

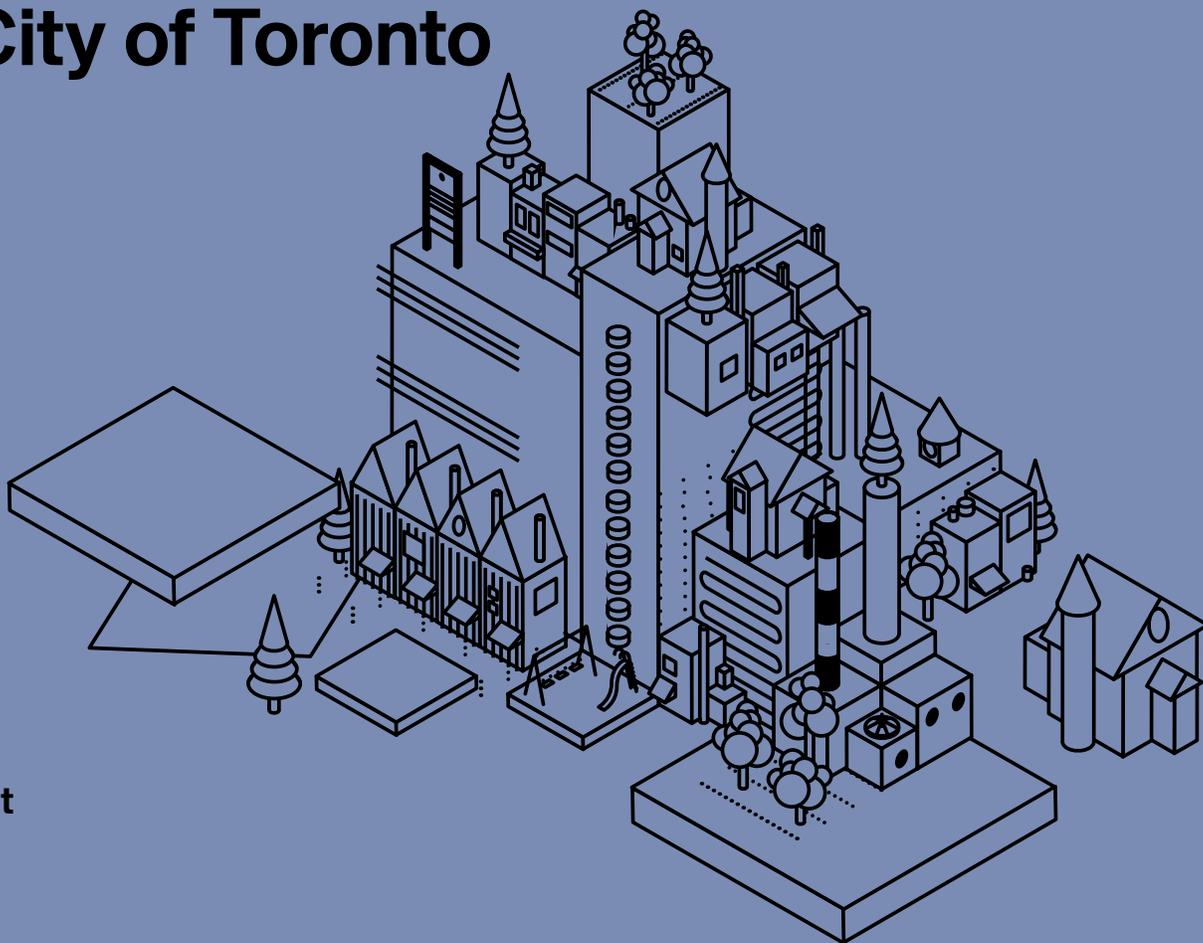
**Parkdale
Neighbourhood
Land Trust**

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**Neighbourhood
Land Trust**

The Path to a City-CLT Partnership

Learnings from NLT's Experience of Collaboration and Partnership with the City of Toronto



**Full Report
Version 1
2024**

Acknowledgments

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01

Introduction

The Neighbourhood Land Trust (NLT) is a charitable community land trust (CLT) that owns and stewards land and housing on behalf of communities in Toronto's west end. NLT ensures that its community-owned lands are used to provide significant community benefits, including affordable housing, supportive housing, and community economic development. Between 2018 and 2023, NLT experienced a highly successful period of growth, securing 85 properties with 206 affordable rental units. Looking ahead, NLT plans to expand its assets through a robust project pipeline, to reach a portfolio of 300 affordable units by 2026, as outlined in its Strategic Plan.

NLT's success has been due, in part, to the development of a supportive and collaborative relationship with the City of Toronto. All of NLT's affordable housing projects to date have been made possible through partnerships with and support from the City of Toronto. Additionally, NLT has collaborated with the City on the development of multiple municipal housing policies, creating an enabling and supportive policy environment for NLT and other non-profit housing organizations.

While every municipality and CLT is unique, there may be opportunities for collaboration between other CLTs and their municipalities, which could yield similarly mutually beneficial outcomes. This resource reflects on NLT's experience in developing a collaborative and mutually beneficial relationship with the City of Toronto and offers guidance on how other CLTs and municipalities might cultivate similar partnerships.

Based on NLT's experience working with the City of Toronto, we have identified key alignments of goals of CLTs and municipalities and opportunities for collaboration.

Alignment of Goals of CLTs and Municipalities & Opportunities for Collaboration

1. Understanding of Housing Needs and Market Conditions

- Municipalities: Possess a broad understanding of housing needs and targets at the municipal level.
- CLTs: Offer a more localized perspective on housing needs and market conditions.

2. Preventing and Addressing Displacement and Homelessness

- Municipalities: Hold responsibility for responding to homelessness and have a vested interest in homelessness prevention and eviction mitigation.
- CLTs: Provide housing for unhoused individuals and secure at-risk housing, preventing tenant displacement and potential homelessness.

3. Control and Stewardship of Land

- Municipalities: Oversee land use planning to serve the municipality's best interests and the public good.
- CLTs: Focus on local control and stewardship of land for community benefit, leveraging their expertise in local land use

4. Affordable Housing Supply and Stewardship

- Municipalities: Aim to ensure an adequate supply of affordable housing that is well-maintained.
- CLTs: Specialize in the acquisition, development, and stewardship of affordable rental housing, ensuring its long-term affordability.

5. Stewardship of Community Benefits from New Development

- Municipalities: Are responsible for securing community benefit contributions from developers, which are invested in community infrastructure, assets (including affordable housing), and economic development initiatives.

- CLTs: Can receive and manage community benefit contributions by investing in community assets, and leveraging their stewardship activities (e.g., procurement) to promote economic development.

How CLTs Can Support Municipalities

With their unique community-based model of land stewardship, CLTs can assist municipalities in the following ways:

- Supporting municipalities in achieving their affordable housing and homelessness objectives by implementing a housing model that ensures long-term rental affordability, preserving existing rental housing, enhancing housing security and stability for tenants, and offering reliable property stewardship.
- Informing policy and program development and monitoring with insights into local housing needs, market conditions, and land use issues.
- Building relationships between municipal staff and local stakeholder groups, including service providers and individuals with lived experiences of housing needs.
- Educating local community members about policies that could increase the availability and supply of affordable housing.

How Municipalities Can Support CLTs

Municipalities can support CLTs by creating enabling policy and helping them access land, funding, property tax and fee exemptions, and rent supplements to:

- Acquire land or buildings for affordable housing.
- Repair or retrofit existing affordable housing.
- Redevelop and expand affordable housing stocks.
- Secure rezoning and approvals related to redevelopment, intensification, or new development.

02

NLT's Experience of Collaboration and Partnership with the City of Toronto

1. The Parkdale Rooming House Study: An audit of local affordable rental stock and policy proposals based on local insights and knowledge

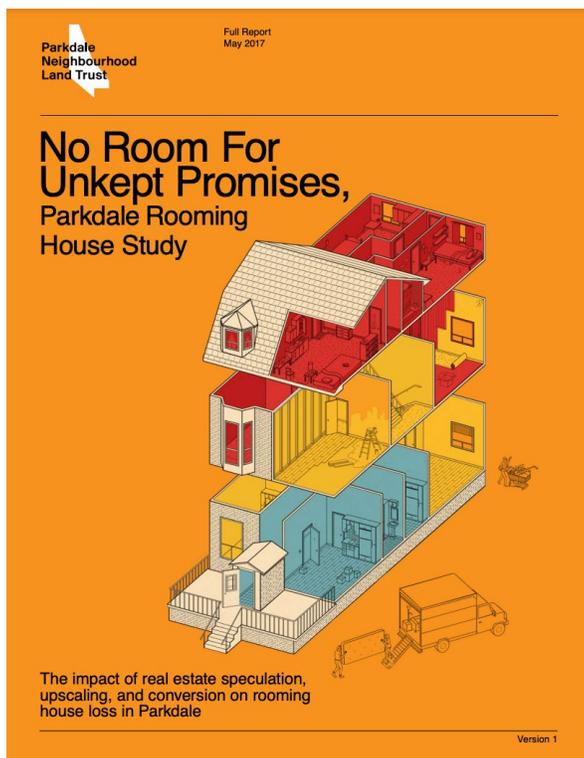
One of NLT's earliest and most impactful projects was the *Parkdale Rooming House Study* (2017). This study was instrumental in establishing NLT's relationship with the City of Toronto. It not only filled critical data and knowledge gaps about the rooming house stock in Parkdale, but also demonstrated NLT's value as a values-aligned partner capable of contributing to the City's policy development, homelessness prevention, and affordable housing preservation efforts.

Context:

Rooming houses represent the last bastion of deeply affordable private market rental housing in Toronto. Despite anecdotal evidence suggesting that this housing stock was rapidly dwindling, the City had limited information about these properties in 2017. Basic details such as the number of rooming houses, their locations, the number of dwelling rooms, and the tenant population were largely unknown. Although the City had a licensing system for rooming house operators in some areas, it was poorly enforced, resulting in many unlicensed operators and incomplete data, even in regions where licensing was required. Without baseline data on rooming houses and dwelling rooms, the City was unable to monitor changes effectively, understand the role of rooming houses in housing low-income tenants, develop policies to preserve this stock, or present a compelling business case for preservation measures.

Story:

With the support of the Maytree Foundation, NLT set out to fill this data/knowledge gap by undertaking the Parkdale Rooming House Study. The study collected data on a property-by-property basis in the Toronto neighbourhood of Parkdale to identify and quantify the number of rooming house buildings, units, and residents within the community. The study tracked the housing stock and also the tenants, enabling NLT to identify the scale of potential tenant displacement and potential homelessness that would result from the loss of affordable dwelling rooms and the implications of not taking steps to preserve the housing stock.



Through interviews with tenants and landlords, the study identified factors contributing to the loss of affordable dwelling rooms and proposed several policy solutions, including:

1. Expanding the City's rental replacement policy to cover rooming house properties with six or more dwelling rooms, ensuring no net loss of rooming house rooms in Parkdale and maintaining the current level of affordable housing.
2. Launching a demonstration project to establish the feasibility of rooming house preservation through non-profit acquisition, rehabilitation, and stewardship by the Land Trust and its partners.
3. Creating a Small Site Affordable Housing Acquisition Fund to provide capital for non-profit organizations to acquire and preserve at-risk affordable rental properties, including rooming houses.

The Parkdale Rooming House Study provided the City of Toronto with a comprehensive mix of quantitative housing stock data and qualitative insights into the complex dynamics of Parkdale's low-end rental and real estate market.

The study raised awareness among community members, policymakers, and politicians about the critical issue of rooming house loss and introduced new, experience-based policy recommendations. It also helped build connections with City staff in divisions such as Municipal Licensing and Standards, Shelter Support and Housing, and the Housing Secretariat, establishing NLT as a key stakeholder and potential community partner. Furthermore, the study played a crucial role in persuading Parkdale's City Councillor, Gord Perks, to champion the report's policy recommendations.

Ultimately, the Parkdale Rooming House Study was central to NLT's success in convincing the City to expand the rental replacement policy to include rooming house properties with six or more dwelling rooms and to pursue a demonstration project focused on rooming house preservation through non-profit acquisition, rehabilitation, and stewardship by NLT and its partners.



2. The Dwelling Room Preservation Policy Initiative: Community-Engaged Policy Development to Advance CLT-Enabling Policies and Programs

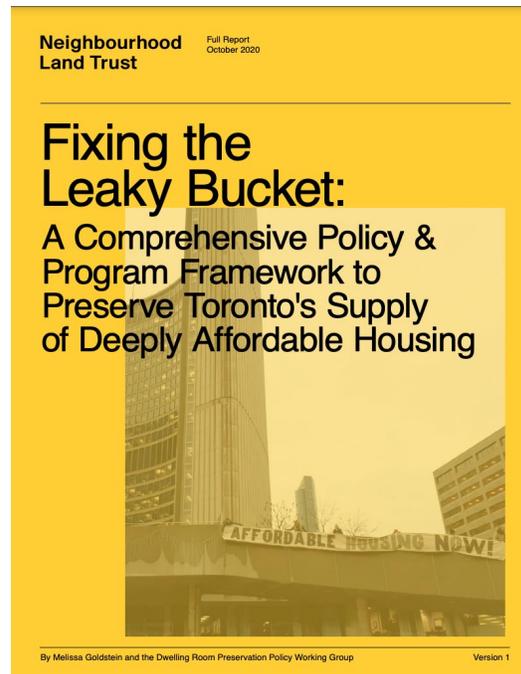
The Dwelling Room Preservation Policy Initiative played a crucial role in fostering collaborative relationships with the City of Toronto and establishing the policy framework necessary to support NLT's efforts.

Context:

In 2019, the preservation of existing private market affordable housing was not yet a priority for the City of Toronto, as reflected in its policies and stated housing priorities. To better support the preservation of affordable private market rental housing, new enabling policies and programs were needed. The Parkdale Rooming House Study had already raised awareness about the need to preserve rooming houses and other low-end market rental housing, placing private market affordable housing preservation on the City's agenda and encouraging concrete action. However, preservation remained a relatively marginal issue, and the City lacked specific policies to support the preservation of affordable private market rental housing.

Story:

With the backing of the Maytree Foundation and the Ontario Trillium Foundation, NLT launched a second collaborative research project: the Dwelling Room Preservation Policy Initiative. This initiative was designed to build on previous successes and further NLT's efforts to preserve affordable housing in Parkdale. The Initiative centered on community-based policy development, where a working group composed of community stakeholders—including community organizations, service providers, individuals with lived experience, and policy experts—met monthly to explore, workshop, and co-develop policy options aimed at



preserving existing affordable private market rental stock. The working group coordinator contributed research on enabling policies from other jurisdictions, providing a foundation for the group's discussions and developments.

Although City staff from various divisions were not formal members of the working group, they participated throughout the Initiative. Their involvement included sharing insights, gathering input to inform developing policies, and attending meetings to discuss policy ideas and opportunities. The Initiative was strategically designed to align with the City's development of a new Official Plan Amendment. This amendment required the replacement of demolished dwelling rooms in newly proposed buildings and ensured that affected tenants

received compensation, relocation support, and the right to return—a policy direction pursued as a result of NLT’s Rooming House Study. This parallel process ensured that the community and key stakeholders were well-positioned to provide meaningful input into the policy’s development.

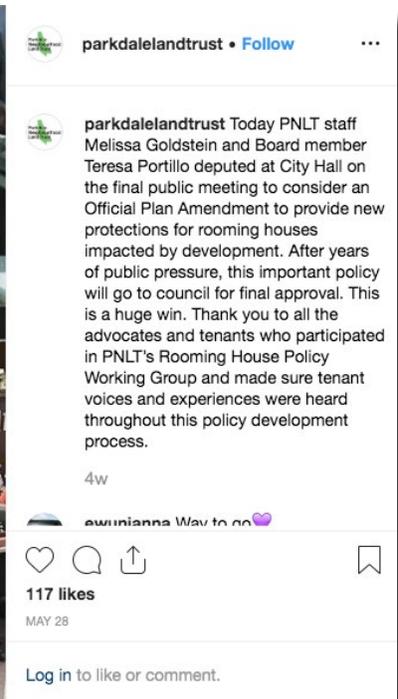
During this time, the City of Toronto also began developing its new Housing Plan. The working group seized this opportunity, taking a leading role in crafting policy proposals focused on preserving deeply affordable rental stock and organizing advocacy efforts to support these proposals. The Initiative culminated in the release of a comprehensive report in 2020 titled *Fixing the Leaky Bucket: A Comprehensive Policy & Program Framework to Preserve Toronto’s Supply of Deeply Affordable Housing*. Since its release, several of the policies developed and recommended by the working group have been adopted by the City, often in modified forms. These include:

- City-wide rooming house legalization through as-of-right zoning.
- A small sites rental acquisition program (originally proposed in the Rooming House Study), now

implemented as the City of Toronto’s Multi-Unit Residential Acquisition (MURA) program.

- A choice-based housing access system for filling all vacant affordable housing units generated through City funding or policies.
- Expansion of rental replacement requirements to include the replacement of dwelling rooms in redeveloped rental properties.
- Modifications to the Open Door program to exclusively create and preserve permanently affordable housing, making it more accessible to non-profit applicants.
- Introduction of a vacancy tax to generate funds for property acquisition (although not included in the report, this was advocated for by the working group).

This initiative also led to joint discussions between NLT and City staff with other levels of government about the potential for a federal funding program to support housing acquisition. As a result, the 2024 federal budget announced a \$1.5 billion Canada Rental Protection Fund to support the acquisition of rental units by affordable housing providers.



3. Support for Acquisition of At-Risk Affordable Rental Housing

Story:

In 2018, NLT made over a dozen attempts to acquire at-risk rooming houses, but these efforts fell short primarily due to a lack of government funding. To advance its goal of preserving affordable rental housing, NLT recognized the need for new enabling policies. Between 2018 and 2020, NLT conducted two research studies to identify such policies. The 2018 report, *Saving Room: Community Action and Municipal Policy to Protect Dwelling Room Stock in North American Cities*, by policy researcher Emily Paradis, highlighted the necessity for municipal programs that facilitate the transfer of private rooming houses to non-profits. NLT's 2020 report, *Fixing the Leaky Bucket: A Comprehensive Policy Framework to Preserve Toronto's Supply of Deeply Affordable Housing*, explored the success of Municipal Small Site Acquisition Programs in cities like San Francisco and proposed potential guidelines for a similar program in Toronto. These findings were shared with City staff and

housing advocates across Toronto. Building on this research, NLT persuaded local City Councillor Gord Perks to champion a City-funded pilot project to test the proposal's effectiveness. The Parkdale Rooming House Pilot aimed to showcase the benefits of acquiring at-risk affordable private market housing to prevent the displacement of vulnerable, low-income tenants. It also tested how the City could efficiently disburse acquisition funding through a two-phase RFP process: a pre-qualification round and a final round for property approval.

Key to advancing this policy was the support from champions within both the Council and City bureaucracy. Sean Gadon, head of the City's Affordable Housing Office, played a crucial role in advocating for the Pilot. He worked closely with NLT and Councillor Perks to design and implement the program. Councillor Perks, with backing from Deputy Mayor Ana Bailao,



Community members celebrate PNLT's first residential acquisition: a 15-unit rooming house at 26 Maynard Avenue, 2019.



Councillor Gord Perks & Deputy Mayor Ana Bailao announce Pilot Funding, 2019.

provided both public and political support for the Pilot. NLT's efforts, combined with those of supportive City Council members, brought the concept of acquisition into the media spotlight, generating substantial public interest and enthusiasm. When NLT successfully responded to the Request for Proposals and acquired its first property—a 15-unit rooming house at 26 Maynard Avenue—the acquisition was celebrated as

a “feel-good” story in local and national media. This success underscored the need for and value of a permanent acquisition program and highlighted its political appeal.

The Pilot's success, along with several subsequent City-funded acquisition projects, led to the creation of Toronto's Multi-Unit Residential Acquisition (MURA) Program. MURA provides City funding and incentives to support the acquisition of private market rental housing by non-profit housing providers, including Indigenous housing providers, co-operatives, and community land trusts. The program aims to secure at-risk private market rental housing as permanently affordable non-profit housing.

A Housing Policy staff member in the Housing Secretariat was instrumental in advancing this policy, while Deputy Mayor Ana Bailao played a crucial role in securing MURA's approval and funding across the political spectrum.



Community members celebrate NLT's acquisition of a 36-unit small apartment building at 22 Maynard Avenue, 2021.



City of Toronto Mayor Olivia Chow discusses increased funding for MURA and other housing programs, 2023.

In 2021-2022, MURA funding enabled NLT to preserve a second property—a 36-unit small apartment building at 22 Maynard Avenue. In addition to capital funding for acquisitions, the City provided property tax exemptions and rent-geared-to-income (RGI) supplements. These supplements are vital as they ensure eligible tenants pay deeply affordable rents, matching social assistance shelter allowances, with the supplements covering the gap to 80% of average market rent (AMR), necessary for covering ongoing operating costs.

Through the 2022 and 2023 MURA funding rounds, \$46 million was awarded to non-profit organizations for acquiring at-risk affordable rental housing. In just two years, non-profits acquired buildings totaling 236 units/rooms. In 2024, as part of Mayor Olivia Chow's housing mandate, the City of Toronto increased MURA's budget by \$41 million, including \$21 million from the federal Housing Accelerator Fund, \$10 million from the provincial Building Faster Fund, and \$10 million from City funds. The City has committed an additional \$59 million in Housing Accelerator funding to MURA over 2025 and 2026, with \$10 million from the Vacant Home Tax allocated to MURA in 2025.

With annual MURA funding now in place, NLT aims to demonstrate how sustained support can enable CLTs to maintain a steady pipeline of projects, increasing the City's non-profit affordable housing stock. Through MURA, the City supports NLT and other non-profit housing providers in preserving local affordable rental housing, while these organizations contribute to tangible projects that advance the City's housing goals.

In recognition of NLT's contributions, in 2024 Toronto Mayor Olivia Chow stated:

"Parkdale's Neighbourhood Land Trust has shown us all what's possible when communities come together to save affordable housing, and protect their neighbours from evictions and rent increases. The City of Toronto has followed the Land Trust's lead in establishing and expanding our housing acquisition fund, and now the federal government has taken notice. I want to congratulate the Land Trust for their trailblazing work - taking a successful model in Parkdale to drive a national conversation and win a national program. I look forward to continuing our shared work of protecting renters and affordable homes."

4. Preservation of At-Risk Social Housing through Municipal Transfer of Housing to CLTs

Context:

In 2010, the City of Toronto proposed a highly controversial plan to sell off a portion of the Toronto Community Housing Corporation's (TCHC's) scattered homes portfolio to generate revenue to address TCHC's multi-billion dollar repair backlog. Despite considerable public opposition, 158 vacant homes from the portfolio were sold, leaving the fate of the remaining 700+ scattered homes undecided. Following advocacy by tenants, housing advocates, and progressive City Councillors, two separate task forces recommended transferring these homes to a non-profit, co-op, or land trust.

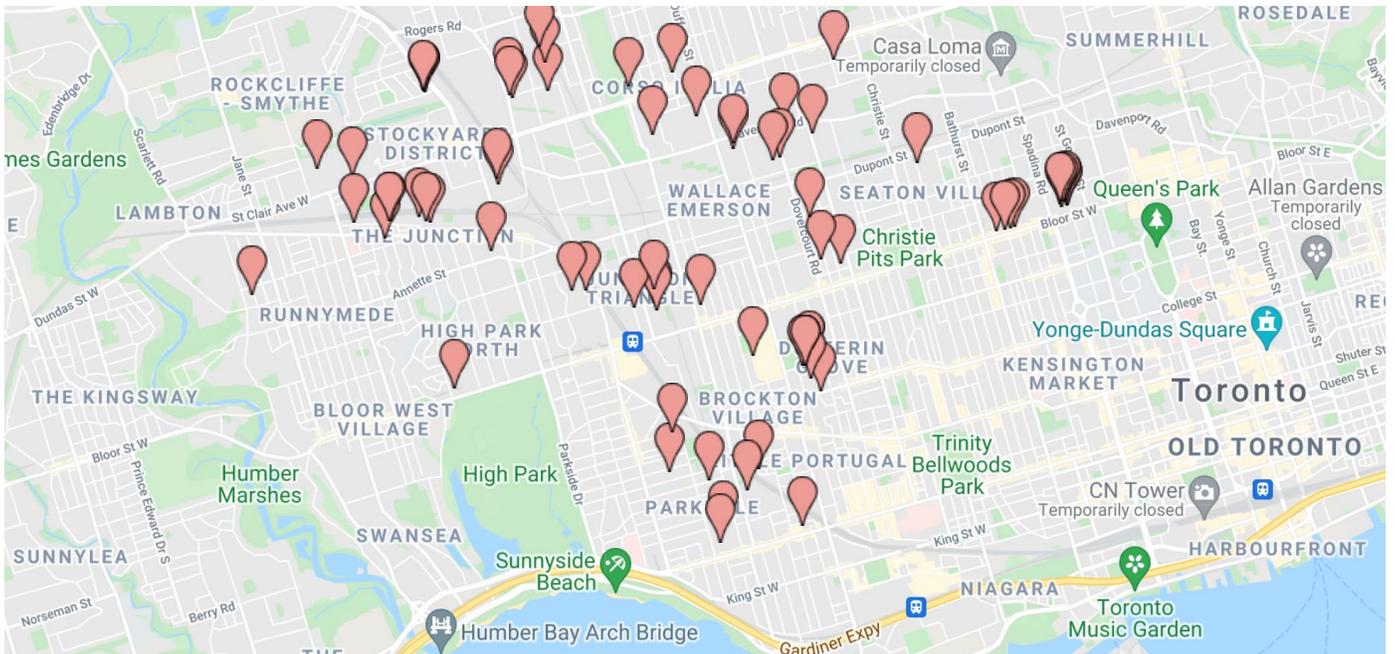
Story:

Given the City's recognition of land trusts as values-aligned organizations committed to long-term land stewardship and permanent affordability, NLT was well-positioned to support the City's goal of transferring properties to organizations capable of better managing and maintaining them as permanently affordable housing. In 2020, the City issued a Request for Proposals (RFP) to select organizations to receive the portfolio.

After a two-year proposal review and negotiation process, the City decided to transfer the homes to two land trusts: NLT, which acquired 82 west-end properties with 153 units, and Circle Community Land Trust, which acquired the remaining 550+ houses in TCHC's scattered home portfolio.



NLT, YWCA, and Circle CLT celebrate the Scatter Homes funding announcement with former Mayor John Tory and Minister Ahmed Hussen in 2022.



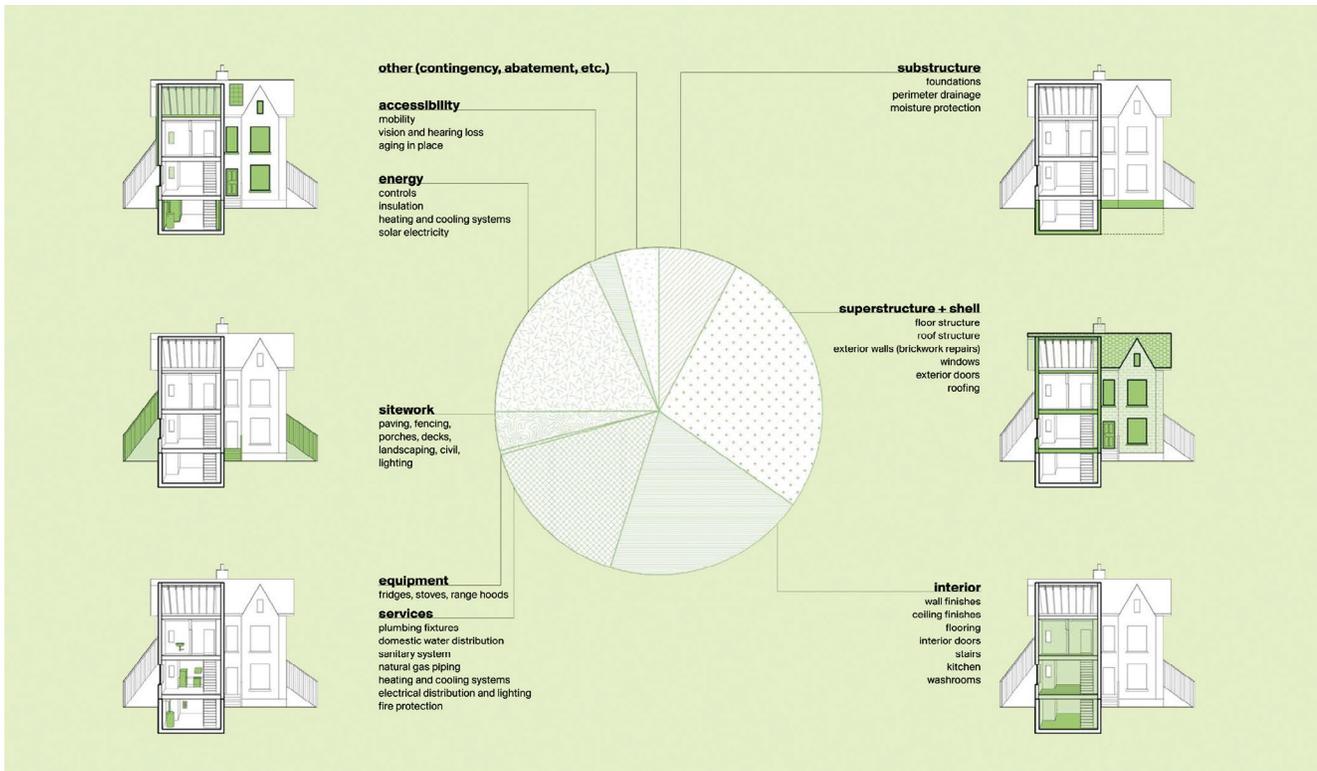
Map of scatter home properties acquired by The Neighbourhood Land Trust, 2021.

For this project, NLT partnered with YWCA Toronto as the social housing operator for these properties. As a large and experienced community housing provider, YWCA Toronto was an ideal partner to operate this predominantly family-sized unit portfolio. This partnership was crucial to NLT’s success in taking on this large portfolio, enabling the quick scale-up of an operations team in advance of the acquisition and ensuring stable ongoing operations. YWCA Toronto provides property management and tenant services and facilitates access to vacant units for households led by women and gender-diverse individuals from Toronto’s subsidized housing waitlist. In this way, while the City has transferred the portfolio to NLT, it continues to meet its own housing goals.

This was a significant accomplishment for NLT, YWCA Toronto, tenants, and the City. As NLT Board President Ayal Dinner shared, “NLT is honored to be partnering with YWCA Toronto and the City to improve and steward this important social housing portfolio on behalf of communities across the west end of Toronto. Through our unique community ownership model, the Land Trust will ensure that these homes are preserved and protected as permanently affordable rental housing,

while also providing tenants new opportunities to participate in decisions about their housing and community.” This sentiment was echoed by Tenant Advisory Committee member Anna Marie Hubbard, who said, “We are all very excited to be a part of this transition and are glad that these units will remain in the community as they are integrated into NLT because we are invested in our homes and can see that NLT and YWCA Toronto also feel that this investment is worth preserving.”

Through this City-led process, NLT had a unique opportunity to acquire a large housing portfolio at a nominal below-market cost. In exchange, NLT was contractually obligated to bring all buildings into a state of good repair within five years and to maintain the housing as affordable rental housing for 99 years. Before proceeding with the acquisition, it was crucial for NLT to understand the capital repair needs of this portfolio and secure potential funding. To this end, with financial support from the City, NLT undertook a comprehensive due diligence process beginning in 2021, which included inspections of all properties and resulted in a 5-Year Capital Renewal and Improvement Plan for the portfolio.



To date, NLT has secured over \$23 million in funding and financing from the City and CMHC jointly, to support capital repairs and improvements to the scattered homes portfolio. Additionally, the City of Toronto provides rent-geared-to-income (RGI) supplements for eligible existing and new tenants in the portfolio, ensuring truly affordable rent levels for the long term.

The City supported this project by:

- Allocating a \$539,000 grant from the Canada-Ontario Community Housing Initiative (COCHI) to NLT to support due diligence, transition planning, and the development of a 5-year capital repair program for the portfolio. As the Service Manager, the City of Toronto has the authority to allocate COCHI funds.
- Providing \$5.55 million in COCHI capital grants to NLT for renovations and redevelopment. This contribution was crucial in enabling NLT to secure \$17 million in funding and financing from the federal CMHC Co-Investment Program.
- Offering YWCA Toronto RGI rent supplements for

up to 100% of the units (currently around 60%, allocated based on household eligibility and consent).

- Granting a 100% property tax exemption.
- Providing development fee exemptions through the City's Open Door program for redevelopment projects aimed at creating additional new affordable rental units.

This strong City-CLT partnership highlights the crucial role CLTs play in preserving community housing assets for long-term affordability and stewardship. When public bodies or existing community housing providers sell or transfer these assets, it threatens long-term affordability. CLTs, with their dedicated focus on property stewardship and affordability, are uniquely positioned to tackle this issue. By transferring at-risk properties into community ownership, CLTs prevent their sale to the private market, thus preserving affordable housing. As expert asset managers, CLTs undertake necessary building improvements or redevelopment, ensuring the long-term security of affordable housing.

5. Support for Development of New Infill Affordable Rental Housing on CLT-Owned Lands

In recent years, NLT has commenced efforts to increase its portfolio of rental housing through the intensification of some of the sites in its portfolio. NLT is currently implementing 3 intensification projects that together will produce 21 affordable rental units.

The City of Toronto plays a crucial role in supporting NLT's efforts to build affordable housing, primarily by providing essential funding and incentives. The City's support includes:

- **Open Door Affordable Housing Program:** Through this program, the City offers financial contributions, including capital funding, fee and property tax relief, expedited planning approvals, and access to surplus public land.
- **Funding Administration:** As the Service Manager, the City administers funding transferred from the Province and Federal Government.

- **Rental Supplements:** The City allocates rental supplements to projects, enabling NLT to offer more deeply affordable rents.

Summary of Active Projects & City Contributions:

128 Havelock Street: This unoccupied single-family home and former TCHC property, will be redeveloped into a 10-unit apartment building, with three accessible units. The capital funding for this project includes:

- \$3.1 million forgivable loan from Canada-Ontario Community Housing Initiative (COCHI)
- \$800,000 in Section 37 funds
- Exemptions for Development Charges, permit fees and property tax from the City of Toronto's Open Door Affordable Housing program



Rendering of project to construct 10 units at 128 Havelock Street, created by LGA Architectural Partners



Rendering of the potential intensification project to add 9 new accessible units at 22 Maynard Avenue, created by LGA Architectural Partners

6 Shipman Avenue: This dilapidated single-family home and former TCHC property, will be demolished and a new 2-unit home will be constructed, with 1 accessible unit. The capital funding includes:

- \$185,000 in Section 37 funds
- Exemptions for Development Charges, permit fees and property tax from the City of Toronto's Open Door Affordable Housing Program

22 Maynard Avenue: This 36-unit building, acquired through MURA, will see the construction of a fourth floor with nine new accessible units.

- Exemptions for Development Charges, permit fees and property tax from the City of Toronto's Open Door Affordable Housing Program

6. Development of New Affordable Housing on Land Leased from the Municipality

One of the most impactful ways the City can support CLTs is by providing land for affordable housing development, either through transfer or lease. In return, CLTs contribute to the City's housing goals by constructing and managing new rental housing, while ensuring long-term affordability. Additionally, CLTs are uniquely positioned to build local support for these projects, reducing opposition (NIMBYism) and ensuring that new housing meets community needs. City-CLT partnerships of this type have proven successful in Vancouver and Calgary, where CLTs are delivering hundreds of affordable housing units on land leased from municipalities.

The upcoming Parkdale Hub project—a redevelopment of City-owned lands in Toronto led by CreateTO as part of the City's Housing Now program—offers NLT an opportunity to bid in a public Request for Proposals

(RFP) process to develop and operate 171 rental housing units at the Hub, with 30-50% designated as affordable. The RFP is expected to be issued in late 2024, with the City offering a 99-year land lease to the winning team. In preparation, NLT has formed a team of partners and consultants to prepare a proposal that aims to address priority local housing needs and prioritize equity-deserving tenants.

It is important to note that this model of affordable housing development is relatively new for the City of Toronto. NLT's experience with this process will provide valuable insights into the support CLTs and other nonprofits need to successfully bid on and execute such projects, particularly in securing capital funding and partnering with residential developers.



Rendering of the potential Parkdale Hub development, created by DTAH for CreateTO.

03

Opportunities for CLT Collaboration with Municipalities

In the current landscape, where upper levels of government are not providing sufficient funding for affordable housing preservation and development, municipal support for Community Land Trusts (CLTs) is crucial. For the Neighbourhood Land Trust (NLT), the alignment of goals and strengths with the City of Toronto creates numerous opportunities for collaboration and the development of mutually beneficial initiatives.

Opportunities for CLT Collaboration with Municipalities

CLT-led opportunities:

- 1. Identifying Alignment of Goals and Strengths:**
CLTs can identify areas where their strengths—such as understanding housing needs, preventing displacement, and stewarding land and property—align with municipal goals. By leveraging these strengths, CLTs can forge effective partnerships with municipalities.
- 2. Strategic Opportunities for Collaboration:**
CLTs can actively seek and capitalize on strategic opportunities to collaborate with municipalities. These may include implementing housing projects that meet municipal targets, supporting efforts to prevent homelessness, informing policy development, and educating the community about enabling policies. Aligning CLT housing targets with municipal goals strengthens these collaborations.
- 3. Community-Led and Data-Driven Policy Development:** CLTs are uniquely positioned to engage community stakeholders, service providers, policy experts, and individuals with lived experience. By collecting local data and insights, CLTs can complement and inform municipal policies that support shared goals, such as preserving affordable housing and preventing homelessness.
- 4. Championing Policy Recommendations:**
CLTs can build local support and cultivate champions within municipal councils and bureaucracies to advocate for policy recommendations that align with the shared goals of the CLT and municipality.
- 5. Engaging Equity-Deserving Groups:**
CLTs can involve and advocate for equity-deserving groups that may have been underrepresented or

underserved by traditional planning processes and existing affordable housing options. This helps municipalities address historic and ongoing equity issues and service gaps.

- 6. Pilot Projects:** CLTs can demonstrate the feasibility and value of their initiatives through municipally funded pilot projects. Successes from these pilots can then be used to garner support for permanent programs at both municipal and other government levels.
- 7. Long-Term Partnerships:** CLTs can work towards establishing long-term partnerships with municipalities. Building on a track record of smaller successes, these partnerships can facilitate ongoing collaboration to address housing needs, preserve affordable housing, and develop new initiatives.

CLT/Municipally-led opportunities:

- 8. Internal Champions:** CLTs and municipal staff can identify and build relationships with champions within municipal councils and bureaucracies who are sympathetic to local housing issues. These internal champions can accelerate productive collaboration between CLTs and municipalities.
- 9. Advocacy and Policy Influence:** CLTs and municipalities should collaborate to advocate for supportive policies and programs at other levels of government. Successful partnerships can be showcased to demonstrate the impact and value of CLT initiatives in addressing housing affordability challenges.

Municipally-led opportunities:

- 10. Funding for Acquisitions:** Municipalities can support CLTs by providing funding for acquisition projects, either through one-time contributions or by establishing an ongoing municipal acquisition program. Where possible, grants should be provided instead of forgivable loans to help CLTs build equity and resilience.
- 11. Funding for Repair and Retrofit:** Municipalities can offer direct funding to help CLTs bring community-owned affordable housing into good repair and improve accessibility or sustainability. As with acquisitions, grants are preferable to forgivable loans.
- 12. Land for Affordable Housing:** Municipalities can provide land to CLTs through transfer, sale, or long-term leases. This support enables CLTs to develop and provide affordable housing, contributing to municipal housing targets.
- 13. Property Tax and Development Fee Exemptions:** Municipalities can grant CLTs exemptions from property taxes and development fees for affordable housing projects.
- 14. Rental Housing Supplements:** Municipalities can offer rental housing supplements to CLTs, enabling them to provide deeply affordable housing to community members.

Conclusion

In conclusion, the collaboration between Community Land Trusts (CLTs) and municipalities, such as the partnership between the Neighbourhood Land Trust (NLT) and the City of Toronto, presents a powerful opportunity to address housing affordability challenges. By aligning goals, leveraging strengths, and capitalizing on strategic opportunities, CLTs and municipalities can work together to preserve and expand affordable housing. These partnerships not only enhance the effectiveness of housing initiatives but also ensure that they are community-driven, equitable, and sustainable. As demonstrated by the 14 opportunities outlined, such collaborations have the potential to create lasting positive impacts on housing affordability, community resilience, and social equity across Toronto and beyond.

APPENDIX A:

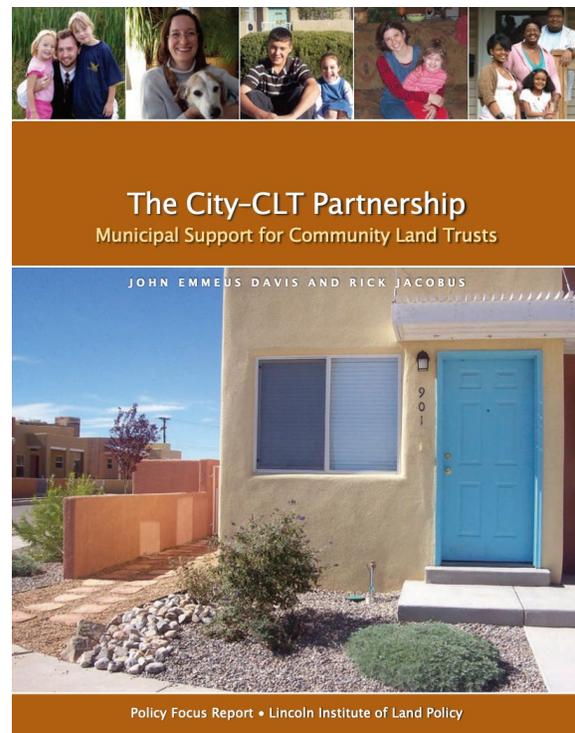
Insights From CLT Partnerships with Municipalities in the US

In *The City-CLT Partnership: Municipal Support for Community Land Trusts*, Davis and Jacobus (2008) identified several key insights regarding partnerships between CLTs and municipalities in the United States:

Historically, most U.S. municipalities were hesitant to commit significant resources to a CLT's projects and operations until the land trust was well established. However, in recent years, this dynamic has shifted considerably. With the housing affordability crisis gaining widespread attention, municipalities are increasingly taking an active role in the creation and early development of CLTs. Some municipalities are even leading the way in establishing CLTs or becoming involved shortly after community leaders initiate the planning process.

- Municipalities have supported CLT development in various ways, including:
- Leading research and introducing the CLT model to political representatives and the broader community (e.g., Portland, Burlington, Chicago).
- Participating in the initiation and planning of CLTs (e.g., Chapel Hill, Irvine, Chicago).
- Supporting CLT staffing and administration (e.g., Chicago, Delray Beach).
- Funding consultants to assist with CLT planning (e.g., Burlington, Chicago, Delray Beach, Highland Park, Irvine, Phoenix, Portland, San Bernardino County, Sarasota).
- Providing startup financing (e.g., Burlington, Minneapolis, Truckee-Tahoe).
- Adapting existing funding programs to accommodate CLTs (e.g., Chicago, Portland, Chapel Hill).
- Offering operating grants to support the early years of CLT operations (e.g., Chicago, Sarasota County).

- Helping to build a CLT's portfolio through equity investments, low-interest loans, conveyance of publicly owned lands, or transfer of publicly owned or mandated housing units (e.g., Delray Beach, Irvine, Syracuse, Albuquerque, Washington, D.C.).
- Providing general operating grants to cover staff salaries, office rent, supplies, and other program costs not directly tied to specific housing developments.
- Ensuring fair property tax assessments and taxation (e.g., Madison, Boulder County, Portland).
- Regulating CLT activities, such as monitoring and enforcing ground lease terms.





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