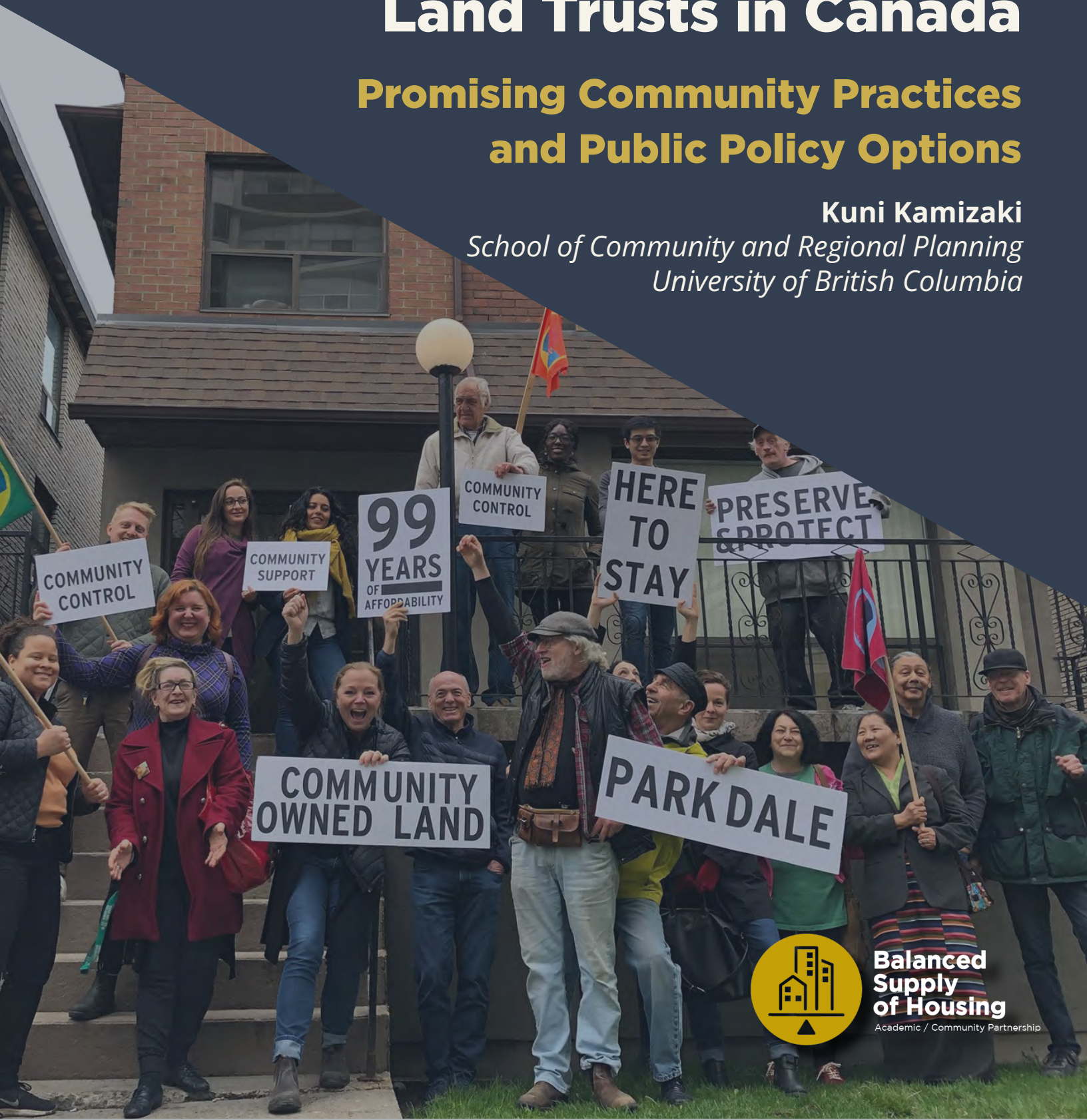


# A Case for Community Land Trusts in Canada

## Promising Community Practices and Public Policy Options

Kuni Kamizaki

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University of British Columbia*



**Balanced  
Supply  
of Housing**

Academic / Community Partnership

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# Introduction

As a promising response to the current housing crisis, Community Land Trusts (CLTs) are gaining recognition in public debates on housing policy, urban planning, and housing justice movements in Canada. A CLT is a non-profit organization that removes land from the speculative real estate market and instead stewards it democratically for long-term-community benefits— particularly for low-income and equity-deserving communities. CLTs ensure that land is used to meet various community needs, with the most common benefit being the provision of permanently affordable housing. What sets the CLT model apart from other non-market housing models is its focus on land stewardship, rooted in principles of collective ownership, permanent affordability, and community governance, not just affordable housing provision. Because of this focus, CLTs provide a different approach to addressing the current housing crisis that can attend to underlying problems of housing speculation, displacement, and homelessness.

While the CLT model was taken up in Canada in the 1980s, the growth is recent. As of 2024, there are approximately 45 CLTs across the country, over 60% of which were established (or are in the process of establishment and incorporation) after 2020 (CNCLT 2023; Trana et al. 2023). Currently, about 10,000 residential units are under community land stewardship in Canada (ibid). This report offers a comprehensive overview of this burgeoning field of community practice and demonstrates the contributions of CLTs by illuminating successful and promising use cases that already exist in Canada.

This task is of crucial importance as it offers the most updated landscape of the CLT movement in Canada. Established CLTs—such as the Community Land Trust Foundation of BC (CLTFBC) and the Parkdale Neighbourhood Land Trust (PNLT)—provide the proof of concept for the CLT model in Canada as an impactful vehicle for affordable housing preservation and non-market housing supply. Emerging CLTs are demonstrating the versatility of the model that can weave community-based housing solutions with concrete mechanisms to redress intergenerational harms of structural racism in the housing system and land policy. Moreover, over the last decade, CLTs have played a crucial role in developing a range of enabling housing policies in partnership with different levels of government. This report, therefore, names the current moment as an opportunity for CLTs to contribute to transforming the housing system in a more equitable direction.

Addressing the root causes of housing inequality requires a structural shift in the housing system and policy objectives (Hulchanski, 2002; 2005). Currently, the housing crisis is equated with the quantitative shortage of housing in the market. Accordingly, a range of housing policy measures have emphasized creating market incentives to encourage market-led supply of new housing. Although new supply is crucial, it is necessary to move away from this private market focus toward emphasizing non-market housing models that ensure long-term affordability. This shift is needed because the reliance on private market-led solutions alone has been failing to meet the persistent social need for affordable housing. Equally important, existing affordable rental housing has been lost on an ongoing basis and at a faster rate than being supplied, resulting in net loss of affordable options (Pomeroy, 2022). A disproportionate focus on market-led supply as a solution conceals rather than reveals systemic causes of the current housing crisis that is rooted in a range of social and structural issues.



To this end, the CLT model's focus on the land opens different avenues from which to address the current housing question broadly, rather than focusing solely on the quantitative targets of housing units. The issue of land is rarely addressed in housing policies and programs (Hulchanski, 1983). CLTs put the question of land at the forefront: who owns land, who has decision-making power over what can be done on land, and who can benefit from public and community investments to create affordable housing. CLTs can facilitate the democratic control of land, decommodification, and community-led development of housing.

This paper demonstrates how the CLT model can contribute to the equitable transformation of the housing system. The report offers seven distinct benefits of the CLT model<sup>1</sup>:

1. Building pathways towards reparation, reconciliation, and racial justice
2. Creating permanent affordability through community ownership and stewardship
3. Preserving and turning at-risk affordable housing into community-owned homes
4. Taking perpetual responsibility for community land stewardship and asset management
5. Enabling diverse development in service of community housing sector growth
6. Preserving publicly held assets for long-term community benefit
7. Linking housing with community development and democratic governance

To show the application of the CLT model on the ground, this report provides inspirational examples deriving from the Canadian experience.

Fundamentally, the CLT model calls into question conventional affordable housing policies and programs that invest public resources into the market-led supply of housing with limited affordability periods (e.g. up to 10-25 years). Because of the expiration of affordability requirements, most public grants and market incentives may generate short-term benefits but allow for the loss of affordable housing units in the future. They result effectively in postponing responsibility for addressing the housing challenges to future generations. In contrast, CLTs treat one-time public investments as a long-term commitment to ensuring lasting affordability, equitable development, and reparation.

CLTs bring homes into community land stewardship to secure permanent affordability under community democratic governance. CLT-owned homes are a type of non-market housing whose effectiveness is empirically demonstrated in terms of securing affordability, curbing effects of market speculation, and producing wider socio-economic benefits (Suttor et al., 2022; Vancity Community Foundation, 2023; Deloitte, 2023). CLTs enhance these strengths of non-market housing. In so doing, CLTs support the growth of the community housing sector by bringing expertise and experience in community-led housing acquisition, long-term responsible asset management, and community development. Because of the focus on land tenure, CLTs weave together community-led housing strategies with collective efforts for the reparation and redress of intergenerational racial harms and inequities in land and housing systems.

<sup>1</sup> Benefits of the CLT model are widely discussed. See Davis et al. (2020) and Davis (2020) for example.

This paper first explains the CLT model, followed by a brief history of CLT development in Canada. Then the paper discusses in detail the seven benefits of CLTs highlighted above. The paper concludes with several policy recommendations that could enhance the effectiveness of the CLT model and the community housing sector alike. In particular, a set of recommendations highlights ways in which governments can support CLTs at various stages of organizational development.

The paper is based on six key informant interviews with CLT practitioners and public sector practitioners in the field of housing policy making, as well as the analysis of organizational documents and recorded presentations by representatives of CLTs available online. Equally important, this paper is informed by the author's ongoing engagement with and learning from practitioners, community organizers, and housing experts at the forefront of CLT development. The author has been engaged in the CLT movement over the last 10 years, in particular through working on the development of Toronto's first neighbourhood-based community land trust, PNLT, since 2012.



# Community Land Trust 101

Community land trusts are non-profit community organizations that take land off the speculative real estate market and democratically steward land for long-term community benefits and priorities, particularly for low-income neighbourhoods, communities of colour, and other equity-deserving groups. The most common form of community benefit is the provision of affordable housing, although CLTs steward land for a range of non-residential uses such as spaces for community economic development, urban agriculture sites, and non-profit offices. This versatility is a strength of the CLT model as it focuses on land ownership and community democratic governance. In other words, CLTs are a form of land tenure for community stewardship.

The creation of the CLT model was inspired by various international examples of non-market land tenure models including Indigenous land stewardship practice (Swann et al., 1973). The origin of the CLT model is rooted in the work of New Communities Inc. in Albany, Georgia that emerged from the US Civil Rights movement in the 1960s, where a group of Black farmers and organizers developed a collective form of land ownership and stewardship to fight for land security and racial justice (Davis et al., 2020). Since then, the CLT model expanded into a community-led approach of affordable housing development and neighbourhood revitalization (DeFilippis, 2019).



To understand the CLT model, it is useful to pay attention to the meaning of each word that constitutes its name (Davis et al., *ibid*). First, CLTs are about **'community'** because they are membership-based community organizations. CLT membership is place-based, with connection to a neighbourhood, city, or region. Membership is typically open to anyone who lives and works in a geographic area of operation (i.e. a service area). This focus differs from other collective ownership models such as cooperative housing whose membership is limited to those who live in a particular building(s) (Meehan, 2014). This open membership keeps CLTs accountable to the needs of wider communities, not just existing CLT residents. It thus encourages CLTs to continue to explore new opportunities and scale their impacts.

Second, CLTs are about **'land'** as they remove land from the private real estate market and hold it on behalf of their designated community in a non-profit corporation or registered charity. CLTs treat land not as a commodity but as a common asset for community benefits. The CLT is an organization of community ownership and stewardship of land. The provision of affordable housing is a means, not an end, to achieve a community's long-term goals and priorities such as equitable development.

Finally, **'trust'** does not refer to a legal structure of a real estate trust (Davis et al., 2020). It means that the CLT stewards and manages land under the community's democratic governance. Most CLTs utilize a unique tripartite governance model where one third of board directors are core users (e.g. tenants living in home owned by a CLT), one third are community members at large, and one third are members who represent wider community interests (e.g. representatives of community organizations, planners, etc.). This structure of community governance enables wider community representation and engagement for decision-making, with a particular emphasis on the experience and voice of those tenants who have been historically excluded from decision-making. This way, a decision about how land should be used is not based on financial returns but on diverse community interests and needs.

These features behind these three words form the foundation of the classic CLT structure. In practice, however, the model varies in its application. What is common in those variations is the commitment to community ownership and stewardship of land for long-term community benefits (Davis, 2020). The following history section explores the diverse ways CLTs have taken shape across Canada.



# Brief History of the CLT Movement in Canada

The history of CLTs in Canada differs from the United States. The growth of the model in the United States was largely based on the affordable homeownership model and its unique arrangements (e.g. the resale restriction), although rental housing provision has become crucial recently (Ciardullo, 2013). The historical trajectories in Canada can be grouped largely into three phases. In the 1980s the first generation of Canadian CLTs emerged mostly from the cooperative housing movement, and a second generation of CLTs emerged after decades of hiatus in the 2010s. At the time of this resurgence, the CLT model received considerable attention from grassroots groups and neighbourhood-based organizations as a way to address issues of gentrification and displacement. At the current moment, we are seeing the flourishing of a national CLT movement in Canada to address the worsening housing crisis and deepening racial inequities.

## First-generation CLTs (1980s—2000s)

In Canada, the land trust model was traditionally more associated with ecological conservation land trusts in rural areas (Bunce & Aslam, 2016). It was not until the 1980s that the CLT model gained prominence in Canada. This phase of CLT development is called the first generation of CLTs (Bunce & Barndt, 2020). The amendments to the National Housing Act in 1973 marked a shift in the Federal Government's focus on housing programs from developing public housing to supporting non-profit and cooperative housing development (Suttor, 2016). This shift resulted in the considerable growth of the cooperative housing sector over the decade. Soon after this governmental shift, however, the election of a conservative government in 1984 initiated funding cutbacks for non-profit and cooperative housing. The rapid sectoral growth and the shifting political landscape raised a concern among the cooperative housing sector about the potential loss of affordable housing and land to the private market after the expiration of 35-year operating agreements with the Canada Mortgage and Housing Corporation (CMHC) (Communitas Inc., 1985).

Against this background, the cooperative housing sector took up the land trust model as a tool for asset ownership consolidation and expansion. This period of the CLT formation in Canada is characterized by "sector-based" land trusts (Bunce & Barndt, 2020). Such CLT models often take a citywide or regional scope of catchment areas to serve the non-profit and cooperative sector as a whole rather than specific neighbourhoods. A detailed description of this generation of CLTs is documented in the report, *Critical Success Factors for Community Land Trusts in Canada* (2005), by CMHC. It is worth noting three major sector-based land trusts that are still in active operation to date. In Toronto, the Cooperative Housing Federation of Toronto established Colandco Cooperative Homes in 1986 as their development arm. Colandco received the land holdings of eight housing cooperatives and developed six new housing cooperatives, with a combined total of 2,350 units under their ownership by the early 1990s. In British Columbia, the CLTFBC (formerly Community Housing Land Trust Foundation) was formed in 1993 by the Co-op Housing Federation of BC. They were able to bring six existing housing cooperatives with around 350 units under the organization's ownership. These examples also mark a specific approach to the scope of 'community' that tends to be limited to existing coop housing members (CMHC, 2005).

In Montreal, the Communauté Milton Parc is an example of a sector-based land trust that takes a neighbourhood-based focus. Their formation originated in the Milton Parc Citizens' Committee's grassroots resistance against urban renewal of the six-block Milton Parc neighbourhood in the early 1960s. With CMHC funding, the Committee was able to purchase several blocks and developed the Communauté Milton Parc in 1987. They built a unique legal framework of 'condominiums for social purposes', where 15 housing coops, six non-profit housing groups, and one entity that runs commercial space own their own buildings and the land underneath, whereas Communauté Milton Parc owns common areas such as yards and alleyways (Kowaluk & Piche-Burton, 2019).

The growth of the first-generation CLTs came to a halt due to the economic recession and government withdrawal from social housing programs in the early 1990s. The aforementioned CMHC report (2005) offers a documentation of the first-generation CLTs, but it tends to conflate the systemic obstacles to the CLT growth and resulting downsizing to issues of individual organizational capacity in project management and the need for self-sufficiency and professionalization. It thus lacks the analysis of macro-economic changes and policy regime shifts. These broader political economic challenges are worth noting. First-generation CLTs used public funding and financing to undertake large housing projects in a short period, but after the cancellation of funding programs, they had to cease new non-market housing development. This experience underscores the importance of long-term, sustainable government housing programs in enabling CLT growth. First-generation CLTs nevertheless have contributed to building and maintaining long-term affordable homes for low and moderate-income tenants (Bunce & Barndt, 2020). Moreover, despite these obstacles, some CLTs were formed in the late 1990s and early 2000s, such as West Broadway CLT in Winnipeg in 1996 as a part of neighbourhood revitalization efforts and Calgary Community Land Trust in 2002 by the Calgary Homeless Foundation (Bunce et al., 2013).

While there was diversity among the first generation of CLTs in Canada, the sector-based land trust model came to serve as a main point of reference for CLTs in Canada for quite some time. Thus, some policy makers, government officials, and housing practitioners see CLTs as an extension of housing cooperatives. The first-generation CLTs demonstrate the power of the land trust for asset consolidation, management, and development. In this model, a land trust is seen as a complementary mechanism that enables non-profit and cooperative housing projects to hold land in perpetuity, stabilize existing assets, and expand a portfolio.

## Second-generation CLTs (2010s – 2020)

The Federal Government's withdrawal from social housing programs entailed the downloading of housing responsibilities to provincial governments, and in cases such as Ontario, further on to municipal governments and communities. Since then, Canada's housing policy has further emphasized the role of for-profit private markets in the supply of housing while considerably curtailing redistributive mechanisms in the housing system to date (August, 2024). These market-oriented reforms were implemented along with cuts in social welfare programs and dismantling of labour market regulations. Major metropolitan areas have experienced growing socio-spatial inequalities, housing unaffordability, and the racialization of poverty (Hulchanski et al., 2010).

As a progressive response to these urban challenges, CLTs attracted considerable attention from community organizers and progressive planners. CLTs bring to the forefront the question of land ownership—who owns land and who has power over decision-making about the use of land. This resurgence of CLTs in Canada in the early 2010s signaled the formation of the second generation of CLTs in Canada (Bunce & Barndt, 2020). This revival also coincided with the growth of CLTs in United States and England where similar concerns around housing inequalities and displacement among low-income and racialized communities prompted neighbourhood-based community organizations and housing advocates to form CLTs. As such, in contrast to first-generation CLTs, second-generation CLTs are more grounded in community mobilization for anti-displacement and equitable development. They typically operate within a particular neighbourhood, using it as a foundation for their service area and membership base. Because of the emphasis on these socio-geographic conditions, second-generation CLTs put community governance at the forefront of their organizational practice.

There are a range of notable examples within the second generation of CLTs. First and foremost, among them is the PNLT. PNLT was established in 2012 in Parkdale, one of the few remaining affordable inner-city neighbourhoods in Toronto. PNLT has developed a range of community-based strategies to address the ongoing loss of rooming houses and other affordable housing while also pursuing a more holistic community development approach to CLT development. PNLT has since grown to steward over 80 homes and an urban agriculture site as of 2024. In 2015, the Hamilton Community Land Trust was established with a similar concern about gentrification. Hamilton CLT was able to acquire the first site from the City of Hamilton to build an affordable home in partnership with Habitat for Humanity. In 2015, Kensington Market Community Land Trust (KMCLT) was established in Toronto in response to the proposed Walmart redevelopment and the rapid growth of Airbnb units in the neighbourhood. In 2021, KMCLT preserved a mixed-use apartment building, colloquially known as the Mona Lisa, with 12 affordable rental units. In Vancouver, Hogan's Alley Society explored the CLT model to redress intergenerational harms and racial inequalities caused by government-led urban renewal and displacement, focusing on the redevelopment of the historic Hogan's Alley block.

Second-generation CLTs have demonstrated the power of the CLT model to galvanize neighbourhood residents to pursue community-led housing development. In particular, grassroots CLTs work with tenants and community development organizations to fight against evictions, prevent displacement, and pursue equitable development. Second-generation CLTs have also brought attention to the issue of the loss of existing affordable housing and advocated for community-led preservation. It is important to note that first-generation sector-based CLTs continue to show how the CLT model can be mobilized for the development and expansion of housing portfolios at the sector level, such as the recent expansion of the CLTFBC.

## The Present Moment: Movement Building at the National Scale

Since 2020, Canada's CLT movement has entered a new phase of rapid growth at the national scale. Approximately 30 CLTs were established or began the process of establishment and incorporation between 2020 and 2024 (Pace, 2023; Trano et al., 2023). This rapid proliferation is not limited to Canada; CLTs have emerged in a range of places from Brazil, India, and Puerto Rico to Belgium, Kenya, and Australia to name a few (Centre for CLT Innovation, n.d.). In the United States, the number of CLTs has grown to over 260 (Davis et al., 2020). Some common challenges behind the rise of these movements are the deepening housing crisis, financialization, and inequitable access to land.

The consolidation of the CLT movement in Canada has been spurred by the coming together of a few opportunities and the pressing need to act. First, the current phase of growth has been driven by emerging CLTs committed to mobilizing the CLT model for racial justice and reconciliation, as well as housing justice. The Covid-19 global pandemic exposed—and worsened—pre-existing socio-economic and racial inequalities. An imperative to redress historical and ongoing injustices of structural racism has been furthered by the Black Lives Matter movement's calls to address anti-Black racism as well as Indigenous nations' calls to fulfill the commitment to the Truth and Reconciliation Commission's Calls to Action. CLTs have received attention from Black, Indigenous, and other racialized communities as they take up issues of land ownership and government-led land dispossession. In Nova Scotia, four new Black-led CLTs started in areas where Black communities have historical roots. In Toronto, Little Jamaica Community Land Trust, as well as Toronto Chinatown Land Trust have been formed to pursue racial justice through the preservation of commercial and cultural spaces (see the BIPOC-led CLT profile paper in this policy paper series: Pace & O'Brien Davis, 2024). Moreover, the CLT model has been taken up by Indigenous-led organizations as a way to move forward toward reconciliation and decolonization (Low & Lewis, 2024).

Second, the CLT movement has consolidated is through the formalization of the Canadian Network of Community Land Trusts (CNCLT), a national network of CLTs that has enabled peer-to-peer learning, technical support, and sector building to scale the public impacts of the CLT model at the national level. CNCLT, which began as an ad hoc group in 2017, received multi-year funding support from the CMHC Demonstrations Initiative in 2021. CNCLT started at a time when the effectiveness of the CLT model—both sector-based and neighbourhood-based—had been demonstrated by the considerable expansion of the CLTFBC (Gurstein, 2024) as well as PNLT's successful community-led housing preservation. CNCLT has developed technical workshops, tools, and interest-based gatherings to build capacity of network members (e.g., an Indigenous practitioner circle and the Black-led CLT tour). Through these supportive mechanisms, CNCLT has served as a common platform to bring together first-generation and second-generation CLTs, as well as emerging CLTs for mutual learning and movement building.

It is important to note that a more diverse landscape of CLT development has emerged beyond these generational differences. For example, the Ottawa Community Land Trust is a city-wide CLT that has been committed to community governance and base building efforts at the neighbourhood scale. While Canadian CLTs often provide affordable rental housing, CLTs in rural areas such as Northern Community Land Trust in Whitehorse, Yukon and the Opportunity Villages CLT in Southern Ontario's Chatham are building affordable homeownership programs. Halifax Affordable Housing Community Land Trust



formed as a sector-based collaboration of non-profit housing groups and government agencies. The Kamloops CLT Foundation in British Columbia is a municipal-led land trust set up by the city council to address housing needs. CLTs are also mobilized in rural contexts to build community-owned farmlands. As it is clearly demonstrated, CLTs have been established in a variety of real estate market conditions, from both small rural areas to large urban centres.

The third condition contributing to CLT movement building is the creation of various supportive public policies and programs developed at different levels of government. Building on the demonstrated successes of established CLTs, government policy makers and housing planners have started to pay attention to the potential of CLTs in addressing the current housing crisis. In 2021, the City of Toronto (n.d.) launched the Multi-Unit Residential Acquisition (MURA) to support non-profit community-led preservation of at-risk affordable housing. The program was designed based on the pilot project with PNLT in 2019 and other community-led acquisition initiatives including one by KMCLT in 2021. As of 2025, the MURA program has enabled the preservation of over 1,000 rental homes with \$165 million investments since 2021 (ibid.). In British Columbia, the provincial government offered a grant of \$500 million to launch the BC Rental Protection Fund in 2022. In 2021, CMHC launched a Demonstration Initiatives fund dedicated to support community land trusts. In 2024, the Federal Government announced the Canada Housing Protection Fund to this end. While some of the acquisition grants are not necessarily targeted for CLTs, as government support for community-led housing initiatives grows, CLTs are well-positioned to play a vital role in preserving affordability and ensuring long-term community stewardship of land.



CNCLT banner from the 2024 CLT Summit, Imagining Stewardship in Vancouver.

To summarize, the Canadian CLT movement has gone through the three phases of growth, and it is currently in a critical moment of both expansion and consolidation. It should be noted that the three phases of the CLT growth in Canada have not unfolded in a linear fashion, replacing an old model with a new model. A range of CLTs exist on a wide spectrum. This variation is not a sign of fissure but a sign of strength of the CLT's versatility to meet specific community needs for different places and housing priorities. Sector-based CLTs demonstrate the potential of the model for asset consolidation and affordable housing provision at scale by ensuring effective asset management. Neighbourhood-based CLTs show the power of community governance and community action indispensable to community-led housing preservation and equitable neighbourhood development. Emerging CLTs lead the way to weave housing strategies with efforts for reparation and racial justice. The variation should not be perceived as weakness. Rather than a single replicable model, the burgeoning movement offers specific strategies and practices that can be shared and adapted to develop a CLT organization unique to local and historical contexts. Above all, the key is land held democratically and collectively for long-term community benefits and permanent affordability (Davis, 2020).



# Seven Key Benefits of the CLT Model in Canada

This section sets out the following seven benefits of the CLT model:

1. Building pathways towards reparation, reconciliation, and racial justice
2. Creating permanent affordability through community ownership and stewardship
3. Preserving and turning at-risk affordable housing into community-owned homes
4. Taking perpetual responsibility for community land stewardship and asset management
5. Enabling diverse development in service of community housing sector growth
6. Preserving publicly held assets for long-term community benefit
7. Linking housing with community development and democratic governance

While this report intentionally uses Canadian examples to highlight the promising use cases, it should be noted that these features have proven effective in other jurisdictions.



Panel discussion from CNCLT's 2024 CLT Summit in Vancouver.



# Building Pathways Toward Reparation, Reconciliation, and Racial Justice

Mainstream land and real estate practices—including the proliferation of private property right, zoning policies, housing programs, and real estate and financial markets—have been complicit with the displacement and segregation of racialized communities (Rutland, 2018; Bhandar, 2018; King et al., 2019). These instances range from the dispossession of Indigenous Peoples through settler-colonialism to the displacement of Black communities and other communities of colour through government-led urban renewal projects and discriminatory policies on property ownership. Importantly, these are not things of the past. Still, on a day-to-day basis, low-income communities of colour face disproportionate pressures of eviction, displacement, and risk of homelessness. Housing inequality cannot be separated from intergenerational harms and injustices of structural racism that are based on land use practices.

Given the focus on land ownership, Black, Indigenous, and other POC-led groups are mobilizing the CLT model to redress historical and ongoing racial injustices that have shaped housing programs and land use practices. CLTs offer a concrete mechanism through which to advance steps toward reparation, reconciliation, and land back that serve as the cornerstone of equitable transformation of the housing system. While two papers in the CNCLT paper series detail those CLTs' aspirations and community impacts (Pace & O'Brien Davis, 2024; Low & Lewis, 2024), this paper highlights a few CLTs and their important contributions so far.



Image of Hogan's Alley Society on Union Street in Vancouver, BC.



Founded in 2017, the Hogan's Alley Society (HAS) is a non-profit organization whose mission is to advance the social, political, economic, and cultural well-being of people of African descent (Black People) in Metro Vancouver (HAS, n.d.). Hogan's Alley is an area located in Vancouver's Strathcona neighbourhood. Once home to the largest Black and African diaspora community in Vancouver, Hogan's Alley was demolished by the construction of viaducts as part of government urban renewal initiatives in 1972 (CMHC, 2021). With the City of Vancouver's announcement of plans to remove the Georgia Street viaduct, the Hogan's Alley Society called for action to redress historical injustices of urban renewal and erasure from local histories. In 2022, HAS signed a Memorandum of Understanding (MOU) with the City of Vancouver for a long-term lease for this historic Hogan's Alley block (898 Main Street). It is through the CLT model that HAS intends to ensure long-term affordability, community stewardship, and community-led redevelopment of the site for a Black cultural hub, affordable housing, small business spaces, and childcare facilities. In addition, the HAS runs community care programs and leads the operation of Nora Hendrix Place, a modular social housing project of 52 units located on the Hogan's Alley Block for Black and Indigenous people. Equally important, HAS is working on two other affordable housing projects, including the recent acquisition of a building from a private developer with the financial support of CMHC (Chan, 2024). HAS's initiatives highlight how the CLT model can be used to ensure long-term affordability, as well as to redress historical harms of past displacement while preventing further displacement of Black communities.

In Nova Scotia, four Black-led CLTs have recently formed in places where Black communities have roots: Upper Hammonds Plains Community Land Trust (UHPCLT); DownTheMarsh Community Land Trust (DTMCLT); Weymouth Falls Community Land Trust (WFCLT); and New Roots Community Land Trust (NRCLT). For example, the UHPCLT aims to offer affordable housing and preserve the African Nova Scotian culture through the CLT model. Upper Hammonds Plains was home to around 500 Black Refugees from the War of 1812, "with a promise of land in exchange for their services" (UHPCLT, 2024, p. 6). The community faced a government-led land expropriation for the development of a watershed that supplied water for Halifax in the 1970s, although the Upper Hammonds Plains community did not have access to clean water until 1999 (UHPCLT, 2024; Whiley, 2023). Currently, developers from the outside of the area are purchasing lands for real estate development. As an interviewee stresses, what is noteworthy about UHPCLT's initiative is the mobilization of the CLT model for community-based planning and organizing of community members who are often excluded from land use planning to take control of the future of their historic settlements land.

Most recently, the UHPCLT was able to achieve downzoning to prevent real estate speculation (Pace & O'Brien Davis, 2024). This zoning change was crucial to move away from the blanket zoning approach that treats different places as the same despite different historical and present conditions. In addition, they are working to bring land into community land stewardship by identifying precarious land title situations and tracing title to its original holders. This initiative is taking a holistic approach to land securement, seeking recognition of historical land titles, the return of land priorly expropriated by government agencies, and the acquisition of private lands. Together these strategies seek to untangle and redress racial inequalities and community challenges (UHPCLT, 2024). In 2025, the UHPCLT announced their first housing development project of 136 affordable cooperative homes with the support of the NHS Co-op Housing Development Program.

Indigenous-led organizations have also utilized the CLT model in pursuit of reconciliation, Indigenous self-determination, and land back. As described in more detail in the paper by Maggie Low and Tiana Lewis (2024), CLTs have the potential to redefine the idea of 'land ownership' that can be aligned with Indigenous views and practices that foreground intergenerational stewardship responsibility for future generations. Moreover, the work of Indigenous-led CLTs also demonstrates concrete ways to address historical injustices of settler-colonial land dispossession. For example, the Calgary Urban Indigenous

Community Land Trust has been formed with a goal of building affordable housing that foreground Indigenous values and concept of home. In Vancouver, as a subsidiary of Indigenous-led Lu'ma Native Housing Society, the Aboriginal Land Trust, which offers safe affordable housing for Indigenous people and families.

The work of the Downtown Eastside Community Land Trust (DTES CLT) demonstrates how different concepts of home and land stewardship are being pursued. The DTES CLT encompasses a broad-based coalition of Aboriginal Front Door Society, Vancouver Aboriginal Community Policing Centre, DTES SRO Collaborative, and the Powell Street Festival Society that represent a wide range of communities with historical and ongoing connections to Vancouver's Downtown Eastside neighbourhood. The DTES CLT is working to preserve the stock of privately owned Single Room Occupancy hotels (SROs) which is rapidly diminishing due to rent increases, gentrification, deteriorating conditions, and fires. They intend to convert them to community-owned social housing, with the long-term goal of replacing them with self-contained units. Instead of the supportive housing model, the DTES CLT is implementing tenant-led initiatives for mutual care support, food programming, building maintenance, land stewardship, and community building through the work of the SRO Collaborative (DTES CLT, 2024). In addition, the DTES CLT is building a "decolonizing governance structure" that includes Indigenous governance tools, non-hierarchical decision-making, and the healing of community members and the neighbourhood (ibid.). Their work is informed by a Tenant Advisory Committee (TAC), as well as an Elders + Tenants Committee that includes the TAC members and Elders from Host Nations and other BC Indigenous communities and from the Japanese Canadian community.

Overall, CLTs offer a tangible path for governments to fulfill their commitment to reparation, reconciliation, and land back. This is timely as some government agencies are developing equity policy frameworks and action plans for reconciliation and anti-racism strategies. Moreover, shedding light on histories and intergenerational harms that are often untold in mainstream narratives of city planning, CLTs are also building a community vision for anti-racist futures. Of course, incorporating anti-racist practices and priorities is not limited to BIPOC-led CLTs. Other CLTs are also developing democratic community governance that foreground anti-racist approaches and the voices and experiences of racialized communities who often have been historically excluded from decision-making over their own homes. They build housing programs that prioritize housing access for racialized communities, sometimes through building specific partnerships with housing operators that have the experience and commitment to working with racialized communities.



# Creating Permanent Affordability through Community Ownership and Stewardship

Building affordable housing is costly (Lee, 2021), and it requires some form of public subsidies. The CLT model furnishes vital mechanisms to protect and recycle public resources to ensure permanent affordability and tenure security on a long-term basis. This emphasis on long-term affordability has been absent in housing policy debates. Currently, a range of government programs and market incentives are in place to encourage the supply of new housing. They usually come with affordability requirement periods. The problem is, however, that those required durations of affordability expire after 10-25 years at most.<sup>2</sup> Affordable housing produced through market incentives are not long-term solutions. For example, the majority of current purpose-built rental units were constructed in the 1960s and 1970s with public subsidies such as the Federal Limited Dividend program (August & Walks, 2018). These apartment buildings, where low-income and racialized tenants often live, have been increasingly acquired by financial firms and corporate landlords whose business model is to increase rents by repositioning these properties for upper-income tenants (August & Walks, 2018; Hennessy, 2024).

<sup>2</sup> For example, the National Housing Strategy's Rental Construction Financing Initiative has a requirement of at least 10 years, while the National Housing Co-investment Fund and the Rapid Housing Initiative have requirements of at least 20 years (Blueprint, 2022).



Kensington Market Community Land Trust members pose in front of their building in Toronto, ON.

Current affordable housing programs, therefore, attempt to address immediate needs with no guarantee and protection of affordable housing and public grants used to create affordable housing in the long run. This conventional arrangement builds “a revolving door” into the housing system, “with affordable units evaporating from the market as quickly as they arrived” (Lowery et al., 2021, p. 19). This “revolving door” is similarly described as a “leaky bucket” (Davis, 2015; Goldstein, 2022). Repeated injections of public spending are needed to create new affordable homes as existing affordable units are lost. This issue is not new but systemic (Hulchanski, 1983). It in turn raises a fundamental question as to why considerable amounts of public subsidies and resources are invested in housing projects with short-lived affordability requirements.<sup>3</sup> Supply in itself is not the only issue. How supply is structured warrants critical scrutiny. To use public subsidies for the market-led supply of affordable housing in the absence of protection and long-term affordability requirements means postponing responsibilities for addressing the housing crisis to future generations.

To this end, CLTs have contributed to harnessing public investments and subsidies to create permanent affordability (i.e., 99-year affordability) with community accountability. CLTs offer two layers of protection for long-term affordability. First, CLTs remove land and housing from the speculative real estate market, holding that land in trust in a non-profit/charitable organization and stewarded under democratic community governance. This is essential to holding CLTs accountable to community needs, not the financial return on investment. These are enshrined in organizational mandates, corporate objects, and strategic plans. As one interviewee working in the public sector stresses, it is indispensable to remove a profit motive from housing development and management.

Second, CLTs build mechanisms for oversight and enforcement of affordability. CLTs are held accountable to the community board and funders. Some public grants for non-market housing providers such as City of Toronto’s MURA require that affordability requirements be registered on title and are enforceable with rights of recourse. When CLTs lease their properties to operating partners, affordability requirements are passed on to operating partners through lease clauses or management agreements. Together, these layers of protection ensure public accountability and democratic community control. CLTs are thus committed to serving communities to fulfill a long-term responsibility for community land stewardship, unlike for-profit developers that may sell their projects to investors and move on to new ones elsewhere.

In the United States where the CLT-homeownership model is widely practiced, CLTs create and preserve housing affordability through a dual ownership structure (White, 2011). In this structure, CLTs acquire or develop homes on their land, then retain ownership of land and lease it to an income-eligible homeowner who buys the home. This way, CLTs produce affordable ownership options by removing the cost of land from the sale price of a home to a buyer. CLTs ensure housing affordability over generations through a ground lease that stipulates a restricted resale price and the right of first refusal to CLTs when a homeowner within a CLT intends to sell their home. In Canada, the CLT homeownership model is still limited except for a few CLTs exploring this option such as the Northern Community Land Trust (NCLT) in Whitehorse. NCLT has developed Project 1096, a project of 32 affordable homes for limited income and working-class community members (NCLT, n.d.). They include wheelchair accessible homes as well as homes dedicated for single-parent households, and sale prices range from \$159,000-164,000 for one-bedroom units to \$381,00-392,000 for three-bedroom units.

<sup>3</sup> See a similar recent study on this question in the US, by Anette Kim and Andrew Eisenlohr (2022).



The provision of rental housing is more common among CLTs in Canada. CLTs offer a range of affordable rental housing options that cover the housing continuum such as cooperative housing, non-market rentals, and supportive housing. More often, CLTs develop operating partnerships with community housing providers or property management companies, who manage day-to-day operations, with the CLT focusing on acquisition, long-term land stewardship, and responsible asset management. To date there is little comprehensive data on rent changes for CLT-owned projects given the recent CLT growth in Canada. One illustrative example is by the KMCLT in downtown Toronto. After supporting tenant-led organizing against evictions, KMCLT acquired an at-risk 12-unit mixed-use apartment building in 2021. KMCLT financed this acquisition with the combination of conventional mortgages, community donations, and municipal acquisition funding with a 99-year affordability requirement. As of 2024, the average monthly rent for a studio unit in the building has remained \$964 in the heart of downtown Toronto, when the City of Toronto's average market rent for a bachelor/studio apartment is around \$1,427 (\$1,142 at 80% AMR), increased by 18% from \$1,211 in 2020 (City of Toronto, 2025).

It is also important to look at long-term sector-based land trusts such as the CLTFBC and the Coop Housing Land Trusts in Toronto to see how rents are kept affordable by CLTs. As a proxy, one interviewee emphasized that the cooperative housing sector—a model of shared ownership—offers compelling evidence for long-term affordability. According to the study that compared rent changes between coop housing and market rental housing (Suttor et al. 2022), it shows that coop rents were one-third lower than market in 2021. Equally important, the gap between coop rents and private-sector rents widened from 2006 to 2021 because of a much greater rate of annual market rent increases and speculative pressures (3% to 4% annually versus 2% to 3% in coops).

There are two points to clarify the meaning of permanent affordability. First, permanent affordability does not necessarily mean freezing rents in perpetuity. Rents are usually set at the break-even level to ensure cost-recovery, sustainable operation, and reinvestment back into the community-owned homes for improvement. To this end, CLTs can choose to increase rents and sales prices based on rates of inflation but not driven by market speculation and profit margins. This arrangement, which is free from speculation, makes a considerable difference over time. Second, if CLTs set rents at 80% of Area Median Rent (AMR) and manages homes on a non-profit basis, then the affordability will deepen over time. For example, in 2023, the Ottawa Community Land Trust preserved a six-unit affordable rental building. OCLT (2023) projects that while rents may sit at 80% of AMR now, they would decrease to 60% of AMR over the next 10 years because market rents currently increase at faster rates.





Residents and community members stand in front of the Arlington Hotel in Vancouver's Downtown Eastside. Photo courtesy of the Downtown Eastside Community Land Trust.

## Preserving and Turning At-Risk, Affordable Housing into Community-Owned Homes

CLTs play a pivotal role in preserving existing affordable housing that might otherwise be lost to private investors, rent increases, and speculation. CLTs in Canada have contributed to demonstrating the effectiveness of community-led housing preservation as a proven response to the ongoing loss of existing affordable housing. Existing affordable rental housing is being lost faster than new affordable housing is supplied (Pomeroy, 2020; 2022).<sup>4</sup> With limited rental protection, these rental housing units at affordable rent levels are being lost due to rent increases (often via vacancy decontrol), eviction, demolition for redevelopment, and conversion to short-term rentals. Equally important is the financialization of multi-unit residential apartments as they contribute to the loss of existing affordable rental units through rent increases and gentrification (August & Walks, 2018; The National Housing Council, 2024).

This trend is driven by the growing market control by corporate and financialized landlords such as private equity firms and Real Estate Investment Trusts (REITs) that emphasize homes as tradable commodities in the global financial market. In one neighbourhood in Toronto (South Parkdale), over 70% of 6,060 rental units were owned and controlled by financial firms and corporate landlords (August et al., 2022). For tenants, these low and moderate rental apartment buildings are affordable options, but for investors, these are seen as underperforming assets that can offer higher yields if they can increase rents to the full market rate (Madden & Marcuse, 2015).

<sup>4</sup> Between 2011 and 2016, Canada lost over 322,000 units of private rental units available for below \$750 per month (Pomeroy, 2020), and a further loss of 230,000 between 2016-2021 (Pomeroy, 2022). The pace and degree of loss varies across different places. In Metro Vancouver, an average of over 10,000 affordable rental units are lost annually (Vancity Community Foundation, 2023). In Toronto, 15 private affordable rental units are being lost for every 1 new unit built (City of Toronto, 2023).



The loss of existing affordable housing is also experienced among rooming houses and Single Room Occupancy (SRO) hotels, the most affordable options for vulnerable, low-income tenants on fixed incomes such as social welfare supports and pensions (PNLT, 2017; DTES CLT, 2025). The issue is not only the loss of affordable units. Cumulative investments of public subsidies—in the form of shelter allowances as many vulnerable tenants rely on social welfare programs—have been made to keep units affordable and subsidize the operation of private housing. Worse still, the loss of rooming houses and SROs, combined with rising evictions, often leads to homelessness, as these housing options are often last resorts for vulnerable tenants. The ongoing loss of existing affordable rental units is a pressing issue that has compounded the housing crisis.

CLTs are particularly suitable for community-led acquisition and preservation of at-risk affordable housing, as they are designed to develop expertise and experience in land acquisition and asset management. As a place-based organization, CLTs also work with tenants and community organizing groups. Their work on tenant engagement and organizing against eviction are equally important conditions for successful acquisition, as evidenced by some CLTs such as PNLТ and KMCLT in Toronto. Thus, CLTs work to prevent the loss of at-risk affordable housing and turn them into community-owned, permanently affordable housing.

A series of successful community-led housing preservation efforts by CLTs and community housing organizations have contributed to the development of government funding programs for acquisition, including the recent announcement of the National Housing Strategy's Canada Rental Protection Fund in 2024. Other programs include City of Toronto's MURA program (a grant by way of forgivable loan of a maximum of \$200,000 per unit for apartment buildings and \$150,000 per dwelling room), Nova Scotia's Community Housing Acquisition program, a low-cost loan to cover up to 90% of acquisition costs, and BC Rental Housing Protection Fund with the initial grant of \$500 million from the Provincial Government, which functions as equity-gap financing. While these are all acquisition programs, they differ in their structure, funding amount and arrangement, program design premises, and targets.<sup>5</sup>

<sup>5</sup> See Daniels & August (2023) for more details and comparison of different programs.



Community members celebrate the acquisition of 26 Maynard Avenue in 2019. Photo courtesy of The Neighbourhood Land Trust in Parkdale, Toronto.

In addition to responding to the imperative of preventing further loss of existing affordable housing, there are four key advantages to community-led housing preservation (Crowder Jr, J. et al., 2021; Donlin-Zappella, et al., 2022; Hernandez et al., 2020):

1. Community-led housing preservation is cost effective in comparison to new construction;
2. It ensures a much faster supply of new community-controlled, permanently affordable housing than new construction;
3. With upfront acquisition grants, it can maximize the impact of public investment to create deeper affordability;
4. It is a systemic approach to homelessness prevention with no displacement as it not only prevents the loss of affordable housing for people at risk of homelessness, but also offers homes free from financial speculation.

Not only can CLTs prevent the loss of affordable housing by acquiring it, but this approach also secures affordable housing more quickly and cheaper than building new. While a new construction project takes about two to four years and \$350,000–\$600,000 per unit to complete, community-led housing preservation can have an immediate impact with \$150,000–\$400,000 per unit to produce permanently affordable housing<sup>6</sup> (see also City of Toronto, 2023). For every new unit that is constructed, two units could have been saved and turned into community-owned homes with permanent affordability. Furthermore, acquisitions can be completed in two to six months while renovations can be completed in two to twelve months. On day one, existing tenants who are at-risk of homelessness can have secure affordable housing and be safe from evictions and rent increases. CLTs and non-market housing organizations can achieve these benefits even though they have to compete with private investors who would be willing to pay more (thus inflating prices) for purchase, as they anticipate the eviction of sitting tenants who pay lower rents in favour of vacant possession and higher-income tenants.

CLT experience demonstrates that upfront acquisition grants are more effective than operating subsidies in creating long-term affordability. Upfront government grants help lower CLTs' ongoing operating expenses by considerably reducing the amount of long-term debt services and interest repayments, minimizing reliance on project revenues and public subsidies. This is not to suggest that existing government programs should be replaced with public grant programs for acquisitions, but rather to emphasize community-led acquisitions to complement existing programs. This call is the first step to shifting the conversation toward emphasizing perpetual affordability and community control in housing policy. Above all, it is necessary to shift away from the current housing system which has relied heavily on the private market-led housing supply through new construction.

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<sup>6</sup> These numbers and estimates are based on the experience of projects by the Parkdale Neighbourhood Land Trust in Toronto.



PNLT uses community action research to design community planning initiatives, identify community housing needs, and develop community-driven strategies. These initiatives have resulted in the co-development of the Parkdale Neighbourhood Plan (2016) and the publication of the Rooming House Study (2017). The latter enabled PNLТ to develop deep understandings of local housing markets, brought public attention to issues of the rapidly diminishing stock of rooming houses, and proposed community-led housing preservation as a solution. In 2019, PNLТ succeeded in the preservation of a 15-unit at-risk rooming house, through the pilot acquisition project with the City of Toronto. In 2021, PNLТ was able to acquire a privately owned 36-unit apartment building to preserve it as affordable housing. Initially, PNLТ was able to secure this building by mobilizing impact investments to bridge financing in partnership with Vancity Community Investment Bank. After the introduction of Toronto's MURA program, PNLТ was able to refinance. The total project cost was \$8.2 million, or \$228,000 per unit. With MURA funding, PNLТ was able to access public equity of \$5.4 million, or \$150,000 per unit. In other words, 65% of the total project cost was financed by acquisition grant, while the rest was financed by PNLТ's community donation campaigns and conventional financing with Vancity Credit Union.

As agreed under the MURA program, PNLТ is required to maintain the average rent at 80% of AMR at a building level. In practice, PNLТ has used rent subsidies and resources to bring rents even lower, to around 60-80% of AMR. As of 2024, average rents paid by tenants decreased by 37%, from an average of 81% of AMR in 2021 to an average of 67% of AMR. Twenty-one resident households attained deeply affordable rents (ODSP or OW shelter allowance rates or Rent-Geared-to-Income [RGI]), made possible through the provision of rental housing supplements (RGI and Habitat Services Subsidy), with the average deeply affordable rent payment representing 35% of AMR.

The precedents created by established CLTs such as PNLТ and the CLTFBC have paved the way for other CLTs to follow. Several CLTs have completed successful community-led acquisition and preservation of privately owned, at-risk affordable housing into community-owned, permanently affordable homes (excluding those CLTs that preserved publicly held assets) such as KMCLТ, which preserved a 12-unit apartment building at risk of conversion to short-term rentals; Union Cooperative Initiative, which preserved two apartment buildings with a total of 58 units in Waterloo Region; and the Hogan's Alley Society, which preserved a development site including two buildings from a private developer. These organizations often combine conventional mortgages and public grants with other creative strategies.

The Ottawa CLТ preserved a six-unit affordable rental building including one and two-bedroom units in 2023. As an interviewee explains, their project was financed by a municipal grant using Section 37 contributions (community benefits contributions by developers in exchange of higher density) for acquisition for the first time in Ottawa, coupled with conventional mortgages, community donations, and Vancity Community Investment Bank's 12-month line of credit. The Ottawa CLТ launched the Housing Forever Bonds campaign, a community bond fundraising initiative aiming to raise \$1.7 million in collaboration with Tapestry Community Capital (Laucius, 2024). The campaign has attracted community investments as well as non-profit institutional investments from United Way, a housing coop, and a local social service agency. Ottawa CLТ plans to use a portion of the raised funds to pay off the line of credit while using the rest for preserving the second property. In summer 2024, Ottawa CLТ made an offer to purchase a 10-unit apartment building, which has been accepted (Skura, 2024).

Community-led acquisition is not appealing to some government staff and public officials who favour new construction and new supply. It is important to note that CLTs and non-profits acquire what are often called naturally occurring affordable housing sites<sup>7</sup>—sites that are unsubsidized with no affordability covenants and/or where affordability requirements have expired. The need to protect private affordable rental housing is a consequence of decades-long reliance on the private market supply in the housing system. More importantly, CLT-acquired sites should be understood as a new supply of permanently affordable housing, as they are now regulated and protected through the 99-year affordability commitment. As one interviewee stresses, the current acquisition of at-risk rental housing is ensuring the future supply of community-owned housing as some of them are close to the end of building lifecycle and will require renewal and redevelopment, which could result in a net increase of affordable units.

<sup>7</sup> These housing types are often seen as naturally occurring, but their rents are relatively affordable because of real estate practices such as historical disinvestment, discrimination, neglect, and other socio-economic processes.



Image of community-made art at the 2024 CLT Summit in Vancouver, BC.

# Taking Perpetual Responsibility for Community Land Stewardship and Asset Management

Private developers seldom make a long-term commitment to a place where they build housing projects. Even if they remain to manage rental properties, there is no guarantee that revenues and equity built from the projects would be invested back into community rather than elsewhere for more profits. In contrast, CLTs remain connected to the place and the land after acquisition or development (Davis, 2020). The supply or preservation of affordable housing is not the end goal for CLTs, as they work to ensure permanent affordability. This way, CLTs assume perpetual responsibility for community land stewardship and responsible asset management of buildings. In so doing, CLTs extend the benefits of one-time major public investments to build, retain, and expand a community's equity in a way that for-profit residential developers rarely do. This responsibility for stewardship and asset management has received limited attention but is crucial to the strength of CLTs with the focus on rental housing. Because of this long-term stewardship of community-owned homes, CLTs also contribute to the supply of new units through creative intensification and new construction. As one interviewee points out, because of its long-term commitment to land stewardship, CLTs are an ideal community partner for governments for the preservation and expansion of community-owned affordable housing.

CLTs can build equity that expands community benefit just as conventionally funded projects see their affordability requirements expire. It takes time, however, for a range of reasons.<sup>8</sup> The pace at which CLTs can build equity is influenced by the design of projects and funding arrangements. CLTs can build equity about 10 years after they acquire at-risk, privately owned affordable housing through the combination of government grants, community donations, and a conventional bank mortgage. For example, the Ottawa CLT projected a few scenarios where the acquisition and preservation of a six-unit apartment building (five two-bedroom units) with a \$1.5 million acquisition cost could lead to the accumulation of equity to refinance at 10 years between \$270,000 and \$420,000, depending on rental levels between 80% of AMR and 100% of AMR (Ottawa CLT, 2023). As a building condition deteriorates over time, it is likely that CLTs would need to prioritize borrowing money to address ongoing needs for renovation and retrofit, instead of investing in new projects. Therefore, it would require around 20-30 years to build a meaningful amount of equity to take out for new projects. Particularly, this is the case if a public grant used for acquisition is provided by way of a forgivable loan. By this time, some buildings might come close to the end-of-life cycle, so it is necessary to assess and plan long-term capital needs carefully. After equity is taken out to address structural capital needs, CLTs can use any surplus equity for new projects. Moreover, drawing against the existing assets with equity (that are not over-leveraged), CLTs can secure construction for a new project. Once the new project is constructed, the security for the loan can be moved to the new project, releasing the other assets from liability.

This timeline of equity-building may seem too burdensome. What it demonstrates, however, is that just as conventional affordability requirement periods for publicly funded projects reach expiration (around 25 years), CLTs are not only able to retain affordability, but also can build shared equity to expand community benefits. The value of this cannot be underestimated. An immediate investment in CLTs now will have long-lasting public impacts in the future (whereas conventional funding for affordable projects sees the benefits lapse in 25 years or less). Indeed, the Coop Housing Land Trusts in Toronto now receive “post-mortgage contributions” in the form of lease payments from coops after the end of mortgage (Clement, 2024). These contributions are put into their development funds for new projects as well as used to support capital repairs for member coops (ibid.).

<sup>8</sup> I am grateful to Joshua Barndt for sharing these insights and discussions.



The CLTFBC offers a compelling example of how CLTs can grow to build equity by providing asset management services at scale for several smaller operators. The CLTFBC serves as a development vehicle for the Cooperative Housing Federation of BC (CHF BC) and has grown their portfolio to 20 properties. The CLTFBC uses the CLT model to aggregate dispersed assets (i.e., individual housing cooperatives) across the region into one large portfolio and manages these assets for the purpose of sector growth. A key to this approach is that equity of individual assets grows for the benefit of the collective portfolio of housing cooperatives (Armstrong, cited in Cheung, 2023). While individual cooperatives may not have expertise and resources in asset management and expansion, the CLTFBC works with individual cooperatives to develop annual budgets and capital planning. Then the CLTFBC can harness equity to increase the borrowing power necessary for new construction, redevelopment, and rehabilitation (Duzita, 2021). For example, the CLTFBC was able to increase its borrowing power by about \$2.5 million by leveraging the operating income stream from one coop housing in the portfolio of 94 homes, the amount of capital needed to pursue a new housing project in British Columbia (ibid.). This way, the CLTFBC works with government funders and lenders—who may not be comfortable working with individual cooperatives—in service of the sustainability and expansion of the cooperative housing sector.





Responsible asset management does not have to be tied to how much equity CLTs can build. For example, PNLT is undertaking several small-scale intensification projects to improve and expand the affordable housing they steward. One of the projects is a major renovation and intensification of a single-family home into a 10-unit apartment building, scheduled for completion in 2025. This is part of a portfolio-wide state-of-good-repair renovation program across 82 scattered homes and small buildings, transferred from municipal public housing agency Toronto Community Housing, in 2022. For this renovation program, PNLT has already secured commitments of over \$25 million in funding and financing from CMHC, City of Toronto, and the Canada-Ontario Community Housing Initiative's New Construction stream (PNLT, 2024). In addition, PNLT is currently planning to add a new floor with nine additional units to an apartment building with 36 units that PNLT acquired from a private landlord in 2021. Equally important, these major renovations are also promoting ecological sustainability by using energy efficient materials and structures, which brings down long-term costs of operation.

To this end, CLTs need to develop a set of organizational infrastructure and resources for land stewardship and asset management that individual non-profit housing providers and housing cooperatives do not necessarily have. It is important to emphasize that because CLTs build equity as a community's shared wealth, it is essential to undertake prudent financial and capital planning. Mobilizing equity for expansion is not necessarily a primary goal of CLTs. It is one means to achieve long-term goals and responsibilities for community land stewardship. Over-leveraging becomes a concern when it jeopardizes community-owned assets. Thus, CLTs work to develop organizational capacity in responsible asset management and land stewardship. CLTs also have a safeguard of a community governance model where a decision on asset management and equity are made not by a few real estate professionals but in a democratic fashion according to community priorities and needs.

## Enabling Diverse Development in Service of Community Housing Sector Growth

CLTs can undertake and support a range of development projects—from large coop housing to community-scale supportive housing—often in collaboration with other community development and housing organizations. As demonstrated so far, CLTs build strong skills and expertise in property acquisition, long-term land stewardship and asset management. Meanwhile, not all community housing organizations have resources and expertise to undertake complex housing acquisition and long-term capital planning, although they have access to rent subsidies and in-house expertise necessary for new projects. Therefore, CLTs furnish a platform for innovative collaboration with community housing organizations. CLTs usually work with non-profit housing partners and tenant organizations for day-to-day operation for a range of non-market housing options. For example, PNLT owns properties in Parkdale, but works with separate non-profit housing providers to manage the housing in their portfolio. In this approach PNLT brings expertise in real estate financing and development, and its partners bring specialized experience supporting tenants. Each organization can expand their work and impact, while focusing on what they are good at. This way, as interviewees working in the public sector stress, CLTs make a key contribution to the sustainable growth of the community housing sector.



Central to this collaboration is CLT's "diverse development" approach, where CLTs can undertake a variety of development projects, tenures, housing types, and building typologies (Davis, 2020). Simply put, CLTs can steward land for various uses according to community needs and priorities. CLTs work on a range of building types from single-family homes, multi-unit apartment buildings, rooming houses and SRO hotels, mixed-use residential buildings, and condominium units, in addition to other non-residential uses such as non-profit offices and urban agriculture sites. Accordingly, CLTs work with partners who have specific expertise and resources to meet community needs. As CLTs aggregate dispersed assets across a neighbourhood or a city, they can diversify their community partners to meet different housing needs on the housing continuum. In turn, this approach creates opportunities—and reduces entry barriers—for smaller community housing organizations to embark on new projects. For example, Milton Parc in Montreal works with 15 housing coops, six non-profit housing groups, and one commercial space management entity, which owns their own buildings and the land underneath (Kowaluk and Piche-Burton, 2019).





CLTs can enhance the effectiveness of this diverse approach as they scale to develop a portfolio of multiple assets across their service area. The work of the CLTFBC is illustrative (Gurstein, 2024). In 2012, the CLTFBC entered into a land lease agreement with the City of Vancouver to develop and manage 358 homes across four housing sites, while working with three housing partners for housing operation (Patten, 2015). From the government perspective, this structure of ownership and operation furnished a one-stop shop through which to manage and administer various public subsidies and programs. For CLTFBC, this streamlined operations and brought their portfolio to scale (see the discussion above on equity and growth). Another benefit of this approach is that when one project charges market-rate rents, it can generate more revenue to reinvest into the creation of deep affordability in another project within the same portfolio (this is sometimes called cross-subsidization). Aiming to operate at a larger scale is important for organizational sustainability and operational efficiency, although it comes with a number of challenges around community governance and tenant engagement (Williams, 2018). Sector-based land trusts have an advantage of reaching the scale because of their large scope of geographic service areas.

On the other hand, neighbourhood-based CLTs are sometimes seen as ineffective in achieving scale. Nevertheless, it should be emphasized that the ability to scale is not inherent in the scope of the geographic catchment area. Neighbourhood-based CLTs can scale with the right conditions and supports, evidenced by the work of the PNLT, which has grown to steward 86 properties with over 200 affordable rental units under community land stewardship (PNLT, 2024). One of the key lessons is to develop robust organizational infrastructures and capacities in land stewardship and responsible asset management. This organizational development is not always prioritized, as CLTs often struggle to acquire assets to begin with. However, CLTs do not have to develop all necessary expertise in-house. PNLT instead has pursued multi-sectoral partnerships with value-aligned partners from affordable housing and social procurement to climate action and community investment. In particular, it is the diverse development approach that is instrumental for the growth of early stage CLTs when they do not have a track record, which can be complemented with the experience of partner organizations. In the case of PNLT, their first acquisition was enabled by the partnership with Parkdale Activity Recreation Centre (PARC), a multi-service community organization with the track-record of decades of supportive housing development and operation. Currently, PNLT also works with another social housing organization, St. Felix Centre, as well as YWCA Toronto, which supports women-led and gender-diverse households to access single-family rental homes. PNLT is now preparing a request for proposals (RFP) response to lead the redevelopment project of a mid-rise apartment building and building partnerships with a social housing development organization.<sup>9</sup>

As such, CLTs join non-market community housing organizations to contribute to making a structural shift in Canada's housing system, where only 5% of the total housing market stock is non-market social housing (Statistics Canada, 2023). This disproportionate reliance on for-profit market housing supply is not a result of supply imbalance or market competitions but of historical policy decisions that have favoured the role of private housing markets with a focus on homeownership (Hulchanski, 2002). With the diverse development approach, CLTs help strengthen the community housing sector with goals of transforming the housing system in a more equitable direction.

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<sup>9</sup> It is important to note CLTs do not have to work with housing operators to provide rental housing. The KMCLT acts as a housing provider while delegating other responsibilities to a property management organization that maintains a mixed-use residential building of 12 units.

# Preserving Publicly Held Assets for Long-Term Community Benefits

Benefits of community land stewardship and ownership are clear in contrast to private ownership, which, generally, treats land according to the highest-and-best use principle, maximizing financial interests and private wealth accumulation. What about public ownership? Public ownership is important to ensure the supply and management of public housing and other public benefiting infrastructures. CLTs can help overcome some limitations of public ownership. First, CLTs can steward land according to a set of community values and principles (e.g. anti-displacement, reparation, housing justice, and economic democracy to name a few), ones that governments may not be able to uphold unless there is “an overwhelming majority of the population [that] shar[es] these same beliefs” (Hulchanski, 1983, p. 42). With a place-based membership and democratic governance, CLTs can develop community-driven alternatives that attend to specific historical and local issues, diverse community needs, and unique local real estate conditions, rather than a one-size-fits-all approach to housing provision and management.

Furthermore, publicly held lands are indispensable for securing affordable housing development. And yet, the use of land and housing held by government is susceptible to short-term political considerations and interests of those in a present administration. Thus, there is no guarantee that publicly owned assets will be used for public purposes such as affordable housing (Hulchanski, 1983). For example, government land disposition programs and housing programs utilize ‘surplus public land’ for affordable housing. In some cases, however, government agencies prioritize maximizing short-term public revenues by selling these ‘surplus’ land parcels to the open market.<sup>10</sup> The privatization of publicly held land represents a long-term loss of public good and a lost opportunity to build non-market housing with deep affordability.

As in the 2024 announcement of the Public Lands for Homes Plan, the Federal Government is taking further steps to utilize publicly held land for affordable housing development. CLTs can serve as a model of collaboration with government agencies through the transfer of public assets to community ownership and stewardship, as well as the long-term land lease (e.g., 99 years). This collaboration is one

<sup>10</sup> For example, from 2013 to 2019, the BC provincial government sold over 160 surplus properties<sup>10</sup> under the Release of Assets for Economic Generation land sale program (Lee-Young & Colbert, 2019). In addition, recent research (Gridsale, 2024) shows that from 1993 to 2023, over 300 acres of municipal land in the Greater Toronto Area were sold to private entities, about 50% of which were used for new residential development (mostly market ownership condominium units).

Community members celebrate the acquisition of 22 Maynard Avenue in 2021.  
Photo courtesy of The Neighbourhood Land Trust in Parkdale, Toronto.





of the common avenues for CLTs to develop and grow their portfolio successfully, as evidenced by the sustainable growth of the CLTFBC, which secured leases to seven city-owned sites to develop affordable housing. Most recently, HAS signed an MOU with the City of Vancouver to redevelop the historically Black neighbourhood as a Black cultural hub with affordable housing through a long-term lease. In Toronto, KMCLT won an RFP to redevelop the municipal-owned parking lot into a mixed-use affordable housing building with 78 new RGI units in partnership with St. Clare's Multi-Faith Housing Society. Although a long-term lease comes with some limitations compared to the transfer of ownership, it provides crucial benefits to CLTs such as government financial supports for project success, the ownership of a building, and an ability to build equity from it.

The Circle Community Land Trust in Toronto offers an example of how the CLT can be used to protect public assets from the risk of potential sales in the open market. The Circle CLT was founded in 2017 by a group of community housing organizations and experts, including Woodgreen Community Services, Wigwamen, Options for Homes, the Cooperative Housing Federation of Toronto, and others. The formation was prompted by the Toronto City Council's proposal to sell over 900 scattered homes—mostly single-family homes, bungalows, and small-scale apartments instead of typical mid-rise or high-rise public housing buildings—from Toronto Community Housing in 2011. The proceeds from the sale were originally proposed to fill the gap of an estimated \$650 million repair backlog. After social housing organizations and tenant-led advocacy efforts and public campaigns against privatization, the Toronto City Council decided to transfer a portfolio of about 700 homes to non-profit organizations. As an interviewee recalls, a key campaign slogan was “protecting the last affordable family-sized housing in Toronto” (Circle CLT, 2024). In 2021, Circle CLT won an RFP and became a new steward of 560 scattered homes, while the rest of the portfolio was transferred to PNLT. Circle CLT joined the Social Housing Agreement with the City of Toronto to ensure permanent affordability and stewardship. All of their units are RGI for tenants who come from the city's centralized waitlist as well as partner agencies of Wigwamen and Sojourn House (Circle CLT, 2024).

Circle CLT is undertaking a state-of-good-repair work on all the transferred homes with significant repair backlog and neglect. Their Capital Repair Program is funded by a \$72.2 million CMHC grant under the Affordable Housing Fund, as well as other provincial and municipal funding such as the Canada-Ontario Community Housing Initiative (Circle CLT, 2024). When they received the transfer from Toronto Community Housing, more than 50 properties were vacant, some of which in uninhabitable condition. Within a few years of the transfer, Circle was able to complete 30 full renovations of these vacant properties where tenants now live.

What is important about Circle CLT's work beyond an immediate need to bring scattered homes into a good state of repair; they are mobilizing capital repair planning and projects as a springboard from which to promote energy efficient retrofits for sustainability, increased accessibility for aging tenants, and extensive tenant engagement as a way of engendering community building. One of the two streams of repair work is what they call “Expanding Possible.” For this stream, the Circle CLT has developed a long-term social procurement project in collaboration with People Design Co-op to engage in a long-term 50-year capital and renovation planning with a goal of higher sustainability and livability standards (Circle CLT, 2024). The case of Circle CLT shows how CLTs can integrate the protection of publicly held assets with their strengths in permanent affordability, community land stewardship, and responsible asset management for long-term community benefits.

# Linking Housing with Community Development and Democratic Governance

CLTs are committed to improving overall conditions of people's lives and the neighbourhoods they serve through community land stewardship and democratic community governance. This place-based commitment is a particular strength neighbourhood-based CLTs bring to the community housing sector. This, coupled with the focus on land ownership and stewardship, differentiates CLTs from existing mainstream housing programs geared towards the supply of housing as a solution to the housing crisis, which is conflated with the quantitative shortage in the housing market. The housing crisis is multi-faceted, rooted in a range of social and structural issues such as gentrification-induced displacement, homelessness, structural racism, ongoing effects of settler colonialism, gendered discrimination, to name a few. In particular, low-income communities of colour do not have control over their homes as these homes are increasingly treated as commodities and financial assets rather than housing (Madden & Marcuse, 2016). Equally important, housing is not just a physical shelter. Housing is rooted in communities and mutual support, as well as a place of healing and rebuilding social connections. As such, housing development needs to be integrated into community development to protect and improve neighbourhoods and communities.

CLTs can contribute to advancing anti-displacement, equitable neighbourhood development, and holistic community development to improve people's lives. CLT's open-membership and community governance are integral to building a place-based mechanism of accountability to the needs of the residents and communities they serve, not just those who currently reside on CLT-owned homes. Thus, CLTs are responsible for continuing to pursue housing and community development goals that benefit wider communities.<sup>11</sup> In particular, these mechanisms enable CLTs to foreground the experiences and voices of those who have been historically excluded from decision-making over their homes and neighbourhoods, further distinguishing the CLT model from other non-market housing models.

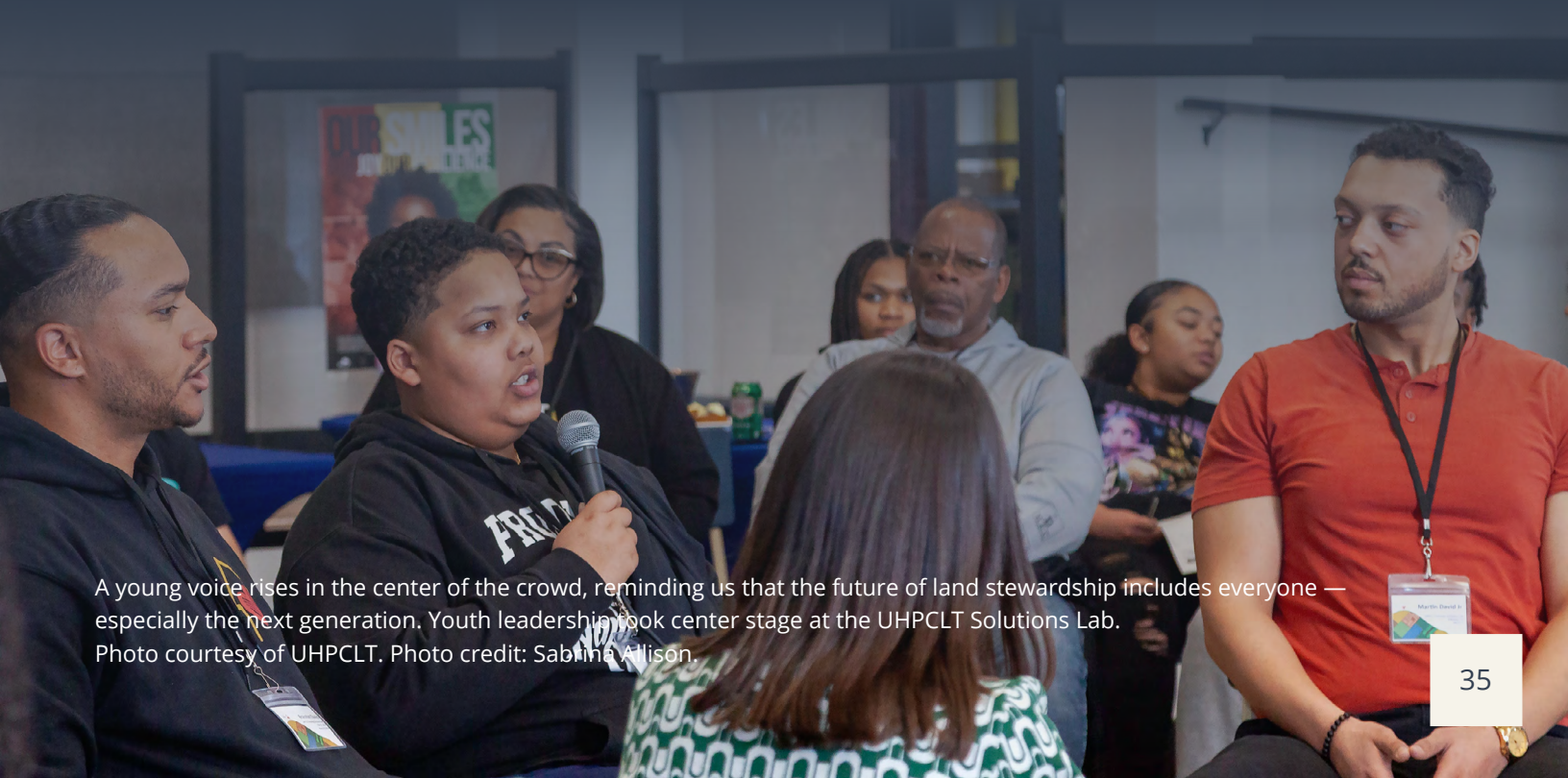
Research on US CLTs demonstrate the role of CLTs in stabilizing neighbourhoods in the face of gentrification (Choi et al., 2018). CLTs can develop a place-based approach that integrates housing preservation goals into neighbourhood priorities and community needs in service of equitable development and anti-displacement. Examples are abundant in Canada: the PNLT; KMCLT; DTES CLT; HAS. CLTs such as UHPCLT in Nova Scotia harness their membership base and its democratic governance as a vehicle for community-based planning. This approach can align with municipal governments' priorities for equitable neighbourhood revitalization and promote development without displacement. CLTs protect affordable housing and other non-residential uses that may not be regarded as the highest-and-best use in the real estate market but offer considerable community benefits. In addition to the 85 homes they steward, PNLT also stewards an urban agriculture site that has been maintained by ESL students—mostly Tibetan seniors—at the Toronto Public Library. This site serves as an important community food security initiative as well as a community gathering space, a scarce public resource in rapidly gentrifying downtown neighbourhoods like Parkdale in Toronto.

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<sup>11</sup> This is often called the CLTs expansionist approach. Also see the section on equity and asset management (Section 4.4).

In addition, CLTs promote cultural and community economic development through leasing and asset management. The KMCLT in Toronto owns a building with five commercial units leased for local-serving businesses in the Kensington Market neighbourhood, where commercial gentrification is also driving a process of residential gentrification. HAS in Vancouver is planning a cultural hub for Black communities, in addition to affordable housing. Moreover, as CLTs steward homes and buildings requiring ongoing maintenance and capital planning, they can promote social procurement—directing spending from for-profit businesses to social enterprises and cooperative businesses to maximize social benefits. As part of a state-of-good-repair work on scattered homes and other homes, PNLT has developed a long-term social procurement partnership with Building Up, a social enterprise that offers supportive work and trades training opportunities for marginalized groups that have difficulty with mainstream labour market options.

At the heart of these strengths is the versatility of CLTs. CLTs are not only adept at creating permanent affordable housing but also at creating opportunities for food access, preserving local-serving businesses, and supporting employment creation through social procurement. CLTs are community-wealth building organizations with a place-based approach to equitable development. By stewarding land and controlling local economic resources, CLTs can advance equitable, community-based economic development initiatives. The goals and strengths of CLTs are therefore aligned with municipal governments' key responsibilities for social planning, community economic development, cultural planning, and non-market housing development (PNLT, 2024; Lowery et al., 2021). Municipal planners and policy developers are more familiar with complex local real estate markets, concerned about overall neighbourhood change, and involved in the day-to-day work on issues of homelessness, shelter operations, and planning for non-market housing development. They can benefit directly from broader impacts of CLTs beyond the number of units supplied and protected under community land stewardship. As such, a partnership between CLTs and municipal governments is critical to the development and operation of CLTs (Lowery et al., 2021). Of course, provincial and federal governments must commit funding to acquire and preserve vulnerable yet critical affordable housing, such as rooming houses, high-rise apartments, and SRO hotels, which face increasing threats of loss and conversion.



A young voice rises in the center of the crowd, reminding us that the future of land stewardship includes everyone — especially the next generation. Youth leadership took center stage at the UHPCLT Solutions Lab. Photo courtesy of UHPCLT. Photo credit: Sabrina Allison.



# Policy Recommendations

Canada's CLT movement is gaining momentum thanks to rapid growth, proliferation, and sector consolidation. This report has highlighted how CLTs' unique and promising approaches help address the housing crisis, pursue reparation and reconciliation, and strengthen the community housing sector. Above all, CLTs advocate for a structural shift in housing policies and programs by moving away from market-driven incentives and short-term funding that fail to ensure lasting affordability. Canada's housing system has been planned with an emphasis on the private, market-led housing supply—a focus reinforced by decades of market deregulation and disinvestment in non-market housing. And yet, with the continued reliance on for-profit market solutions, the housing crisis has only deepened. What is needed now is the commitment to transforming the housing system in equitable directions — restoring redistributive measures, prioritizing reparation, and ensuring the right to housing for all. If the current housing market has been planned over time, then it can be reorganized with an emphasis on non-market housing, permanent affordability, and community democratic governance. To this end, CLTs can play a critical role by offering an alternative approach grounded in the seven benefits outlined in this report.

Public policies and programs are vital to scaling community impacts that CLTs have already demonstrated. While it is necessary to integrate CLTs into existing housing program frameworks, it is equally important to remodel housing policies and programs into ones that center key principles and values that the CLT model enshrines. The following recommendations are targeted for CLTs, but they can also play a role in shifting the emphasis of the housing system toward more equitable and non-market housing options. There are two recommendations for the CNCLT to pursue collaborative process of 'infrastructure' building for CLTs. These recommendations for policy changes should be pursued along with several already existing progressive policy options—such as the removal of vacancy decontrol, a capital gain tax exemption for land donation for non-market affordable housing, and the regulation of REITs and financialized landlords for the transformation of the housing system.

## **Recommendation 1: Federal, provincial, and municipal governments should integrate long-term affordability requirements into affordable housing programs.**

The housing system has a built-in “revolving door” (Lowery et al., 2021) of the production and loss of affordable housing due to short-term (or no) affordability requirement periods (see Section 4.2). Valuable public resources should not be invested in housing projects where affordability would not last long. Governments should instead prioritize the requirement of lasting affordability (e.g. 99 years) in the design and implementation of affordable housing programs, subsidies, market incentives, and the disposition or transfer of publicly held land (with a clear definition of affordability). This policy recommendation would benefit non-market housing development and retention in general and would enhance the strength of CLTs because of the commitment to perpetual affordability that can benefit not only current residents but also future generations. For example, from inception, the City of Toronto's MURA program mandated 99-year affordability requirements. Recently, the City of Toronto (2023) also incorporated 99-year affordability requirements into the design of its Inclusionary Zoning and affordable housing development as part of federal land sales.

## **Recommendation 2: Federal, provincial, and municipal governments should support BIPOC-led CLTs as a commitment to reparation and reconciliation.**

CLTs offer concrete pathways to address historical and ongoing issues of structural racism in housing and land systems in pursuit of reparation, reconciliation, and racial justice. Governments should work to follow the leadership of BIPOC-led CLTs to develop the following initiatives together. First, some government departments and public agencies have started to develop equity frameworks, action plans for reconciliation, and anti-racism frameworks in the last several years. In these plans, they should specify the role of CLTs in advancing their equity objectives and allocate necessary resources, including land. Moreover, governments should provide land to BIPOC-led CLTs as a concrete form of reparation and reconciliation, in addition to resources and capacity support for organizational development and stewardship. Adjacent to this provision, specific considerations should be made, such as earmarking a certain percentage of housing funding to BIPOC-led CLTs, and allowing community-based tenant selection criteria instead of using a centralized waitlist as the default.

Equally important, integrating CLTs with a racial equity lens must transcend mere inclusion to address public policies and real estate practices that have perpetuated ongoing structural racism. Just because BIPOC-led CLTs are given the opportunity to hold and manage land, it does not mean they can compete equally with private developers in unequal real estate markets that have historically excluded racialized communities. Equal treatment is not equitable, and more than inclusion, equity is needed. In addition to designing housing programs and CLT support with a racial equity lens, governments should allocate resources and opportunities to BIPOC-led CLTs to build their organizational infrastructure, expertise in real estate and land management, and access to financial resources to restructure and implement these programs into the housing system.

## **Recommendation 3: Federal, provincial, and municipal governments should develop and expand inter-governmental, single-source housing acquisition programs.**

All orders of governments should bolster their commitment to the preservation of existing affordable rental housing given the ongoing loss. As noted above, governments should treat housing units preserved by CLTs and other community housing organizations as ‘new, non-market units’ because these units are often privately owned with no affordability covenants. Currently, there are several acquisition funding programs at different orders of governments. It is important to note that the structure of each program often differs (e.g., a low-cost loan, a grant by way of a forgivable loan, and an equity gap financing). Program assumptions behind acquisition funding structures—such as an amount of upfront grants per unit, municipal fee exemptions, tax incentives, financial supports for due diligence and down payments, and post-acquisition rehabilitation grants—can determine the scope and depth of affordability. Acquisition is not a simple act of purchasing a property, but involves a range of organizational considerations, financial planning, and community decision-making beyond real estate transactions.

When governments develop or expand acquisition programs, a single-source funding structure is crucial (Donlin-Zappella. et al., 2022). Providing financial supports for all stages of acquisition (i.e., due-diligence and down payments, acquisition costs, and post-acquisition rehabilitation) from one source streamlines the process and reduces reliance on multiple funding channels for different stages of acquisitions. In addition, acquisition programs should support acquisition projects—including rooming houses and SROs—for deeper affordability targets and offer necessary upfront grants, coupled with fee exemptions and tax incentives. It is essential to bring down upfront acquisition costs with public investments if CLTs aim to achieve deeper affordability (from shelter-rate rents to 60%-80% of AMR). As a number of CLTs are emerging and growing, a holistic program for acquisition, in addition to funding for hard costs, would ensure success and sustainability.

## **Recommendation 4: Federal, provincial, and municipal governments should structure acquisition grants with covenants or deed restrictions for regulatory agreements.**

Government funding for acquisition is sometimes given as a grant by way of a forgivable loan. This arrangement is used as a government mechanism for the enforcement of long-term affordability periods. Nevertheless, it has created a number of unintended challenges and undesirable obstacles for CLTs and their financial health. For example, forgivable loans are listed as liabilities, not an asset, resulting in negative impacts on a CLT's balance sheet. If a loan is forgiven 1% a year over 99 years, CLTs can accumulate little to no equity in the eyes of lenders.<sup>12</sup> As a result, these issues restrict a CLT's ability to not only build equity but also access funding and financing for necessary retrofit and/or expansion of affordable housing units.

These issues have already been raised by CLTs in the United States. "Many CLTs and their municipal partners have concluded that grant agreements coupled with covenants or deed restrictions can protect the municipality's interest" (Davis, Jacobus & Hickey, 2008, p. 89). In Canada, there are other means to enforce affordability commitment such as the Social Housing Agreement, but this policy restriction is particularly challenging for CLTs whose portfolio is still growing and lack sufficient base for equity. Therefore, the provision of acquisition grants with covenants or deed restrictions will contribute to the viability of CLTs (and other community housing organizations) in terms of building housing portfolios.

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<sup>12</sup> It also depends on how a forgivable loan is structured. In this scenario, CLTs have a 99-year forgivable loan.



## Recommendation 5: Federal, provincial, and municipal governments should direct publicly held lands to CLTs through a land disposition program for CLT-led redevelopment

Publicly held lands are becoming more valuable given rising asset values and competitions for development opportunities. It is imperative to prioritize the use of publicly held land for CLTs to protect them from speculative market pressures and create lasting affordability in housing. This policy is aligned with the Federal Government's announcement about Public Lands for Homes plan. Land transfers from governments to CLTs and community housing organizations have occurred, but often in ad hoc arrangements. By planning the transfer of lands to CLTs and other community housing organizations, CLTs can build their acquisition strategy and portfolio in a more systemic and progressive way. In addition to the donation of public land, governments can acquire at-risk properties with the intention to transfer them to CLTs which may not be able to respond immediately at the time of sale (Baicocchi et al., 2022). In the United States, CLTs also partner with municipal land banks to scale their portfolios (Lowe et al., 2022). Lastly, when governments are not able to commit the land disposition and transfer, they should prioritize a 99-year long-term lease to CLTs to develop affordable housing on those lands.





## Recommendation 6: Municipal governments should develop comprehensive support programs for CLTs.

Municipal governments and CLTs could be the most important partners given a number of alignments of goals and objectives (PNLT, 2024; Lowery et al., 2021). It is essential that federal and provincial governments provide the funding needed to scale up the impacts of CLTs. Municipal governments can establish supportive infrastructures to help advance the work of CLTs. First, municipal governments can advocate for funding supports from senior governments for their local acquisition programs. For example, the City of Toronto advocated for the use of the Housing Accelerator Fund to increase the funding for the MURA program.



Side shot of KMCLT's building in Toronto, ON.



Secondly, in collaboration with CLTs and other community housing organizations, municipal governments should develop complimentary policy and planning measures that enable community-led housing preservation. Among several options, a right-of-first-refusal program has gained considerable attention from policy makers and CLT practitioners. The City of Montreal uses the right-of-first-refusal bylaw to enable the City to preserve at-risk private apartment buildings. Meanwhile, the Tenant Opportunity to Purchase Act and the Community Opportunity to Purchase (COPA) Act—which are in place in US municipalities such as San Francisco, Oakland, and Washington D.C.—have proven effective to level the playing field for CLTs and non-profits to protect privately owned SROs. These measures, coupled with acquisition grants and support for CLTs, can be developed to build a system of community housing preservation (Urban Habitat, 2023).

Finally, municipal governments should develop funding programs to support CLT operations including the management of community governance. Start-up CLTs can benefit from multi-year funding to hire a staff person and build organizational infrastructure to accelerate their organizational development. Equally important is funding for operations, community governance, and development during the transition to the growth stage (often after one or two acquisition projects). While CLTs must anticipate several inherent challenges, they can and must scale their impacts through continued acquisition and development (i.e., a CLT expansionist approach). This is particularly true for neighbourhood-based CLTs, many of which start as an anti-displacement strategy. Removing one property from the speculative market alone is not sufficient to influence overall patterns of neighbourhood change, and yet CLTs often face challenges with securing funding to scale organizational development, asset management, and long-term stewardship. As CLTs expand their housing portfolios, it is essential to develop community governance and foster tenant engagement and leadership on the board. Community land stewardship—grounded in responsible asset management and community governance—lies at the heart of the CLT model, offering a different approach to community housing. Dedicated funding support for organizational capacity-building and community building are equally important to enhance the impact of CLTs and their potential to advance housing justice and equitable development.

## **Recommendation 7: CNCLT should develop a program that offers consulting and technical assistance services to governments.**

One of the barriers to CLT growth is the lack of familiarity with diverse CLT models among government staff and elected officials. Unlike other non-profit housing models, the diversity of CLT models may be seen as a lack of a clear replicable formula. And yet, it is the versatility of these CLT models that is a strength. In addition, as previously noted, it is critical to integrate CLTs into housing policy making and other programs. CNCLT should develop CLT-consulting services for governments who may need support for staff training, technical assistance, funding program design, and implementation strategies specific to local policy and regulatory contexts as well as local housing needs. CNCLT can use US Grounded Solutions Network's Housing Policy Consulting program as an example for its program design.



## Recommendation 8: CNCLT and Canada Revenue Agency should work together to define a CLT as a different type of a charitable non-profit organization to meet unique contributions beyond existing frameworks.

Currently, CLTs must operate within the existing legal framework of a registered charity, which limits their ability to engage in activities such as providing cooperative housing or offering affordable commercial spaces for locally serving, independent businesses. To address a wide range of community needs, CLTs must develop creative strategies, resulting in increased administrative burden and additional costs. To relieve these restrictions, it is crucial to advocate for a distinctive charitable framework for CLTs, as they are a unique type of charitable non-profit organization whose activities should not be confined to the existing structure.<sup>13</sup>

<sup>13</sup> I am grateful to Adriana Beemans for pointing out this issue.



Toronto Chinatown Land Trust members gather for their Annual General Meeting. Photo courtesy of TCLT.  
Photo credit: Morris Lum.

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