



# Partna

A Black Led Solution for Empowering the Black Community to Expand Affordable Housing Supply

**Presentation prepared by:**

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Confronting Anti-Black Racism Advisory Committee

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**Cheryll Case**  
Planning Director

Practices a human rights approach to community planning. Has been active organizing with residents in Little Jamaica since 2019.

[Black Futures on Eglinton](#) in partnership with Black Urbanism TO

[Tenant Solidarity Program](#) in partnership with the Oakwood Vaughan Community Organization



**Jason John**  
Finance Director

Works with first-time home buyers to experienced developers. Over \$500M in mortgages completed

20+ years of banking and mortgage experience

## Collaborators

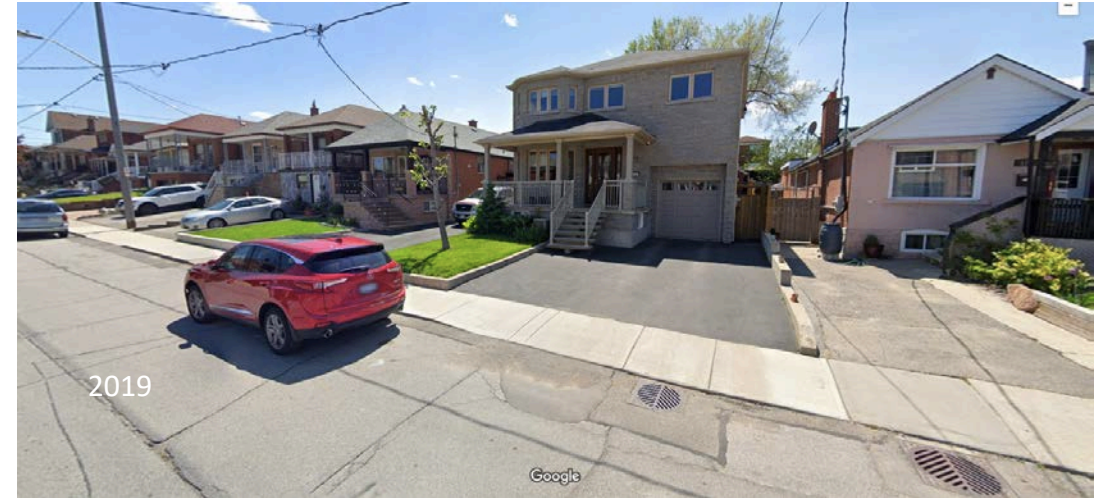


# Communities deserve better than this

Currently, Neighbourhoods are gentrifying as single/semi detached homes grow in size but not in community benefit



106 Dynevor Rd, Toronto, Ontario, Canada

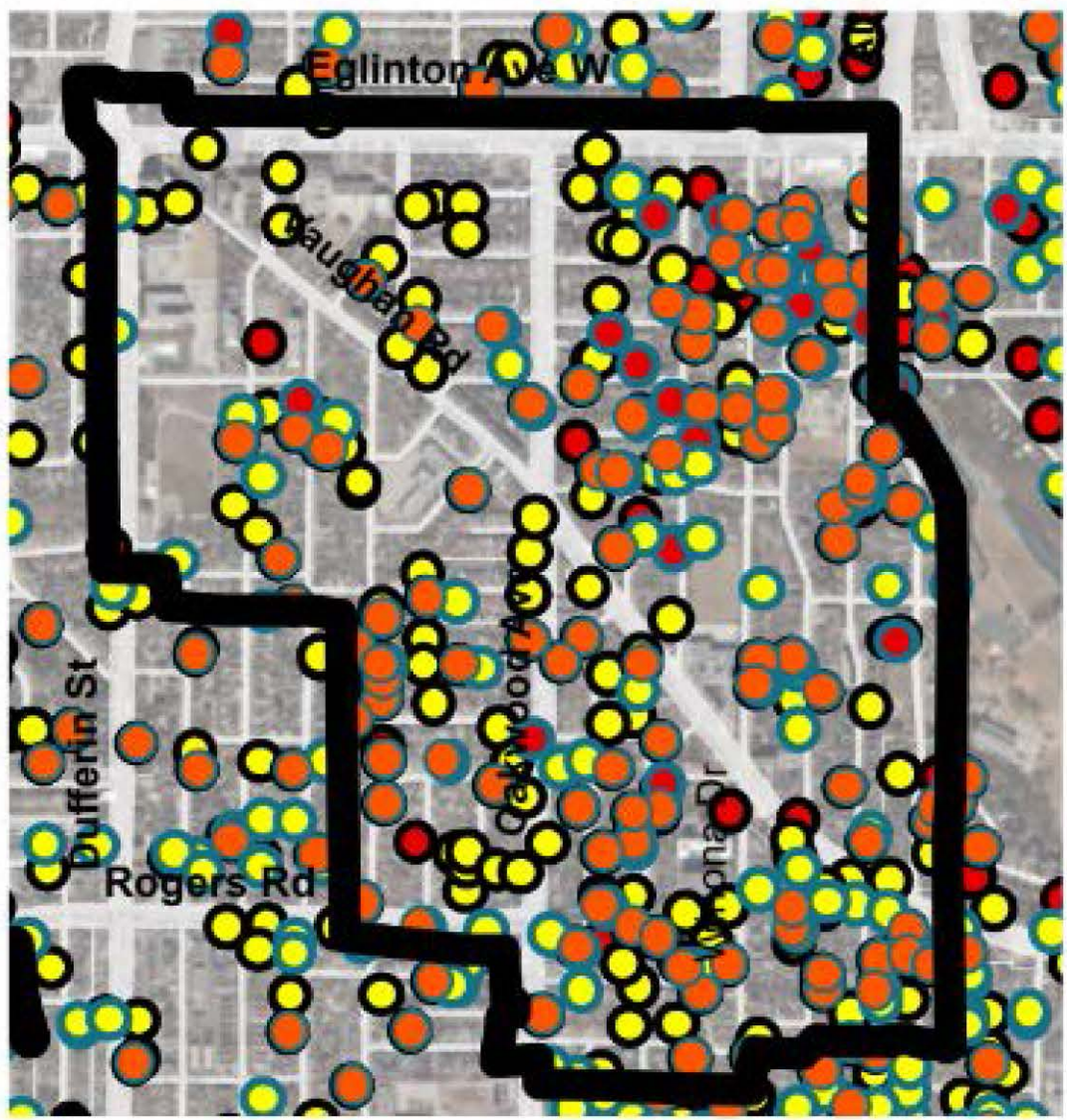


Between 2001 and 2016, Toronto permitted the demolition and reconstruction of over 9,000 detached homes into larger and more expensive single family housing! The rate of conversion is only increasing over time.

Rather than transition single/semi detached housing into luxury homes, **Partna** is designed to build affordable housing and wealth amongst marginalized residents.



Issued Building Permits, 2016 - Oct 2021



**Application Type**

- New Building/House
- Storey Addition
- Residential Building Addition/Alteration

**Status**

- Completed
- Processing

Overall the City estimates that these 86 projects resulted in \$3,898,156 spent in construction costs alone to implement the developments permitted.

# Values

Policies to increase housing density in single-family dominated Neighbourhood areas must integrate provisions to generate affordable housing that reflects the interests of marginalized groups\* who have been systemically excluded from the economy of building, owning, and renting housing in these Neighbourhoods. **Failure to integrate such affordable housing provisions risks renewing the legacy of systemic discrimination.**

## [More info](#)

\* Indigenous people, Black people, racialized people and immigrants, women, people with disabilities, low income renters

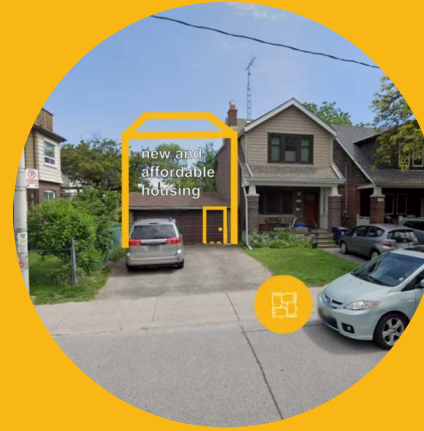
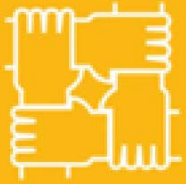
# “Partna”



The name is derived from a Jamaican cultural tradition of community banking.

In Jamaica, partner banking (also known as “partna”) is a form of community bank that serves marginalized community members. Through community collaboration, residents pool and redistribute funds to improve the economic wellbeing of all members.

Like the Jamaican tradition, the developing social purpose affordable housing development is designed in support of marginalized community members and works to pool and redistribute funds to improve the economic wellbeing of all members.



**Partna** housing focuses on the storey addition and assembly scale of development, secondary is laneways and other smaller scale developments.

[More info](#)





# Missing Middle:





# The Idea

Build affordable housing, up to the missing middle scale, in partnership with single/semi detached homeowners. Centrally manage the affordable housing units through organizations of Partna in the Toronto area, and Solidarity Housing in the Vancouver area.

## **Partner with homeowners to build affordable housing on their property**

- Provide financing, planning, and other support to facilitate property redevelopment
- Shared equity of newly constructed housing
- Lease newly constructed units to lower income households

## **Community Driven**

- Equity share would contribute to community owned and directed housing
- We prioritize construction that results in housing affordable to lower and moderate income households

## **Support the diversification and fuel talent pipeline of the housing construction industry**

- Partner with Black and BIPOC builders and contractor teams interested in training women and/or minorities who are underemployed or transitioning



# Goals

- **Slow social segregation** through the delivery of long-term affordable housing in Neighbourhood areas, available to lower income and diverse households
- **Build community relationships** with homeowners and establish a culture of support wherein land is more equitably distributed between lower-moderate income and diverse households and existing land-owners
- **Satisfy the needs and interests** of both the existing homeowner and the households to be housed in the additional housing units constructed on or within the property
- **Be a model that spur policies** that prioritize affordable housing creation in Neighbourhood areas

# North American Examples

## Assemble Communities (Melbourne)



### How it works

### Rent, save, buy - in that order

1. Work with the Assemble team to find your ideal home.
2. Sign your lease, with rent agreed for five years. Leases are renewed every 12 months, so if life takes you elsewhere, you have the flexibility to leave at the end of your lease (after giving notice).
3. Sign your contract of sale, locking in the purchase price of your home - this gives you the option, but not the obligation to purchase at the end of the five-year lease term.
4. From the moment you sign up, we will support you on your savings journey, with our free (app-x) financial coaching program.
5. It takes about two years to build your new home - then it's time to move in and make yourself at home. You'll receive additional savings support through our built-in buying partnership, aimed at reducing the cost of living across household goods, services, and utilities by at least 20%.
6. Fast forward five years. Time to make it your own! Choose to take up the option to purchase for the original fixed price in your contract or hand back the keys if you decide not to proceed.



## Condo developer plans to buy \$1-billion worth of single-family houses in Canada for rentals

RACHELLE YOUNGLAI  
INCLUDES CLARIFICATION  
PUBLISHED JUNE 13, 2021  
UPDATED JUNE 15, 2021



### TRENDING

- 1 Toronto businesswoman cleared of charges related to fatal laneway collision
- 2 Afghans fleeing to Turkey find new dangers, some hope of rescue
- 3 Catholic Church charity set up to pay residential school survivors spent \$6.46-million on expenses
- 4 Before the Bell: What every Canadian investor needs to know today
- 5 How Shein's low prices are setting fast fashion on fire

Fieldwork Projects

## Nightingale Housing (Melbourne)

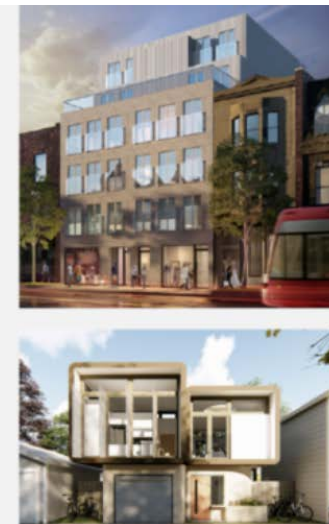


### What is the Nightingale Model?

The Nightingale model is a set of systems and processes for housing provision. The model works to enable inward architects to develop Nightingale buildings using the lessons and experiences of previous urban renewal and regeneration projects.



- Attractivity**
- Transparency**
- Accountability**
- Participation**
- Community Contribution**



Breathe Architecture





Pilot in collaboration with Keesmaat Group and KPMB



**KPMB**

**The  
Keesmaat  
Group.**

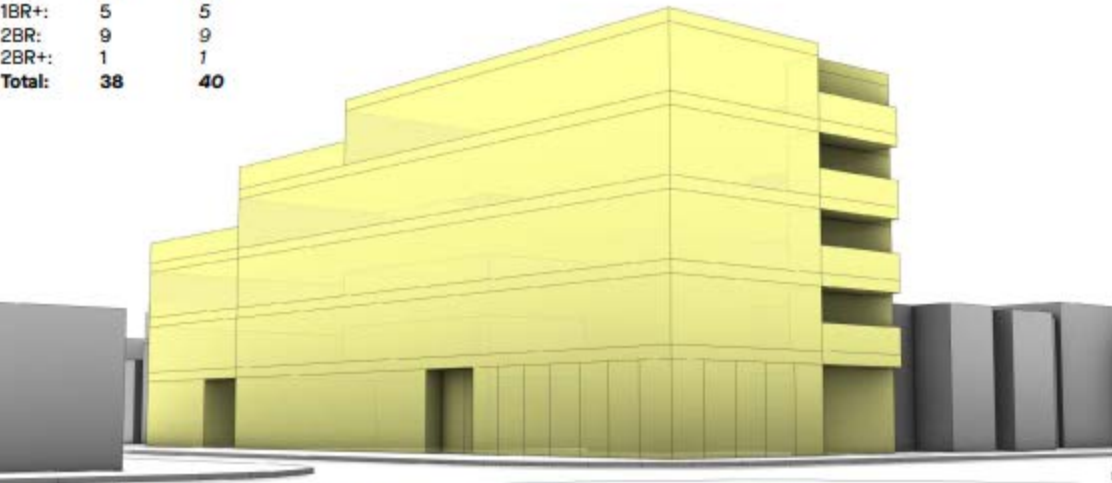
For more information:

[CMHC Solutions Lab Series Missing Middle \(EN\) – YouTube](#)

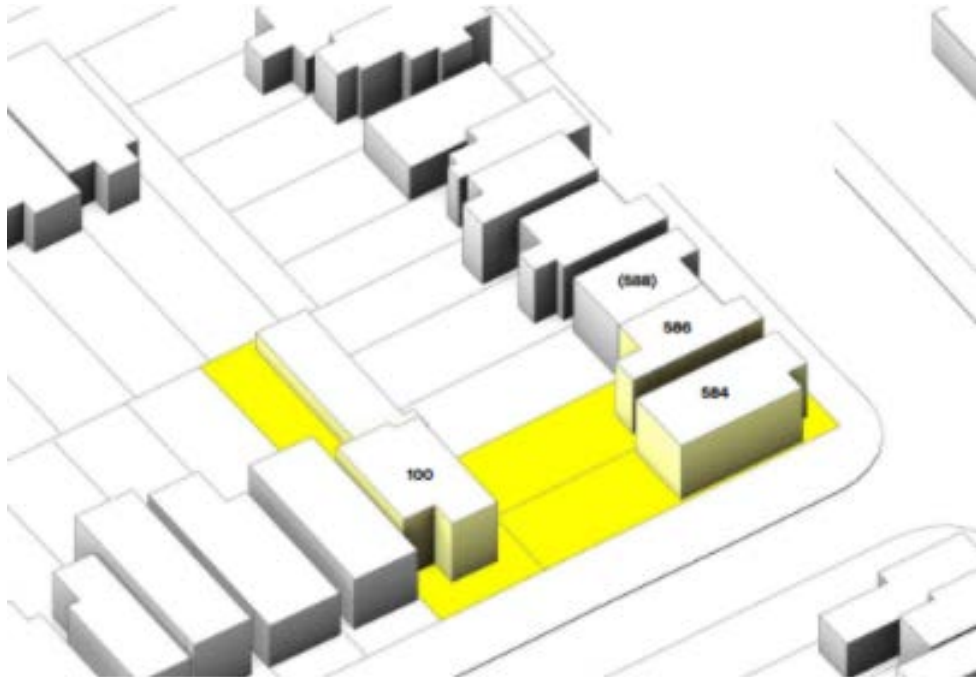
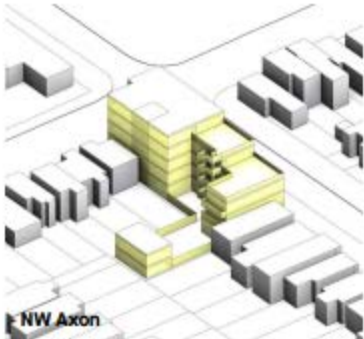
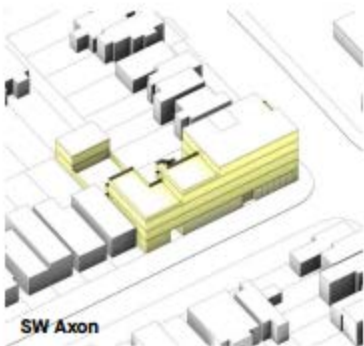
**Option 3**

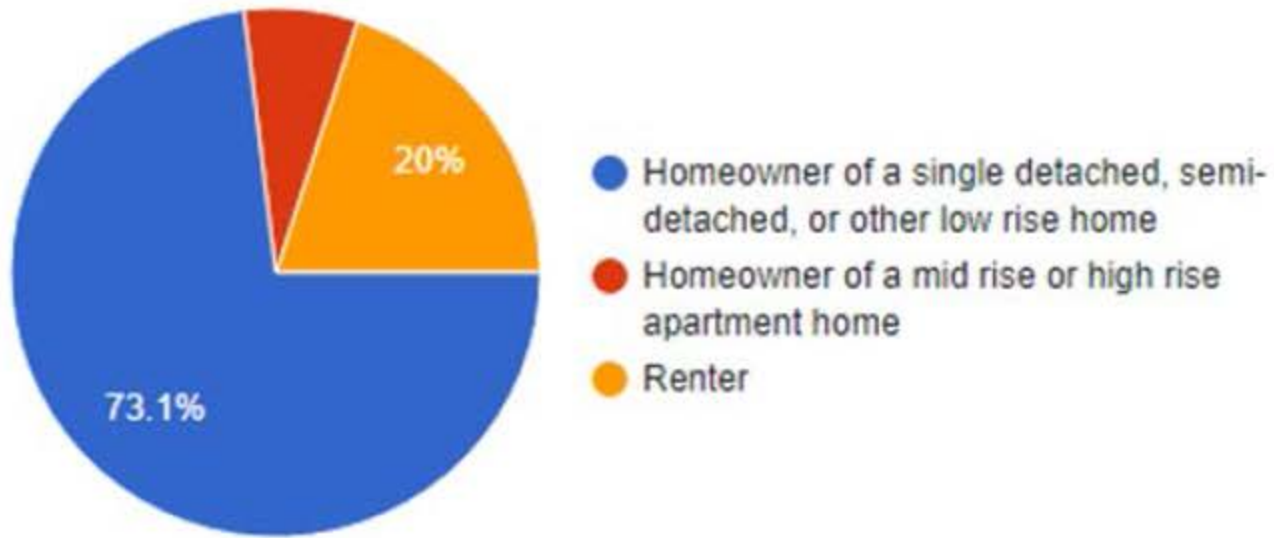
GFA: 2300 m<sup>2</sup>  
FSI: 2.7  
Building Height: 16m

Unit Mix:		or:
OBR:	2	10
1BR:	21	15
1BR+:	5	5
2BR:	9	9
2BR+:	1	1
Total:	38	40



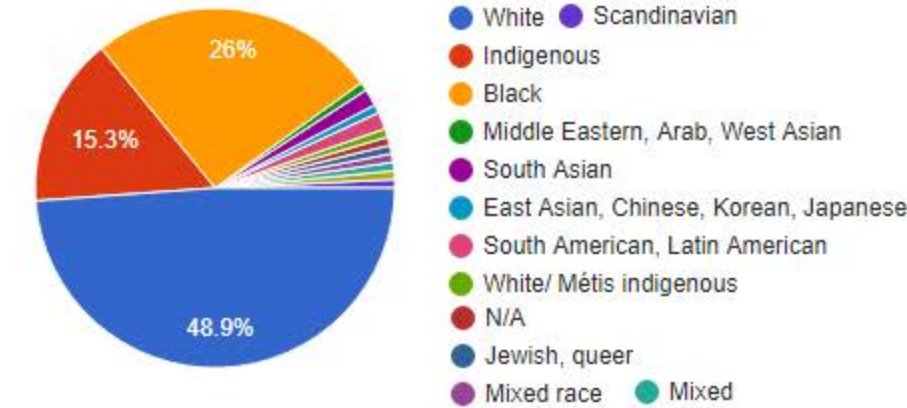
View from SE corner of Bude and Oakwood



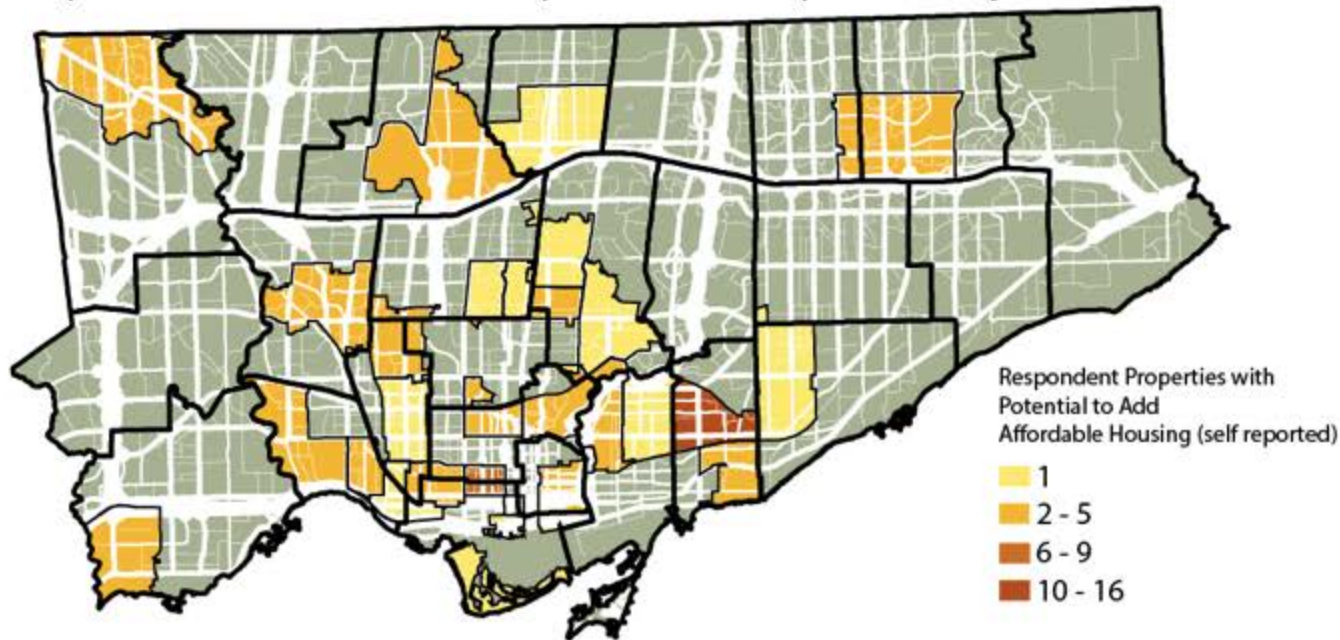


How do you identify?

131 responses



Map 1. Distribution of Respondent Properties, by First 3 Letters of Postal Code



## Survey respondents: the single/semi detached houses

- 25% of are owned by someone identifying as Black;
- 15% owned by someone identifying as Indigenous.

## Owners

58% are very interested  
35% are somewhat interested

**We're excited to workshop a second pilot in the neighbourhood!**

# Challenges

- Planning process can be long
  - Development approvals for this type of housing can take too long, and discourage homeowners from partnering
- Cost
  - Development charges, and other fees on affordable housing makes the production of affordable housing even more difficult
  - Small labour force, results in high labour costs for construction
    - Black people are often excluded or pushed out of construction union and non-union teams due to systemic racism
- Difficult to compete with developers building luxury or other above market priced housing
  - Increasing development permissions without requiring affordability will only increase costs

# Our Next Steps

- Working with partners to overcome barriers
- Conduct Black-focused engagement with the Black community in Toronto
- Continue working on second pilot site