



Toronto

PRESERVING BLACK COMMUNITIES APARTMENT AFFORDABILITY AROUND TRANSIT IN TORONTO

Focus on the Jane Finch Community

Technical Assistance Panel | March 6–8, 2024

About

Urban Land Institute

The Urban Land Institute is a global, member-driven organization comprising more than 48,000 real estate and urban development professionals dedicated to advancing the Institute’s mission of shaping the future of the built environment for transformative impact in communities worldwide.

The extraordinary impact that ULI makes on land use decision-making is based on its members sharing expertise on a variety of factors affecting the built environment, including urbanization, demographic and population changes, new economic drivers, technology advancements, and environmental concerns. Through outreach programs, including technical assistance and Advisory Services panels, members lend their expertise to communities in solving their most intractable issues.

Cover photo: Model of Jane Finch community in community engagement space at Jane Finch Mall. (ULI)

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Technical Assistance Panels

The technical assistance panel (TAP) program is a way for ULI members to assist public agencies and non-profit organizations, and to give back to their communities. In over 75 years, the advisory services have undertaken over 700 panel studies on a broad range of issues globally. TAP members combine their individual expertise with the resources of ULI to provide an unbiased, neutral perspective on land use and real estate issues. TAP members are volunteers and receive no remuneration for their time.

ULI Toronto

ULI Toronto is the District Council of the Urban Land Institute with 2200+ members in the Greater Golden Horseshoe. Toronto is a ULI leader in outreach efforts, breaking records for attendance and the number of member engagement programs conducted. ULI Toronto promotes the mission of ULI by serving the private sector, not-for-profit, and public-sector professionals with education on best practices, cutting-edge research, and serving the region’s communities with technical assistance. The District Council is dedicated to shaping the built environment for transformative impact.

ULI Terwilliger Center for Housing

The ULI Terwilliger Center for Housing was established in 2007 with a gift from a long-time ULI member and former chair, J. Ronald Terwilliger. The mission of the Terwilliger Center for Housing is to ensure that everyone has a home that meets their needs at a price they can afford. Our goal is to catalyze the production and availability of a full spectrum of housing options.

The ULI’s Terwilliger Center for Housing through its [Attainable Housing for All Initiative](#) leverages TAPs and other forums to directly engage with local communities, bringing expertise to solve unique affordability challenges and expand the production and preservation of attainable housing. This initiative is possible due to the generous support of Thomas Toomey.



About

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Land Acknowledgement

As a Toronto Region–based organization, ULI Toronto, as well as the TAP and staff, acknowledge the land we are meeting on is the traditional territory of many nations including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee, and the Wendat peoples and is now home to many diverse First Nations, Inuit, and Métis peoples. We also acknowledge that Toronto is covered by Treaty 13 with the Mississaugas of the Credit.

African Ancestral Acknowledgement

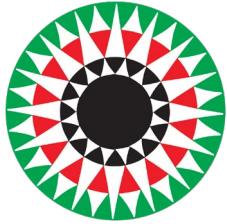
ULI Toronto, the TAP, and staff acknowledge we are all Treaty peoples, including those who came here as settlers, as migrants either in this generation or in generations past – and those of us who came here involuntarily, particularly those brought to these lands as a result of the transatlantic slave trade and slavery. We pay tribute to those ancestors of African origin and descent.



ULI TAP members and staff in Jane Finch community.

Thank you

Sponsors



**CONFRONTING
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[Confronting Anti-Black Racism \(CABR\) Unit](#)

Social Development, Finance and
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Stakeholders

Thank you to the following residents;
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public, and non-profit developers;
governments; financiers; policymakers;
academia; planners; architects; and energy
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Executive Summary

Among Canada's 10 provinces and three territories, Ontario is the country's most populous region with about 15.8 million residents. Faced with a decade of unprecedented urban growth, governments have invested tens of billions of dollars in recent years to establish and expand mass transit infrastructure in neighbourhoods across Ontario, with the greatest investments in Toronto. Coinciding with this investment are efforts to transform the surrounding

neighbourhoods adjacent to stations through transit-oriented development (TOD).

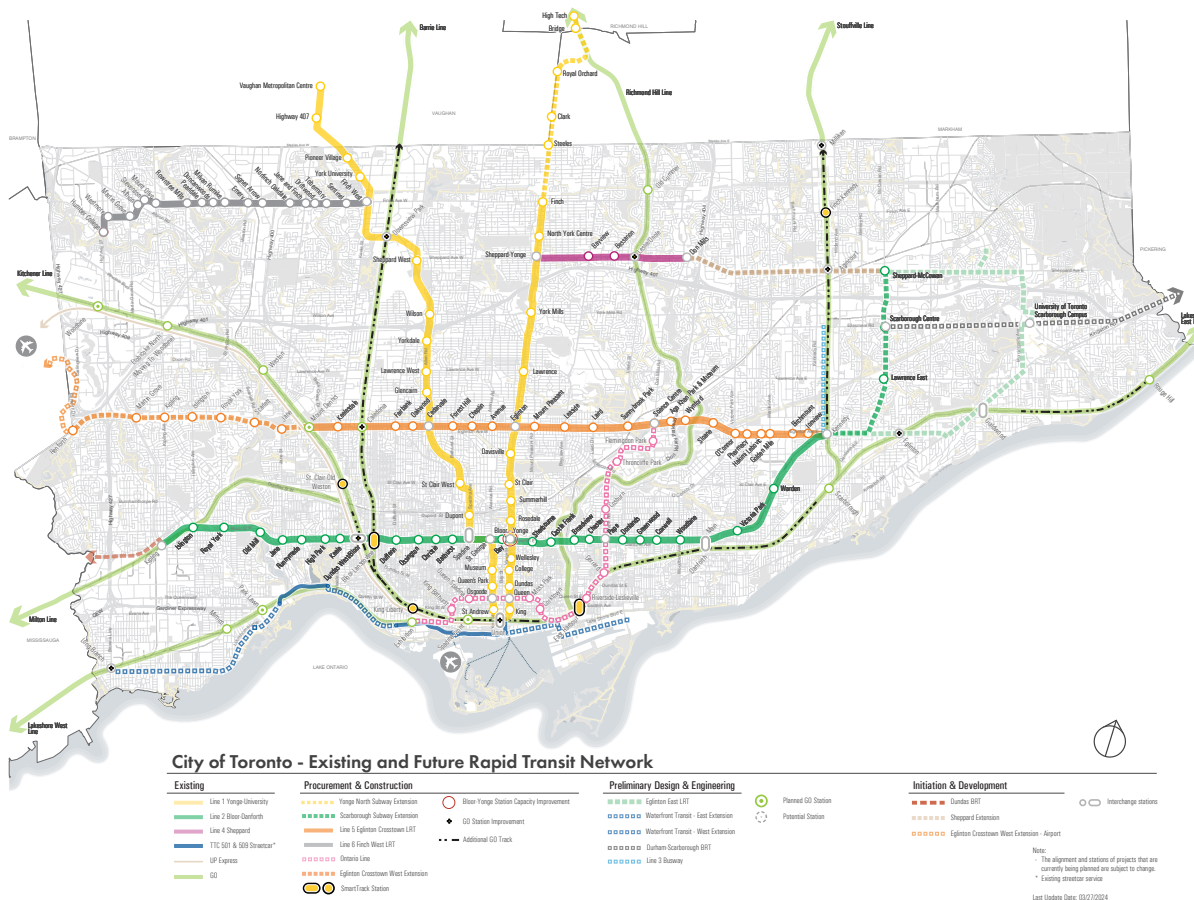
Although these new transit-oriented developments enable quicker and more convenient travel, for both work and play, many communities have experienced increased economic pressure, disruption, and rapid social change as a result. These impacts are most pronounced in lower-income areas and renter communities, where housing tenancies are more vulnerable to market changes. As the real value of lands

adjacent to transit hubs increases, so does the cost of renting in the area. Although these changes can spur increased investment in an area adjacent to transit, they have also led to displacement caused by redevelopment and other strategies to recover the full potential of new land values.

This report includes the findings and recommendations of the ULI technical assistance panel (TAP) on the best practices, policies, programs, funding, and delivery solutions to improve affordability and reduce displacement for private apartment renters, in particular Black populations affected by transit-oriented development and apartment tower renewal in the city of Toronto. Many of the findings and recommendations of the TAP respect and affirm the work that has been undertaken or was nearing completion by the City of Toronto when this report was being completed.

The panel was asked to focus on the Jane Finch community as an archetype for other Black communities faced with the consequences of transit infrastructure investment and renter displacement.

The TAP process included a preliminary study by panel members of information provided to them by the sponsors and three days of on-the-ground interviews, dialogue, and analysis of the questions to be answered. Each panel member brought discrete expertise to the process that was then synthesized into this report.



The report is organized by, first, an introduction of the challenge given to the TAP in the context of the community and review of the work that has been completed to date. Following is a snapshot of the major themes that evolved from the TAP's interviews with residents; community leaders and organizers; private, public, and non-profit developers; city staff; financiers; policymakers; academia; planners; architects; and green building and decarbonization consultants.

Following the background provided in the introduction, the remainder of the report is devoted to the panel's findings and recommendations for the sponsors.

The final section of the report includes more detailed information and organizes the panel's recommendations into clear priority of actionable steps.

Land acquisition and ownership changes begin as soon as transit projects are announced, so far more thought and policies need to occur in the initial stages of TOD planning to preserve affordability and reduce displacement. Now is the time to seize the moment to preserve remaining renter affordability in Jane Finch.

Adopting equitable transit-oriented development (ETOD) solutions should ideally coincide with transit expansion announcements. ETOD definition on page 13.

The panel's recommendations are summarized as follows:

- **Through ETOD, understand and protect against unintended consequences of infrastructure investment on affordability and displacement.** This recommendation includes a greater focus on preserving existing affordable housing and enabling non-market developers.
 - A series of competing tensions impedes progress on affordable rental housing and exacerbates displacement.
 - The focus of macro policies to increase the affordable housing supply through the market is not working. New market-rate housing – as-is – cannot and will not serve the need for affordable housing.
 - Existing affordable housing is being lost at a rate of 15 units lost for every one new unit created. Preservation of the existing affordable housing stock is critical, and policies should move in the direction of long term to permanent affordability.
 - Non-market rentals and non-profit housing have been missing pieces of the affordability puzzle. ETOD creates a fresh opportunity for private developers, non-profit stakeholders, and non-market, non-governmental

organization (NGO) joint ventures to deliver preservation, create new supply, and meet affordability objectives.

• Respect, collaborate, and invest with the Jane Finch community.

- The community and the City have undertaken a tremendous amount of research and made plans and policies, which should be integrated and respected.
- The community of Jane Finch is resourceful but trust has been broken and needs to be repaired.
- Long-term equitable planning is needed that is centred on and gives priority to the residents.
- A long-term, multi-sector approach to wealth creation is needed through jobs, training, economic development, and community capacity building to ensure that existing and future housing is affordable to current residents.

• To deliver equity with transit-oriented development, ensure that government and environmental, social, and governance (ESG) initiatives do not compete with one another. Purposefully amplify and leverage government and ESG initiatives in an aligned, forward direction.

These initiatives include those relating to decarbonization/electrification, housing affordability/displacement, housing preservation/development, and transit expansion with community benefits. Advancement of environmental and social (e.g. affordability, workforce) public policies must carefully navigate competing or conflicting goals and optimize for shared outcomes.

The final section of the report, Recommendations, includes more detailed information and organizes the panel’s recommendations into clear, actionable steps. A snapshot of the recommendations is provided on this page. The Recommendations section organizes the steps by short-, mid-, and long-term actions.

Action Plan Snapshot

- Short-Term
- Mid-Term (3–6 months)
- Long-Term (6+ months)

The number of stars in the chart indicates which level of government/agency or sector outside government is well positioned to take the lead on the recommendation. There may be instances where actions have been initiated already or are ongoing.

- * Municipal government or agency-led
- ** Provincial government or agency-led
- *** Federal government or agency-led
- **** All governmental collaboration
- ◆ Academic, social, or NGO resource

| Equitable Transit-Oriented Development (ETOD) | |
|---|---|
| Recommendation # | Action Step |
| 1 | Establish ETOD database and baseline. * ◆ |
| 2 | Map areas of vulnerability to Black tenant displacement or loss of existing affordable rental supply. * ◆ |
| 8 | Develop and enhance public land procurement policies on retention and purchase of public lands for ETOD. **** |
| 9 + 27 | Set ETOD Target Part 1 that two-thirds of all existing affordable rental supply be preserved as affordable. **** |
| | Set ETOD Target Part 2 that 60 percent of new housing supply (new construction or acquisition of or intensification of existing) in a TOD neighbourhood be non-market or below-market housing (at least equal to the number of affordable units of 2005 before the announcement of the Finch Light Rail Transit). **** ◆ |
| 10 | Incorporate an equity lens in developing Building Performance Standards (BPS) and building permitting rules to discourage speculative displacement. * |
| 11 | Continue decarbonization and electrification program guidelines to include no Above Guideline Increase (AGI) provisions. Investigate beneficial electrification (BE) funding sources. **** |
| 12 | To maintain affordable non-market housing, establish and prioritize funding for equitable decarbonization in rental ETOD. **** |
| 13 | To minimize construction timelines, reduce occupancy costs and electrical heat loads, and shorten resident displacement, prioritize modular “envelope-first” renewal upgrades. * |
| 26 | Align government sustainability incentives and programs with sustainability targets in government financing programs. **** |
| 27 | Establish citywide ETOD development incentives and affordable project allowances. **** |
| 28 | Undertake ETOD upfront value capture, protections, and requirements in future projects. * and ** |
| 29 | Secure Black communities capacity-building support from 2024–2030 provincial and federal funding allocations for decarbonization, electrification, workforce, affordability, and transit. **** |

| Jane Finch Community | |
|----------------------|---|
| Recommendation # | Action Step |
| 3 | Identify new social program funding to implement recommendations of 2024–2034 Jane Finch Community Development Plan. **** ◆ |
| 4 | More deeply engage the community in decision-making in ways that are tailored to the members. * and ** |
| 5 | Building on Action Step #6, map quantitatively and qualitatively in collaboration with the community to identify informal gathering places and gaps where new spaces are needed. Identify opportunities for civic and catalyst investments in public spaces, workforce hubs, art, and cultural festivals. * ◆ |
| 14 | Explore ETOD incentives and financing tools and involve the community as a partner. * ◆ |
| 15 | Support workforce development implementation for skilled trades and professional careers. **** ◆ |
| 16 | Lease, establish, and fund low-cost interim and permanent co-working, meeting, and cultural spaces. * ◆ |
| 17 | Build capacity for local Black resident leaders, entrepreneurs, and community groups through training, technical assistance, funding, and celebration. * ◆ |
| 18 | Engage and involve Jane Finch tenants in equitable ways while implementing ETOD strategies. * and ** ◆ |
| 30 | Pilot a voluntary ETOD program with Toronto Community Housing in Jane Finch and a private rental apartment developer. * ◆ |
| 31 | Prioritize and fund Jane Finch Community Hub and Centre for the Arts development. * and ** ◆ |

| Affordable Housing Solutions | |
|------------------------------|---|
| Recommendation # | Action Step |
| 6 | To focus preservation and renewal strategies, map areas of vulnerability to displacement from rising land values within or near the province's Protected Major Transit Station Areas. * ◆ |
| 7 | Increase transparency on evictions and improve preservation by benchmarking and tracking number of deeply affordable non-market units annually and by decade. * and *** ◆ |
| 19 | Provide a Toronto Hydro “Fast Lane” for approval of permits for low-carbon, affordable TOD rental projects. * |
| 20 | Continue to benchmark and monitor performance of existing City processes and systems that decrease the costs of affordable housing. * |
| 21 | Investigate sources for “preservation financing” for capital improvements and maintenance for low-cost existing affordable housing. * and ** |
| 22 | Increase Black home ownership and close the Black wealth gap through culturally sensitive goals and policies, targeted “Options for Homes” model, down payment assistance, and tax exemptions or reductions. **** ◆ |
| 23 | Increase community or purpose-driven Black home ownership through community land trusts, multiplexes, co-ops, and rent-to-own. **** ◆ |
| 24 | Establish a task force, inclusive of Black resident leadership, to address speculative displacement and loss of affordability. * ◆ |
| 25 | Develop a comprehensive vision and strategy to align land use, housing, transportation, and climate policies and to identify resources and partnerships to support this report's recommendations. **** ◆ |

Short-Term

Mid-Term (3–6 months)

Long-Term (6+ months)

* Municipal government or agency-led

** Provincial government or agency-led

*** Federal government or agency-led

**** All governmental collaboration

◆ Academic, social, or NGO resource

The Task – The Technical Assistance Panel Challenge

The TAP Process

The purpose of the TAP process is to provide objective, multi-disciplinary advice on land use, housing, and real estate challenges. The process occurs over the course of one or more days involving ULI members from across the region and continent who volunteer their time as panelists.

Components include a site or neighbourhood tour, a briefing book and presentation by the sponsor, stakeholder interviews, and panel deliberations. The final deliverables include a PowerPoint presentation and a formal report summarizing the panel's review and non-binding recommendations.

The Confronting Anti-Black Racism (CABR) Unit of the City of Toronto and Black-led non-profit urban planning organization CP Planning engaged ULI Toronto and the ULI Terwilliger Center for Housing to organize a TAP. Preparation for this 2.5-day TAP began in November 2023. Recruitment of panelists was led by ULI Toronto and the ULI Terwilliger Center for Housing. CABR and CP Planning prepared a briefing book that provided a comprehensive survey of data, references to existing studies and research, and information related to the questions asked by the panel members to consider. Members of the TAP reviewed the information before the TAP engagement in Toronto.

The TAP was held on March 6–8, 2024.

The seven-member TAP was composed of five ULI members from the Toronto District Council and two members from the United States. The TAP members' expertise covered policy, finance, development, sustainability, planning, and housing. (Biographies for each of the TAP members are included at the end of this report.)

The panel review began on day one with a tour of Jane Finch followed by a briefing from community members and sponsors and then interviews of community stakeholders. Interviews of stakeholders continued into the morning of day two. The interviews included more than 50 people representing a broad base of interests and expertise including residents; community leaders and organizers; private, public, and non-profit developers; financiers; policymakers; academia; planners; architects; and green building and decarbonization consultants.

The TAP reconvened after the interviews, with members spending the remainder of day two sharing what they had heard, discussing points, formulating their recommendations, and outlining their presentation. The morning of day three was spent finalizing and preparing for a presentation that was delivered to the sponsors at the conclusion of the three-day review.

Questions to Be Answered

The central question posed by the sponsors was how to create and preserve affordability and prevent high displacement of Black residents in private rental apartments in Toronto who are affected by transit-oriented developments (TOD) and private rental tower renewal (TR) upgrades?

Subsidiary to this big question, the sponsors asked the panel to examine the following:

1. What are the holistic, replicable principles, policies, programs, and strategies the City of Toronto should consider implementing for creating and preserving housing units and affordability for the Black populations affected by TOD in new multi-family developments and apartment tower redevelopment?
2. What are key strategies and partnerships needed between the public, private, community, non-profit, and philanthropic sectors to minimize disruption and displacement of Black populations during redevelopment in neighbourhoods and private rental multi-family buildings while also increasing the affordable housing supply in TOD?
3. What are best practices to preserve a TOD neighbourhood's community fabric and cultural assets (learning from other communities like Little Jamaica)?

4. What are the financial levers available to the different levels of government to make affordable housing projects viable?
 - What synergies and funding opportunities exist within current programs and incentives in areas of technology, workforce, decarbonization/electrification, and economic and community development?
 - How can the different levels of government (federal/provincial/municipal) collaborate to address projects' financial viability while still driving affordability and preventing Black population displacement?

5. Where should the City of Toronto focus its financial and operational resources (policies and programs) in the immediate and medium term to achieve the greatest impact for delivering affordable, inclusive new development and tower redevelopment for Black communities adjacent to future transit investments?



Aerial map of Jane Finch community.



The Context of the Challenge

The sponsors looked to the TAP as a way to bring together multi-sector professionals to recommend best practices, policies, programs, funding, and market transformation solutions to improve affordability and reduce displacement for Black private apartment renters in TOD and TR neighbourhoods in the city of Toronto.

In addition to the development of the new 10-Year Action Plan (to be released in late 2024), the CABR Unit has developed several legacy initiatives addressing systemic and structural issues.

These include the forthcoming Black Housing Framework (focused on improving outcomes for Black people across the housing spectrum, through setting housing targets, programs, and improved representation across the housing spectrum), all of which have informed the understanding of Black displacement and housing need.

The CABR Unit's work to develop a Black Housing Framework, in collaboration with the city's Housing Secretariat, has deepened the Unit's work on housing issues, creating a unique opportunity to partner with CP Planning and the Urban Land Institute (ULI) on this technical assistance panel.

This TAP was informed by the work done for the Uncovering the Displacement of Toronto's Black Populations – ULI Partnerships for Health Equity Project. Additionally, a roundtable with ULI Headquarters subject matter experts shared fresh strategies and learnings from ULI research in similar jurisdictions in North America tackling this issue.

The Jane Finch area was chosen because it has a high density of Black residents, high eviction rates, and a history of underinvestment. There are also concerns about the long-term, unplanned changes occurring with the opening of the Finch West LRT Line. As one of many Neighbourhood Improvement Areas (NIA) across the city receiving transit and/or tower renewal investment, the intent is for the TAP's recommendations to be considered and replicated in other areas of the city and beyond.

As stated in the City of Toronto's Jane Finch Community Development Plan 2024–2034, considered by the City Council in June 2024:

*“The opening of the Finch West Light Rail Transit line stands to bring intensive and long-term change to the Jane Finch Area. Jane Finch is an area shaped by a history of underinvestment but also a history of community organizing and action responding to community needs. **Growing evidence suggests that without focused investments in reconciliation, equity, and systems-wide strategies and supports, neighbourhoods with a history of underinvestment can experience increased levels of disruption and harm as a result of increased development pressure. For new investments to positively impact existing and new Jane Finch residents, holistic supports and policy frameworks must be put in place that reflect the diverse visions of Jane Finch residents, grassroots groups, local organizations. New policies, programs, and partnerships must focus where the need***

is greatest and address the inequities that shape the lives of residents, with priority given to Indigenous, Black, and equity-deserving groups in Jane Finch.” (EC1.1)

Land acquisition and ownership changes begin as soon as transit projects are announced, so policies of preservation need to occur in the initial stages of TOD planning.

Jane Finch – A Story of Strength and Resistance

Jane Finch is a remarkable community with a long history of Black settlement that contributed to shaping this part of northwest Toronto. Today, Black residents make up almost one-third of the residents in Jane Finch and the surrounding area.

However, there is displacement. It is important to acknowledge for Black communities that they have experienced forced displacement twice (or thrice) starting with the transatlantic slave trade. Later, many were forced to leave their land of birth because of economic and/or political displacement and emigrated to Canada. Today, a third wave of forced displacement is happening with the arrival of transit infrastructure and removal of affordable rental spaces.

These Black experiences sit in stark contrast to the settlement of white European immigrant groups, who were welcomed with homesteading opportunities in Toronto and across the province of Ontario.

The Transit-Oriented Development and Multi-family Context

- Jane Finch is one of the busiest transit nodes in the city with a daily ridership of 45,000± .
- The Finch West Light Rail Transit (LRT) is an 11 km line, which began construction in 2019. Once completed, it is estimated to cost \$2.5 billion with four of 18 stops in Jane Finch.
- The recent Eglinton Crosstown subway expansion in the Little Jamaica neighbourhood, which is densely populated with Black residents, has generated considerable concerns and displacement with TOD for Black populations.
- Black populations use public transportation more than any other group and experience the longest commutes.
- The city is currently conducting studies on delineation of three of the four stops within Jane Finch, which would then be submitted to the province for approval before being designated as a zone allowing inclusionary zoning (IZ). [The city has adopted IZ policy and is awaiting ministerial approval.](#)
- Jane Finch has a large stock (25+) of apartment buildings built during the 1960s and 1970s apartment development boom.
- These homes remain a backbone of the rental housing system and represent the vast majority of purpose-built rental housing with rents below regional median or average levels.
- This housing stock is aging and needs considerable retrofit.
- There are 10+ pending applications in Jane Finch for new mixed-use, rental apartment, and condo housing projects, raising gentrification and affordability concerns.



Model of Jane Finch community in community engagement space at Jane Finch Mall.

These opportunities allowed the other immigrant groups to own land at an affordable cost, borrow at favourable rates, live sustainably, and build equity. This access to affordable land and housing financing was key to generating intergenerational wealth. Unfortunately, Black populations were not given this same chance.

The Royal Bank of Canada's (RBC) report "[Unleashing Opportunity: The Economic Gains in Narrowing Canada's Racial Wealth Gap](#)" analyzed the racialized wealth gap. The lowest homeownership level in Canada is found among Black populations. For all racialized communities, there is a 41 percent gap in wealth that is directly tied to where people live. However, details in the RBC report indicate that it correlates to Black population and reflects Black wealth disparities.

The history of the Jane Finch community and all Black communities is a story of resistance. Canada had a law for many years that allowed immigration from everywhere in the Commonwealth except for people from the Caribbean. Between 1955 and 1967, through the West Indian Domestic Worker Scheme, women from the Caribbean were allowed to migrate to Canada as domestic workers. In 1968, the program was replaced with a system that allowed for temporary worker permits, and for people in households to go out into the labor market. But when the newly immigrated Black populations tried to find places to purchase or even live, they encountered resistance limiting where they could live and grow equity. Even with this marginalization and resistance, Black populations contributed and thrived in these neighbourhoods that they are now



The Finnish Labour Temple in Thunder Bay, Ontario where Finnish immigrants could gather.

Why is it important to prioritize Black populations in Jane Finch?

- Danger exists of increased income polarization and displacement.
- Not doing so could break down the economic vibrancy of the city of Toronto.
- Residents are the backbone of key essential services and city functions.
- A trust deficit with Black residents exists based on lived experience.
- Black populations face some of the highest levels of homelessness in Toronto.
- Black communities experience high rates of eviction.

An anti-Black racism lens is needed.

- Address present and future TOD vulnerabilities for Black renter populations.
- Recognize a history of exclusion.
 - Systemic underinvestment in Jane Finch and other Black rental neighbourhood community assets
 - Exclusion from home ownership pathways

New ETOD baseline is needed.

- Must be backed by early, consistent, and constructive actions.
 - Difficult for the community to move forward otherwise
 - Recognize the resilience, talents, and abilities of existing residents

able to call home. When viewed through an anti-Black racism lens, it is clear how far this community and other similar ones have come and how hard they have worked, despite structural housing challenges and the obstacles.

Restoring Trust

There is a history of broken promises for Black populations in Toronto. There is also evidence of systemic and structural racism. The photo below of Firgrove-Crescent housing site, today a grassy expanse of land, represents what the Jane Finch community members described as “the first wound.” In 2016 just five days before Christmas, 630 residents of this community were given eviction notices with promises to be able to stay in the neighbourhood, which didn’t happen. An entire community of people with intertwining lives and connections to this physical place were purged from their home, neighbourhood, and community. Future actions need to repair and restore that trust deficit to start to heal those wounds. The vision and the plans for this plot of land are directly tied to the opportunities and the actions to restore trust in this community.

Why Intervention Is Important Now

Black communities have a long history of contributing to Toronto, but now they see an undermining of the affordability they have relied on, starkly affecting the vibrancy and

economic prosperity they have cultivated over generations. A cloud of uncertainty hangs over the community, heralding the looming threat of wealth loss and intensified socioeconomic stratification, exacerbating the fractures within the bonds that hold the city together. This course of action is not aligned with the city’s best interests, especially considering the invaluable contributions of Black individuals, recently

highlighted during the COVID-19 pandemic. Many served on the frontlines, courageously venturing out and risking their lives while others sheltered at home. Many members of Black communities are the backbone of the city, fulfilling essential roles as healthcare/technology/finance professionals, building/caregiver/utility staff, and food/transit/public-sector workers. They rightfully deserve to be embraced and provided with secure local housing, ensuring they are valued and integral to the diverse fabric of the city.

As a baseline, there is a need to acknowledge the trust that was broken, and that concrete actions are needed to rebuild that trust. Trust, a fundamental cornerstone, is earned through steadfast actions conducted in a spirit of solidarity and unity.

See also:

[Jane Finch Historic Context Statement](#)

[It Happened Here: Places of Community Organizing and Activism in Jane-Finch](#)



The Firgrove-Crescent housing site.

UL/TAP MEMBER

A new **equitable transit-oriented development (ETOD)** baseline is needed, underpinned by early, unwavering, and constructive actions that confront and address anti-Black racism, along with the necessary steps to rectify such bias. These actions must permeate not only housing and land use policies but also a multitude of other policies spanning various departments of the city, the province, and other public agencies. Without this comprehensive approach, the progression of communities like Jane Finch and others will face significant obstacles in their journey moving forward.

For achieving ETOD, it is imperative to cultivate trust and acknowledge the inherent value within everyone. Future actions must remain tangible, steadfast, and grounded in a shared sense of unity. The Jane Finch community has shown remarkable resilience and progress, overcoming significant obstacles to reach its current state. Consideration should be made of the existing capacity in the neighbourhood as evidenced by its past success in identifying housing issues and developing resources to achieve better outcomes.

This experience has included the community's preparation of documentation such as the [Principles for Conducting Research in the Jane Finch Community](#) and its ongoing engagement in city-led and community-led processes. There are also incredible young people who have so much to offer and who have overcome so much to be where they are today.

The city has an ongoing commitment to addressing Black residential displacement from Jane Finch. See descriptions of the CABR Unit's Growing in Place Initiative and Black Housing Framework in the upcoming City of Toronto section.

Work Completed to Date

Resources were shared with the TAP by the Jane Finch community, the city, and other agencies. A tremendous amount of work has already been completed. The city's CABR Unit, a first in North America, is acknowledged and celebrated for the work it has done and continues to do. Additional resources are encouraged to further its efforts. The City of Toronto Housing Secretariat is also recognized for taking a bold step forward in breaking down the organizational silos of competing interests and to work together rather than independently.

Following are the highlights of select organizations, initiatives, plans, and policies that have been generated or are ongoing.

Jane Finch Community

- [The Jane/Finch Centre](#) – The mission of the Jane/Finch Centre is to strengthen the capacity of the community to contribute towards systemic social change and reduce poverty and its effect on physical and mental health in the community. The vision of the 40-year-old organization is of a healthy community that is strong, inclusive, and civically

Equitable Transit-Oriented Development (ETOD)

The ETOD approach works to preserve and enhance housing affordability in TOD. ETOD ensures that the positive outcomes of residential and commercial development surrounding transit stations, including reduced transportation costs, increased access to jobs and community amenities, and improved environmental quality, benefit low-income and minority residents. Constructing and preserving affordable housing, including by preventing displacement, along new transit corridors ensures equity in TOD. That description is used in Canada by institutions such as Social Innovation Canada and is from a paper by John Hersey and Michael Spotts, "Promoting Opportunity through Equitable Transit-Oriented Development (eTOD): Barriers to Success and Best Practices for Implementation," 2015, Denver, CO: Enterprise Community Partners, and [TOD & Equity - Reconnecting America \(archive.org\)](#).

engaged through diversity, opportunity, and participation. The centre has been instrumental in negotiating with Metrolinx for land to build the Jane Finch Community Hub and Centre for the Arts. This process has involved two separate negotiations after promised land for community use was later rescinded.

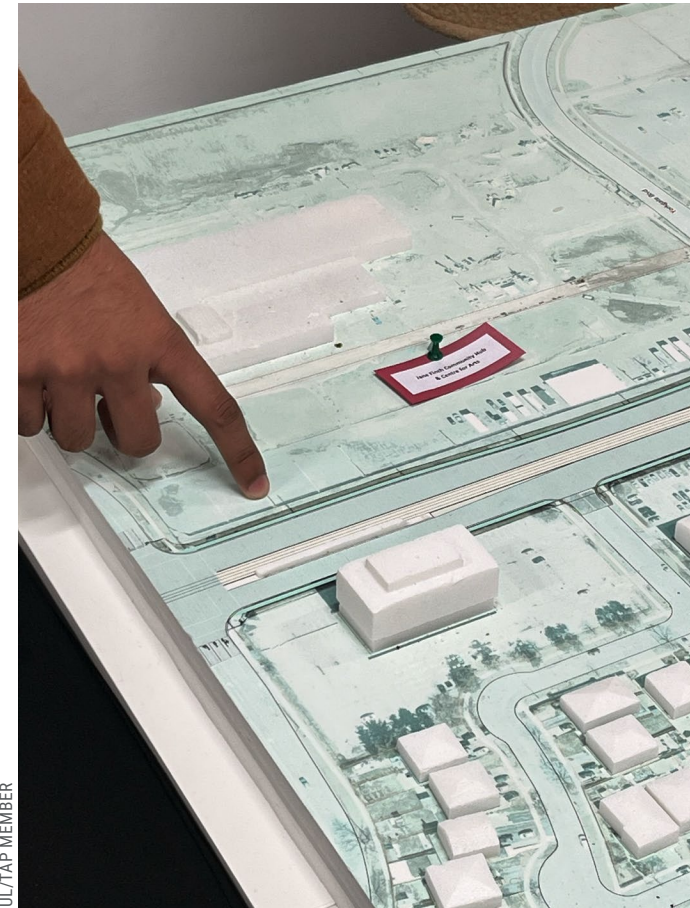
- [The Jane Finch Community Research Partnership](#) – The Jane Finch Community Research Partnership is made up of community residents, non-profit organizations, and York University partners. Their goal is to address research in the Black Creek Jane Finch community. Their publication, [Principles for Conducting Research in the Jane Finch Community](#), sets forth principles to guide research in Jane Finch with a specific focus on research that is respectful and beneficial to the community.
- [Jane and Finch Action Against Poverty \(JFAAP\)](#) is a resident-led grass-roots coalition of community residents, activists, workers, and organizations working to eliminate poverty in the community and in the world.
- [The Black Entrepreneurship Alliance](#) was created with the help of partners as the first Black-focused entrepreneurship programming of its kind in Jane Finch. It

now offers mentorship and opportunities to Black professionals across the Greater Toronto Area.

City of Toronto

- [The Jane Finch Initiative](#) is intended to develop a resident-led integrated plan for the Jane Finch area that advances social equity and economic inclusion for current and future residents, encourages appropriate growth and development in the area, and guides investment in community improvements. The initiative also involves three integrated streams of work: engagement, community development, and the preparation of a land use planning framework and update to the Official Plan. The [Community Development Plan](#) was just completed and will be considered by the Toronto City Council in June 2024, along with a [Secondary Plan](#).
- [The Confronting Anti-Black Racism \(CABR\) Unit](#) of the City of Toronto is responsible for implementing the [Toronto Action Plan to Confront Anti-Black Racism](#). Adopted in 2017, this five-year plan includes recommendations and actions, including improved housing outcomes that are delivered in collaboration with city agencies and Black-led agencies. The CABR Unit is currently preparing an update and developing a new 10-Year Action Plan. Growing in Place is an initiative

of the CABR Unit, developed through engagement and collaboration with grass-roots community leaders and the Black Planners and Urbanists Association. Its focus is on addressing commercial and community space displacement through intervention and the rethinking of approaches to planning policy.



Model of Jane Finch community in community engagement space at Jane Finch Mall.

UL/TAP MEMBER

“

I am because we are.”
–African principle Ubuntu

About the CABR Unit

The cutting-edge Confronting Anti-Black Racism Unit is responsible for the implementation of the Toronto Action Plan to Confront Anti-Black Racism. The vision of the unit is to function as a model for change, not only for equity and inclusion for people of African descent but for other groups who are racialized and marginalized in Toronto. The mission of the unit is to work with city divisions, agencies, and commissions to initiate and support transformative systems change in policy and practice across Toronto.

In leading the implementation of the Toronto Action Plan to Confront Anti-Black Racism, the unit works to support cross-divisional efforts; identify and remove systemic barriers experienced by Black Torontonians; and ensure that municipal services, spaces, and policies are fully inclusive and accessible to Black Torontonians.

Applying the equity framework of targeted universalism, the unit is working to ensure the removal of systemic barriers for Black communities, as well as for Toronto's disadvantaged communities, which can create benefits for all residents in the city of Toronto.

Complementary to this work is the CABR Unit's Black Housing Framework. Currently under development in partnership with the city's Housing Secretariat, the framework is informed by the Black Community Housing Advisory Table, comprising Black leaders, agencies, advocates, and groups involved in advocacy and service delivery across Toronto's housing system. The plan will focus on the development of an affordable housing target for Black populations and interventions across the housing spectrum. It will also complement the delivery of the 10-Year Action Plan to Confront Anti-Black Racism and the city's HousingTO 2020–2030 Action Plan, delivering a targeted response to housing challenges faced by Black communities, situating housing as a pathway to structural determinants of health.

- **The Housing Secretariat** works to enhance the health of Toronto's residents, neighbourhoods, economy, and environment by delivering housing funding and incentives and by developing innovative housing solutions to create and maintain safe, affordable rental and ownership housing for lower-income residents. The Housing Secretariat coordinates housing policy, research, and advocacy and fosters partnerships. The Office of the Secretariat administers the [Multi-unit Residential Acquisition \(MURA\)](#) program that offers funding to not-for-profit housing providers to preserve existing affordable rental

housing stock. The program supports the purchase and conversion of private market rental housing to create permanent affordable homes that will be secured as affordable housing for at least 99 years.

- [Housing Now](#) is a program to use city-owned land to create mixed-income, mixed-use complete communities prioritizing delivery of affordable housing.
- The City of Toronto [Rental Replacement Policy](#) outlines the tenant rights for noticing, moving, replacement units and rent increases for tenants facing eviction. (The program is a good step forward but needs additional funding to be truly effective.)
- The [Taking Action on Tower Renewal Program](#) (TATR) provides a combination of loans/grants/support services for eligible property owners to complete retrofits that increase energy efficiency and reduce greenhouse gas emissions while improving tenant comfort. [A 2020 ULI study](#) explored the potential for advancing building retrofits while maintaining affordability. Buildings must be located in designated City of Toronto Neighbourhood Improvement Areas (NIA) or be providing tenants with rents at average market rent or below.



Views from the Stakeholder Interviews

The panel's findings and recommendations were influenced by conversations held with stakeholders during a 2.5-day TAP process. The interviews were conducted in small groups on a confidential basis. Without attribution, here are a few of the insightful and thought-provoking comments that were heard during the interview process.

Themes from the Community

Trust is built by the drops and lost by the buckets: Understand that there is an enormous trust deficit in the Jane Finch community and that trust is extraordinarily fragile. The community conveyed the importance of an organization taking responsibility and accountability in its approach, outreach, and communications. The community needs to understand an initiative's goals, parameters, process, and outputs at the start of a process for an organization to build trust. This trust needs constant care and can be built only over time through shared experiences. Be guided by the community-developed [Principles for Conducting Research in the Jane Finch Community](#).

Community engagement: Traditional streamlined, electronic communication is not reaching most people. What is needed is tailored communication via local social media channels, people-to-people, direct, and/or on the street before decisions are made.

Grow in place: There should be a right to remain: "The right-to-return policy is a failure."



Public notice of pending development.

Affordability: Affordable housing is out of reach for most residents and the ability to find affordable housing will only be worsened with the advent of the TODs.

New wave of displacement: Filters out talent. Not just physical displacement. The sacrifices to remain housed after displacement are emotional wounds, reliance on food banks, loss of community connection and support, wealth loss, multiple jobs, and loss of community support structures for people.

Threat to cultural heritage: "Revitalization has become the code word for kicking out persons of colour and changing the community's character."

Distrust: When the community is shut out of conversations, decisions, and opportunities, there is distrust. Distrust is built upon a long history of hurt, broken promises, and inaction.

Community of families: We are a community of families, but no family-size units are available.

Community of seniors and youth: We are an intergenerational community, but there are no community spaces for all of us.

Complete community: We are a complete community, and our needs require complete planning solutions including housing, employment, community amenities, and workforce development.

Social capital in the community: The community has significant skills that can be enabled. The desire and the will are there, but opportunities to steer our own destiny and exert our autonomy are limited.

Themes from Government

Tools: Toronto and other Ontario municipalities lack comprehensive planning instruments, possessing only generalized tools available from the province that limit addressing unique needs of communities. Land acquisition and ownership changes begin as soon as transit projects are announced, so policies of preservation need to occur in the initial stages of TOD planning. There is a pressing need for ETOD planning tools (from all levels of government) that incubate affordable non-market housing investments in advance of transit expansion.

Intergovernmental relations: Provincial policy does not readily support planning for specific areas and needs. There is concern that if the city were to implement vulnerable population provisions, it may be subject to legal dispute.

TOC: The province's transit-oriented community (TOC) provision has no community intentionality or involvement and lacks policy targets on affordability. The final transit station location selections were made without community involvement. No TOC designations are identified in the Jane Finch community.

Policy direction: Current programs lack deep funding needed for Toronto's rental apartment [Neighbourhood Improvement Areas \(NIA\)](#). Policy misalignment (at all levels of government) forfeits proven opportunities to avoid displacement, support decarbonization and transit, and deliver affordable development.

Themes from the Development Industry

Development seeks partnerships with non-profits to provide affordable non-market housing. Private development provides equity and development skills while non-profits bring access to community and affordable housing funding/development charge exemptions.

Quick fixes: (a) As-of-right zoning for multiplexes in single family zones, (b) missing middle housing as infill, (c) Canada Mortgage and Housing Corporation (CMHC) financing for 5+ units, (d) community land trusts, (e) fast-track approval for affordable housing projects, and (f) expanded opportunities for additional density.

Best practices: (a) Layer cake development (buildings that have stories with exclusive uses such as retail, office, or residential) are easier to finance, (b) a diversified, integrated approach to financing, and (c) planning for the long term with awareness of the real estate cycles.

What We Heard

"Housing is a human right."

"Displacement happens not just once, but twice."

"Firgrove poisoned the well."

"We want place keeping, not place making."

"Put the community in the driver's seat."

"Nurture people who can nurture."

"I want to celebrate, not mourn the death of a once-vital neighbourhood."

"We are not going to solve the issue of affordable housing by adding supply."

"For every new affordable unit created, 15 units are lost."

"The solution is two-thirds preservation, one-third new production."

"Preservation should be more than just the housing stock; also, preservation of character and community assets."

"We need to work on a bigger checkerboard, rather than the current transaction-by-transaction basis."

"Widen the aperture; it's not just about housing."

"Renovations are helping to kick-start gentrification and displacement."

"Deep retrofits are disruptive but don't have to lead to displacement."

"Don't tax what you want more of."

Decarbonization: Decarbonization Building Performance Standards (BPS) for Toronto existing buildings are pending for 2025–2030 implementation. Well-maintained low-carbon buildings can easily avoid BPS penalties and mitigate transition risks raised by ESG investors. Eighty percent of Real Property Association of Canada (REALPAC) members, representing the majority of public real estate companies, support and participate in the Global Real Estate Sustainability Benchmark (GRESB) with specific decarbonization targets.

Equitable decarbonization describes low-carbon upgrades in existing buildings that reduce greenhouse gas (GHG) emissions, utility costs, and overall occupancy costs for renters. Decarbonization can be accomplished in most buildings without prolonged displacement or move-outs.

Needs: More education/outreach to non-traditional developers. A clearinghouse to match non-profit community organizations and service providers with interested developers.

Themes from Investors

Solutions to affordability: (a) Preservation of existing affordable housing, (b) partnerships with non-profits and institutions, (c) patient capital (i.e. investor is willing to forgo maximum financial returns for social impact), (d) guaranteed funding, (e) deferral of development charges, and (f) waivers of land transfer fees.

Access to capital: CMHC’s Mortgage Loan Insurance (MLI) Select financing with 50-year amortization remains, but enduring high-interest rate conditions limit non-market rental development viability.

Challenges: (a) Creating a capital stack that does not affect affordability, (b) finding patient capital, (c) preserving existing

affordable housing, and (d) growing backlog of unfunded end-of-life, state of good repair, and/or decarbonization capital expenditures (CapEx).

Needs: (a) Better alignment between governments and the private sector, and (b) more partnerships and long-term incentives.



ULI TAP members and staff during deliberations.

UL/TAP MEMBER



TOD Competing Tensions

During the course of their review, the TAP learned that there are competing and/or conflicting plans, policies, and programs that thwart the achievement of affordable non-market housing.

The multiple competing tensions affecting TOD are summarized as follows:



Provincial vs. Municipal vs. Federal Government

Government policies and programs from three levels of government do not always align in ways that preserve and protect affordable rental housing. Additionally, systemic racism remains ingrained and unaccounted for within many housing policies and funding initiatives at all levels of government, contributing to the unfortunate loss of affordable housing options.

Renovation vs. Affordability

Concerns are emerging related to mandates for renovation, cannibalizing affordability. In some cases, the pretext of renovation has been used for disingenuously escalating rents, resulting in the erosion of affordable housing stock and the displacement of vulnerable renters without a nearby new affordable supply or vacancy. Although decarbonization renovations can provide overall climate and net financial improvement for renters, some renovation efforts are instead, in places, exacerbating affordability challenges. The issue of integrating affordability has been embraced widely in the green building sector. However, it has a lower profile and priority among many privately held asset managers and apartment owners.

Preservation vs. New Build

The tension between preserving existing apartment units and pursuing new

construction stems from the necessity of ensuring financial viability for projects. Unfortunately, this financial aspect often means replacing older buildings, many of which house affordable units, with new developments. Whether through repositioning or demolition, this process is effectively eradicating these vital assets and last bastions of renter affordability. As shared by many community and development stakeholders, it is imperative to pivot towards preservation of existing affordable housing space, shifting the balance and safeguarding this vital housing stock.

Renters vs. Developers

Under the present high-interest environment with business-as-usual (BAU) development models, private developers cannot afford to build non-market rental housing. However, many renters with larger families cannot afford the plurality of luxury, market-rent two-bedroom units being built under the current BAU paradigm.

TOD Revitalization vs. Existing Community Heritage

Transit investment is meant to improve transportation access, but it is leading to gentrification and the closure or displacement of local businesses and residents, thereby eroding the historic presence of a cultural community and its cultural heritage.

Targeted vs. Blanket Solutions

Scaling housing supply/affordability/ decarbonization solutions that address wicked societal challenges invites broad, sweeping approaches. However, doing so often overlooks documented historical injustices and ensuing vulnerabilities for Black communities like Jane Finch. Although blanket solutions may not be effective for all communities, targeted approaches are also criticized for not ensuring equal protection for everyone and are open to challenge.

Unintended Impact Data vs. Original Policy Intentions

Despite well-intentioned policies aimed at enhancing affordability, they often fall short for renter households facing eviction because of renovations or other circumstances. Granular Toronto displacement/affordability data analytics, plus the sheer volume of renter displacement, paints a stark contrast of the actual unintended consequences versus the affordability intentions in BAU policy/ program frameworks for transit expansion and new housing supply at all costs.



Site of former Jane-Finch Firgrove Crescent Toronto Community Housing. Residents received mass eviction notices during Christmas 2016. The site remains empty.

UL/TAP MEMBER



Long-Term Equitable Planning Solutions

“The best time to plant a tree was 50 years ago. The second-best time is today.” This anonymous motto applies to the need for long-term equitable planning and ETOD to be undertaken in and with communities like Jane Finch.

It is important to acknowledge the fractured relationships that need mending from the historical planning practices that have been complicit in destroying predominantly Black, Indigenous, and other racialized communities. New blueprints must ensure that the longstanding residents of these communities see their efforts, equity, and aspirations reflected within the plans. Envisioned futures and equity-seeking plans should address the enduring and urgent challenges facing these communities. These principles necessitate a commitment to embrace long-term equitable planning.

The TAP had multiple conversations with numerous residents of Jane Finch who are determined to avoid repeating past displacement cycles. Many residents cited the redevelopment of Regent Park, St. James Town, and TOD in Little Jamaica as cautionary examples, where despite extensive community engagement, the outcomes to date have failed to align and resonate with many in the original community. The planning process must prioritize genuine and meaningful community engagement, ensuring that residents’ inputs shape development and funding outcomes, rather than merely serving as a procedural checkbox item or formality. Too often, well-intentioned plans

inadvertently perpetuate the very issues they aim to resolve. It is the community members themselves who intimately experience these challenges on a daily basis, rendering them uniquely equipped to propose solutions that truly address their unique circumstances.

When the panel members spoke with residents in Jane Finch, they gained an understanding of the area’s community gaps and assets. These conversations centred around the paucity and importance of formal gathering spaces, ensuring that the informal gathering spaces remain for the future as new spaces are created. The TAP team interviews with the community members had to be held in a space rented in a hotel because there was no suitable community space to meet. There have long been discussions about creating “the Hub” within Jane Finch, which is critically important for the community. Other Jane Finch community groups, such as the Black Entrepreneurship Alliance, with multi-year federal funding and support from York University, have recently explored the need and feasibility for a local gathering/co-working/workforce development/business [incubator](#) in Jane Finch.

For the community, “place keeping” is as important as “place making.” These existing informal gathering spaces could be the gym, mall, apartment common areas, cultural/recreation spaces, or in places of worship providing rich social networks and cohesion. A resource in identification of these places and the history can be found in works by [Wanda MacNevin](#).



ULI/TAP MEMBER

Jane Finch resident leads community tour for ULI TAP members and staff.

Residents and Community Development Solutions

The TAP process began with a tour and engagement with Jane Finch residents and community service workers. These were amazing, thoughtful, and enthusiastic individuals. They reminded the TAP members again and again to centre this work on the residents themselves. They urged organizations that approach Jane Finch residents for engagement initiatives to give priority to local residents with these guidelines:

- [Principles for Conducting Research in the Jane Finch Community](#)

- Involve residents at the outset of future studies or analysis of the Jane Finch community and ask if they would like to co-design the process and constitution of such processes.
- Understand the community's composition and honour its rich history and vibrant culture.
- Preserve community spaces and places, as mentioned before, "Place keeping, not just place making."

- Continue to support the non-profits and the active community members who have been advocating for themselves for decades.
- Continue to build capacity for residents and for the social infrastructure. Heal existing wounds by making intentional community investments in the arts, culture, housing, employment, education, and health.



Jane Finch resident leads community tour for ULI TAP members and staff.





Equitable Economic Development Solutions

The aperture needs to be widened beyond the goal of safe and affordable housing to adopt a multi-sector approach that is long term. If there is no wealth creation pathway through accessible jobs and economic development, it is much more difficult for residents to stay in adequate housing.

The Jane Finch Initiative is laudable for spelling out what is needed for community engagement and broadening the workforce development scope. Career development in housing, for example, should not only expand the talent pool pipeline for union jobs in construction and maintenance. Equally important, targeted upskilling should occur in additional fields such as program/project management, architecture, engineering, marketing, development, planning, and finance. Still, funding is lacking for local talent pool workforce development. Upskilling for these in-demand roles is needed to support transit and TOD expansion across the Greater Toronto Area and Ontario.

Equitable economic development also means continually building the capacity for individuals and leaders so they are able to effectively advocate and shape the neighbourhood around them. Collaborating with local residents, creating civic spaces, and exchanging ideas where democracy can flourish and civic action can take hold are essential ETOD foundational pieces.

The TAP met some impressive entrepreneurs in Jane Finch. Support is needed for new and small businesses through low-cost loans, micro-financing, leadership training, technical

assistance, and funding. Celebrating and amplifying the history, arts, and culture that currently exist and investing in health and wellness efforts round out the strategies implicit in an equitable development program.

Scott Kratz, one of the US based panelists, brought to the process an example of equitable economic development from the [11th Street Bridge Park](#) Project in Washington, D.C. The project involves transforming an old bridge into a park over the Anacostia River, connecting two very different communities: one a very mixed community and the other, 92 percent African American. The first one, a very heavily invested community, and the other one, under invested.

The project is more than creating a new civic space, the park. It is about investing in the nearby neighbourhoods and residents

to make sure the park, just like with light rail, does not result in displacement, loss of culture, and neighbourhood vitality. These potential impacts have been the focus of the work from the beginning. Over the course of several years, a multi-sector approach and series of investments that are called “equitable economic development” have been undertaken. Residents have been engaged every step of way.

Today these investments represent over \$92 million at and around the park, all before the park has even broken ground. Investments are planned to continue over the next 10 years. This project is germane to the TAP assignment because it illustrates the importance of thinking about all these investments early, intentionally, and with the community at the centre.



Rendering of the 11th Street Bridge Park in Anacostia, Washington, DC.



Macro Policy Issues and Solutions

Within the public discourse, a narrative still exists in Canada of just building our way out of a national affordability crisis to meet the need for an estimated 5.8 million new homes countrywide by 2030. Although Canada and Toronto need new homes, they must be affordable for all Canadians, with new rental units affordable when built and also in perpetuity. This tenet is important if the vital fabric of Toronto, underpinned by resident rental affordability, is to be retained.

Also, still absent from the public discourse is a discussion around preservation strategies. It is neither feasible nor prudent to build our way out of this affordability crisis without preserving the affordable private rental housing that Toronto already has. According to housing researcher Steve Pomeroy, for every single new affordable rental unit that is created, we are losing 15 spaces from displacement and/or demolition. See his work [here](#).

The emphasis has been lacking on understanding how public policies cause the loss of affordable housing. Those policies include vacancy decontrol, which allows a landlord to charge whatever the market can bear upon turnover. This vacancy decontrol policy has driven up the cost of rental housing in the city. It was introduced in 1997 with the goal of incentivizing developers to build new rental housing. However, that anticipated expansion of rental housing did not materialize. Today, we are witnessing the recycling of some of these same policies by not applying rent control or vacancy control.

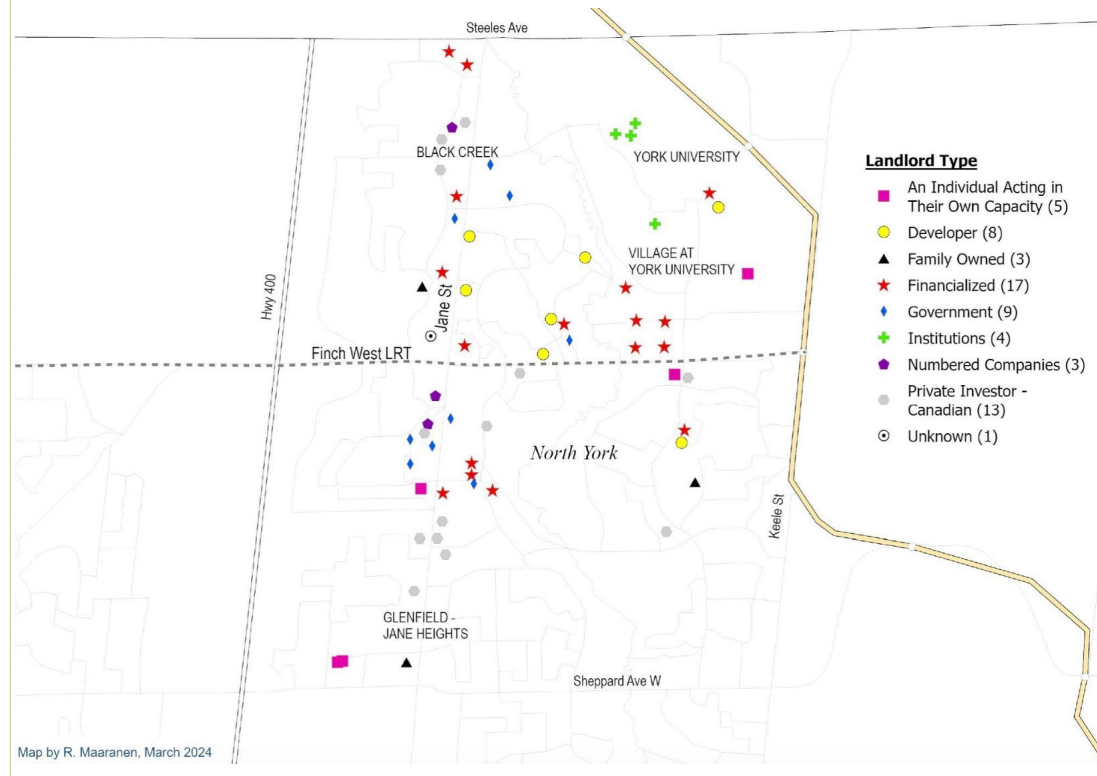
| ISSUES | SOLUTIONS |
|--|--|
| <ul style="list-style-type: none"> • Overemphasis on new supply neglects the need to proportionally prioritize the preservation of existing rental stock. ◦ For every new affordable housing unit constructed, the loss of 15 existing affordable units compounds the housing market's affordability challenges. • The solution to the housing supply and affordability crisis cannot rely solely on the expansion of new market-rent multi-family housing and rentals. • There are current policies that preclude preserving existing affordable rental stock (i.e. vacancy decontrol). • Infrastructure investments and policies that disregard housing affordability and displacement are in place. • When older rental units are demolished for new buildings, the current policy requires relocation and accommodation of the tenants elsewhere to bring them back after construction. Many do not return after displacements of three to four years. | <ul style="list-style-type: none"> • Ensure a better understanding of the patterns of evictions, the relationship with transit investments, and their impact on various demographics. • Implement policy reforms to deter the demolition of existing affordable housing and concurrently provide incentives for its preservation. Encouraging policy advances include the federal government's April 2024 budget announcement of a \$1.5 billion Canada Rental Protection Fund and the City of Toronto's Multi-Unit Residential Acquisition (MURA) program. • Review rental unit replacement policies that result in tenants having to relocate multiple times. • Create partnerships that include land banks near transit. • Implement vacancy (or rent) control on new buildings. • Provide affordable housing covenants attached to infrastructure investments, especially within Protected Major Transit Station Areas (PMTSAs). • Lease city-owned land in PMTSAs. • Create community land trusts. • Provide density bonuses to affordable developments that work with non-profits. • Accommodate residents at the time of initial displacement to avoid twice or thrice displacement situations. |

Vacancy control means rent control applied to the unit and not to the tenancy.

It is imperative to gain a deeper understanding of eviction trends by pinpointing their geographic concentration and the demographic of those affected. To lay the groundwork for such research, Dr. Nemo Lewis, a TAP member, and his team from Toronto Metropolitan University developed a map delineating the spatial distribution of renters across Toronto. This map identifies dissemination areas, which represent the smallest standard geographic area of census data. There are approximately 41 dissemination areas in Toronto with a predominantly Black Canadian renter population. The vast majority are concentrated in the northwest quadrant. These include areas such as the former town of Weston, the former borough of the city of York, Rexdale, and the Jane Finch community.

Finally, it is crucial to direct greater focus towards comprehending the ramifications of transit infrastructure investment on both affordability and displacement. As the development of the light rail system progresses, there is a notable lack of consideration for its potential effects on the existing fabric of neighbourhoods, particularly in terms of housing dynamics. The unfinished saga affecting Little Jamaica – the globally renowned Toronto

Multi-family Residential Buildings by Landlord Type, March 2024 Jane & Finch Area of North York, Toronto



neighbourhood subsumed by Metrolinx Eglinton Crosstown transit construction – serves as a compelling reminder of transit investment’s community/renter impacts. Extending this focus from Jane Finch to all Black communities, this report suggests

that a potential avenue to mitigate this impact is at the federal and provincial levels of government by incorporating affordable housing provisions into contribution agreements for funding associated with new transit expansion.

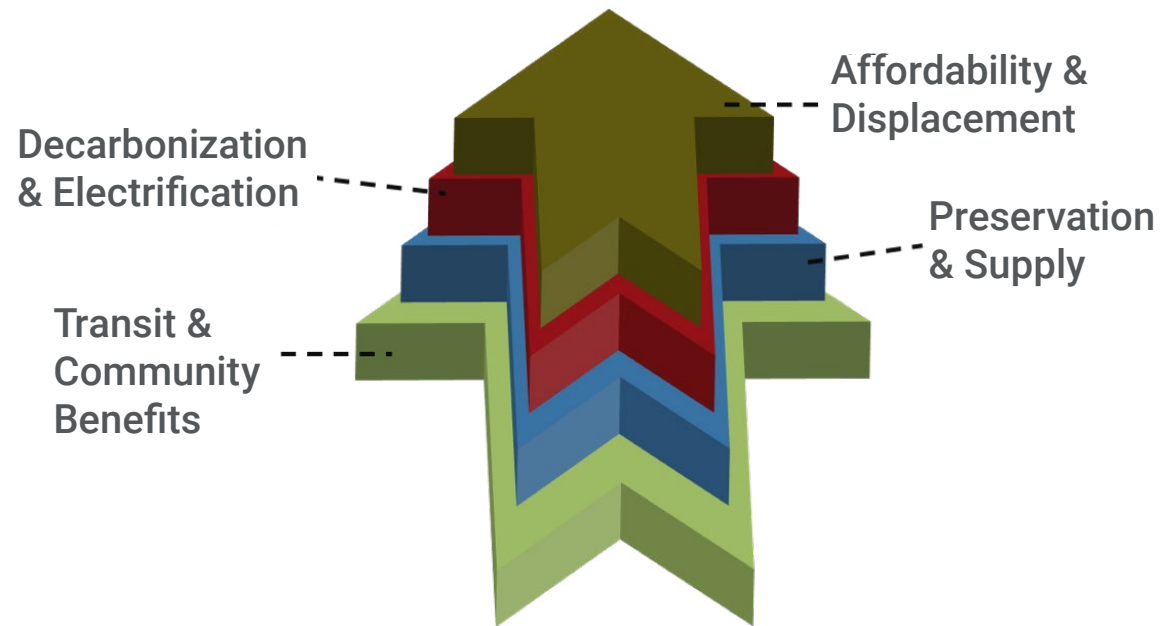
Decarbonization and Electrification Solutions

Rebuilding existing apartments with a more collaborative approach, greater attention to affordability, and focus on reducing displacement will expedite TOD and ease burdens on legacy residents. As previously described, multiple public/private GHG emission-reducing and electrification initiatives support private rental apartment building upgrades. Although the initiatives are separately funded by disparate agencies at all three levels of government, a more intentional ETOD approach can realign these overlapping initiatives to move from creating competing tensions to building collaborative synergies.

The graphic illustrates a funding, program, and policy stack where complementary initiatives for decarbonization and electrification, housing affordability and displacement, housing preservation and supply plus transit expansion with community benefits are purposefully aligned in the same forwards direction.

The goals for aligning ETOD's disparate elements are to do the following:

- Validate and integrate the missing links between transit expansion, TOD, electricity grid expansion, and building decarbonization; each with resident and community impacts/benefits.
- Deploy, at scale, complementary transit, sustainability, affordability, infrastructure, and development/renovation initiatives that amplify one another, not cannibalize each other.



- Deliver, at scale, complementary resident decarbonization, electrification, workforce development, and transit expansion resources and community development programs that make renter affordability easier, not harder.

Environmental, Social, and Governance (ESG) Trends

Below are emerging ESG trends delivering net positive social and environmental impact through real estate development that should be noted. These selected trends support sustainability and/or housing affordability providing the foundation for further ETOD actions.

- **Patient capital:** There is a growing patient capital pool that is ready and prepared to invest, represented by impact investors as well as large-asset managers. These ESG investors are interested in and able to acquire rental towers with patient equity returns and longer time horizons needed to retain present affordability levels.
- **Developer/NGO joint venture developments programs:** There is significant interest in joint ventures from both the NGOs, big and small, and leading private developers. However, even though there is interest and some referral programs in place, legacy misalignments between programs at the city, province, and federal levels actively discourage scaling these desirable joint ventures.

- **Growing ESG traction in public real estate firms:** A large and growing percentage of listed Canadian real estate properties have adopted [GRESB](#) benchmarking and standards to meet new global investor reporting requirements. New and larger ESG funding pools are becoming available, accepting non-speculative yields and focused on resiliency, social, and environmental objectives. Greater access to expanded ESG investment capital pools is refocusing capital expenditure investment road maps and acquisition/disposition priorities for real estate companies seeking public or global investors.
- **Growing ETOD traction:** Adoption of ETOD frameworks is building across transit, sustainability, and development sectors internationally. ETOD aligns housing affordability/decarbonization/transit objectives and creates beneficial opportunities for private developers, renters, and community organizations. This effort includes non-market NGO joint ventures to deliver rental preservation or to create new non-market supply that meets local affordability objectives.

The Role of Equitable Decarbonization in ETOD

Equitable decarbonization describes low-carbon existing building upgrade and inclusive resident engagement programs/policies that reduce GHG emissions and utility costs, and lower overall occupancy costs for renters. ETOD goals can be supported through the following equitable decarbonization actions:

- Aligning sustainability requirements in multi-family development financing programs with national/provincial/municipal sustainability incentive program requirements. Active incentive programs include National Resources Canada (NRCan), the Independent Electricity System Operator (IESO), and the Toronto Green Standards (TGS) Tier 2 incentive programs. Multi-family development or renovation financing with sustainability requirements specified are included in financing programs of Canada Mortgage and Housing Corporation (CMHC), Canada Infrastructure Bank (CIB), and the City of Toronto's High-Rise Retrofit Improvement Support Program (Hi-RIS) for low-carbon improvements.

From the interviews, the TAP heard that there are several private rental properties that have been able to undertake deep retrofits for decarbonization with incentives and municipal program

guidelines/financial covenants that preclude seeking Above Guideline Increases (AGI). Asset managers accessing pilot low-carbon, deep-retrofit funding have been able to make pro formas "pencil out" while embracing the twin objectives of decarbonization and affordability.

NRCan and CIB have separate program funding envelopes for Indigenous populations. It would be reasonable for large municipalities and/or qualified developer/NGO joint venture (JV) teams to access a similar program supporting non-market rental housing for racialized populations vulnerable to TOD displacement. Since 80 percent of Black populations are located in only 10 Canadian cities, a targeted ETOD funding envelope could prove quite effective and feasible. Experience and feedback from multiple technical TAP stakeholders confirm that decarbonization need not predicate prolonged occupant displacement.

- Leverage imminent City of Toronto Building Performance Standards (BPS) and building permitting rules to minimize spurious repositioning and speculative churn. There is a fear that a loosely crafted BPS will allow non-essential disruptive building upgrades and capital expenditures, triggering AGI and resulting in rising resident occupancy costs.

It may allow for some “bad actors” to disingenuously reposition buildings, actively displacing people from their units to achieve higher rents with new tenants. A new program in place in the City of Hamilton requires an engineer’s report before the issuance of a building permit. Implementing and tailoring a similar program in Toronto may be part of the solution to mitigate or slow down disreputable tactics.

- Augment decarbonization and electrification program grant levels. Investigate opportunities with federal [Independent Electricity System Operator \(IESO\)](#) and Toronto Hydro beneficial electrification funding sources. Further, refine program guidelines to incorporate provisions that preclude the pursuit of AGI thereafter for major finance or project contributions.

Electric utilities typically provide incentives to buildings and consumers for *energy reductions*, but **beneficial electrification (BE)** supports a targeted increase in electricity use to switch from fossil-fuel car/space heating equipment to high-efficiency heat pumps and EV charging upgrades. BE apartment buildings measure lower emissions and lower occupants’ energy bills.

- Craft equitable decarbonization policies from three levels of government with a priority to preserve historically affordable private rental units.
- Integrate the imminent 2024 Natural Resources Canada [NRCan](#) and updated [Atmospheric Fund \(TAF\)](#) Multi-family Retrofit Accelerator programs with capacity-building resources set for launch in summer 2024. These deep-retrofit accelerators are federally funded to specifically streamline decarbonization capital expenditure retrofits in targeted private rental apartment properties.
- Prioritize “Envelope-First” renewal upgrades that avoid/minimize expensive and lengthy delays (e.g. 50+ weeks) for Toronto Hydro electrical service infrastructure upgrades by focusing first on such areas as exterior walls, windows, and doors. An ETOD envelope-first approach can also minimize construction timelines, reduce occupancy costs, and shorten resident displacement while providing a smaller carbon footprint, increasing extreme weather resiliency, and reducing energy grid loads.
- Encourage beneficial electrification for electric vehicles and space heating by providing a Toronto Hydro “Fast Lane” for affordable low-carbon new/retrofit multi-family rental apartment projects in TOD neighbourhoods.



Affordable Non-market Housing Solutions

Multi-family Housing

As indicated earlier in this report but restated differently: The focus is on empty lots and new transit stations, not the rental buildings and residents in the background. That is where people are living now. These are the historically and currently few remaining affordable housing spaces. Solutions are needed at this moment to preserve this large housing segment. It is exceedingly well documented and clear that current market rents for housing have outpaced and exceed renter incomes and capacity. New market-rate housing – as-is – cannot serve the needs for new and displaced residents seeking affordable housing.

This point is reinforced by one of the recommendations in the Blueprint for More and Better Housing released in March 2024 by the Task Force for Housing & Climate. It calls for the federal government to facilitate the acquisition or construction of 2.3 million non-market and below-market homes by 2030 – 40 percent of the 5.8 million new homes CMHC estimates Canada needs to restore affordability.

Solutions for Creating and Maintaining Affordable Housing

- **Make new affordable housing construction less costly.** This was a common theme in the interviews with stakeholders with questions like these: (a) How can we reduce or waive development costs if considering NGO JV or non-market housing? (b) How do we speed

up and increase predictability in the development process?

Developers are loathe to undertake an additional indeterminate process with planning responses between six months to two years. The uncertainty and carrying cost of stalled development makes it difficult to control costs and manage delivery commitments, and it undermines the goal of creating more affordable housing. The City of Toronto's [Open Door](#) program is leading the way in waiving development fees and charges for affordable housing. The Ontario government's proposed legislation to bring into force municipal development-related charge exemptions and discounts for affordable units is encouraging.

- **Improve the Fast Track permitting process for affordable housing projects.** As learned through the TAP interviews, there are many stakeholders who did not know that there was a Fast Track process already in place. The TAP also heard that, even with the preferential process in place, affordable housing projects were not moving faster compared with others.
- **Create separate, dedicated, development application and building permit review groups for non-market housing projects through the [Concept 2 Keys](#) program.** Allow these ETOD projects to have a different place to go and priority in processing so that they are not in line with every other type of application.

- **Move from long-term to permanent affordability.** The experience in New York City, as described by US TAP member Barika X Williams, has been that long-term affordability is curtailed by legacy programs that set brief expiration dates for unit affordability provisions. New York is and was facing a citywide housing crisis where pre-2000 affordability requirements expire after a certain time period, such as 20 years.

To maintain affordability in the housing supply, New York is spending more, for example five times more, than if it had originally paid up-front incentives for said unit to stay perpetually affordable. Today, New York uses 30 years as a baseline for affordability sunsets and many affordable housing or NGO JV arrangements require permanent affordability. The solution to avoiding the expiration crisis downstream is by embedding permanent affordability when it is first built or preserved.

- **Set local area median income (AMI) or average market-rate (AMR) targets that deliver an affordability level specific to the area.** Whichever metric/methodology is used for the myriads of programs across all levels of government, selected rent targets must be particular to the resident incomes and historical rents across Toronto's underserved Neighbourhood Improvement Areas (NIA). That is the way to truly embed renter affordability. There are pluses and minuses to using either metric.

- Focus on solutions that keep the existing stock affordable and in the system. In New York, a majority of the affordable housing funds go to preservation, keeping affordable rental units in the pipeline. The funds are used to incentivize landlords of existing affordable housing to renew their rental affordability provisions. There is also a need for capital financing for low-cost and affordable existing housing that encourages commitments from landlords to enter into an affordable housing program by providing them ready access to funding for capital expenses.

The federal government's April 2024 budget announcement of a \$1.5 billion Canada Rental Protection Fund is a major policy advance that will help community housing providers acquire affordable rental units at risk of being sold to investors and repriced. Also encouraging is the City of Toronto's Multi-Unit Residential Acquisition (MURA) program, which offers funding to non-profit housing providers to preserve existing affordable rental housing stock for Toronto residents and is secured as affordable housing for at least 99 years.

Home Ownership

Beyond the shared benefits of home ownership, Black and other racialized populations also find greater security against being displaced again by others. Pathways to home equity and ownership address the impacts of involuntary displacement, experienced twice or thrice. It allows residents to see a return on investment and builds inter-generational wealth. Home ownership is an end goal for many residents, NGOs, and neighbourhood groups and should not be ignored.

Solutions Supporting Home and Community Ownership

- Explore a targeted Options for Homes (OFH) model which already has high Black population rent-to-own participation metrics.
- Provide down payment assistance programs (see 11th Street Bridge Park example).
- Seek community or purpose-driven ownership.

- Organize community land trusts and co-ops.
- Encourage missing middle housing.
- Enable conversion of single-family houses to multiplexes which can accommodate a variety of ownership arrangements.
- Explore NRCan low-rise housing accelerators and funding to create resident pathways to ownership.
- Expand co-ops and rent-to-own supply for low-rise multi-family housing.



Non-market Developer Capacity-Building Solutions

Non-market housing has been an essential missing piece of the affordability puzzle. There is real opportunity for non-profit players to increase the supply for non-market housing with long-term affordability. This includes non-government organizations (NGOs), Black/community developers, and social enterprises.

Canada's heyday of building affordable housing products like co-ops or other non-market forms of housing has long since passed. Since that time, there has been a loss of capacity, knowledge, and the ecosystem of actors who could have helped to develop and to sustain those needed forms of housing. Today, the community is working from a point of underinvestment. There is a need and request by non-profits to gain expertise and resources to deftly navigate a solo affordable development or non-market development JV with private developers. Through the TAP process, we also heard from the private developers and industry stakeholders a desire to collaborate with the non-profit sector and for mature interested non-profit groups to build more management capacity and experience.

Within Black communities across Toronto, there is a lively ecosystem of community-serving organizations. Some of these NGO organizations already provide housing programming. An increasing number of non-profit organizations have come to the table to leverage rapid non-market housing initiatives and federal funding to acquire sites or partners. Many of these organizations have

had a challenging time navigating through the process and have encountered roadblocks yet to be mitigated.

The panel supports calls for non-market developer capacity building so that these NGO groups have the resources and technical expertise they need to participate in funding programs – either with development organizations or to take on larger non-market housing development opportunities. (See Solutions for Building Capacity of Non-market Developers box.) These organizations are key because they are already present and active in these neighbourhoods.

The city's [Expanding Housing Options in Neighbourhoods](#) initiative presents interesting pathways to ownership in neighbourhoods, as well as new mechanisms to expand and grow small non-profit developers in Black communities. This foundational program gets residents involved and grows to a scale where they can continue to expand housing opportunities within the neighbourhood and beyond. Community land trusts were mentioned as a piece that several stakeholders think is essential to solving the puzzle. Given the work in community organizing in the Jane Finch area, land trusts provide an emergent opportunity for continued community ownership and community decision-making.

The TAP also had conversations with private developers about purpose-built rental and the challenges of continuing to build this type of rental product. As a result, they are seeking

opportunities for fee exemptions or other types of incentives. The TAP heard from a non-profit developer, who raised the point that one of the outcomes of Bill 23, among others, is it has allowed for development charge (DC) exemptions for non-profit developers. So, there is potentially an opportunity to provide something that purpose-built builders believe they need that already exists within the legislative framework.



During the interviews, private developers with interests in non-profit joint ventures expressed their appreciation for the capacity of non-profit organizations in identifying residents in need and finding wraparound support for those individuals. It allows ESG, equity-seeking, and DEI initiatives to flourish while efficiently and effectively supporting Black or racialized residents.

In the case of Jane Finch, the community has large mall anchor institutions that provide collaboration spaces with existing community groups. There are also opportunities to support the acquisition of land by non-profit actors and tools that the city can use, potentially through the Ontario Realty directive, to help provide land for non-profit housing development at reduced land costs.

Finally, stakeholders described initiatives to coordinate various actors. For example, in Hamilton, the CMHC National Housing Strategy Solutions Lab's initiative, Social Innovation Canada Equitable Transit-Oriented Affordable Housing Project, allows a community conversation to be front-ended through a clear framework of engagement to coordinate action. Also heard was the opportunity for trusteeship and philanthropy to be a part of this conversation. This idea could support non-market housing by top-ups in non-profit development and assist in providing wraparound development/resident services. Several non-profit stakeholders, such as the United Way of Greater Toronto, serve as trustee for smaller non-profits in building non-market housing.

Solutions for Building Capacity of Non-market Developers

- Provide support for non-profit community scale developers.
- Leverage non-profit developments to grow opportunities for ownership stake in communities.
- Develop community land trusts, supporting local community decision-making.
- Better connect private developers who seek joint ventures with non-profits and education on the benefits of such partnerships.
- Unlock new opportunities (development charge exemption, Bill 23).
- Leverage anchor institutions such as York University and Humber River Hospital (Reactivation Care Centre).
- Support land acquisition for NGOs to grow the pipeline of affordable development.
- Review CMHC Hamilton Solutions Lab Initiative.
- Expand role of philanthropy and cultural charities.



Notes at community engagement space at Jane Finch Mall.



Land and Financing Solutions

When discussing project financing and how private development organizations develop projects, the TAP concluded that it boils down to the “capital stack,” the mix of sources of capital or types of funding available to make a project financially feasible. Costs include the cost of land; soft costs such as consulting, engineering, fees, and taxes; and finally the hard costs and carrying costs to build and service. Risk-adjusted waivers, incentives, and grants are incorporated. On completion of new rental buildings, the developers will see revenue coming from what they built, via rent, to return to their shareholders and to reinvest.

Currently, the city is making laudable efforts to optimize city-owned lands that are currently going into the pre-development phase. Just like private developers, the city must show some benefit or a return on the asset. If we look at land and financing this way, all parties or developers are accountable for meeting their respective governance objectives and goals. When the TAP met with public, private, and non-profit stakeholders, it found there are shared goals and tools available to make purpose-driven ETOD development happen.

The disposal of land owned by the city, provincial, or federal government is also an opportunity. The city should capitalize on the Ontario’s Realty Directive in buying land, then selling or leasing the land to organizations for non-market development or joint ventures within the communities. The first step is to

inventory publicly owned land that could be made available for affordable housing, including leasing to NGOs or NGO-private developer partnerships. Optimizing land costs is a critical element in building a robust ETOD capital stack.

Minimizing the cost of delay is also significant to the success of the affordable non-market development projects. Soft costs can be reduced through clearer development requirements and fast tracking of targeted purpose-driven development projects that meet multiple objectives, including affordable housing.

Streamlining development and permitting processes is meaningful in reducing construction downtime and debt service costs. Pre-zoning properties, posting performance standards and terms of reference, and collaboratively resolving the conflicting comments from city departments are just a few of the enhancements that would make the non-market development approval process more certain.

Another element of the soft-cost challenge is the taxes, fees, and benefit charges. The city’s [Open Door Program](#) provides incentives including capital funding and municipal fee and property tax relief, fast-tracking planning approvals, and surplus public land activation.

Consideration should be given to tiered incentives to reward purposeful development projects that propose to solve multiple city objectives – for example, a non-market

Land Solutions

- Inventory and use public lands to deliver affordable housing.
- Consider leasing land to NGOs or NGO + Developer Partnerships.
- Use the Ontario’s Realty Directive to capitalize on the land acquisition/ disposition opportunities for affordable housing.
- Expand land transaction strategies to include bridge financing for funding development and pre-construction costs.

rental project with (a) An affordable housing component developed in partnership with an NGO, (b) a robust decarbonization strategy, and (c) a much-needed community hub within the Jane Finch community. Use available tools, such as multi-year tax abatement, and development charge and community benefits charge rebates and deferral models, but deploy them in a tiered approach or via a point system to further entice the sector to deliver on more city objectives. Such an approach meaningfully exceeds the sum of available incentives that reward the individually met objectives.

Incentive programs should be expanded to allow combinations for a more integrated approach (i.e. Toronto Green Standard + Open Door) and should be aligned with funding structures such as the CMHC [MLI Select](#) to drive decarbonization and affordable housing. The city has a variety of funding and incentive programs that are stackable with federal and provincial programs. Typically, the city provides the first funding approval for projects with support from co-investments such as CMHC. The suggestion is to develop more streamlined programs that are aligned with programs offered by the province, the federal government, and other agencies of government, to allow purposeful non-market projects access to multiple sources of funding.

Consideration also needs to be given as to how incentives and investments may have an impact on Black communities. To mitigate unintended consequences, governments need to explicitly ask how these programs will reach and affect Black and other communities who have been historically marginalized in this area.

The hard cost of the capital stack is the cost of building the project. Building standards should not be compromised and no distinction should exist between the baseline for market and non-market projects, promoting quality and resilient construction. As a result, there is very little opportunity to reduce non-market development hard costs through building construction.

The last element of the cost structure is the cost of financing of the project's construction. NGOs are eligible for better funding/financing from CMHC, and so it makes sense where they will be the main applicant in a partnership. In an NGO partnership, the NGOs might bring the land lease and partial funding for the upfront soft costs, and the private development company will put in their equity in turn. The development project will need to arrange for bank construction financing.

Therefore, the TAP suggests that, in coordination with other levels of government, the City of Toronto develop strategies for access to low-cost financing, such as Canada Infrastructure Bank, ESG Impact Investors, patient capital, or philanthropy, for equitable development projects that meet city priorities. In addition, the TAP suggests the city promote the development of new financing instruments, such as market-traded federal income tax credits (ITCs), to affordable housing providers.

Financing

- Consider tiered incentives.
- Expand incentive programs and allow combinations.
- Support access to Patient Capital.
- Promote development of new financing instruments.



Recommendations

From the findings of the TAP described in the previous sections, the TAP proposes a series of recommended action steps. These include actions to change, amend, or adopt new policies, procedures, systems, data gathering, and collaboration. In some instances, the recommendations confirm actions already ongoing, underway or nearly adopted.

Also in some recommendations, primary responsibility for implementing the action may not belong to the City of Toronto or may require partnership with other levels or agencies of government, non-profits, or private entities. This report provides directional suggestions as to which level of government or sector may be well positioned to take the lead on an action, based on the following legend.

Legend:

- * Municipal government or agency-led
- ** Provincial government or agency-led
- *** Federal government or agency-led
- **** All governmental collaboration
- ◆ Academic, social, or NGO resource

Monday Morning – Short Term

Equitable Transit-Oriented Development (ETOD)

1. To establish an ETOD baseline and develop equitable decarbonization pathways, create multi-family building datasets and models that integrate pre/post transit expansion baseline

rent levels, building conditions, carbon footprint, density, and energy use. * ◆

2. To identify areas vulnerable to Black tenant displacement or loss of existing affordable rental housing due to transit expansion, review land data. Focus on all Toronto Neighbourhood Improvement Areas (NIA) affected by transit expansion. Inventory land ownership, including ownership of private rental towers, and focus on publicly owned land. Use the data to expand the Housing Now program. * ◆

Jane Finch Community

3. To implement the recommendations of the 2024–2034 Jane Finch Community Development Plan, identify social program funding available from governments, foundations, and NGOs. **** ◆
4. To deepen engagement of the community in decision-making that heals a legacy of injustices, deploy strategies that mirror the community’s technology and social networks. * and **
5. To further the inventory work already completed, undertake quantitative and qualitative mapping to prioritize gathering spaces to protect and safeguard them, and identify gaps where new spaces are needed. Identify opportunities for civic and catalyst investments in public spaces, workforce hubs, art, and cultural festivals. * ◆

Affordable Housing Solutions

6. To focus preservation and renewal strategies, map areas of vulnerability to displacement from rising land values within or near the province’s Protected Major Transit Station Areas (PMTSAs). * ◆
7. To increase the transparency of evictions and improve the preservation of affordable housing, benchmark and track the number of deeply affordable non-market units annually and by decade. * and *** ◆

Better understanding is needed of the patterns of evictions, relationship to transit investments, and who is being affected by these patterns. Assistance will be required from the Landlord and Tenant Board which maintains records on evictions and landlords. The city holds data on social, affordable housing stock and data on private rental homes, and their rents are available at the aggregate level from CMHC.

Mid-Term Actions (3 to 6 Months)

Equitable Transit-Oriented Development (ETOD)

8. To increase the land supply for non-market ETOD, develop and enhance public land procurement policies on the retention and purchase of public lands for ETOD. ****

9. To maintain and expand affordable housing, set and support a supply target that **two-thirds of all existing affordable rental supply** be preserved as affordable.

This target would be part of an overall strategy that prioritizes making 60 percent of **new** housing supply (new construction or acquisition of or intensification of existing) in a TOD neighbourhood non-market or below-market housing (at least equal to the number of affordable units of 2005 before the announcement of the Finch LRT). **** ◆

To help achieve these targets, align sustainability incentives and programs of NRCan, Independent Electricity System Operator (IESO), and Toronto Green Standards (TGS) with sustainability targets in financing programs by CMHC, Canadian Infrastructure Bank (CIB), and the City of Toronto’s High-Rise Retrofit Improvement Support Program (Hi-RIS). (See Action Step #26.)

10. To minimize spurious repositioning and speculative churn, leverage imminent City of Toronto Building Performance Standards (BPS) and building permitting rules (e.g. adapt the city of Hamilton’s requirement for an engineer’s report). *
11. To augment decarbonization and electrification program grant levels, continue with program guidelines to include no Above Guideline Increase (AGI) provisions and investigate the federal IESO and Toronto Hydro beneficial electrification funding sources. ****

12. To maintain affordable non-market housing, establish and prioritize funding for equitable decarbonization in rental ETOD. ****
13. To minimize construction timelines, reduce occupancy costs and electrical heat loads, and shorten resident displacement, prioritize modular “envelope-first” renewal upgrades. *

Jane Finch Community

14. To maintain affordability in Jane Finch and in all existing and future projects, explore recommended ETOD sustainability, affordability, and preservation incentives and financing tools. Include strategies, pathways, capacity building, and resources to involve community as a partner. (See Action Step #9.) * ◆
15. To support workforce development, provide job training in construction and maintenance; program and project management; architecture, engineering, marketing, planning, and finance. Expand the talent pool pipeline for union jobs. **** ◆
16. To create major civic assets (such as destinations and gathering places, parks, and meeting spaces), lease, establish, or fund no- or low-cost interim co-working and gathering spaces. Use the inventory and priority of space needs as the basis for park acquisition and privately owned public spaces (POPS). (See Action Step #5.) * ◆

17. To build local capacity, undertake:
 - (a) support for entrepreneurship,
 - (b) leadership training,
 - (c) technical assistance and funding to new and/or small businesses, and
 - (d) a celebration and amplification of Jane Finch arts and culture. * ◆
18. To provide transparency and understanding of ETOD, engage Jane Finch and recently displaced tenants with communication, outreach, collaboration, and transparency, with a special focus on equitable involvement of Black residents. (See Action Step #4.) * and ** ◆

Affordable Housing Solutions

19. To reduce the processing time and costs, encourage Toronto Hydro to create a Fast Lane for approval of permits for affordable new and renewal multi-family rental projects in TOD neighbourhoods. *
20. To decrease the costs of affordable housing, continue to benchmark and monitor the performance of the existing processes and systems in the city that (a) reduce or waive development costs for affordable housing, (b) speed up and increase predictability of the development process, (c) fast-track permits with affordable housing, and (d) create a separate permit review group for affordable projects. *
21. To develop a comprehensive strategy for preserving existing social and private, naturally occurring affordable housing,

investigate sources for “preservation financing” that will support and encourage landlords to renew their commitment to affordable housing, and will finance capital improvements and maintenance for low-cost affordable existing housing. (See Action Steps #6 and #7.) * and **

- 22. To increase home ownership and thus close the Black wealth gap, (a) create distinct goals and policies for home ownership that are sensitive to culture and values, (b) explore a targeted “Options for Homes” model which already has high Black population rent-to own participation metrics, (c) provide down payment assistance programs, and (d) investigate the possibility of exemptions or reduction in land transfer or property taxes for affordable home ownership. **** ◆
- 23. To pursue community or purpose-driven Black home ownership through (a) community land trusts; (b) missing middle housing solutions; (c) conversion of single-family residences to multiplex/4plex; (d) exploring NRCan rapid housing accelerators and funding; and (e) for multi-family housing, consider co-ops and rent to own. **** ◆
- 24. To decrease the amount of speculative displacement and loss of affordability for Black renters, establish a task force that addresses that issue. (See Action Steps #7 and #10.) * ◆

- 25. To create a common vision and strategies in lock step with all levels of government and NGOs, break down agency silos to align land use, housing, transportation, and climate policies, programs, and fundings. Develop a comprehensive strategy for increased resources to support the action steps identified in this report, and identify partnerships necessary to implement these actions, including anchor institutions and key public and private entities. **** ◆

Long-Term Actions (6 Months+)

Equitable Transit-Oriented Development (ETOD)

- 26. Align sustainability incentives and programs of the NRCan, IESO, and TGS with sustainability targets in financing programs by CMHC, CIB, and City of Toronto’s Hi-RIS. ****
- 27. Building on ETOD target setting in Action Step #9, establish citywide ETOD development incentives and affordable project allowances. Adopt the TAP report ETOD capacity-building programs, policy tools, and land/finance recommendations for Jane Finch and all TOD developments. ****
- 28. To undertake ETOD upfront value capture, protections, and requirements in future projects, (a) leverage community improvement plans, (b) use tax increment financing, and (c) implement land use controls. * and **

- 29. To deliver ETOD, secure Black communities capacity-building support from announced 2024–2030 provincial and federal funding envelopes for decarbonization/electrification/workforce/affordability/transit by their respective agencies (e.g. NRCan, ISED, IESO, Infrastructure Ontario, Metrolinx, Toronto Hydro, TAF). ****

Jane Finch Community

- 30. To provide a case study, pilot a voluntary ETOD program with Toronto Community Housing Corporation (TCHC) Firgrove and a Jane Finch area private rental apartment development. * ◆
- 31. To create major civic assets, prioritize and fund Jane Finch Community Hub and Centre for the Arts development. (See Action Steps #5 and #16.) * and ** ◆



ULI / TP MEMBER

ULI TAP members, staff, City and CP Planning at community engagement space at Jane Finch Mall.



About the Panel Members



Kirk Johnson
Panel Chair
President
Eco-Efficiency

For more than 15 years, Kirk Johnson has led the design and delivery of over \$300M in market transformation, decarbonization, and workforce development programs across Canada for funders such as Natural Resources Canada (NRCan), Canada Green Building Council (CaGBC), City of Toronto (CoT), Ontario Power Authority (Now IESO), Province of Ontario (MOE/GreenON), Environment & Climate Change Canada (ECCC), Innovation Science & Economic Development Canada (ISED), Humber College, University of Waterloo, and Toronto Hydro.

Select market transformation work includes adapting the US EPA's ENERGY STAR Multi-Family High-Rise building standard for Canada with NRCan and leading the energy performance criteria development for the Toronto Green Standard (TGS) V1. As a Community Energy Planner, he chaired the Mayor's District Energy working group and managed the Lawrence Allen/Westwood/Mimico Community Energy Plans and city-wide Tower Renewal Archetype Design initiative in the City of Toronto's Better

Buildings Partnership (BBP) unit. Portfolio Management includes concurrent design/delivery of \$100M+ decarbonization programs such as Ontario's High Performance New Construction (HPNC), Toronto Multi-Family, and BOMA CRE incentive programs. Kirk has created & delivered capacity-building programs in 25 municipalities. His two co-designed workforce development programs with University of Waterloo recently secured \$3.1M from ISED Canada for 2024-2025 delivery. Kirk is the former Chair of Earth Day Canada and a 2024 Efficiency Canada Trailblazer.

Kirk's projects portfolio covers all commercial/residential typologies and building systems upgrades, creation of the 1000+ building GREEN UP Carbon, Energy & OpEx Business Intelligence platform for CaGBC, and re-design of a CoT \$40M revolving fund to finance institutional/community renewable/decarbonization projects.



Mitzie Hunter
President and CEO
The Canadian Women's
Foundation

Mitzie Hunter is an accomplished, dynamic leader driven by strong values with a moral compass of giving back to the community. Her proven track record of building and championing the city of Toronto has positively impacted the lives of the city's residents. As a relentless champion for Toronto, Mitzie Hunter served as the Member of Provincial Parliament (MPP) for Scarborough-Guildwood, securing an impressive four consecutive election victories over the course of a decade.

Her 30 years of leadership extends to several high-level positions, including roles in the provincial cabinet where she served as Minister of Education, Minister of Advanced Education and Skills Development, and Associate Minister of Finance, entrusted with overseeing the Ontario Retirement Pension Plan.

Mitzie's diverse background encompasses both the public and private sectors, including prominent roles in one of Canada's largest information and communications technology companies, as well as involvement in the dynamic start-up and small business landscape. Her public service extends to her role as Chief Administrative Officer (CAO) of Toronto Community Housing Corporation, and head of CivicAction a convener of business, government and community which aims to improve cities.

Mitzie earned an MBA from the University of Toronto, Rotman School of Management. Her life's work and accomplishments are testimony to Mitzie's ability to develop strategies and build highly motivated teams to achieve results.



Scott Kratz
Director
11th Street Bridge Park
Washington, D.C.

For the last ten years, Scott Kratz has been working with the East of the River based non-profit Building Bridges Across the River and the Washington DC city government to transform an old freeway bridge into a park above the Anacostia River. The old 11th Street Bridges that connect Capitol Hill with communities east of the river reached the end of their lifespan, Scott is working with the community to use the base of one of the bridges to create a one of a kind civic space supporting active recreation, environmental education and the arts. Scott leads the team that is designing, building and one day operating the park. Beyond the park's physical construction, he has led the effort to ensure long term residents can stay and thrive in place through a nationally recognized equitable development plan that includes affordable housing, workforce training, preservation of Black owned small businesses and arts / culture strategies.

Scott lives a few blocks away from the Bridge Park site in Capitol Hill and has called Washington DC his home for the

last 17+ years. He graduated with a history degree from Pomona College in Southern California and has worked in the education field for twenty+ years. He began his career teaching at Kidspace, a children's museum in Pasadena, California and later as the Associate Director of the Institute for the Study of the American West at the Autry National Center in Los Angeles. While at the Autry, he supervised a staff that planned and implemented programs including film, music, festivals, family programs, lecture series, academic symposia and Native theater. He moved to Washington DC to become the Vice President for Education at the National Building Museum. Scott is honored to serve on the board of the Anacostia Coordinating Council and the Anacostia Business Improvement District.

View the Emmy-nominated video from the 11th Street Project [here](#).



Dr. Nemoy Lewis
Assistant Professor, School of
Urban and Regional Planning
TMU

Dr. Nemoy Lewis is an assistant professor in the School of Urban and Regional Planning at Toronto Metropolitan University. Dr. Lewis holds a PhD in human geography from Queen's University in Kingston, Ontario. He earned both his undergraduate and master's degrees in geography at the University of Toronto. His research explores how space is racialized by examining the co-production of racialization and financialization in North American urban housing markets, and the growing affordability problems impacting Black renters. Dr. Lewis's current research investigates a relatively new type of financialized landlord – primarily private equity and asset management firms– and their impacts on the physical infrastructures and urban social geography of disenfranchised communities. Lewis recently commenced two major research projects that explore access to housing for Black Canadians. The first examines the housing affordability and eviction crises,

with a specific emphasis on the role of financialized landlords and the broader consequences for Black renters during the COVID-19 pandemic in Toronto. The second project seeks to understand the unique challenges faced by Black Canadians in their pursuit of homeownership.

Dr. Lewis has a forthcoming co-authored piece titled Financialized violence in Toronto's Rental Market: Acquisitions, Evictions, and Banishment of Black Renters. The article meticulously probes the deleterious consequences stemming from the investments of financialized landlords within Toronto's Black communities. By untangling the threads of financialization of rental housing and its impact on Toronto's Black communities, Lewis and his co-authors offer a valuable contribution to our understanding of the challenges faced by Black renters in Toronto.



Robert Walter-Joseph
MA (PL), RPP, MCIP
Principal
Gladki Planning Associates

Robert Walter-Joseph is an urban planner focused on delivering affordable, non-profit, and mixed-use housing projects, reflecting GPA's commitment to inclusive community building across the GTHA. A Registered Professional Planner, his expertise in land use planning extends to inclusive planning practices, zoning, housing, and planning for mixed-use, commercial, and employment areas.



Barika X Williams
Executive Director
**Association for Neighborhood
& Housing Development**
New York, New York

Barika X Williams is the Executive Director of the Association for Neighborhood & Housing Development Inc. (ANHD), a leading nonprofit dedicated to housing and economic justice in New York. She is a leader and a national voice on how community development in marginalized neighborhoods can advance racial justice.

Previously, Barika served as Assistant Secretary for Housing in New York State, overseeing pivotal housing initiatives, including a \$20 billion housing plan and tenant protections expansion.

Her career includes work in real estate development and research, notably at the Urban Institute and NYU's Metropolitan Center, where she pioneered novel projects and published on topics including affordable housing practices, foreclosure

prevention, disaster recovery, and the links between health, education, and housing.

Barika is a member of the US Treasury Advisory Committee on Racial Equity, advisory committees for financial institutions like Capital One, and sits on the Board of Urban Design Forum.



Agnieszka Wloch
VP, Development
Minto

Agnieszka Wloch is a Real Estate Development professional with focus on leading and successfully executing complex development initiatives that contribute to Minto's objective of expanding strategically in select North American markets to create future growth. An Ivey EMBA graduate and a licensed architect, Agnieszka has a strong foundation in engineering, architectural and urban design paired with 25+ years of global experience in Canada, the US, Europe and the Caribbean.

In her role as a VP Development at Minto, Agnieszka is accountable for management of business strategy, process and project management within complex mixed-use real estate development realm via engagement of stakeholders and large,

multidisciplinary teams. Agnieszka is an insightful, inquisitive and versatile leader, who quickly establishes relationships with stakeholders at all levels, introduces possibilities that challenge convention and focuses on action. She values sharing of ideas and experiences and supporting personal growth of the individuals she works with. Agnieszka is passionate about the impact we have on society and she focuses her efforts on building a better way of life.