

# Community Housing for Resilient Communities

Le logement communautaire pour des collectivités résilientes

A project to showcase community organizing and housing innovation for social inclusion in British Columbia and Quebec in the context of urban land development



By Jessica W. Chen  
Wabi Sabi Planning Laboratories



**BC HOUSING**  
**RESEARCH CENTRE**

On April 1 and April 3, 2019, nine speakers from the community housing sectors in large urban areas of British Columbia and Quebec shared the stage in Victoria B.C. and collectively told a story. They told a story of community organizing and housing innovation in Canada for a more socially inclusive society that they hope to build. The theme of community equity building weaved through their individual stories, highlighting how they are incrementally acting to increase local control of urban land development through the development of housing as community-owned assets.

Over 200 people attended the event titled “Community Housing for Resilient Communities” which was part of the 51<sup>st</sup> National Congress on Housing and Homelessness organized by the Canadian Housing Renewal Association (CHRA). On April 14, 2019, at a grass-root conference called “From the Ground Up/À Nous les Quartiers,” in Montreal, a summary of these stories was also presented along with a discussion on community control of land, housing and economy.

This report presents the story behind the project by answering the key questions: How did the project get started? Why use a storytelling format? What was the process? Why these nine speakers? How did the nine speakers focus their stories into one collective narrative? What are the key messages in the stories they shared? How to continue the dialogue started by this project?

The report includes two parts. Part one discusses the project’s background, objectives, iterative research process and the format of collective-storytelling. Part two includes all the scripts from the nine speakers, provides the context and highlights the key messages within.

---

# WHAT'S IN THE REPORT?

---

## **PART 1: THE PROJECT: THE STORY BEHIND THE STORIES** **page 1**

- How did it get started? ..... 1
- Project objectives ..... 2
- The storytelling format ..... 2
- The speakers ..... 3
- From research to collective storytelling ..... 4
- Videos ..... 7

## **PART 2: THE STORIES** **page 8**

- A Collective Story of Community Equity Building
  - Need for Innovation (Story #1-2) ..... 8
  - Neighbourhood-Based Portfolio Approach (Story #3-5) ..... 8
  - Broader Cityscape (Story #6-8) ..... 9
  - Power of Community Organizing (Story #9) ..... 9
- STORY #1: David Eddy ..... 10  
Vancouver Native Housing Society (VNHS)
- STORY #2: Robert Brown ..... 13  
Catalyst Community Development Society
- STORY #3: François Giguère ..... 16  
Société locative d'investissement et de développement social (SOLIDES)
- STORY #4: Gabrielle Neamtan-Lapalme ..... 19  
Société d'habitation populaire de l'EST de Montréal (SHAPEM)
- STORY #5: Fred Mah ..... 22  
Chinatown Society Heritage Buildings Association (CSHBA)
- STORY #6: Leslie Shieh ..... 25  
Tomo Spaces – Together More
- STORY #7: Marie-Sophie Banville ..... 28  
Vivacité - Société Immobilière solidaire
- STORY #8: Laurent Levesque ..... 31  
Unité de travail pour l'implantation de logement étudiant (UTILE)
- STORY #9: Richard Evans ..... 35  
False Creek South Neighbourhod Association Re\*Plan

## **ACKNOWLEDGEMENT**

**page 4**

---

# *THE PROJECT*

## *(the story behind the stories)*

### *by Jessica Chen*

---

#### **HOW DID IT GET STARTED?**

Affordable housing is becoming the global crisis of the 21<sup>st</sup> century, one that many residents in larger urban areas across Canada are very familiar with. More and more people in different cities are feeling disconnected from the way our cities are being built, particularly the way it impacts our homes and communities. Much of the disconnection is due to deregulation, financialization of housing into an investment tool and globalization of both housing financing and development. In-depth research indicates that the housing crisis and increasing inequality are fundamentally tied to the land economy and therefore are structural economic issues<sup>1</sup>. It is also well-documented that such a structural challenge has led to a failing middle class, displacement of low-income residents and the gentrification of communities in cities all over the world with deepening inequality.<sup>2</sup> It is creating a situation that can be dis-empowering at times.

I was a city planner working with the Downtown Eastside (DTES) communities of Vancouver B.C. for over ten years in the early 2000s before my relocation to Montreal in 2013. The DTES is one of those communities that was constantly faced with the pressure of gentrification. It was a struggle, and it is still a struggle. My departure from Vancouver provided me with the time and space to reflect on my own sense of disempowerment as a policy maker. Leslie Shieh, from Tomo Spaces, and I embarked on the research through our work in Vancouver's Chinatown community in the Downtown Eastside, which is going through intense gentrification pressure that threatens to displace not only local residents but also a neighbourhood's history and identity. We argue in our paper that "community-owned assets are critical to safeguarding the neighbourhood's intangible heritage, and in turn in its resilience."<sup>3</sup> Meanwhile, I also started working with Quebec's non-profit housing association and learned more about the community housing sector, particularly in B.C. and Quebec. It becomes evident that community housing, as the most fundamental community-owned assets in any given neighbourhood is a critical and powerful element to safeguarding local residents connection to change and in turn the community's resilience. I started to see that supporting the community housing sector's effort to build long-term community equity could be part of the answer to the sense of disempowerment.

I considered the other innovative ways to grow community equity through community housing development in the context of urban land development and community planning throughout the history of social housing development, coop housing movement and the growing land trust discussion in Canada. I reached out to people working in different segments of the community housing sector in both B.C. and Quebec - including government policy makers, researchers, foundations, credit unions, non-profit housing associations, non-profit housing developers, and private developers – to brainstorm about a project of engagement and dialogues.

---

<sup>1</sup> J. Ryan-Collins, T. Lloyd & L. Macfarlane. *Rethinking the Economics of Land and Housing* (London: ZED Books New Economics Foundation, 2017)

<sup>2</sup> D. Madden & P. Marcuse. *In Defense of Housing* (Verso, 2016)

R. Florida. *The New Urban Crisis* (New York: Basic Books, 2017)

M. Hern. *What a City Is For: Remaking the Politics of Displacement* (MA: MIT Press, 2016)

F. Saillant. *Lutter pour un toit: douze batailles pour le logement au Québec*. (Québec: écosociété, 2018)

<sup>3</sup> L. Sheih & J. Chen. "Chinatown, Not Coffeetown, Authenticity and Placemaking in Vancouver's Chinatown." *Planning for AuthenticITIES*. (Routledge, 2018)

The project started with broad partnerships of organizations and individuals who shared similar concerns about the growing dis-empowerment in our communities, yet were determined and optimistic with their organisations' commitment to help develop community equity in housing. As for me personally, this project is my way to act on what I care about and believe in, and as a planner, I hope this project contributes to the dialogue of affordable housing development and its importance in planning inclusive and resilient communities.

## PROJECT OBJECTIVES

The community housing sector continues to change, not only as a necessary response to the surrounding evolving urban environment (i.e. changing government policies and programs or globalization of housing market and financing), but also because of how the sector perceives its role in influencing and leading how we build our cities.

Many larger organizations are demonstrating sectoral change. Housing Partnership Canada (HPC) commissioned a study to examine business transformation from an organizational development perspective to help facilitate business transformation of the non-profit community housing sector. The study captured the decision-making processes of housing organizations that have undertaken purposeful change to plan for long-term business sustainability.<sup>4</sup> The BC Non-Profit Housing Association (BCNPHA) has partnered with Metro Vancouver to undertake studies in areas including Food Security programs at several Metro Vancouver Housing Corporation sites (2012) and a Transit-Oriented Affordable Housing Study (2017). The studies help BCNPHA engage itself in broader urban issues that affect its members and residents they serve. In Quebec, Réseau québécois des OSBLs d'habitation (RQOH) has expanded its advocacy role in launching the "je choisis le logement communautaire" campaign anticipating the 2018 provincial election to promote the community housing as a sector with a united voice. Multiple non-profit housing owners and managers in the Greater Montreal area have formed an alliance to outline their vision of housing as an urban and social regeneration tool to build solidarity and inclusive communities. Their work has reached counterparts in B.C. and has formed a bigger network of community developers.

Given the emerging network of housing sector leaders, this project aims to capture a sense of movement within the community housing sector by showcasing on-the-ground stories of innovation taking place in B.C. and Quebec. Sharing these stories could contribute to the emerging dialogue that is addressing an issue affecting all Canadians: how to deliver affordable housing in socially inclusive, diverse and resilient cities? Therefore, this is a project of engagement and dialogue. The project objectives are<sup>5</sup>:

- Showcase innovation in B.C. and Quebec's community housing sectors that are incrementally acting to increase local control of urban land development and to enhance the sense of belonging of residents.
- Share the stories of these organizations and their communities with the rest of Canada.
- Facilitate discussions in promoting solutions to scale innovations.
- Build solidarity and engage for broader dialogues around the concept of local control in urban land development.

## THE STORYTELLING FORMAT

Humans tell stories, and stories connect people. Indigenous cultures have long used storytelling as a method to pass on knowledge and as a form of holistic learning. Policy makers are increasingly using storytelling as an important tool to better understand communities, improve communications and empower residents. Stories and narratives are also used by city builders intentionally to connect new ideas with old contexts in order to

---

<sup>4</sup> "Business Transformation: Promising Practices for Social and Affordable Housing in Canada." (Housing Partnership Canada, 2015).

"Business Transformation II: Skill Sets and Core Competencies to Facilitate Business Transformation in the Non-Profit Community Housing Sector." (Housing Partnership Canada, 2018)

<https://www.bchousing.org/research-centre/library/sector-transformation/business-transformation-practices-housing-report&sortType=sortByDate>

<sup>5</sup> As identified in the Terms of Reference outlined in the funding proposal to all funders.

foster a sense of identity for evolving and changing communities.<sup>6</sup> In many ways, storytelling is a tool “toward more inclusive and participatory city planning.”<sup>7</sup> The project hopes to draw connections among community organizing, housing innovation and community planning, through a diversity of individuals and organisations, collective storytelling is the best format to capture that sense of community movement.

The project presented an independent three-hour event where each speaker had 10 minutes to tell their individual story, which would then be threaded to create a collective narrative. The general public was the targeted audience. The speakers’ individual stories were filmed and produced into video clips to be shared online after the event. This format of concise scripted storytelling on stage with only visual support, instead of a power point presentation, was inspired by the popular TED Talks and Pecha Kucha 20x20. Pecha Kucha 20x20 is a presentation format where you show 20 images, each for 20 seconds (total of six minutes 40 seconds). The format is used at the informal gatherings known as Pecha Kucha Nights where people share great stories about an idea, a project or a trip. TED Talks are 18-minute presentations by subject matter experts on education, science, technology and creativity that are filmed during TED conferences. Both TED Talks and Pecha Kucha Nights have become very influential tools for idea sharing and innovation.

The collective nature of storytelling with a common narrative differentiates this project from TED Talks and Pecha Kucha Nights. This is because building solidarity amongst the speaker participants and facilitating an ongoing dialogue with the public around the central subject topic of local control and community equity building are very important objectives for the project.

## **THE SPEAKERS**

The speakers were selected to represent a diverse set of individuals and organizations that have valuable philosophies and concrete projects that could help draw connections among community organizing, housing innovation and community planning. That said, they are not meant to represent the community housing sectors in Quebec and B.C. as there are so many other wonderful organizations doing great work. In addition, due to the limited scope of the project, most case-studies are from the Vancouver and Montreal metropolitan areas. Our hope is that the project serves as a catalyst so that more stories can be shared and added in the future, especially stories from the smaller communities.

The nine speakers represent non-profit housing property owners who are growing community equity and managing community-owned assets, developers whose focus is social-purpose real estate development, and organizations that have missions in resident mobilisation and connection. Each of them have different approaches and focuses. Even though they might not be able to address all the questions posed in this project through their work, collectively they present a story of community innovation, resiliency and solidarity.

---

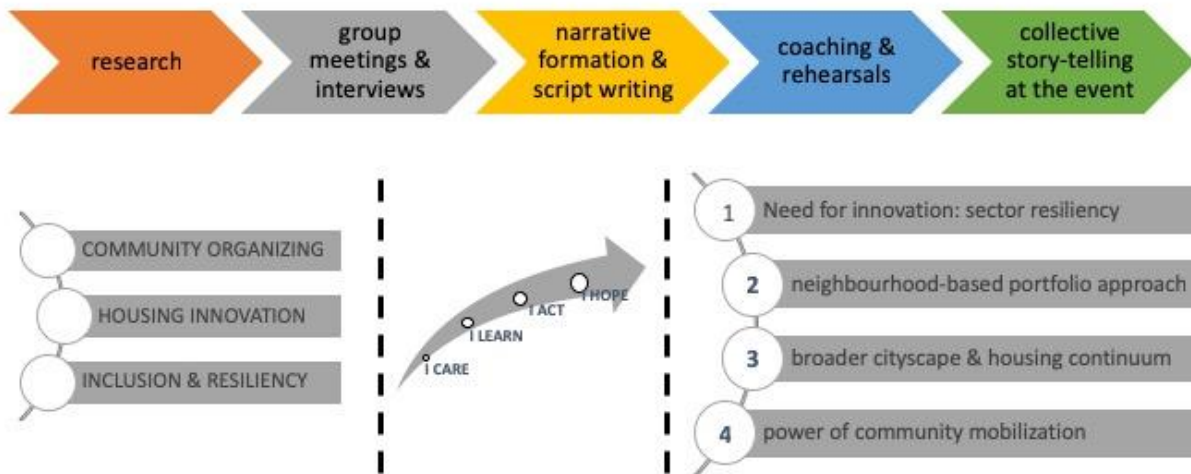
<sup>6</sup> See Lieven Ameel’s research on his blogsite *Urban Narratives: Thoughts on City Literature, Urban Studies and Planning*.  
<https://blogs.helsinki.fi/urbannarratives>

<sup>7</sup> Jenni Väänänen, “A good city tells a story: narratives in urban planning.” *Global Scanning Network at The Copenhagen Institute for Future Studies*.



## FROM RESEARCH TO COLLECTIVE STORYTELLING

The project used an iterative research process with group meetings, interviews, synthesis of responses, narrative formation, script writing and editing, coaching and rehearsals toward collective storytelling to present one coherent narrative with nine perspectives on stage. The graphic below shows the overall process and key themes in the narrative that emerged at different stages of the process.



The following section details the process in its five separate steps.

### Step 1: Research

In this project, the key enquiry with regards to housing innovation is: how to create alternative options to the current market-housing paradigm and grow community-owned assets (community housing in this case), in order to reinforce local connections in the housing delivery system, enhance the sense of belonging of residents and keep our communities resilient? The framework underpinning this question was initially structured around some fundamental questions of urban land development through the lens of community housing. Through interviews and stories, we hoped to understand how these leading sector organizations use community housing innovations to approach the following themes to gain greater local control of development in their cities:

- *WHERE* are we building community housing?

For any real estate development, land is often the costliest component. In cities where land values are rising rapidly or escalating due to speculation, land acquisition becomes a big challenge for any development, especially for affordable housing developments. Ideas such as land banking, land trusts or other forms of stewardship over community-owned assets are all attempting to help retain more land for community purposes and away from private market speculation.

- *HOW* are we building community housing?

If housing is more than a commodity to be traded, then options that allow community members to be more involved in the design and development process of housing delivery and community making is essential. Discussions such as intentional communities, aging in place and introduction of co-housing into North America in the 1980s encouraged a more collective development process with social cohesion in mind.

- *WHO* is building community housing?

With constraints and uncertainty inherent in government housing programs, some non-profit housing organizations have started to diversify their real estate portfolio as a way to build self-sustainment into their long-term operations. Entrepreneurship in these organizations is enabling greater resilience when faced with constant changes in government funding and shifts in the private real estate market. These 'social enterprise developers' are developing a vision to not only maintain their existing affordable housing stock, but to grow it using a hybrid of non-profit governance and mission, blended with the savviness and rigor of market real estate development practices.

- How do we *PAY* for building community housing?

Access to capital is another significant challenge for affordable housing development. Some member-based financial institutions have started to focus their attention on social impact investment, positioning themselves as more than lenders in the system of housing delivery. These institutions expand their role by becoming active investors in the sector, from project vision to occupancy.

- How does community housing help build *RESILIENT COMMUNITIES*?

Many non-profit housing organizations have started to broaden their mandate to focus not just on the development and operations of their affordable housing buildings, but also to serve the diverse needs of their tenants. From tenant needs come questions like: how are we building our communities? Are we safeguarding the intangible heritage and social network of our communities? How can our communities contend with displacement and the negative impact of forces such as gentrification? And how can community housing projects help develop socially inclusive, diverse and resilient communities?





## **Step 2: Group Meetings and Interviews**

Two group meetings were held – one in Vancouver and one in Montreal – prior to individual interviews with the nine speaker participants. Discussions from the group meetings contributed to the refinement of the research enquiry outlined in Step 1 and refined the following three areas as the focus of interview questions, subsequent script writing and on-stage presentations: Community Organizing, Housing Innovation and Resilient Communities.

### **1. Community Organizing**

All of the nine speaker participants have a unique history of involvement with their respective communities. Often the intangible assets and networks a person brings – no matter through their community activism, intellectual curiosity or personal mission – are the most critical elements in overcoming challenges so that projects and organizations can succeed. Part one of the interview included questions about the history of each speaker's involvement with their organizations, communities and the housing sector, in addition to their organization's history, philosophy and vision.

### **2. Housing Innovation**

Part two of the interview looked at the five components of urban land development: land availability, the development process, the developers, access to capital and lastly the time schedule, in addition to a fluctuating financial and/or real estate market and government funding programs. The purpose was to understand how each case study approached these issues when addressing the housing challenges, including: local control, affordability, durability and cohabitation?

### **3. Resilient Communities**

Communities change. How do you keep local residents connected to their community and maintain the sense of belonging despite changes to their neighbourhood? Part three of the interview aimed to gain an understanding of community connections, examine how each speaker's work in housing may have contributed to it and to highlight the limitations they see.

## **Step 3: Narrative Formation & Script Writing**

After the interviews, general themes emerged and the collaborative writing process started. It was a very creative and fluid process between the nine presenters and myself (Jessica Chen), as the “editor-in-chief.” Results from the interviews determined the flow for the collective narrative and the order of appearance for each presenter whose story best addresses each of the bigger themes:

1. Need for Innovation and New Tools: Resiliency of the Community Housing Sector
  - David Eddy, Vancouver Native Housing Society (VNHS)
  - Robert Brown, Catalyst Community Development Society
2. Neighbourhood-based Portfolio Approach: Strategic Acquisition and Land Stewardship
  - François Giguère, Société locative d'investissement et de développement social (SOLIDES)
  - Gabrielle Neamtan-Lapalme, Société d'habitation populaire de l'EST de Montréal (SHAPEM)
  - Fred Mah, Chinatown Society Heritage Buildings Association (CSHBA)
3. Broader Cityscape: Missing Links in the Housing Continuum
  - Leslie Shieh, Tomo Spaces – Together More
  - Marie-Sophie Banville, Vivacité - Société Immobilière solidaire
  - Laurent Levesque, Unité de travail pour l'implantation de logement étudiant (UTILE)
4. Power of Community Organization: Continue a City's Legacy
  - Richard Evans, False Creek South Neighbourhood Association Re\*Plan Committee

To guide the presenters through the individual script writing process, custom outlines were created based on their interviews and provided as a recommendation. Each outline carried a common theme, “I care, I learn, I act, and I hope” to help describe how they got involved with the community housing sector, innovations of their organizations, and to provide insight as to how they hope their work will benefit not only the residents depending on their organizations, but also the broader community.

#### **Step 4: Coaching and Rehearsals**

A coach retained for the project provided part of the program guidance for the sessions. The coach helped the presenters provide a smooth delivery of their stories and ensure their key messages were not lost in between technical details.<sup>8</sup> Although having a coach available is very common and essential for events like TED Talks, it is still rare to have them involved in public policy projects. The objectives of having a coach were two-fold: to assist presenters with their presentations for the project, and to provide participants with training, in hope that the experience would benefit their work beyond the project. Two one-hour coaching sessions were provided to each participant – one to go through their scripts and one for rehearsal. Although the coaching time provided was very minimum, it has made a big difference in helping all the speakers see each talk as one coherent program.

#### **Step 5: The Event**

The event was designed as a stand-alone public event, its execution was coordinated closely with the 51<sup>st</sup> National Congress on Housing and Homelessness organized by the Canadian Housing Renewal Association (CHRA). BC Housing, Vancity and BCNPHA were actively involved in the promotion of this sold-out event at a venue with a 170-person capacity. The speakers delivered their stories in English only first, followed by a 20-minute Q&A discussion, at the public event on April 1, 2019 prior to the start of the CHRA congress. The speakers later did a bilingual encore presentation at the National Congress on Housing and Homelessness on April 3, 2019. Roughly 70 of the congress delegates attended the session. At this session, the presenters presented their stories in either English or French with simultaneous translation provided via headset.



Group photo taken after April 1 public event.

Front row, left to right: Leslie Shieh, Gabrielle Neamtan-Lapalme, Marie-Sophie Banville, Jessica Chen, Kira Gerwing, Al Yoshizawa.  
Back row, left to right: Nick Davies, Karen Hemmingson, Robert Brown, Laurent Levesque, Richard Evans, François Giguère, David Eddy.

---

<sup>8</sup> Reamick Lo was the coach retained for the project by BC Housing. She has extensive coaching experience, including one with a TED event.

## **VIDEOS**

The talks were filmed with funding provided by la caisse d'économie solidaire to disseminate captured knowledge and lessons learned beyond the event.<sup>9</sup> Participating organizations also hope to use the videos to further spread their message about the importance of community equity building through housing development. The videos, upon completion, will first be shared through BC Housing's website and will later be made available on all other project partners' websites.

---

<sup>9</sup> Al Yoshizawa was the film maker for this project.

---

# THE STORIES

---

## A COLLECTIVE STORY OF COMMUNITY EQUITY BUILDING

“B.C. and Quebec are recognized as leaders and have consistently been forerunners in new affordable housing production... Since 2001, Canada has produced a total of 91,000 affordable housing units and together, B.C. and Quebec have contributed over 70,000 of these,” indicated by the recent report titled *Promising practices in affordable housing: evolution and innovation in B.C. and Quebec*.<sup>10</sup> In that report, the authors examined the ecosystems of social and affordable housing in both provinces and detailed the mechanisms within. The ecosystems of social housing development, together with past decades of coop housing movements and the increasing land trust discussion in the country have been the foundation of community equity building through housing development. Although the community housing sector is transforming, this project aims to showcase alternative innovations to building community housing as community-owned assets within the ecosystems of social and affordable housing.

### 1. NEED FOR INNOVATION AND NEW TOOLS Toward Resiliency of the Community Housing Sector

Through their stories, David Eddy (VNHS) and Robert Brown (Catalyst) demonstrated the need for innovation and new tools in order to build resiliency within the community housing sector. Vancouver Native Housing Society (VNHS) has seen the ups and downs of government funding programs in the past 30 years and had to be innovative in order to continue thriving with their mandate. They embraced social enterprise as a financing model and community art as a healing and engagement tool for the residents and communities. As a non-profit developer to deliver below-market affordable rental housing, Catalyst Community Development Society’s business model brings their development expertise and becomes a development partner with a community organization to coordinate the design, approval and construction of a project. Their innovative financing model often raises required equity for a project from “mission aligned investors” who accept below market returns as they wish to support building affordable housing.

### 2. NEIGHBOURHOOD-BASED PORTFOLIO APPROACH Strategic Acquisition and Land Stewardship

François Giguère (SOLIDES) and Gabrielle Neamtan-Lapalme (SHAPEM) shared their experiences from Greater Montreal about their organizations’ strategic land acquisition approach in targeted neighbourhoods to become key players in these neighbourhoods’ community planning process. Fred Mah (CSHBA) recalled his involvement in Vancouver’s Chinatown where his member organizations’ long-standing land ownership in the neighbourhood plays a key role advocating against gentrification pressure. All three stories demonstrate how a neighbourhood-based portfolio approach in land acquisition and stewardship presents a possible alternative to the type of community planning which is largely led by market-driven development.

While SOLIDES’ main strategy is to purchase privately-owned buildings and “socialize” them by offering below-

---

<sup>10</sup> S. Pomeroy, N. Gazzard, A. Gaudreault, “Promising Practices in Affordable Housing: Evolution and Innovation in BC and Quebec” (Canadian Housing Policy Roundtables, February 2019)

market-rate rent without government subsidies, SHAPEM has become an expert at transforming problematic buildings in troubled neighbourhoods into anchors for broader neighbourhood regeneration. After decades of strategic acquisitions, both organizations have become big property owners in their neighbourhoods and engage with various neighbourhood building initiatives. The Vancouver Chinatown Society Heritage Building Association (CSHBA) was developed as a call for action by the Chinese societies who collectively own a large percentage of land. It has unintentionally become an important land steward for Chinatown and an advocate for Chinese seniors to age in place.

### **3. BROADER CITYSCAPE**

#### **Missing Links in the Housing Continuum**

Leslie Shieh (Tomo Spaces), Marie-Sophie Banville (Vivacité) and Laurent Levesque's (UTILE) stories highlighted issues with the housing continuum in a broader regional cityscape and they shared their thoughts, experiences and solutions to address them. How can real estate be used as a tool to bring people together, instead of tearing them apart? How can the path to homeownership be more equitable and not further the gap of generational inequality? How can student housing help solve gentrification, instead of being a contributing factor? Their stories broadened the definition of community housing discussed in this project.

Tomo Spaces is a small private development company in Vancouver that also conducts urban research. Their cohousing project model incorporates more collaboration opportunities throughout the development process so more people can become "makers of their neighbourhood," rather than passive observers. Vivacité is a Montreal-based, non-profit developer that promotes shared-equity homeownership model. Their model builds homes to make ownership more accessible to a demographic who would not be able to afford a down payment. It is also an effort to make value generated by the real estate market a collective asset. UTILE is a non-profit developer with a mission to develop a new model of student housing in Quebec. The organization aims to be the cultural bridge between the student movement and the affordable housing sector in Quebec by developing a new model of student housing that is well integrated in the communities.

### **4. POWER OF COMMUNITY ORGANISATION**

#### **Continue a City's Legacy**

Richard Evans presented the story of Re\*Plan of False Creek South in Vancouver, B.C. which reminded us of the power of community organizing. Re\*Plan is an organization established to bring together the diverse tenures of coop housing, strata condos and non-profit rentals to develop a long-term plan that will continue the legacy of the affordable mix-income community that was first established in the 1970s. Because the City of Vancouver owns 80% of land in False Creek South, it highlighted and questioned the role of publicly-owned land in the context of community equity.

## Vancouver Native Housing Society

- Founded in 1984; manages 850 apartments in Vancouver for family, youth, seniors, at risk population.
- House 8% of urban indigenous population; governed by an all indigenous board.
- An organization that evolves with the ups and downs of government housing funding programs.
- Transformative change with strategic planning in 2008. (facing the challenges posed by the end of operating agreements)
- Engage in social enterprise as a model.
- Transformative power of art: “It’s not just about housing; it’s also about healing; it’s about righting the past wrongs; it’s about reconciliation.”

---

### Story #1: David Eddy

Welcome everyone, my name is David Eddy and I am the CEO of Vancouver Native Housing Society (VNHS). Before I begin my story, I want to acknowledge that we are grateful and honoured to be gathered here for this event on the traditional and unceded territory of the Songhees and Esquimalt peoples.



- VNHS was founded in 1984 and owns or manages a portfolio of 19 buildings with approximately 850 apartments in the City of Vancouver.
- We house approximately 8% of the urban indigenous population.
- We are a registered charity governed by an all Indigenous Board of Directors.
- Our mandate is to provide safe, secure and affordable housing for members of the urban Indigenous community.
- We also operate and manage other social and affordable properties for the City of Vancouver, Metro Vancouver Housing Corporation, and BC Housing.
- We house families, seniors, youth, women at risk, those homeless and at-risk populations.

Like many folks working in social and affordable housing, I came to the sector through a somewhat circuitous route. Essentially, as a single parent recently laid-off from a well-paying job, about to go through an acrimonious divorce and custody struggle, I needed to find housing that was more stable, affordable and appropriate for myself and my 7-year-old son. I was successful in achieving that goal by moving into a brand new two-bedroom suite in a Vancouver Housing Cooperative. Very soon after moving in I found myself working part-time as the maintenance coordinator for the co-op. From there it didn’t take too long to find other work in the sector which over time led me to where I am now, 34 years later. My search for safe, good quality, stable, affordable housing, in a time of need took me on a journey that led me on to a path and career trajectory that I could not have imagined possible in the beginning. With no pun intended, finding housing in the co-op truly was the best move I ever made.

### **PUSHING THE HOUSING ENVELOPE**

VNHS has always been known as an aggressive housing agency when it comes to obtaining affordable housing units. Back in the day (mid-1970s – mid-1980s) when Canada supported affordable housing programs that were the envy of the Western world, we had opened eleven properties in our first ten years of operation. That all came to a grinding halt after our eleventh building opened in 1994. The reason was that the Canada Mortgage and Housing Corporation (CMHC), the major federal government funder of social housing programs, stopped

doing so. We did not create our next housing development until the year 2000 when the provincial government came out with a new housing program.

### **TRANSFORMATIVE CHANGE**

Around 2008, the Board of Directors initiated strategic planning process, and we decided to explore ways to engage in organizational transformation to allow us to move forward with the next era of operations. To that end, we came up with four strategic pillars or goals that would inform and guide us into the future:

- Acquire more housing.
- Prepare for the end of operating agreements.
- Embrace organizational excellence.
- Engage in social enterprise.

While thinking about those four pillars and how we might individually incorporate all of them into what we do everyday, we realized that the positive completion of one of those goals, “engaging in social enterprise,” could be a model that might combine all four into one entity. In 2012, we opened our first such project, Skwachays Lodge Gallery and Residence, that would be self-sustaining and subsidized entirely through the profits of the social enterprise. That entity has been very successful and after seven years, it is still providing the subsidy required to house 24 Indigenous artists individually on three-year tenancies. The model has gained worldwide attention, acclaim, and admiration. We even made Time magazine’s 100 greatest places in the world in 2018 - the only project in Canada to have done so. The concept is a scalable and portable model that could work in any North American city, in fact any city in the world, that has a significant indigenous population. To that end, we are currently in conversations with groups in Whitehorse, Winnipeg, Ottawa, and Newcastle, Australia, looking at similar models in their jurisdictions.



### **PARTNERSHIPS**

It is difficult to overstate the value of solid partnerships with like-minded organizations that share strategies and goals like your own. Realizing that we had to find other ways to create affordable housing, we sought out partnerships with others such as Metro Vancouver Housing Corporation and BC Housing that had housing units that no longer fit their mandate, to see if we could manage and operate those units for them. By 2011, we had added four more properties to our portfolio for a total of 16.

Our eighteenth building, Kwayastut opened in 2014. It includes a 20,000 sq. ft. youth centre operated by our building and community partner Broadway Youth Resource Centre (BYRC): an award winning one-stop youth centre that provides a wide range of social, health, education, employment and life skills services to youth.

Working with M’akola Housing Society and M’akola Development Services, their Indigenous Social Enterprise, and the City of Vancouver we are now engaged in a process of redevelopment from a portfolio perspective, rather than from a one-off project point of view. Our idea is to look at redevelopment over a period (for example, ten years) for several of our projects that are coming to the end of their agreements and scheduling them so that we don’t have the issue of displaced tenants, which is typical when one project is shut down and redeveloped.

### **RESILIENT COMMUNITIES: Housing and Reconciliation**

While the creation of new housing remains our primary focus, we recognized the importance of doing this through a holistic lens by celebrating indigenous art, culture and spirituality. The purpose of this rationale, to weave artistic, cultural, and spiritual themes into the bricks and mortar of housing, grew from a recognition of

the value those characteristics bring to the community.

It's not just about housing!  
It's also about healing!  
It's about writing past wrongs!  
It's about reconciliation!



Some of the initiatives we have undertaken in that regard in the last 10 years include:

- 2008** We developed a concept we call **Community Building Through the Transformative Power of Art.**
- 2009** We produced a video documentary we called Looking Forward/Looking Back - a look at the lives of Indigenous artists, living and working in Vancouver's DTES.
- 2010** We created the largest mural in western Canada on one of the buildings we operated and managed for BC Housing, again in the DTES of Vancouver. The mural, a 7600 sq. ft. all Indigenous creation we named **"Through the Eye of the Raven."**
- 2012** Skwachàys Hotel Residence and Gallery, our most iconic structure, was completed. The 40-foot **"Dreamweaver"** pole sits atop the restored 1910 brick façade of the original building on that site and ties the knot of the iconic marriage between the Victorian front and the Indigenous longhouse.
- 2014** We opened Kwayastut, our first building that also included a structure that was not housing related but related to housing - a 20,000 ft.<sup>2</sup> Youth Centre.
- 2017** Kanata Festival: In 2016 the Department of Canadian Heritage asked us if we could create a legacy project for Canada's sesquicentennial celebration in 2017. We did and called it Kanata.

Carving Pavilion also completed in 2017. A permanent structure on the grounds of the secondary school housing the largest concentration of Indigenous students in Vancouver.



## Conclusion

The more that VNHS connects and interacts with our residents, the more it becomes apparent how the value of culture, heritage, spirituality and indigenous art figure positively in their lives. Coupling these attributes with our concepts of good quality social housing – a universally recognized key determinant of health – we believe we have the makings of a successful approach that will serve to counter many of the negative effects that indigenous peoples have suffered here since European contact.

Recognizing that this is by no means a panacea for all the wrongs committed against Indigenous peoples over the last 400-plus years, we nevertheless believe it is a positive step. We are aware that we are not alone in trying to right past wrongs; there are others working toward the same goals in communities across the country. We believe we have momentum on our side to continue to move the social and affordable housing agenda forward. At the same time, our intention is to do this by applying the theme of Reconciliation and adhering to and following the principles and "calls to action" as articulated in the Truth and Reconciliation report.



## Catalyst Community Development Society

- Founded in 2013; owns & operates over 600 below-market rental homes in B.C.
- A new model to deliver affordable rental housing aiming to unlock real estate potentials in the non-profit housing sector:
  - Examine community needs.
  - Work with community partners that have land and want to use it to deliver on their mission.
  - Provide development expertise and raise equity often from “mission aligned” investors.
  - Manage project delivery and continue with operations of completed projects as a long-term owner.
- Community resiliency:
  - Start with healthy and resilient people: through affordable and secured housing.
  - Need a strong and resilient sector: retaining lands in community’s hands & supporting the NGO sector to be financially sustainable.

---

### Story #2: Robert Brown

Good afternoon, my name is Robert Brown and I am the President of Catalyst Community Development Society. Catalyst is a non-profit real estate developer - an oxymoron I know - but hopefully after tonight you'll have a bit of a better idea about what we mean by that.

We develop, own and operate below market rental housing. Locally we developed the Madrona project at Dockside Green that opened just over a year ago. We currently have seven projects under development totaling over 600 rental homes.



As you can probably tell, I am not from around these parts! Although I have been for about 30 years after moving to Vancouver from Scotland in 1988. I grew up in Glasgow. Glasgow is a city that is over 800 years old – so it knows a bit about being resilient! It was the European City of Culture in 1990, it has spectacular architecture, an amazing arts and music scene (no not including the Bay City Rollers – they’re from Edinburgh!) And it's full of amazing, friendly, and creative people.

Glasgow also has a long history of dire poverty, poor health, and violence. If you're a male and you live in Glasgow, your life expectancy is actually only 71 which is a full 10 years less than if you're a male living in Canada. Similarly, if you're a child, you have a 45% chance of living in poverty - 45%!

I don't provide these numbers to shock you or claim personal hardship (as I lived in the “nice” part of Glasgow. Yes, there is one!) I give this as background to the work we do at Catalyst. In many (but not all) Canadian cities, if you take a strategic diversion around small areas of the city, you can convince yourself that poverty does not exist. Not so in Glasgow. The “nice” parts of Glasgow are located next to “satellite” housing estates built in the 1950's and 1960's which house approximately 100,000 people - each! These areas experience chronic poverty and social inequities fueled by up to 80% unemployment. Living in a city with such inequities and problems impacted me greatly.

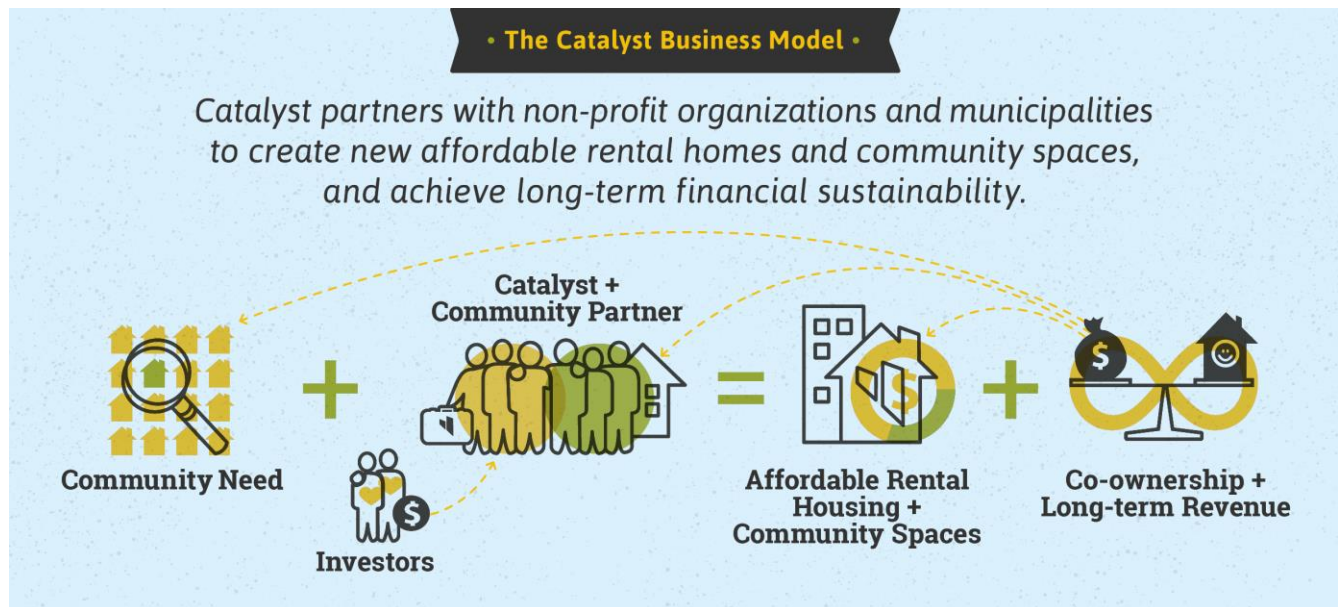


After leaving high school (which I disliked intensely – hence the poor marks and lack of good university options!) I started – quite by accident - to work in real estate. I worked in a variety of areas including appraisal, development, leasing, building inspections – I even sold houses! After nine years, I moved to Vancouver and started working in commercial real estate, then doing my own market developments. Along the way I also volunteered for numerous non-profits, including a youth club in Glasgow, a job training and placement non-profit in Vancouver’s Downtown Eastside, and a non-profit that creates and sells stock photography images to fund international development work.

About 10 years ago, I started working with non-profits as a development consultant to try to help them figure out how to develop their real estate to further their mission and provide benefit to the community. It became clear fairly quickly that many of these groups did not have the capacity to be the developer on their own. These groups didn’t need a consultant, they needed a partner. At that time there were not a lot of partner options other than market developers. This non-profit/market developer joint venture model can work, but it can have significant challenges, including:

- The majority of the asset being transferred from non-profit/community hands to the market.
- While it might solve a short-term problem, the non-profit can lose the ability to build revenue and equity over time so is less financially sustainable.
- Sometimes the objectives of the non-profit can clash with those of the developer.

So in 2013, with the generous support of Vancity, we created Catalyst in an attempt to create a new model to deliver affordable rental housing.



In some ways we are just like any other developer: we find land, we design and build buildings and we own and operate them. But rather than our core objective being to maximize financial return, our goal is to maximize the benefit to the community. To deliver what the community needs.

- **Community Need:** Often the need in the community is for safe, secured affordable rental housing and/or affordable spaces for community organizations to deliver services to the community: daycare, program space etc.
- **Community Partner:** We work with many fellow non-profits, including churches, community living organizations etc. who have land and want to use it to deliver on their mission AND create community

benefit. We also work with municipalities who want to contribute land and market developers who have an obligation to deliver affordable housing (e.g. Docksider Green).

- **Expertise and Equity/Financing:** We bring our development expertise and we also raise required equity from “mission aligned” investors who want a return but accept below market returns as they wish to support building affordable housing and community spaces. Some projects have received capital grants from groups like BC Housing. We also work with mission-driven lenders, that is lenders who offer preferential financing to support affordable housing. These include Vancity, BC Housing, and CMHC.
- **Delivery and Operations:** Our team has the expertise in coordinating the design, approval and construction of these projects. As we are also a long-term owner, we oversee the operation of the completed projects. This includes our Community Connections program, which connects tenants to each other and our tenants to the broader community, thereby combatting loneliness.

What do we need to create healthy and resilient communities? Well we need:

- **Healthy and resilient people!** And a core thing we all need to be resilient is affordable AND secure housing. Both are equally important. It is extremely difficult to be stable and resilient if you can't afford your rent or you feel under constant threat of eviction or rent increase.
- **Strong and resilient community-based organizations.** We have an incredible non-profit sector full of talented organizations and people. We need to support the sector. They need to be strong organizations that have the means to be financially sustainable.
  - This starts with retaining community lands in community hands. This means organizations can build their assets and equity.
  - Non-profit organizations need to be accountable but not overly controlled.
  - We need to trust non-profit organizations and their legal obligation and mission, not make things more difficult, bureaucratic and complex for them.

We are here tonight to talk about resilience, I want to close with a brief story of a very resilient human being. One of our tenants, after moving in, shared his story with us and gave permission to share it.

*Four years ago, I was living in a tent in Beacon Hill Park. My demons had won the race and chased me down, they systematically stripped me of my dignity, self-respect and confidence. I was left with fear and self-doubt. Every day I would go to Anawim House, a transition house and drop-in centre. They offered a free shower, free laundry, a free breakfast and hot lunch. I helped with chores by doing dishes and mopping floors, pretty much keeping to myself, afraid of rejection. After three months, I summoned the courage to ask Terry the house Executive Director to consider me for the residence program; expecting rejection I was floored when he gave me a hug and welcomed me with open arms. For the next year I helped to service our daily drop-ins (30 homeless brothers and sisters), by preparing breakfast, cooking soup and sandwiches, and at 5:00 pm when the house closed, I would work with my fellow residents to clean and sanitize the House. Six months after joining, Terry asked me to help drive the house van and deliver fresh fruit and veggies to other shelters.*

*One year after joining Anawim I was offered a job at End of the Roll as a Sales rep and Flooring Advisor. Both Terry and Jim Ross, Anawim Board member and VP, went to bat for me which helped me get the interview. I like to believe that I was able to sell myself, but, the endorsement by Terry and Jim was key. After getting hired, someone who lives at Docksider noticed the construction of Madrona and suggested I apply. I did and the rest is history. My journey back into community was complete. Even though I've moved on from Anawim, I still volunteer every Friday, on my day off, to drive the van and make the deliveries. I still have the scars of being homeless, and still feel the intense anxiety of thinking no one cares. But it's organizations like Catalyst, Anawim House and people like Terry and Jim that truly believe in community, that make a difference by offering people in need a helping hand.*

## Société locative d'investissement et de développement social (SOLIDES)

- Founded in 2000 by le Comité du logement Rive-Sud to “socialize” part of the existing rental stock owned by private owners.
- Collaboration and mutual support between organizations in the housing development “hub,” including the federation, housing committee, GRT and SOLIDES.
- From a Plan B to AccèsLogis program to changing the power dynamics in housing development.
- Now owns 530 units in Châteauguay and Longueuil with a mixed portfolio: 2/3 of units non-subsidized and 1/3 AccèsLogis projects.
- Part of a bigger picture through Alliance Montréal with a territorial approach.

### Story #3: François Giguère

My name is François Giguère and I am the founder and director of SOLIDES, a non-profit housing organisation set up in 2000 by the South Shore Housing Committee with a distinct mandate to socialize part of the existing rental stock owned by private owners.

I started my social involvement during the years I was involved in the student movement. My internship as a social work student was to mobilize tenants against rent increases in public housing. After my internship, my career led me to a job in a tiny Housing Committee in the south shore of Montreal island, an organization dedicated to defend tenants' rights and to promote social housing.



In the late 1970s and during the 1980s, such Housing Committees were created in most parts of Quebec. In addition to those Housing Committees, there were also Federations established to support non-profit housing organizations or cooperatives. Similarly, the Technical Resource Groups (or GRT) were set up as non-profit developers to build government-funded housing projects. I was working with a group of housing advocates at the Housing Committee and we created a five-year plan:

- Created various non-profit housing organizations, developed several projects with them and formed the Federation in order to support those non-profits;
- Formed a more local GRT;
- Looked for a more optimal way to socialize more housing.

What did not exist in this puzzle, we created, one piece at a time, and SOLIDES is one of these pieces. Essentially, we created a "hub" made up of various organizations focused on developing community housing in order to change the power dynamics by taking more housing out of private market speculation and into community control. Collaboration and mutual support created between the various organizations with distinct missions is truly innovative.

More specifically about the creation of SOLIDES, the idea was to create a "Plan B" in anticipation of the possible ending of the AccèsLogis program – the only social housing development program of the Quebec Government in

the past twenty-five years. We wanted to have more tools in our toolbox.

SOLIDES' main strategy is to buy privately owned buildings and take these buildings out of speculation; with the aim of ensuring optimum housing maintenance; keep rents as low as possible even without subsidies; and guarantee the security and respect the rights of all tenants.

Although the idea was good, our first fundraising campaign raised only \$50. It was also our last fundraising campaign. So, we came up with something that had never been done before in the Québec housing sector. We found an apartment building for sale and in need of a caring operator and asked the city of Châteauguay to guarantee 25% of the mortgage. Then we approached a financial institution that understands social economy and asked for two loans: one mortgage for 75% of purchase price, and another for the 25% guaranteed by the city. That worked well, and we bought our first 26 apartments units.

Over time we found other ways to work, and SOLIDES now has 530 housing units in 38 buildings in the cities of Châteauguay and Longueuil on the south shore of the island of Montreal. Most of these buildings are acquired without government funding. The composition of our housing stock is now: 2/3 non-subsidized projects and 1/3 consists of six AccèsLogis projects, two of which were recovered from another organization.

SOLIDES participated in the establishment of the Greater Montreal Non-Profit Housing Owners Alliance: a dozen of Montreal's largest housing non-profit organizations collaborating with municipal property owners. It is essential for the communities to have enough equity in order to program more varied interventions, not only in the built environment, but also in terms of environmental, social, economic and educational activities.

Namely, we need to have enough buildings in order to have influence in the way we want our communities built. We called it **a territorial approach**. Therefore, the Alliance is currently working on the development of a funding structure with the goal to move up a gear in the acquisition and renovation of existing residential buildings.

After many difficult years, we have achieved an enviable volume and a reputation that makes SOLIDES a respected buyer of buildings in our region. Now it's the sellers and the big real estate owners who are courting us. That's why how we managed to increase our number of units by 20% in the last year, by carrying out our two largest acquisitions in January and October 2018.

Here is the story of our most recent purchase last year: This acquisition allowed us to settle a historical wrong by buying two 35-unit buildings in Châteauguay. These two buildings were sold by CMHC in 1994. The Housing Committee at that time had been actively advocating for those buildings to be sold to the Municipal Housing Office. Instead, they were sold to the private market despite lots of protests. Nearly twenty-five years later, SOLIDES purchased the buildings.

We find this purchase innovative for many reasons other than its historical significance:

- This is the first time such funding structure has been put in place, at least in Québec.
- It uses social impact capital from New Market Fund.
- It is only the third or fourth purchase done with CMHC's affordable housing mortgage loan guarantee.
- These buildings have huge parking lots with future development potential.

Finally, we spoke earlier about the territorial approach of the Montreal Alliance. With the purchase of these units, SOLIDES, a housing cooperative and the OMH Châteauguay, now own almost the entire rental housing stock in the center of the City of Châteauguay. We offer a variety of types of housing, at various prices for populations of all ages and needs, near public transportation, surrounded by 3 schools, 2 parks, a daycare and a few minutes walking distance from the commercial heart of the city.

Twenty-five years ago, we came up with a five-year plan to change the power dynamics in the way we develop housing. And we did. And we will continue to do so.

## Société d'habitation populaire de l'est de Montréal (SHAPEM)

- Founded in 1988; manages 1700 units, 1000 of which are owned by SHAPEM. Mostly in two of the poorest areas of Montreal: Hochelaga-Maisonneuve & Montreal Nord.
- “Housing is not the end, but the means for social transformation.” Financial autonomy that comes with land equity gives potential for innovation.
- Established an expertise in transforming problematic buildings into positive ones.
- Three phases of vision, learning and transformation:
  - SHAPEM as a tool to grow equity and assets AND as a means for urban regeneration and social transformation. (in Hochelaga-Maisonneuve).
  - Working WITH the community, not only FOR the community; through partnership with Paroles d'excluEs and others. (in Montreal Nord).
  - Territorial approach to influence change (In Montreal Nord Est).

### Story #4: Gabrielle Neamtan-Lapalme

My name is Gabrielle Neamtan-Lapalme. I am the Assistant General Director of SHAPEM. SHAPEM is a non-profit housing society in Quebec established in 1988 (30 years ago, and yes I had been born, but no, I was not there!) Our philosophy of action is that **housing is not an end, but a means for social transformation**. We strongly believe that the **financial autonomy** that comes with land equity gives us the potential to innovate and work off the beaten track. Behind that is an even more fundamental premise or dream: to build an economic model that could end up being self-sufficient.

After thirty years, SHAPEM now manages more than 1700 housing units; roughly one thousand (1000) of which are owned and managed by SHAPEM and the rest we manage for other non-profit groups. SHAPEM is present in seven municipal districts (arrondissements), but mostly in two of the poorest areas of Montreal, Hochelaga-Maisonneuve and Montreal Nord.



## ***Building an expertise***

The story of SHAPEM started in Hochelaga-Maisonneuve, a working class neighbourhood that had been ravaged by deindustrialization and where poverty and criminality were calling for action. We began by buying many small and some bigger buildings to secure these opportunities for social housing with the simple goal of improving the lives of families and individuals. We were then called a buying society (société acheteuse). At the same time, Société d'habitation et de développement de Montréal (SHDM), an agency of the City of Montreal, was engaged in buying very problematic buildings all over the city and giving them to organizations like us to manage. It was becoming our specialty to turn them into something positive for the community. We used them as social laboratories and built many partnerships in and around them to create social impact and dynamics. SHAPEM was becoming an instrument for community improvement and land control in the neighbourhood.

The biggest lesson of that period was that, providing residents with subsidized apartments but still in a very problematic neighbourhood felt like they were being imprisoned. We had to involve and bring together all sorts of actors to build and nurture mutual trust. It was then clear for us that SHAPEM had to be accepted as a means for urban renewal and social transformation and not just a housing society.

We were successfully recognized for our expertise and our impact in Hochelaga Maisonneuve was tangible. But to improve our financial autonomy and follow the dream of self-sufficiency, we had to continue to grow our assets.

## ***A new model***

In 2005, we got a call from a Groupe de Ressources Technique (GRT) that presented the opportunity for us to invest into another project in a very different neighbourhood. Our expertise in criminalized and complicated buildings was requested. This project had implied financial risks and it had to be taken by an organization that was able to take those risks. So SHAPEM started working in Montreal Nord. We were getting out of the historical downtown poverty that we were used to and were discovering the reality of first- and second-generation immigrants stuck in a peripheral neighbourhood which was managed as if they didn't exist.

We bought the first building controlled by gangs through a government program. The gang moved into the building next to it. So, we had to buy it as well, but this time with a private fund. At that time, we were building confidence with our approach and trust with the residents. The families told us that the apartments in the buildings we renovated were too small for big families, so we bought the buildings next to them and created four- and five-bedroom apartments, also within the provincial program.

This urban renewal operation was completed, in alliance with a collective whose mission is citizen mobilization called Paroles d'excluEs (Voices of the excluded). The idea was to create a model of action to fight poverty that could be replicated. It was simple, SHAPEM had to buy a critical mass of apartments and Paroles d'excluEs would work in our buildings, not only with our tenants but with the entire community, to identify and fulfill their needs and aspirations.

Once they were in a community-owned apartment, people began talking about raising food and health insecurity as a big obstacle to improving their living conditions. There was a big parking lot inside the city block and to control the parking lot, we had to buy the other buildings on the other side. And so we did, also with a private fund. Because we owned the land, we repurposed a city block, that was owned by a gang, into 200 community housing units and a luxurious collective garden with agriculture, beehives and eventually residents will raise chickens!

I usually say that the residents did not necessarily improve their incomes, but they are now actors in a community working together to improve other aspects of their lives: isolation, discrimination, food insecurity



as well as poverty.

This was the second evolution of our vision. To initiate change, we had to work with the community and not only for the community. Recently, we acquired two of the remaining buildings on the block not owned by SHAPEM. And last week, a tenant called to tell me that the last remaining buildings were put on the market, and he wanted SHAPEM to buy them!

### ***Replication and impacts on the system***

In 2008, when a young man was killed by police officers in another part of Montréal Nord, riots ensued. Soon after, it was requested that the transformation we were working on be replicated in this area. We began investing in this new territory in 2013 by applying the same model of action. This time, the scale of action was much bigger and the amount of property we needed was higher.

These experiences had a much bigger impact over time. The city borough was forced to change its outlook of urban planning and social development. While we weren't in a position to demand help, we could provide the opportunity to contribute. The administration was seeing the results and now has a new understanding of how to work with the community. In 2017, a ten-year process for a participatory and collaborative Urban Plan was initiated in the most recent sector we are working in. It is one of the poorest areas in Canada. Being at the centre of this project, I can feel the changes. It is not cosmetic, because we are challenging the old ways of doing things. Instead of trying to patch up the problems, the city and its community partners, with support from researchers, are tackling the problems head on and establishing priorities based on community needs. We are forcing the system to rethink the very process of urban planning, by putting social issues at the heart of the process. This way, we are building truly resilient communities.

### ***The future***

SHAPEM'S initial ambition to contribute to social transformation is now in full action. For this to continue, we need more diverse and flexible financial tools. Public funding is a prerogative; however, it can be supplemented with different financial tools. The aim is to complete strategic land purchasing and project development. We are part of the Montreal Alliance that François just mentioned. We want to be able to have a stronger and more focused community impact, the ability to act quickly in low-income neighbourhoods by removing land from the private sector, and preserve a mixed-income and a socially diverse population.

There is no doubt that we are moving forward and tipping the scale. But these successes raise a new series of questions to be addressed. The fundamental concern is: how to assure that our mission is protected in the long term, which means preserving our assets for the common good? This raises a question around the central role of governance. Who does SHAPEM belong to? Can SHAPEM remain flexible, allowing growth and never losing sight of its mission? Are community land trusts the solution? These questions will be our focus in the years to come.

## Chinatown Society Heritage Buildings Association (CSHBA)

- Chinese Societies: non-profit societies formed in the late 19th century on ideals of ethnic solidarity and mutual help in an environment of discrimination.
- Currently 40 societies in Vancouver Chinatown. Most of Chinatown's affordable rental and 1/3 of SRO rooms are owned by the Societies, housing mostly Chinese seniors and DTES low-income residents.
- Gentrification pressure in the past 10 years, fueled by new larger market developments.
- CSHBA became the organizing force for the Chinese Societies that own properties in Chinatown.
- Land stewardship for a historic neighbourhood:
  - Succession planning
  - Developing a collective vision
  - Capacity building

---

### Story #5: Fred Mah

My name is Fred Mah. I am the founder and chairman of Chinatown Society Heritage Buildings Association in Vancouver. We are a volunteer-based, non-profit society. We formed in 2006 as a coalition of the family associations and benevolent societies that own heritage buildings in Vancouver's Chinatown. We advocate for vibrancy in our neighbourhood and assist member societies in finding ways to rehabilitate their heritage buildings. Many of our buildings are about 100 years old and provide affordable housing units.



These are the typical heritage buildings owned by our member societies. Who are the Chinese Societies? They are mutual help societies formed in the late 19<sup>th</sup> century when Chinatowns were first established in many North American cities. They existed on the ideals of ethnic solidarity and mutual help in an environment of discrimination. They provided charitable and social services including employment, education and affordable housing. While much of those functions have changed over time, they remain active in Chinatown. They were usually formed by members who share a common surname. For example, I belong to the Mah Society of Canada.



Some of them were formed by members who came from the same hometown in China. Some Societies were formed to provide programs and advocacy for the broader Chinese community like the Chinese Benevolent Association of Vancouver. Today there are over 40 Societies in Chinatown and the adjacent residential neighbourhood of Strathcona. Much of the non-market affordable rental housing in Chinatown is owned by Chinese Societies; in addition, about 1/3 of the SRO rooms in Chinatown area are also owned by the Societies. Residents in those housing units are predominately Chinese seniors and low-income residents of the Downtown Eastside.

I have been involved in Vancouver's Chinatown as a volunteer for a long time – most of my life actually. In the late 1970s and early 1980s, a number of us worked hard to build the first Chinese Cultural Centre in Greater Vancouver. Chinatown is more than a place of commerce for us. In the 1990s, we were advocating for more family and senior housing in Chinatown. For me personally, I was involved with the CBA Housing Society. Chinatown is a place of families for us. In the 2000s, with some like-minded people, we initiated the process to work with the City of Vancouver to develop a long-term vision for Chinatown and implemented various

projects trying to reverse its steady economic decline. Chinatown is a place of history, economy, and a complete neighbourhood for us. As for now, I am focusing on finding socially and culturally appropriate solutions to land developments in Chinatown – so that both our tangible and intangible heritage can be respected. This is a big issue for our community right now, because of the real estate development pressure in the city and the gentrification that our neighbourhood has seen in the past 10 years.

Let me give you an example of the pressure that our community is facing. About ten years ago, there was a developer offering \$300 million to buy the whole block of Pender Street for redevelopment! – that is the street where most of our heritage buildings are concentrated and where Chinatown started. This was happening at a time when many of our member Societies were worrying about their deteriorating buildings increasingly becoming liabilities rather than assets, struggling to find resources to upgrade their buildings and becoming concerned about their aging membership. Clearly, the amount of land owned by the various Societies has been viewed as a concentration of highly valuable land in the city centre. **We needed a collective vision amongst ourselves for our collective assets. So land assembly and redevelopment will not be considered as the only option.** We also need a viable economic model that respects the intangible social and cultural assets inside the buildings.

Chinatown Society Heritage Buildings Association has been trying to be that organizing force amongst our member societies. We try to make sure that we manage this collection of buildings as part of the overall Chinatown urban landscape. While we approach our buildings as a collective asset for Chinatown, we also respect that each building is owned by a separate Society with their own decision-making process and priorities. It has not been easy. In fact, the process has been really slow. However, we worked closely with the City of Vancouver to develop the Chinatown Society Legacy Program in 2016. The program provides financial and technical support for our member societies to rehabilitate their buildings. Vancity Credit Union has been a great supporter of the program.

The Mah Society building on Pender Street is pictured on the right. We recently fully restored the building and its 36 SRO rooms inside. The budget for this project was \$2.6M – an amount that is big for a members-based mutual-help, non-profit society like ours. It was also a relatively complex undertaking for us, a group of life-long volunteers. However, we did it. We involved our younger generation to start succession planning; we built capacity amongst our board members by retaining a professional’s help; we secured financial support from BC Housing and the City of Vancouver; we upgraded the building not only respecting the heritage characters but also the existing residents who live in the building. The building was reopened in 2017.



It might look like a small project in the world of housing development. However, it was a big step for us. A big step representing **an economically viable approach to development that respects the existing social and culture fabric of a neighbourhood.**

The past couple of years, our association has been asking the questions of how Chinatown can continue the legacy established by the societies of providing senior housing for Chinese seniors. We believe that adding more senior housing and intergenerational programming could be a cultural anchor for Chinatown’s future. This is especially important when new developments are taking place – with new residents and businesses that often don’t have a connection to Chinatown and Chinese Canadian history.

Affordable housing for Chinese seniors, many of whom are first generation immigrants who speak Chinese at

home and would appreciate services and amenity provided in Chinese. They could be the key to ensuring that ever evolving Chinese culture and heritage can continue to be part of Chinatown's future.

I want to end my talk by saying: the wonderful thing about being a life-long volunteer in a neighbourhood like Chinatown is that I have seen the ups and downs of neighbourhood development firsthand and witnessed the power of community organizing. I recall twenty years ago when we were developing Chinatown Vision, we were trying to get the younger generations interested in the future of Chinatown. Now, the younger generations are not only interested, but fully mobilized and taking leadership. Chinatown has always been a place with affordable housing for families and seniors. We hope Chinatown can continue to be a place where our seniors can age in place and our youth can learn about their history and continue making history.

## Tomo Spaces (*Together More*)

- A Vancouver-based real estate firm with a research-driven approach to engage in urban issues such as aging in place and local economy.
- Use real estate as a means to bring people together to have an impact on where we live and work.
- Tomo house: a 12-unit co-housing project with Our Urban Village (a cohousing group) and Happy City (a research organization). Shows intricate connection between sociability, affordability and sustainability.
- Over 90% of housing stock in Canada is provided by the private sector. The sector has a role to play.
- Tomo Spaces tries to include more collaboration in the development process and empower more people to become “makers of their own neighbourhoods.”

---

### Story #6: Leslie Shieh

My name is Leslie Shieh. I am a co-founder of Tomo Spaces with my brother. We are a Vancouver-based real estate firm. Tomo is short for *Together More* and reflects our intent of using real estate to bring people together to have an impact on where we live and work.

We believe interesting cities are more than their buildings. A building’s inhabitants are just as important as its architecture. As developers, operators, and investors, we believe in the power of places to enable people to do amazing things. Our research-driven approach challenges us to engage with complex urban issues, such as the local economy and aging in place.

We grew up in a real estate development family. There was no expectation for my brother and I to follow in my father’s footsteps. In fact, we both pursued different paths. He went to school to become an engineer. I went to school to become an urban planner. Before founding Tomo Spaces, my urban planning work focused on community development and participatory design. My brother, coming from industrial design, is a strong advocate in user research.

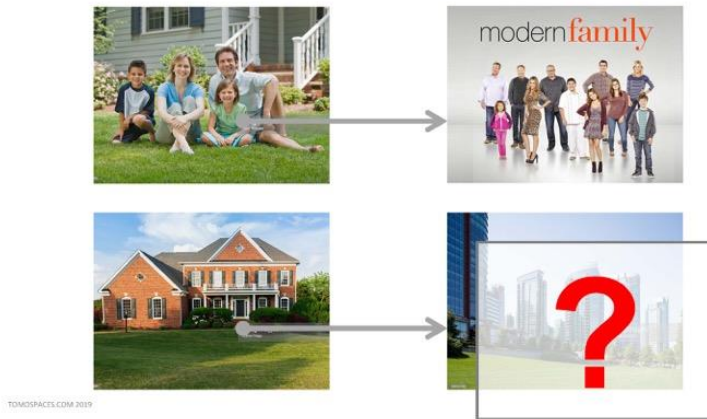
We bring to development inquiry and curiosity, and that enables us to ask a lot of questions. As developers, we are, of course, attuned to market forces and market trends. Market research is more about the positioning of a product in the market. Being research-driven means that our decisions are not directed by market forces alone but are also informed and guided by a line of inquiry. A project begins with a series of questions, leading to a hypothesis. It is an iterative process of testing the hypothesis, asking new questions, and possibly forming a theory in the long term that we and others can test. Establishing a line of inquiry challenges us to focus on our end-users and the community in which our projects are located. It leads us to ask, how would residents interact with our building? What can we learn from their needs and frustrations? How might we experiment and do things differently? Is there a better way?

For example, at River Market in New Westminster that we developed, the questions that guided its revitalization was “How does a public market remain relevant in community life? How do we revitalize the market without it becoming a mall?” We engaged in a month-long discovery of “quay” ideas. This was my favourite time during the development process. We spent much time getting to know the community. We learned about the history of the New Westminster’s waterfront. We researched the current thinking not just of public markets, but local food economy, place-making, the future of shopping, and downtown revitalization.



We've been thinking a lot about housing. We ask ourselves how can we live happier together in densified cities?

The single-family home suited the nuclear family. For modern families, what is that housing form? As housing prices rise faster than income, many families cannot afford the traditional single-family home. They are looking for more housing options somewhere between single-family and high-rise condos.



With that line of inquiry in mind, we are currently working on a 12-unit cohousing project called Tomo House, with Our Urban Village, a Vancouver cohousing group. This project means a lot to me because of the friendships we have formed with the families. They are young professionals, young families, and retirees struggling to stay in our city.

Cohousing describes an intentional community centred around social connectedness, in which residents actively participate in the design and operation of their housing. Despite many advantages, the typical cohousing process also faces many barriers, including: escalating land bids, long development timelines, and the requirement for considerable expertise and time commitments. Cohousers report that 70 to 80 percent of groups that start projects are unable to overcome these barriers and complete them. For groups that manage to complete their projects, the process is long, taking an average of five to seven years, from group formation to occupancy.

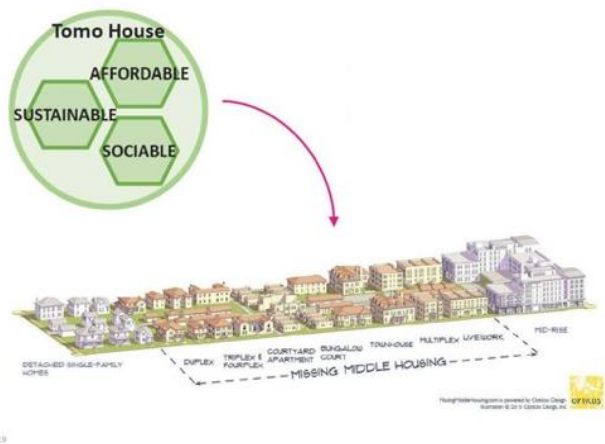


With Our Urban Village, we are working together to pioneer a more streamlined approach, called cohousing lite to make cohousing development easier for members, deliver homes faster, and with less risk. Under this collaboration, Tomo Spaces is responsible for land acquisition, project design, and construction management. Cohousing members give feedback at strategic points in a co-development process and make decisions on a limited set of critical issues.

We work in partnership with Happy City, a research organization focused on using the science of wellbeing to create inclusive communities. Tomo House applies the following design guidelines for social wellbeing:

1. Create smaller social groups.
2. Invite people to do things together.
3. Enable a social gradient from public to private spaces.
4. Spark frequent informal encounters.
5. Integrate with nature.
6. Lengthen housing tenure.

Along the way, we realized that sociability, affordability, and sustainability goals are interconnected; and solutions in one can offer solutions in another. For instance, Tomo House is designed with Passive House fundamentals. Passive House is one of the leading global standards for energy efficient buildings with energy consumption at virtually zero. Integrating Passive House with sociability factors amplifies cost savings. The simple mechanical systems make it easier for self-management. Household costs are further reduced as families get to know one another through greater pooling of resources, including tools, appliances, and cars: reducing the need for individual consumer purchases. Common facilities, such as large shared kitchen, storage, and guest room, reduce the need for larger individual homes.



Housing innovation requires all sectors to come together – private, public, and non-profit. In Canada, over 90 percent of our housing stock, for sale and for rent, comes from the private sector. It is safe to say that the private sector has a crucial role to play. As the needs for our families become more diverse, our industry didn't keep up. The high-rise tower works great for some cases, but not all. Within the private sector, we need more perspectives, more iteration, and more evolution. This means more homeowners, more housing groups, more small-scale developers involved to create more housing options to meet our diverse needs.

With Tomo House, we hope to include more collaboration in the development process, particularly with potential future residents. Community resilience is a measure of a community's ability to respond to, withstand, and recover from disasters and adverse situations. A large part of this is families' sense of belonging in the community in which they live. A key to resilience is therefore empowering more people to become makers of their own neighbourhoods.

Thank you for listening.

## Vivacité – société immobilière solidaire

- A non-profit developer that builds homes which people can purchase without a down payment; often called shared-equity homeownership.
- Based on Champlain Housing Trust's model in Burlington Vermont, USA.
  - Vivacité invest 20% down payment in a home.
  - Future owner takes out mortgage of 80% of the home value.
  - When resale, the owner gets mortgage paid plus 25% of market appreciation.
  - Vivacité takes 75% the market appreciation and reinvest back into the down payment of that home to pass along to a new owner.
- "The uneven playing field of home-ownership contributes to the growing intergenerational inequity and slippery slope towards the erosion of the middle class."
- "The phenomenal amount of value being produced by the real estate market should be a collective asset, not a private one."

---

### Story #7: Marie-Sophie Banville

I am a Quebec-based, non-profit developer that builds affordable homes that people can purchase without a down payment. We ensure that these homes will remain affordable without requiring a down payment requirements for all future homeowners.

I decided to become a real estate developer and start building condos when I was attending a protest, I helped organized a couple of years ago. I was screaming: No more condos! Feeling completely powerless and overwhelmed. We somehow wanted gentrification to end. Completely. Now. Our solution? More social housing and bring back the 1993 CMHC programs! I have fond memories of the year 1993; I was 5 years old! And then, I had an epiphany: what if we inherited all that? Maybe the growing unaffordability of our cities is too big of a problem to be tackled by social housing alone? We now live within the current paradigm of the neoliberal city. Housing is now a real estate "market." Cities are integrated into fast and elusive financial circuits, turning houses into liquid assets. Speculation has become a global phenomenon.

I was thinking, that, maybe, more social housing wouldn't solve all our problems. That's not something you say out loud in that kind of protest. I still believe that social housing is a crucial and effective tool. I also believe that it should be one of many. We need a lot of new tools in our toolbox to truly rise up to the challenge of increasingly unaffordable cities.

And then I started to think about condos and homeownership differently. What if we could build condos without their speculative side effects? An ethical housing solution for the middle class, in cities that doesn't cause eviction, displacement, gentrification or unsustainable levels of debt. That's when I left my job as a community organizer in social housing and joined my current associates Louise Hodder and Manon Ste-Marie.

Louise and Manon were developing this homeownership model that's often called shared-equity. To be fair, there is nothing ground breaking about our homeownership approach *per se*. It's been around since the 1960s and there are more than 250,000 shared equity homes in the United States. We basically stole (with their enthusiastic permission) the Champlain Housing Trust's model, which is a Community Land Trust, based in Burlington Vermont. In a nutshell, the model works like this:





1. Vivacité invests a 20% down payment in a *home*. And that's very important. It is not a subsidy we give to an *owner*. It's truly locked in the home and will always remain there.
2. The future owner takes out a mortgage for 80% of the value of that home. You pay no down payment whatsoever. You are now the owner. You make your monthly mortgage payments.
3. When you want to sell, you get back everything you have paid into your mortgage to date plus 25% of the market appreciation or the plus-value. You now have equity you didn't have in the beginning.
4. We take the remaining 75% of the plus-value, to reinvest in the down payment of the same home to pass it along to a new owner and we develop new perpetually affordable homes.



It's sometimes hard for people who are already homeowners to wrap their head around the fact that some people—especially, us, young people—don't care about the speculative potential of their property. We don't want a home to make money. We want a home to live in it. Let me play the millennial card here. These people are my friends: people in their early thirties, starting a family, wanting to build some form of equity and waking-up to a pretty brutal market where the cards are stacked against us. If you fit that description, then you are definitely my friend. If not, we can be friends too.

What I am witnessing around me is this: young people who buy their first home in this economy fit one of these two categories. 1) They are in a relationship with a doctor (if only that was a joke) or 2) Their parents helped them with the down payment. And that, for me, is a huge red flag. To this day, homeownership remains one of the most used approaches in building wealth, gaining some form of equity. This is an uneven playing field for the growing intergenerational inequity and a slippery slope towards the erosion of the middle class.

But still, we are repeatedly being served the proverbial: be smart with your finances, save money, 5 fun ways to save for your down payment. We are downloading the burden of a crisis of structural unaffordability on the shoulders of a young generation, by telling them to stop buying lattes and iPhones. If only we were two lattes

away from stopping the financialization of housing! Even if you save money for a 5% down payment with a CHMC prime, the mortgage rates are slowly but surely rising, stress tests are being introduced, and market conditions are tightening. These solutions are a ticking bomb for the explosion of mortgage debt. And since household debt levels in Canada are higher than any other country, we can only outdo ourselves here.

We can make the point that tools used by private developers and investors got us into this mess. Tools and practices like large-scale land grab, speculative acquisitions, excessive profit margin, real estate investment trusts, mortgage-backed securities, etc. Clearly, these are powerful and efficient tools. The only thing is, they've only been used for one purpose: maximise private profit. At Vivacite, we decided to hijack some of these tools and repurpose them for community control. Basically, we want to think like activists and act like developers. So, I'll share three hijacked tools:

**Tool #1:** Adopt a scattered portfolio model. With this approach, you balance the financial risk of your projects because different markets make it unlikely for all of them to crash simultaneously. However, instead of reaching for a maximum rate of return here, we decided to use this tool to create territorial solidarity among urban and rural areas of Quebec. This way, we can afford to build in more rural or remote areas because we have projects in places like Montreal. In a way, the projects cross-subsidize each other.

**Tool #2:** Make a profit margin. Every private real estate developer aims to make a profit margin, which is, simply put, the difference between the project's overall costs and its recognized market value, or its price. Now, in affordable housing, the reflex sometimes is to leave profit on the table and to sell below market price. We took a different route and decided to "capture" this value. We formed a partnership with the Quebec credit union, la Caisse d'économie solidaire, who agreed to treat this value-gap as part of the 20% down payment for the buyer's mortgage. Through the black magic of financialized real estate, although the money never materializes, the value is still acknowledged. This is a key component of our social economy approach that greatly reduces our needs to external capital. And, according to our partners in the United States, this could be a game changer in the world of shared-equity homeownership.

**Tool #3:** Work with private investors. In Quebec, homeownership approaches have traditionally been a blind spot within the housing sector. Which means there is no pre-existing subsidy program designated to affordable homeownership. In the early years, we tried to get such a program created. Then we got bored (ok, rejected). But that led us to realize that, maybe, we could get rid of subsidies altogether and only work with private impact investment. We are building a \$5M investment fund to finance the construction of our first 250 homes. So that's what we are currently doing. And let's be realistic here, this process hasn't been easy. It's a long road.

Adopting a portfolio approach, making a profit margin, and building collaborations with private investors is, in fact, a pretty straightforward approach. So straightforward, it took us seven years of hard work and trials and error to figure it out.

That being said, we fight for perpetually affordable homes not because we believe that homeownership is the holy grail of individual happiness. We do it because solidarity-based options should be available for the greatest number of people, at every step of the housing continuum, from emergency housing all the way to homeownership. **We do it because we believe that the phenomenal amount of value being produced by the real estate market right now should be a collective asset, not a private one.**

## Unité de travail pour l'implantation de logement étudiant (UTILE)

- Founded in 2013 with a mission to develop a new model of student housing throughout Quebec.
- Become the experts in student housing development through research and surveys.
- Key Innovation and Strategies:
  - Cultural bridge between the student movement and the affordable housing sector & non-profit social economy sector in general.
  - Leverage the limited fund with debt (outside government subsidy).
  - Portfolio approach with multiple projects to develop equity and leverage.
  - Building off campus in order to be part of the cities and neighbourhoods.
- Inspire & engage more students and activist to take action.

---

### Story #8: Laurent Levesque

My name is Laurent Levesque. I am the co-founder and general coordinator of UTILE. We are a Montreal-based non-profit with a mission to develop a new model of student housing throughout the province of Quebec. When you hear “student housing” you probably imagine expensive dorms, bunk beds, cramped living quarters – especially if you’ve studied in Vancouver. Even though the co-founders of UTILE were all students when we started the non-profit, you might be surprised to hear that those problems were not those we were aiming to tackle with this project.

To understand how UTILE came to be, we need to look back to before it was founded, which was in 2013. When I started studying urban planning in 2009, I had already been involved in student activism, advocating on issues such as climate change and tuition fees. It was actually bike advocacy that got me interested in urban planning – I figured transport was the main issue we were facing in the 21<sup>st</sup> century. That was until I really understood gentrification. Now, considering I’m here, I think you can guess that I have chosen to work on housing instead.

During my studies, discussions on displacement and examples of gentrifying neighborhoods were frequent. What was less frequent was talks about solutions. One thing I had an especially hard time with was an eternal debate within student groups: are we factors of gentrification? Or victims? Or both? Throughout my studies, I kept thinking there had to be a way to go beyond the defeatism of saying “gentrification is an unstoppable force,” but I didn’t know where to start.

Fast forward to 2012. As you might know, there was a massive student movement that year to oppose tuition hikes. I was directly involved, having a job in a student union. I met great people then, some of whom would come to work on UTILE. I also started thinking about the sheer organizing capacity of student unions. They can do great things – but somehow, they had never done housing.

That year, there was also a consultation about the future of Montreal’s main student neighbourhood, the Latin Quarter. The city’s plans would accelerate gentrification in the sector, and at the same time a failed student residence project was being sold to a condo developer. No-one in any order of government seemed to have any idea of how to revitalize this neighborhood through anything other than for-profit housing construction. We were afraid this would squeeze students out. There had to be another way!



So, we launched UTILE at the beginning of 2013. Initially, our goal was less ambitious: we only wanted to purchase the abandoned residence ourselves and turn it into a student co-op. That would have been a simple one-off project, costing just \$60 million. Without surprise, that specific project didn't work out, but we realized that no one was working on affordable student housing in Quebec and Canada. This might be because people think students live in residences. They don't. In most Canadian cities, most low-income or middle-class students find housing on the general housing market, not dedicated student housing, and as demand for inner-city neighborhoods increases, this is causing tension.

We realized there was a need for more knowledge, expertise and solutions on this topic. And we realized that students, and student unions especially, could play a role in these solutions. One of the first things we did was research. A lot of research. We looked for all existing data on students' living conditions. When there wasn't enough, we produced our own – including two large surveys with over 10,000 responses each. We looked at existing state funding for student housing – which is also something that, unfortunately, didn't exist. We studied the rental market, we asked students what kind of apartments they want to live in, and we looked for best practices of student housing around the world. Within a short time, we had knowledge on student housing that no one else had access to.

That doesn't mean we were taken seriously. The average age of our founding team was twenty-three, in a field which measures, and rewards people based on experience. We had a huge credibility deficit to overcome. We did so not only through research, but also by curating a very corporate and professional image and brand. We had 3 websites in our first year! It took a few years and a lot of media articles, but we were eventually recognized as the experts on student housing – if only because no one was working on the subject before!

So, in a way, it was innovative just to suggest that something needed to be done with student housing. But since there were very few local examples, and since funding was equally nonexistent, we had to be creative on a few other levels.

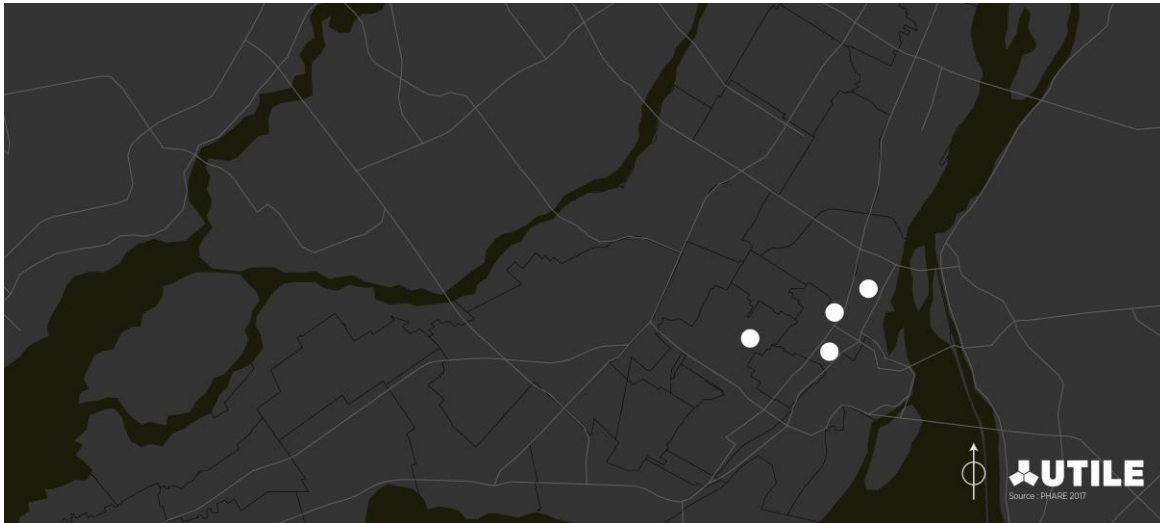
First, we built a cultural bridge between the student movement and the affordable housing sector, and even the nonprofit social economy sector in general. These people might share a lot of values, but they had never cooperated or even talked. Working with student unions led us to finance our first project with a \$1.8 million donation from the Concordia university student union – the first time, to my knowledge, that a Canadian student union funded a housing project. That money came from the mandatory fees they levy from their student members through referendums – something that's possible in every Canadian university.

Second, we assumed a position of always striving for the highest possible efficiency in our projects, since we knew subsidies – or donations from student unions – would be hard to come by. As we started with zero dollars, we wanted to make every dollar count, by matching it with as much debt as possible. Of course, taking on more debt means our rents will be accessible mainly to middle class students. This also sets us apart from a lot of housing actors, who prioritize housing the poorest. For us that's a good thing, because we're not competing for the limited funding available.

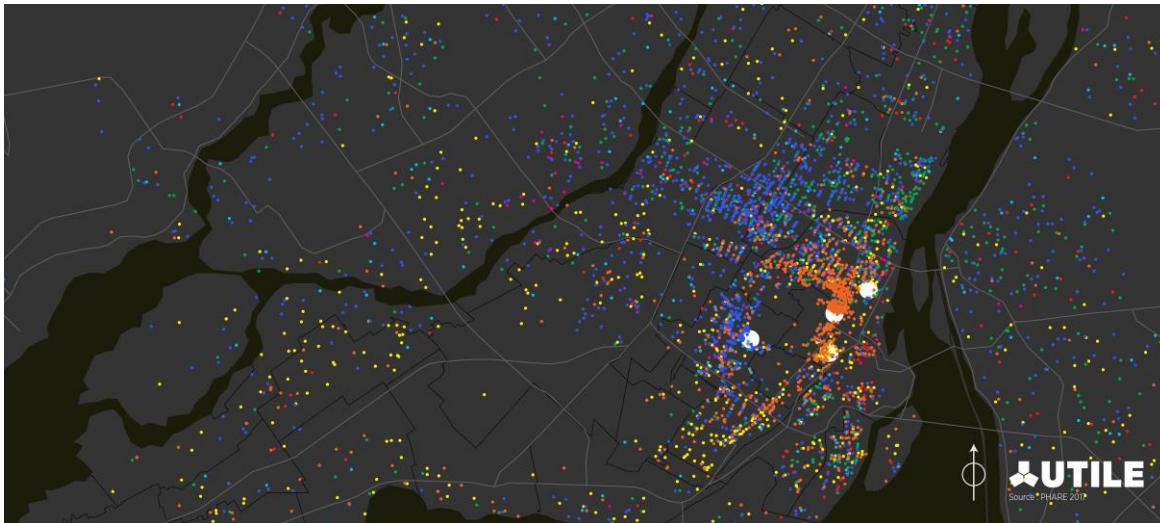
Third, we took a few pages from the private developers' book by aiming to develop a network of buildings that will entirely belong to the same organization. Over time, this will allow us to develop equity and leverage our existing properties to support future construction. Our goal is to develop at least a thousand apartments over the next decade or so. It might sound ambitious, but keep in mind that our goal is to fight or at least prevent gentrification – the way we hope to do so is to remove as much housing as possible from speculative markets. That way, we're building community equity: assets that will forever be rented at the lowest possible price.

Finally, it's not because we value efficiency or take a relatively "business" approach that we don't strive to build community. Ultimately, we want non-profit, affordable student housing to be beneficial not just for students, but also for cities and neighborhoods - by contributing to their long-term affordability and dynamism.

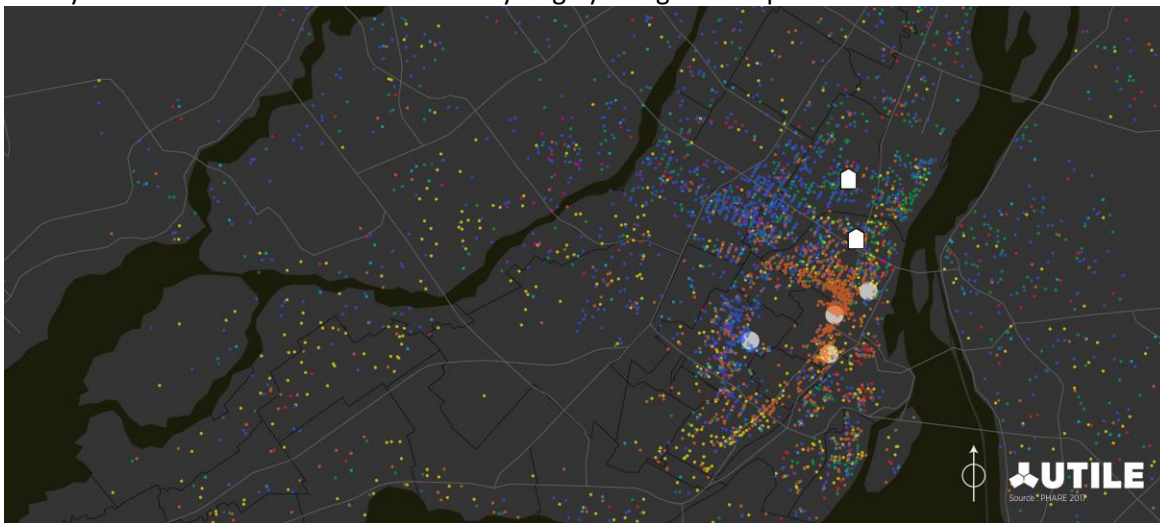
We also do this by building off-campus.



This image shows Montreal's four major universities. They are all urban campuses.



Here you can see that students are already largely living off campus.



And finally, here you can see our current two projects.



From the outside, you might not even know they're student housing.



By building standard housing blocks, off-campus, where students are already living, is how we will most efficiently prevent gentrification.

It's also how we hope to build connections between campuses in general, and student unions in particular, with their urban environment. Maybe it will encourage other student activists and youth to become concerned with issues such as gentrification, maybe even to consider a career in community housing? One thing's for certain: if you'd asked me in 2012 what I would become when I grow up, my answer would never be a "real estate developer"!

## False Creek South (FCS) Neighbourhood Association Re\*Plan Committee

- False Creek South (FCS) was created between the mid 1970s and 1989 as an affordable, mixed income community on reclaimed industrial land. Currently 5500 residents with a mix of coop housing, strata condos and non-profit rental.
- The City owns 80% of FCS land; residents moved in with 60-year leases, and FCS Neighbourhood Association was formed in the 1970s.
- Re\*Plan started in 2010 as a process to discuss with the City on new lease options and a long-term plan for the area. Key elements under discussion include:
  - Secure long-term leases: a housing trust model being explored.
  - Land use planning process to retain historic characters.
  - Examine models of community governance.
- "Public-owned land as community assets."

### Story #9: Richard Evans

My name is Richard Evans. I am an architect and the chair for the Re\*Plan Committee of False Creek South Neighbourhood Association.

This is the place that I care about, our home in False Creek Housing Cooperative that I share with my wife Carol, and where we raised our family. We moved into False Creek Coop in 1986, the same year as the World Exposition on Transportation and Communication. A seminal year in Vancouver's evolution, which many mark as one of the key starting points of Vancouver's transition from a relatively small city to a highly desirable place to live and invest in.



The image below on the left was taken in 1975. The unit that would become our home is at the red arrow. Here we are today. (the image on the right).

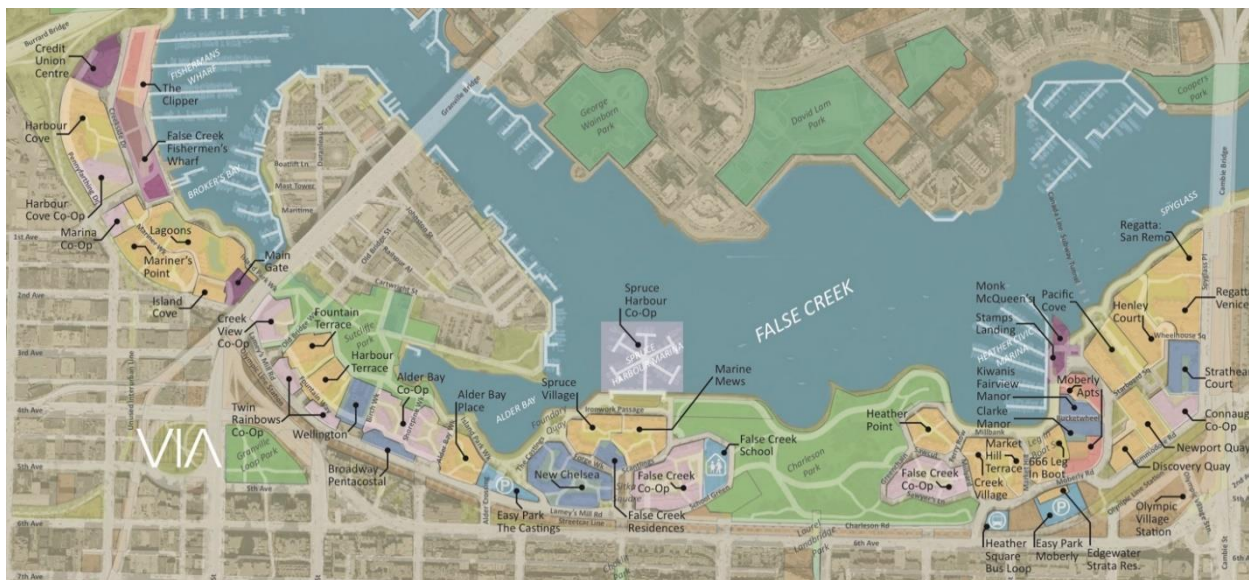




False Creek South (FCS) was created between the mid-1970s and 1989 as an affordable, mixed income community on reclaimed industrial land. About 5,500 people currently call False Creek South home.

Today, the area continues to be an inclusive community for all ages and incomes, with a mix of co-op housing, strata condominiums, and non-profit rental housing—called “enclaves” in the community plan of the day.

Units were built to accommodate all kinds of households, from singles to families to seniors. The City of Vancouver owns 80% of FCS land and residents moved here with 60-year leases from the City. The City of Vancouver established a residents’ association for its new community—the False Creek South Neighbourhood Association (FCSNA)—in the 1970s to be its conduit to local residents.



along with a few of my neighbors and with the False Creek South Neighborhood Association, created Re\*Plan in 2010 to work with the City of Vancouver on developing new lease options to preserve the community beyond lease expiry. We believe that new leases are enablers for creating affordable housing options for all residents – in co-ops, non-profits and stratas – to remain in the community. We also support an increase in density, while protecting the neighbourhood’s character, to welcome others to this wonderful community.

The mission of Re\*Plan is to create a dialogue with the City of Vancouver to establish a process to preserve and enhance the False Creek South community beyond lease end, enabling the community to evolve and diversify in a way that is sustainable for existing residents and the City of Vancouver.

I grew up in the Okanagan Valley in south central B.C. with parents who had a strong emphasis on social responsibility. My professional life as an architect grew from this into a practice with a strong interest in a collaborative approach to community building. My office designs schools and institutional buildings for primarily First Nation client groups. My intention with my practice is to, with others, do work that is socially meaningful and responsible. I have never seen myself working in the for-market residential or commercial world for this reason.



My involvement with the community housing sector began when Carol and I with our young family moved to False Creek Housing Cooperative in 1986. This move felt risky at the time. We could not afford to buy into the market, and my experience knew nothing about cooperative enterprises of pretty much any kind.

Over the years we learned more about this new concept, and our attraction and interest in the benefits of cooperative living grew. This interest translated into becoming increasingly involved with the management and operations of our cooperative – which is a self-managed entity – and gradually extended into a vision that located our cooperative within the broader context of our False Creek South community. This perspective led to my involvement with the False Creek South Neighbourhood Association in 2008 and the creation of the whole Re\*Plan process.

For me, community organizing begins with a dinner table conversation and expands organically outward from that. Me and my dinner companions have our own passions and connections within the community, and if the original ideas resonate with others, the organization – if it can be called that at its' inception – grows concentrically outward from the dinner table centre.

The process by its' nature is long and being volunteer based relies on individual passions – rather than money – as the main driver. Fortunately for us the fledgling organization attracted residents and professionals who brought with them a myriad of skills. With a core of 20 plus committed individuals much can be done, and with that size and skill level a healthy level of redundancy exists that comes to play when any one person steps back for health or personal reasons.

Over the years I have learned that patience is a virtue, and resiliency is an important quality in the face of the inevitable encounters with our landlord – we call our landlord our partner - whose organization and way of thinking about the world differs, at times substantially, from ours. Early on Re\*Plan developed a vision and set of principles that were very much intended to align with those of our City of Vancouver partner. When I use the word partner, I should say a collection of partners because the entity of the City of Vancouver is really a collection of a variety of departments, personalities and interests that at any one time can differ substantially from, and even contradict, each other.

Re\*Plan's principles, which have been in place for 10 years and have been widely discussed and endorsed by our community, speak to:

- Resident's ability to remain within the community, which we refer to as aging in place;
- Developing a range of options for residents to transition between tenure types, should they choose in the face of what is likely to be a significant increase in the land lease rate;
- Conserving the historic character of the area, which is primarily a question of the form of development; infilling additional density in keeping with the historic character of the area;
- Aligning with the overall civic policy objectives of our City of Vancouver landlord; and,
- Undertaking all of this within an inclusive community-based decision-making process.

The key steps toward the realization of our vision are to secure long-term leases. Of high importance within this context, is to explore with our City of Vancouver partner lease extensions that are within a housing trust governance model, is to enable affordable out of market developments, which are undertaken in conjunction with non-profit housing providers:

- Our vision includes undertaking the land use planning process in such a way as to build upon and retain the unique historic character of the area; and,
- Our vision also includes exploring models of community governance that entrenches the ability of the community to grow and change in a self-determined way into the future.

At this point we are at a cross roads. The entrenched way of doing business at city hall is to create future development parcels on which the for-profit development market can build a mix of affordable and market residential units. Affordable in this context being 70 or 80% of market value, which remains out of reach for most working families in today's extremely high land value market. Re\*Plan on the other hand proposes an outside of market development strategy in partnership with non-market housing providers.



The two approaches are very different, and although policy makers are acknowledging the need for innovative ways to achieve affordability within our hyper-active housing market, it remains a huge undertaking to bridge from the traditional ways of doing business, to one that seeks equal partnership with the City to seriously consider undertaking affordable housing development within a unique community housing trust governance model. The point being is to create governance and policy mechanisms to take market speculation out of the home and community creation process. This is what community housing trusts can be structured to do. In the end we are seeking to continue a successful City legacy. One which began in the early 1970's at a time when innovation was needed. Today, the same spirit of innovation needs to come to bear.

Re\*Plan's points of strength are our ability to successfully mobilize a community of mixed-tenures all of whom bring with them very different views on public and private interests; and developing the capacity within this context to articulate an alternative to the forms of development that market forces say are inevitable in the shaping of our City.

Time will tell, but the eternal optimist in me suggests that we have a more than reasonable chance to be successful. If successful, there is every reason to believe that Re\*Plan's impact can go beyond housing and beyond the residents within the community of False Creek South. Perhaps collectively, we need to see publicly owned land as community assets and recognize that Re\*Plan's efforts contribute to the discussion of ways of approaching community stewardship and provides a potential model to grow community equity and those assets.

My journey from a naïve young father who happened by chance to join a housing cooperative has turned an adventure of curiosity into the possibilities of innovation within the non-profit housing sector. All within the wonderful vehicle that has become to be known as Re\*Plan.

We all possess the qualities of patience, resiliency and tenacity that are at the foundation of any social change movement. Undoubtedly, these qualities were on Margaret Mead's mind when she said in a quote what unfortunately appears cliché to those who still feel that in today's world social policy objectives can be achieved by traditional trickle-down market economics:

*Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has.*

I think that everyone in this room will agree that we are at a crisis point in our collective ability to sustain affordable communities into the future in the face of a market-driven paradigm that cares nothing for these

values.

I want to leave you with the image of my dinner table of ten years ago which grew to include our City of Vancouver partners about 8 years ago and has now expanded to include you.

Thank you.



---

# Acknowledgement

---

Many partners have made this project a reality within a short period of time.

First of all, I would like to thank all the presenters for putting their trust in me and in the project's process. The stories they presented are personal and inspirational. The message within their stories is urgent and timely for an issue our cities are grappling with. I am grateful for their openness, their time and commitment throughout the project's evolving process. As a project with a new format, the outcome was not always clear in the beginning when we first discussed the concept, but we learned, invented and reinvented together as a group. It has been a very memorable learning process.

I am also grateful that the funding partners for the project who were very supportive beyond their funding commitments, especially Karen Hemmingson of BC Housing, Kira Gerwing and Lilian Chau of Vancity, Nick Davies of Real Estate Foundation of BC, André Fortin of la caisse d'économie solidaire and Marie-Claude Cantin of Canadian Mortgage Housing Corporation (CMHC). Their advice on the development and implementation of the project kept it relevant within the broader dialogue of community housing issues.

I would also like to acknowledge the assistance received from the three member-based associations for me to better understand the community housing sector and provided timely advice since the project's conception, in particular, Jill Atkey and Marika Albert of BC Non-Profit Housing Association (BCNPHA), Stéphan Corriveau and Jacques Beaudoin of Réseau québécois des OSBL d'habitation (RQOH), and Jeff Morrison of Canadian Housing Renewal Association (CHRA). They helped me outreach to their member organizations, many of whom are in the line-up of speakers. Of course, the event would not be possible without the amazing staff at CHRA, BC Housing, Vancity and BCNPHA for their support with the logistical operations and promoting the event. Thank you, Dominika Krzeminska, Julie Auger, Dean Pogas, Tammy Bennett, Cynthia Moran, Adam Terris, Jemma Somervail and Malamarie Sinha.

Lastly, I hope to acknowledge the project coach, Reamick Lo and the film crew, Al Yoshizawa and Rosanne Sia. Thank you for being the integral part of the project. I have learned so much from you.

**Contact Information for the Report:**

Jessica W. Chen, mcp  
Wabi Sabi Planning Laboratories  
jessica@wabisabiplanning.com  
514.265.9845

