

The Roles of Community Land Trusts in Providing and Protecting Affordable Housing for Canadian Cities

By

Paul Emmanuel Procopio

Supervised by

Luisa Sotomayor

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Abstract

In Canadian cities, the opportunities for accessing affordable homes for lower to moderate-income households has become increasingly difficult. Rising housing prices and prevalent issues revolved around affordability are placing pressure on local communities. Community Land Trusts (CLTs) are a strategic approach for providing the opportunity of affordable homeownership for lower to moderate-income households, and where the benefits are shared as a community. The purpose of this Major Paper is to explore the roles that CLTs have in providing and protecting affordable housing for Canadian cities. This paper intends on providing information about the functions, operations, advantages, and limitations of CLTs for individuals, organizations, and institutions who may be interested in this model for providing affordable housing. Finally, the research explores a range of information, policies, and experiences that aim to supplement the Major Paper.

Foreword

This Major Paper is tendered in partial fulfilment for the Master of Environmental Studies in Urban Planning program at York University. This paper explores the CLT model and its roles in providing and protecting affordable housing. The research investigates current issues regarding housing and affordability in Canadian cities. There is a focus on Canadian housing policy to supplement the research, and to examine the role of policy in this topic. This paper seeks to inform individuals, organizations, and institutions of the potential opportunities that CLTs provide through their unique model. The purpose of this Major Paper was to consider the alternative methods that CLTs adopt to provide affordable housing for Canadian cities.

This paper outlines an investigation of CLTs, Canadas housing crisis, housing policy, and concludes by providing recommendations that are based on my research. This Major Paper is linked to my Plan of Study and Research Proposal and carries out several learning objectives which were accomplished through coursework, multiple research methods, and experiential learning. As per my Objective 1.2, this paper allowed me to obtain a vast understanding of the roles of multiple actors, groups, and institutions in participatory planning practices. As per my Objective 2.1, I developed an expansive understanding of housing policy and politics to understand how housing is shaped in the Canadian context. Finally, this research allowed me to, per Objective 3.2, gain an extensive understanding of urban politics, and resilient strategies executed by communities for addressing issues of gentrification. Pursuing this research enabled me to gain valuable knowledge about CLTs, the provision of affordable housing, issues of housing, and the role of housing policy from the different levels of government. Furthermore, I hope this Major Paper contributes to the dissemination of knowledge revolved around CLTs, affordable housing, and housing policy.

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Chapter 1

Introduction

Purpose

The Community Land Trust (CLT) model offers housing opportunities for lower to moderate-income households, and diverse communities with a range of socioeconomic needs. A CLT is a community-based non-profit corporation that is committed to land stewardship and providing a range of community benefits such as perpetual affordable housing (UN-Habitat, 2012; Davis, 2010). CLTs have predominantly been established in the United States and parts of Europe. In Canada, the CLT model is limited. There are only a few CLTs across the country (Bunce, 2017). So far, Canadian Land Trusts have frequently focussed on wilderness and agricultural land protection (Bunce and Aslam, 2016). Conversely, the establishment of CLTs in urbanized areas may provide several benefits, such as: expanding the provision of affordable housing; strengthening communities to meet the needs of its members; and bringing together communities using this model on a national scale to reinforce this movement.

The provision of housing, and of *affordable* housing more specifically, is shaped by many factors, including housing policies and the housing market. Canadian housing policy has the potential to provide crucial resources to promote affordability through various housing providers. The purpose of this Major Paper is to investigate how the roles of the CLT model provides and protects affordable housing in Canadian cities. The paper provides a thorough look at the CLT model, including the steps to establishing a CLT, how CLTs operate, and their roles. This paper will identify issues and limitations that CLTs face and look at possible opportunities that may assist CLTs to overcome common obstacles. The research also highlights issues contributing to housing affordability and evaluate CLTs potential role in helping address

affordable housing need in Canada. In addition, I analyze Canadian housing policy, and the roles of different levels of government in accommodating the needs of lower and moderate-income households.

This Major Paper explains the inner workings of CLTs: CLTs incorporate a range of strategies for community-led organizations, non-profit organizations, and local governments to be able to address specific needs of unique communities. Some strategies include securing land for community assets, securing support from local officials, and leveraging partnerships. CLTs execute alternative methods for providing and stewarding affordable housing, as well as community organizing. In addition, this Major Paper provides an investigation of the CLT model for potential community groups, organizations, or institutions who seek to address the provision of affordable housing, and the prevalent issues of affordability of housing in Canadian cities. Furthermore, this Major Paper demonstrates that CLTs adopt vital roles to achieve goals for their communities, and governments need to reinforce housing policies and transform their market-oriented approach to housing to better support development initiatives for affordable housing.

Housing and Affordability

Issues of affordability in Canadian cities are growing, and the current provision of affordable housing is not meeting demands. There is a significant deficit of affordable housing, and the need for a range of diverse affordable housing options is necessary to potentially address issues of affordability. Affordable housing can be provided by public, private, and non-profit sectors (Canadian Mortgage and Housing Corporation, 2018). Also, affordable housing can be considered various housing tenures; such as rental, ownership, co-operative, permanent, and temporary housing (Canadian Mortgage and Housing Corporation, 2018). The Canadian

Mortgage and Housing Corporation (CMHC) determined that housing is designated *affordable* if it costs less than 30% of a household's before-tax income to sustain (2018). Households who spend more than 30% of their household income on any form of shelter costs are enduring challenges of housing affordability. This is one out of the three indicators for Canadian households who are living in *core housing need* (Canadian Mortgage and Housing Corporation, 2018). “Core housing need is the indicator used in Canada to identify households not living in, and not able to access, acceptable housing. It describes households living in dwellings considered inadequate in condition, not suitable in size, and unaffordable” (Canadian Mortgage and Housing Corporation, 2018).

As of 2016 there are approximately 1.7 million households who are living in core housing need in Canada, and this number makes up 12.7% of the population (Canadian Mortgage and Housing Corporation; Statistics Canada 2017). In Canada, the majority of people facing core housing need fall under the affordability indicator. Illustrated in Figure 1. below, the majority of households living below affordability is 1,288,315 which results in 76.1% of the total households living in core housing need (Canadian Mortgage and Housing Corporation; Statistics Canada 2017). This means that almost 1.3 million Canadians are paying 30% or more of their household before-tax income on the cost of shelter. Ultimately, this data highlights the fact that an extensive number of Canadian households are facing issues of affordability.

Dimension of Core Housing Need by Housing Tenure for Canada, 2016						
	All households		Owner households		Renter households	
	Count	%	Count	%	Count	%
Total – Households in core need	1,693,775	100	573,865	100	1,119,915	100
Below one standard	1,435,820	84.8	505,240	88	930,570	83.1
Below affordability only	1,288,315	76.1	451,545	78.7	836,770	74.7
Below suitability only	72,095	4.3	12,140	2.1	59,955	5.4
Below adequacy only	75,410	4.5	41,555	7.2	33,845	3
Below two standards	245,540	14.5	66,790	11.6	178,760	16
Below affordability and suitability	104,910	6.2	21,380	3.7	83,540	7.5
Below affordability and adequacy	129,120	7.6	43,390	7.6	85,730	7.7
Below suitability and adequacy	11,510	0.7	2,020	0.4	9,490	0.8
Below all three standards	12,420	0.7	1,830	0.3	10,580	0.9
Source: CMHC. Core Housing Need (Table 2): Statistics Canada, Census of population, 2016.						

Figure 1. Dimension of Core Housing Need by Housing Tenure for Canada, 2016

Census data indicates that provinces who experienced an increase of core housing need also experienced average shelter costs to rise faster than average incomes (Canadian Mortgage and Housing Corporation; Statistics Canada 2017). Resulting in increasing challenges of affordability and access to affordable housing. The majority of households living in core

housing need are in Ontario. Ontario has 748,310 households living in core housing need (Canadian Mortgage and Housing Corporation; Statistics Canada 2017). As displayed in Figure 2, Ontario has seen a significant increase in households living in core housing need in a short period of time. There was an increase of 131,380 households living in core housing need from 2011 to 2016 (Canadian Mortgage and Housing Corporation; Statistics Canada 2017). These stats highlight that there are 171,360 households on the waiting list seeking affordable housing in Ontario, and this continues to grow (ONPHA, 2016). The average provincial wait times for affordable and assisted housing has reached up to four years (ONPHA, 2016). Ultimately, this information and census data demonstrates Canada's evident ongoing struggle with the provision of affordable housing, and issues of housing affordability.

Core Housing Need for Canada: Statistics Canada 2016						
	Number of households in core housing need			Core housing need rate (%)		
	2006	2011	2016	2006	2011	2016
Canada	1,494,395	1,552,060	1,693,775	12.7	12.5	12.7
Newfoundland and Labrador	27,310	22,945	22,495	14.2	11.4	10.5
Prince Edward Island	6,430	4,945	4,875	12.6	9.2	8.5
Nova Scotia	43,760	46,285	49,450	12.1	12.5	12.8
New Brunswick	29,360	29,570	27,715	10.3	9.9	9
Quebec	324,590	348,485	305,590	10.6	10.8	9
Ontario	627,530	616,930	748,310	14.5	13.4	15.3
Manitoba	46,920	43,405	51,130	11.3	10.3	11.4
Saskatchewan	40,835	47,240	51,755	11.8	13.2	13.4
Alberta	119,050	137,485	164,275	10.1	10.7	11.4
British Columbia	221,470	247,285	260,220	14.6	15.4	14.9
Yukon	1,875	1,915	2,160	16.3	14.7	15.2
Northwest Territories	2,390	2,215	2,255	17.5	15.7	15.5
Nunavut	2,870	3,355	3,545	37.3	39.3	36.5

Source: CMHC. Number and Proportion of Households in Core Housing Need (Table 1): Statistics Canada, Census of population, 2016.

Figure 2. Core Housing Need for Canada: Statistics Canada 2016

Research Objectives

The intent of my research is to explore the CLT model as a potential strategy for providing affordable housing in Canadian cities. Thus, I investigated the CLT model, looking at CLT history, operations, different types, purpose, and common advantages and limitations.

Additionally, the research involved an investigation of issues contributing to, and pertaining to

housing affordability. Investigating issues of affordability allowed for assessing if the CLT model would be a beneficial strategy. I decided to prepare and analyze a policy scoping review because it allowed me to explore the different policies established by various levels of government, and how these policies impact affordable housing and the CLT model. The final part of the research includes personal notes and observations in the form of experiential learning.

Methods

The research methods included three forms of data collection: (1) literature review, (2) policy scoping review, and (3) experiential learning.

Literature Review

A thorough literature review was conducted which included both primary and secondary literary sources, and these sources ultimately expanded my knowledge about the CLT model and affordable housing. Additionally, the literature review extended into finding the deeper purpose of CLTs and brought my research into context with issues of affordability. The literature review allowed me to gather crucial information from various sources, and ultimately was beneficial for developing a strong basis for the CLT model and defining terms. During the process of gathering resources for my literature review, I first established a few important topics that were relevant to my research. I began utilizing the York University library database and searched for resources with the relevant terms including; community land trusts, affordable housing, housing policies for affordable housing, community organizing, community control of land, affordability issues, among others. These topics were guiding factors for answering my research questions and contributed to the purpose of this Major Paper. One challenge that I had to overcome was

the lack of literature on CLTs in the Canadian perspective. Although, the abundant amount of literature on CLTs from the United States perspective was beneficial and reinforced my research.

The literature review includes sources from books, government documents, scholarly articles, reports, and the most common sources were found online via electronic databases. All the sources used throughout this research was evaluated and assessed to determine if it was credible and sound. There are two crucial sources found in my literature review which significantly complimented my research. This includes John Emmeus Davis, who is a scholar and wrote various pieces of literature on CLTs due to his participation and expertise of the model. Secondly, the Grounded Solutions Network (formally known as the National CLT Network) was vital to my research because they have multiple helpful resources on their website, and they created the Community Land Trust Technical Manual in 2011 which provided me with immense insight and knowledge for my research.

Policy Scoping Review

A policy scoping review was conducted to place my research in the context of affordable housing and housing policy in Canada. The policy scoping review expanded my research by exploring federal, provincial, and municipal housing policies, and thoroughly analyzing these policies to determine if they are applicable in the context of the purpose of this paper. The purpose of this policy scoping review was to investigate and disseminate Canadian housing policies that potentially enable the CLT model, and CLTs for providing affordable housing. As a result, the policy scoping review allowed me to provide a thorough analysis of housing policies established by various levels of government. In addition, it helped provide my research with an expansive view of how Canadian housing policy intends to shape affordable housing and meet the needs of lower to moderate-income households facing issues of affordability.

Throughout the process of conducting the policy scoping review, I followed the recommendations made by Arksey and O'Malley (2005) in their scholarly article; "Scoping Studies: Towards a Methodological Framework". The structure I followed was in the form of a five-step framework. This included; (1) identifying the research topic, (2) identifying relevant policies, (3) reviewing the policies, (4) collecting and compiling the data, and finally (5) summarizing and reporting the findings (Arksey and O'Malley, 2005). This scoping review framework allowed me to successfully develop my policy scoping review and compliment my research for the purpose of this Major Paper.

Experiential Learning

My experiential learning includes my personal notes and observations from participating in the Montreal conference: From the Ground Up: The Community Control of Land, Housing and the Economy. The conference was held at the Canadian Centre for Architecture and went from April 12th to April 14th of 2019. This conference included individuals, groups, and organizations from around the world who share similar interests and came to the conference to learn and explore new opportunities for Community Land Trusts. I attended this conference to learn more about Canadian and American CLTs, and to gain a better understanding of their functions, challenges, successes, and purpose. During the conference I attended various lectures, seminars, and participated in a range of workshops which gave me insight to evolve my research. Participating in this conference provided me with a closer look into CLTs and gave me insight to important factors that cannot be extrapolated from literature.

Chapter 2

Canadian Context: The Growing Inequality

Issues of affordability, safety, displacement, segregation, gentrification, and homelessness are evident symptoms of today's global housing crisis (Madden and Marcuse, 2016). In order to understand these pertinent issues, and how the CLT model can potentially respond to them, it is necessary to explore the contributing factors of these pervasive issues in Canadian cities. In recent years Canadian cities have been struggling with these issues, and continue to grow with evident differences (Walks, 2015). Walks (2015) explores contributing factors to why Canadian cities are growing with more disparities and are becoming increasingly socially polarized. For instance, contributing factors include the effects of 'globalization' and 'deindustrialization' (Walk, 2015). Canadian cities are embracing specialized jobs in the finance, insurance, and real estate (FIRE) sectors in replace of outdated manufacturing jobs (Walks, 2015). Reducing lower income manufacturing jobs and increasing specialized service-based jobs (Walk, 2015).

Gentrification processes contribute to the ongoing social polarization, and affordability challenges for many Canadian cities. Multiple factors that contribute to processes of gentrification include; deindustrialization, economic restructuring, neoliberal policy, and deregulation of finance (Walks, 2015; Walks and Maaranen, 2008; Lees, Slater, and Wyly, 2007; Keil, 2000). Inner city neighbourhoods have been experiencing processes of gentrification since the 1970s (Walks and Maaranen, 2008; Walks, 2015). Walks (2015) explains that one process of gentrification is converting rental housing into owner occupied housing, where lower-income households are replaced by higher-income households. In addition, Smith (1979) proposed the *rent gap* theory as an economic explanation for gentrification, and proposes that potential

investment in rental property can increase rents and value of property. This occurs through a *filtering* process prior to gentrification, which impacts neighbourhoods through five stages; new construction and the first cycle of use, landlordism and homeownership, blockbusting (realtors buy land under market rate and sell for above market rate) and blowout (where lower income classes spread near healthy neighbourhoods and force residents to sell and relocate), redlining (landlord and financial institutions disinvestment further depreciates land value in neighbourhoods), and abandonment (when landlords are unable to collect enough rent to cover costs such as utilities and taxes, the buildings become abandoned) (Smith, 1979, p. 545). Resulting in lower-income households moving to the suburbs consuming more disadvantages, lacking mobility, services, and jobs (Walks, 2015). Additionally, gentrification processes commonly reduce levels of social mixing and ethnic diversity, and increase levels of urban polarization in neighbourhoods (Walks and Maaranen, 2008). Furthermore, gentrification processes raise housing values, displace marginalized groups out of their communities, increases homelessness, and changes neighbourhood dynamics (Walks, 2015; Walks and Maaranen, 2008).

The city of Toronto is a prime example of how gentrification processes have been contributing to the growing divide among citizens and increasing challenges of affordability. Since the late 1990s, Toronto's rental housing market has been dominated by *financial landlords*, who are primarily real estate investment trusts (REITs), private equity funds, financial asset management firms, and other form of investors (August and Walks, 2018, p. 124). The imposition of these financially powerful landlords led to major renovations, revamping administration roles, and rent increases (August and Walks, 2018). Financial landlords have become increasingly relevant in the financialization processes of Toronto's rental housing market (August and Walks, 2018). Leading to the deterioration of lower-income rental housing,

and a growing pattern of spatial inequality (August and Walks, 2018). Financialization “is marked by the penetration of financial practices, logistics, and strategies into non-financial sectors, including the housing sector” (August and Walks, 2018, p. 125). Government policy has played a role in the financialization of the rental housing market by initiating legislation that enables financial investment in real estate (August and Walks, 2018). This is evident through policies that decontrol rental costs, and deregulate tenant protections (August and Walks, 2018, p. 125). Ultimately, financialization introduces more options for financial investors to make profit while drastically shaping the urban housing market (August and Walks, 2018). This trend is geared towards homeownership, which is a process of gentrification that contributes to socioeconomic divide among classes (August and Walks, 2018). This contributes to the problems faced by lower to moderate-income households who cannot access market rate housing, and are unable to find affordable housing (Walks, 2015). Ultimately, financialization intensifies issues of affordability because its processes constitute housing as a commodity and financial asset (August and Walks, 2018).

Financialization in the Canadian housing market demonstrates that housing is increasingly taken advantage as a commodity (August and Walks, 2018). This leads to competitive housing markets, and policies that are geared towards benefiting homeowners and private sector housing providers (August and Walks, 2018). Subsequently, financialization is a driving force in the real estate market that exacerbates these problems in Canadian cities (August and Walks, 2018). The real estate market determines access to space, and often higher-income households outbid lower-income households from the market-based housing (Walks, 2015). These challenges persist in the housing market because of growing patterns of socioeconomic classes in Canadian cities (Walk, 2015). For instance, there is a growth in single-person and

female lone-parent households in Canadian cities. There is a decline of family households with children which creates a greater vulnerability and inequality for lower-income households trying to survive from one income (Walks, 2015). Additionally, lower-income groups are challenged with unequal access to resources and continue to face pressures of increased inequality (Walks and Maaranen, 2008). Furthermore, these social, political, and economic processes intensify the growing disparities, and issues of affordability in Canadian cities.

Issue of Affordability in Canada

This subsection explains the evident issues of affordability and highlights why housing is becoming increasingly unaffordable in Canadian cities. There are multiple factors that contribute to the ongoing issues of affordability in Canadian cities. In Canada, the average household would have had to spend 53.9% of their before-tax income to sustain the ownership costs of an average dwelling as of 2018 (RBC Economic Research, 2018). This was an increase of 1.5% in the last year and has been on a steady incline in the last decade (RBC Economic Research, 2018). Major cities such as Vancouver, Calgary, Toronto, Ottawa, and Montreal, all have progressively unaffordable housing costs for the average household before-tax income (RBC Economic Research, 2018). For instance, Vancouver and Toronto are facing the highest crisis levels of affordability in Canada as of 2018 (RBC Economic Research, 2018). The average household in Vancouver has to spend 86.9% of their before-tax income to sustain the ownership costs of the average home, and for Toronto it is 75.3% (RBC Economic Research, 2018). Ultimately, a household in these markets would need between two and three times the median household income to be able to qualify to purchase an average home (RBC Economic Research, 2018). For instance, the income needed to cover ownership costs and pass the mortgage stress test is \$211,000 in Vancouver, and \$167,000 in Toronto (RBC Economic

Research, 2018). These income costs increased drastically over the past three years (RBC Economic Research, 2018). For Vancouver the costs increased by \$84,000, and Toronto increased by \$64,000 (RBC Economic Research, 2018). These major Canadian cities, among others, demonstrate severe levels of housing costs and creates growing challenges for vulnerable inner-city communities who struggle with accessing housing. In addition, the RBC report includes that 2019 will not look promising for the affordability of housing in Canadian cities (RBC Economic Research, 2018). The report states they expect the Bank of Canada to raise interest rates two more times throughout this year, and do not expect affordability conditions to decrease (RBC Economic Research, 2018). Furthermore, these statistics emphasize the national issue of affordability in Canada.

The housing system and housing market play a significant role in shaping Canadian housing policy, politics, and the economy (Hulchanski, 2007). These prevalent elements have significant impact on housing affordability. For instance, Hulchanski (2002) explains that Canada's housing system strongly relies on the *market mechanism* for the provision, allocation, and maintenance of housing (Hulchanski, 2007, p.1). The market mechanism consists of the supply and demand of housing (Hulchanski, 2007). This is a major problem for vulnerable groups who cannot afford market housing and market rents (Hulchanski, 2007). Resulting in a growing social demand for affordable types of housing (Hulchanski, 2007). Although, "a housing system based on the market mechanism cannot respond to social need" (Hulchanski, 2007, p. 1). Ultimately, market providers of housing establish goals driven to generate profit, and often neglect forms of affordable housing unless incentivized.

The reliance on the market for Canada's housing is a system that benefits homeowners over renters because of the supply and demand function of the market mechanism (Hulchanski,

2007). Specifically, lower to moderate-income households are excluded from accessing market rate housing, often these groups are unable to maintain the cost of this housing, whether it be to own or to rent (Hulchanski, 2007). The housing system creates a significant separation among owners and renters which contributes to the evident issues of affordability in cities (Hulchanski, 2007). Hence, the desperate need for a more inclusive housing system in Canada (Hulchanski, 2007), and more diverse delivery options for affordable forms of housing tenures. Hulchanski (2007) states that the process of a developing a more inclusive housing system must include all levels of government because they all make decisions that affect housing (Hulchanski, 2007). However, there are significant limitations that different levels of government face when shaping housing. Specifically, at the local level, municipal elections have a larger turnout of homeowners who vote as opposed to renters (Hulchanski, 2007). As a result, owners often demand pressure on zoning to keep their neighbourhoods secure from change (Hulchanski, 2007). This usually takes the form of NIMBY (not in my back yard) which puts tremendous pressure on local politicians and makes it difficult to generate housing to meet the specific needs of lower to moderate-income people (Hulchanski, 2007). This contributes to the growing divide among socioeconomic classes, and intensifies the discriminatory process embedded in the housing system (Walks, 2015; Hulchanski, 2007).

Among the prevalent elements that contribute to the issue of affordability, Hulchanski (2007) claims that the Canadian welfare state for developing housing policy (who gets what, and how much assistance) is separated by two parts which makes up Canada's housing system. This is the *dualism* aspect, consisting of a primary and a secondary sector which both have different outlooks and strategies for the provision of benefits to the welfare state (Hulchanski, 2007). The *primary* sector of the housing system is a component of the social security welfare state, which

consists of approximately 80% of the households (Hulchanski, 2007). This includes homeowners, tenants in the high end private rental market, and co-operative housing (Hulchanski, 2007). The *secondary* sector is a component of the social assistance welfare state, which consist of everyone else; such as tenants in lower quality housing markets, tenants of poorly managed subsidized housing, and rural owners (Hulchanski, 2007). These two separate sectors in the housing system intensify the divide among owners and renters, creating an imbalance of social need and how policy is developed (Hulchanski, 2007). Ultimately, owners in of the primary sector have secure housing tenure which is in good quality, and prices they can afford (Hulchanski, 2007). The federal and provincial governments focus more on primary social security because housing in this sector has significant influence on the economy (Hulchanski, 2007). For instance, the role of the private developer creates economic growth through employment hikes and potential investments (Hulchanski, 2007). In addition, the primary sector contains middle to upper-class owners who have effective lobbying power which shapes political decisions in their favour (Hulchanski, 2007). Conversely, groups in the secondary social assistance sector have minimal influence on political and economic systems, and as a result lower to moderate-income households receive little support (Hulchanski, 2007). Canada's housing system only meets a small percentage of lower to moderate-income households needs seeking social and affordable types of housing (Hulchanski, 2007). The need for a more inclusive housing system is of major importance (Hulchanski, 2007), and developing housing policy that enables other forms of affordable housing may better address households in the secondary sector.

Chapter 3

The Evolution of Community Land Trusts

The establishment of the CLT model for permanent affordable housing and common land was an important concept for mobilizing dispossessed communities and groups of people to work together. The CLT model was ignited in the United States of America during the Civil Rights movement (Davis, 2010). Ultimately, the CLT model was a movement to provide African Americans living in the South to access affordable housing and arable land (Davis, 2010). The first CLT was initially established in Georgia in 1969, and was called New Communities Inc. This CLT gained 3,000 acres of farmland and 2,000 acres of woodland (Davis, 2010). It was founded by Slater King, Bob Swann, and Faye Bennett who were passionate CLT activists (Davis, 2010). It is important to understand that the CLT model went through various stages of transformation. Multiple influential actors have shaped the characteristics of the CLT model.

The CLT model was influenced by actors such as Henry George, Ralph Borsodi, Bob Swann, and the people part of communities who helped mobilize social movements (Davis, 2010). A vital proponent who helped shape the CLT model was Henry George. Henry George was a famous political economist who believed land ownership was a determinant of wealth, and that poverty was caused by the increase of land ownership (Davis, 2010). Henry George proposed an alternative tax solution based on land reform to address the growing issue of poverty (Davis, 2010). Davis (2010) explains,

“he proposed a single tax: Have government tax away the social increment, collecting for the benefit of the public all of the land gains that society itself has created. By George’s calculation, this tax on the appreciating value of land would be sufficient to cover all of a

government's costs of providing infrastructure, schools, and other public services. This would allow the elimination of all other taxes on profits, wages, and structural improvements. A single tax would do it all" (2010, p. 7).

The single tax combined community ownership of land and individual ownership of structural improvements (Davis, 2010). This concept would create leased land communities for people who are dispossessed and struggle with poverty (Davis, 2010). Henry George expressed these ideas in his novel *Progress and Poverty*, and emphasized that land should be held in trust (Davis, 2010). Henry George could not persuade the government about common land and land reform, but he did make an impression on the evolution of the CLT model (Davis, 2010).

Another influential actor was Ralph Borsodi, who was a writer, activist, and advocate of Henry George's ideas about land reform (Davis, 2010). In his book; *This Ugly Civilization*, Ralph Borsodi publicly denounced the idea of landlordism and land speculation, following in the footsteps of Henry George (Davis, 2010). In Contrast to Henry George, Ralph Borsodi advocated that land should never be divided for individual ownership (Davis, 2010). Borsodi insisted that land must not be identified as property, instead he was the first to identify land as held in *trust* or *trustery*, where communities would be the land holders (Davis, 2010). The idea of leased land communities was transformed once Ralph Borsodi described them as *land trusts* (Davis, 2010).

These past actors and land models emphasize the idea of leased land and communities that are arranged on that land. It is evident that these models have transformed to meet the specifications of the contemporary Community Land Trust (CLT) model. For instance, a major contributor who helped influence the model change from leased-land arrangements to Community Land Trust was Bob Swann, one of the founding members of the first established

CLT (Davis, 2010). Bob Swann's contribution to the model included the "Community" aspect in Community Land Trust (Davis, 2010). This was achieved by incorporating organizational components and including broader community participation into the model (Davis, 2010, p. 14). Swann opened membership in the corporation bylaws to anyone living in the CLT regional boundaries (Davis, 2010). This was important because it allows for greater participation methods, and community member voting rights.

Currently, the CLT model continues to progress in beneficial ways to further help communities meet the needs of their members (Davis, 2010). Davis (2010) describes this process as *hybridization* (Davis, 2010). Davis (2010) states "these changes 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 by CLTs" (p. 53). Davis (2010) explains that throughout the development process of *diversification*, the most important characteristics of the CLT model was that the model became most used for the provision and stewardship of affordable housing. The most common housing type was single-family housing because when CLTs began evolving across the United States the most common areas of establishment were rural settings (Davis, 2010). It became evident that the CLT model began to establish itself in cities and suburbs through the process of diversification (Davis, 2010). It allowed the CLT model to be applied to other forms and tenures of affordable 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).

The CLT model has expanded across the world making a significant impact for communities in desperate need of resources. For instance, the United States has gained over 240

CLTs, and has the largest CLT known as Champlain Housing Trust in Burlington, Vermont, which has over 2,000 affordable homes (National CLT Network, 2019). In addition, there are over 320 CLTs in England and Wales (National CLT Network, 2019). The CLT model is quite new in Canada. For instance, there are approximately 20 established CLTs across Canada (National CLT Network, 2019). Furthermore, the National Community Land Trust Network was incorporated in 2006 and has annual gatherings of CLT practitioners (National CLT Network, 2019). This network provides a range of information and supportive material that helps communities establish a CLT and provides information about funding and resources. Having a National Community Land Trust Network is important because it brings together CLTs all around the world and creates a stronger voice for diverse communities.

Community Land Trust Model

CLTs encompass so many characteristics and come in different forms. Agha (2018) defines 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” (p. 2).

This definition provides brief insight to important factors about CLTs. CLTs entail a wide range of aspects that allow it to function as a unique community-led model. For instance, a CLT has three important organizational characteristics. Davis (2010) explains the three defining characteristics as; ownership, organization, and operation. CLTs define *ownership* in the model

as the non-profit corporation holding title to multiple parcels of land (Davis, 2010). These lands are never sold and are owned and stewarded on behalf of the place base-community (Davis, 2010). Davis (2010) explains “Any buildings are sold off to homeowners, cooperatives, non-profits, or other corporations or individuals. These structures may already exist when the non-profit acquires the land, or they may be constructed years later” (p.5). An important factor about ownership falls under the CLTs developing and perpetually preserving a *ground lease* (Davis, 2010). To elaborate, “a ground lease knits together and equitably balances the interests of the non-profit landowner and the interests of the buildings’ owners” (Davis, 2010, p. 5). The ground lease exists for up to 99 years, it is inheritable and mortgageable (Davis, 2010). This allows residential and or commercial owners to access private financing to develop or enhance their structures (Davis, 2010). Ultimately, the homeowners’ part of the CLT enter a long-term lease with the CLT, and in return these leaseholders gain access to affordable ownership of various types of dwellings or commercial structures.

The *organizational* elements are crucial for transforming the previous model of leased-land arrangements into the current Community Land Trust model, and these elements incorporated the *C* in CLT (Davis, 2010). Davis (2010) explains the organizational elements require the CLT landowner to be a private, non-profit, tax-exempt corporation with a corporate membership that invites all community members living within the CLT’s boundaries to be able to obtain membership status (Davis, 2010). The service area for CLTs can range from the small neighbourhood scale to as large as a city or multi-county region (Davis, 2010). CLTs may be subsidiaries of non-profit corporations, and not all CLTs are exempt from federal taxes under Section 501(c)(3) in the United States (Davis, 2010), and or under T3010 Charity Return in Canada (Government of Canada, 2018).

Tripartite Governing Board

The *operational* characteristics of a CLT have been developed to incorporate the meaning of *trust* in the CLT model (Davis, 2010). Operational elements allow for CLTs to create different relationships among community members depending on the range and size of the CLT boundaries (Davis, 2010). The relationship that the CLT holds among its members and other supporters is important because it allows for better accountability and participation (Davis, 2010). There is a balance of interests through the CLT tripartite governing board (Davis, 2010). For instance, the tripartite governing board consists of a Board of Directors who represent people living on CLT land who are considered the *leaseholders*, directors who represent residents of the CLT's service area who do not live on the CLT land but live in the common geographic area, and directors who represent the public interests which may include local government officials, non-profit housing providers, social services, community members, and stakeholders (Davis, 2009; Davis, 2010). The tripartite governing board conducts collective decision making on behalf of the CLT to ensure the needs of the community are being met (Davis, 2010). The tripartite governing board is organized and operates in a manner that targets growth to address certain needs in the community, builds community awareness to expand support and partnership opportunities, and produce strong management practices for the CLT to reach its goals successfully (UN-Habitat, 2012).

A CLT tripartite governing board has various responsibilities that make them accountable to the community members (CLTA, 2018). For example, all board members must be informed, understand their role and their responsibilities, including their legal and fiduciary duties (CLTA, 2018). The members of the governing board must review and approve the CLT's mission, strategic plans, and has the responsibility of evaluating them (CLTA, 2018). The board provides

oversight of the CLT's finances and operations through; reviewing and approving the annual budget, developing a financial plan for making sure resources are available for long-term operations, reviewing and accepting financial reports or statements that meets the scale of the CLTs financial activity, assess the external financial audit, and adopt legislation or procedures for the appropriate investment, management and use of various assets (CLTA, 2018).

Additionally, the board of directors is responsible for hiring staff, and overseeing and evaluating the performance of the executive directors or staff person (CLTA, 2018). The governing board has the ability to delegate decision-making powers and management functions to committees, contingent that the committee have clearly established specific roles and report to board of directors (CLTA, 2018).

Types of CLTs

The different types of CLTs allow for diverse communities to pursue a variety of options; such as supporting agriculture, wilderness, home ownership, co-op housing, residential housing, as well as commercial space for local businesses (Agha, 2018; Housing Strategies Inc, 2005).

There are three distinct types of CLTs; community-based, sector-based, and publicly-based CLTs (Agha, 2018; Housing Strategies Inc, 2005). Community-based CLTs are rooted from the African American grassroots Civil Rights movements in the United States (Agha, 2018). Agha (2018) states, "The community-based CLT model is an innovative platform for community land ownership and preserving affordable housing" (p. 3). In addition, the community-based CLT allows for equitable land development without displacement, and the community wealth stays with the Community Land Trust and its current residents, while the community undergoes processes of revitalization (Agha, 2018). Community-based CLTs seek to address issues of affordability in communities by providing and preserving affordable housing (Housing Strategies

Inc, 2005). Most often this type of CLT is established by grassroots initiatives, and the designated “community” is responsible for meeting the priorities and needs of its community members (Davis, 2009).

Sector-based CLTs were established during the 1970s to preserve affordable types of cooperative housing (Agha, 2018). Sector-based CLTs include sector association sponsorship, development focus, and have limited the membership for the geographic area the CLT covers (Agha, 2018). Sector-based CLTs often face an increase of retrenchment of government subsidy, as a result this type of CLT often consolidates more resources and funding through various other co-ops (Agha, 2018). In addition, sector-based CLTs are mostly initiated by a regional association who represents a certain sector, excluding the case of Communauté Milton Parc which was solely established through grassroots organizing (Housing Strategies Inc, 2005). Ultimately, sector-based CLTs are led through the cooperative housing movement to provide affordable housing (Agha, 2018).

Publicly-based CLTs are set up through government legislation that oversees public policy implementation that is directly related to land and housing management (Agha, 2018, Housing Strategies Inc, 2005). Key factors for publicly-based CLTs is that they have virtually no membership aside from the Board of Directors who must be appointed by the government (Agha, 2018; Housing Strategies, 2005). Under special circumstances there are sometimes representatives of a community or resident group from the servicing area who may participate on the board (Agha, 2018). Publicly-based CLTs have the government monitoring decisions and play a major role in coordinating the set up of the CLT (Agha, 2018).

Starting a Community Land Trust

Community Land Trusts are formed for numerous reasons, and most often are established to respond to prevailing issues in its community. Some of these issues include; neighbourhood decline, loss of affordable rental stock, the need to establish long-term land banking for housing, the desire to reduce absentee ownership, the need to limit the escalating resale of homes in rapid-growth communities, gentrification processes, and or the desire to obtain and leverage the value of public investments in the community (Bunce, 2018; Housing Strategies Inc, 2005).

Grounded Solutions Network (previously known as The National Community Land Trust Network) produced *The Community Land Trust Technical Manual* in 2011, which provides a range of considerations when starting up a CLT. Prior to establishing a CLT, there are a several questions to consider. For instance, who should plan and launch the CLT, who should be involved, what area should it serve, who's needs will be met, and who should control the CLT? (Grounded Solutions Network, 2011). This section will briefly address these relative questions to demonstrate how CLTs are established.

Who Should Plan and Launch the CLT? Who Should be Involved?

There are various groups and institutions who have the ability to start organizing a CLT. This may include community organizing groups, faith-based groups, existing housing and community development organizations, and or local government agencies (Grounded Solutions Network, 2011). There are diverse individuals not included in these groups, who can be involved in the planning of a CLT due to their level of commitment to the movement and community (Grounded Solutions Network, 2011).

Planning and launching a CLT should involve actors, groups, and institutions that are already engaging with relative work that the CLT movement strives to achieve (Grounded Solutions Network, 2011). Participants part of the grassroots organization who are involved in planning the CLT should recognize and understand the potential of persuading certain participants to be involved in their movement (Grounded Solutions Network, 2011). This includes the CLT seeking participation from local government agencies, non-profit sector, and housing and community development organizations (Grounded Solutions Network, 2011). As a result, the CLT may gain better access to the resources that these groups and or institutions make available (Grounded Solutions Network, 2011). Also, establishing any relationship with the public sector and or established organizations can open relationships for the CLT, and will help with diffusing their movement (Grounded Solutions Network, 2011).

Various CLTs demand different benefits because not all communities are faced with the same issues, and not all communities have the same housing and community development infrastructure in place (Grounded Solutions Network, 2011). The CLT should seek out public agencies and departments that manage affordable home purchasing, manage home repair financing programs, deal with public housing, manage affordable housing development programs, or those who deal with any public sector programs relating to housing and community development (Grounded Solutions Network, 2011). Additionally, the CLT should reach out to local non-profits who develop affordable housing, manage affordable rental housing, operate neighbourhood improvement programs, provide credit counseling, provide housing related legal services, and provide loans and other financial services to lower income people and non-profits (Grounded Solutions Network, 2011).

Equally important, it is necessary for CLTs to understand the importance of involving people from outside the established sectors or programs (Grounded Solutions Network, 2011). The planning of CLTs should include people or groups who are not housing and community development professionals (Grounded Solutions Network, 2011). This may include; potential low-income homebuyers, active neighbourhood association members, bank professionals familiar with home mortgage financing, realtors who are familiar the local housing market, lawyers who specialize in real estate and property issues, and anyone else who is significantly invested in the CLT approach for communities (Grounded Solutions Network, 2011). Ultimately, it is important to have these various individuals, groups, and institutions involved the planning of a CLT.

What Area Should It Serve?

CLTs geographical servicing boundaries may range from single urban neighbourhoods, to small cities or counties, to large multi-county regions (Grounded Solutions Network, 2011). Having larger CLTs provides better agency to the community and makes their movement that much stronger. Smaller CLTs may have better efforts receiving resources and funding that will make more of an impact considering the smaller area to assist. Over the years it has become common for CLTs to expand their territories, and neighbourhood-based CLTs have been known to include whole cities or various parts of the outer suburbs (Grounded Solutions Network, 2011). These decisions to shrink or expand are ultimately made by the tripartite governing board, but many groups involved such as funders or local governments may provide insight to CLTs to consider the range of their boundaries (Grounded Solutions Network, 2011). This encouragement often come in the form of looking out for the best interest of the CLT, and obviously assessing the efficiency of scale for the CLT (Grounded Solutions Network, 2011).

The downside to expanding a CLTs geographical boundary is that the meaning of *community* begins to fade, and due to legalities, sometimes the word would have to be taken out of the organizations name (Grounded Solutions Network, 2011). Consequently, the non-profit organization transforms from a CLT to be perceived as an extension of public policy (Grounded Solutions Network, 2011). Resulting in lack of meaningful participation from community members and goes against the philosophy of the CLT movement. In addition, the expansion of a CLT may bring forward difficulties such as increasing travel time, creating less and inefficient interactions with CLT staff and residents (Grounded Solutions Network, 2011). This creates a disconnect among residents and the CLT non-profit organization. Hence, the CLT has to weigh the advantages and disadvantages of the greater geographical scale, as opposed to the smaller localized scale, and decipher whom the CLT will include and how it will meet their needs (Grounded Solutions Network, 2011).

Who's Needs Will Be Met and How?

CLTs develop their own goals and strategies that help guide them decide what neighbourhoods and what residents are in desperate need of their resources. CLTs often seek to help neighbourhoods that endure disinvestment and have lower to moderate-income residents facing issues of affordability (Grounded Solutions Network, 2011). These disinvested neighbourhoods are often characterized by their absentee-ownership, deteriorated housing, inadequate services, lack of economic opportunities, and other growing social problems (Grounded Solutions Network, 2011). A common mission for CLTs planners is to develop strategies for creating affordable and adequate housing (Grounded Solutions Network, 2011). An important part of the CLT mission encourages lower to moderate-income households to

attain the benefits of homeownership as opposed to renting (Grounded Solutions Network, 2011).

To successfully address the needs of CLT residents, CLTs undergo a process of launching new strategies to better meet the needs of the wider community (Grounded Solutions Network, 2011). For instance, it is not sufficient enough for a CLT to only brand themselves as a non-profit housing providing (Grounded Solutions Network, 2011). CLTs are more successful when incorporating a variety of roles such as pursuing community organizing, local business improvement, and general neighbourhood improvement strategies (Grounded Solutions Network, 2011). In addition, CLTs need to plan efficiently for the service area they have established. The geographical territory that a CLT designates is important for determining how the needs of community members will be met (Grounded Solutions Network, 2011). Primary funders of a CLT may have influence over what areas should obtain more services or resources (Grounded Solutions Network, 2011). Some CLTs can define and implement two different types of programs; one geared toward the neighbourhoods needs, and the other would focus on housing projects throughout a larger area (Grounded Solutions Network, 2011). Ultimately, when using this dualistic approach for addressing the needs of the greater CLT community, the CLT then must assess their resources in order to pursue both programs effectively (Grounded Solutions Network, 2011). If the CLT lacks the resources for both programs then it may better address the needs of its community members by downsizing the projects it undertakes and focus more on neighbourhood-based initiatives as opposed to larger scale city-wide projects (Grounded Solutions Network, 2011).

Who Should Control the CLT and How?

Designating who should control the CLT should involve those who participate in the initial planning process of the CLT (Grounded Solutions Network, 2011). Those who have established authority and control of the CLT should include actors who have meaningful experience with the community's needs (often living or have lived experience in the community), and those who are equipped with the technical knowledge and skills required to handle the authority (Grounded Solutions Network, 2011). These actors play an important role in addressing the various needs of lower to moderate-income community members. In addition, the involvement of a range of community residents is vital to obtain different lived experiences and assess the diverse skills as assets to the organization (Grounded Solutions Network, 2011).

A CLT's corporate structure determines who and what actors are given control of the CLT, and it determines how the CLT will fulfil its endeavors (Grounded Solutions Network, 2011). CLTs can structure itself in different ways, and this has significant influence on who plays a role in managing the organization. For instance, the classic CLT structure "is designed to balance the interests of individual CLT homeowners with the interests of the community as a whole" (Grounded Solutions Network, 2011, p. 8). As per the previous section, the *classic* CLT structure establishes the tripartite governing board who holds control of the CLT and makes decisions through the elected representatives (Grounded Solutions Network, 2011). All CLT community members should have some degree of control over the organization that owns the land they reside on (Grounded Solutions Network, 2011). Land owned by a CLT is often blended with other properties, and the decisions made by the CLT may potential affect individual property owners or the general community, which gives these people the right to be apart of the CLT, and have a role in electing board members (Grounded Solutions Network, 2011). Inviting

these participants to have meaningful roles and a certain degree of control in the CLT will build the community's recognition and loyalty (Grounded Solutions Network, 2011).

Another way a CLT corporate structure can be established is through an existing non-profit (Grounded Solutions Network, 2011). For instance, an existing non-profit housing organization can pursue the CLT model without having to go through incorporating itself, or submitting a new tax-exemption form, and basically execute its own CLT programs (Grounded Solutions Network, 2011). As a result, the existing non-profit corporation (the "parent" organization) may appoint its own board of directors for the benefit of the community (Grounded Solutions Network, 2011). Additionally, the parent organization may appoint a majority of representatives in order to have more control over the board of directors and the CLT's decisions (Grounded Solutions Network, 2011). This CLT corporate structure may be more efficient in providing more affordable owner-occupied homes, however, it may be ineffective in providing long-term security of affordability (Grounded Solutions Network, 2011). The majority control held by the parent organization creates a discrepancy for the CLT because the wider community will be less involved in decisions. Similarly, this structure will ultimately minimize the representation of community residents, which creates a major shortfall when trying to address the needs of the people facing various issues in the community (Grounded Solutions Network, 2011). This CLT structure may have different extents to the levels of control the parent organization holds (Grounded Solutions Network, 2011). For example, the parent organization may hold majority over the entire board of directors, or it may control only one or few board seats which would take away the ability to fully control the board (Grounded Solutions Network, 2011). It is also possible for a scenario where the CLT corporation establishes bylaws that diminishes the control that the parent organization holds over time (Grounded Solutions

Network, 2011). It is evident that many parent organizations of CLTs have had success with these bylaws, and ultimately result in board seats controlled by the parent reducing every year (Grounded Solutions Network, 2011).

Incorporation and Legal Identity

An important step for establishing a CLT is for the CLT to incorporate itself into their organizational structure (Davis, 2007). This process establishes the CLT as a non-profit corporation, which is a legal entity, chartered under the law, with the ability to act as an individual entity (Davis, 2007; Grounded Solutions Network, 2011). Incorporating a CLT gives the non-profit the ability to enter into contracts, lend or borrow funds, own real estate, file lawsuits or be sued as a corporation (Davis, 2007; Grounded Solutions Network, 2011). The process of incorporating a CLT includes three basic organizational documents (Grounded Solutions Network, 2011). The process of achieving incorporation must be completed in order as explained (Grounded Solutions Network, 2011). First, the CLT must *draft and file articles of incorporation*; which establishes the non-profit corporation's legal identity under the laws of the state or province (Grounded Solutions Network, 2011). Secondly, the CLT must *draft and adopt bylaws*; which establish working rules for the corporation, and are adopted by membership and or board members once the articles of incorporation are finalized (Grounded Solutions Network, 2011). The internal bylaws created by the CLT are legally bound documents, and it is not mandatory to file these bylaws with a government agency (unless requested for specific circumstance) (Grounded Solutions Network, 2011). Finally, the CLT should *prepare and submit application for federal tax-exemption*; which is submitted to the Internal Revenue Agency (IRS) in the US or submitted to the Canadian Revenue Agency (CRS) for Canadian CLTs (Grounded Solutions Network, 2011; Government of Canada, 2018). The assessment process for

the application takes several months to establish if the CLT corporation is eligible for tax-exemption (Grounded Solutions Network, 2011). The organization must identify charitable, religious, scientific or educational purposes in their articles (Grounded Solutions Network, 2011). Depending on provincial or state law, the organization may be required to register with certain government agencies as a charitable organization (Grounded Solutions Network, 2011).

Throughout the process of pursuing the three organizational steps, the CLT should be aware that the *articles* and *bylaws* should be consistent (Grounded Solutions Network, 2011). To illustrate, the bylaws will be written in great detail in order for the CLT to have solid laws to have better governance for the community, and the articles will be less specific with a general overlap of the bylaws (Grounded Solutions Network, 2011). This overlap is important because once the articles and bylaws are submitted, they will be evaluated to determine if there is consistency, and if the requirements for tax-exemption are evident (Grounded Solutions Network, 2011). In addition, the process of drafting articles and bylaws should include various proponents of the CLT, community members, and anyone who is strongly invested in the mission of the organization (Grounded Solutions Network, 2011). Grounded Solutions Network (2011) states:

“the process should be seen as an opportunity for the organizers of the CLT to discuss and agree upon the purposes of the new organization and the ways in which the organization will be structured and controlled to achieve these purposes” (p. 3).

Establishing the mission of the CLT gives tremendous meaning to how the CLT will function, and what it strives to achieve. This process should include participatory methods that will help clarify and internalize the shared principles that are written in the organizational documents (Grounded Solutions Network, 2011).

CLT Article and Bylaw Considerations

In preparation of CLT articles and bylaws, the CLT should be aware there are various requirements they need to address. Specifically, the CLT will have to address *state or provincial requirements*; which are generally laws pertinent to non-profit corporations (Grounded Solutions Network, 2011; Government of Canada, 2018). Laws pertaining to non-profit corporations often include; developing a corporate name, establishing the type of corporation, defining the corporate purposes (for IRS or CRS requirements), and delegate roles of incorporators and board members (Grounded Solutions Network, 2011). The laws will require the CLT to establish the rights and powers of board directors and resident members (Grounded Solutions Network, 2011).

A CLT will need to consider *IRS or CRA requirements*; such as abiding by these agencies' requirements in order for a non-profit corporation to obtain tax-exemption status (Grounded Solutions Network, 2011; Government of Canada, 2018). Specifically, the non-profit will need to identify in their articles the exemption purposes, and define a range of clauses that prevent the organization from pursuing non-exempt activities (Grounded Solutions Network, 2011). Finally, the non-profit corporation is required to *establish the essential components of the CLT* in the official articles and bylaws; which will allow it to preserve crucial features of the CLT model, and essentially achieve the goals it has developed (Grounded Solutions Network, 2011). The essential components of the CLT include; members and their roles in determining directors, land stewardship, and resale restrictions (Grounded Solutions Network, 2011). The articles of incorporation and bylaws are vital to the existence of a CLT and provide a foundation for the CLT to follow out (Grounded Solutions Network, 2011).

CLT Bylaws

Bylaws establish rules for governance and are vital to the functions and organizational factors of a CLT (Grounded Solutions Network, 2011). CLT bylaws are important because the rules are created by members and board directors who are strongly invested in the community (Grounded Solutions Network, 2011). These actors who participate in developing the bylaws will have common interests for the community as a whole, but they may hold different views on how to deal with certain projects or endeavours (Grounded Solutions Network, 2011). CLTs can rely on the bylaws to help guide the decisions that are created by all participants (Grounded Solutions Network, 2011). It is important that the bylaws establish concrete rules, and sets a precedent for a CLT to perform future decision making through a balance of interests (Grounded Solutions Network, 2011). Bylaws in the classic CLT model will contain detailed features related to board structures and membership which are vital to the governance of the CLT (Grounded Solutions Network, 2011). The bylaws will include aspects relating to stewardship, and how the CLT will address issues of land, housing, and stewardship (Grounded Solutions Network, 2011).

Advancing Operations

During the incorporation stages, the CLT will have initial directors who have worked with the organizing committee to help with organizing and setting goals (Grounded Solutions Network, 2011). Throughout this process the CLT will pursue various housekeeping concerns, such as brainstorming and creating various programs (Grounded Solutions Network, 2011). Housekeeping concerns include; establishing a permanent board of directors who will be responsible for the corporation (Grounded Solutions Network, 2011). Prior to establishing a permanent board, the initial board of directors will formally approve rough drafted bylaws, they

must schedule the first annual meeting of membership for the community, they will seek and present potential board directors to be elected at the annual meeting by members, and the initial board will present the drafted bylaws to be approved by the members of the CLT (Davis, 2007; Grounded Solutions Network, 2011). In the case of a non-classic CLT model with no membership, the initial director must formally adopt bylaws and establish their own permanent board of directors through an annual meeting (Grounded Solutions Network, 2011). The initial board of directors is an important stage for the CLT because it establishes the structure of permanent governance for the CLT (Grounded Solutions Network, 2011).

The first elected board of directors that hold a substantial portion of seats should consist of participants from the organizing committee that have been planning and working towards establishing the CLT (Grounded Solutions Network, 2011). This board should seek out other potential candidates who may have connections to groups or institutions and would be a great asset to the board (Grounded Solutions Network, 2011). Once the first permanent board is elected, it must set an organizing meeting to determine officers, it must set forth plans to establish committees, and it will need to develop a permanent schedule for meetings (Grounded Solutions Network, 2011). The number of committees in a CLT differ according to the number of projects and programs a CLT has set forth (Grounded Solutions Network, 2011). A CLT will need specific committees to address a number of concerns such as; accounting, staffing, budgeting, designing the resale formula and ground lease, program and community planning, and pursuing resources (Davis, 2007, Grounded Solutions Network, 2011). In addition, once the committees and their specific roles are established, these committees will begin to execute their duties in accordance to the bylaws (Grounded Solutions Network, 2011). Finally, the board of directors, committees, and staff will perform duties to keep the CLT operating.

CLTs in the U.S and Canada

There are evident differences among CLTs in the United States and the Canadian context. CLTs in the United States are influenced by institutions. For instance, in 1967 the Institute for Community Economics (ICE) was established to support and provide technical assistance to American CLTs (Gray, 2008). As a certified financial institution, ICE provided many resources to help CLTs who were just starting out. For example, ICE provided loan funding to finance perpetual affordable housing, and low-interest loans for purchasing land and construction of affordable housing (Gray, 2008). Additionally, many CLTs in the United States receive permanent funding from programs through State Housing Finance Agencies (HFAs), which are state-chartered organizations, and monitored by the National Council of State Housing Agencies (NCSHA, 2018). HFAs seek to help community organizations with affordable housing, and provide financing opportunities through community development programs (NCSHA, 2018). An example of an HFA program is the Home Investment Partnership which directly supports non-profit organizations, such as CLTs to access resources for addressing affordable housing challenges (NCSHA, 2018). The support from these institutions creates a stronger network of CLTs in the United States. CLTs in Canada lack institutional support which makes it harder for communities to establish successful CLTs. For instance, there is a lack of local government support, and municipal policies and zoning regulations create barriers for potential Canadian CLTs (CMHC, 2005). An example of these barriers stem from lack of accessible land due to restrictive land policies. In addition, Canadian policies relating to charitable status regulations and restrictions from the Canada Revenue Agency (CRA) often do not align with the CLT model for affordable homeownership (CMHC, 2005). Therefore, the CLT model commonly used in the United States is not easily transferable in Canada because of these differences (CMHC, 2005).

Chapter 4

The Purpose of Community Land Trusts

This chapter is dedicated to exploring the purpose of Community Land Trusts, and how this form of community-based organization stands out from other organizations who provide affordable housing, through its model and mission. Firstly, an important aspect about exploring the purpose of CLTs is by defining the C-L-T. UN-Habitat (2012) goes in depth to explain the three defining words of CLT. For instance, the word *community* is meant to serve the common good and includes all the residents living in the geographical boundaries that the CLT services (UN-Habitat, 2012). This meaning of community has great value for a CLT because without the participation and planning from its community, the CLT would not be able to survive. The idea of community embraces inclusivity and meeting the needs of its residents indefinitely. The word *land* refers to a form of common land ownership, where land is meant to be a commonwealth or inheritance (Davis, 2010; UN-Habitat, 2012). The meaning of land is vital for CLTs because this perception of land goes against land speculation, and private ownership of property. Land speculation and private property are major contributors to issues of affordability (Hulchanski, 2002; Hulchanski, 2007). Therefore, the idea of land in a CLT is held in trust and maintained by the non-profit corporation specifically for its community members (Davis, 2010; Bunce, 2017). Finally, the word *trust* consolidates all the defining characters of C-L-T. To elaborate, as a community, the non-profit corporation holds the land they acquire in trust by executing a range of strategies such as; a ground lease, ownership restrictions, and stewardship of land (Davis, 2010; Grounded Solutions Network, 2011; UN-Habitat, 2012). This perception of land held in trust establishes that land should be identified for all of its natural resources, and not as a commodity of private ownership (Davis, 2010; UN-Habitat, 2012). Similarly, the perception of

a house is commonly identified as a commodity (August and Walk, 2018), but the CLT model strives to reverse that by decommodifying the land that various structures and homes are built on (Bunce, 2017).

The general purpose of Community Land Trusts is to provide access to land and affordable housing to people who face issues with obtaining access to those opportunities, and provide residents with a sense of empowerment through community planning and participation (UN-Habitat, 2012). The mission statement for most CLTs is what gives purpose and mobilizes the organization to pursue its goals and endeavors. For instance, the “common theme among CLT missions is to preserve the affordability of housing, land, and other structures in perpetuity, for generations of low- or moderate-income owners” (UN-Habitat, 2012). Similarly, CLT vision statements portray potential aspirations that the organization hopes to achieve by pursuing its mission (UN-Habitat, 2012). The Grounded Solutions Network (2011) illustrates a worldwide vision for all CLTs, which hopes there can be a future where everyone is able to access a home they can afford, and obtain opportunities that are geared towards better services for health, academia, and economic possibilities. The purpose statement for CLTs ultimately defines how the corporation will function and pursue its mission (UN-Habitat, 2012).

The purpose of CLTs is vital to the function and perpetuity of the non-profit corporation, and ultimately is what brings together community members who are so invested in the mission. It is apparent that the purpose of CLTs has many aspects that are brought forward through the principles and functions of CLTs. As a result, these unique principles and functions separate the CLT as a community-based organization from other organizations who pursue the provision of affordable housing. For instance, there are *seven core principles* that guide the CLT movement and bring together community members (UN-Habitat, 2012). The first principle is to provide

perpetual affordability for vulnerable communities to be able to access land and housing, and to ensure the affordability for future generations (UN-Habitat, 2012). The second core principle is *community health, cohesion, and diversity* (UN-Habitat, 2012). This principle is meant to strengthen the community's quality of life through affordable housing, education, community building, land access, and to adequately meet the needs of dispossessed and marginalized groups (UN-Habitat, 2012). The third principle is *community stewardship of land*; which the CLT will steward land for various purposes to benefit the community as a whole (UN-Habitat, 2012). Such purposes will include; "affordable homes, community-based businesses, community-supported agriculture, and preservation of green space" (UN-Habitat, 2012, p.18). In addition, a CLT can steward land for other purposes than the ones listed above, however, the reasoning should still be to address the needs of residents or benefit the community in some way. The fourth principle is *perpetual sustainability*; which a CLT prides itself in developing environmentally friendly and accessible structures, to grow as an economically sustainable non-profit organization, and to design programs that help community residents and organizers to be successful in the long run (UN-Habitat, 2012). For example, many CLTs develop agricultural community gardens, or multifamily units which promotes a sustainable approach to increasingly dense urban environments (Angotti, 2007). The fifth principle is *representative governance*; where CLTs integrate a range of invested stakeholders, community members, and the board of directors in the decision-making (UN-Habitat, 2012). Similarly, the sixth principle is *resident and community empowerment*; where the CLT will grow their financial assets, build leadership skills, provide a range of community services to residents, and create opportunities for CLT staff, community members, and board members to better engage with their communities (UN-Habitat, 2012). Finally, the seventh principle is *openness to a variety of organizational structures*; where

a CLT will brainstorm different types of organizational structures to identify the appropriate structure to meet their needs, while including the other six principles (UN-Habitat, 2012).

Ground Lease

The CLT model encompasses fundamental strategies and functions that help them achieve their purpose. As noted, the roles of a CLT is to develop a ground lease, ownership restrictions, and land stewardship which ultimately help CLTs achieve their goals and purpose (Davis, 2007; Davis and Jacobus, 2008; Davis 2010). These defining functions of CLTs allows this model to stand out from other housing models. It is necessary to explain how these strategies operate, and what these strategies achieve for a CLT. Firstly, a *ground lease* is a primary strategy that CLTs use to provide perpetually affordable housing. Since the ground lease lasts up to 99 years and is renewable, it ensures sustainability and safety for ground lessees (Davis and Jacobus, 2008). The ground lease is established through a two-party contract between the CLT landowner and a structure's owner (Davis, 2007). The ground lease entails a range of restrictions on ownership to better support and meet the needs of lower to moderate-income homebuyers (Grounded Solutions Network, 2011). Most often the ground lease will include three distinct restrictions; the home or structure must be continuously occupied by the homeowner otherwise known as the ground lessee (Davis and Jacobus, 2008; Grounded Solutions Network, 2011). Secondly, the CLT, as the landowner will have the pre-emptive right to purchase any buildings on its land if owners want to sell (Davis, 2009). Thirdly, the resale price will be established through a resale formula embedded in the ground lease (Davis, 2009).

CLTs are not meant to resell the land they hold in trust, and the rights to the land are established through a deed and ground lease (Davis, 2009). The ground lease allows homeowners to pursue their own renovations to their homes, as long as the renovations meet the

standards of CLT bylaws (Davis, 2009). Otherwise, the owner must obtain permission from the board of directors to pursue such renovations or improvements to the structure (Davis, 2009). Equally important, there are multiple prevailing advantages to the CLT ground lease strategy. For instance, the two-party contract between the landowner and the homeowner will represent both groups having similar ownership interests in the property which creates a legally bounding investment for long-term, affordable homeownership that is enforced through restrictions (Davis and Jacobus, 2008; Grounded Solutions Network, 2011). CLTs will collect the monthly ground lease from all homeowners, which allows the CLT to better protect its investments, monitor assets, and provide financial aid to residents of the community (Davis and Jacobus, 2008; Grounded Solutions Network, 2011). This allows CLTs to better address the needs of the lower to moderate-income homeowners who are facing issues of affordability, and provides the CLT a better scope of what resources or services they can provide these homeowners to better deal with their problems. Additionally, the CLT acts as a ground lessor, and in this position the CLT reviews mortgage financing and prevents financing that would put the homeowner in a position of possible risk (Davis and Jacobus, 2008; Grounded Solutions Network, 2011). The CLT ground lease establishes a strong legal footing for implementing the ownership and use restrictions (Davis and Jacobus, 2008; Grounded Solutions Network, 2011).

Ownership and Use Restrictions

There are four specific types of restrictions used in a ground lease which may be used for any type of real estate (Grounded Solutions Network, 2011). These ground lease restrictions include; resale price restrictions, buyer-eligibility restrictions, occupancy and use restrictions, and lastly restrictions on mortgage financing (Davis and Jacobus, 2008; Grounded Solutions Network, 2011).

The *resale price restrictions* are meant to preserve affordability of homes that are part of the CLT (Davis, 2010; Grounded Solutions Network, 2011). The resale price restrictions put a limit on how much a house can be sold for, and the intent is to keep the pricing perpetually affordable for generations (Davis, 2010; Grounded Solutions Network, 2011). The resale price restrictions allow the homeowner to retain the original down payment, plus there is the potential of the homeowner retaining an appreciated amount determined by a resale formula (Davis, 2009; Grounded Solutions Network, 2011). When a homeowner decides to sell; “the restrictions are enforceable through a pre-emptive option that allows the CLT or other sponsoring agency to purchase the property for the lesser of the formula-based price or the property’s appraised value” (Grounded Solutions Network, 2011, Ch. 8, p.2). The process of reselling the property must include the CLT landowner in the transaction, and the CLT will assess the resale price through the resale formula to determine if the price is permitted under the restrictions (Davis, 2009; Grounded Solutions Network, 2011).

Buyer-eligibility restrictions are enforced to ensure that when affordable homes are resold, they will be sold to specific groups who desperately need them (Davis, 2009; Grounded Solutions Network, 2011). Ultimately, these restrictions determine what groups of people will be eligible to purchase a home when the current homeowners decide to sell (Davis, 2009; Grounded Solutions Network, 2011). This is vital for CLTs to determine the households in their communities that are facing issues of affordability, and seek to meet their needs through programs that target their unique situations. In addition, buyer-eligibility restrictions allow CLTs to design unique programs geared towards affordable homeownership, and it is important to note that these programs may differ among various communities (Davis, 2009; Grounded Solutions Network, 2011). Through these restrictions CLTs decipher eligible home buyers through

percentages of Area Median Income (AMI) for the geographical boundaries of the community, and look at the household sizing (Davis, 2009; Grounded Solutions Network, 2011).

Furthermore, eligible home buyers may have annual incomes that range from 50% to 100% of the Area Median Income (AMI) of the geographical area (Davis, 2009; Grounded Solutions Network, 2011). This form of measurement may not always be the best choice which will be discussed in a later section.

Occupancy and use restrictions are designed to protect the intended use of the home by enforcing restrictions on the leaseholders, and these restrictions are meant to preserve the quality of land for future generations (Davis, 2009; Grounded Solutions Network, 2011). Programs are developed through these restrictions to provide affordable housing opportunities to lower and moderate-income households (Davis, 2009; Grounded Solutions Network, 2011). These owner-occupied affordable homes will be the primary residence for the intended households (Davis, 2009; Grounded Solutions Network, 2011). Occupancy restrictions prevent absentee ownership and the leaseholders are not allowed to have residences outside of the CLT, if an owner wishes to move out of the home, then the owner must sell (Davis, 2009; Grounded Solutions Network, 2011). Use restrictions may include banning any potential uses that would alter the quality of life for the community, and to preserve the appearance and amenities of the home (Davis, 2009; Grounded Solutions Network, 2011). These restrictions determine which tenants meet specific income eligibility requirements and help in the process of determining leasehold rents at a level of affordability (Davis, 2009; Grounded Solutions Network, 2011). Additionally, the homeowner must make a monthly lease fee payment, and this includes a regular interaction with the CLT (Davis, 2009; Grounded Solutions Network, 2011). The CLT will investigate the homeowner if payments are not being made (Davis, 2009; Grounded Solutions Network, 2011).

It is vital that the occupancy and use restrictions are enforced and monitored on a regular basis because these restrictions prohibit homeowners from subletting their homes to make a profit (Davis, 2009; Grounded Solutions Network, 2011).

Finally, *restrictions on mortgage financing* are geared towards protecting homeowners from other forms of financial investment organizations that seek to provide precarious loans (Davis, 2009; Grounded Solutions Network, 2011). These restrictions are designed to ensure that mortgage foreclosures do not occur, and ultimately protect the availability of the properties for lower to moderate-income households for generations (Davis, 2009; Grounded Solutions Network, 2011). Mortgage financing restrictions limit potential homeowners from different types of mortgages that are used as security for loans for the CLT affordable housing or other structures (Grounded Solutions Network, 2011). Most often the homeowner will need approval from the CLT or a sponsoring agency for their mortgage, and the homeowner must give certain rights to the sponsoring agency in order to prevent potential foreclosures on the mortgage (Grounded Solutions Network, 2011). The sponsoring agency will review and monitor the mortgage to determine if they are consistent with the established restrictions (Davis, 2009; Grounded Solutions Network, 2011). The mortgage restrictions can be used to enforce resale and use restrictions (Davis, 2009; Grounded Solutions Network, 2011). For instance, if the property is sold, then the agency will develop identical restrictions for the new homeowner if the new mortgagee accepts and is eligible for the mortgage (Grounded Solutions Network, 2011). CLTs can enforce all these restrictions because there is a strong desire to preserve the functions and purpose of the CLT through endless community support, and the relationship between the CLT and the leaseholders of the properties (Davis, 2009; Grounded Solutions Network, 2011).

Stewardship of Land

CLTs believe that *land* is meant to be treated as common heritage, and not as an individual right (Davis, 2010; Bunce, 2016). The properties on CLT land must be occupied by people who will live on and use the land without going against CLT beliefs and bylaws (Davis and Jacobus, 2008; Davis, 2010; Bunce, 2017). The commoning of land combats the speculation of private property through collective community building, which strengthens a CLT and the surrounding neighbourhoods (Bunce, 2017). One of the most important roles and essential component of the CLT model is long-term *land stewardship*, which allows CLTs to effectively achieve their purpose and separate themselves as a unique community-based model for providing affordable housing.

The commitment to stewarding land is an ongoing process that involves enforcing legal restrictions on the resale of land, and other structures for the sole purpose of preserving affordability (Davis, 2009; Davis, 2010). Land stewardship prevents the land from becoming a potential marketable asset (Grounded Solutions Network, 2011). This process begins with the drafting of the CLT bylaws, where the founding members design stewardship principles in the bylaws (Davis, 2009; Grounded Solutions Network, 2011). In addition, the stewardship of land prevents any other mortgage or encumbrance to prevail over the CLT ground lease (Davis, 2009; Grounded Solutions Network, 2011). The most important principle for land stewardship is that a CLT will hold the land permanently in trust, and this land will never be sold (Davis, 2009; Davis, 2010). As stewards a CLT must be committed to ensuring that housing units remain affordable, that leaseholders of affordable housing or other structures are income-eligible, and that any housing or buildings on CLT land must be properly maintained (Davis and Jacobus, 2008). Considering CLTs are permanent owners of the land where housing and other structures are

located, this makes it easier for stewarding the land because of the ongoing relationship with the households (Davis and Jacobus, 2008).

Land stewardship is driven by three important goals. The first goal CLTs seek is to preserve the affordability of homes for all income-eligible community members, and that the housing will stay perpetually affordable for leaseholders (Grounded Solutions Network, 2011; CLTA, 2018). Secondly, CLTs seek to protect the homeowners' part of the community, and make sure that they will not be displaced from economic issues or mortgage foreclosures (Grounded Solutions Network, 2011; CLTA, 2018). Finally, CLTs seek to preserve the physical conditions of homes for current and future owners (Grounded Solutions Network, 2011; CLTA, 2018). To achieve these goals a CLT must undertake a range of responsibilities when conducting stewardship roles and activities. For instance, stewarding begins with assembling and managing the land that housing and other structures are located on (Davis and Jacobus, 2008; CLTA, 2018). The stewards must ensure that owner-occupied leasehold homes are perpetually affordable for generations (Davis and Jacobus, 2008; CLTA, 2018). CLT homes must be marketed through a transparent process and open to income-eligible households (Davis and Jacobus, 2008). Stewards will need to educate potential buyers about the rights and responsibilities of owning a resale-restricted home (Davis and Jacobus, 2008; CLTA, 2018). This includes the stewards; "monitoring and enforcing homeowner compliance with contractual controls over the occupancy, subletting, financing, repair, and improvement of their homes" ((Davis and Jacobus, 2008, p. 6). In addition, stewards will manage the resale of homes to make sure a price is generated through the resale formula, and the stewards will intervene if a household has issues with their mortgage (Davis and Jacobus, 2008; CLTA, 2018). Stewards

will monitor household payments for property insurance, taxes, and often the CLT will obtain a monthly stewarding fee of typically \$25 to \$50 (Davis and Jacobus, 2008).

To summarize, it is important to note that the CLT model continues to evolve and include new strategies and methods to better address the needs of communities. The different types of CLTs creates a range of opportunities for certain communities that seek different benefits and resources. There are a variety of considerations that all CLTs need to address when starting up, and how to advance operations. CLTs have a mission and purpose which is embedded in the model. The mission and purpose of CLTs is embedded in the words *Community Land Trust* because these non-profit organizations take away land speculation for their community and hold the land in trust for all community members to benefit (Davis, 2009; Davis, 2010). Additionally, the purpose of CLTs is to address the needs of lower to moderate-income households who face various challenges. Most commonly, CLTs seek to provide access to affordable housing (Davis, 2010). CLTs pursue their purpose by following important principles and executing specific functions. This includes taking on roles to develop a ground lease, ownership restrictions, and land stewardship (Davis, 2009; Davis, 2010). Managing these three functions are vital for all CLTs and distinguish CLTs as a unique community-led model for providing community benefits.

Chapter 5

Advantages and Disadvantages of CLTs

Advantages and Benefits

This chapter is devoted to exploring the *advantages* and *disadvantages* of the Community Land Trust model. To elaborate, CLTs are generally designed to offer and manage two types of benefits through its model; “those that accrue to persons who own and occupy a CLT’s resale-restricted homes (individual benefits) and those that accrue to the advantage of the surrounding community or, more generally, to the advantage of society as a whole (community benefits)” (Davis, 2007, p. 11). CLTs are not limited to these benefits and advantages, considering CLTs establish so many achievements for their community. For example, CLTs create access to homeownership in communities where lower to moderate-income household’s face issues of affordability (Gray, 2008). They create access to affordable homes and protect the perpetual affordability through stewardship for future generations (Gray, 2008). Also, CLTs offer first-time home buyers with the opportunity to succeed through the secure tenure model of owner-occupied leaseholds (Gray, 2008). CLTs stabilize property values which decreases the number of absentee landlords and is seen as a model that counters gentrification processes (Gray, 2008; Bunce, 2017).

CLTs protect community assets through public funding and prohibiting privatization (Gray, 2008). This allows CLTs to gain a social capacity and sense of autonomy to mobilize as a greater movement (Gray, 2008; Davis, 2010). The social capacity strengthens CLTs because existing movements and organizations who provide affordable housing, or have similar interests, can join together to fortify through community action (Gray, 2008). Finally, CLTs offer the benefit of expanding local employment opportunities, and enable community development and

diversity (Gray, 2008). These advantages and benefits of CLTs are evident through the successful CLTs in different parts of the world and will be highlighted in a later chapter.

It is evident that CLTs are driven by a deeper purpose which embraces taking action towards issues of affordability, and ultimately benefits communities facing such issues. To elaborate, CLTs seek to address vulnerable communities which consist of a majority of lower to moderate-income residents (Gray, 2008; Davis, 2010; Bunce, 2017). These communities are considered vulnerable because they often are facing issues of affordability, such as; severe poverty, displacement, homelessness, lack of services, and gentrification (Gray, 2008; Walks, 2015; Madden and Marcuse, 2016; Bunce, 2017). Similarly, CLTs help vulnerable communities to challenge consumeristic culture by building trust, and ally together as an association of community members. CLTs seek to dismantle the many issues of affordability through its model, and by providing and stewarding affordable housing (Housing Strategies, 2005; Gray, 2008; Bunce, 2017). Also, CLTs seek to preserve affordable rental stock and rooming houses from speculators (Gray, 2008; Bunce, 2017).

An advantage of CLTs is that residents and members of CLTs continue to fight to preserve their neighbourhoods and organize together to contest gentrifying processes at a local level (Bunce, 2017). An important strategy is that CLTs counter gentrification by de-commodifying the land they own by permanently removing it from the speculative real estate market (Bunce, 2017). As a result, this counters land speculation and private property which in fact enables affordability challenges (Hulchanski, 2002; Hulchanski, 2007). Furthermore, CLTs often persevere through collective community building of multiple networks, which produces a strong movement with similar interests of community control of land and access to housing as a right (Madden and Marcuse, 2016; Bunce, 2017). CLTs ensure the entire community benefits

from private and public improvements, as well as economic opportunities (Gray, 2008). This is important because a CLT will accept community developments that benefits the entire community instead of the individual, and if land values rise then this process eliminates any aspect of land speculation because the land is held in trust (Gray, 2008). Additionally, CLT homeowners have an advantage over market-rate renters because often mortgage payments for CLT members are substantially less than rental payments (Gray, 2008). Similarly, CLTs provide an opportunity for dispossessed residents and families to sustain homeownership, and gain a sense of autonomy through identifying as a stable homeowner in society (Gray, 2008).

Disadvantages and Limitations

CLTs are challenged with a range of disadvantages and limitations. To begin, CLTs face major disadvantages when trying to obtain access to land, especially land below market rate or at the initial purchase value (Housing Strategies Inc, 2005). This is a major concern for CLTs because without land they are unable to provide space for affordable housing, community gardens, among other beneficial spaces for residents. A common challenge for Canadian CLTs is evident through the capital gains tax on lands donated for affordable housing (Housing Strategies Inc, 2005). For example, a CLT with charitable status can present a tax receipt for the donated land, although, the value of the tax receipt may not be greater than the capital gains tax that the donor will have to pay depending on the appreciated value of the land (Housing Strategies Inc, 2005). One way around this challenge is to establish a public-private partnership between a CLT and a local level of government (Housing Strategies Inc, 2005). As a result, governments are exempt from paying capital gains taxes, and would be a better donor for CLTs (Housing Strategies Inc, 2005). Developing a partnership with the government often leads to an imbalance of interests, and the CLT may not always be in control of certain processes (Davis and

Jacobus, 2008). For example, government involvement may interfere with the process of designing and developing affordable homes and may take away full focus of community needs (Davis and Jacobus, 2008). Also, CLTs have been criticized for their narrow solutions for the provision of affordable housing and fall short when fighting for structural changes in federal housing policies (Gray, 2008). CLTs often are not equipped with the necessary resources to challenge federal policies because they lack funding and government support (Gray, 2008). There needs to be a balance of interests between local government and CLTs if a partnership is created.

A major challenge for CLTs is sustainability (Gray, 2008). For instance, CLTs desperately struggle with obtaining financial resources to fund all the management and development aspects of the model (Gray, 2008). Sufficient financial funding would better support CLTs to develop and run programs that meet the needs of community residents. CLTs generally lack the financial resources to achieve all their goals, and often have to put their main priorities ahead of certain endeavors (Gray, 2008). Conversely, CLTs endure other limitations that are not related to financial resources. To elaborate, CLTs excel from community organizing, community participation and planning, and mainly volunteer work. A common disadvantage CLTs face is recruiting and retaining reliable managers, organizers, and community leaders that will help the community (Gray, 2008). Considering these positions are unpaid, many CLTs will face challenges when determining roles and how to address any turnovers. Relatively, the challenges relating to turnover of roles creates constraints on various functions of a CLT. For example, CLTs require greater community engagement when dealing with stewardship and homeowners, and if there is a turnover of stewards then the CLT is no longer seen as a dependable long-term steward for affordable housing (Grounded Solutions Network, 2011).

Lastly, CLTs determine income-eligible home buyers through household size and percentages of Area Median Income (AMI) of the serviced area (Davis, 2009; Grounded Solutions Network, 2011). This measurement may not always be effective for determining affordable eligibility. For example, if the AMI increases in a CLTs geographical area then some households may be excluded because of the wide-spread income increase, and the determinants for affordability may not stay the same.

In summary, the advantages and disadvantages of CTLs do not outweigh one another but reveal evident benefits and limitations of this model. Significant advantages for CLTs include offering benefits for CLT owner-occupied leaseholds, and those living in the servicing boundaries of the community (Davis, 2007). CLTs provide opportunities for lower to moderate-income households who face issues of affordability. For instance, CLTs create access to affordable homes, and protect the affordability through stewardship functions for generations (Gray, 2008). Additionally, CLTs enable employment opportunities and community development through community benefit demands (Gray, 2008). Also, CLTs hold a deeper purpose which takes action towards issues of affordability, such as; displacement, homelessness, processes of gentrification, and lack of services (Gray, 2008; Walks, 2015; Madden and Marcuse, 2016; Bunce, 2017). Ultimately, CLTs dismantle these issues and accomplish their goals through the roles and functions that CLTs adopt. Notwithstanding, CLTs face a variety of disadvantages and limitations which makes it difficult for these organizations to achieve all their demands. For instance, CLTs struggle with obtaining access to land below market rate or buying land for its initial purchase value (Housing Strategies, 2005). CLTs face a major challenge with obtaining resources and funding to support the functions and programs designed for their communities (Gray, 2008). The lack of government funding and support creates major

limitations on CLTs and their operations (Gray, 2008). Additionally, CLTs face challenges when trying to recruit invested and qualified staff, managers, and volunteers for their organization (Gray, 2008). CLT members take on specific roles and their level of participation is vital to the success of the organization. Furthermore, these advantages and disadvantages reveal the potential benefits and limitations of the CLT model.

Chapter 6

Canadian Housing Policy: Addressing Affordable Housing

Policy Scoping Review

The policy scoping review explores and evaluates Canadian housing policies and how CLTs may be able to harness government policy and support. The policies were analyzed through the perspective the CLT model, and if these policies align with the goals that many CLTs pursue. Historically, there have been many events throughout Canadian housing policy that have highlighted the importance of affordability. Currently, the Canadian government often seeks to address housing issues, provide enough housing for Canadians, provide safer mortgages for homebuyers, and strives to provide more options for households who cannot access the private housing market. The Canadian housing system is strongly influenced and shaped by the market. As a result, the federal government has downloaded tremendous responsibilities on the provincial and municipal levels of government to address housing concerns.

This policy scoping review will assess the partnership of governments in their pursuit to address affordable housing. Additionally, the following sections will outline key findings from important policies through the different levels of Canadian government that could potentially address the needs of lower to moderate-income households, issues of affordability, and possibly enable functions of the CLT model for providing affordable housing.

Federal Government Policy Initiatives

The federal government plays a major role in housing, considering they develop various partnerships and fund plenty of initiatives across Canada. An important agency developed and run by the federal government is the Canadian Mortgage and Housing Corporation (CMHC).

The CMHC exercises various roles which includes providing housing for lower to moderate-income people. CMHC oversees affordable housing developments across Canada and administers the allocation of funding to programs that encourage affordable housing. Ultimately, the CMHC is a vital agency for housing providers by conducting research on a national scale and working with the different levels of government through policy initiatives. CMHC has the resources to significantly help CLTs. CMHC can take on the roles of providing financial and administrative support to CLTs. For instance, federal funding can be allocated and administered through CMHC to CLTs to support their organizations. CMHC has provided funding for research initiatives on CLTs in the past, but the most recent report was published in 2005 by Housing Strategies Inc. In addition, administrative support from CMHC can come in the form of providing specialized professionals to assist in the start up of CLTs or provide useful knowledge and expertise on certain partnerships or initiatives that may benefit CLTs. Finally, CMHC can act as a proponent for CLTs. However, CMHC may not identify CLTs as a top priority to provide support and promote since there is only a handful of CLTs in Canada.

The *National Housing Strategy* enacted in 2017 was supposed to be the turning point of sufficient government intervention for affordable housing in Canada. The National Housing Strategy (NHS) is a policy document that is meant to unify all levels of government to work together to pursue better housing policy and funding for private and non-profit organizations, for the sole purpose of providing affordable housing (Place to Call Home, 2017). If the NHS is fully implemented, then this will be the first time the federal government has implemented affordable housing policy on a national scale since the 1990s. This strategy will be executed with the help of a National Housing Council and Federal Housing Advocate that collaborates with CMHC (Place to Call Home, 2017). The funding expected through the NHS follows:

NHS Proposed Funding	Allocated Funds (\$) in Billions
National Housing Co-Investment Fund	16.1
Existing Agreements: Federal Government and Provincial/Territories	8.4
Federal Investment in Housing Programs	4.4
Canada Community Housing Initiative	4.3
Federal Homeless Program	2.2
Canada Housing Benefit	2.0
Distinct Housing Priorities	1.1
Federal Community Housing Initiative	0.5
Northern Housing Needs	0.3
Research on Housing	0.2
Total	39.5
Source: Place to Call Home. National Housing Strategy, 2017	

Figure 3. National Housing Strategy Funding.

If these funds are allocated to these programs and initiatives, then many aspects of this funding would be beneficial to the provision of affordable housing and may enable Canadian CLTs. For example, the \$16.1 billion to the National Housing Co-Investment Fund is geared towards protecting 240,000 existing rental units and will create 60,000 new affordable units (Place to Call Home, 2017). Additionally, the provinces and territories will be a partner in this initiative considering they will provide resources such as; government owned land, inclusionary zoning provisions, waiving development charges, tax rebates, and other government resources to sustain the long-term funding (Place to Call Home, 2017). This example proposes funding that directly addresses affordable housing and may align with non-profit organizations such as CLTs. If implemented, the National Housing Co-Investment Fund is the largest proposed funding in the NHS and may have the greatest potential to enable the CLTs model. This funding could help CLTs with start up, functions, and operation costs, and may provide resources such as land or services to communities. The range of funding proposed by the NHS is divided among many initiatives and programs that seek to address a range of topics such as affordability issues,

homelessness, rental stock, core housing need, and research on housing (Place to Call Home, 2017). The NHS proposes many promises through this policy document, and full implementation is required to see substantial results. From the perspective of a CLT non-profit organization, examining this policy document is promising if the government commits to their claims considering many CLTs may be able to benefit from the NHS. CLTs may be eligible to apply for grants through the NHS. As of now, funding that has been approved are twelve research proposals that are geared towards Canada's vulnerable communities, indigenous people, homeless people, and people with disabilities (Government of Canada, 2019). These research initiatives will provide up to \$250,000 of funding depending on the different streams of research (Government of Canada, 2019).

Additionally, Minister Jean-Yves Duclos presented an update of the NHS on the year anniversary of its release (Government of Canada, 2018). A year since the NHS was proposed, approximately \$5.73 billion has been provided to the budget, approximately 750,00 Canadians have accessed affordable housing, and 156,526 homes have been repaired for better living quality (Government of Canada, 2018). At this rate, the NHS 10-year plan has a long way to go to fulfil its proposed \$40-billion funding plan. Furthermore, the NHS in partnership with CMHC has recently announced that this initiative will invest \$68.6 million over nine years into programs, grants, and resources relating to lower to moderate-income households (CHFBC, 2019). This funding can be helpful for a variety of organizations such as non-profits and co-op housing providers. For example, CLTs across Canada may be able to access this support and develop more opportunities through this funding.

Provincial Government Policy Initiatives

The provincial policies examined are in the context of Ontario to evaluate common provincial policies that shape housing. The Ontario provincial government established the Ministry of Municipal Affairs and Housing which is the primary agency responsible for affordable housing in the province. This agency develops important legislation such as the Planning Act and Provincial Policy Statement (PPS) which determine guidelines for land use planning for municipalities in Ontario. The PPS, under the Planning Act, has a set of policies that ultimately seek to shape affordable housing. For instance, the PPS guiding principles in section 1.1.1 includes: accommodating a range of mixed housing options, which include affordable housing units (Provincial Policy Statement, 2014). In addition, section 1.4.3(a) includes; that planning authorities should establish and implement minimum targets for the provision of *affordable housing* for lower to moderate-income households (Provincial Policy Statement, 2014). These PPS policies are enforced by the province for municipalities to follow. The wording is very important in these documents. For instance, the word *minimum* can be misleading when it comes to the provision of affordable housing because if a smaller municipality seeks to provide affordable housing then they may have a much lower target than a larger municipality. The pursuit for providing affordable housing may be greater influenced by upper tier municipalities. CLTs may be able to embrace these policies through community advocacy, political support, or acquiring skilled professionals to demand these policies are fulfilled throughout potential developments. The Local Planning Appeal Tribunal (LPAT) of Ontario, which determines cases of municipal planning and land development, may constrain CLTs from fully harnessing these policies. For example, LPAT or private organizations may put political agendas or procedural hearings in their favour.

The province can support CLTs through policy initiatives and funding which is allocated for affordable housing and non-profit organizations. For instance, the Investment in Affordable Housing (IAH) for Ontario program is supposed to provide over \$800 million in federal and provincial funding to improve access to affordable housing and will end March 31, 2020 (Ministry of Municipal Affairs and Housing, 2014). The program objectives include; improving access to affordable housing, provide services to meet local communities needs, and offer funding for an array of housing options to address housing needs (Ministry of Municipal Affairs and Housing, 2014). This policy is relevant to CLTs because it aligns with many CLT ambitions, such as; providing and protecting affordable housing. In addition, this program can significantly help CLTs by utilizing the funding for organizational costs, and secure useful resources. Considering CLTs have such a small footprint in Ontario, the distribution and allocation of funds to CLTs may be scarce. Most of the funding may be allocated to higher priority organizations and initiatives.

The *Growth Plan*, under the Places to Grow Act, has a set of guiding policies which affects how and where land can be developed. For instance, section 1.2.1 includes; that this policy supports diverse housing options, which includes affordable housing units for those in most need of it (Places to Grow, 2017). Similarly, section 4 of the Growth Plan seeks to provide communities with a range of dwelling options, such as affordable housing to accommodate all household sizes and incomes (Places to Grow, 2017). The Growth Plan creates restrictions on a vast amount of land and enforces density and intensification restrictions for specified geographical areas (Places to Grow, 2017). These restrictions are set by a minimum standard depending on the size of the municipality. These policies may be a potential hindrance for the province and municipalities to provide affordable housing. Also, these policies are relevant to

CLT non-profit organizations for multiple reasons. For instance, these policies may be an added constraint for CLTs who seek to expand their servicing boundaries or want to provide greater quantities of affordable housing. Growth Plan restrictions enforce barriers on development in certain areas that could potentially be used for the provision of affordable housing. In addition, the Growth Plan policies are geared towards municipal growth, and forecasting how much land is needed to meet the minimum intensification requirements. Conversely, CLTs in large cities may not be able to harness these policies that promote affordable housing because CLTs are locally based, and often do not spread across an entire municipality. Furthermore, CLTs face major challenges with obtaining land and the Growth Plan restrictions place a greater barrier to access certain land. CLTs will need to establish targets and plans that align with these guiding policies, while trying to enable the aspects of these policies that propose affordable housing for communities.

Municipal Government Policy Initiatives

Municipal governments are considered the creatures of the province. Their policymaking and fiscal capacities are limited by what the province dictates, municipalities still develop policy initiatives that seek to make a difference in housing. For instance, prominent housing policies can be identified in Official Plans of municipalities. In this case, Toronto's Official Plan was examined to identify common municipal policies that support the provision of affordable housing, and what sorts of provincial-municipal partnership initiatives may accelerate the provision of affordable housing. These policies will be examined from the perspective of CLTs, and if the policies could help them in any way.

Toronto's Official Plan has a designated section for housing and affordable housing. To elaborate, section 3.2.1 includes; protecting the current affordable rental housing and replacing

lost affordable rental housing through private partnership (City of Toronto, 2015). In addition, this policy focuses on incentivising private developers to build affordable housing throughout their market rate developments (City of Toronto, 2015). Incentives for private developers come in the form of lowering taxation and development fees (City of Toronto, 2015). These policies are relevant to CLTs because they promote the idea of providing and protecting affordable rental housing. CLTs seek to protect affordable rental stock in their neighbourhoods. These policies will only help CLTs if they are implemented in their boundaries. Another similar policy established by the province is Inclusionary Zoning, where a municipality will need to adopt it in their Official Plan in order to force private developers to include a minimum percentage of affordable units in their development projects (City of Toronto, 2015). Many CLTs demand Inclusionary Zoning units in their neighbourhoods to accommodate the lower to moderate-income households, and to avoid further displacement. Inclusionary Zoning policies could potentially help CLTs facing inevitable development in their neighbourhoods. Conversely, these policies do not discuss specifics of how, when, or where the Municipality will develop affordable housing, since these policies are guiding principles if a relevant situation should occur. These housing policies merely promote the idea of providing and protecting affordable housing. There needs to be enforceable legislation for private developers to include affordable housing in their developments without incentives. Primarily, municipalities need more funding and support from upper levels of government to pursue affordable housing projects. These housing policies may not provide adequate support for CLTs because they are not directly geared for them, and they only promote a set of standard planning principles for the City. Finally, CLTs will need to gain a stronger political capacity as non-profit organizations in order to take advantage of these policy opportunities.

Chapter 7

Understanding the Canadian CLT Movement: From the Ground Up

From April 12th to the 14th of 2019, I attended the *From the Ground Up* CLT conference held in Montreal, Quebec. A range of diverse individuals, groups, and organizations came together to share common interests and brainstorm new strategies for CLTs to excel. Throughout this event I followed CLT proponents and organizers to better understand their claims, challenges, and achievements. Attending the conference was a vital part of my research. The purpose of this conference was to come together, make social movements together, collaborate together, and doing this allowed many different organizations and affiliations to unify. The conference sought to advocate for following through with these movements and continuing to fight for community control of land. Following through with these social movements is important for building autonomy, building relationships, achieving goals, and pressures the government to make the necessary changes to address the needs of lower to moderate-income groups. This *experiential learning* explores key themes raised by participating organizations and highlights important messages.

Participatory Practices

Several organizations emphasize the importance of their participatory practices and democratic governance structure to achieve collective goals. For example, Montreal's Milton Parc Community has monthly meetings to discuss future events, projects, and to involve the residents in community-based decision making. Consistent participation from the community helps this organization to recruit more volunteers who are key to their success. Similarly, Parkdale Neighbourhood Land Trust (PNLT) hosts open forums once a month which has helped them connect to a wider group of residents. Reaching a wider group of residents helps PNLT

expand and build their capacity to achieve their goals. For British Columbia CLT, participation helps this organization meet with affiliated housing co-ops, non-profits, and local communities to discuss current and new projects. East Harlem El-Barrio CLT has weekly meetings and workshops open for community members to learn and participate. These participatory practices allow for greater community planning, engagement, and builds relationships. Also, these organizations utilize participatory practices in their democratic governance structure to determine community-based decisions by involving the community in various stages, involving the tripartite governing board, and including relevant organizations or institutions who may be able to help CLTs succeed. These examples demonstrate that participatory practices are vital to CLTs.

Challenging Homeownership

Presenters from the Co-operative Housing Federation of Canada and British Columbia CLT argued that the idea of homeownership should be transformed. These organizations pointed to the pervasive effects of a culture of homeownership that continues to divide wealth classes and displace many lower to moderate-income households. These organizations argue that homeownership often promotes housing as a commodity, which creates accessibility challenges for different groups. CLTs are striving to transform the perception of homeownership through its model and functions. This is evident through the CLT model for affordable homeownership, where residents enter a leasehold agreement to purchase CLT homes at an affordable rate. Organizations such as PNLT and Milton Parc Community promote the idea of the right to housing, and that community control of land is one step to challenging market rate homeownership. British Columbia CLT promotes housing as a means for social transformation and emphasizes that affordable homeownership enhances a sense of belonging in their

communities. Furthermore, market rate homeownership needs to be challenged, and CLTs provide opportunities to transform homeownership in local communities.

Scalability of the CLT Movement

Multiple organizations argued that a strong pan-Canadian network with a greater ability to participate in government matters will help affect policy development. This is necessary for CLTs to gain better recognition and government support. Currently, there are twenty established Canadian CLTs, and the Canadian Network of CLTs is working to help local communities to establish their own CLT. The Canadian Network of CLTs desire to build a larger capacity of organizations with similar interests, share strategies, and work together to make effective movements. This includes engaging with CLT movements in different parts of the world to learn, share knowledge, and provide support. For example, many organizations that participated in the conference have made alliances and are determined to expand their support network. Expanding the scale of the CLT movement in Canada is necessary to strengthen current organizations and develop stronger relationships among other non-profits.

The following table will illustrate the organizations that participated in the conference, and briefly explain what they have accomplished, what they are working on, and key points they shared during the conference. Please note the organizations listed are limited to those that registered for the conference to present and host workshops.

Organizations that Participated in the Conference: From the Ground Up

Milton Parc Community – La Communauté Milton Parc (CMP)

Accomplishments

Milton Parc in Montreal had experienced urban renewal projects by private developers (they call “speculators”), which destroyed plenty of low and moderate-income housing. CMP allied together with various non-profit organizations and housing cooperatives to build the largest housing cooperative network in Canada. Milton Parc Community currently houses approximately 1,500 people in low and moderate-income housing through a network of non-profits and housing co-ops. They have 616 apartments, 146 residential buildings, and two commercial buildings. In Milton Parc Community there are currently 16 co-ops and 6 low-income housing buildings (owned by various non-profits), and this includes rooming houses.

Current Endeavors

Milton Parc Community is currently working towards acquiring 375 vacant units inside an inactive hospital building.

Key Points

Throughout the conference, CMP proponents have often expressed that the pursuit for affordable housing, and community control of land is a collective project that must continue through generations of advocates and social movements.

Parkdale Neighbourhood Land Trust (PNLT)

Accomplishments

Parkdale Neighbourhood Land Trust is a relatively young community-based land trust located in Toronto. PNLT currently works out of the Parkdale Activity-Recreation Centre (PARC) where they organize and plan for the community. Currently, PNLT has a community garden where members can grow and share crops. Additionally, PNLT has recently acquired a 15-unit rooming house with the help of \$1.5 million in municipal funding. This 15-unit rooming house will be renovated to make 71-units of affordable housing for lower income residents.

Current Endeavors

PNLT is currently working towards fundraising for their Protect and Preserve Fund which seeks to acquire more parcels of land to expand the community assets for Parkdale. In addition, PNLT continuously strives to counter processes of gentrification, and has developed a Community Benefits Agreement with specific demands in hopes that the municipal government will acknowledge.

Key Points

PNLT advocates that their community is held together through community ownership of land and community benefits. They promote the idea that community assets must be shared and protected for generations. Finally, PNLT believes that partnerships among groups, organizations, and institutions can help them achieve their goals.

Co-operative Housing Federation of Canada: British Columbia (CHFBC)

<p><u>Accomplishments</u></p> <p>Co-operative Housing Federation of Canada represents and helps all co-ops and their members. The CHFBC successfully supports and contains 260 non-profit housing co-ops in British Columbia. The majority of these co-ops are established in Metro Vancouver and Vancouver Island. Additionally, CHFBC consists of member housing co-ops and associated organizations across British Columbia.</p>
<p><u>Current Endeavors</u></p> <p>Currently, CHFBC continues to provide resources and services to all its members. CHFBC's mission is to unite, represent and serve Canadian housing co-ops.</p>
<p><u>Key Points</u></p> <p>CHFBC made it clear that housing is an important topic, and that there needs to be multiple social movements to reinforce local connection to housing delivery. They expressed that lower-income communities in Vancouver need to be more resilient.</p>
<p>British Columbia CLT (BCCLT)</p>
<p><u>Accomplishments</u></p> <p>British Columbia CLT is located in Vancouver and has made many accomplishments through partnerships with housing co-ops, non-profit organizations, and local government. Currently, they have 2,600 affordable housing units which are spread out through a range of communities.</p>
<p><u>Current Endeavors</u></p> <p>Currently, British Columbia CLT has acquired a residential site and seek to redevelop the area to construct 58 new co-operative homes. They call this project the Aaron Webster Housing Co-operative. In addition, this CLT is in the process of constructing another 2,000 units on donated land by the City of Vancouver.</p>
<p><u>Key Points</u></p> <p>British Columbia CLT has had much success due to their partnerships among other organizations and institutions. They are committed to expanding their operations and meeting the needs of lower to moderate-income communities who can benefit from the CLT model.</p>
<p>East Harlem-El Barrio CLT (EHEBCLT)</p>
<p><u>Accomplishments</u></p> <p>The East Harlem-El Barrio CLT is located in New York City, and works to preserve and provide affordable housing for low-income residents. EHEBCLT is a fairly young CLT and has made many advances throughout the years. For instance, they have an ongoing relationship with the local municipality, they have committed fulltime staff and volunteers, and partnerships with various non-profit organizations. Also, they have recently been awarded with \$500,000 through the Community Land Trusts Capacity Building Initiative funded by Enterprise (National Non-Profit Housing Provider). They plan on using this grant to support the construction of affordable housing and revitalization in their neighbourhood.</p>
<p><u>Current Endeavors</u></p> <p>Currently, EHEBCLT is advocating in their communities to recruit new individuals and groups who will strengthen their movement. They are planning presentations for the Manhattan Borough President's Office and the Manhattan Borough Board to raise awareness about their CLT. They are</p>

currently working with Cooper Square CLT and New York City Community Land Initiative (NYCCLI) to develop new strategies for acquiring vacant warehouses that could be transformed into affordable owner-occupied or rental housing.

Key Points

EHEBCLT advocates for community control of land and protect and provide affordable housing for lower and moderate-income residents. Throughout the conference this CLT made it clear that it is important for CLTs to identify their understanding of the word *trust*. They expressed that communities succeed together, and that holding trust in community assets will increase the capacity of communities.

Cooperation Jackson CLT

Accomplishments

Cooperation Jackson CLT is a cooperative network located in Jackson, Mississippi. They have acquired a commercial space they call The Lumumba Center for Economic Democracy and Development. This space is used for administrative work and to conduct various operations such as; hosting cooperative development activities, community meetings, membership meetings, and workshop training.

Current Endeavors

Cooperation Jackson CLT is currently working to create a stronger cooperative network in Jackson. They have projects in place to help working class communities' access better resources and support. In addition, they continue to raise awareness to local municipalities in Mississippi about community demands.

Key Points

Cooperation Jackson CLT has made it clear that their mission and purpose is to expand the development of economic democracy in Jackson communities. They believe building a network of cooperatives can advance their movement and make significant changes for their communities.

Habitat International Coalition (HIC)

Accomplishments

Habitat International Coalition is located in Mexico City, and is a global network of organizations. Over the years, HIC has worked with many organizations by providing resources and support to many social movements in communities. For instance, they have created a toolkit for organizations who need guidance on providing and protecting affordable housing.

Current Endeavors

Currently, HIC continues its mission on strengthening networks of organizations, providing support and resources to communities in the South, and trying to influence public policies that are geared to housing, land, and equality.

Key Points

HIC promotes a range of key objectives. For instance, they promote gender equality, the right to a healthy environment, and they fight for the right to safe, adequate, and affordable housing.

Protect-Terre (Protect-Earth)

Accomplishments

<p>Protect-Terre is a non-profit organization that is location in Quebec. This non-profit focuses on preserving and protecting agricultural lands for local communities. They are known for their many successful agriculture projects known as: Farm in the Happiness of the Meadows, Granbyenne Camerisiere, Pink Arpents Farm, Hudson Food Collective Land Trust, and The Victoria Gardens. All these accomplishments were achievable through partnering organizations and a diversified funding.</p>
<p><u>Current Endeavors</u></p> <p>Currently, Protect-Terre continues to support organizations and groups that wish to develop their own agricultural land trusts. This non-profit hosts regular meetings and educational workshops for the public and provides ongoing support to their various projects.</p>
<p><u>Key Points</u></p> <p>Protect-Terre has key motivations that include; protecting agricultural land, buildings and machinery. Their mission and purpose include conserving organic farms, educating people on farming, and providing food for local communities.</p>
<p>Quebec Federation of Non-Profit Housing Organizations (RQOH)</p>
<p><u>Accomplishments</u></p> <p>Quebec Federation of Non-Profit Organizations (RQOH) is a large network of non-profit organizations that support each other in Quebec. RQOH has accumulated approximately 1,200 members through various non-profit organizations, and collectively supports 50,000 affordable housing units. In addition, this federation is represented by more than 10,000 volunteers, and 6,500 employees.</p>
<p><u>Current Endeavors</u></p> <p>This federation currently works as a massive network of non-profit organizations that support each other. They have an ongoing relationship with the province of Quebec to carry out their mission. This includes funding various initiatives through Quebec policy, and financing housing support for non-profits organizations. In addition, this federation renewed the AccessLogis Program which include funding and developing 15,000 affordable housing units throughout Quebec.</p>
<p><u>Key Points</u></p> <p>The mission and purpose of RQOH is to support and represent non-profit organizations in Quebec. They promote the idea of the right to housing, and the sustainability of non-profit organizations. In addition, they base their federation around building a greater network of non-profits to strengthen the capacity of their mission.</p>
<p>Source: Paul Procopio. Experiential Learning, From the Group Up Conference, 2019.</p>

Figure 4. Organizations that Participated in the Conference: From the Ground Up, 2019

Chapter 8

Conclusion

Observations

Community land trusts meet the needs of lower to moderate-income households by offering the opportunity for perpetual affordable home ownership, among other opportunities, through collective land ownership. Evidently, the research has illustrated that the CLT model is a unique approach for providing and protecting affordable housing for communities facing various societal, economic, and political challenges. To elaborate, the literature review revealed that the CLT model uses strategic methods such as; a ground lease, ownership restrictions, and land stewardship to protect affordable housing in their community (Davis, 2007). Additionally, the research demonstrates the deeper purpose of CLTs, which seeks to provide access to affordable housing and community benefits (Gray, 2008). Moreover, the deeper purpose of CLTs includes using these methods to challenge issues of affordability and counter processes of gentrification (Bunce, 2017).

It is evident through the policy scoping review that the different levels of government establish their own housing policy. The housing policy analyzed are a set of guiding principles that are meant to help shape decisions. The intent of these policies is good, although greater commitment to these policies would create a greater impact on the issues of affordability and lack of affordable housing. For instance, the National Housing Strategy has the most potential to create a major change in Canadian cities for addressing issues of affordable housing, displacement, homelessness, and aiding organizations who help lower to moderate-income communities. This policy has not made major contributions in the last three years. In comparison, the provincial and municipal governments have developed policies that are a set of

guiding principles to help determine decisions when planning for land uses, conservation of land, and affordable housing. Data from the policy scoping review has revealed that the provincial and municipal level policies may not sufficiently enable CLTs in their practices and endeavors because these policies lack adequate support from the federal government, and their solutions for providing affordable housing are commonly through incentivizing the private sector. Many federal policies were analyzed, and the most compelling policy was the National Housing Strategy. The NHS has significant potential to enable CLTs through its massive funding of \$40 billion (Place to Call Home, 2017). Importantly, this policy may enable CLTs across Canada for providing affordable housing through collaborations with different levels of government, and sufficient funding distributions across various programs and initiatives. Conversely, based on my policy research the Canadian government mainly focuses on facilitating market housing construction and the housing system is influenced by the market. Conversely, CLTs remove housing from the general housing market. Revealing that the CLT approach for removing housing from the market does not align with government approaches. It is important for government to reconstruct their relationship to the provision of housing and implement legislation that serves to facilitate the success of CLTs and their functions.

Furthermore, my research found a range of limitations and challenges faced by CLTs when trying to provide and steward affordable housing. My research has expressed advantages and benefits of CLTs, and what they provide for their communities. Data from my experiential learning highlights that the advantages and limitations of CLTs are part of the ongoing process that a CLT takes on when pursuing the needs of its community. The CLT movement is growing across Canada, through community engagement, and allying with other social movements. Also, my research highlights important CLT organizations and their achievements. Finally, the

research conducted, and data collected for this Major Paper has established that CLTs have a unique role in the provision and protection of affordable housing, and this is a beneficial strategy for community-led organizations. Lastly, the CLT model is one approach for addressing affordable housing, and contesting ongoing issues faced by vulnerable communities in Canadian cities.

Recommendations

This subsection includes general recommendations for organizations and institutions who are interested in the CLT model for providing affordable housing in Canadian cities.

Canadian Network of Community Land Trusts

The Canadian Network of Community Land Trusts met for the first time for the conference, *From the Ground Up: The Community Control of Land, Housing, and the Economy* in Montreal. The establishment of this network creates great opportunities for CLTs across Canada to share experiences, spread knowledge, and provide support through a nation-wide network of organizations who share common interests. Additionally, the Canadian Network of Community Land Trusts provides a range of services, educational information, community resources, and the opportunity for CLTs to ally together.

The Canadian Network of Community Land Trusts is relatively new, and does not have the same capacity that the Grounded Solutions Network (formerly National CLT network) has developed for the CLTs in the United States. The Canadian Network of Community Land Trusts has the potential to expand and build its resources to better support CLTs across Canada. In addition, this network should be meeting a minimum of once a year to share experiences and create stronger alliances among fellow Canadian CLTs. This network can offer workshops,

programs, and other educational resources for individuals, groups, and institutions to learn about CLTs and what exactly they strive to achieve for their communities. The expansion of this network is vital to building a great capacity to help support CLTs across Canada.

Government Support

CLTs often seek assistance and funding from other organizations or donors. It is very important for CLTs to obtain enough assistance and resources for the non-profit organization to establish itself. Government support is difficult for CLTs to obtain, and often takes a tremendous amount of time and resources for the CLT to persuade local government for assistance. There needs to be greater local government support. Municipalities can provide financial, educational, and even administrative support to CLTs. This can come in the form of municipal-CLT partnerships, donated land, providing grants or low-interest loans. These sorts of assistance provide better opportunities for CLTs to successfully run long-term programs and create projects geared towards the needs of community members.

There needs to be better relationships with upper levels of government because their support will make a greater impact on the functions of CLTs. For instance, the federal and provincial governments need to provide more commitment to their policies that will enable CLTs. This includes providing more funding and resources for organizations seeking to help lower to moderate-income communities. In addition, the upper level governments could develop supportive policies that directly correlate to CLTs. Finally, these recommendations ultimately strive to urge all levels of government to develop more supportive policies and practices for organizations such as CLTs.

Supportive Agencies and Policies

CLTs would significantly benefit from gaining more support from government agencies and the implementation of supportive policies. For example, CMHC is a crown corporation of the federal government. This agency can distribute funds and provide vital support to CLTs. CMHC does provide funding to non-profit organizations, although the funds have requirements that need to be met in order to apply for the grants. Conversely, CMHC should to develop a department or team that is responsible for working with CLTs across Canada. Responsibilities would include providing resources and support in the form of administrative guidance, financial audit, quality assurance, and directly working with various communities to strategize ways to better meet their needs. Also, having CMHC representatives working with CLTs may provide better funding opportunities and make this movement more recognizable in Canada.

In addition, there needs to be more implementation and creation of supportive policies geared towards CLT non-profit organizations. For instance, the municipal levels of government should establish and implement improved forms of public policies geared towards public engagement in decisions that impact development in local communities. When neighbourhoods are facing development changes, the public has a right to be involved in these projects and should play a stronger role in participating in decision making processes. Having supportive policies that allow CLTs in decision making processes may strengthen community capacity to influence better outcomes for local communities. Similarly, there should be better implementation of land use policies that are geared towards helping non-profit housing providers. To elaborate, municipal adoption of inclusionary zoning may increase the provision of affordable housing stock in lower and moderate-income neighbourhoods through the construction of affordable units in market rate developments. Additionally, eligibility

requirements for public lands should be less restrictive for non-profit organizations seeking to develop or expand their community assets. For example, there should be policies that allow CLTs to have better access to vacant public lands for providing affordable housing, or building other community assets.

Community Benefits

CLTs often establish a set of demands that is desired by community members. These demands hope to create community benefits and are of great importance to the community because it allows their needs to be met on a local scale. Community benefits can come in the form of employment opportunities, affordable housing, community assets, or preserving certain aspects of the community. CLTs set these demands to hopefully protect their community from changes that do not correlate with the CLTs principles. Ultimately, communities should develop realistic demands for community benefits, which will protect the viability of CLT functions and still address the most important needs of community members. Furthermore, CLTs should pursue relationships with relative organizations and institutions, such as affordable housing providers or local government, to secure their demands for community benefits.

Limitations and Concluding Thoughts

Finally, this Major Paper explored the roles that CLTs have in providing and protecting affordable housing. Many communities in Canadian cities are facing ongoing challenges with affordability, displacement, homelessness, lack of resources, and processes of gentrification. The CLT model has been investigated as one alternative strategy to help alleviate these pressures. Throughout this investigation, I acknowledge that there are various limitations to my research. For instance, the investigation of the number of Canadian CLTs was limited, and

including more information on these organizations may have presented a better view of the Canadian CLT movement. Second, the policy scoping review explored important policies relating to housing, however including policy from different Canadian provinces and municipalities may have highlighted different ways policy influences housing. Lastly, perspectives from policymakers were not included in this paper, which may have provided greater insight to understand how policy shapes housing, and how community-led organizations can harness policy to plan for housing.

The research conducted for this Major Paper was thorough and provided a range of results to evaluate. Conversely, the research for this paper can be expanded with the ongoing exploration of the growing CLT movement in Canada. This Major Paper is important for the discussion of CLTs and their functions, providing affordable housing, and government involvement in housing. Lastly, the research, data, and recommendations in this paper reveal information about CLTs, contributes new strategies for helping dispossessed communities, and informs individuals, organizations, and institutions who may be interested in this model for providing affordable housing.

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