land and develop housing projects, thus enabling communities to maintain affordable housing over the long term.

Social impact bonds (SIBs) represent another innovative financing tool. In a SIB, private investors provide upfront capital for social projects, and government or philanthropic organizations repay the investors based on the project's success. This performance-based model aligns investor returns with social outcomes such as affordable housing provision. By utilizing SIBs, CLTs can secure the necessary funds for land acquisition and development while ensuring that investments yield tangible social benefits (Finance Strategists, 2023).

Cooperative financing involves pooling resources from multiple stakeholders, including residents, local businesses, and non-profit organizations, to fund land acquisition and development (Tapestry Community Capital, n.d.). This approach not only provides financial support but also fosters community ownership and engagement. By involving a broad base of stakeholders, cooperative financing helps ensure that housing remains affordable and community-oriented

(Tapestry Community Capital, n.d.). Furthermore, innovative financing mechanisms are transforming how CLTs operate, providing sustainable financial models to support affordable housing initiatives. By embracing these approaches, CLTs can effectively address the challenges of land acquisition in the process of ensuring long-term benefits for communities.

Each of the aforementioned mechanisms involve strategic planning, collaboration, and a mix of public and private funding sources. The growing interest in and support for CLTs further highlight their promise as a sustainable and equitable approach to housing stability and affordability.

#### 2.2.4 Legal Structure and Governance

For the case of Canadian CLTs, they are typically recognized as non-profit organizations as per federal or provincial laws. Maintaining this non-profit status is crucial as it ensures that the organization operates for public benefit rather than private profit, thus facilitating unlocked access to various funding sources, such as grants and donations (Skelton, 2012; CMHC, 2018). Similarly, many community land trusts may also seek charitable status to enhance their ability to receive tax-deductible donations and access government-funded grants. This further underscores the primary public interest mission of CLTs, aligning them with broader community development and social equity goals (Leavitt & Merrick, 2014). In terms of legal structures, the primary legal mechanism that CLTs use is the long-term ground lease. The CLT retains ownership of the land and leases it to homeowners or cooperative housing groups for terms that typically span 99 years. This arrangement separates the ownership of the land from the ownership of the buildings on it, significantly reducing the cost of housing (Moore & McKee, 2012). The ground lease includes

provisions that ensure the homes remain affordable across resale cycles, often through resale price restrictions (CMHC, 2005).

In regard to the governance structure, a hallmark of CLT governance is the tripartite board structure, which ensures balanced representation of different stakeholders. It consists of residents (homeowners or renters who live on CLT-owned land); community members (local residents who are not necessarily living on CLT land but have a vested interest in the community); and public interest representatives (individuals from the broader community, typically including local government officials, housing advocates, or professionals with relevant expertise) (Davis, 2010; Thaden, 2018; Canadian Network of Community Land Trusts, n.d.-a). Collectively, CLT elected boards vote on key decisions, work on committees and advisory groups, and partake in public education and outreach. This participatory governance model therefore fosters community cohesion by empowering residents to shape their neighbourhoods (CLTA, 2018; Davis, 2010). Membership in a CLT typically includes all residents and other community supporters. Members can vote on important issues, including the election of the board of directors. This broad base of participation helps maintain transparency and accountability and fosters a sense of ownership and engagement within the community (Davis, 2010). Additionally, land trusts often establish various committees and working groups focusing on specific aspects of their operations, such as finance, property management, and community engagement. These groups enable broader participation and allow the organization to leverage the diverse skills and expertise of its members and supporters (Moore & McKee, 2012).

## **2.3 CLTs as a Strategy for Affordable Housing**

### **2.3.1 General Advantages and Limitations of the CLT Model**

#### *Strengths of Community Land Trusts*

Community land trusts present a compelling model for ensuring long-term stability in the housing market. The strengths and advantages of CLTs are multifaceted, addressing not only the immediate need for affordable housing but all the while fostering community control and community resiliency.

One of the primary strengths of CLTs lies in their ability to ensure long-term affordability. By separating the ownership of land from the ownership of the buildings on it, CLTs remove the speculative aspect of land value from the equation. This separation significantly lowers the cost of housing for low- and moderate-income families (Davis, 2010). Through long-term ground leases, typically lasting 99 years, CLTs ensure that the land remains in the trust and the housing remains affordable indefinitely. The leases often include resale restrictions that prevent the homes from being sold at market rates, thus maintaining affordability for future generations (Moore & McKee, 2012). Community control and empowerment are also core strengths of the CLT model. The tripartite board of directors, consisting of residents of CLT housing, community members, and public interest representatives ensures an inclusive governance model. Further, this governing board commits to the interests of the community, making sure they are prioritized and that decisions are made democratically (Thaden, 2018). This participatory approach not only enhances community engagement but also fosters a sense of ownership and empowerment among residents (Sungu-Eryilmaz & Greenstein, 2007). This model of governance can lead to more responsive and accountable management of the CLT, ultimately benefiting the community.

Stabilizing neighborhoods and preventing displacement are additional advantages of CLTs. In many urban areas, rising property values and rents have led to the displacement of long-term residents, particularly in low-income and minority communities (DeFilippis et al., 2019). By keeping land out of the speculative market and ensuring that housing remains affordable, CLTs help to preserve the social and cultural fabric of neighborhoods. This stability is crucial for maintaining the diversity and character of urban communities, and it can also reduce the negative social impacts associated with displacement (Hackworth, 2016). The long-term stewardship role of CLTs further strengthens their impact. CLTs are responsible for maintaining the land and ensuring that properties are kept in good condition. This stewardship includes not only physical maintenance but also the provision of support services for residents, such as financial counseling and assistance with home repairs (Davis, 2010).

Financial sustainability is another key advantage of the CLT model. By retaining ownership of the land, CLTs can leverage this asset to attract public and (responsible) private investment. Various innovative financing mechanisms, such as community investment funds, social impact bonds, and cooperative financing, can be utilized to support land acquisition and development (Moore & McKee, 2012). These mechanisms help to pool resources from diverse sources, including individual investors, philanthropic organizations, and government grants, thereby increasing the financial stability and sustainability of CLTs (Levin, 2002).

On a broader level that is in-line with 'good' planning objectives, the principles of the CLT concept align well with goals of sustainable and equitable development. By promoting mixed-income communities and preventing displacement, CLTs contribute to social equity and inclusion (DeFilippis et al., 2019). Moreover, many CLTs incorporate environmentally sustainable practices

into their developments, such as energy-efficient building designs and the use of renewable energy sources (Thaden & Davis, 2018). These practices not only reduce the environmental footprint of CLT housing but also lower utility costs for residents, contributing to the overall affordability of the housing (Thaden, 2018).

Lastly, CLTs have demonstrated remarkable adaptability to different contexts and challenges. For instance, in urban areas with high property values, CLTs have successfully acquired land through public land transfers, land donations, and inclusionary zoning policies (Davis, 2010). These methods allow CLTs to secure land at a lower cost, making it possible to develop affordable housing even in expensive markets. In rural areas, CLTs have focused on preserving agricultural land and supporting local food systems, demonstrating the versatility of the CLT model (Moore & McKee, 2012).

### *Funding Challenges and Considerations*

The potential for community land trusts to be a viable long-term mechanism for protecting and preserving affordable housing in Toronto is significant, given the various methods available for land acquisition and the unique strengths of the CLT model as already identified. While the previously mentioned funding and financing strategies offer various pathways for CLTs to acquire land, each comes with its own set of challenges and opportunities.

Direct purchase on the open market is a common strategy but requires substantial financial resources and the ability to compete with private investors. This method is often challenging due to the high cost and competitive nature of the real estate market in Toronto. However, it remains a vital pathway for CLTs to secure land, particularly when bolstered by innovative financing mechanisms such as community investment funds, social impact bonds, and cooperative financing.

These tools leverage community capital and private investment, providing the necessary funds for land acquisition and development (Nonprofit Quarterly, 2019; Lincoln Institute of Land Policy, 2020).

Land donations offer another avenue for CLTs, though they depend heavily on the goodwill of individuals and organizations. This method, while potentially unpredictable, can be a cost-effective way to acquire land, especially when donors are motivated by the mission of affordable housing preservation. Public land transfers, although highly effective, require robust political will and supportive policy frameworks at the municipal and higher levels of government. Municipalities must prioritize affordable housing and be willing to forgo potential revenue from market-rate sales of public land. Successful models, such as those in Vancouver, illustrate the potential of public land transfers to significantly bolster CLT efforts (Center for Community Progress, 2020).

Inclusionary zoning and community benefits agreements provide structured mechanisms for land acquisition but rely on thorough and firm policy implementation and enforcement. These policies must be carefully designed to ensure they effectively contribute to affordable housing goals without imposing undue burdens on developers, and further onto communities directly (via lagging the provision of housing). For instance, Toronto's inclusionary zoning policies aim to ensure that a portion of new residential developments is allocated for affordable housing, which can support CLTs in acquiring and maintaining affordable units (City of Toronto, 2021-a).

Despite these challenges, the growing interest in and support for CLTs across Canadian cities highlight their potential to directly tackle aspects of the affordable housing crisis. The success of CLTs in cities like Vancouver and Toronto demonstrates the viability of the model and

provides valuable lessons for other communities. By leveraging diverse acquisition methods and fostering collaboration among stakeholders, CLTs can play a crucial role in preserving affordable housing and promoting community resilience.

### 2.3.2 Existing CLTs in Toronto

In Toronto, community land trusts have emerged rather quickly as a powerful tool for non-profit housing organizations. Several CLTs have been established across the city to address the city's pressing housing needs, which brings into question future considerations that are needed in advancing the efforts of said community land trusts. The following section will provide description and examples of Toronto-based CLTs that have drawn local and municipal attention in promoting CLTs.

#### *Parkdale Neighbourhood Land Trust (PNLT):*

The Parkdale Neighbourhood Land Trust (PNLT) is one of the most prominent CLTs in Toronto. Parkdale, a diverse and historically working-class neighborhood, has experienced significant gentrification and rising housing costs over the past decades. In response, the PNLT was formed in 2014 by local residents and organizations to combat displacement and ensure long-term affordability. One of the PNLT's key achievements is the successful acquisition of several properties, including a rooming house at 87 Milky Way and a residential building at 1497-1499 Queen Street West (PNLT, n.d.). These acquisitions have preserved affordable housing units that would otherwise be at risk of being converted into market-rate properties.

PNLT actively involves the community in its decision-making processes. This engagement ensures that the needs and voices of residents, particularly low-income and marginalized groups, are prioritized. PNLT also has a notable record of securing funding from various sources, including

government grants, philanthropic contributions, and partnerships with local organizations. These funds have enabled the trust to purchase and maintain properties, as well as provide support services to residents. Further, the PNLT has been instrumental in maintaining housing affordability in Parkdale. By removing land from the speculative market and ensuring community control, PNLT has provided stable housing options for low-income residents. This stability is crucial for advancing equity, as it allows residents to remain in their community, access local services, and maintain social networks.

*Kensington Market Community Land Trust (KMCLT):*

Kensington Market is another vibrant and diverse neighborhood in Toronto facing the pressures of gentrification. The Kensington Market Community Land Trust (KMCLT) was established to preserve the area's unique character and ensure affordable housing and commercial spaces. Kensington Market is known for its cultural diversity and independent businesses. KMCLT's efforts to preserve affordable commercial spaces help maintain the neighborhood's unique identity and support local entrepreneurs. As such, some of the KMCLT's priorities include focusing on acquiring properties that provide affordable housing. This includes residential buildings and mixed-use properties with affordable commercial spaces for small businesses (KMCLT, n.d.). Similar to the Parkdale Land Trust, the KMCLT emphasizes community involvement in its governance structure, whereby residents and stakeholders have a say in the trust's operations and property management decisions.

*Chinatown Community Land Trust (CCTL):*

Adjacent to Kensington Market, Chinatown is a historically significant and culturally rich neighborhood in Toronto. It has been a hub for Chinese immigrants and businesses for over a

century. However, like other parts of the city such as Kensington Market, Chinatown has faced gentrification pressures, threatening its cultural heritage and affordable housing stock.

The CCTL works to preserve the cultural heritage of Chinatown by acquiring properties that house longstanding cultural institutions, community services, and businesses (Chinatown CLT, n.d.). This helps maintain the neighborhood's unique identity and supports the local Chinese community. The CCTL's affordable housing initiatives focuses on acquiring and maintaining housing units for low-income residents, many of whom are elderly and have lived in the neighborhood for decades. This helps prevent displacement and ensures that residents can continue to live in the community.

Similar to the case of Kensington Market, CCTL collaborates with various community organizations, local businesses, and government entities to secure funding and support for its initiatives. These partnerships are crucial for the trust's sustainability and effectiveness. Again, as most CLTs function this way, CCTL involves residents in its decision-making processes, ensuring that the community's needs and voices are heard. This participatory approach helps build trust and fosters a sense of ownership among residents, which is significant in overcoming cultural barriers and bridging intergenerational gaps (i.e., middle- to elderly-aged, first-generation immigrant individuals who reside or own local businesses in Chinatown looking to pass down their land assets to their family members).

Overall, Canada is now in the midst of what Joshua Barndt, executive director of the Parkdale Neighbourhood Land Trust in Toronto, deems a “community land trust renaissance” (Barndt, 2023 as cited in Hessey, 2023). In contrast to its predecessors, this new wave of CLTs is coming about through grassroots community organizing that prioritizes the needs of their

neighbourhoods or towns, and they are equally interested in community-based development and mobilization of larger structural pressures such as gentrification, in addition to affordable housing (Bunce, 2023 as cited in Hessey, 2023).

Moreover, the partnership between land banks and CLTs is increasingly recognized as a powerful strategy for addressing housing affordability. Land banks can acquire, stabilize, and transfer problem properties to CLTs, which then ensure long-term community benefits through affordable housing. This collaboration is particularly effective in addressing the dual challenges of property acquisition and long-term stewardship (Nonprofit Quarterly, 2020). Successful examples from cities like Albany and Columbus in the U.S. demonstrate how these partnerships can be structured to prioritize affordable housing and racial equity, demonstrating the potential for similar initiatives in Toronto (Housing Matters, 2020).

### **3. Policy Scoping Review**

The policy scoping review explores existing Canadian housing policies and programs across federal, provincial, and municipal levels of government that are directly or indirectly (i.e., addressing broader affordable housing goals) related to community land trusts. By investigating and analyzing policies through the lens of general CLT models, this review feeds into later discussion about how existing or future policies can be better aligned and/or strengthen overarching objectives that Canadian land trusts pursue, such as providing and protecting affordable housing.

Canadian housing policy has evolved significantly since the post-World War II era, reflecting changing economic conditions, societal needs, and government priorities. As described in the literature review, the federal government played a direct role in constructing public housing projects in the post-war period and throughout the 1950s to 1970s, focused on the development of affordable rental housing and homeownership opportunities. However, in the 1980s and 1990s, a shift occurred towards market-based solutions and reduced direct (federal) government involvement in housing. As a result, the federal government began offloading housing responsibilities onto provincial and municipal governments, further leading to decreased and limited funding for public housing and increased reliance on private developers/development for housing. The literature review makes it clear that the interplay between federal, provincial, and municipal roles have varied through these phases, further influencing the landscape of housing policy in Canada and how it is shaped.

The following section will therefore provide an inventory of housing policies identified across the three main levels of Canadian government, to gain a deeper understanding of the multi-faceted approach needed to create sustainable, long-term solutions for Canadian communities.

### **3.1 Federal Policies**

The federal government plays a pivotal role in Canada's housing landscape as they develop cross-governmental partnerships and providing funding for a variety of initiatives across the country. The cornerstone of the federal government's approach to addressing affordable housing is the National Housing Strategy (NHS). Enacted in 2017, the NHS is a ten-year \$82+ billion plan that aims to create more affordable housing options and improve housing conditions for Canadians

through funding or financing initiatives that target challenges across the housing continuum and spectrum of housing needs (CMHC, n.d.-a).

A key actor involved at the forefront of the NHS is the Canada Mortgage and Housing Corporation (CMHC) – a Crown agency developed and run by the federal government. The CMHC was established in 1946 and plays a central role in the implementation of initiatives under the National Housing Strategy, spanning several key areas from program administration and funding, research and data collection, partnerships and collaboration, to capacity building and support. Regarding partnerships and collaborations, this is arguably one of the most important pillars of CMHC’s role as an authoritative agency. The CMHC works closely with provincial and municipal governments, in addition to non-profit organizations, Indigenous communities and private sector partners. These collaborations are essential for the successful implementation of NHS initiatives. In the case of community land trusts, fostering partnerships with agencies such as the CMHC (and vice versa) can help leverage additional resources and expertise to addressing housing challenges more effectively.

Under the National Housing Strategy, there are several examples of initiatives that can support community land trusts in their efforts to preserve and create affordable housing. One of which is the Affordable Housing Fund (formerly the National Housing Co-Investment Fund, NHCF), consisting of approximately \$14 billion in contributions. This fund is split into two funding streams: 1) funding for new construction, which develops new, affordable housing located close to necessary resources and amenities; and 2) renovation funding, which is dedicated to the revitalization of existing community and affordable housing (CMHC, n.d.-b). Furthermore, this fund provides low-interest and/or forgivable loans and contributions to support successful recipients in the development and renovation of affordable housing projects. For CLTs, the

Affordable Housing Fund can be applied renovate existing properties, ensuring they remain affordable over the long term. Furthermore, this fund also prioritizes projects that promote energy efficiency, accessibility, and social inclusion, which aligns well with the mission of many land trusts.

A second initiative of the NHS is the Affordable Housing Innovation Fund, which seeks to encourage innovative approaches to the affordable housing sector through new or novel funding models and construction techniques. Minimum eligibility criteria for Innovation Fund proposals include demonstration of criteria including how the project will remain affordable for at least 10 years and the use of innovative solutions such as unique financing models or unique designs to overcome barriers and lower costs/risks of housing projects (CMHC, n.d.-c). For housing providers such as community land trusts that often rely on developing their own financing sources, structures and approaches, they can leverage this type of funding to explore and implement innovative strategies for acquiring land and creating housing projects that are more feasible, sustainable, and accessible across communities.

A third example is the Seed Funding program, focused on providing financial assistance to community housing providers with costs of early development activities related to the building of new affordable housing or renovation of existing affordable housing. Eligible expenses can include formulation of a business plan, planning fees, creation of preliminary design concepts, and conducting environmental site assessments (CMHC, n.d.-d). Additionally, eligible project types can include and are not limited to Indigenous community housing, community and affordable housing, mixed-use market rentals, shelters, transitional housing and supportive housing, and conversion of non-residential buildings to affordable multi-residentials. For community land trusts, contributions from the Seed Funding program could potentially help mobilize housing

projects from conceptual into construction or shovel-ready stages, bridging the gap beyond the initial phases of project development.

Lastly, the National Housing Strategy Demonstrations Initiative is a continuous but competitive intake fund, allowing eligible applicants to submit proposals without a formal deadline for application submissions. Proposals are eligible for up to a maximum of \$250,000 in funding, with \$1.5 million available in the general funding pot for the 2024-2025 period (CMHC, n.d.-e). Similar to the aforementioned funding opportunities, the National Housing Strategy Demonstrations Initiative funds the demonstration of solutions that support housing affordability in real environments, focusing on positive impacts for NHS priority groups and outcomes. In 2021, a handful of successful projects that received funding under this initiative supported community land trusts and CLT efforts across Canada. Successful community land trust projects were in Calgary (Urban Indigenous CLT Development); Ottawa; Vancouver (Downtown East-side CLT focusing on people living in deep poverty); Lachine, Quebec; Halifax; Whitehorse; and Toronto (York Region, Kensington Market). At a glance, the proposals sought to develop revenue streams or investment funds to support CLTs in their acquisition of existing properties, focusing on involving and informing community members/stakeholders and scaling up community non-profit ownership of land in the housing system. Select projects also represented a variety of demographics such as urban Indigenous peoples and Northern Ontario communities, and demonstrated solutions that can be replicated by other land trusts or generally amplified the ongoing collaboration of CLTs across the country. Furthermore, targeted funding opportunities such that prioritize local interventions and involvement are central to the values and approaches in which many land trusts operate.

### 3.2 Provincial Policies

In Ontario, provincial policies associated with housing are primarily managed and established by the Ministry of Municipal Affairs and Housing. Legislations such as the *Planning Act*, the former Provincial Policy Statement, 2020 (PPS), and A Place to Growth: Growth Plan for the Greater Golden Horseshoe 2019 (A Place to Grow) determine land use planning directives for municipalities across Ontario.

In the summer of 2023, the province undertook consultation on a draft of the proposed Provincial Planning Statement, seeking input on a streamlined provincial land use planning framework that combines housing-focused policy elements of the PPS 2020 and A Place to Grow 2019. As of April 2024, the province released a revised draft of the proposed Provincial Planning Statement that incorporates feedback received from the 2023 consultation stage, which is currently being reviewed to finalize and approve the policy document.

Generating increased housing supply is one of five main policy proponents under the 2024 proposed Provincial Planning Statement. Under policy 2.2.1.b.(1), planning authorities shall provide for an appropriate range and mix of *housing options* to meet projected needs of current and future residents. The sub-policy then describes how this can be achieved by permitting and facilitating all *housing options* required to meet social, health, economic well-being requirements of residents (Proposed Provincial Planning Statement, 2024, p. 7). As defined in the proposed PPS, the definition of ‘housing options’ includes community land trusts as one of the various housing types. This is a significant overarching mandate for municipalities to ensure a diverse range of housing options that meet the needs of individuals with various income levels and household types. Another new addition to the proposed PPS is the inclusion of ‘affordable’ as a defined term. In the

case of rental housing, ‘affordable’ refers to “a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate-income households; or a unit for which rent is at or below the average market rent of that in the municipality”. (Proposed Provincial Planning Statement, 2024, p. 40). Similarly for ownership housing, ‘affordable’ equates to accommodation costs from the purchase price which do not exceed 30 percent of gross annual income or for a resale unit, the purchase price is at least 10 percent below the average purchase price in the municipality ((Proposed Provincial Planning Statement, 2024, p. 40).

While the proposed policies in the new Provincial Planning Statement seem to be heading a step in the right direction, prioritizing housing development and increasing housing supply, the overall pursuit of providing and affordable housing still largely remains in the hands of municipalities and is subject to local conditions of each municipality. Only once the new Provincial Planning Statement is finalized and approved will municipalities be able to implement the appropriate targets for the provision of affordable housing. Furthermore, CLTs may be able to embrace provincial policies through continued community advocacy and activism to ensure the goals of land trusts are met throughout potential development projects. Overall, policies established by the province as it currently stands in the proposed Provincial Planning Statement do not directly address or include mandates specific to community land trusts. However, the proposed PPS provides a housing-focused framework that is seemingly aligned with CLT objectives at a high-level.

### **3.3 Municipal Policies**

In the Canadian context, municipalities lie within provincial jurisdictions and are controversially known as “creatures of the province” (Good, 2019; Tindal & Tindal, 2000), thus,

subjecting them to provincial-level legislations and or responsibilities downloaded onto them (from the province) around land-use planning or other planning concerns. The City of Toronto's Official Plan was assessed herein to identify municipal policies in addition to any existing municipally-led programs that focus on the provision of affordable housing in order to determine whether they effectively support CLTs in any capacity.

In the City of Toronto's Official Plan, there is a dedicated chapter for housing, outlining strategic policies to address housing needs that seek to foster a diverse and resilient housing sector. To elaborate, policies 3.2.1.6 through 3.2.1.9 encourage the provision of new affordable housing units (i.e., inclusionary zoning, requiring a certain percentage of new residential developments to have dedicated affordable units); increasing the availability of supportive and transitional housing for vulnerable populations; and protecting existing rental units from demolitions or conversions (City of Toronto, 2024). Although the Official Plan policies are conceptually promoting the idea of providing and preserving affordable housing, they are only guiding principles. They do not specify how or where a municipality will provide or develop affordable housing units and typically come with additional incentives for developers to adhere to when submitting development proposals.

An example of a housing program led by the City of Toronto is the Multi-Unit Residential Acquisition Program (MURA). According to the City of Toronto (n.d.), the goal of MURA is to protect existing rental properties and create permanent affordable rental homes. In doing so, this improves housing stability for current and future tenants, physical building health and sustainability of homes, and capacities of non-profit housing sectors. This is achieved through the provision of City funding and incentives to support non-profit housing providers, including Indigenous housing providers, co-operatives, and community land trusts, in their pursuit of

acquiring private market rental housing (City of Toronto, n.d.). The core function of MURA is therefore to enable the purchase of at-risk private market rental housing by non-profit housing providers to secure as permanently affordable (non-profit) homes (City of Toronto, n.d.).

With this, a general point of concern is municipal financing constraints. Municipalities rely on and continue to need funding support from upper tiers of government and / or private, for-profit sector to pursue affordable housing projects. In Canada, an estimated 96% of all housing is currently built by the private sector (Cheung, 2017 as cited in Bunce & Barndt, 2020). As such, policies identified in the Official Plan may not provide direct benefit or adequate intervention for community land trusts as they are merely a set of City-wide planning principles. It is therefore critical for community land trusts (at least in the Canadian and/or Ontario context) to create more expansive networks and build stronger political capacities as a collective, in order to leverage these policy opportunities.

#### **4. Discussion**

As previously mentioned, the two overarching research questions guiding this Major Paper are: 1) What is the potential for community land trusts to be a viable long-term mechanism for protecting and preserving affordable housing in the Toronto context? and 2) How can government-led policies and programs (existing or future) support the implementation and mobilization of CLTs? Therefore, the following discussion will be presented under two subsections to address the respective research questions individually.

#### 4.1 RQ 1) Interest and Potential for CLTs in Toronto

The first research question guiding this paper is to determine the potential for community land trusts to be a viable long-term mechanism for protecting and preserving affordable housing in the Toronto context. Based on the findings described through the literature review and policy scoping sections, it is made clear that community land trusts present a viable and sustainable solution for preserving affordable housing in Toronto. This discussion will therefore summarize some of these advantages.

A fundamental element to the CLT model is that it promotes community control over land and housing. As a result, this fosters a sense of ownership and responsibility among residents. This model empowers communities to make decisions that reflect their needs and priorities, contributing to social cohesion and stability (Gray & Galande, 2011). In Toronto, where threats of gentrification and displacement are pressing concerns for vulnerable and excluded populations that have limited access to housing resources, CLTs offer a means to retain community character and diversity. Another essential characteristic is the flexibility and innovation of land trusts. CLTs can adapt to various housing typologies and tenures, from rental housing, to cooperatives, and to homeownership. Flexibility in the CLT model allows organizers / boards to identify diverse housing needs and respond to changing market conditions. Additionally, CLTs can incorporate mixed-use developments, providing community spaces and commercial opportunities that benefit residents (Hackworth, 2020). This is applicable to the Toronto context where there is a high concentration of existing mixed-use zones as well as large-scale mixed-use projects in the city's development pipeline coupled with the promotion of mixed-use zoning (Moos et al., 2018). This has worsened affordability across the city as the job concentration has shifted towards high-paying knowledge-based economy jobs, consequentially limiting lower-wage service, trade, and

manufacturing occupations. As a result, these mixed-use zones are only affordable to workers able to pay higher housing costs and pushing out (displacing) those whose incomes cannot accommodate (Moos et al., 2018). Thus, further straining their ability to enjoy proximity to employment and community, neighbourhood services / amenities, and other implied benefits of a traditional mixed-use environment.

Furthermore, existing community land trusts in the city have demonstrated their potential to be able to ensure long-term housing affordability through successful models and outcomes. This can be evidenced by their innovative operating structures, effective governance, and the tangible impacts on housing stability. For example, the Parkdale Neighbourhood Land Trust employs a model where community members, including tenants, local organizations, and supporters, have a direct say in the trust's operations. This participatory approach ensures that the housing solutions are tailored to the needs of the community and that the benefits of affordability are maintained over time. Research indicates that this model of community involvement increases the likelihood of sustained affordability and local support (Davis, 2010). It is critical to acknowledge that the social impact of CLTs extend beyond housing affordability. By stabilizing communities and preventing displacement, CLTs contribute to social cohesion and community resilience. Research by DeFilippis et al. (2019) indicates that residents of CLTs experience greater housing stability and are more likely to engage in community activities, which enhances the overall quality of life in these neighborhoods.

Next, municipal support and public land transfers are critical to the success of CLTs like the PNLT in Toronto. The City of Toronto's Open Door Affordable Housing Program, which offers financial incentives and expedited approvals for affordable housing projects, has been instrumental

in supporting CLTs. For example, the PNLT received significant support from this program, enabling it to acquire properties and develop affordable housing units (City of Toronto, 2021). Public land transfers have also been pivotal. The transfer of surplus public land to CLTs at reduced costs or through long-term leases allows these organizations to sidestep high market prices and focus resources on maintaining affordability. The City of Vancouver's support for the Vancouver Community Land Trust Foundation through similar land transfer initiatives has proven to be a successful model that can be replicated in Toronto (CHF BC, 2019).

The PNLT also found success in securing funding from diverse sources, including government grants, private donations, and partnerships with other nonprofits. This diversified funding base helps mitigate risks associated with reliance on a single funding source and ensures sustainable operations (PNLT, 2021). Moreover, innovative financing mechanisms such as community investment funds and social impact bonds can provide additional capital for CLTs. These mechanisms pool resources from individual and institutional investors who are committed to social impact, thereby expanding the financial capacity of CLTs to acquire and develop affordable housing (Levin, 2002). Legal structures such as long-term ground leases and deed restrictions employed by CLTs to maintain affordability have been effective in limiting the resale price of properties. Therefore, ensuring any increase in property values go back towards benefiting the community directly rather than private investors / speculators. The proper and effective implementation of these mechanisms in existing CLTs in Toronto highlights their potential to sustain long-term affordability (Davis, 2010).

To conclude, existing CLTs such as the one in Parkdale have demonstrated their capabilities and capacities for ensuring long-term housing that is affordable and accessible to its community

members. Through innovative governance structures, effective financial management, supportive policy frameworks, and strong community engagement, these CLTs have successfully maintained affordable housing and prevented displacement in their communities. The support from municipal programs, public land transfers, and diversified funding sources further underscores the potential of CLTs to address the housing affordability crisis in Toronto. By leveraging these successes and drawing on lessons from other cities, Toronto can expand its CLT initiatives and enhance the long-term affordability and stability of its housing stock. However, the underlying caution to realizing the full potential of CLTs is that this requires supportive policies at the federal, provincial and municipal levels. This would include enhanced funding strategies, improved land access, and streamlined regulatory process and as it stands, current policies / programs are not yet entirely capable of achieving these objectives, thus transitioning to the next research question central to this report.

#### 4.2 RQ 2) Opportunities for Future Policy and Program Consideration

The second research question is to address how government-led policies and programs (existing or future) can support the implementation and mobilization of CLTs. To fully harness the potential of community land trusts as a vital housing mechanism, targeted policy reforms at the federal, provincial, and municipal levels are critical to support the enhanced mobilization of CLTs.

One of the primary barriers to the expansion of CLTs is the lack of consistent and adequate funding. The federal government can address this by increasing funding allocations specifically for CLTs within existing housing programs. For instance, with the rising prevalence of CLT in housing discourse, dedicating a specific fund under the NHS that focuses exclusively on

supporting CLT initiatives could provide grants and low-interest loans for property acquisition, development, and rehabilitation projects undertaken by CLTs. While funding contributions for the Seed Funding program (identified in the federal policy review) has already been completely allocated for 2024, the significant demand for this funding could be an indicator of a need for similar sorts of funding opportunities dedicated towards community housing providers. Another example targeted at federal initiatives under the NHS is expansion of the current Affordable Housing Fund (former National Housing Co-Investment Fund). While this fund already provides significant resources for affordable housing projects as established in the policy scoping review, earmarking a portion of this fund specifically for CLTs can ensure that these organizations receive the necessary support. This can be coupled with technical assistance to help CLTs navigate the application process and meet the fund's criteria (CMHC, n.d.-c).

The Canada Lands Company (CLC) also fosters a Federal Lands Initiative, which aims to make surplus federal lands available for affordable housing development (Canada Lands Company, n.d.). This initiative can be leveraged more effectively to support CLTs by prioritizing the transfer of federal lands to CLTs specifically. This would involve creating a streamlined process for CLTs to acquire these lands at below-market rates or through long-term leases. As well, establishing a federal land bank that acquires and holds surplus federal lands specifically for future CLT development would ensure a steady supply of affordable land for CLTs, helping facilitate long-term planning and development in a collaborative way directly between the federal government and CLT organizations (Urban Land Institute, n.d.).

Lastly, the federal government could also introduce tax benefits and incentives to encourage private sector involvement to financially support CLTs. For instance, providing enhanced tax

credits for individuals or corporations that donate land, property, or funding to land trusts could incentivize larger-scale philanthropic contributions. Additionally, implementing property tax exemptions or reductions for properties owned by CLTs would help reduce their operating costs and enhance their sustainability. This can be particularly beneficial in high-cost urban areas like Toronto where property taxes are a significant expense to be absorbed by property owners. A similar concept could also be applied for municipalities through tax increment financing (TIF). TIF could be utilized by municipalities to support CLT projects through redirecting the increased property tax revenue from a designated area to finance affordable housing and community development projects within that area, providing a sustainable funding source for CLTs (Greenberg, 2019).

Similarly, at the provincial level, establishing long-term funding programs specifically for CLTs can provide stable and predictable financial support, enabling them to plan and execute projects more effectively and efficiently. For example, provinces could issue provincial bonds to raise funds for affordable housing projects, including those developed by CLTs. These bonds can attract private investment and provide a dedicated funding stream for affordable housing. Additionally, the development of grant and loan programs that offer multi-year funding commitments to CLTs would provide the financial stability necessary for CLTs to undertake larger, multi-phase projects and ensure long-term affordability. Furthermore, ensuring that the legal and regulatory environments support CLTs is essential for their growth and sustainability for the long-term. By enacting legislation that formally recognizes CLTs as a distinct legal entity with specific roles and responsibilities attributed to addressing affordable housing can provide clearer frameworks for their operation and support, especially for newer, recently-established CLTs. As well, streamlined regulatory requirements such as those related to land use, zoning and building

codes can help reduce administrative burdens and facilitate the development of affordable housing in a timely manner. The development of a coordinated policy framework that aligns federal, provincial, and municipal government efforts to enhance the effectiveness of CLTs will require holistic and comprehensive approaches. To elaborate, CLTs need to be integrated into broader housing strategies and plans at all levels of government such as community plans, housing action plans, and regional growth strategies. This can be communicated through intergovernmental working groups, thus promoting dedicated collaboration to coordinate policies and programs that are CLT-supportive. Thus, ensuring that funding, regulatory and technical support are in-line and aligned across varying levels of government.

Lastly, while this is outside the scope of typical policy or program development, municipalities can play a key role in the areas of fostering strong community support and engagement. In collaboration with local community land trusts themselves, municipalities can launch public awareness campaigns to educate residents about the benefits of CLTs and encourage community participation. These campaigns can highlight successful CLT projects and promote the importance of affordable housing. Additionally, any opportunities to create platforms or channels where community members can engage with CLT initiatives, such as public meetings, workshops, advisory committees, can allow residents to contribute direct input and support for CLT projects.

## **5. Conclusion**

This paper answered questions related to the intersection of urban governance and policy development, focusing on the provision of stable affordable housing through community-led approaches such as community land trusts, further promoting social integration and addressing

local needs. Answers to these questions are critical towards planning for housing as they provide a series of insights that can be considered for future policy and program development to ensure affordable housing for the long-term. Overall, some of these considerations include CLT-targeted or dedicated funding avenues / opportunities, increasing scalability and visibility of CLTs, and enhanced funding partnerships. Moreover, I found this research to be interesting in the context of how community land trusts have the potential to bridge the gap between governmental and non-governmental bodies' relationships, emphasizing the value of the role or influence that non-profit organizations have in disseminating government-led policy decisions.

Through this exploration process, I acknowledge there were several limitations to my research. For instance, historical research from academic sources on community land trusts in the Canadian context were limited compared to its relevance in the U.S. To supplement this gap, the inclusion of organization-specific or examples of different CLTs across provinces could have been helpful for illustrating a more fulsome landscape of the CLT movement and general CLT network that is specific to Canada. CLTs are also present in the U.K. context as well, however the decision to not include this geography was intentional for the purposes of keeping the general scope of this paper within the North American (U.S. and Canada) context. Another limitation to my research process was that the policy scoping review explored important policies and programs related to housing that could directly or indirectly benefit community land trusts; but was limited to the Ontario and Toronto scope. For future exploration, reviewing the contexts of additional Canadian provinces and municipalities could be advantageous for identifying any other geographical contexts that may have more advanced approaches, or successful policies / programs already in place or in development. Lastly, in the scenario of undertaking further research on this topic, conducting interviews with community organizers, advocates / activists, and other non-profit housing

providers would greatly complement these findings. In doing so, this discourse could be better informed about any local contexts, constraints or other factors at play (e.g., lags in policy development and approval, economic conditions, political factors, etc.) that are challenging non-profit housing providers in their pursuit of providing affordable housing for their communities.

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