
Parkdale Community Benefits Framework

Guide for Development without Displacement



Equitable targets for policymakers, political representatives, developers, investors, and community advocates.

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Milky Way Garden (Kozack 2018)

Introduction

PARKDALE PEOPLE'S MAP

A COMMUNITY RESOURCE, STORY BANK & ORGANIZING TOOL



The Parkdale People's Map demonstrates the rise in condo development applications along the eastern edges of Parkdale (grey blocks outlined in orange), expanding in from Liberty Village and West Queen West (Parkdale People's Map 2018).

WHAT'S IN IT FOR PARKDALE?

Parkdale has often been considered to be one of the last affordable neighbourhoods in the downtown core, yet that narrative is swiftly changing. Over the past few decades, Parkdale has seen an increasing wealth gap between North and South. In the Neighbourhood Improvement Area of South Parkdale, over a third of residents live in deepening poverty and nearly 90% are renters¹. With the rise in gentrification and real estate speculation, many tenants are facing above guideline rent increases, evictions, and displacement. Our long-term, locally-serving, and affordable businesses, many of whom are tenants with no protection from large rent increases under the Commercial Tenancies Act, are being economically evicted through the hand in hand process of deregulation and speculation. Our neighbourhood is changing, and displacement pressures are high.

While municipal planning efforts have focused on the strategic growth of urban centres, avenues, and transit corridors, there has been a concurrent concentration of poverty in Toronto's inner suburbs marked by race and

gender. This is due, in part, to the exclusionary economic practices that accompany development and gentrification - rising property values, unaffordable housing stock, wealthier demographics - which contribute to the displacement and marginalization of Parkdale's community members either to the outskirts or the streets.

All of this begs the question: What's in it for Parkdale? How can we ensure that low-income community members are beneficiaries, rather than casualties, of neighbourhood development? We believe that planning for neighbourhood growth and development needs to center community needs first and foremost, rather than highest and best use as defined by density and profit. We call for equitable development that respects and benefits existing community members, that values people's lives over profits, and that promotes development without displacement.

The following framework provides a guide for public and private sector actors to support community benefits in Parkdale by following the vision of community members.



5 KEY PRINCIPLES

1. Equitable Process: We support developments that benefit existing residents by meeting and prioritizing the needs of community members at risk of displacement. Development without displacement can be achieved by following a transparent and fair process that ensures historically marginalized community members can share power and meaningfully participate in the development process through participatory planning and direct democracy. In order to ensure accountability, developments can mitigate the risk of displacement through tools such as Equity Impact Studies, Inclusionary Zoning, and Community Benefits Agreements.

2. Affordable Housing: We support developments that address housing justice by guaranteeing permanently affordable, accessible, and adequate units. We champion this as a key component to housing as a human right. We seek the creation and preservation of key targets of affordability, and encourage the government to implement stronger housing and rent control policies in order to prevent and reduce the harm of displacement.

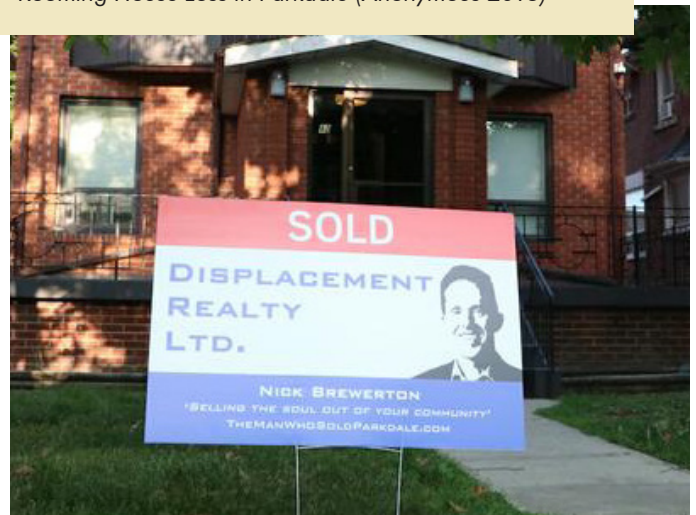
3. Affordable Commercial: We seek the creation and preservation of affordable commercial space for community agencies and locally-serving small businesses that reflect the character of Parkdale. We support the growth of greater community control by building and preserving units through collective ownership models.

4. Decent Work: We support developments that address economic justice by creating decent work opportunities for equity-seeking community members in Parkdale. We call for the protection of Parkdale's employment and industrial lands, and encourage the integration of social procurement in developments to build community capacity through training, education, and supportive programs.

5. Community Assets: We support developments that serve community needs and enhance community wellbeing by supporting community space and resources, health and food security, and social and natural infrastructure. We seek projects that invest in sustainable infrastructure to enhance clean and renewable energy.

WE ENVISION A FUTURE WHERE ALL COMMUNITY MEMBERS CAN BENEFIT FROM THE CHANGES HAPPENING IN THEIR NEIGHBOURHOOD. WE CALL UPON PUBLIC AND PRIVATE SECTOR ACTORS TO COLLABORATE AND ENSURE THAT NEW DEVELOPMENTS EQUITABLY BENEFIT ALL RESIDENTS.

Rooming House Loss in Parkdale (Anonymous 2018)



WHAT IS THE PURPOSE OF THIS FRAMEWORK?

As Parkdale anticipates a rising wave of future development, it is critical for developers, investors, and policy makers to collaborate with community to ensure that neighbourhood changes are benefitting equity-seeking residents rather than harming or displacing them. We need tools to negotiate for site-specific developments to address broad community needs in alignment with the neighbourhood values of inclusivity, diversity, affordability, and equity. We also need to ensure that these benefits are not isolated wins, but cohesive and collective gains for the community as a whole. The following framework outlines minimum standards that developers must follow when investing in Parkdale. It also provides a framework for policy makers, political representatives, and the community to advocate and negotiate sound agreements. Ultimately, the framework calls into question how wealth is produced through neighbourhood improvement, and how it can be redistributed equitably and managed democratically for community benefits.

WHAT ARE COMMUNITY BENEFITS?

The movement for Community Benefits centres the voices and interests of communities at the intersections of land use planning, urban growth, and public policy decisions². Community benefits leverage public and private investments in communities to create decent work, affordable housing, and social infrastructure that improve the quality of life for all community members. Community Benefits Agreements (CBAs) are legally-binding contractual agreements negotiated between a community coalition and developers and/or public institutions to ensure that impacted residents can share the benefits of a development without having to fear displacement³. Community benefits often involve leveraging public subsidies offered to developers; organizing the community through sustained campaigns and coalition building; and negotiating the benefit before the development is approved by the City to make it legally binding⁴.

The leaders at the forefront of the community benefits movement come from historically disadvantaged and equity-seeking communities, including but not limited to working class and low-income communities; Black, Indigenous, and racialized communities; newcomers; consumer survivors; women, trans, and nonbinary workers; people living with disabilities; youth and seniors; low-income parents and guardians; and formerly incarcerated



CASE STUDY: LOS ANGELES

The first comprehensive CBA was negotiated in 2001 for the Staples Center sports arena, home to the Los Angeles Lakers⁵. The movement emerged in the wake of the fight for living wage ordinances led by working class communities of colour in Los Angeles. Through negotiations with the Los Angeles Alliance for a New Economy (LAANE), the developer signed a legal agreement to provide park space and recreational facilities; create local employment at a living wage; and invest in affordable housing and a community land trust⁶. The CBA also included clear structures for monitoring and enforcement, such as reporting requirements, a community-based monitoring committee, and signing an agreement with the Community Redevelopment Agency to make it enforceable by the City⁷. The Staples CBA is one of the most comprehensive agreements to date, and set the stage for CBAs in the United States to be negotiated from the bottom-up by community coalition groups committed to organizing tenants and workers around economic justice.

people. The movement for Community Benefits emerged from grassroots movements in Los Angeles, and has since made impacts on public policy internationally. In the Toronto landscape, we are beginning to witness a series of concrete wins in the public infrastructure development process, such as the Toronto Community Benefits Network's successes with the Eglinton Crosstown Community Benefits Agreement, and private development through the Woodbine Casino Community Benefits Agreement. Historically disadvantaged communities are leading and winning campaigns that have the opportunity to significantly shift the material conditions of residents.

The Toronto Community Benefits Network (TCBN) is a community-labour partnership that negotiated the City's first Community Benefits Agreement for private development through the the expanded casino at the former Woodbine Racetrack. The development was first proposed in the Rexdale community of Eto-bicoke over 10-years ago, with community residents, organizations, and allies advocating for community benefits along the way. In 2018, the Rexdale Rising Campaign was successful in partnering with the City of Toronto to sign a legally enforceable commitment to community benefits with the Woodbine Casino, including a community and labour oversight committee; hard targets requiring that 40% of new hires and 10% of apprentices and tradespeople to come from local and diverse communities; and a minimum 10% of social procurement through local or diverse suppliers⁸. The most significant win for the community was an investment of \$5 million into the development of a child care centre to support the workers and community in accessing the new jobs⁹.

1. Equitable Process

We support developments that benefit existing residents by meeting and prioritizing the needs of community members at risk of displacement. Development without displacement can be achieved by following a transparent and fair process that ensures historically marginalized community members can share power and meaningfully participate in the development process through participatory planning and direct democracy. In order to ensure accountability, developments can mitigate the risk of displacement through tools such as Equity Impact Studies, Inclusionary Zoning, and Community Benefits Agreements.

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5. Community Assets

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WHAT IS OUR VISION?

We envision a future in Parkdale where equity-seeking community members can live with dignity and benefit from changes happening in their own backyard. We call upon community members and workers to unite and ensure that new developments address local needs in the community. We call upon community organizations to pave the way for equitable development and participatory democracy. We call upon the local planners and political representatives to champion our causes. We call upon developers to work collaboratively with community to ensure that new developments equitably benefit all residents, and respect the following collective principles:

HOW WAS THIS FRAMEWORK CREATED?

The Parkdale Community Planning Study¹⁰ first identified the creation of a Community Benefits Framework in 2016 as a compelling negotiation and communication tool to advocate for community needs and priorities to ensure equitable development in the neighbourhood. Since early 2017, we have been informing the Parkdale Community Benefits Framework through the following ways:

1. Building a Coalition

Over the past 18 months, we have engaged over 30 community-based organizations, 3 local anchor institutions, and 650 community members in discussions regarding community benefits, inclusive local hiring, and social procurement in the Parkdale neighbourhood.

2. Public Education

In order to introduce the concept of Community Benefits to the Parkdale neighbourhood, the Parkdale People's Economy launched a learning series, On Community Benefits, throughout the month of June 2017. The first

panel discussion, Development 101, provided an overview of the development and planning processes in Parkdale with an emphasis on when, where, and how community members can claim ownership over neighbourhood change. The second panel discussion, Community Benefits 101, delved deeper into the concept of Community Benefits Agreements as tools for leveraging equitable development without displacement.

3. Community Workshops

Articulating Demands: Throughout the Fall of 2017, we hosted a series of workshops with community members and precarious workers to articulate the opportunities and challenges for proposed developments in Parkdale as a first stage for articulating the Community Benefits Framework. The aim of the workshops was to build shared language and knowledge around Community Benefits, review developments coming to Parkdale, and develop personal and collective demands for community benefits in Parkdale. The workshops aimed to help Parkdale residents and workers decipher how to prevent projects from leading to displacement pressure, and instead, build, share and redistribute wealth in an equitable and inclusive way.



1. BUILDING A COALITION



2. PUBLIC EDUCATION



3. COMMUNITY WORKSHOPS

Setting Targets: Throughout the Spring of 2018, we hosted focus groups with frontline workers and agency representatives aimed at analyzing population-based data in Parkdale to help set local targets for affordable housing and decent work. The workshops drew on the knowledge of the agency representatives to understand how labour and housing systems operate, with the goal of creating transformative yet realistic targets that could be achieved in partnership with community, institutional, and corporate representatives.

Reviewing Targets: Throughout the Summer of 2018, we reviewed the proposed targets with community members through working sessions with the Parkdale People's Economy Working Groups, South Parkdale Neighbourhood Planning Table, and community-based groups such as the Women's Advisory Council with the Parkdale Queen West Community Health Centre, the Parkdale Women's Leadership Group, and Parkdale Neighbourhood Land Trust.

4. Tracking and Researching

Throughout the process, we have been tracking public, private, and community-led developments in Parkdale to understand the landscape and opportunity for community

benefits. Over the past year alone, we have witnessed four private condo developments with a total of 1299 units approved in Parkdale without any commitment to affordable residential, commercial, or community space (1182-1221 King St W; 390-440 Dufferin St; 6 Noble St; and 57 Brock Ave). We have also been researching best practices for Community Benefits Agreements and analyzing the shifting policy landscape to understand how best to respond to new development.

5. Testing

The principles and targets of the framework were also developed through grounded experience organizing in response to contentious developments and investments in the neighbourhood, such as Lifetime Development's 703 luxury condos at King and Dufferin and the expansion of the 5700 Inc's businesses into five storefronts in a one-block radius along Queen Street West. Both community responses held neighbourhood assemblies to prepare and vote on a platform of demands for community benefits. Our grounded experiences have revealed the inequities in the planning system and the need to build a proactive response for asserting community benefits in the development process.



4. TRACKING + RESEARCHING



5A. TESTING: KING-DUFFERIN



5B. TESTING: THE 5700 INC.

WHAT IS THE PARKDALE PEOPLE'S ECONOMY?

The Parkdale People's Economy is a network of over 30 community-based organizations and hundreds of residents that aims to build more socially just local economies according to the visions for equitable development, shared wealth and decent work. Through an 18-month participatory planning process from 2015 to 2016, the Parkdale People's Economy, also known as Parkdale Community Economic Development (PCED), created the Parkdale Community Planning Study to address issues of gentrification-driven displacement and community wellbeing in the neighbourhood. The Planning Study identified the neighbourhood's values of inclusivity, diversity, equity, and affordability, and provides key directions for community action and policy in nine key areas: Social infrastructure; Affordable housing and land use; Decent work and inclusive economic opportunities; Community health; Food security; Community financing; Participatory local democracy; Cultural development; and Interfaith. Over the past year, the network has been officially recognized as the Neighbourhood Planning Table for South Parkdale by the Toronto Strong Neighbourhood Strategy, which has allowed for institutional support from the City of Toronto. Although the Parkdale People's Economy is rooted in the Parkdale neighbourhood, the content we create is intended to support communities facing similar displacement pressures.

HOW TO USE THIS FRAMEWORK?

The framework sets out clear list of targets and demands that can be negotiated between community coalitions and developers, investors, policymakers, and institutional

representatives. The demands listed in this framework can be selected by the community coalition based on the type of development they are engaging with, and translated into legally-binding agreements through deep collaboration. The framework also provides guides on how to accomplish the goals through partnerships, programs, and policy change. We hope this framework inspires and informs policymakers, political representatives, developers, investors, and community advocates, to create tangible benefits that are part of a just and healthy economy that puts people's needs first and foremost.

Responsive Demands

The Framework provides clear demands that can be adapted based on the specific context of each site and can set a precedent for developments in the neighbourhood.

Proactive rather than Reactive

The Framework proactively provides developers and investors with a clear list of community-approved development standards and demands that they will be expected to fulfill. It also provides community members constructive demands that can be used in organizing for community benefits.

Community-Driven and Monitored

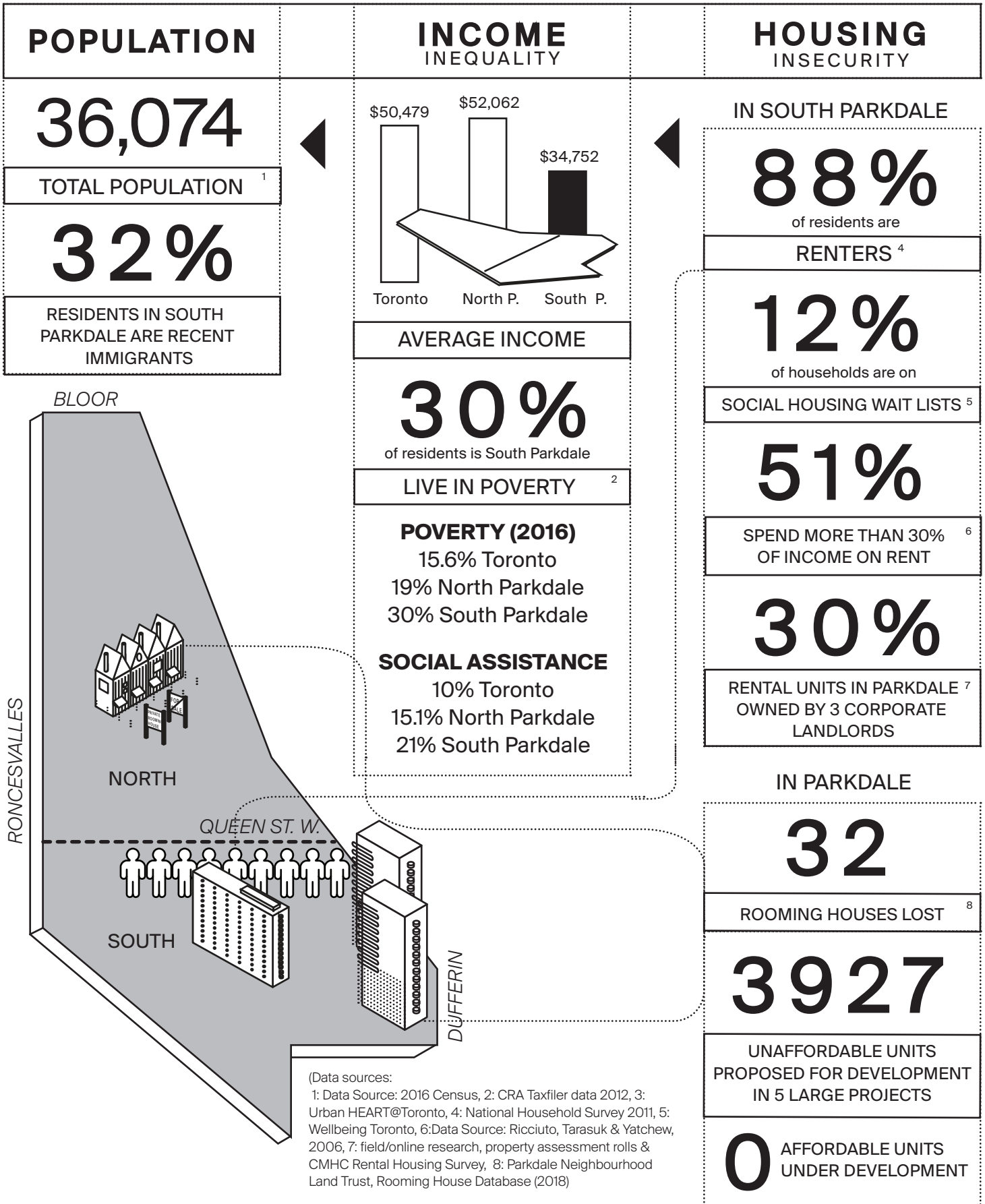
The Framework has been developed through a community-driven process. The articulation and negotiation of the Framework must be community-led with a commitment to local accountability.

Parkdale Community Planning Study Launch (2016)



**THE FRAMEWORK
AIMS TO ENSURE THAT
COMMUNITY BENEFITS
ARE NOT ISOLATED
WINS, BUT COHESIVE
AND COLLECTIVE
GAINS FOR THE
NEIGHBOURHOOD
AS A WHOLE.**

PARKDALE 2018: A SNAPSHOT



PARKDALE COMMUNITY BENEFITS DEMANDS

AFFORDABLE HOUSING



NEW BUILD PRIVATE LAND

30%

>8
STORIES

PERMANENTLY AFFORDABLE
INCLUSIONARY UNITS

20%

<8
STORIES

PERMANENTLY AFFORDABLE
INCLUSIONARY UNITS

NEW BUILD PUBLIC OR NON-PROFIT

100%

PERMANENTLY AFFORDABLE
SOCIAL HOUSING UNITS

RENOVATION & RETROFIT

RESPECT:

- TENANTS RIGHTS

COMMIT TO:

- NO ABOVE GUIDELINE RENT INCREASED

INVEST IN:

- ADEQUATE MAINTENANCE
- CLIMATE RETROFITS
- AFFORDABLE HOUSING

BLOOR

RONCESVALLES

DECENT WORK



ALL NEW BUILD & RENOVATION

40%



ENTRY LEVEL APPRENTICESHIPS
FOR LOCAL RESIDENTS

BUILDERS, BUSINESSES & INSTITUTIONS

10%



INCLUSIVE LOCAL HIRING
FOR SPECIALIZED WORKFORCE
AT \$18.52 MINIMUM LIVING WAGE

LARGE BUSINESS & INSTITUTIONS

60%



INCLUSIVE LOCAL HIRING
FOR GENERAL WORKFORCE
AT \$15 MINIMUM WAGE

AFFORDABLE COMMERCIAL



20%

AFFORDABLE COMMERCIAL
SPACES

ALL NEW BUILD & RENOVATION

COMMUNITY ASSETS



COMMUNITY SPACE

LONG TERM FINANCIAL
COMMITMENTS TO
LOCAL COMMUNITY INITIATIVES
THAT ADDRESS PARKDALE
WELLBEING INDICATORS

ALL NEW BUILD & RENOVATION

PRESERVE

EMPLOYMENT & INDUSTRIAL
LANDS TO PROMOTE LOCAL
WORK OPPORTUNITIES

DUFFERIN

02 Community Benefits Demands



EQUITABLE PROCESS

For all development applications in the neighbourhood, we ask the City to:

- Conduct accessible consultations that (a) provide community members with at least 3 weeks notice in advance of the meeting; (b) provide community members with relevant materials available for review at least 1 week in advance of the meeting; and (c) provide adequate supports for attendance, such as translation services, childcare, and food.
- Conduct Equity Impact Assessments to understand the socioeconomic impact that a development will have on the neighbourhood.
- Advocate for the creation of a Community Planning Board to review development applications and conduct collaborative planning.
- Support community coalitions in engaging in Community Benefits negotiations with developers through strong policy.


AFFORDABLE HOUSING

For all housing developments on private land, we ask the developer to:

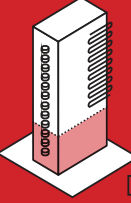
- Work in partnership with the City and local partners to provide a range of affordability, accessibility, and adequacy in the units, abiding to the following targets:
 - For developments 8 storeys or less (≤ 100 units), we ask that a **minimum of 20%** of your units are set aside for a range of permanently affordable, accessible, and adequate units.
 - For developments over 8 storeys (100+ units), we ask that a **minimum of 30%** of your units are set aside for a range of permanently affordable, accessible, and adequate units.
- Of these set aside units (or 'inclusionary units'), we ask for the following targets:
 - **Permanent Affordability:** 40% of the inclusionary units at deeply affordable rates (shelter allowance and rent-geared-to-income); 30% of the inclusionary units at very affordable rates (60-80% average market rent); and 30% of the inclusionary units at affordable rates (80-100% average market rent).
 - **Accessibility:** A minimum of 20% of inclusionary units designed using universal and/or adaptable design principles outlined by Canada Mortgage and Housing Corporation and functioning elevators in every multi-storey development.
 - **Adequacy:** A minimum of 30% of inclusionary units designed as two-bedroom and a minimum of 10% of the inclusionary units designed as three-bedroom of adequate size.


For all housing developments on public or community land, we ask the developer to:

- Work in partnership with social housing providers to provide **100% social housing** on the site, along with mixed-use amenities and community space.
- Provide a financial commitment to **long-term maintenance** of the units.





AFFORDABLE HOUSING

SITE	DEMAND
<div>NEW BUILD</div>  <div>>8 STORIES</div> <div>PRIVATE LAND</div>	<div>30%</div> <div>PERMANENTLY AFFORDABLE INCLUSIONARY UNITS</div>

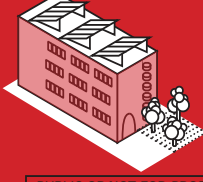


AFFORDABLE HOUSING

SITE	DEMAND
<div>NEW BUILD</div>  <div><8 STORIES</div> <div>PRIVATE LAND</div>	<div>20%</div> <div>PERMANENTLY AFFORDABLE INCLUSIONARY UNITS</div>



AFFORDABLE HOUSING

SITE	DEMAND
<div>NEW BUILD</div>  <div>PUBLIC OR NOT-FOR-PROFIT</div>	<div>100%</div> <div>PERMANENTLY AFFORDABLE SOCIAL HOUSING</div>



AFFORDABLE HOUSING

SITE	DEMAND
<div>RENOVATION & RETROFIT</div>  <div>PRIVATE & PUBLIC LAND</div>	<div>RESPECT:</div> <ul style="list-style-type: none"> • TENANTS RIGHTS <div>COMMIT TO:</div> <ul style="list-style-type: none"> • NO ABOVE GUIDELINE RENT INCREASED <div>INVEST IN:</div> <ul style="list-style-type: none"> • ADEQUATE MAINTENANCE • CLIMATE RETROFITS • AFFORDABLE HOUSING

AFFORDABLE HOUSING (CONT'D)

For all major investments in existing housing, we ask investors to:

- Respect the rights of tenants as defined under the Residential Tenancies Act and the Human Rights Code.
- Conduct the needed maintenance and upkeep of units without engaging in renovictions and above-guideline rent increases.
- Make a long-term financial contribution to support the development and preservation of affordable, adequate, accessible housing in our neighbourhood.
- Create healthy and sustainable housing by investing in green space and climate retrofits that reduce energy costs for families; improve the quality, comfort, and health condition of homes; improve the resiliency of buildings in the case of extreme weather events; and do not download costs of retrofits to tenants.

AFFORDABLE COMMERCIAL

For developments with a commercial space component, we ask developers to:

- Provide at least 20% of new commercial spaces at affordable rates ranging from \$20-\$30 per square foot for a minimum of 20 years for community organizations, social enterprises and cooperatives, and local-serving businesses.
- Limit the size of commercial space to 2500 ft² max to encourage small, local-serving businesses, coops, and enterprises.

For major investments in existing commercial space, we ask investors to:

- Sign long-term and affordable leases with locally-serving commercial tenants in Parkdale.
- Make a long-term financial contribution to support neighbourhood wellbeing in Parkdale, including but not limited to food security and community health.

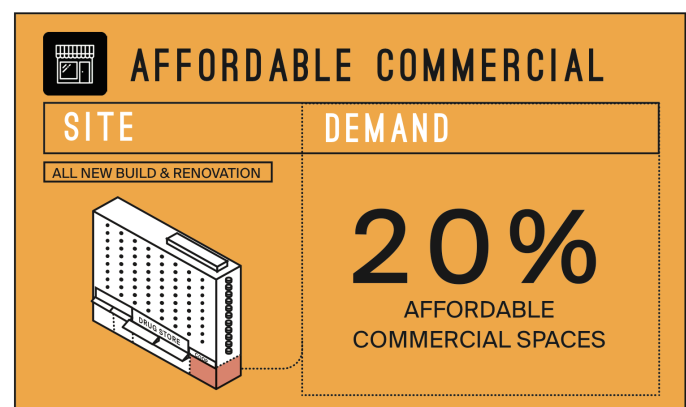
DECENT WORK

For all construction, renovation, and retrofits in Parkdale, we ask employers to:

- Commit to a minimum of 40% of entry-level apprenticeship positions for construction, renovation, and retrofit jobs to be allocated towards local residents from equity-seeking communities, and partner with workforce development intermediaries and community organizations that can help ensure the success of the local and equitable hiring program.
- Use and invest in high quality pre-apprenticeship and apprenticeship programs that create new pathways for equity-seeking community members into a unionized workforce.

For all operations of housing in Parkdale, we ask employers to:

- Commit to social procurement of goods and services, such as using and investing in local social enterprises and worker cooperatives that provide housing management and maintenance services through supportive employment opportunities for people living with mental health and addictions, to ensure for a holistic system of community health and wealth building.
- Create strong and fair contracts with caregivers, caseworkers, and support staff in supportive housing to ensure a living wage, equitable health benefits, and covered transportation costs.




DECENT WORK (CONT'D)

For all operations of large businesses and institutions in Parkdale, we ask employers to:

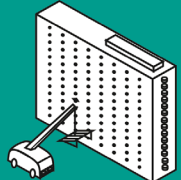

- Commit to 60% local and equitable hiring and a local minimum wage of \$15 per hour for generalized workforce needs, such as retail, service, and admin, working in partnership with a local employment service agency.
- Commit to a minimum of 10% local and equitable hiring and a minimum living wage of \$18.52 per hour for specialized workforce needs, such as tech and health, and partner with workforce development intermediaries and community organizations that can help ensure the success of the local and equitable hiring program.
- Commit to social procurement of goods and services, such as using and investing in local social enterprises and worker cooperatives that provide food services and employ equity-seeking community members.
- Create strong and fair contracts with onsite service workers, such as janitors and cafeteria workers, to ensure that workers are paid a living wage, receive equitable health benefits, and do not suffer mass layoffs when contracts change hands.


For all contracted labour, we ask solicitors to:

- Embed a mandate for local hiring, fair wages, high-quality health benefits, and health and safety education in their Request For Proposals (RFPs) for contracted and sub-contracted work.
- Enter into project labor agreements with contractors to ensure contracted and subcontracted workers are paid a living wage, have access to equitable health benefits, fair scheduling, health and safety education, and protections on the job.

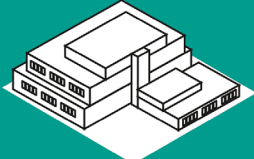



DECENT WORK

SITE	DEMAND
<small>ALL NEW BUILD & RENOVATION</small> 	<h1>40%</h1> <p>ENTRY LEVEL APPRENTICESHIPS FOR LOCAL RESIDENTS</p> 

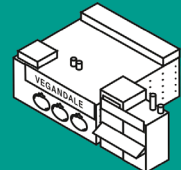



DECENT WORK

SITE	DEMAND
<small>ALL NEW BUILD & RENOVATION</small> 	<h1>PRESERVE</h1> <p>EMPLOYMENT AND INDUSTRIAL LANDS TO PROMOTE LOCAL WORK OPPORTUNITIES</p>

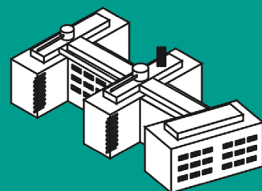



DECENT WORK

SITE	DEMAND
<small>MEDIUM & LARGE BUSINESS AND INSTITUTIONS</small> 	<h1>60%</h1> <p>INCLUSIVE LOCAL HIRING FOR GENERAL WORKFORCE AT \$15 MINIMUM WAGE</p> 



DECENT WORK

SITE	DEMAND
<small>LARGE BUSINESS AND INSTITUTIONS</small> 	<h1>10%</h1> <p>INCLUSIVE LOCAL HIRING FOR SPECIALIZED WORKFORCE AT \$18.52 MINIMUM LIVING WAGE</p> 

DECENT WORK (CONT'D)

For all large-scale developments and investments, we ask public and private actors to:

- Invest in the creation of a Low-Barrier Employment Hub in a centralized, physical space for job postings and support for decent work opportunities.
- Provide paid training and placements for mid- and entry-level positions, as well as contribute to scholarships for pursuing post-secondary education and bridging programs.
- Invest in free and affordable child care space and provision for local trainees and employees sourced through local hiring programs for equity-seeking community members in Parkdale.
- Protect local employment and industrial lands.

COMMUNITY ASSETS

For any corporate investments, inclusive of construction, new businesses, and financing in Parkdale, we ask investors to:

- Provide long-term financial commitments to local community initiatives that address Parkdale's neighbourhood wellbeing indicators: Community Health and Food Security; Decent Work and Inclusive Local Economies; Affordable Housing and Land Use; Participatory Democracy; Cultural Development and Learning; and Accessibility and Inclusion.
- Respect the neighbourhood values of equity, inclusivity, diversity, and affordability.

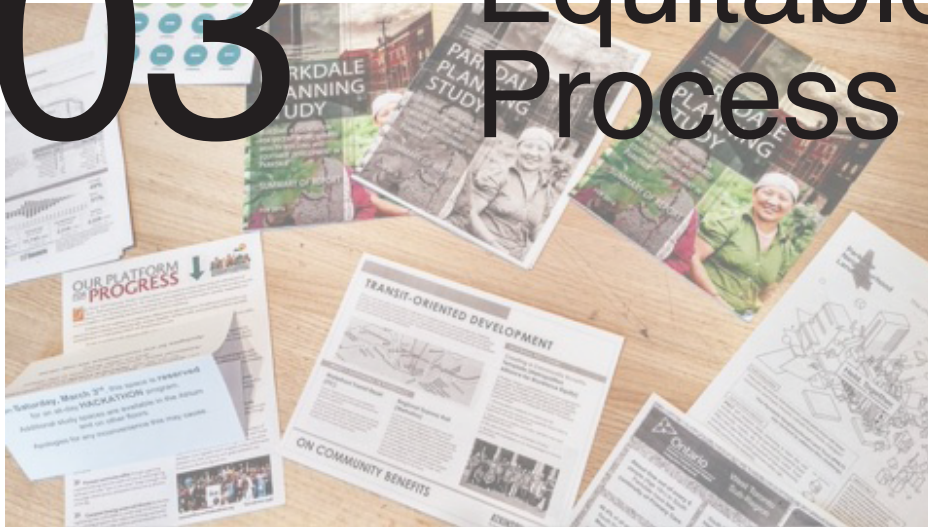
COMMUNITY ASSETS (CONT'D)

For all new developments in Parkdale, we ask developers to:

- Incorporate community space, including formal spaces for community agency and cultural programming and informal spaces for community members to gather, for public use in all developments.
- Invest in sustainable infrastructure to enhance clean and renewable energy, provide green spaces, and ensure climate resilience.
- Protect public land for public benefit.



03 Equitable Process



The current development process in the City of Toronto has created wealth and security for some, while leaving many low-income communities with insecure housing, precarious employment, and a lack of wellbeing opportunities. One of the key challenges in advocating for community needs in the development process is the lack of accountability to local communities as a key stakeholder. Although The Planning Act requires developers to consult with communities, final approvals are only contingent on responding to the concerns of the Planning Department. As a result, community consultations offer a space for residents to voice concerns but do not guarantee that their visions will be incorporated into the final approval of the project. In order to create a more equitable development process in the City of Toronto, we need to explore ways for communities most impacted by development to meaningfully engage at the decision making table. Rather than negotiating community benefits at the end of the development process, we need to ensure that benefits are articulated and negotiated right at the beginning. Without more accountability, transparency, and collaboration, developments run risk of failing to achieve the community's support and could ultimately lead to the detriment of the social fabric of a neighbourhood.

3-1 ACCESSIBLE CONSULTATIONS

We call upon developers and the City of Toronto to provide at least 3 weeks notice in advance of community consultations with relevant materials available for review at least 1 week prior, and to provide adequate supports for attendance, such as translation services, childcare, and food. Such a change would lead to a more accountable and transparent processes for residents to collaborate on land use planning decisions.

3-2 EQUITY IMPACT ASSESSMENTS

We aspire for the City to work with community groups to conduct Equity Impact Assessments of new developments. In the United States, community coalitions have been advocating for developers to produce a similar model called a Community Impact Report (CIR), which is a policy tool that allows the public to review the impact of a development and create a formal process for considering the public costs and benefits of future projects¹¹. The City of Toronto could adapt the key components of the Community Impact Report model to incorporate the City's equity lens. By adding a thorough Equity Impact Assessment to the development process in Toronto, communities can hold developers accountable for the potential social and economic impact a development may have on the surrounding neighbourhood.

The City of Toronto currently implements an equity lens as “a practical tool that helps to ensure City policies and programs result in equitable outcomes for all residents¹².” The application and implementation of this lens, however, is inconsistent across different divisions in terms of application and depth of analysis. In order to ensure that there is not a discrepancy between the City's equity-based policies, such as the Toronto Strong Neighbourhood Strategy and the Poverty Reduction Strategy, and the City's growth-driven planning and economic development policies, we believe that the inclusion of an equity lens in the City's Planning Department development application reviews should be mandatory for planning and development decisions.

As identified in the Parkdale Community Planning Study, an equity impact assessment could include estimated costs of both direct and indirect displacement as a basis of community benefits contributions, on top of Section 37 where applicable, that would go towards a Community Investment Fund for affordable housing and anti-displacement measures. In the case of displacement from redevelopment, the City should assess the full social equity impact (e.g. health and relocation impacts) and calculate fees

that developers and landlords have to contribute. Equity impact assessments should be responsive to local conditions and measures - for example, in Parkdale, social equity impact can be measured using the wellbeing indicators developed by and for the neighbourhood.



Community Impact Report Assessment

- **Fiscal Impact** (e.g. tax revenue)
- **Employment Impact** (e.g. amount and quality)
- **Housing Impact** (e.g. amount and affordability)
- **Neighbourhood Needs Impact** (e.g. services)
- **Smart Growth Impact** (e.g. transit)
- **Displacement Impact** (e.g. direct or indirect)

Benefits of Community Impact Reports

For developers:

- Presents positive and negative social and economic impacts
- Enables community feedback in early phase to avoid costly delays

For local officials:

- Consider impacts to ensure that public funds benefit the community
- Build partnerships with community by actively incorporating them in the decision-making process.

For community members/organizations:

- Requires public release of report findings prior to public hearings
- Creates a community role early in the development process

3-3 COMMUNITY PLANNING BOARD

We aspire for the City of Toronto to support the creation a community planning board representative of the local community to encourage proactive collaborative planning and information sharing about land use needs and priorities among diverse stakeholders. The board could actively review development applications, conduct equity impact assessments with City staff, and use the Community Benefits Framework to keep institutions and developers accountable to serve local needs. Core to the Community Planning Board model would be a wide representation of community members, leveraging the knowledge and expertise of equity-seeking residents and local professionals. Building strong relationships with the local Councillor, non-profit organizations, representatives from different divisions and departments at the City, and private real estate stakeholders, will function as a way to keep different public institutions and stakeholders accountable to each other to serve local needs, and to actively review potential ways to intensify underutilized public assets, such as 11 Brock Ave and the proposed Community Hub. A similar model was piloted in 1998, when the City conducted a Mediation Process for the legalization of Rooming House by working with bachelorette tenants and owners to approve local plans. The model was successful in preserving at least 800 affordable units in Parkdale¹⁴. The City could innovate on this model by creating a mentorship program between Parkdale Collegiate Institute and the Planning Department with relevant job placements to ensure that local youth receive relevant training and job experience in the planning field while contributing to community consultation and visioning for new developments in the neighbourhood. We recognize that the City has limited authority within the Ontario Planning Act to require developers to work collaboratively with communities, which begs the question of advocating for change at the Provincial level in the Planning Act.

WE NEED TO ENSURE THAT COMMUNITY BENEFITS ARE ARTICULATED AND NEGOTIATED AT THE BEGINNING OF THE DEVELOPMENT PROCESS, NOT AT THE END.

3-4 COMMUNITY BENEFITS AGREEMENTS

We call upon developers, investors, and political representatives to collaborate with community coalitions in negotiating Community Benefits Agreements for new developments, investments, or public infrastructure projects in the Parkdale neighbourhood. Community Benefits Agreements (CBAs) are legally-binding contractual agreements negotiated between a community coalition and a developer or political body to ensure that impacted residents can share the benefit of a site-specific development¹⁵. The model was inspired by the unionized process of negotiating Project Labour Agreements (PLAs), which require the use of union labour in major infrastructure projects¹⁶.

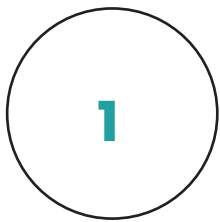
Community Benefits Agreement contracts involve the following key components¹⁷:

- Description of the parties involved;
- Description of the project affected by the agreement;
- List of the agreed-to commitments on the part of the developer (most commonly involving employment, affordable housing, and community and environmental improvements such as green space, child care space, land trusts or an incubator for new enterprises); and
- Social procurement clauses, which are embedded into contracts to ensure that the purchase of goods or services have an equitable impact by prioritizing diverse suppliers and alternative business structures.

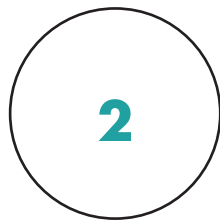
Density Bonusing vs. Community Benefits

In the City of Toronto, it is critical not to mistake Community Benefits Agreements with Density Bonus Agreements, such as Section 37. Density Bonus Agreements are negotiated in exchange for higher density, and lack the transparency and community input that are required for Community Benefits Agreements¹⁸. In the Province of Ontario, Section 37 of the Planning Act requires developers who exceed the zoned height and density of a site to provide the City with cash-in-lieu for neighbourhood facilities or services. The funds are negotiated and administered by the Councillor through a non-transparent process. By contrast, two key values of Community Benefit Agreements are inclusiveness and accountability¹⁹. Inclusiveness refers to the process for negotiating a CBA. The negotiation process allows for the inclusivity of communities who are systematically excluded from the development process, such

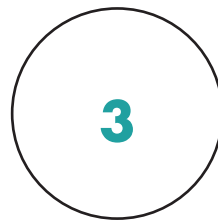
IMPLEMENTING A COMMUNITY BENEFITS AGREEMENT



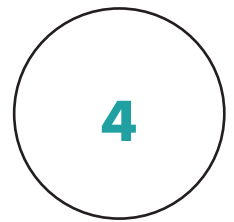
COALITION FORMATION



PLATFORM FOR NEGOTIATION



IMPLEMENTATION PLANNING



FOCUS ON OUTCOMES

as low-income communities of colour, consumer/survivor communities, and non-English speaking newcomers. Accountability refers to the outcome and legal enforceability of a CBA. The transparency and enforceability of CBAs helps enhance the project's coalition-building potential. The City of Toronto is in the midst of developing a Community Benefits Policy for private development which holds promising potential for building standards for accountability, inclusivity, and equity into the development process.

Implementing

There are four key phases of a Community Benefits Agreement Process²⁰:

1. **Coalition formation** - Community coalitions must form to negotiate and sign CBAs before the developer signs a development agreement with (or receives final permission to build from) the city.
2. **Development of platform for negotiation** - Community coalitions must narrow initial demands to a more limited list around which a consensus can be built.
3. **Implementation planning** - Following successful negotiations, coalitions begin planning implementation of the programs and pipelines.
4. **Focus on outcomes** - Keep outcomes in sight through appropriate monitoring and penalties for non-compliance (e.g. create a community oversight committee or hire a third-party compliance monitor at

the developer's expense).

Monitoring and Legally Enforcing

The strong implementation of CBAs requires close monitoring and may require political pressure to maintain and enforce the terms of the development agreement. The following legal mechanisms can help community-based organizations enforce community benefits commitments with public and private entities²¹:

1. A Community Benefit Agreement
2. A development agreement containing a private enforcement mechanism, such as a public right of action or a standard third-party beneficiary clause,
3. An agreement between the community coalition and the redevelopment agency, requiring the agency:
 - to execute a development agreement only if it contains certain terms for community benefit;
 - to refrain from amending those terms;
 - to enforce those terms against the developer; and/or
 - to provide community benefits themselves.

The following framework provides overarching targets for community benefits in the Parkdale neighbourhood in terms of affordable housing, affordable commercial, decent work, and community assets with the goal of improving neighbourhood wellbeing.



04 Affordable Housing

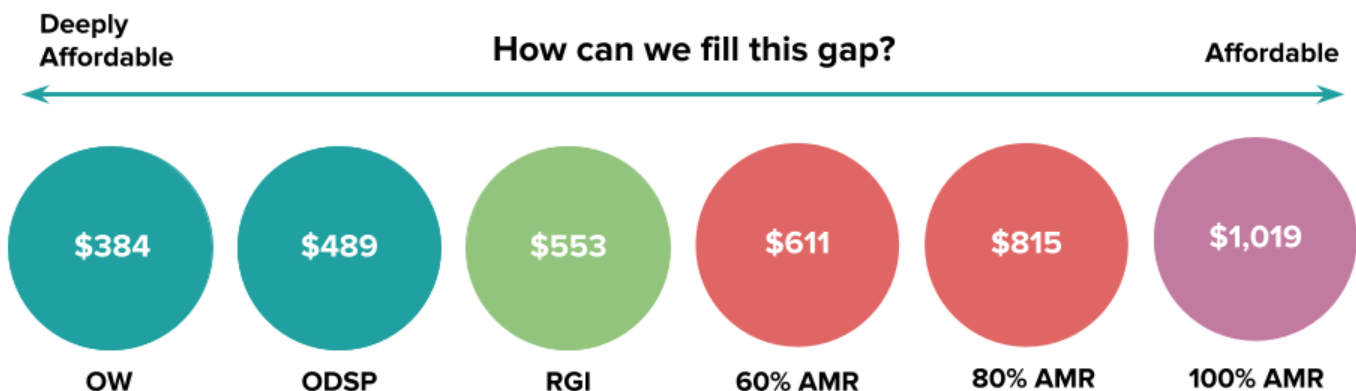


One of the key challenges in achieving affordability in Parkdale is ensuring that we are using common language. When we talk about affordable housing, it's critical to ask: affordable for who? The City of Toronto's Official Plan defines 'affordable housing' as 100% Average Market Rent (AMR)²². In the City of Toronto, a 100% AMR bachelor apartment in 2018 is \$1,019 per month²³. For residents living on Social Assistance and low-income, this rate is not affordable. For example, if you work full-time at minimum wage (\$14 per hour), the cost of an 'affordable' bachelor apartment would be 45% of your annual income (\$28,000). Alternatively, if you are a single person receiving Ontario Works, you would need to earn \$635 in addition to your \$384 shelter allowance to live in an 'affordable' bachelor apartment, yet you would receive deductions on your social assistance as soon as you begin to earn over \$200²⁴. These numbers do not even take into account other costs of living, such as food and health expenses, or the rise of precarious and temporary labour.



Spectrum of Affordability

Market Rent
Parkdale Bachelor
VIEWIT
\$1,079-\$1,597



The spectrum demonstrates the difference between deeply affordable housing and the City's definition of affordable housing, showing 2018 shelter allowance rates for Ontario Works (OW) and Ontario Disability Support Program (ODSP); Rent-Geared-to-Income (RGI) at 30% of the 2016 Low-Income Rate; and percentages of 2018 Average Market Rent (AMR) in Toronto.

4-1 BUILDING SHARED LANGUAGE

In order to address the current housing crisis, we need to preserve and create a wide range of affordable units that are adequate and accessible for Parkdale residents in line with their income and income supports. By applying this lens to the assessment of affordability, Parkdale will achieve a higher standard of community development that treats housing as a human right. The creation and preservation of housing that meets the standards defined below will protect existing tenants from displacement and support future generations with the right to stay in Parkdale.

Affordable Housing

We define 'affordable housing' as units that have rate at 80-100% Average Market Rent. While we do not believe that this definition is affordable to most Parkdale residents, we use this definition to align with the City's language and to call for deeper levels of affordability. As previously mentioned, the City's Official Plan defines affordable housing as 100% Average Market Rent (AMR) and many affordable housing programs at the Federal and Provincial level define this rate at 80% AMR. As a result, we extend the definition of affordable housing to 80-100% AMR.

Very Affordable Housing

We define 'very affordable housing' as units that have rate at 60-80% Average Market Rent. These rates are affordable to working class tenants and can be achieved through subsidized housing provided through Provincial and Federal Housing Programs, and through grandfathered leases supported by rental protection and tenant organizing to counter evictions and above guideline rent increases.

Deeply Affordable Housing

We define 'deeply affordable housing' as units that are rented at shelter allowance rates for people living on social assistance and Rent-Geared-to-Income (RGI) for people living on low-income at 30% of their household income.

Adequate Housing

We define 'adequate housing' as units that are safe, secure, healthy, sustainable, and well-maintained; bound by relationships that respect the rights of tenants; inclusive to all tenants across race, class gender, and ability; and accommodate the space and tenure needs of tenants, such



as affordable family housing with multi-bedroom units.

Accessible Housing

We define ‘accessible’ housing as units that accommodate all tenants; that provide an accessible application process that does not discriminate based on income and employment status; that enable independent and dignified living for people living with disabilities through universal and/or adaptable design; and that provide access to supports as needed or desired by the tenant based on a continuum of care (e.g. permanent supportive housing, transitional housing, emergency shelters, safe spaces for queer and trans youth and women, etc.).

4-2 AFFORDABLE HOUSING TARGETS

Setting targets for different levels of affordability offers one solution to the challenge of creating and preserving affordable housing in Parkdale. For example, Parkdale Activity-Recreation Centre (PARC) currently has 56 units of supportive housing, and plans to expand its portfolio to 100 units by 2020. As a result, PARC is the first community agency to set a target for new affordable housing creation in Parkdale. Similarly, the 10-acre mixed-use development at Bloor-Dundas is mandated to create 20% of its units as affordable housing under the City’s Large Site Policy. If more organizations, institutions, and developers set clear targets for the creation of permanently affordable and deeply affordable units, we will begin to concretely address housing insecurity in Parkdale over the long-term.

There are a number of ways that we can create new housing in Parkdale, and a number of different actors who will be responsible for ensuring that this housing is permanently affordable, adequate, and accessible. Our framework sets out ‘**Inclusionary Targets**’ in anticipation of new Inclusionary Zoning policies at the City. Inclusionary Zoning is a policy tool that requires developers to create a minimum threshold of affordable units within new developments. Since the City already has the ability to mandate for developments on Large Sites to create 20% Affordable Housing and there is an international precedent for creating up to 30% Affordable Housing in cities such as New York and San Francisco, we believe that the City should create a regulation to ensure that developments in Neighbourhood Improvement Areas, such as South Parkdale, create 20% to 30% Inclusionary Units addressing a range of affordable, accessible, and adequately-sized units²⁴. When advocating for new housing, it should be kept in mind that the development timeframes can take anywhere between 1-5 years

minimum. As a result, supporting tenant organizing, eviction prevention, and housing policies that enforce stronger rent control are critical to protect the existing stock of affordable housing for immediate use.



Inclusionary Zoning is a policy tool that requires developers to create a minimum amount of affordable units within new developments. The tool has been implemented in a number of major Cities comparable to Toronto, such as New York, Chicago, and San Francisco. In Canada, Vancouver and Montreal have Inclusionary Policies but do not have enforceable Inclusionary Zoning. As the City of Toronto prepares to create Canada's first Inclusionary Zoning legislation, it is important to learn from precedents in other jurisdictions.

Montreal (Voluntary Policy)

- **30% Affordable Housing** for developments with over 200 units.
 - 15% Social Housing
 - 15% Workforce Housing

New York (Mandatory Zoning)

- **20% Inclusionary Units** at 40% Average Median Income
- **30% Inclusionary Units** at 80% Average Median Income
- **25-35% Affordable Housing** Off Site

San Francisco (Mandatory Zoning)

- **12% Affordable Housing** for 10-24 Units
- **25% Affordable Housing** for 25+ Units
- **20-33% Affordable Housing** Off Site



NEW BUILD

Any new developments in Parkdale should create a minimum of 20% inclusionary units in developments that are 8 storeys or less and a minimum of 30% inclusionary units in developments that are greater than 8 storeys. Any new developments on public and community lands should create 100% social housing.

Private Land

Parkdale is witnessing a rise of new developments that offer a unique opportunity to create adequate and accessible housing, but do not currently address the need for affordable housing. In order to ensure that these developments benefit existing community members, we advocate for the following:

- For developments less than 8 storeys, we demand **20% permanently affordable inclusionary units**.
- For developments of 8 storeys or more, we demand **30% permanently affordable inclusionary units**.

Of these inclusionary units, we recommend the following targets for affordability, accessibility, and adequacy:

- **Affordability (Rental):** 40% Deeply Affordable (Shelter Allowance Rates); 30% Very Affordable (60-80% AMR); 30% Affordable (80-100% AMR). See Appendix A for rationale behind these targets.
- **Adequacy:** Minimum of 30% 2-Bedroom and 10% 3-Bedroom.
- **Accessibility:** Minimum of 20% Accessible Units.

Ownership

For condominium developments, affordable home ownership models should be explored in partnership with the City of Toronto and a not-for-profit groups that subsidize housing ownership. These include Habitat for Humanity, Options for Homes, Toronto Community Housing and the Daniels Corporation, Trillium Housing, Miziwe Biik Development Corporation, and Toronto Artscape. We expect the same targets for affordability, accessibility, and adequacy to be accommodated in condominium units as in

rental units by providing the units in-house based on Average Median Income or at-cost to non-profit housing providers. Alternatively, we encourage developers to offer at-cost strata-title purchase agreements with social housing providers, as outlined in the following section.

Cash-in-Lieu

If affordable housing cannot be accomplished on site, we advocate for developers to accommodate for the cash equivalent of these units that will support a Community Investment Fund for the purchase or development of affordable housing by non-profit organizations, strata-title purchase in other apartment or condominium buildings, or a contribution to community ownership of housing in partnership with the Parkdale Neighbourhood Land Trust, to ensure the long-term affordability of the units.

Public and Community Land

On public and community lands, we advocate for 100% social housing provided by non-profit housing providers, such as supportive housing providers, housing cooperatives, or public housing. Social housing can provide a range of supports and a range of affordability for mixed-income tenants to co-exist. These models can be created in partnership with the City, the Parkdale Neighbourhood Land Trust, and local anchor institutions such as the hospitals and churches in the neighbourhood to ensure permanent affordability and community control on public land.

SOCIAL HOUSING

We define 'social housing' as units that are operated by the government, cooperatives, or non-profit housing providers and provide a range of affordable to deeply affordable rates based on income. We believe this type of housing, when well-maintained, better responds to standards of treating housing as a human right.



STRATA-TITLE PURCHASE

Any condominium developments in Parkdale should explore strata-title purchases with social housing providers and affordable home ownership models to ensure a minimum of 20% inclusionary units in developments that are 8 storeys or less and a minimum of 30% inclusionary units in developments that are greater than 8 storeys.

Strata-title purchase refers to an affordable housing model where social housing providers, such as coops and non-profit housing providers, purchase units in a new condominium building and operate them as affordable rental housing²⁶. The units can be scattered throughout a building, or concentrated on a single floor to support with coordination. The model can be achieved in a cost-effective way through partnerships between the provider and developer to sell the roughed-in units at-cost, to provide Section 37 agreements for in-kind provision of strata-title units in exchange for increasing the density and height of that respective development, and through property tax exemptions in partnership with the City of Toronto. A successful example of this model is the Naismith Housing Coop, which partnered with a condominium development at 10 York Avenue to provide 7 two-bedroom cooperative units. The coop units were released through a lottery to applicants with an annual household income below \$51,500 (before taxes) and City Council exempted the new affordable rental homes owned and operated by Naismith Housing Co-operative Inc. from property taxes for 50 years to ensure the creation of affordable rental units with at or below 80 percent of average market rents for the first 25 years, and at or below 100 percent of average market rents for the next 25 years²⁷. This model could also be explored by the Parkdale Neighbourhood Land Trust to ensure permanent affordability of the units.

EXPANSION

Any redevelopments of mixed-use buildings along Queen, King, or Dufferin should vertically expand to accommodate a minimum of 20% inclusionary units in expansions that are less than 8 storeys, and a minimum of 30% inclusionary units in expansions that are 8 storeys or more, and 100% social housing on public and community-owned properties.

According to the City's growth management strategy, Parkdale's section of Queen Street West is designated as an

'avenue.'²⁸ Avenues are main commercial streets that can accommodate mid-rise buildings with new housing and jobs while improving public space. The strip between Dufferin and Jameson has also been approved as the West Queen West Heritage Conservation District. This means that buildings can vertically expand to accommodate new housing, as long as the development does not exceed 14 meters (approximately 4 storeys) and abides to the character and design of the historic district. Any mixed-use, privately-owned buildings along Queen Street that are structurally sound for redevelopment should explore partnerships with supportive housing providers to expand in order to accommodate a minimum of 20% affordable and deeply affordable units. Properties owned by the government of nonprofit entities should strive for 100% social housing. For example, in the case of Parkdale Activity-Recreation Centre (PARC), their proposed expansion will be entirely deeply affordable supportive units. Buildings along King Street or Dufferin Avenue should similarly explore expansion based on the zoned height allowance of the respective sites. The new housing should be adequate and accessible for Parkdale tenants.

RENOVATION

Any renovation of existing buildings should preserve 100% of deeply and significantly affordable units and renovate to ensure adequacy and accessibility of the housing.

The existing residential housing stock in Parkdale offers significant opportunities for the preservation of affordable housing in partnership with anchor institutions, community agencies, and alternative finance mechanisms. The renovation model can happen either through partnerships with landlords and social housing providers, or through the purchase of properties to transfer from private to community ownership. The Parkdale Neighbourhood Land Trust is pursuing the latter model to address the loss of Rooming Houses in Parkdale. In a recent win, the City of Toronto created a new pilot program to support the non-profit acquisition of Rooming House properties in Parkdale²⁹. In addition to these changes, stronger housing policies are needed to support the success of this model, including the expansion of the Rental Replacement Bylaw to address the loss of affordable rental housing due to renovictions and rent increases, and ensuring reduced Capital Cost Allowances for landlords to sell private properties to non-profits.



INVESTMENT

Pressures on the affordability of high-rise rental apartments in Parkdale have increased rapidly since corporate landlords started to raise rents higher than provincial rent guidelines, resulting in intense eviction pressures. These housing dynamics rapidly intensified after Akelius, a European property management company, purchased 6 apartment buildings in Parkdale between 2012 and 2013 and implemented above-guideline rent increases. Other corporate landlords, such as Metcap, Wynn, Timbercreek, and Nuspor, began following suit to take advantage of a model based on “rent gaps” between current rents and possible higher market rents. As of 2016, three major corporate landlords in Parkdale – Metcap, Akelius and Wynn – own and/or manage around 2,000 units within 27 properties in South Parkdale, controlling close to 30% of total primary private rental units³⁰.

As identified in the Parkdale Community Planning Study, the increased vulnerability of high-rise apartment buildings in Parkdale due to the rise of corporate landlords mirrors a shift in the economic base from manufacturing to service and financial sectors³¹. Corporate landlords raise and leverage financial capital through pension fund-based Real Estate Investment Trusts (REITs) in order to purchase high-rise apartment buildings. Since the global financial crisis, rental housing properties in metropolitan areas have become stable investment options because of scarcity (low-vacancy rates) and stable demand³². This combination has created incentives and security for profit-seeking investors. A REIT helps attract investment on a global scale, resulting in considerable impact on local economies.

We believe that entities investing in Parkdale’s housing stock need to follow the lead of tenant-led movements, such as the Rent Strikes led by Parkdale Organize, by protecting the affordability and adequacy of high-rise apartment buildings. Our demands are inspired from these movements and also identify an opportunity for achieving sustainable housing projects that allow for permanent affordability. To tap into this potential, the City of Toronto and the social housing sector can explore high-rise housing support through two approaches. One is to identify family-owned high-rise apartments and work with their landlords who may not have a succession plan to transition towards social ownership. The other is to explore tower renewal of high-rise apartment buildings with embedded clauses for rent increase cap agreements.



Mid-century mid-rise and high-rise apartments in Parkdale are under pressure of rent increases and aggressive acquisition from corporate landlords. These apartments were built under the Federal Limited Dividend program, meaning we need to protect the legacy of public investment in tower apartments as affordable rental housing. The Tower Renewal program offers favourable financing options and a High-rise Retrofit Improvement Support program; the City should make an intervention with those tools to encourage landlords to undertake necessary repairs and energy efficiency and conservation improvements in exchange for the restriction on above guideline rent increase (currently implemented) as well as the agreement to maintain affordable rent levels even after current tenants vacate units.

Community Benefits Recommendation

Rent Increase Cap Agreement: Sign a legal agreement that ensures that when large retrofits are conducted using incentive programs, landlords cannot increase rent beyond regulated terms and must maintain affordable rent levels even after current tenants vacate units.



For all corporate investments in housing in Parkdale, we ask investors to:

- Respect the rights of tenants as defined under the Residential Tenancies Act and the Human Rights Code.
- Conduct the needed maintenance and upkeep of units without engaging in renovictions and above-guideline rent increases by working with a tenant body to regulate and monitor the development within the building.
- Make a long-term financial contribution to support the development and preservation of affordable, adequate, accessible housing in our neighbourhood.
- Create healthy and sustainable housing by investing in green space and climate retrofits that reduce energy costs for families; improve the quality, comfort, and health condition of homes; improve the resiliency of buildings in the case of extreme weather events; and do not download costs of retrofits to tenants and commit to a rent increase cap agreement on vacated units.
- Abide to equitable employment opportunities as outlined in the Decent Work section.

4-3 ADEQUACY AND ACCESSIBILITY

Achieving affordable housing often leads to a trade off in terms of the adequacy and accessibility of the units. There are a number of examples in the City of Toronto that are beginning to pave the way for addressing these compromises in new affordable housing developments and plans. For example, the City's new TO Core Plan requires new residential developments with more than 80 units to be made up of at least 40% two- and three-bedroom units (At least 15% of units would be two-bedrooms that are at least 87 m²/936.5 ft² in size; At least 10% of units would be three-bedrooms that are at least 100 m² / 1,076.4 ft² in size; and an additional 15% of units would be a combination of two- and three-bedroom units, without the same minimum size)³⁴. These rates are much higher than the City's current standards for multi-bedroom units. Similarly, the Thistletown affordable housing development in Etobicoke proposes

that 45% of affordable units will be two-bedroom and 10% will be three-bedroom homes, with a minimum of 10% of the affordable rental units being required to be accessible³⁵. Based on these examples, we encourage the achievement of the affordability targets to be reached for the following types of housing:

Family Units

While retaining and expanding single-person units, Parkdale should also increase affordable rental housing units with two-plus bedrooms to relieve the pressures of existing overcrowded conditions for families as well as to ensure a mixed-income neighbourhood. For any new build, developers should ensure of its affordable units, 40% of new affordable units are two- and three-bedroom units with minimum sizes of 87 and 100 square metres.

Sustainable Design

New and existing housing stock has the unique opportunity to invest in innovative infrastructure that enhances clean and renewable energy and reduce energy poverty. When developing new units, we encourage designers to look at passive design to make them easy to maintain in terms of heat distribution (see Community Asset section) and that create decent work opportunities through climate retrofits (see Decent Work section).

Universal Design

Parkdale has the highest percentage of seniors living alone in West Toronto³⁶. With the growing senior population, we need to ensure that people can age in place. Likewise, community members living with disabilities continue to face growing housing insecurity, with limited opportunities for affordable and accessible units. New developments should ensure that a minimum of 20% of affordable units are accessible using universal and/or adaptable design principles outlined by Canada Mortgage and Housing Corporation³⁷. Beyond these targets, there are also a number of accommodations that can be provided to ensure accessible housing, such as providing braille leases, installing functioning elevators in every multi-storey development, and using non-toxic materials for insulation and construction. Working in partnership with a community advisory committee of people living with disabilities would help inform the needs for accessible design in Parkdale.



4-4 HOW TO ACHIEVE TARGETS: COMMUNITY

In order to achieve the above housing targets, the following strategies need to be applied in tandem:

Partnerships

Partnerships with social housing providers, such as public housing, cooperatives, and non-profit housing providers, and community-led organizations, such as the Parkdale Neighbourhood Land Trust, are critical for absorbing the gap between market rent and deeply affordable rent through government subsidies. Likewise, partnerships with nonprofit developers and community investment banks, such as New Commons and VanCity, offer opportunities for community-driven development that prioritize the needs of the neighbourhood.

Preservation

Affordability must also be achieved through the preservation of existing affordable leases and the prevention of displacement tactics, such as above guideline rent increases and renovictions. It is critical for developers and investors to respect the rights of tenants as defined under the Residential Tenancies Act (2016), to undertake development without displacement for construction, retrofits, and renovations, and conduct the needed maintenance and upkeep of units without evicting and displacing tenants. This can also be achieved through stronger housing policies as outlined in the following section.

Process

We encourage the City and the Province to mandate developers to conduct an Equity Impact Assessment as a component of the development application process to measure the social and economic impact a new development will have on the neighbourhood. Development applications that pass the Equity Impact Assessment and support the achievement of affordability targets could be fast tracked through the development approvals process.

Permanence

At the root of the problem, deeply affordable housing can be achieved through alternative land ownership models, such as placing land under community and tenant control through the Parkdale Neighbourhood Land Trust to maintain housing as permanently affordable.

4-5 HOW TO ACHIEVE TARGETS: POLICY

In order to reach the core targets for housing, it is also necessary to create an advocacy mechanism for stronger housing policies that recognize housing as a human right and ensure development without displacement.

Change the City's definition of 'Affordable'

A recent report from ACORN (2018), 'Affordable for Who,' calls for the City of Toronto to adapt the definition of affordability from being determined based on Average Market Rent to being determined based on Average Annual Income. ACORN's call to action states: "To ensure the definition of affordable housing is truly affordable for low and moderate income people, ACORN members propose an affordability matrix based on the Area Median Income (AMI). As of 2016, Toronto's AMI was \$65,8293. In practice, median income should be updated annually and should be broken down by household size so that rents can be determined based on income and unit type. Any new affordable units should be affordable on a permanent basis³⁸." (p. 6) While this is a significant step forward in redefining affordability to support low- to moderate-income Torontonians, it relies on a measure that could potentially leave out local contexts of affordability. The Right to the City's Homes for All Campaign (2018) report, 'Communities over Commodities', calls for the use of 'Neighbourhood Median Income' rather than 'Average Median Income' to address the severe inequality and geographic concentration of wealth and poverty in major metropolitan areas, which can render AMI as an inadequate reference for determining affordability³⁹. In Parkdale, the Neighbourhood Median Income could provide a more fine-grained and accurate measure of affordability.

Remove Vacancy Decontrol in the Residential Tenancies Act

In order to bring an end to what tenant organizers have termed 'Displacement Realty' and 'Renovictions,' we need to bring an end to 'Vacancy Decontrol.' While private rental housing can offer naturally-occurring affordable housing options, vacancy decontrol allows landlords to charge whatever level of rent they deem to be appropriate when units become vacant⁴⁰. This policy loophole creates an incentive for private landlords to pressure existing tenants to leave in favour of new tenants who can pay higher rents. By removing vacancy decontrol and



introducing a rent registry, we can prohibit the raising of rent upon vacancy of rent-regulated units and ensure that landlords cannot legally raise rents above a maximum annual rent increase. In addition to rent control, we need to create stronger legislations that prevent landlords from applying for Above-Guideline Rent Increases for cosmetic renovations and provide clear legal avenues for tenants to dispute rent increases.

Include No-Net-Loss Policies in the Official Plan

Toronto's Official Plan has a policy to protect rental housing from demolition and conversion to non-residential use. In June 2018, Council amended the bylaw to address a critical gap in the policy framework by extending protection and replacement of affordable dwelling units provided by commercially-operated rooming houses, along with provisions for tenant relocation assistance⁴¹. The proposed amendments ensure that any new developments that result in the loss of housing with 10 or more dwelling units require the replacement of the rental housing with rents that are similar to those in effect at the time of the development application for a period of at least 25 years with a five year phase-out. While this is a significant step in the protection of Parkdale's most vulnerable housing stock, the policy does not address the replacement of the housing within the neighbourhood to ensure that communities can stay connected and rooted to their neighbours, rather than being dislocated and moved to areas with lower land costs. The Parkdale Community Planning Study (2016) recommends that the City amend the Rental Housing Protection and Replacement Bylaw to include no-net-loss policies that coordinate diverse approaches to retain housing and develop a concerted response to replace affordable units within the neighbourhood to maintain the socio-economic and cultural diversity of the community. The following policy measures can support the implementation of a No-Net-Loss policy aimed at development without displacement⁴²:

- Stipulate the first right of refusal for affordable housing projects that receive public subsidies to recycle long-term public investment in private housing as well as retain the number of RGI units in Parkdale.
- Create a low-cost loan program for land acquisition and management of small-scale properties for non-profit and cooperative housing.

- Introduce tax and revenue generating tools to fund anti-displacement measures and resources for ongoing inspection and enforcement such as levies on property tax and land transfer tax on high-rise apartments and licensed rooming houses. For example, the City could charge higher progressive tax rates on developers earning over 20% of the profit margin from a development to contribute towards an affordable housing fund.

Propose Robust Inclusionary Zoning for Neighbourhood Improvement Areas

In April 2018, the Province announced that municipalities would have the power to require that new developments include affordable housing — a policy tool that is broadly known as Inclusionary Zoning. In order to ensure that the City creates a robust Inclusionary Zoning framework, it is critical to create a City-wide movement for strong regulations that encourage developers to invest in local communities and respect the needs of local residents. The City already has the ability to mandate for developments on Large Sites to create 20% Affordable Housing, and therefore we believe that the City should create a regulation to ensure that developments in Neighbourhood Improvement Areas, such as South Parkdale, create 20% to 30% Inclusionary Units⁴³. There are also opportunities for new Inclusionary Zoning policies to create greater community control of land. For example, even though affordable housing units could be produced from inclusionary zoning, the question of who manages the units and how long they will stay affordable remains unanswered. As identified in the Parkdale Community Planning Study (2016), the community land trust model offers a tool to ensure that housing produced through public investment and programs will remain affordable for the long-term by using ground lease agreements to build community control over housing operations as well as resale prices, if sold⁴⁴.

Change in Capital Gains Tax and Capital Cost Allowance for Sales to Non-Profits

Property owners incur several taxes when they sell their properties. The first is a Capital Gains Tax, which taxes the profit that is generated on the sale of a property. The second is a Capital Cost Allowance, which is a deduction that is calculated under the premise that the owner's property is depreciating over time; yet with inflation and rising rents, the opposite is often true. If the inflated value is greater than the depreciated value and the original cost



of the building, the owner will face a tax on recaptured CCA in addition to the Capital Gains Tax when they sell their property⁴⁵. In order to overcome the financial disincentives for property owners to transfer land to community organizations through below-market sales or donations, we recommend that property owners can receive a tax break for selling to non-profit entities, or transfer their tax liabilities into a newly acquired affordable rental property to defer capital gains tax and recaptured CCA⁴⁶. This would significantly address the current barriers to ensuring that existing rental housing remains affordable.

Protect the Right for Tenants to Organize

The impact of new developments has already impeded on the ability for tenants to organize for their rights. For

example, tenants at the Crossways received an Above-Guideline Rent Increase only a month after a large-scale development was proposed across the street at Bloor-Dundas. When tenants attempted to hold a lobby meetings to address the rent increase, the property owners called the police. Stronger tenant protections can help to ensure the right of residents to organize tenant unions and and hold meetings within their buildings. As noted by the Right to the City Alliance (2018), stronger tenant protections can prevent and penalize interference by landlords by legislating that renters have the right to withhold rent and that landlords cannot retaliate against renters for exercising a right of tenancy⁴⁷.

Comparison of Canadian Inclusionary Policies with Typical Inclusionary Zoning Programs

	Montreal <i>Inclusionary Housing Policy</i>	Vancouver <i>20% Core Need Housing Policy</i>	Toronto <i>Large Sites Policy</i>	United States <i>Typical Inclusionary Zoning Program</i>
Affected Developments	Developments on private and public lands neding major changes to zoning or planning.	Developments on private lands needing change of use to be residential	Developments on private lands needing increase in density or height	All developments, including as-of-right developments
Size Threshold	200 units	200 units	5 hectares	10 to 50 units
Set-Aside Obligation	30% but sometimes more	20%	20%	10 to 30%
Possible Contributions	Donation of land at reduced price	Donation of land at reduced price or payment of fees-in-lieu	Provision on-site, donation of land at reduced price, or payment of fees-in-lieu	Construction of affordable housing, but possibly also donation of land at no cost or payment of fees in lieu
Affordable Housing Provision	Social Housing and Low-End-of-Market Ownership Housing	Social Housing	Affordable Housing based on City's Definition	Below-market ownership and below-market rental

Canada has a number of voluntary Inclusionary Housing programs, yet Ontario will be the first to establish a mandatory Inclusionary Zoning Policy, similar to the United States (table adapted from *Inclusionary Housing Canada*)⁴⁸.



05 Affordable Commercial



Queen Street West (Kozack 2018)

Over the past year alone, we have seen the closure of numerous long-standing businesses in Parkdale due to the rising cost of rents and the downloading of speculative tax increases on commercial tenants. Currently in Ontario, there is no legislation in place to help small businesses weather the flood of increasing property values and tax assessments. The Commercial Tenancies Act does not provide rent control or any guideline for commercial lease increases, which means that once a commercial lease is up for renewal, a property owner can raise the rents much more rapidly than residential properties where there are modest rent controls. There is a significant need for the creation and preservation of affordable commercial space for locally-serving and culturally-relevant small businesses, worker cooperatives, social enterprises, and community organizations that reflect the character of Parkdale. The following section aims to provide targets for mixed-use developments that contain a commercial component and large-scale investments in commercial space.



5-1 AFFORDABLE COMMERCIAL TARGETS

In the retail landscape of Parkdale, Queen Street West and King Street West are becoming increasingly unaffordable for small locally-serving and immigrant-owned businesses. This is due in part to two interlocking processes: deregulation and speculation. Deregulation refers to the limited legal and policy protections put in place for small businesses, such as the lack of tenant protection under the Commercial Tenancies Act and the increasing costs of occupation that a landlord passes on to a tenant through taxes, maintenance, and insurance (TMI). Commercial taxes are assessed based on potential use and land value of a site, rather than the current use of the site, which strongly influences the second process of speculation. Property speculation is the practice of investing in real estate with the hopes of generating financial gains based on the potential value of a site. The two processes work hand in hand, yet the distinction between deregulation and speculation are important: regulatory mechanisms such as taxes can be addressed through policy change, whereas speculation is a socioeconomic process that can be addressed through community action.

In Parkdale, longstanding local businesses have also faced rising vulnerability to commercial displacement due to increased competition with larger corporate entities, franchises, and businesses catering to higher income customers. One notable trend used by commercial landlords in Parkdale has been the steady decrease in the tenure of the tenant's lease (5 years to 3 years to 1 year to month-to-month) and the simultaneous increase in rent with each new

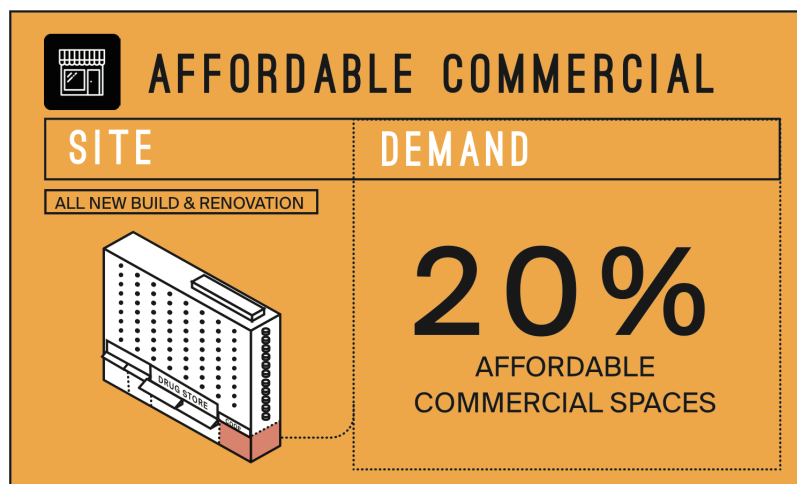
lease agreement. Tenants are vulnerable to unpredictable rent increases and disproportionate tax increases, thus putting them at risk of displacement. The displacement of long-term businesses can destroy the accumulation of trust and sociability built between local residents and shopkeepers, as well as limit access to diverse and affordable spaces for low-income community members.

For developments with a commercial space component, we ask developers to:

- Provide at least 20% of new commercial spaces at affordable rates ranging from \$20-\$30 per square foot for a minimum of 20 years for community organizations, social enterprises and cooperatives, and local-serving businesses.
- Limit the size of commercial space to 2500 ft² max to encourage small, local-serving businesses, coops, and enterprises.

For major investments in existing commercial space, we ask investors to:

- Sign long-term and affordable leases with locally-serving commercial tenants in Parkdale with regulated rent increases.
- Make a long-term financial contribution to support neighbourhood wellbeing in Parkdale, including but not limited to food security and community health.





5-2 ACHIEVING TARGETS: POLICIES

There are a number of models for Community Benefits Agreements to tackle commercial gentrification and protect locally-serving businesses in low-income neighbourhoods. These models can be achieved through a combination of policy-based interventions and community-based solutions. In the City of Toronto, there is a significant need for policies that will protect locally-serving businesses by addressing the lack of tenant protection for commercial spaces, as well as the increasing costs of occupation that a landlord passes on to a tenant through taxes, maintenance, and insurance (TMI). The City of Toronto and the Provincial Government have an opportunity to take steps towards protections for locally-serving businesses accessing affordable spaces, such as:

- Making amendments to the Commercial Tenancies Act to incorporate stronger rent control and tenant protections;
- Establishing a Municipal Tax Benefit for Small Businesses that address local needs, provide community services, and offer decent work;
- Recognizing long-standing, locally-serving businesses as cultural landmarks;
- Requiring developers to reserve a portion of the project's overall commercial space for locally-owned businesses - such as the Parkdale recommendation for 20% affordable commercial space - particularly when the project involves public land or subsidy.
- Incorporating innovative approaches to planning for inclusive local economies.

Build Stronger Protections for Commercial Tenants

Commercial tenants in Parkdale, and Ontario more broadly, lack many basic rights and protections. This is due in part to the outdated Commercial Tenancies Act (1990) which strongly favours landlord power over tenant protection⁴⁹. There are two types of tenancy agreements in Ontario: month-to-month tenancies, which are susceptible to short-notice lease increases and terminations, and fixed-term tenancies, in which the tenant is not guaranteed the right to occupy the space once the tenancy ends. The Act does not regulate the amount that a landlord can increase the lease, nor does it legislate a timeline in which

In New York City, the municipality has invoked a long history of proposing policies aimed at reducing the power imbalance between landlords and tenants during lease negotiations. During the post-war years between 1945 to 1963, the City enacted commercial rent stabilization to protect the affordability and preservation of small businesses. In the decades following rent control, various City councils have floated policy proposals around providing property tax incentives for landlords who voluntarily cap rent increases, regulating the terms for commercial lease renewals to provide business tenants with advance notice of rent increases, and fining landlords who keep their commercial units vacant. These ideas are now comprehensively being considered in New York under the proposed Small Business Jobs Survival Act (SBJSA) bill, which aims to address the lack of protections for long-term commercial tenants by providing them with three new rights in the lease renewal process. These new rights include (1) a minimum 10-year lease with the right to renewal; (2) equal negotiation terms for lease renewals with recourse to binding arbitration by a third party in instances of dispute; and (3) restrictions to prevent landlords from downloading property taxes onto business tenants. However unlike rent control, the bill supports vacancy decontrol by claiming that new leases would not have guidelines or regulations on rent demands or the terms of the lease. Therefore caution should be maintained around the SBJSA's permission for vacancy decontrol, which might incentivize landlords to terminate leases with long-term businesses rather than negotiate in good faith in an effort to profit from the rising land values of their property.





landlords must provide a notice that they are increasing or not renewing the lease. Tenants also cannot enter the negotiation of a lease with the assurance that their landlord is bargaining in good faith. Commercial tenants also often add to the increasing value of their units by making capital improvements and by drawing a customer base to their space, yet these improvements make businesses even more vulnerable to lease increases in the negotiation process.

Municipal Tax Benefit for Small Businesses

Commercial taxes are currently determined by the Municipal Property Assessment Corporation (MPAC) based on the potential value of a site rather than its current value. Over the past year, the City of Toronto has been investigating the feasibility of piloting several tax-based solutions to support ongoing sustainability of small and independent businesses in areas of City experiencing displacement pressures. In Kensington Market, the City is conducting a study on supporting small and independent businesses with the goal of ensuring that independent main street businesses, specifically raw food vendors, grocers, and other small vendors, remain viable⁵¹. The study will be exploring property tax adjustments that could assist in maintaining and growing a mix of independent retailers, such as new lower tax brackets, assessment adjustments, and a financial relief program.

Likewise, when a number of small businesses along Yonge Street fought back after receiving a tax reassessment of over 100%, the City negotiated with MPAC to reassess the properties in the Downtown Yonge BIA⁵². MPAC recognized the area's designation as a Heritage Conservation District as one of the key reasons to warrant a reduced assessment. Following this experience, the City recommended creating a new small commercial property classification to ensure long-term solutions. This led to City council approving a 10% cap on property tax increases for commercial, industrial and multi-residential property classes. In light of the Province's agreement to create a new property tax class for arts and culture hubs to protect spaces like 401 Richmond, which could no longer afford to maintain affordable arts spaces with their rising property taxes, the City is also advocating for a small business tax class under MPAC's assessment⁵³.

In Parkdale, we have the opportunity to explore the feasibility of applying a covenant model to commercial properties for landowners to opt in and receive a Municipal Tax Benefit. For example, conservation land trusts create covenants that land owners opt into and receive financial benefits. Councillor Gord Perks proposed that this model could be applied for commercial land owners who opt into



New York City has also been the playground for developing tax incentives aimed at landlords of local retail tenants. In 1995, the City worked with the state to develop the Lower Manhattan Commercial Revitalization Program (CRP) and the companion Commercial Rent Tax Special Reduction (CRT) to encourage investments in commercial spaces built before 1975. The CRT program offers a property tax abatement of up to \$2.50-per-square-foot for landlords who conduct improvements to their buildings, which then makes them eligible for a commercial rent tax break based on the number of people employed by the tenant business. The CRT program does not provide explicit provisions for locally owned businesses, and therefore another proposal at City Council is for a program that would provide a property tax credit for landlords who lease to locally owned businesses in a designated location and agree to a schedule of modest rent increases during lease renewals. These examples from New York provide many opportunities for the Parkdale context. Although improvements to the Ontario Commercial Tenancies Act, such as rent control and heightened tenant protections, would provide the most effective solution for commercial tenants, the bills being passed by the New York City Council offer options for Toronto City Council to consider.

restricting the development of a site to preserve affordable commercial space. The taxing model for bachelorettes in Parkdale also offer an alternative opportunity that could be explored. Bachelorettes are taxed as residential properties instead of commercial properties, which provides a 22-69% tax decrease⁵⁴. Careful attention will need to be maintained in designating tax incentives for



'local businesses,' because franchises can be owned by local independent owners. One potential measure is to prioritize small businesses that uphold the Parkdale values of inclusivity, diversity, equity, and affordability.

Recognize Businesses as Cultural Landmarks

The City of Toronto has the opportunity to protect its culturally-relevant businesses by developing an adaptation of San Francisco's Legacy Business Registry⁵⁶. The model follows in the footsteps of Rome, Paris, and London by recognizing long-standing, locally-serving businesses that are cultural assets to community and provides access to grants for business and property owners. Legacy businesses are eligible for a yearly grant based on the number of workers they employ, and property owners who extend ten year or longer leases to Legacy Businesses are eligible for a yearly grant.

Set-Aside Affordable Commercial Units

The Parkdale Community Benefits Framework calls for 20% of commercial space in new developments to be set aside for affordable commercial rates at \$20-\$30 per square foot, a rate recommended by local businesses, cooperatives, and community organizations renting in Parkdale. This target can be reached through community-driven Community Benefits Agreements with local developers, but can also be explored as a policy tool by the City of Toronto. In the United States, three cities — New York City, Portland, and Boulder — are currently developing programs that set aside spaces in new developments at below-market rents for local businesses⁵⁷. The common factor between these programs is that the developments are taking place on City-owned land or are municipally-subsidized, thus providing incentive for the requirements.

Planning for Local Inclusive Economies

Research on commercial changes in Toronto suggests that affordable commercial spaces in gentrifying neighbourhoods will not be protected without organized community response and planning intervention. There are several land use planning tools that were identified in the Parkdale Community Planning Study that can encourage the use of commercial space for community needs and protect affordable commercial spaces for decent work and inclusive economies. For start-up businesses, smaller footprints are often favourable to reduce rents and lower upfront risks. Ensuring smaller

footprints is also used as a way to discourage the move-in of corporate chain businesses. It is important to protect existing commercial spaces with smaller footprints from block consolidation and redevelopment. This zoning strategy is critical as Queen Street West is designated as an Avenue for intensification. An alternative strategy in Palm Beach, Florida, introduced “neighbourhood-serving” zoning to retain local businesses that meet community needs of residents through regulating the size and use type of retail; applicants for permit need to demonstrate how their businesses meet local needs.

5-3 ACHIEVING TARGETS: COMMUNITY

Community Ownership

A key strategy for maintaining permanently affordable commercial space in Parkdale is through the growth of greater community control and collective ownership models. Collective ownership can create a number of community benefits such as local inclusive employment opportunities, strong incentives to shop locally for key goods, closer ties with neighbors, and a social return on investment. Community Land Trusts (CLTs) have a strong history of preserving affordable housing, but more recently they have been venturing into acquiring commercial spaces to ensure that residents can access affordable goods and services. Likewise, CLTs in the United States have developed two models for ensuring the preservation of affordable units in perpetuity:

- **The Mastor Lessor Model**, in which the CLT maintains ownership of the commercial space and rents it out to businesses or non-profits at below-market rates; or
- **The Shared Equity Model**, in which the CLT acquires mixed-use property and transfers the ownership of the commercial unit to a business or social enterprise through a long-term ground lease⁵⁸.

Community-Based Alternatives

Local non-profits and community organizations can also explore collective leasing or affordable commercial models by combining with community governance and investment structures, such as cooperatives and community-driven real estate investment ventures. For example, the Community Impact Real Estate Society in Vancouver's Downtown East Side currently manages 52 of BC Housing's commercial spaces by leasing 60% of



OAKLAND COMMUNITY LAND TRUST⁶⁰

The Oakland Community Land Trust recently acquired a mixed-use historic property that houses a long-term, low-rent, people of colour-led social justice centre. The centre contained The Bikery, a community bike shop; Sustaining Ourselves Locally, a collectively-run house and community garden for queer and trans people of colour (QTPOC); Shaolin Life, a martial arts and self-defense studio; Liberating Ourselves Locally, a POC-led maker- and hacker-space; and Peacock Rebellion, a QTPOC arts and healing organization. After a year of organizing, the small community organizations and the Community Land Trust crowdfunded enough money to collectively acquire the building under the Oakland CLT. Throughout their process, the centre also committed to keeping their bike shop open for more hours each week; expanding their summer garden internship programs; and increasing the number of intergenerational community safety workshops they can offer to queer and trans people of colour in the neighbourhood.

their commercial properties at subsidized rates to social enterprises and non-profits, and 40% of their commercial properties to local businesses at market rate⁵⁹. The organization also provides incentives to the market-rate tenants, such as reducing rent by 50 cents per square foot if the business contracts local social enterprises for services, such as cleaning, or lowering interest rates for loans by hiring local. Such a model could be explored with community-based organizations and institutions that own their buildings and are interested in collective leasing models or reduced rental rates for businesses and organizations providing community services.

Alternatively, the community can also explore campaigns

People United for Sustainable Housing (PUSH) Buffalo is a membership-based community organization dedicated to reclaiming abandoned houses and redeveloping them for occupancy by low-income residents in the deindustrialized and racialized neighbourhood of Buffalo's West Side. PUSH's redevelopment efforts in the 25-block neighbourhood known as the "Green Development Zone" has led to the creation of a number of minority-owned social enterprises and job pipelines to advance local employment. PUSH Buffalo recently acquired a commercial property that they have been renting out to commercial tenants at an affordable rate. They have a Community Development Committee made up of resident leaders who reviewed business plans from applicants who were interested in leasing the units, with the mandate to prioritize emerging businesses run by people of colour. PUSH now has two businesses - Black Monarchy and Rudeboyz Artworks - that run out of the units at an affordable rate.



PEOPLE UNITED FOR SUSTAINABLE HOUSING (PUSH) BUFFALO⁶¹

that call for stronger community support when larger corporate entities invest in local commercial space. For example, a recent community-led campaign called for The 5700 Inc., a corporation opening seven vegan businesses within one block of Queen Street West, to respond to several community demands aimed at addressing local community needs and benefits. The campaign led to a long-term financial commitment to provide \$100,000 towards local food security initiatives over the next 6 years. Another community-based campaign could focus on the need for landlords to sign long-term affordable leases to long-standing businesses in the absence of existing City policy. Community-led interventions will therefore be critical in preserving existing affordable commercial space.



06 Decent Work

Decent Work: Targets

Living Wage
TORONTO
\$18.52 / Hour

GENERAL WORKFORCE

60% Inclusive
Local Hiring



SPECIALIZED WORKFORCE

10% Inclusive
Local Hiring



We support developments that create decent work opportunities for equity-seeking members of the community, including but not limited to newcomers, Indigenous, and racialized communities; consumer survivors; women, trans, and nonbinary workers; people living with disabilities; youth and seniors; low-income parents and guardians; formerly incarcerated people; and the working poor. Depending on the type of development, there are a number of decent work opportunities that can be created to support the creation, procedure, and operations of the project.



6-1 CONSTRUCTION, RENOVATION & RETROFIT

We are witnessing a growing movement in the City of Toronto for ensuring that decent work is embedded in public infrastructure and private development projects. When it comes to major public infrastructure projects, CBAs often prioritize clauses around local hiring, targeted recruitment practices, and diversified procurement systems to support the local economy⁶². Local governments can also include third-party beneficiary provisions in their contracts with developers to ensure community enforcement for CBAs⁶³. Private development, however, has not seen the same level of community commitment. Large housing development projects often directly displace residents during the renovation or construction period, and indirectly displace community members by driving up the rents of surrounding properties. Agreements around affordable housing and decent work can help to mitigate this effect.

For all construction, renovation, and retrofits in Parkdale, we ask employers to:

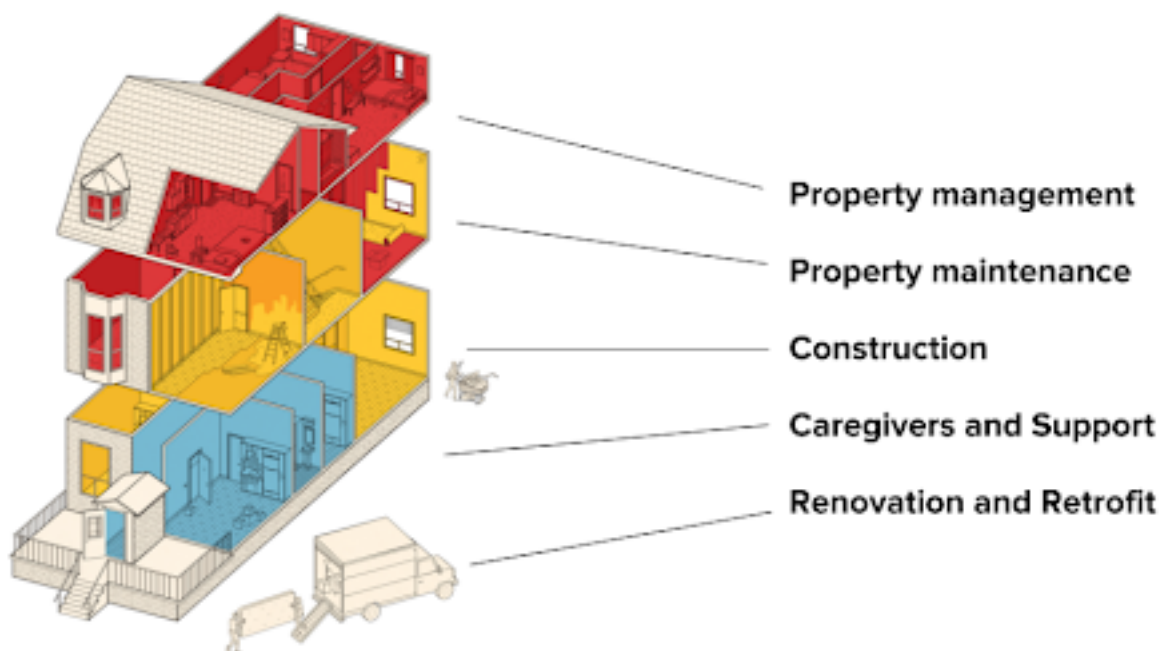
- Commit to a **minimum of 40% of entry-level apprenticeship positions** for construction, renovation, and retrofit jobs to be allocated towards local residents

from equity-seeking communities, and partner with workforce development intermediaries and community organizations that can help ensure the success of the local and equitable hiring program.

- Use and invest in high quality pre-apprenticeship and apprenticeship programs that create new pathways for equity-seeking community members into a unionized workforce. This can be reached in partnership with local unions and existing workforce programs supporting construction and the trades, such as Building Up, HammerHeads, TradeLinx, George Brown College, and more.

For all contracted labour, we ask solicitors to:

- Embed a mandate for local hiring, fair wages, high-quality health benefits, and health and safety education in their Request For Proposals (RFPs) for contracted and sub-contracted work.
- Enter into project labor agreements with contractors to ensure contracted and subcontracted workers are paid a living wage, have access to equitable health benefits, fair scheduling, health and safety education, and protections on the job.





6-2 HOUSING OPERATIONS

In the creation of new housing opportunities, it is critical to also commit to the creation of decent work. Real estate, rental, and leasing is the second largest sector in Ward 14, yet many positions in the housing sector - such as condo painters, industrial cleaners, and caregivers - are often sub-contracted to precarious and temporary workers who are then paid below a living wage and subject to extreme job insecurity⁶⁴. When looking at housing through the lens of decent work, community members envisioned the following employment, training, and apprenticeship opportunities.

For all operations of housing in Parkdale, we ask employers to:

- Commit to social procurement of goods and services, such as using and investing in local social enterprises and worker cooperatives that provide housing management and maintenance services through supportive employment opportunities for people disconnected from the labour market, to ensure for a holistic system of community health and wealth building. For example, Silver Brush Social Enterprises provides painting and cleaning services through real employment opportunities for psychiatric survivors and others who are at risk of homelessness in Toronto.
- Create strong and fair contracts with housing management and maintenance workers to ensure that workers are paid a living wage, receive equitable health benefits, and do not suffer mass layoffs when ownership changes hands. Also create strong and fair contracts for caregivers, caseworkers, and support staff in supportive housing to ensure a living wage, equitable health benefits, and covered transportation costs. This can be accomplished by creating a mandate for local hiring, fair wages, high-quality health benefits, and health and safety education in Request For Proposals (RFPs) and by entering into project labor agreements with contractors to ensure contracted and subcontracted workers are paid a living wage, have access to equitable health benefits, fair scheduling, health and safety education, and protections on the job.

6-3 BUSINESS OPERATIONS

New developments in the neighbourhood not only have opportunities for employment with regards to construction, renovation, and retrofit, but they also create a number of new opportunities in the ongoing operations of businesses

and institutions. For example, the large-scale mixed use development at Bloor-Dundas plans to create 3000 jobs through their creation of new office spaces, retail spaces, and a large-scale tech employment hub. Addressing decent work in mixed-use developments could help mitigate the creation of either precarious or privileged workspaces in numerous sectors.

Local businesses are also integral in building healthy communities and decent work. Parkdadians face systemic forms of labour market discrimination, which can lead to a cycle of poverty and housing insecurity. They should be supported by the larger community both in securing safe and decent housing, as well as safe and decent work. In Parkdale, the recent expansion of The 5700 Inc. resulted in a community forum where over 250 community members gathered to build collective demands for community benefits and voted for a commitment to 60% local and equitable hiring. Businesses also have the opportunity to push for higher standards than our Provincial policy, such as becoming decent work champions by committing to a local minimum wage of \$15 per hour to raise the floor for working conditions among local community members and workers.

Similarly, communities can leverage the economic activities produced by anchor institutions to drive local inclusive economic development through deliberate and strategic use of their hiring, procurement, and investment resources to contribute to community wealth building. Anchor institutions are large public or nonprofit institutions that are rooted in place and generate significant economic power. Parkdale is home to four key medical anchor institutions: St Joseph's Health Centre, Centre for Addiction and Mental Health (CAMH), the University Health Network, and the Parkdale Queen West Community Health Centre. Parkdale also houses the Boulevard Club, a private lakefront multi-sport, recreation, social club on public land, and Exhibition Place, a publicly-owned mixed-use district. By encouraging institutions to directly employ local workers or work in partnership with social enterprises and coops to severely limit the use of temp agencies, we could begin to see significant changes in employment opportunities in Parkdale.

For all operations of large businesses and institutions in Parkdale, we ask employers to:

- Commit to a **minimum of 60% local and equitable**



hiring and a local minimum wage of \$15 per hour for generalized workforce needs, such as retail, service, and admin, working in partnership with a local employment service agency, such as JobStart.

- Commit to a **minimum of 10% local and equitable hiring and a minimum living wage of \$18.52 per hour for specialized workforce needs**, such as tech, health, and culture, and partner with workforce development intermediaries and community organizations that can help ensure the success of the local and equitable hiring program. For example, institutions can create direct local hiring pathways with trained professionals who are temporarily removed from the workforce, such as registered nurses who experience barriers in re-entering the competitive workforce after maternity leave.
- Commit to social procurement of goods and services, such as using and investing in local social enterprises and worker cooperatives that provide food services and employ equity-seeking community members, such as Working for Change and West End Food Coop. There are opportunities to incorporate local food chain models in large scale institutions with regards to connecting community gardens and urban agricultural spaces into local production. If our local businesses and institutions could acquire food locally either through aggregated food purchasing such as FoodReach, unionized food distributors, direct relationships with local farmers, and/or through urban agricultural ventures, then this could be incorporated into food services for the institution. Likewise, the cafeterias in our institutions could incorporate small local businesses, social enterprises, and food coops. This model already exists between the Centre for Addiction and Mental Health (CAMH) and Working for Change's Out of This World Cafe, a social enterprise that employs people living with mental health and addictions.
- Create strong and fair contracts with onsite service workers, such as janitors and cafeteria workers, to ensure that workers are paid a living wage, receive equitable health benefits, and do not suffer mass layoffs when contracts change hands. For contracted work, this can be accomplished by creating a mandate for local hiring, fair wages, high-quality health benefits, and health and safety education in Request For Proposals (RFPs) and by entering into project labor agreements with contractors to ensure contracted and subcontracted



Toronto Community Benefits Network negotiated the first Community Benefits Agreement in the City of Toronto with Metrolinx and the Provincial Government for the Eglinton Crosstown. The agreement ensures that 10% of the total work hours for the \$5.3 billion project will be allocated to disadvantaged community members and set a precedent for future negotiations with Metrolinx with regards to skills training and local hiring policies.

workers are paid a living wage, have access to equitable health benefits, fair scheduling, health and safety education, and protections on the job.

6-4 WRAPAROUND SUPPORT

We encourage the integration of economic democracy principles into development models to build community capacity through wraparound training and support opportunities for decent work.

For all large-scale developments and investments, we ask public and private actors to:

- Invest in the creation of a Low-Barrier Employment Hub in a centralized, physical space for job postings and support for decent work opportunities. This could be created in collaboration with the various employment agencies in Parkdale, including but not limited to JobStart, West Neighbourhood House, Parkdale Intercultural Association, Working for Change, Parkdale Activity-Recreation Centre,



Sistering, Parkdale Community Legal Services, and through support from Toronto Employment and Social Services (TESS). A potential space for the hub is the proposed Community Hub at Queen and Cowan.

- Provide paid training and placements for mid- and entry-level positions, as well as contribute to scholarships for pursuing post-secondary education and bridging programs.
- Invest in free and affordable child care space and provision for local trainees and employees sourced through local hiring programs for equity-seeking community members in Parkdale. The Toronto Community Benefits Network recently signed a legally-binding Community Benefits Agreement with the Woodbine Casino to provide free childcare for local workers through their Rexdale Rising campaign and could provide guidance on how to accomplish this goal.

6-5 MANDATING SOCIAL PROCUREMENT

Local organizations, institutions, and developments can practice inclusive local purchasing from cooperatives, social enterprises, community-owned franchises in Parkdale by embedding social procurement clauses into vendor contracts and purchasing policies. These practices will ensure that the purchase of goods or services have an equitable impact on the health and wealth of the neighbourhood. For example, the Social Procurement Policy at the City of Toronto leverages the institution's \$1.8 billion budget allocation for purchasing goods and services as an opportunity to improve supply chain diversity and to create workforce development.

As outlined in the Democracy Collaborative's Inclusive Local Sourcing Toolkit⁶⁶, social procurement can be achieved by unbundling large-scale contracts to carve out opportunities for new diverse and local vendors; focusing on categories of spend that are easy to procure locally; establishing local and diverse spending targets and embedding them into Requests for Proposals (RFPs) and contracting processes; leveraging long-term contracts with distributors, aggregators, and contractors to achieve procurement goals; and promoting an institutional cultural shift from lowest price to best value. In order to ensure that cooperatives, social enterprises, and community-owned businesses can adequately compete for procurement bids, the developments can improve local capacity by connecting vendors to technical assistance and capacity-building training; promoting business incubation and expansion; and

providing in-kind support, including space, expertise, and access to information.

6-6 EMPLOYMENT & INDUSTRIAL LANDS

There has been a steady decrease of industrial lands in Parkdale - many of our former employment and industrial lands have recently been rezoned as residential for condo developments. For example, the City recently approved the zoning amendment to transition the former Industrial Employment Area at 57 Brock Ave for residential condo development. The same process recently happened at Queen-Dufferin during the eviction of numerous live-work spaces for a mixed-use condo development. This raises significant concerns with respect to our labour force and workforce development. On an international scale, similar challenges have been occurring in post-industrial cities. In US, the planned manufacturing districts introduced in Chicago in 1980s reinforced manufacturing zoning provided an additional signal to the market that incremental conversions would not be permissible⁶⁷. In the UK, a similar impact has been sought in London through introducing a hierarchy of industrial land protections under the assumption that safeguarding employment land is becoming less necessary as new economy sectors no longer seek traditional employment locations, but are more attracted to mixed-use environments⁶⁸. In Parkdale, community members have voiced the need to preserve industrial space or semi-industrial space and promote multiple business start-up spaces that bridge old and new technologies, makerspaces, and education opportunities to promote local job and work opportunities.

6-7 PROMOTING A CULTURAL SHIFT AROUND DECENT WORK

We see amazing economic initiatives moving forward in Parkdale, yet these initiatives are still operating within a neoliberal system that continues to disadvantage working class community members. We need to create jobs, skills, and pathways to alternatives by encouraging local organizations, institutions, and developments to practice inclusive local hiring, purchasing, and investment practices, such as directly employing workers and severely limiting the use of temp agencies. We need employers to respect workers' right to form or join a union; to pay their employees living wages, provide access to high-quality health benefits and retirement security; employ fair scheduling practices; and to ensure that a substantial percentage of jobs go to working people from disadvantaged communities and precarious workers. There



are several steps that were proposed by community members on how we can move forward to ensure a cultural shift around Decent Work practices:

Creating Stronger Protection for Temporary Workers in the Employment Standards Act

Strengthen employment laws to protect breaks, training, and decent wages. The Workers' Action Centre has been advancing the following recommendations for temporary worker protection: (1) Just Cause Protection: Convert temporary assignments to direct hires after 3 months; (2) Limit Temporary Assignments: Cap temporary agency staffing at 20% of the workforce.

Advancing Grassroots Movements for Decent Work

On a community scale, we can support decent work campaigns like the Fight for \$15 and Fairness and worker strikes, such as the recent wins with the Ontario Food Terminal workers, to ensure that minimum wage is raised and that workers gain strong employment contracts and protections.

Building Greater Community Control over Local Businesses

Ensuring that community benefits encompasses coops, social enterprises, community-owned franchises, and increased shared ownerships, and financial support to ensure that community-controlled businesses can accommodate raising costs, such as rises in rents, property taxes, and minimum wage.

Advocating for Equitable Policies committed to Economic Justice

Critical attention needs to be paid to the following policy frameworks:

- **Social Assistance:** The system for social assistance contains numerous disincentives for transitions into employment, especially when the labour market is rampant with precarious, temporary positions. For example, health benefits are one of the largest losses that are not provided in entry-level and part-time positions. There is a need for a system that supports rather than penalizes people as they move into decent work opportunities, such as limiting clawback and maintenance of health benefits for a

transitional period of 6-months to a year.

- **Childcare Policies:** Daycare is a significant barrier when it comes to employment and training access. We need to create affordable, fun, and safe childcare opportunities that employs local childminders and helps offset the 18,000+ daycare subsidy waitlist.
- **Immigration Policies:** We need to build recognition policies and services for refugees and immigrants that support workers who do not have Canadian Credentials to address the systemic racism and discrimination faced by newcomer communities in the workplace, such as investing in bridging programs for low-income refugees and newcomers.



Ontario Food Terminal Strike (Badheysang 2016)

WE NEED TO CREATE PATHWAYS TO JOBS AND SKILL-BUILDING OPPORTUNITIES BY ENCOURAGING LOCAL ORGANIZATIONS, INSTITUTIONS, AND DEVELOPMENTS TO PRACTICE INCLUSIVE LOCAL HIRING, PURCHASING, AND INVESTMENT PRACTICES.



07 Community Assets



Over the past five years, we have witnessed a significant loss of valued community space. Community members have voiced the need for multi-purpose spaces that are run and organized by the community to create opportunities for public discussions, workshops and community education programming, community meeting and co-working space, art production, and ethno-cultural support services. There have also been concerns about the loss of informal community spaces due to impending development, such as the 24-hour McDonald's at King and Dufferin that offers space and shelter for low-income community members to meet, gather, and rest. For all new developments in Parkdale, we ask developers to incorporate community space for community services and cultural programming, and informal spaces for community members to gather, in all developments; invest in green space and sustainable infrastructure to enhance clean and renewable energy; and protect public lands for public benefit.



7-1 COMMUNITY SPACE

One of the most consistent demands that we heard throughout our consultation process was the need to incorporate community space for public use in all developments. There are also significant formalized community space needs for existing community organizations in the neighbourhood that are facing imminent displacement. In September 2017, graduate students from Ryerson University's School of Urban and Regional Planning collaborated with the Parkdale Neighborhood Land Trust (PNLT) to design and implement a space needs assessment of Parkdale's community organizations. The team surveyed 41 organizations to reveal the following findings⁶⁹:

- 2 organizations are at elevated risk of displacement - both currently rent storefront commercial spaces from private landlords.
- 17 organizations are at moderate risk of displacement - all feel uncertainty about their ability to renew their leases or absorb rent increases
- 20 at lower risk of displacement - to either own their own space or have landlords who are supportive of their missions. Organizations who own space, while judged to be at lower risk of displacement, face additional challenges such as cost-prohibitive repairs and increased utility and property tax expenses.

Since the study in late 2017, the numbers for organizations at elevated risk of displacement have doubled, with at least one organization that closed its doors. In order to address this issue in the short-term, we need to connect at-risk organizations with partner organizations for shared space and affordable lease opportunities. The creation of the Community Hub at Queen and Cowan offers one opportunity for new community space, yet it will be limited in achieving all of the community's needs and will follow an extended timeline over the next decade. Therefore, we need support from local institutions, such as the City of Toronto to access existing leases or properties to sub-lease spaces at affordable rates for community organizations to co-locate and share services.

In the long term, we need a strategy to address long-term community space concerns, by (1) Developing mechanisms to harness social finance to purchase land; (2) Building a movement to advocate for the City to provide community

space; and (3) Encouraging new developments to incorporate mandatory public space for community use.

These strategies will require a City-wide movement to demand for below-market rents on underutilized publicly-owned land and newly developed privately-owned land to honour the community's right to placekeeping. For example, we can explore models where the City and public institutions can create agreements for 40-year leases on public land at \$1 per year in exchange for providing community services. As our public lands continue to be converted to regeneration lands and sold to private entities, it is critical to protect public land for public use.

7-2 SUSTAINABLE INFRASTRUCTURE

We support new developments that align with climate justice by investing in innovative infrastructure to enhance clean and renewable energy along with redevelopments that retrofit existing buildings to reduce energy poverty. When developing new units, we encourage designers to look at passive design to make them easy to maintain in terms of heat distribution. We encourage developments to also support the creation of green roofs, community gardens, and spaces that improve mental and physical health.

CASE STUDY: CLIMATE RETROFITS⁷⁰

"Building retrofits and weatherization programs involve improving a building's systems that consume energy. These measures help reduce overall energy consumption, optimize energy efficiency and also protect a building and its residents from the elements, including precipitation, wind, and other extreme weather impacts. Retrofits and weatherization actions involve low-cost measures/modifications to full overhauls or replacement of major systems. Retrofit and weatherization actions may include:

- Wall and roof insulation
- Caulking windows
- Upgrading lighting
- Replacement of heating equipment
- Replacement of cooling system
- Installing low-flow toilets
- Updating exterior facades of a building
- Replacing boilers." (p. 10)



COMMUNITY BENEFITS: RETROFITS⁷¹

- "Reducing energy costs for families
- Improving the quality and comfort of homes
- Improving health conditions inside of homes
- Leveraging repair and retrofit efforts to maximize investment and increase efficiency
- Improving the resiliency of buildings in the case of extreme weather events" (p 11)

There is a significant amount of major repairs that are needed within Parkdale, with 11% of households in South Parkdale and 12% of households in North Parkdale needing major repairs as of 2016⁷². In total, this means that approximately 2,000 occupied dwellings in Parkdale require major repairs (2016 Census). Operating on major repairs offers a unique opportunity to conduct climate retrofits in order to ensure that dwellings are suitable to live in, as well as environmentally sound. There are numerous community benefits that can be achieved through climate retrofits, as outlined above by the Toronto Environmental Alliance, CEE Centre for Young Black Professionals, and Social Planning Toronto (2018).

7-3 NEIGHBOURHOOD WELLBEING

Parkdale has witnessed a rise in corporate investments under the guise of 'neighbourhood improvement,' from corporate landlords conducting above-guideline rent increases to leverage financial capital through pension fund-based real estate investment trusts (REITs), to corporate businesses displacing locally serving businesses through real estate speculation. The impact of these financial investments in the Neighbourhood Improvement Area of South Parkdale, where a third of the population lives in increasing poverty and 90% of the residents are renters, raises critical concerns about who is benefitting from local investments and who is at risk of being displaced. Through our sustained organizing and partnership building, we aim to create new opportunities for leveraging alternative forms of investment that will support the wellbeing of local residents by aligning social financing with community values to retain, increase, and harness financial resources for community benefits.

As part of the Parkdale Community Planning Study in 2015, the Parkdale People's Economy developed Parkdale Neighbourhood Wellbeing Indicators to understand how the local economy serves community needs and enhances

community wellbeing. Conventional economic measurements are limited for this purpose as they tend to focus on economic growth and fail to consider complex social, cultural and ecological aspects that matter equally to the health of the economy and people's daily life. This prompted us to develop a set of neighbourhood-based indicators to assess what matters to Parkdale as a starting point of community visioning. Through extensive community consultations, seven wellbeing indicators were determined: Community Health and Food Security; Decent Work and Inclusive Local Economies; Affordable Housing and Land Use; Participatory Democracy; Cultural Development and Learning; and Accessibility and Inclusion. These wellbeing indicators offer common information for diverse community-based agencies, community members, private sector players, and public institutions to open up a conversation to inform strategic directions for community action and policy options, while also helping to align organizational strategic planning and public investment with neighbourhood priorities.

For example, in Parkdale, many residents struggle with food insecurity - the state of being without reliable access to a sufficient quantity of affordable, nutritious food. To address these challenges, there are many ongoing community-driven initiatives to increase people's access to food, such as the meal programs run by St. Francis Table, PARC, and West Neighbourhood House; the Parkdale Community Food Bank; the Coop Cred Program; and the Parkdale Food Hub. In contrast, many businesses in Parkdale provide food and goods at prices that are unaffordable to many residents, while also increasing the commercial gentrification that is pricing out more affordable, locally-serving businesses and community services. We call on investments in the neighbourhood to improve neighbourhood wellbeing and respect the neighbourhood values of equity, inclusivity, and diversity.

For all new investments in Parkdale, we ask investors to:

- Provide long-term financial commitments to local community initiatives that address Parkdale's neighbourhood wellbeing indicators: Community Health and Food Security; Decent Work and Inclusive Local Economies; Affordable Housing and Land Use; Participatory Democracy; Cultural Development and Learning; and Accessibility and Inclusion.
- Respect the neighbourhood values of equity, inclusivity, diversity, and affordability.

08 Conclusion



It is time for a People's Economy that believes with all of its heart, soul, and mind that development without displacement is possible and that community benefits can be collectively achieved. Although the application of this framework will vary from site to site, the principles and values will help inform a cross-neighbourhood movement for community benefits. The Parkdale People's Economy has already begun to build a coalition of local residents, organizations, and institutions with vested interest in the community and a commitment to the values of equity, inclusivity, diversity, and affordability; public education around equitable development and Community Benefits Agreements; and tracking of public and private development plans. Our research into the development process continues to grow as our local planning environment continues to shift, such as the transition from the Ontario Municipal Board (OMB) to the Local Planning Appeal Tribunal (LPAT), and will inform how we interpret our community assessment and framework into a negotiable agreement. If we can build more community collaboration and facilitate for historically marginalized and equity-seeking community members to be represented in the development process, then we can begin to build a more equitable future through sustained organizing, proactive analysis, and a deep commitment to community values and leadership.

09

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A1 Affordable Housing

A1-1 WHAT IS AFFORDABLE?

Over the past year, we have witnessed the revival of a critical debate in terms of how we define ‘affordability’ in the City of Toronto. ACORN Toronto has been at the forefront of the movement by calling on the City of Toronto to transition the definition of ‘affordability’ from Average Market Rent (AMR) to Average Median Income (AMI)⁷³. The transition of the definition aims to ensure that the cost of housing will remain in line with people’s earnings, rather than rendered unaffordable to low income and working people by speculation and market forces. For example, ACORN’s report (2018) notes that “between 2005 and 2015, one-bedroom apartment rents increased by 20 percent, while Toronto median household income increased by 5 per cent⁷⁴.” We strongly support the transition of the definition of affordable housing, but also recognize that the transition will require long-term political planning at the Provincial and Federal level to align housing programs and allowances with the changing Municipal definitions. Currently, the only remaining housing programs and allowances that support tenants through Rent-Geared-to-Income units are through grandfathered programs, whereas the majority of the existing programs provided by the Federal and Provincial governments are defined based on Average Market Rent. The following section aims to compare both Average Median Income, Average Market Rent, and the housing programs and allowances to create comparable frameworks for understanding affordability.

HOUSING ALLOWANCE PROGRAMS

- **Toronto Housing Assistance Program:** \$250 to \$400
- **Homes for Good:** \$600 to \$800
- **Toronto Central Local Health Integration Network (TCLHIN):** \$600 to \$800

AFFORDABLE HOUSING PROGRAMS

Investment in Affordable Housing⁷⁵

- The program offers funding support for construction, acquisition, and conversion of affordable rental housing; household support for affordable homeownership; and supports for renovation and operation of affordable housing. Rents are required to be at or below 80 per cent of Canada Mortgage and Housing Corporation (CMHC) Average Market Rent (AMR).
- In the City of Toronto, this funding is administered through **The Open Door Program**. The program aims to accelerate affordable housing construction by providing City financial contributions including capital funding and fees and property tax relief, fast-tracking planning approvals, and activating surplus public land.

National Housing Co-Investment Fund⁷⁶

- National Housing Co-Investment Fund - The program provides capital contributions and low-cost loans for the creation of new affordable housing and the repair and renewal of existing affordable and community housing. Rents are required to be at or below 80 per cent of Canada Mortgage and Housing Corporation (CMHC) Average Market Rent (AMR).

Home for Good⁷⁷

- The Provincial funding program is aimed at assisting people who are housing insecure to access and maintain housing with the appropriate supports. Capital projects accessing funding from the supportive housing program must have rents that are at or below 80% of the CMHC Average Market Rent (AMR) for the community. Rents must remain affordable for a minimum of 20 years.

A1-2 CASE STUDY: SINGLE PERSON LIVING IN A BACHELOR APARTMENT

The following table aims to demonstrate that comparative rate of Average Market Rent and Average Median Income that would be affordable to an individual based on their income bracket. Affordability is measured at 30% of the individual's income or based on shelter allowance rates for people living on social assistance programs. The Average Median Income in the City of Toronto as of 2016 is \$65,829⁷⁸ and the Average Market Rent for a Bachelor Apartment as of 2018 is \$1,019⁷⁹. The table is adapted from ACORN's 'Affordable for Who' Report (2018).

CASE STUDY	ANNUAL INCOME	AFFORDABLE RENT	% OF AVERAGE MEDIAN INCOME	% OF AVERAGE MARKET RENT
Ontario Works Shelter Allowance Rate <i>Single Person</i>	\$8,700	\$384	10%	20%
Ontario Disability Support Program <i>Single Person</i>	\$13,800	\$489	20%	30%
Low-Income Cut Off <i>Single Person</i>	\$22,133	\$553	35%	55%
Full-Time at Minimum Wage <i>\$14 per hour</i>	\$28,000	\$700	40%	70%
Neighbourhood Median Income <i>South Parkdale</i>	\$34,752	\$868	50%	85%
Full-Time at Living Wage <i>\$18.52 per hour</i>	\$38,000	\$950	60%	90%

In the City of Toronto, rents are rising faster than incomes. This table helps demonstrate the need to incorporate a definition of 'affordability' that is not determined by market rent, but instead recognizes affordability in relation to income. One notable takeaway is that the City's current definition of affordable housing as 100% Average Market Rent excludes working class, low-income, and fixed income individuals. The table also helps make an argument for living wages as a key mechanism for achieving affordable housing within our current housing system. In order to achieve the deeper levels of affordability outlined in this table, it is critical to build a two-pronged strategy: (1) protect the existing housing stock that continues to provide rent at deeply affordable rates, and (2) build partnerships with social housing providers, such as public housing, cooperatives, and non-profit housing providers, and community-led organizations to absorb the gap between market rent and deeply affordable rent through government subsidies.

A1-3

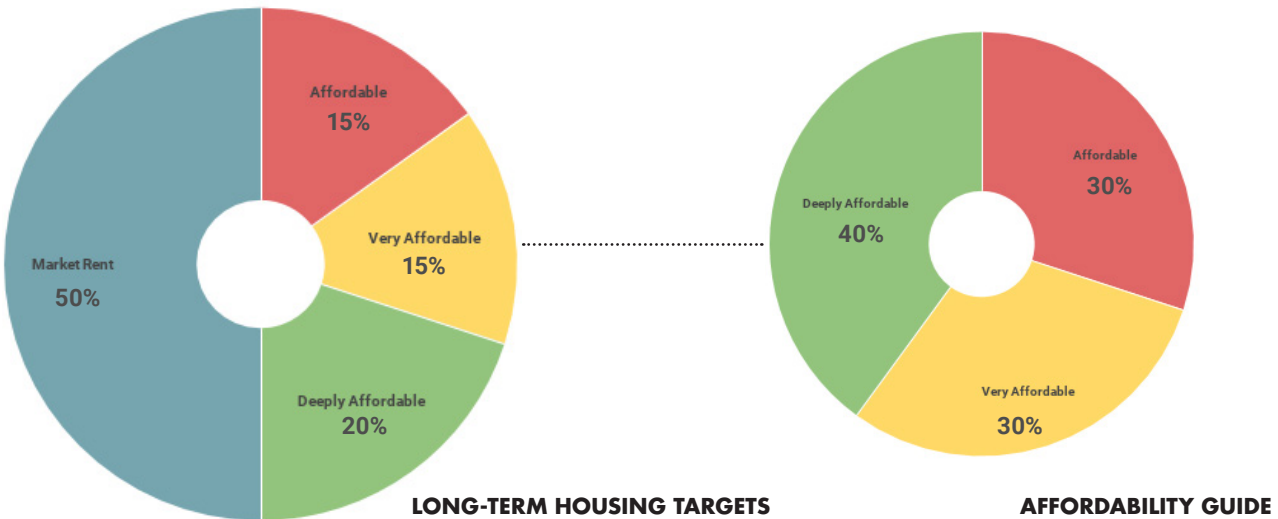
PARTNERS: LOCAL SOCIAL HOUSING PROVIDERS

Non-Profit Housing	Cooperative Housing	Public and Institutional Housing
Artscape, Cota, EcuHome Corporation, Habitat Services, Houselink Community Homes, LOFT Community Services, Native Men’s Residence, Nishnawbe Homes, Parkdale Activity-Recreation Centre, Parkdale Neighbourhood Land Trust, Parkdale United Church Foundation, Regeneration Community Services, Romero House, St. Clare’s Multifaith Housing Society, Wigwamen	Cooperative Housing Federation of Toronto, Naismith Coop, John Bruce Coop, Dufferin Grove Coop, Howard Park Coop, Spencer Avenue Housing Coop	Toronto Community Housing Corporation, Long-Term Care Homes, Shelter Support and Housing Administration

A1-4

LONG-TERM AFFORDABLE HOUSING TARGETS

The following affordability targets are projected percentages of the housing stock we believe is needed to achieve housing justice. These targets were set using existing population data and projected growth of Parkdale, recognizing that approximately 50% of Parkdale tenants are currently paying over 30% of their income on rent; approximately 20% are living on social assistance and require housing at deeply affordable rates; and approximately 30% are living on low-income and require below market rate housing options⁸⁰. The targets can be adapted based on the changing statistics in Parkdale, but at its core the targets must ensure that housing creation and preservation address issues of displacement and respect community members’ right to return to the neighbourhood by responding to their income and supports. During the planning and development approvals process, the targets below will act as guides for the spectrum of affordability to be included in neighbourhood areas and site-specific housing projects.



A1-4 LONG-TERM AFFORDABLE HOUSING TARGETS (CONT'D)

The following table provides an overview of strategies for how to achieve and maintain long-term affordability throughout the housing stock over the next several decades.

Rate of Affordability	Percentage of Housing Stock	Strategies for Achieving Housing Affordability
Deeply Affordable <i>Shelter Allowance Rates and RGI</i>	20%	Keep track of how many current units we have that we need to preserve, and how many new units we need to create through social housing (Government, Non-profit, and Cooperative). Encourage community agencies and local institutions to set targets for creating social housing. Encourage the City to set key set targets for social housing and secondary plan with key targets for developments to provide deeply affordable housing.
Very Affordable <i>60-80% AMR</i>	15%	Keep track of how much will be lost, and how much needs to be preserved through tenant organizing and succession planning. For example, the 10-storey towers that received federal investment require support in changing ownership.
Affordable <i>80-100% AMR</i>	15%	Encourage developers to conduct an Equity Impact Assessment to measure the social and economic impact a new development will have on the neighbourhood. Advocate for strong Inclusionary Zoning policies.
Market Rent	50%	Organize for stronger rent control (e.g. Bringing an end to Vacancy Decontrol), rental replacement bylaws, and more transparent Section 37 negotiations.
