

Pathways to Community Ownership

Protecting the Economic Future
of Little Jamaica



Little Jamaica

EGLINTON AVE WEST

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The History of Black Urbanism TO



Black Urbanism TO (BUTO) was founded in 2018 by members of the Little Jamaica community who were determined to preserve and revitalize the historic neighbourhood for future generations of Black people across the world.

In 2020, BUTO released their foundational report, partnered with Studio of Contemporary Architecture (SOCA) and Open Architecture Collaborative Canada (OACC) titled [*A Black Business Conversation: On Planning For the Future of Black Businesses and Residents on Eglinton Ave West*](#). This report was initiated in response to the insufficient community consultation conducted by both the City of Toronto and Metrolinx throughout the planning and construction of the Eglinton Crosstown LRT. These organizations produced a multi-paged document that omitted the significance of Black history and Black businesses out of the future of the area. BUTO spent months canvassing the Little Jamaica community, holding a two-day consultation series with community members and sharing the City's document at allied events to collect data and establish community consensus on the matter. The "Black Business Conversation: On Planning For the Future of Black Businesses and Residents on Eglinton Ave West" not only highlighted the rich history of Little Jamaica but also outlined the ongoing challenges facing the community. Moreover, it offered essential recommendations aimed at shifting the trajectory in support of Black businesses and residents who maintain a vested interest in the neighborhood. The organization was interviewed by several news outlets and was asked to speak at a variety of conferences and community events.

The Black Business Conversation: On Planning For the Future of Black Businesses and Residents on Eglinton Ave West report became the catalyst for municipal interest in retaining the heritage of the Little Jamaica community. In 2021, City Councillor for Ward 12, Josh Matlow, put forward a motion called [*Supporting Black-Owned and Operated Businesses and Preserving the Cultural Heritage of Eglinton Avenue West's "Little Jamaica"*](#). The motion was passed unanimously at Toronto's City Council on April 8th 2021 and it directed city staff to begin surveying Little Jamaica as a Cultural Heritage Site. It also spoke to the creation of a Cultural District Plan, a city policy that had not ever been enacted for an ethnic enclave in Toronto, and would ensure the legacy of Little Jamaica continued not only through namesake but tangible actions such as economic development, public art and more.

With majority of the recommendations achieved from the *The Black Business Conversation: On Planning For the Future of Black Businesses and Residents on Eglinton Ave West* and from our continued community engagement in Little Jamaica, BUTO recognized the desire for Little Jamaica community members to not only be at the table, but to build their own table to which they could become power brokers in the future of the community. On October 28th, 2021 BUTO launched their project, [*Pathways to Community Ownership*](#) that included 4 guest speakers and over 300 community members in attendance. During this webinar, BUTO spoke to the benefits of community ownership and the viability of a Little Jamaica Community Land Trust that would allow community to invest in the neighbourhood. The event was a huge success, with a lot of positive feedback being shared with executive members and an enthusiasm for more to come. As of November 2022, Black Urbanism TO incorporated the Little Jamaica Community Land Trust.

In alignment with the priorities of the City of Toronto's Confronting Anti-Black Racism Unit (CABR), BUTO established three resident-led sub-committees to determine how the community land trust model can address food insecurity, economic development, and affordable housing in Little Jamaica. Lessons learned from this exercise would be shared with other historical Black communities in the city, namely, Weston/Mount Dennis, Jane and Finch, and Lawrence Heights, who are also facing displacement due to neighborhood redevelopment and new transit infrastructure. BUTO had the opportunity to host the Food Sovereignty Community Consultation, alongside Keele & Eglinton Residents, on December 19, 2022, where BUTO learned how to incorporate a food cooperative into the ecosystem supported by the Little Jamaica Community Land Trust and other community investment models. The overwhelming support from the community drove BUTO to continue with their monthly Food Sovereignty Sub-Committee Meetings where members of the community will establish a food buying club for 2024.

The Purpose of Our Work

Imagine it's the year 2050 and you're strolling through a vibrant Toronto commercial district that has been the heart of the African-Caribbean immigrant community since the 1950s.

This is Little Jamaica.

Little Jamaica is located along Eglinton Avenue West, between Keele Street and Marlee Avenue and southward around Oakwood Avenue and Vaughan Road. It was formed in the 1950s due to the influx of Caribbean migrants as part of the *West Indian Domestic Scheme*¹—an immigration program in which nearly 3,000 women from the Caribbean came to Canada to work as domestics servants.

Despite facing numerous challenges over the years, Toronto's Caribbean community continued to grow and established itself as a vibrant and integral part of the city's cultural landscape. Jamaican immigrants and their descendants have made significant contributions to the city, and Little Jamaica has been a key gathering place for the broader African-Caribbean community.

Today, Little Jamaica faces severe transit-oriented gentrification due to Metrolinx's Eglinton Crosstown Light Rail Transit (LRT); displacement pressures due to rising commercial rents and real estate speculation; and the economic fallout from

the COVID-19 pandemic.

The ongoing construction of the Eglinton Crosstown LRT has only exacerbated these challenges, putting the survival of this cultural and economic hub—home to longstanding Black-owned businesses—at risk of closure.

The potential loss of Little Jamaica is a significant blow to Toronto's cultural and social fabric, and particularly devastating for the African-Caribbean community who worked hard to create a vibrant cultural hub. Community members have expressed apprehension about the future of the area, as they recognize that its disappearance would be a major loss to the community's cultural heritage and legacy.

As such, the *Pathways to Community Ownership* project aims to turn the tide by increasing community property ownership for small businesses through wealth-building models like Community Land Trusts (CLTs) and other investment models.

1. *West Indian Domestic Scheme (1955–1967) National Historic Event*



“Traffic just can’t come...At this point, I would say (my revenue) has dropped 60 percent.”

[Read the article](#)

Executive Summary

This report outlines the process used for assessing the viability of a CLT model for Little Jamaica with the primary function of supporting business owners. Our objective was to gauge the level of interest in community for the formation and maintenance of a CLT and to explore investment models that could be used to support a CLT or serve as standalone alternatives for community ownership.

Our community engagement efforts sought to gain a better understanding of the community's needs and interests to develop a wealth-building model that best serves the Black community in Little Jamaica. We utilized a variety of methods, including establishing an Advisory Committee, conducting one-on-one outreach, event intercepts, and targeted engagement through focus groups to promote CLT awareness and gather community feedback. It was clear in our consultation that there was a strong desire for the creation of a CLT in Little Jamaica.

Key findings



CLTs were seen as valuable by community members because it could provide:

- Opportunities to gain access to commercial space and affordable housing with potentially more affordable rental agreements.
- Revenue savings that could be reinvested into their businesses and stimulate growth.



Community was interested in a model that would support business/community-member ownership in order to:

- Invest in and own a share of equity in the building.
- Provide an opportunity for a return on investment through yearly dividends.
- Incentivize community investment in the success of businesses located within the building.



Community members advised that multiple community investment models should be leveraged to:

- Allow for philanthropic contributions and investments.
- Expand ownership opportunity outside of CLT model



64.8%
of Black male business
owners are immigrants ²

47 yrs.
is the average age of Black
business owners—six years
younger than White
counterparts ³

2. [Black Business Owners in Canada \(3.3\)](#)

3. [Black Business Owners in Canada \(3.6\)](#)



**BLACK
URBANISM
TORONTO**

13.9%

of Black-owned businesses were unaware of credit or support programs related to COVID-19—twice as much compared to all businesses (5.9%) ⁴

Change is coming to Little Jamaica

Pathways to Community Ownership

Pathways to Community Ownership explores how BUTO and Black-owned businesses in Little Jamaica can organize to create a new vision for community control in the face of growth and transit-oriented development ([Place-keeping in Little Jamaica, 2020](#)).

Since 2018, BUTO has been working to preserve and advance Little Jamaica's legacy as an African-Caribbean business district where Black entrepreneurship is fostered. COVID-19 has amplified the challenges of operating a business on a disinvested commercial strip.

⁴. [Black Business Owners in Canada \(3.3\)](#)

Through our work, we have come across a consistent theme of economic precarity and systemic barriers to financial assistance that independent Black retailers face from traditional lenders and government rent-to-own programs. It is imperative to bridge this gap by securing affordable commercial space for the long-term.

The purpose of this project is to increase property ownership for small businesses serving the needs of residents in Little Jamaica through wealth-building models such as CLTs.

This report was aimed at:

1. **Organizing:** Creating a locally designed economic democracy curriculum to explore community control and ownership models with affected Black businesses and the surrounding community, and
2. **Researching:** Conducting a site/property ownership analysis to inventory existing landlords, understand their leaseholds, and identify potential acquisitions for a Black-led CLT in Little Jamaica.

BUTO's Methodology

Our methodology was grounded in the importance of intentional community engagement and culturally relevant consultation.

The project recognizes the significance of property ownership as a necessary step in combating the displacement of Black business owners and sought to centre the voices and experiences of the community in the design of the economic democracy curriculum. By establishing an Advisory Committee, BUTO ensured that the project was informed by the experiences and needs of Black business owners and community members.

As part of our methodology and organizational mandate, creating culturally relevant processes is rooted in applying an Afrocentric lens to the work. An Afrocentric lens works to center the experiences and ways of knowing of Black communities. It is based on understanding and prioritizing the many ways that communities of African descent live, learn, and build in their communities. It also means applying shared values from the continent and diaspora, such as:



Umoja
(Unity)



Kujichagulia
(Self-determination)



Ujima
(Collective Work and Responsibility)



Ujamaa
(Collective Economics)



Nia
(Purpose)



Kuumba
(Creativity)



Imani
(Faith)

These African values inspired and shaped our project design, engagement strategy, and overall work. By embracing them we create an inclusive and empowering environment that respects the experiences and knowledge of Black communities.



Engagement Statistics

During the survey intake period from July to September, we surveyed 22 Black business owners out of approximately 90 Black businesses located between Marlee Avenue and Keele Street, and around Oakwood Avenue and Vaughan road. It should be noted that the survey respondents' availability was constrained by the businesses' standard operating hours, which were modified as a result of the COVID-19 pandemic. Though we had arranged a specific time to visit and speak with business owners, we found that some businesses were not open when we arrived to conduct the survey.

In the in-person focus group session, we were able to engage 15 business owners. In total, we were able to connect with 35 business owners through both the surveys and the focus group session. Although this sample size may seem small, the insights gathered from the perspectives of Black business owners in the area provide valuable information about the potential impact of a CLT in Little Jamaica.



Establishing an Advisory Committee

Establishing an Advisory Committee was an important first step in the community consultation process. The committee provided a way to establish a network of key stakeholders, including leaders from the Black business community, entrepreneurs, business organizations, and community leaders. By engaging these individuals at the outset of the project, we were able to get buy-in from key community leaders and ensure that their input was incorporated into the Pathways to Community Ownership project design.

The Advisory Committee provided a platform for ongoing dialogue, feedback, and suggestions for improving engagement with the Black business community. By involving key stakeholders in the process, we were able to ensure that the program was tailored to meet the specific needs of the community it was intended to serve. Additionally, the committee served as a way to build trust and relationships with the Black business community.



Conducting One-on-One Outreach

At this stage, the BUTO team connected with Black business owners in Little Jamaica to provide them with information on our project and extend an invitation to participate in our survey through a scheduled appointment or independently online through a web link.

Furthermore, we shared a local case study that highlighted the positive outcomes of community collaboration, drawing parallels with successful initiatives in Parkdale and Kensington Market. These examples demonstrated how residents united to establish a CLT through collective efforts.



Onsite Survey Engagement

BUTO continued the engagement process by meeting with business owners that expressed interest in completing our wealth building model survey. This approach was designed to remove any potential obstacles to survey participation, especially for those who encountered difficulties accessing the survey online.

The significance of this onsite engagement was twofold. Firstly, it enabled us to connect with Black business owners in their own space, fostering a more tailored interaction. Secondly, it provided a platform to gather valuable feedback on investment strategies that genuinely aligned with their needs and preferences.



Focus Group Session with Community

The focused group session was conducted at the BUTO office and was open to both in-person and virtual participation.

The session was attended by a group of Black business owners and community residents who shared their insights and feedback on the challenges faced by Black-owned businesses in the Little Jamaica community.

The aim of the session was to further educate business owners on the various wealth-building models, report back on survey findings, and gather feedback and insights on investment models that resonated most with them as business owners.



What is a CLT?

CLTS are community-based, non-profit, non-governmental organizations aimed at securing long-term affordability and community control over space by removing land from the speculative market and mitigating gentrification pressures.

What are the benefits?

CLTs operate in the interests of their community members by **removing land from the speculative market and expanding the benefits of ownership**. Businesses operating on CLT lands gain the **safety of perpetual affordability**. This serves their community by removing the fear of displacement by profit-seeking landlords or developers, **while generating community, and by extension, generational wealth**.

Other Investment Tools

The Community Wealth Building charts on the following pages provide a comprehensive overview of different ownership models that can be utilized separate from or in conjunction with a CLT in the Little Jamaica.

By presenting the key differences between these models, our aim is to provide the community with a clear understanding of the various options available for building community wealth and maintaining affordable commercial spaces while keeping the land off the open market.

The charts on the following pages will compare four different models:

1. Traditional Non-Profit CLT (Ground Lease and Master Lease),
2. Real Estate Investment Cooperative (REIC),
3. Limited Equity Cooperative (LEC), and
4. Community Capital Fund (CCF).

These charts provide an explanation of how each model can operate under the umbrella of a CLT.



The profit margin for
Black-owned businesses is
8.5%
compared to 14.9% for
White-owned businesses ⁵

5. Black Business Owners in Canada (4.4)

Community Wealth Building

Ownership Model Comparison

(See Appendix B for detailed model descriptions)

	Community Land Trust Models		Community Investment Tools		
	Non-Profit Community Land Trust Ground Lease	Non-Profit Community Land Trust Master Lease	Real Estate Investment Cooperative (REIC)	Limited Equity Co-op (LEC)	Community Capital Fund (CCF)
Community Wealth Building <i>CLT models/ investment tools</i>					
Organization Type and Mandate	Non-Profit Corporation Maintain affordability and keep land off open market	Non-Profit Corporation Maintain affordability and keep land off open market	For-Profit Corporation Buy/develop real estate to provide dividends for investors	Co-operative Provide affordable retail space; shared ownership for members	Initiative of Non-Profit Pools members' funds and invests into community and businesses
Ownership <i>Who owns what?</i>	Business owners buy buildings and lease land from the collective	Business owners lease land and buildings from the collective	Multiple ownership options are Compatible with REICs	Business owners buy one share and lease business space and land	CCF partners with non-profit CLT to buy and manage property
Operation <i>How does the collective operate?</i>	Ground Lease Collective leases under one long-term lease to maintain affordability and keep land off market	Master Lease Collective acts as master lessor to maintain affordability and keep land off open market	Shares and Dividends Collective buys/develops land to provide ROI and meet defined goals, including affordability	Single Share and Proprietary Lease Shareholders hold occupancy agreements to occupy the space	Community Bond and Re-investment Money pooled is re-invested into community and businesses
Affordability <i>How is affordability maintained?</i>	Affordable resale requirements set; initial price low (for building only, not land)	Affordable rental rates required; no purchase cost for business owners	Affordability criteria is written into the collective's constitution	Resale price formula limits equity gained; maintains long-term affordability	Depends on the type of partnership formed to manage the property
Membership <i>Who is the direct beneficiary member?</i>	Anyone living or working on the land owned by the collective can be a general member	Anyone living or working on the land owned by the collective can be a general member	Anyone investing in the collective—from inside or outside the community	Anyone investing in the collective (often from within community to maintain control)	Anyone from within the community investing in the fund

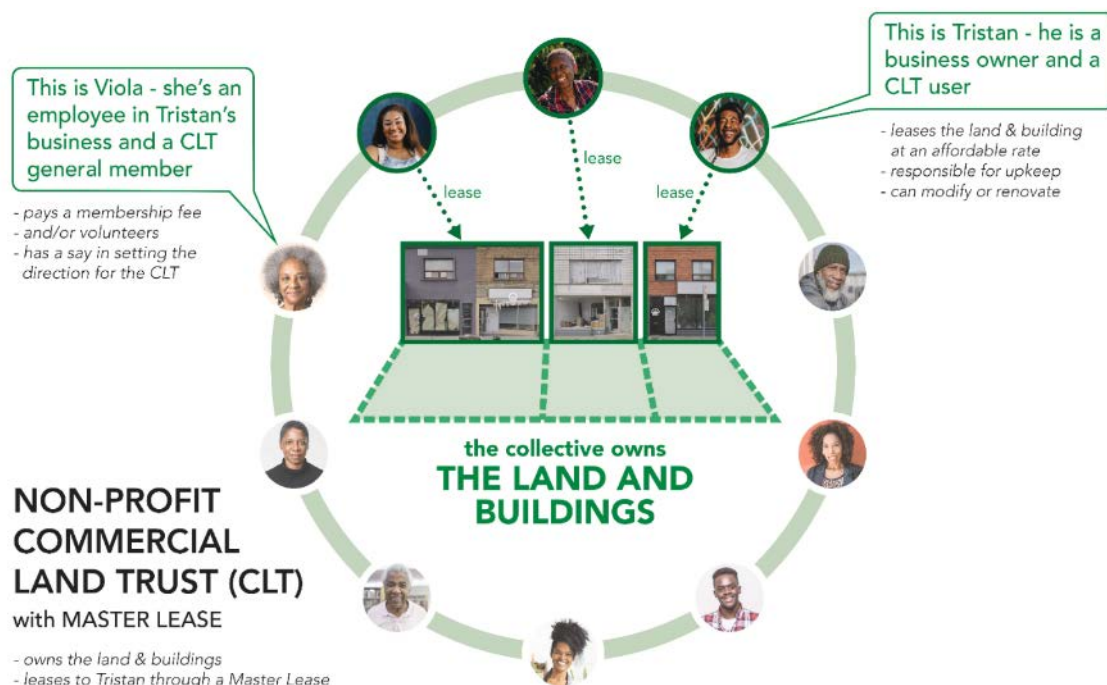
Community Wealth Building

Ownership Model Comparison

(See Appendix B for detailed model descriptions)

Community Wealth Building <i>CLT models/ investment tools</i>	Community Land Trust Models		Community Investment Tools		
	Non-Profit Community Land Trust Ground Lease	Non-Profit Community Land Trust Master Lease	Real Estate Investment Cooperative (REIC)	Limited Equity Co-op (LEC)	Community Capital Fund (CCF)
Governance <i>Who makes decisions for the group?</i>	Executive Board Members elect board members who make decisions for the collective	Executive Board Members elect board members who make decisions for the collective	Executive Board Shareholders elect board members who select projects other members vote on	Executive Board Shareholders have one vote each to elect board to make decisions on behalf of collective	Founding Board and Investment Committee Participatory budgeting with equal voting rights of members
Control <i>What level of control do business owners have over properties?</i>	Responsible for upkeep, modifications and/or upgrades	Equitable title lets businesses modify and manage property, despite not owning it	Responsible for upkeep, modifications and/or upgrades	Co-op rules define owners' roles in building upkeep and management	(Variable)
Investors <i>Who can invest?</i>	Anyone meeting deed restriction criteria can purchase a building	Anyone who meets deed restriction criteria can lease a commercial space	Any person or organization from within and outside the community can invest	Any person as defined by the bylaws, rules, and regulations of the collective	Community residents or outside investors (only as non-voting, non-members)
Return on Investment (ROI) <i>How do members build wealth?</i>	Equity and Re-sale Added Value Equity received supports other business loans; owner receives a % of accrued value upon re-sale, in addition to affordable rate	Business Income and Controlled Rent Easier entry for business owners as no purchase; stability of controlled rent accrues wealth through business operations	Dividends Direct investors receive dividends from rent collected	Limited Equity and Limited Re-sale Added Value Little-to-no equity build-up, or splits equity value among members and collective (balances affordability and wealth creation)	Limited Dividends and/or Re-investment ROI directed into community fund; some direct returns available to protect smaller investors
Limitations and/or Challenges	Not accessible to non-investors; limits on equity imposed by resale agreement	No individual property ownership or real estate equity	Balancing community needs while providing ROI to investors	Significant organizational and fiscal capacity needed upfront; risk of dissolution over long term	Not ideal for land development or acquisition; low/no ROI; lower incentives on larger investments

Organizational Model Research



Non-Profit CLT with Master Lease

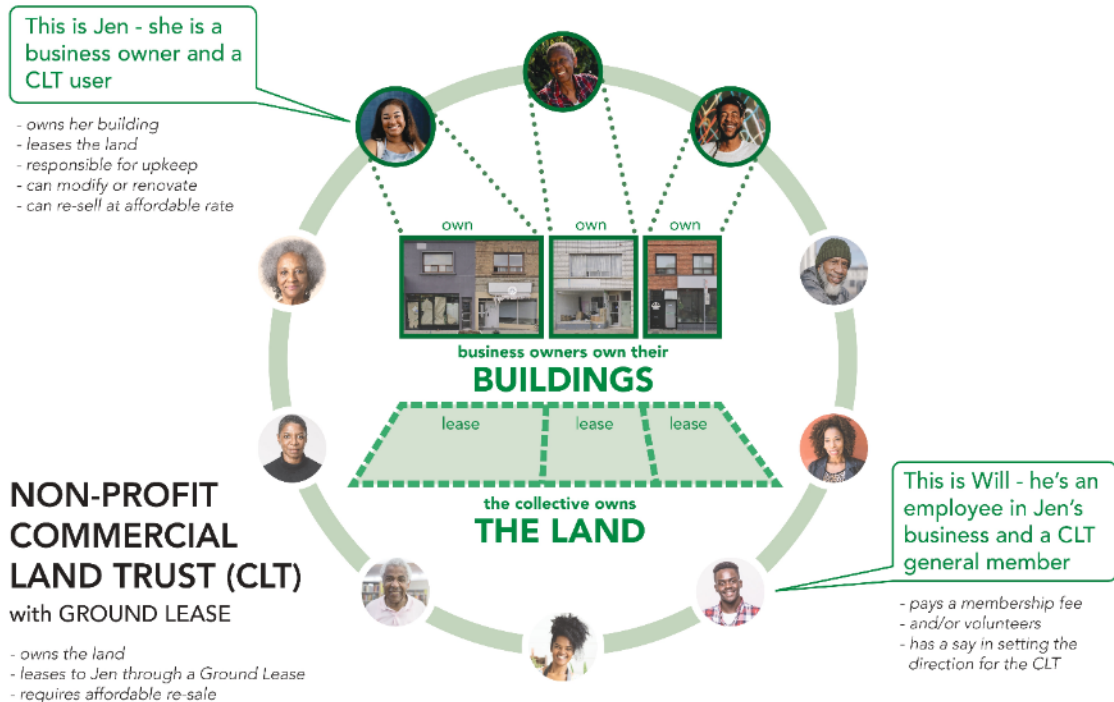
In this model, the CLT assumes ownership of both the land and the building. Functioning as the landlord and steward of the land, the CLT holds the authority to lease the commercial space and land to business owners at an affordable rate.

With a Master Lease, the tenant is given equitable title, meaning that while the CLT still technically owns the property, the tenant is given permission and rights to modify and manage it however they see fit. Master Lease agreements may also contain an "option to buy".

Community Feedback

During the community consultation, participants expressed interest in having access to affordable commercial spaces over the long-term and having a landlord who prioritized the community's well-being.

They desired more than just long-term leaseholds. Participants favoured approaches that would grant them ownership in the property outright and opportunities to receive a return on their investment.



Non-Profit CLT with Ground Lease

The non-profit ground lease model is a type of CLT that allows a tenant, usually a small business owner or community-based organization, to own the physical building on the land, while leasing the land from the CLT at a much lower cost than traditional property ownership.

This model provides an opportunity for businesses that have been unable to purchase a building on the open market to have a lower cost of entry, by only having to purchase the physical building.

Although the return on investment from a resale perspective may not be as high as traditional ownership (due to the value of the building being separated from the value of the land), this model allows for accessibility to ownership. The leasehold interest also enables the tenant to invest in and improve the building, while ensuring that the land remains under the control of the land trust.

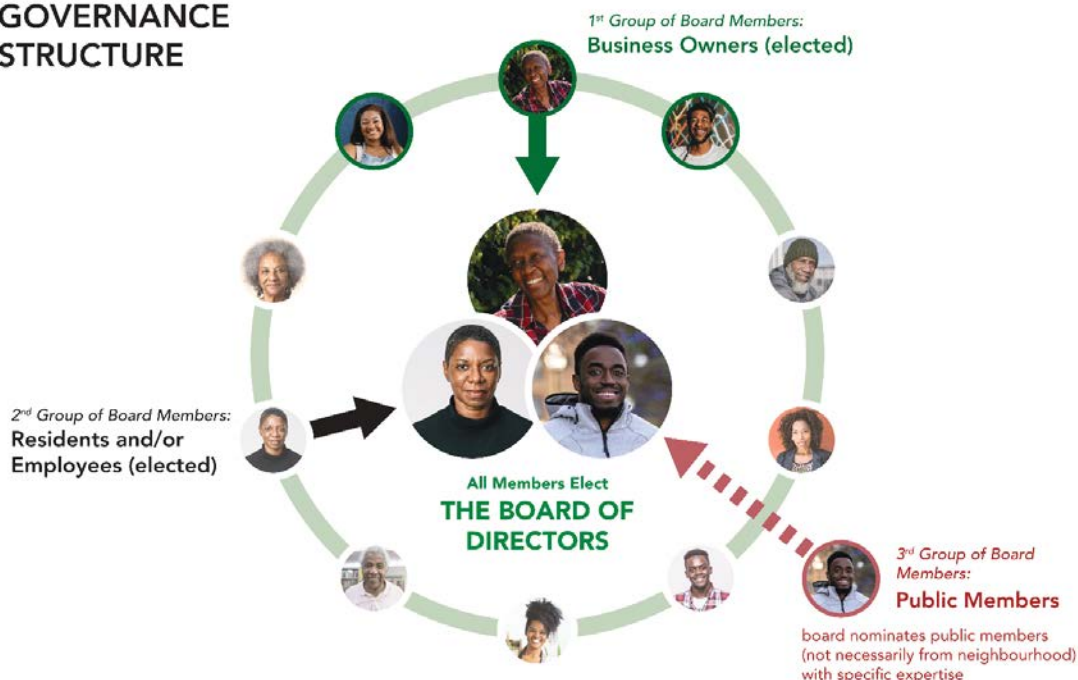
For example, in this diagram Jen is a business owner and a CLT user. She owns the building, leases the land from the CLT and is responsible for the upkeep of the building, can modify or renovate and can re-sell the building at an affordable rate under the agreeable provisions of the CLT.

Community Feedback

The community showed interest in this model and also mentioned the possibility of resale if they renovate and added value to the property. They also discussed the possibility of selling the business but not the building, with terms for this to be worked out as part of the rules. It was noted that implementing shared commercial ownership in smaller or existing buildings might be harder than newly constructed buildings or those already "condominiumized" with ownership separated in different parts.

Governance Structure

GOVERNANCE STRUCTURE



CLT Governance Structure

The governance structure of a CLT outlines how the organization is managed and who has decision-making authority over the trust's operations.

In a commercial land trust, the governance structure typically involves a board of directors or trustees who are responsible for setting policies, making decisions, and overseeing the organization's activities.

The board is composed of representatives from various stakeholder groups, such as business owners, community members, and other relevant stakeholders. The governance structure

also outlines the roles and responsibilities of the board members, as well as the mechanisms for selecting and replacing board members.

Additionally, the governance structure may also include provisions for community engagement and input, as well as accountability mechanisms for ensuring that the land trust is meeting its objectives and serving the needs of the community.

Ultimately, the governance structure of a CLT is designed to ensure that the land trust operates transparently, accountably, and in the best interests of the community it serves.

Community Investment Tools

REAL ESTATE INVESTMENT CO-OPERATIVE (REIC)

2nd Type of Investors Members of Broader Black Community

- non-residents can make a small or large investment
- receive dividends (return on investment) from rent collected
- can vote to elect board members

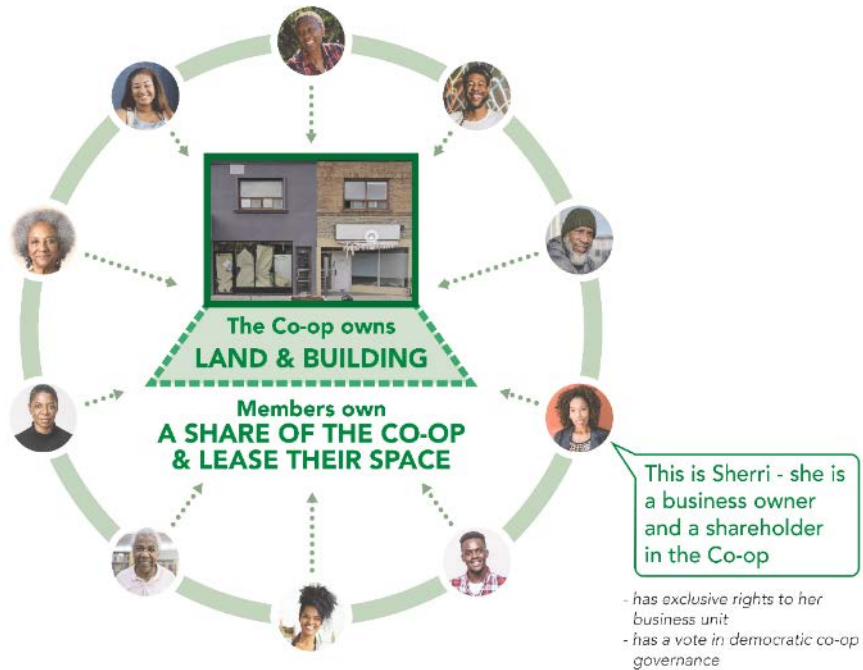


Real Estate Investment Trust/Cooperative (REIC)

A Real Estate Investment Trust/Cooperative (REIC) is a for-profit corporation that is formed by a group of investors that would buy and develop real estate as means of expanding community control and ownership while providing for a return on investment through dividends to investors.

A REIC is structured as a cooperative, with ownership and decision-making power shared among its members. This allows investors to pool their resources and share the benefits of real estate ownership, such as rental income and appreciation, while also having a voice in how the properties are managed and developed.

LIMITED EQUITY CO-OP (LEC)



Limited Equity Co-op (LEC)

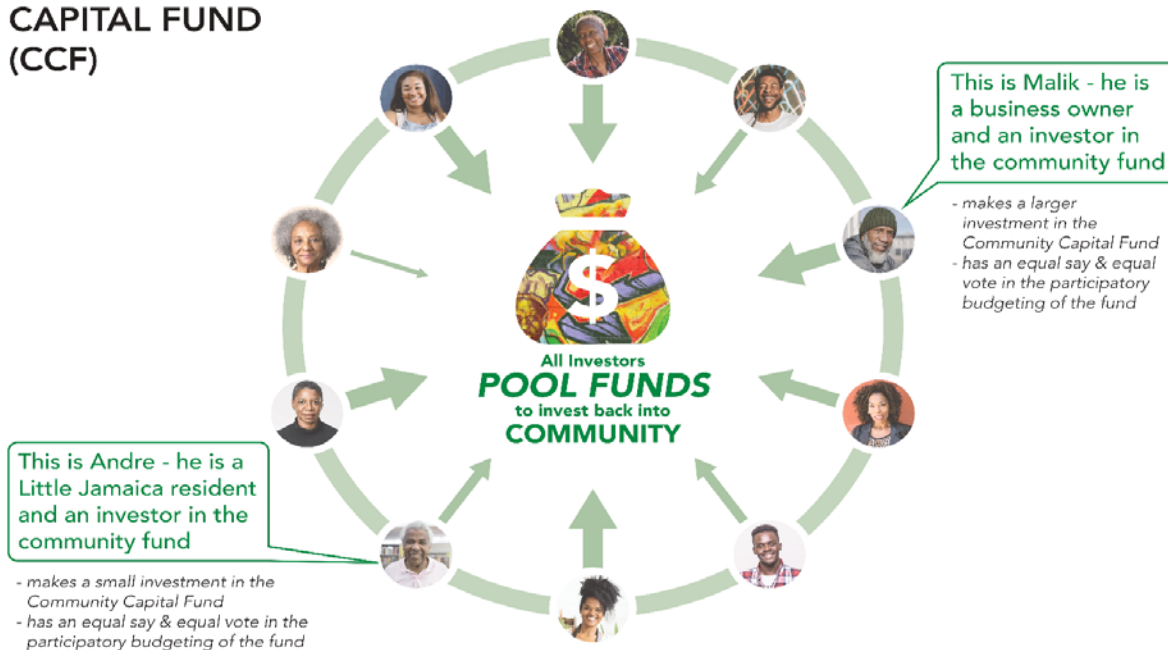
A Limited Equity Co-op (LEC) is a type of cooperative ownership model where members purchase shares in the co-op and are granted the right to operate in one of the co-op's units.

The value of the shares is usually limited to the cost of the unit, and members are not allowed to resell their shares for a profit. This helps to

maintain affordability in strengthening residential and commercial markets.

LECs are typically used to provide affordable ownership to low- and moderate-income households and prevent displacement through gentrification.

COMMUNITY CAPITAL FUND (CCF)



Community Capital Fund (CCF)

A Community Capital Fund (CCF) is a type of financial vehicle that pools funds from community members, foundations, and socially responsible investors to support the development of community-owned assets. CCFs use these funds to make loans, equity investments, or other financial arrangements that help community groups acquire or develop assets.

A CCF is a flexible tool that can be tailored to meet the needs of different communities and different types of community-based projects.

For example, a group of Black business owners and residents in Little Jamaica could pool money together in a community fund. All community investors would have an equal say in deciding how the money is used.

The money could be put back into the community in the way the community membership sees fit (e.g., repurchasing commercial property in Little Jamaica or other potential community assets).

Community Focus Group Meeting

Imagine walking down the streets of Little Jamaica and all you see are empty storefronts that once housed thriving Black-owned businesses. It's a haunting sight that has become all too common in recent years. Black business owners in the neighborhood are slowly disappearing, and this meeting addressed how we can take action as a community to reverse this trend.

The Pathways to Community Ownership focus group on November 29, 2022 was a critical step in identifying the challenges facing Black-owned businesses in Little Jamaica, and presenting various wealth building and investment models that can support the preservation and growth of Black-owned businesses in Little Jamaica.

The meeting provided a space for attendees to share their experiences and insights, creating a sense of solidarity and shared purpose.

Furthermore, both the Parkdale Neighbourhood Land Trust (PNLT) and Kensington Market Community Land Trust (KMCLT) were invited to provide valuable insights into the challenges both face in terms of gentrification and displacement in their respective communities.

The speakers highlighted how the negative effects of gentrification have led to the displacement of both residents and businesses, resulting in the loss of equity and investments in the community.

The PNLT introduced the CLT model to provide a "real estate solution" to these issues by acquiring and controlling land. Business owners in attendance learned how a CLT model allows community members to have a say in the development and use of their land, which can help to mitigate the negative effects of gentrification.

The importance of cross-neighborhood relationships and partnerships with other housing agencies, as highlighted by PNLT, is also a crucial aspect of addressing these issues. This can help to ensure that community members are working together to achieve common goals and that resources and expertise are shared.

It was also noted that it took years to convince the local Councillor and the City to support PNLT, but KMCLT had success much faster, which highlights the importance of building relationships and working closely with local politicians. Both highlighted the use of Section 37 of the Planning Act to acquire property within their respective communities.

The discussions and presentations also touched on the importance of being proactive in addressing issues related to gentrification and displacement to maintain the fabric of the neighborhood. This highlighted the critical role of CLTs as tools for ensuring that community members are not only reacting to issues, but also actively working to prevent them.

Parkdale and Kensington Market Land Trust Feedback

During the Pathways to Community Ownership focus group session, participants discussed the ground lease and master lease models as potential property ownership models. They expressed a preference for the ground lease model due to the benefit of reducing barriers for private ownership and allowing for a return on investment. However, at the guidance of PNLT it was identified that the Canadian legal system makes it challenging to split land ownership from building ownership, although it may be easier with new or already "condominiumized" buildings.

PNLT spoke to the difficulties of splitting the ownership of land and the physical building into a ground lease due to legal barriers. This is because the Canadian legal system generally views land and buildings as a single indivisible entity. The owner of the land is typically seen as the owner of everything that is built on it, including any physical structures.

As such, Josh Bardnt from PNLT was able to offer an alternative solution to a Ground Lease, which would be to have the business occupying the commercial property under a 49-year lease using a Master Lease model. Under this model, businesses would have the exclusive right to use and occupy the property for the duration of the lease term and pay rent to the CLT in exchange. While the business owners would not technically

own the property, the 49-year lease would provide them with a stake in the property as they have a long-term interest in its use and occupancy.

This approach offers some of the benefits of ownership, such as stability and control over the property without the need for a significant upfront investment. After years of business activity the long-term presence and success on the property would also increase the businesses standing with banks and other lenders. A long term lease hold such as this would allow businesses to receive favourable financing terms and conditions, such as loans, based on their demonstrated stability and trustworthiness as a long-term tenant.





What We Learned from the Community Focus Group

The session we held that broke down and explained the various wealth-building models, revealed a strong desire among Little Jamaica's business owners and community members to have greater equity and stake in their neighborhood. This sentiment was driven in part by the recognition of the historical challenges faced by Black people when it comes to owning land in the area.

Some participants expressed interest in lower rent leases, while others sought shared ownership models that would provide opportunities for continuous investment in the neighbourhood and opportunities to build community wealth through yearly dividends from their investments.

There was also interest in exploring alternative investment models outside of a traditional CLT, such as REICs, which would enable collective investment of land ownership and a yearly return on their investment.

While there is interest in multiple ownership models, it is clear that a CLT is a desirable model within the community.

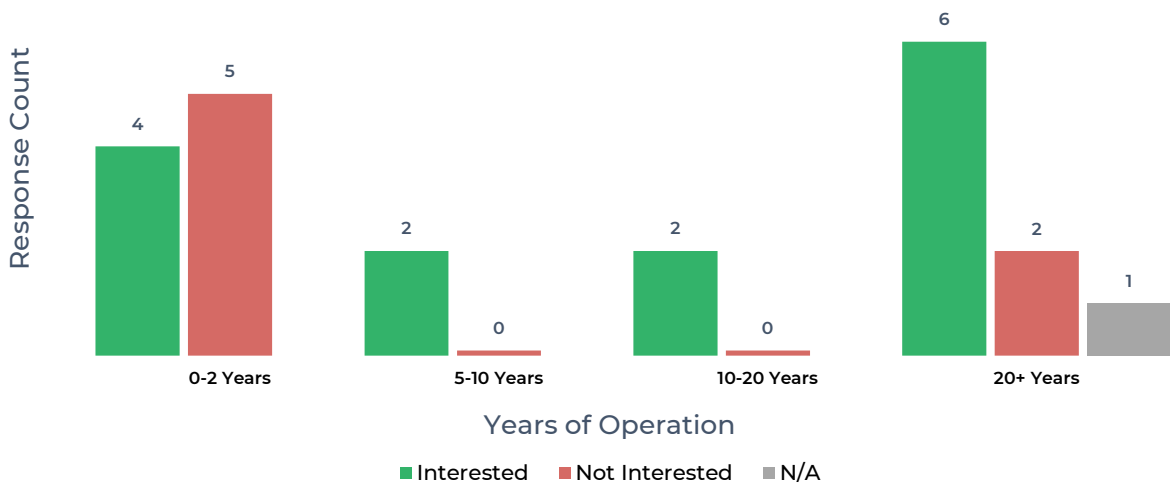
One continuous sentiment that many business owners expressed was a need for a positive relationships with their landlords and community control over their space, highlighting the importance of community stewardship of land.

Community Survey Results

Wealth Building Models Compared to Level of Interest from Community Members

BUTO surveyed Little Jamaica's Black business owners and members of the community to determine which wealth building models they believed would deliver the best outcomes for the community. Responses were then compared to the number of years an owner's business operated in Little Jamaica to determine any trends.

Figure 1: Non-Profit CLT vs. Years of Business Operation in Little Jamaica



1. Community Feedback: Non-Profit CLT Model

- Business owners showed a strong inclination towards participating in a Non-Profit Community Land Trust (CLT) model.
- Some business owners in the 20+ year range felt being close to retirement age owning a commercial space may not be accessible. As such they were most interested in the benefits of accessing commercial space at below market rent.
- The businesses operating between 0-2 years have a higher 'Not Interested' response due to the aspirations of pursuing private ownership of commercial property. They see an opportunity to co-own with other like-minded business owners.
- Business owners appreciated the non-profit overseeing the management of the property versus a traditional single profit-driven landlord. While this model did not allow for ownership, most were keen on using this opportunity to develop their business without facing the pressures of high market rents.

Wealth Building Models Compared to Level of Interest from Community Members

Figure 2: Publicly Leased Land vs. Years of Operation in Little Jamaica

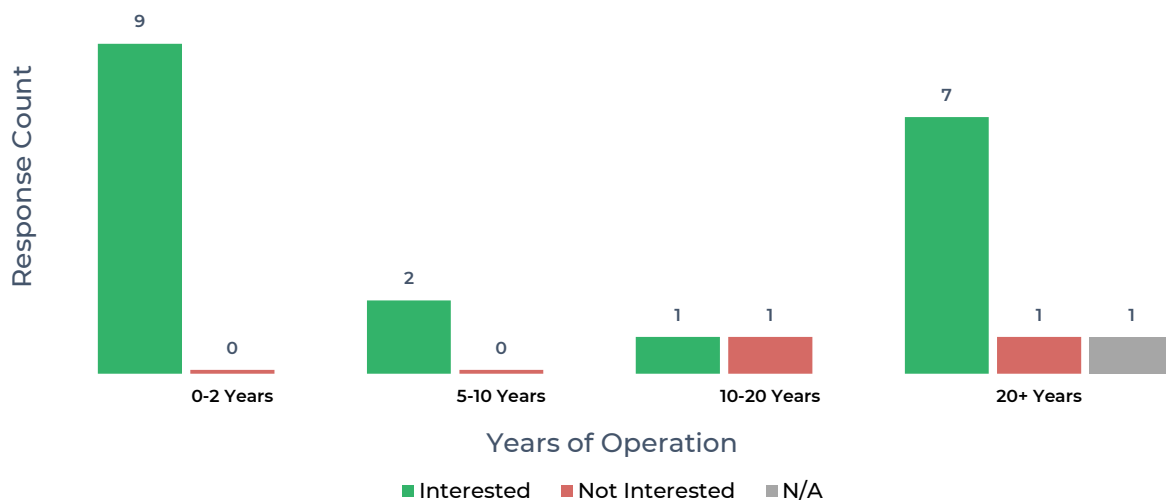


2. Community Feedback: Public City of Toronto CLT Model

- According to feedback received from business owners and residents, the option of a centralized Public City of Toronto-facing Community Land Trust (CLT) was the most concerning.
- Among business owners in the 0–2-year range there was notable optimism with regards to the role of the City in providing increased access to affordable commercial spaces as a remedy to the challenges faced by business owners in recent years.
- Similarly, while some business owners in operation for 20+ years were supportive of the City providing affordable commercial spaces, there was a sizable amount of business that expressed apprehension.
- There was a perception that the City of Toronto did not provide sufficient support or recognition for the growth of Little Jamaica over the years, particularly due to challenges such as Metrolinx's impact and rising rental costs. Upon further discussion business owners regardless of tenure felt more comfortable with a community-managed model versus one managed by the government.
- The community expressed a preference for the City to donate property/land or provide funding for the community to purchase a building to hold within their own community.

Wealth Building Models Compared to Level of Interest from Community Members

Figure 3: REIC vs. Years of Operation in Little Jamaica

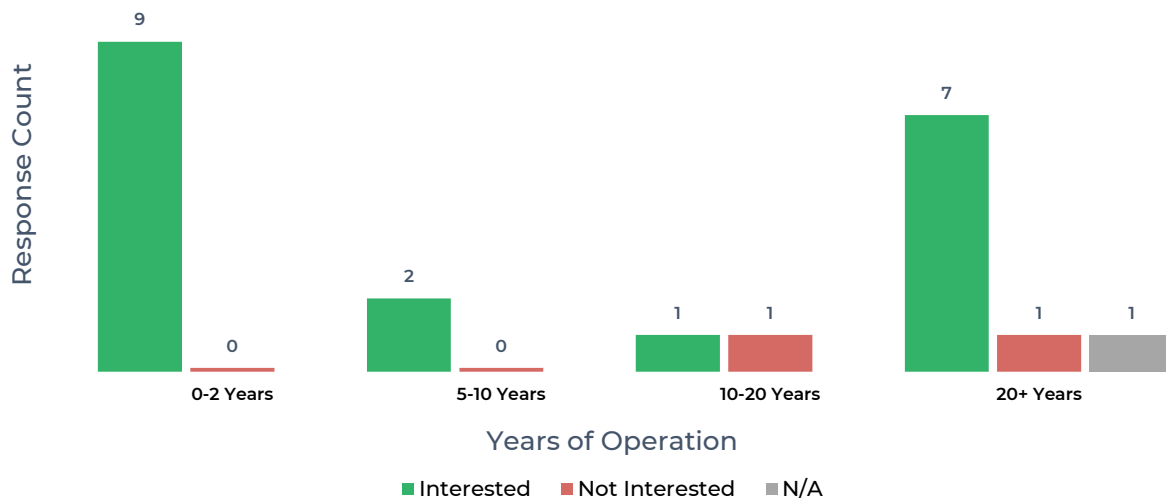


3. Community Feedback: Real Estate Investment Trust/Cooperative (REIC) Model

- The community feedback revealed a significant interest in collective ownership of commercial space to foster community wealth and reduce entry barriers through a co-investment model.
- Additionally, there was a strong desire among community members to invest and earn a return on their investment.
- With limited opportunities for commercial and residential ownership in the area, the community viewed this as a chance to become caretakers of land within their own neighborhood and generate additional revenue through potential dividend payouts..

Wealth Building Models Compared to Level of Interest from Community Members

Figure 3: CCF vs. Years of Operation in Little Jamaica



4. Community Feedback: Community Capital Fund (CCF) Model

- According to feedback from the engagement session and survey, the Community Capital Fund (CCF) was perceived as a beneficial approach.
- Business owners across all years of operation were particularly interested in this model as an option for Little Jamaica.
- The CCF allowed for the pooling of resources to invest in the community, and business owners were eager to contribute to this fund and had an equal say in how the money was used to benefit the community.
- Using the CCF to purchase spaces for community programming and services enabled the community to invest in its long-term success (ex. incubator space, community kitchen, innovation hub, and office space). The reinvestment of equity back into purchasing more buildings created community-oriented spaces with multiple uses, especially important in resource-limited areas.
- The CCF approach provided an opportunity for businesses to align their goals with the community and work collaboratively towards a shared vision for the future.

Property Ownership Data Analysis

The purpose of this analysis was to understand the ownership of commercial properties in Little Jamaica, as well as to identify sites of interest for potential acquisitions or partnerships. This publicly accessible information was collected from the Toronto Property System database at the City of Toronto Archives.

The study area spans across Eglinton Avenue West from Bicknell Avenue to Glenarden Road, Keele Street South to Rogers Road, and Oakwood Avenue up to Vaughan Road. Of the 505 records collected, 14 residential apartment buildings were removed from the analysis, bringing the total to 491 properties. Fifteen percent (n=75) of the properties are owned by unnamed corporations (i.e. 1234567 Ontario Inc.) that were not further identifiable by their mailing address.

These records were retained in the analysis and assumed to fall under the corporate ownership category, though they may in fact be family owned, pointing to the limitations of the data. To verify the accuracy of the classifications, owner information was cross referenced with personal knowledge, interviews with businesses, online searches, and government business registries.

Ownership Summary



Institutional owners make up just under 9% of properties in the study area. Those owned by government agencies include Metrolinx (n=15), the City of Toronto (n=13), Toronto Community Housing Corporation (n=2), the Toronto District School, and Toronto Public Library (n=1). Other institutional owners include places of worship (n=9), and community health or social service organizations (n=3). Properties that may be worth investigating for potential opportunities to host Black owned businesses, whether in the form of pop-up storefronts or outdoor container markets. These are city of Toronto properties (2204, 2212, 2475, 2623 Eglinton Avenue West and 524 Oakwood Avenue, a TCHC building with vacant commercial units (1799 Eglinton Avenue West), and a storefront owned by the adjacent church at 1820 Eglinton Avenue West.

The data revealed that a similar share of properties in Little Jamaica are corporately and privately owned by families or individuals, at 40.73% and 39.71% respectively. Franchises on properties owned by the parent company were included within the corporate category. Around 10% of the area is owned by developers and real estate investment trusts, the largest of which include Clifton Blake Asset Management (n=17), Loblaws (n=11), Smartcentres (Westside Mall) and the Sorbara Group (n=9). It is worth noting that this breakdown simplifies the data considerably, as there may be various crossovers between categories, for instance, individuals and families may also be investors, though on a smaller scale.

A breakdown of property ownership by type is provided on the following page.

Business-owned Properties



A total of 52 or 10.6% of properties in the study area are owned by small businesses. Four were non-local businesses located in other areas of Toronto (Mount Dennis, Bloor West Village, the Annex) and 11 were professional services (lawyers, accountants, doctor's offices, etc.).

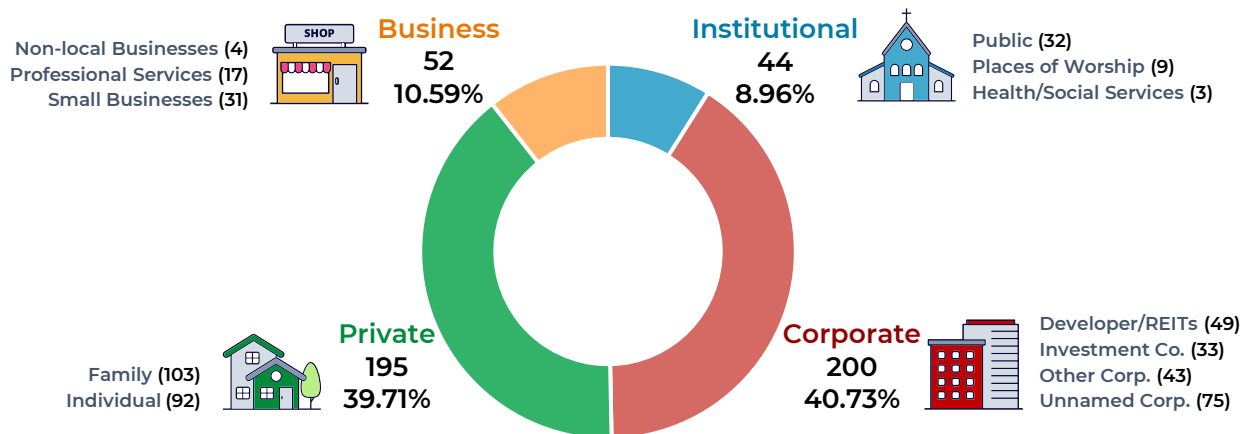


The number of owner-occupied and privately owned properties was higher than anticipated, indicating that Eglinton West has not yet been entirely taken over by corporate and investor landlords. Of the 491 records, 95% of property owners provided mailing addresses. Notably, none are from out of province and the vast majority within the Greater Toronto Area, which points to a predominantly local ownership base.

The number of Black-owned properties surveyed (n=25) has risen significantly to 5.09% from the estimated 2% in [BUTO's previous research](#). This growth may be a result of the community knowledge gained and relationships built during the in-person survey research, and well after through informal conversations with business owners on the street.

Another new finding is that a concentration of Black-owned and occupied businesses exists in the Oakwood-Vaughan area (n=6), perhaps due to the lower cost of commercial property off the main arterial making ownership more attainable. Interestingly, East African business owners make up 36% of all Black-owned properties (n=9). Future work may benefit from a deeper exploration into the support networks which may have led to greater owner occupancy within the East African business community.

Distribution of Little Jamaica Property Ownership



Largest Property Owners

Name	Count	Name	Count
Clifton Blake Asset Management	17	Empire Communities	5
Metrolinx	15	Torrone Holdings	5
City of Toronto	13	Roni Excavating	5
Loblaws	11	Precise Parklink	5
Sorbara Group	9	1609902 Ontario Inc.	5

Limitations and Area of Scope

The proposed study area may have been too large given the sheer number and density of businesses along Eglinton Avenue West, when the initial area we defined as Little Jamaica was Keele Street to Allen Road. This introduced challenges in terms of constituency management, getting to know businesses in the area we serve by name and face, and verifying property ownership data by speaking to business owners. With a small volunteer and staff team it proved to be both logistically difficult to achieve more representative data through surveying, considering we were able to visit only a limited sample of storefronts.

As a result, the share of owner-occupied businesses, as well as Black property owners, may still be higher. These factors were difficult to assess for properties owned by private individuals, families, or corporations who could not be linked to the business by name or through online search, without in person verification. This gap in knowledge may be filled with access to the City of Toronto's annual Employment Survey led by the City Planning Division, however that database is notoriously inaccessible to the public.

Naturally, our relationships are stronger on the eastern end of the study area, where the concentration of Black businesses is higher, and where Little Jamaica originated from, growing further west over time. A potential action item for BUTO to consider is narrowing our area of focus to the blocks between Marlee and Glenholme Avenues, which aligns more closely with the cultural heritage preservation aspect of retaining commercial space for Black entrepreneurs in the historic heart of the neighbourhood. This shift in scope may help to strengthen our impact and streamline operations moving forward.

Inter-community Partnerships for Business Resources

We identified the need to strengthen relations between business owners and the Black Business Professional Association (BBPA), BIAs (Fairbank, Eglinton Hill and York-Eglinton), as well the City of Toronto economic development office, in order to utilize their expertise and programming for business development tools. Many business owners were informed about these services indirectly through our in-person surveys.



Community Engagement: Learning About the Black Business Experience



Gender equality

Based on the survey results, the number of male and female business owners who owned their buildings was found to be equal. Both genders expressed interest in a collaborative model of financing and ownership, such as a community capital fund. However, during discussions regarding the future of Eglinton, female business owners showed optimism and a willingness to collaborate with other women entrepreneurs in creating additional sources of income. This suggests a potential for an opportunity for increased collaboration among women-owned businesses in the area.



Relationship with financial institutions

Those that owned their building found it achievable by independent means such as being employed elsewhere (full- or part-time) or operating a business in their native country. In order to purchase their property, they received support from non-major financial corporations such as the HomeEquity Bank.

Another approach was through the use of 'Partner' or 'Sou Sou' which is a widely practiced informal savings system with its roots in Africa. Participants contribute a fixed amount of money on a regular basis (e.g., daily, weekly or monthly) to a designated person, known as the "banker," who manages the partnership. At the end of each contribution cycle, one member of the group receives the total sum of money collected, less the equivalent of one contribution, which is given to the banker as payment for their service. This informal way of gaining additional income to support businesses is still common practice throughout the African diaspora, including the Caribbean. Interestingly, there was no mention of the partner system as a method of acquiring buildings. Overall, all businesses stated they have a good relationship with their financial institutions.



Ownership and lack profitability due to lowballing

As the area is under redevelopment, owners of commercial properties have been approached by developers to sell. All building owners interviewed said the offers were disadvantageous and at times below market rates for their property, ranging from \$1 million to as low as \$950,000. With such low offers, the few property owners who live and have their families as tenants, would find it challenging to repurchase a building in Toronto.



Relationship with the local BIA

Business Improvement Areas (BIA) are run voluntarily by neighboring entrepreneurs to make their business area sustainable. We noticed a strong correlation between Black business owners who owned buildings with being active in their local BIA. Many of the business tenants were aware of the meetings, but observed that at times they would lead to disagreements. They did not feel like the committees were able to improve businesses in the area, nor did they feel the BIA was as transparent as they should be with its members. For example, ensuring business owners were aware of meetings with developers that would have major implications to their businesses.



Are there systemic impacts to anti-Black racism?

On the surface, the development pressures currently impacting Little Jamaica appear typical for any rapidly growing metropolis like Toronto. However, history shows that development pressures impact Black neighbourhoods and settlements differently through patterns of systematic disadvantages leading ultimately to displacement. One poignant example is Priceville, Ontario, originally cleared and settled by formerly enslaved Africans between 1820 and 1850 as part of the northward migration of the Underground Railroad. By the 1880s, the once vibrant and thriving Black settlement was almost entirely displaced because the Black settlers were denied the opportunity to buy properties on which they built their homes, in the town they cleared, cultivated and founded. Instead, the deeds to the properties were given to Irish and Scottish immigrants, which forced the Black families to abandon their homes.

[6] [Ontario's Priceville was a small, thriving Black community — until it wasn't](#)

Although Little Jamaica evolved alongside other ethnic communities, the high concentration of Caribbean immigrants has created a lasting impact on the neighbourhood for the past 50 years—making the area synonymous with the Caribbean community. One would think that after so long a tenure that the Caribbean community would be firmly established, however what is heard consistently from business owners is that there is a heavy reliance on personal credit to operate their businesses and denial of mortgage applications when seeking to purchase the buildings that they occupy. This limited access to capital is analogous to the Black settlers in Priceville being denied legal ownership of their properties. It sends a clear message that other races of people are not only better suited to occupy their place, but more deserving of access to the wealth property ownership creates.



What makes Little Jamaica unique?

Parkdale, Kensington Market, and Little Jamaica are facing threats to their affordability and cultural heritage due to gentrification and rising property values. Each neighbourhood has a history of being culturally diverse neighborhoods with strong community ties, but are now experiencing an influx of investment and development that is pushing out long-time residents and small businesses. Large property management firms, investors, and real estate investment trusts are acquiring significant stocks of commercial property and rental housing, leading to aggressive rent increases and mounting displacement pressures. All three neighborhoods are also facing challenges related to the lack of affordable commercial spaces and housing options to preserve the existing character of each community.

Despite facing similar external pressures, the formation of a CLT in Parkdale, Kensington Market and Little Jamaica have notable differences. Parkdale and Kensington Market are a community based non-profit corporation supporting all residents within their community, while Little Jamaica's CLT would have a more cultural significance focus as a Black-led initiative, embedded in the rich history of Black Caribbean immigration and the many Black-owned businesses and cultural landmarks.

In addition, the Little Jamaica community is also diverse, with immigrants from different immigrant groups including people of Chinese, Italian, Portuguese, Hungarian, and Filipino descent, which means there may be other priorities with the CLT being Black-led as opposed to Parkdale and Kensington Market that support the broader community. This may create more opportunities for other CLTs being established within close proximity of the Black-led Little Jamaica CLT. Other CLTs would be able to leverage the experiences and lessons learned from Little Jamaica CLT and apply to their CLTs.

Little Jamaica's CLT, with its unique role as a governance accountability table, would be able to develop a community benefits framework that speaks directly to the needs of the Black community. This means that the needs of Black business owners and residents would not be drowned out or overlooked in the development process. Instead, they would have a platform to collectively express their needs and work towards a framework that ensures their interests are protected.

In this way, the CLT would serve as a powerful tool to prevent displacement and ensure that the Black community is not marginalized or pushed out in the face of development pressures. By advocating for the needs of the Black community and developing a framework that supports those needs, the CLT would help to ensure that the community is able to thrive and continue to contribute to the rich cultural fabric of Little Jamaica.



The Diasporic Identity and Community Unity

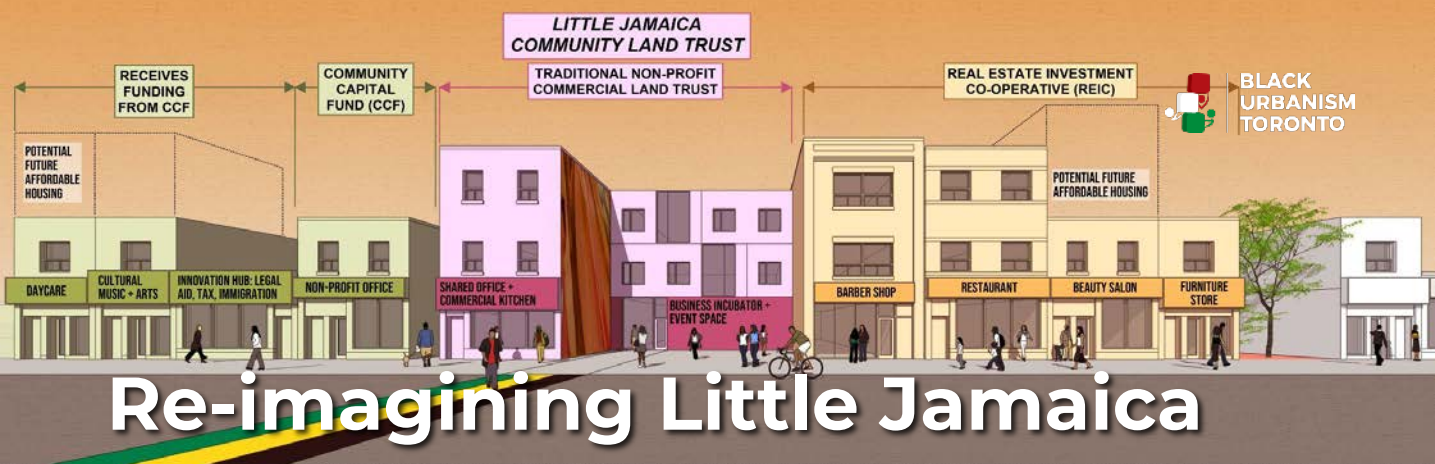
A focal point that was reinforced through our conversations with Black businessowners was the ethnic diversity across the Caribbean islands, African countries and the potential for divisiveness under the Little Jamaica brand. Recognizing the impact of issues such as 'island politics', various understanding of Blackness and distrust among communities, the organization aims to foster an environment where community members can engage in open and honest dialogue.

Recommendations

BUTO recommends the collaborative, and traditional, approach of a series of healing circle sessions for Black community members on this issue. The sessions will help to identify and address any potential biases or barriers that may arise in the work and provide tools and strategies for building trust and promoting understanding among community members.

Recognizing that collaboration and synergy is crucial to the success of Little Jamaica, one session should engage specifically with Community Allies and Non-Profit Organizations working within the community. A session like this provides an opportunity for stakeholders to come together and discuss their respective work, explore ways in which their efforts can complement and support each other.

The healing circles can provide a safe and open space for community members to share their perspectives and experiences, fostering a deeper understanding of these important topics and promoting a shared community vision.



BUTO recommends an ecosystem of multi-pronged community ownership and investment models that promote a balance between personal and collective objectives and provide community spaces that meet varying community needs.

Each model's unique focus and purpose allows for a wide range of businesses and community services to be offered as independent organizations working collaboratively under a unified strategy.

Acquisition of land by a Non-Profit CLT can be supported in multiple ways such as: the City of Toronto donating existing properties they own within Little Jamaica or through community benefits agreements (CBAs) with new condo developments. Land/property acquired by the CLT could be used to protect commercial and residential uses from the speculative market (e.g., individual commercial units or entire mixed use buildings).

The CLT could also acquire property with the intent to establish new community uses, with an emphasis on inclusivity and equitable access to the shared space for the greater community within Little Jamaica. Shared community spaces under this model could include:

- Incubator Space
- Shared Office Space
- Commercial Kitchen (for entrepreneurs/food start-ups)
- Event Space

The Community Capital Fund is a proposed model aimed at providing a range of services

to the Little Jamaica community, with the primary objective of promoting its economic growth and development. One of the primary strategies employed under this model is the accumulation of equity to enable the repurchasing and buying back of community commercial spaces, which would serve to build wealth and create more accessible commercial spaces for the benefit of the community.

This model could also support the development of a diverse range of community services, such as:

- Cultural Music and Art venues
- Innovation Hub (Legal Aid, Accounting and Tax Services, Immigration Services)
- Daycare services

The REIC model is predicated upon the generation of dividends for its investors, and as such, it is suitable for businesses that operate on a for-profit basis. Commercial spaces under the REIC model would be allocated to enterprises that prioritize profit generation, such as the following:

- Barbershop
- Restaurant
- Beauty salon
- Furniture store



Establishing The Little Jamaica Community Land Trust (LJCLT)

The community ownership models are intended to be introduced as a phased approach. As a next step BUTO will pioneer the establishment of the Little Jamaica Community Land Trust. This approach would prioritize the establishment and operationalization a community land trust (CLT), as a proof of concept that would be under direct community control for anchoring Black- owned businesses and advancing community ownership of land, as an integral part of the Little Jamaica Cultural District.

BUTO has federally incorporated the “Little Jamaica Community Land Trust” as a non-profit corporation in November 2022. For the purposes of incorporation, the interim Board of Directors includes Dane Williams and Romain Baker, co-founders of BUTO. As a working board. During this phase of work, BUTO will be working to support the LJCLT in developing governing by-laws, recruiting individuals to participate in the land trust as board members and members, and organizing the LJCLT's first Annual General Meeting (AGM). The ultimate community vision is for the LJCLT to be a Black-led community organization.



Building on the Pathways to Community Ownership Initiative

Black Urbanism TO has submitted a proposal to Councillor Josh Matlow's office to request funding to purchase a commercial space within Little Jamaica, as a first step for establishing a Black-led Little Jamaica Community Land Trust (LJCLT).

The goal is to ensure that the community has a say in how the properties are used and managed, and that commercial spaces are held within the community to allow Black-owned businesses to remain in the community for future generations. [Please click the link to review the proposal submitted to Josh Matlow: Business Case](#) - Little Jamaica Community Land Trust. In addition to sharing the proposal with local Councillors, the Black Urbanism team will continue to raise awareness about the initiative and work with local communities and organizations to build out governance and structures required for a land trust to manage property.

Short-term 3-6 months	• Research and determine CLT structure • Collect data on property ownership for potential acquisitions and discuss public land and community benefit opportunities • Develop community organizing strategy
Medium-term 6-12 months	• Apply for grants to support this work (on-going) • Develop community land trust fundraising/investment strategy • Establish a CLT
Long-term 12-24 months	• Acquire property



How will a CLT support the Little Jamaica Cultural District Plan?

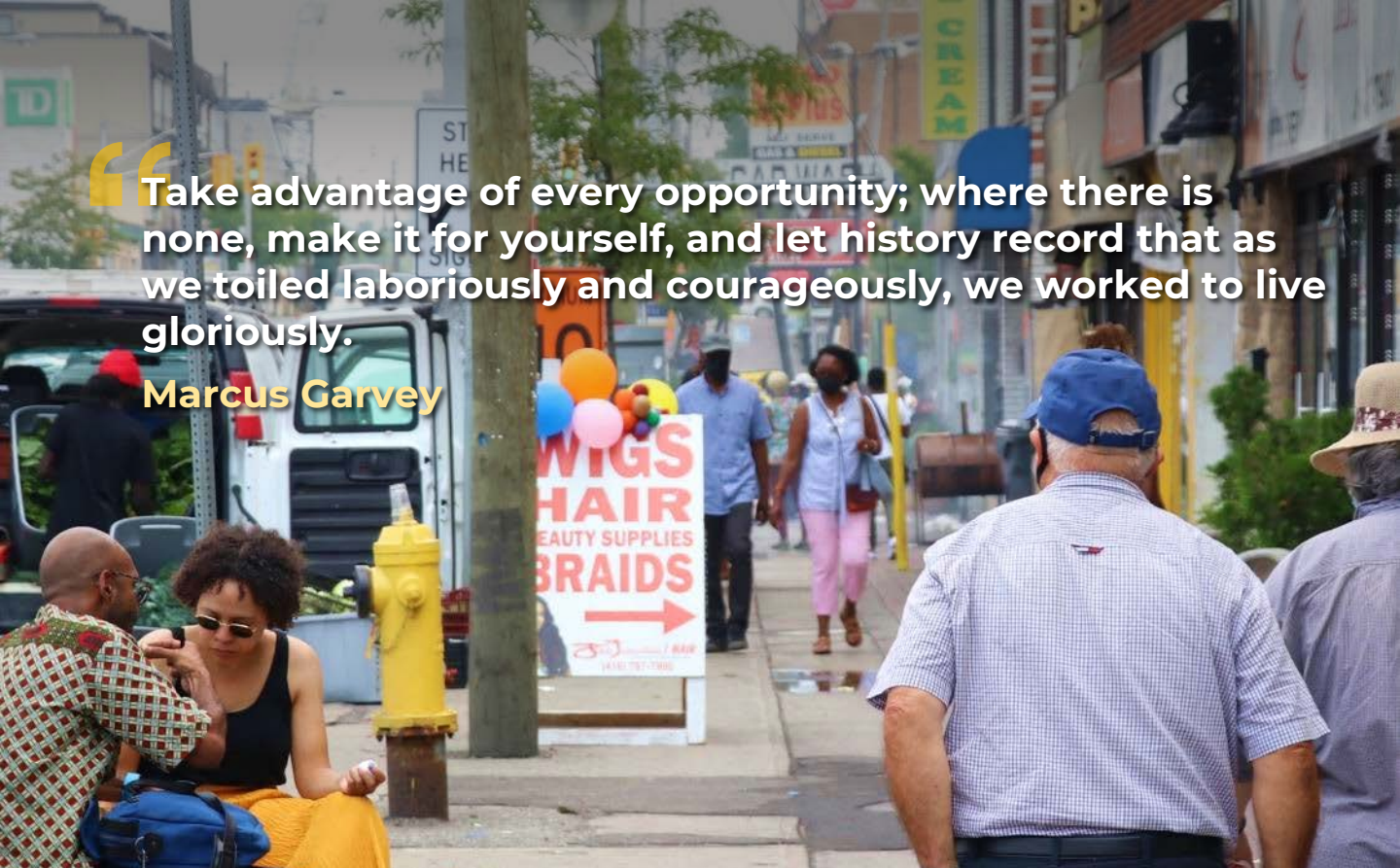
Establishing a Black-led CLT tangibly advances the place-based community economic development efforts of the [Little Jamaica Cultural District Plan](#) developed by Jay Pitter Placemaking. The CLT's overarching goal is building local economic resiliency through the provision, preserving, and protection of space for Black-led businesses and cultural enterprises to actively participate in wealth-building activities. The CLT not only aligns with the City of Toronto's priority of neighbourhood investment, but the inclusive economic and cultural recovery recommendations outlined in the City's [Building Back Stronger Report \(2020\)](#), specifically in the areas of economic participation, expanding opportunities for small business, and creation of affordable space.

More specifically, the space facilitated by the CLT would be leveraged to support existing and emerging activities that support the City's main economic sectors of music, events, food and beverage, tourism and technology/innovation (incubator, accelerator, co-working space). By pursuing this direction and providing spaces that address multi-sector needs, the CLT looks to strategically appeal to a larger segment of residents to enhance foot traffic within Little Jamaica.



Creating resident-led committees

Through our partnership with the Confronting Anti-Black Racism Unity at the City of Toronto, BUTO has created three resident-led committees to guide the strategic direction for their food sovereignty initiative, economic development, and affordable housing in relation to the establishment of a Black-led and operated community land trust (CLT). The CLT initiative aims to mitigate gentrification and Black displacement by providing access to affordable food, creating spaces for innovation and upward economic mobility, and negotiating community benefits and affordable housing. These committees will play an integral role in establishing the CLT and forming its governance structure. They will provide dedicated resources for research, planning, and relationship building in their respective sectors and address key priorities of the community. Black Urbanism TO has identified interested residents to build out the community's interests tied to those three pillars.



“Take advantage of every opportunity; where there is none, make it for yourself, and let history record that as we toiled laboriously and courageously, we worked to live gloriously.

Marcus Garvey

Conclusion

The *Pathways to Ownership* project's core focus was on elevating community voice through true community engagement and cultural consultation.

By listening to and understanding the needs and aspirations of the Black business owners, BUTO was able to provide meaningful and relevant support to the community it serves. This approach not only helped to understand the concerns of Black business owners but also equipped BUTO with the necessary tools and resources to support the community in taking ownership of their economic future.

By placing community members at the forefront of the decision-making process, the project ensures that the community's voices are heard and reflected in the implementation of the project. BUTO recognizes that creating opportunities for

ourselves and our community requires collaboration and collective action. We are committed to working alongside community members to identify and pursue opportunities for growth and development. Together, we will leverage our collective skills, knowledge, and resources to create a sustainable and equitable future for Little Jamaica.

We believe that by working together, we can overcome the systemic barriers that have historically limited opportunities for Black communities and create a thriving and vibrant neighborhood. Our community-driven approach to urbanism ensures that we are always working towards solutions that meet the needs and aspirations of our community, and we will continue to prioritize community engagement and empowerment in all our work.



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Appendices

Pathways to Community Ownership

Appendix A: Engagement Strategy

Appendix B: Community Wealth Building Models

Appendix C: History of BUTO's work

Background and Objectives of Community Engagement

To ensure that a diverse range of perspectives are represented in the discussion surrounding economic prosperity in Little Jamaica, the Pathways to Community Ownership Project prioritized community engagement as a key component of the initiative. This included extensive outreach efforts targeting local business owners, as well as a series of engagement activities aimed at facilitating meaningful input from current and future community members and stakeholders.

Feedback received was utilized to achieve the following objectives:

1. Gather community perspectives on existing and alternative economic practices.
2. Evaluate the most suitable ownership model for business owners in Little Jamaica.
3. Determine the level of interest in the formation and maintenance of a Community Land Trust (CLT).
4. Contribute to the development of a locally designed **economic democracy curriculum** to explore community control and ownership models with impacted Black businesses and the surrounding community.

Why an Economic Democracy Curriculum?

The economic democracy curriculum was developed to help assess the viability of the CLT model from a community perspective in Little Jamaica. It aimed to increase awareness and understanding of alternative models such as the Commercial Land Trust model and other culturally relevant pathways to ownership and community wealth-building models.

The curriculum served as an accessible and relevant tool for advocacy for Black businesses, sparked a conversation around culturally relevant practices around alternative economic practices, and built the basis for a CLT network of local Black businesses, community actors, institutions, and other organizations.

An Engagement Strategy was developed to provide a roadmap of the activities that would take place over the following months: how the community members would be engaged, and the level of engagement. The strategy provided a broad overview of the engagement activities that would take place and was subject to change over the course of the project, and in discussion with the Advisory Committee members and the project team members.

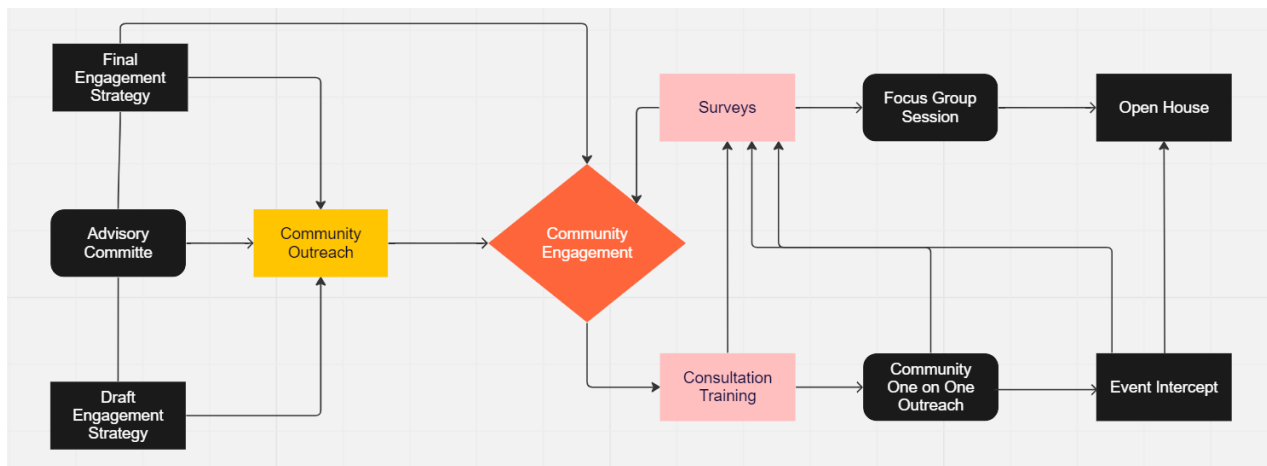
Engagement Process

The community engagement for the project consisted of three distinct phases:

1. Advisory Committee Engagement
2. Community Outreach
3. Community Engagement

This took place over two months between August and September 2022, as illustrated in the diagram on the following page.

Phase 1: Advisory Committee Engagement



The project team reviewed the draft engagement strategy with the Advisory Committee Members during two dedicated sessions planned with the committee. The sessions were held virtually and were facilitated by BUTO.

The Advisory Committee provided the following input to BUTO through:

- Obtaining community insights on their vision for the Little Jamaica neighbourhood, its business community and their economic development.
- Identifying effective ways to reach out to business owners and maintain engagement.
- Shaping the final Engagement Strategy.

Advisory Committee members were well connected in the neighborhood where they lived and worked. The project team utilized their existing relationships in the community to disseminate information to business owners with words of encouragement to participate.

Phase 2: Community Outreach

An extensive Community Outreach Plan included reaching out to the business owners of Little Jamaica and encouraging them to participate and provide their valuable feedback.

Community One-on-One Outreach

Student volunteers along with BUTO staff utilized what they learned during the training to conduct the one-on-one outreach drive. They met the business owners where they were, making introductions, informing about the project, and scheduling them to participate in the survey. The group handed out appointment cards to the business owner to help schedule their time. The target was to reach all or a significant subset of the business owners in Little Jamaica. This activity was conducted over the course of several days.

Event Intercept

BUTO staff along with the Community Animators leveraged community events to engage with, and gather insights from business owners in Little Jamaica and the greater Black Business community who did not operate in the area but may have had interest in doing so. This supplemented the outreach through the Advisory Committee, as well as one-on-one outreach by Community Animators. These activities provided another data set for analysis.

Events held in Little Jamaica over the course of the project in July and August 2022 included:

- **July 3–Sept 5:** [Afro-Caribbean Farmers Market](#)
- **July 16:** [Arts in the Park](#)
- **July 21–23:** [MashUp Pon Di Road](#)
- **July 23–24:** [Taste of the Caribbean](#)
- **Aug 17–20:** [Rasta Fest](#)
- **Aug 26–28:** [Stinging Fest](#)

Phase 3 – Community Engagement

A successful outreach drive resulted in the gathering of insights from a subset of the business owners in Little Jamaica. Several engagement activities solicited information from the community to further inform the project.

Community Online Survey

BUTO members surveyed event participants using smart devices to capture three key areas of information:

1. Demographic information such as ownership status, business type, intent to sell (if owner), whether they have a lease or going month to month, etc.
2. Level of comfort/interest in each ownership model - questions were developed based on features of the models and not speak to the ownership models themselves. This area addressed business owners' interest in seeking: 1. Individual Ownership, 2. Shared/collective ownership, 3. Lower than market rate rent. This data set was then correlated with the various CLT/wealth building models.
3. Gaps in business readiness, barriers, unique cultural ways of operating to support the development of the Economic Democracy Curriculum.

The survey asked respondents multiple-choice and open-ended questions to help identify the business owners who are interested in learning more and are willing to participate further.

Focus Group Sessions

One focus group session was organized, in-person with a means to join virtually, to gather specific community input in the direction of designing an economic democracy curriculum.

Reporting and Evaluating the Public Engagement Process

To assist in measuring how community participation contributed to the project decision to be made, the following will be used to evaluate the participation process:

1. Once the project is complete, measure the degree to which community members felt they:
 - a. Understood the project's goals, including how the community and BUTO can work together on developing an Economic Democracy Curriculum
 - b. Understood how the feedback they provided will in turn benefit their businesses and economic prosperity
 - c. Had a meaningful experience participating in the process and felt heard.
2. Evaluate each form of engagement.
 - a. How did each of the engagement approaches used help to achieve the project objectives?
 - b. How many people across key demographic groups participated in the process?
3. Collect feedback from the Advisory Committee on the engagement process and outcomes.

Appendix B: Community Wealth Building Models

Community Land Trust (CLT) Models

The key difference between a Non-Profit CLT with a Master Lease and a Non-Profit CLT with a Ground Lease is how the land is leased.

Ground Lease Model

CLT leases the land to individual lessees who then build their own buildings on it.

Master Lease Model

CLT acts as the master lessor and leases the land to individual lessees.

Community Investment Tools

Real Estate Investment Cooperative (REIC)

REICs allows individuals and/or entities to pool funds to buy and develop real estate, with the goal of providing dividends for investors. Ownership options that are compatible with REICs include shares and dividends, as well as single share and proprietary lease models.

Limited Equity Co-op (LEC)

LECs allows individuals to invest in property and receive dividends from rent collected. However, there are limits on equity imposed by resale agreements, which means that there is no individual property ownership or real estate equity.

The return on investment is directed into a community fund, and some direct returns are available to protect smaller investors. LECs aim to balance the needs of the community with providing a return on investment to investors.

Community Capital Fund (CCF)

CCFs pool funds from members and invests into the community and businesses. It partners with non-profit CLTs to purchase and manage property by providing financing for acquisition or development projects while also ensuring that affordability criteria are written into the collective's constitution.

This partnership allows both organizations to work together towards their shared goal of maintaining permanent affordability and keeping land off the open market.

Affordability

CLT Model

This model maintains permanent affordability by separating the ownership of land from the ownership of buildings. In a CLT with Master Lease or Ground Lease model, the CLT owns the land and leases it to individual lessees or business owners who own the buildings.

This allows for initial affordability by setting affordable resale requirements and keeping the price low for building only, not land. Affordable rental rates are also required, and there is no purchase cost for business owners.

Limited Equity Co-op (LEC) Model

This model maintains long-term affordability by limiting equity gained and maintaining affordable resale prices. The resale price formula limits equity gained, which helps to keep prices affordable over time.

Real Estate Investment Cooperative (REIC)

Affordability may be maintained through collective ownership and management of property. The collective would set criteria for affordability in their constitution or bylaws.

Community Capital Fund (CCF) Model

This is a community investment tool in which partners leverage a non-profit Community Land Trusts model to purchase and manage property. CCFs promote long-term affordability by investing in properties that are owned by CLTs and subject to resale restrictions or other affordability requirements.

A CCF is commonly employed as an investment strategy to use the equity in a building owned by the CLT for purchasing other buildings that are available for sale on the market. It's worth noting that each CLT may have its own unique approach to maintaining affordability, and some models may be more suitable than others depending on specific circumstances or goals.

Governance

CLT Model

The board of directors or executive board is elected by members and makes decisions for the collective. Shareholders or members each have one vote to elect the board.

In some CLT models, participatory budgeting with equal voting rights of members is used to make decisions. This allows for initial affordability by setting affordable resale requirements and keeping the price low for building only, not land. Affordable rental rates are also required, and there is no purchase cost for business owners.

Limited Equity Co-op (LEC) Model

LECs are governed by a board of directors that is elected by members. Members may also participate in decision-making through general meetings or other democratic processes.

Real Estate Investment Cooperative (REIC)

REICs are governed by a board of directors that is elected by shareholders or members. Shareholders may also participate in decision-making through general meetings or other democratic processes.

Community Capital Fund (CCF) Model

CCFs have a board of directors or executive board that is responsible for making decisions related to the management and investment of the fund. The board is usually composed of representatives from the CCF, the partner CLTs, and other stakeholders in the community.

The board may be responsible for setting investment policies, approving investments, and overseeing the management of properties owned by the CCF. In some cases, investors may also have a say in decision-making through general meetings or other democratic processes.

Return on Investment (ROI)

CLT Model

CLTs with Master or Ground Lease typically provide an ROI through dividends from rents collected. The ROI is directed into a community fund, and some direct returns are available to protect smaller investors.

Limited Equity Co-op (LEC) Model

Provides an ROI through equity received, which supports other business loans. Owners receive a percentage of accrued value upon re-sale in addition to an agreed-upon affordable rate. However, this model allows little or no equity build-up or splits equity value among members and collective to balance affordability and individual wealth creation.

Real Estate Investment Cooperative (REIC)

ROI is obtained through dividends paid to shareholders or members based on the profits generated by the cooperative's real estate investment.

Community Capital Fund (CCF) Model

Provides an ROI through community bonds and reinvestment. Investors can purchase community bonds, which are essentially loans to the CCF, and receive interest payments on those loans.

The CCF then uses the funds raised through the sale of community bonds to purchase and manage property in partnership with CLTs. Any profits generated by the properties are reinvested into the community or used to pay back investors.

Appendix C: History of BUTO's Work



Pathways to Community Ownership Launch: [Little Jamaica Pathways to Community Ownership Event](#)

City of Toronto: Confronting Anti-Black Racism Unit: [Black Urbanism TO Presentation to CABRAC - April 1, 2022](#)

BUTO's Black Business Report: [A Black Business Conversation on Planning for the Future of Black Businesses and Residents on Eglinton Ave W](#)

City Passed Motion for establishing Cultural District Plan in collaboration with BUTO: [Supporting Black-Owned and Operated Businesses and Preserving the Cultural Heritage of Eglinton Avenue West's "Little Jamaica"- by Councillor Josh Matlow, seconded by Councillor Michael Thompson](#)

St.Paul's MPP Jill Andrews speaks to BUTO's work: [Toronto—St.Paul's MPP urges Ford to help Little Jamaica](#)

Black Urbanism TO in Community: [Eglinton West Community Clean up](#)

Toronto Star Article: ['Little Jamaica could be lost to history': Advocates renew call for official recognition of cultural gem in wake of COVID-19, LRT construction and gentrification](#)

Cultural District Conversation with Councillor Josh Matlow: [Listen to Councillor Matlow discuss concerns around the last public consultation, The Cultural District Plan, his new Heritage Motion set to arrive at council on April 7th and Saving Little Jamaica!](#)

Brandon Gonez Segment on Little Jamaica: [What does Little Jamaica mean to Toronto](#)

Global News Article: [Toronto building plan to officially preserve, recognize Little Jamaica as Cultural District](#)

BUTO Raising Money for Black Businesses Along Eglinton West: [Call For Donations: Black Business Grants For Toronto's Eglinton West](#)

The Caribbean Camera: [Group says Black business in "Little Jamaica" need to be protected](#)

Housing Now Action Plan: [The Future of Housing in Little Jamaica and York South-Weston](#) (2019)



BLACK URBANISM TORONTO

Pathways to Community Ownership

