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Thank you for the opportunity to provide some insights into the problem of financialization in housing. I am writing on behalf of CP Planning, a non-profit community planning organization.

I found out about this call for briefing this morning. As a result of my limited capacity, I am forwarding you my submission to the Canadian Human Rights Commission on Affordable Housing – though I have made minor adjustments to make more specific to this call. In particular, I've provided some examples of planning processes CP Planning conducts as to build solutions that address financialization. Our planning process includes tenant organizing and engaging with pension funds as a key component because it is one of the most effective ways to address financialization. In my years as a planning consultant and working in government, I have only come across 1 other organization that includes this approach in community planning – the Parkdale Activity Recreation Centre. This must become a more common practice.

**Does your organization represent or serve any of the following National Housing Strategy priority groups?**

Members of black communities (e.g., African, Afro-Caribbean, African Canadian descent), Members of racialized groups/ people of colour, Women, Recent immigrants or refugees, young adults 15-29 years, People living on low income and / or receiving social assistance, People who have experienced or are experiencing homelessness

**What is the scope of your organization's work (geographic representation)?**

Pan-Canadian

**Issues Contributing to Financialization**

While the NHS Act recognizes housing as a “fundamental human right” as it is defined under international human rights law, CP Planning recommends the establishment of dedicated programs and policies addressing economic discrimination in the housing industry labour force and to increase the supply of labour in the force with the skills and competencies required to establish systems wherein marginalized, and in particular Black, Indigenous, and low income renters are able to access affordable housing as is their fundamental human right. We propose that, to address the economic discrimination, the Commission support the following: 1) funding of housing industry organizations owned and led by racialized people and those with lived experienced with poverty, 2) educational and professional standards improvements via guidance and collaboration with the Canadian Institute of Planners, the Ontario Provincial Planning Institute, other provincial regulatory bodies as well as education programs, and 3) including requirements for diversity within the expertise and the achievement of required human rights aligned competencies and skills in the hiring and RFPs from government calling for planning, finance, or development work. For reference, CP Planning is a non-profit urban planning organization that centres human rights a (learn more about our methods here: <https://cpplanning.ca/planning-and-human-rights>). The skills and competencies we track within our staff team, that are missing from most of the general housing industry labour force include:

**SKILLS**

- Equity Analysis: Applying equity analysis and equity principles\* to evaluate and address the impacts of policies, programs, and projects on diverse communities with the goal of increasing economic and social prosperity for marginalized communities. \* Equity analysis and principles may be based in human rights or anti-oppression frameworks

- Tenant Law and Tenant Organizing: Demonstrating knowledge of tenant law and actively participating in or leading tenant organizing initiatives to effect positive outcomes for tenants, including preventing evictions, preventing rent increases, developing tenant associations, and guiding policy change.

#### COMPETENCIES:

- Capacity Building/Developing Others: Fostering the long-term learning or development of community members. The focus is on development intent rather than on formal training.
- Initiative/Proactivity: Taking independent action and/or proactively creating opportunities to resolve or prevent problems.

The NHS Act thus far lacks programs and policies that address the systemic discrimination experienced by racialized people in the labour force of planning, financing, and developing housing and the current labour force of these components of the housing industry not developing or recruiting experts with the necessary skills and/or competences to achieve the goals of the NHS Act. The discrimination of racialized people, and in particular Black people, is as noted in <http://spacing.ca/toronto/2020/08/25/why-is-urban-planning-so-white> as well as other publications; whereas the issue of skill and competency is noted in various places as well, including by the Ontario Provincial Planning Institute's documentation here: <https://ontarioplanners.ca/OPPIAssets/Documents/OPPI/Indigenous-Planning-Perspectives-Task-Force-Report-FINAL.pdf>, <https://ontarioplanners.ca/OPPIAssets/Documents/OPPI/ToR-Anti-Black-Racism-in-Planning-Task-Force.pdf>, <https://ontarioplanners.ca/OPPIAssets/Documents/Become-an-RPP/Final-ABRPTF-Report-to-Council.pdf>, <https://ontarioplanners.ca/OPPIAssets/Documents/OPPI/Indigenous-Planning-Perspectives-Task-Force-ReportFINAL.pdf>. Neither the NHS Act nor the Canadian Human Rights Commission on Housing will achieve its goals without both the establishment of federal programs and policies to address economic discrimination and increase of labour within the housing industry with the necessary skills and competencies. Federal support is required in order to address the resulting ongoing barriers established by federal, provincial, municipal, non-profit, and private sector practices that are either exacerbating the housing crises or not effectively making progress to achieve NHS Act or human rights goals, expectations, and/or standards.

Further to emphasize; without the support of organizations led by and serving the most racialized and a lack of labour with the required skills and/or competencies, all the money in the world could not combine to result in meeting Canada's goals for people of all backgrounds to have their human right to housing realized

#### **Examples of work we do that is a human rights approach**

##### *Black Futures on Eglinton – 2019 – 2021*

Between September 2019 and August 2020 CP Planning partnered with community organizations in Little Jamaica, Toronto, to design and deliver the Black Futures on Eglinton cultural mapping study. This study implemented creative approaches to identifying, celebrating, and supporting the cultural strength within Eglinton Avenue West area, lovingly known as 'Little Jamaica' to many. As part of this study, locals and community allies of a wide variety of ages, ethnicities, and lived experienced engaged in solidarity to exchange thoughts that together make up their vision for Black futures on Eglinton. This report includes a cultural map of Stories of Arrival, Presence in Land and Space, Community Leadership, and concludes with a summary of Vision statements and recommendations to the City of Toronto Council on how they can implement the included community vision. The Black Futures on Eglinton study implemented

processes that divert from common anti-Black practices within community planning, and the implementation of recommendations included serve to support the City's achievement of their Action Plan to confront Anti-Black racism.

All levels of government contributed major funding to build the Eglinton LRT (2007), and the City of Toronto also dedicated over \$1 million to conduct their own planning study on the land use around this transit (2012-14). None of these funds were used to ensure the development of affordable housing. The City of Toronto studies focused on "greening", "building", and "traveling" -- affordable housing was not a priority. Their documentation barely mentions the matter, and under-report community expressions for dedicated plans to produce affordable housing. The Black Futures on Eglinton study, conducted by the CP Planning team, found that residents of all racial backgrounds deeply desire to see affordable housing prioritized – and there is solidarity to support Black communities maintain and increase presence in Little Jamaica. Our study also found that the City of Toronto even promised to conduct a workshop on the matter, but the City stepped back and declined to follow through on their promise. The Black Futures on Eglinton study, conducted by the CP Planning team, found that Black people have lived in Eglinton for over 100 years, have spoken openly to the City of Toronto about the need for affordable housing since the inception of the Eglinton LRT concept; but, do to prevailing planning processes and the competencies within the housing industry labour force, have been pushed out of the neighbourhood due to the rise in rent and home costs. Black residents have been pushed out 3x quicker than other races, this population decreasing by 13% between 2006 and 2016 - whereas the change was 5% for other races

In contrast with the City-led planning process, which prioritized "greening", "building", and "traveling", the CP Planning study, which applied the SKILLS of Equity Analysis alongside competencies of Capacity Building/Developing Others and Initiative/Proactivity prioritized to recognized existing community capacity and the role community can play in sustaining affordable housing. The Black Futures on Eglinton study directly led to the Tenant Solidarity Program, which then built the Roadmap for Redevelopment Plans to Confront Systemic Racism

*Tenant Solidarity Program – 2021 - ongoing*

<https://cpplanning.ca/tenant-solidarity-program>

As part of community engagements during the Black Futures on Eglinton, Community in Public and the [Oakwood Vaughan Community Organization](#) partnered to design and now implement the Tenant Solidarity program. This program integrates tenant organizing with public education and planning processes that support the community of tenants, homeowners, and unhoused persons collaborate to promote the protection and production of affordable housing within the Oakwood-Vaughan and Eglinton area.

*Roadmap for Redevelopment Plans to Confront Systemic Racism – 2021 - ongoing*

<https://cpplanning.ca/roadmap>

The Roadmap for Redevelopment Plans to Confront Systemic Racism addresses the problem of systemic racism, displacement, and low planning outputs of affordable housing. The Roadmap addresses these problems through Inclusive Neighbourhood Planning Hubs supported by strategic planning, mentorship, and vertical integration between racialized communities experiencing displacement pressures and those with the assets, knowledge, and/or social capital to plan and develop affordable housing. This multi-sectoral and multi-disciplinary collaboration designs and fortifies social, tech, and policy infrastructure to increase affordable housing supply by increasing the economic inclusion of racialized people in the housing industry of planning, building, and constructing affordable housing.

This solution recognizes the magnitude and impact of the privatization of public investments into transit. This includes landlords capitalizing on multi-billion dollar public investments by raising their rents and increasing the resale price of their properties - while generating little to no new affordable housing supply. Public policies have not been established to match the magnitude of property owners lowering affordable housing supply. In recognition of the severity of transit oriented displacement, the solution will operate 17 Inclusive Neighbourhood Planning Hubs across the Ontario municipalities with recent investments in local public transit (Toronto, Peel, York, Hamilton, Kitchener-Waterloo, Ottawa).

In partnership with the City of Toronto Confronting Anti-Black Racism Unit, this project includes a carve out to dedicate attention to understanding and addressing barriers limiting the economic inclusion and success of Black people to plan, build, and access affordable housing.

We are conducting this work in coordination with a wide diversity of stakeholders. Included within this is Shareholder Association for Research & Education (SHARE) – an award-winning responsible investment organization. Share mobilizes investor leadership for a sustainable, inclusive, and productive economy. They have recently become more engaged in the role of pension funds in financialization. I highly recommend a review of their report <https://share.ca/wp-content/uploads/2021/10/SHARE-InvestorsForAffordableCities-2021.pdf> – which begins to identify the potential impact of aligning pension fund investment practices with broader government policy objectives to protect and increase the supply of affordable housing.

### **About CP Planning**

CP Planning is a non-profit urban planning organization practicing a human rights approach to community planning. Our mission is to align for public, non-profit, and private sector organizations within the land use development industry to invest in solutions that uphold the economic, social, and cultural rights of marginalized people to have access to good housing, good jobs, an adequate standard of living, and opportunities for cultural expression. We envision a world with more joy, where people are affirmed through a sense of community and belonging. To achieve these outcomes, our priorities are affordable housing, jobs in the trades and urban agriculture, and access to community service spaces.

### **Recommendations to the committee**

- Provide funding to tenant organizers and community based non-profits and social service organizations to enable them to engage in municipal, regional, and nation scoped planning processes
- Encourage pension funds to end investments in portfolios which have been found to gentrify properties or use predatory tactics to evict tenants and raise rents