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

FINAL REPORT

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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 development of housing as community-owned assets.

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

This report hopes to present the story behind the project for future leaning purpose. How did the project get started? Why story-telling 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 and provides the context and highlights of the key messages within.
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THE PROJECT
(the story behind the stories)

HOW DID IT GET STARTED?
Affordable housing is becoming a global crisis of the 21st century, a crisis 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 such disconnection are due to deregulation, financialization of housing into an investment tool and globalization of both housing financing and development. There is in-depth research about how the housing crisis and increasing inequality are fundamentally tied to the land economy and therefore a structural economic issue. It is also well-documented that such structural challenge has led to failing middle class, displacement of low-income residents and gentrification of communities in cities all over the world with deepening inequality. It is a situation that could 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 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 time and space to reflect on my own sense of disempowerment as a policy maker. I embarked on my research with Leslie Shieh through our work in Vancouver’s Chinatown 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, in turn in its resilience.” Meanwhile, I also started working with Quebec’s non-profit housing association and learning more about the community housing sector, particularly in BC and Quebec. It becomes evident that community housing, as the most fundamental community-owned assets in any given neighbourhood, becomes a critical and powerful element to safeguard local residents connection to change and in turn the community’s resilience. I started to see that supporting community housing sector’s effort to build long-term community equity could be part of the answer to that sense of disempowerment to a structural challenge.

With past decades of social housing development, coop housing movement and the growing land trust discussion in the country, what are other innovative ways to grow community equity through community housing development in the context of urban land development and community planning? I reached out to people working in different segments of the community housing sector in both BC 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. That was how the project got started with broad partnerships who shared similar concerns of the growing dis-empowerment in our communities yet 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

2 D. Madden & P. Marcuse. In Defense of Housing (Verso, 2016)
F. Saillant. Lutter pour un toit: douze batailles pour le logement au Québec. (Québec: écosociété, 2018)
about and believe in, and as a planner, I hope this project could contribute to the dialogue of affordable housing development and its importance in planning inclusive and resilient communities.

**PROJECT OBJECTIVES**

The community housing sector has been changing in recent years, 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 it has in influencing or leading how we build our cities.

Many larger organizations in the sector are demonstrating such sectoral change. To help facilitate business transformation of non-profit community housing sector, Housing Partnership Canada (HPC) commissioned a study to examine business transformation from an organizational development perspective and captured the decision-making processes of housing organizations that have undertaken purposeful change to plan for long-term business sustainability. Also, the BC Non-Profit Housing Association (BCNPHA) has partnered with Metro Vancouver to undertake studies such as Food Security programs at several Metro Vancouver Housing Corporation sites (2012) and a Transit-Oriented Affordable Housing Study (2017), engaging itself in broader urban issues that affect its members and residents they serve. In Quebec, Réseau québécois des OSBLs d’habitation (RQOHL) has expanded its advocacy role in launching “je choisis le logement communautaire” campaign anticipating 2018 provincial election to promote 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 out to their counterparts in BC to form a bigger network of community developers.

Given this emerging network of housing sector leaders, this project hopes to capture the sense of movement within the community housing sector by showcasing on-the-ground stories of innovation taking place in BC and Quebec. The outcome of telling these stories could contribute to the emerging narrative that is addressing an issue affecting us all as 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 as followed:

- showcase innovation in BC and Quebec’s community housing sector that are incrementally acting to increase local control of urban land development and to enhance the sense of belonging of their residents;
- share their stories with the rest of Canada;
- facilitate discussions will lead to learning how to potentially scale these 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 way of holistic learning. In recent years storytelling is increasingly used as an important tools for policy makers to better understand the communities, improve communications and empower residents. Stories and narratives are also used by city builders internationally to connect new ideas with old contexts in order to foster a sense of identity for evolving and changing communities. In many ways, it is a tool “toward more inclusive and participatory planning.” As the project hopes to draw connections

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5 “Business Transformation II: Skill Sets and Core Competencies to Facilitate Business Transformation in the Non-Profit Community Housing Sector.” (Housing Partnership Canada, 2018)
6 https://www.bchousing.org/research-centre/library/sector-transformation/business-transformation-practices-housing-report&sortType=sortByDate
7 As identified in the Terms of Reference outlined in the funding proposal to all funders.
8 See Lieven Ameel’s research on his blogsite Urban Narratives: Thoughts on City Literature, Urban Studies and Planning. https://blogs.helsinki.fi/urbannarratives
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 was designed to be presented as an independent 2-3 hour event where the speakers had 10 minutes each to tell their individual stories that would be threaded together with a collective narrative. The general public was the targeted audience. Their individual stories were filmed and produced into video clips to be shared on-line 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 6 minutes 40 seconds). It is a format 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 videos from expert speakers on education, science, technology and creativity that are filmed during TED conferences. Generally each video is under 18 minutes. Both TED Talks and Pecha Kucha Nights have become very influential tools for idea sharing and innovation.

In this project, the collective nature of storytelling with a common narrative is the unique part that is different from TED Talks and Pecha Kucha Nights. This is because building solidarity amongst the participating speakers and facilitating the ongoing dialogue with the public about the central subject of local control and community equity building are very important objectives for the project.

THE SPEAKERS

The speakers were selected to represent a diversity of individuals and organizations that have valuable philosophies and concrete projects on the ground that could help draw connections among community organizing, housing innovation and community planning. That said, they are not meant to “represent” the community housing sector in Quebec and BC 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. It was the hope that the project could serve as a catalyst and more stories could be shared and added in the future, especially stories from the smaller communities.

Amongst these nine speakers, they represent organizations who are either non-profit housing property owners who are growing community equity and/or managing community-owned assets, or developers whose focus is social-purpose real estate development or organizations that have missions on residents mobilisation and connection. Each of them has different approaches and focuses. Even though they might not be able to address all of the questions posed in this project through their work, collectively they present a story of community innovation, resiliency and solidarity.
FROM RESEARCH TO COLLECTIVE STORY-TELLING
The project used an iterative process of research 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 of the narrative emerged at different stages of the process.

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

Step 1: Research
The key enquiry with regard to housing innovation in this project is: how to create alternatives to the current market-housing paradigm and to grow community-owned assets (i.e. community housing in this case), in order to re-enforce local connections in the housing delivery system, enhance the sense of belongings 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 the stories, we hoped to get a glimpse of understanding of how these leading sector organizations use community housing innovations to approach the following themes as a means to greater local control of development in their cities:

- **WHERE** are we building community housing?
  For any real estate development, land is often the most costly component. In cities where land value is rising rapidly or escalating due to speculation, land acquisition becomes a big challenge for any development, especially for affordable housing development. Ideas such as land banking, land trusts or other forms of stewardship over community-owned assets are all trying to help retain more land for community purpose and away from speculation in the private market.

- **HOW** are we building community housing?
  If housing is more than a commodity to be traded, then options where community members can 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 80s all started to encourage a more collective development process with social cohesion in mind.

- **WHO** are 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 are enabling greater resilience in face of 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 savvy 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, growing their role to become active investors in the sector, from project vision through to occupancy.

- How do community housing help build RESILIENT COMMUNITIES that are socially inclusive and diverse?
  Many non-profit housing organizations have started to reflect and resolve for broadening their mandate to focus not just on the development and operations of their affordable housing buildings, but also on the mission to serve the diverse needs of their tenants. From tenant needs come questions of: 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 other negative impact of forces such as gentrification? And how can community housing projects help developing socially inclusive, diverse and resilient communities?

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**Step 2: Group Meetings and Interviews**

Two groups meetings were held – one in Vancouver and one in Montreal – prior to individual interviews with the nine participants. Discussions from the group meetings contributed to the refinement of research enquiry outlined in Step 1 and concluded the following three areas as the focus of interview questions, subsequent script writing and on-stage presentation of the speakers.

1. Community Organizing
   All speakers of the nine case studies have unique histories of involvement with their respective communities. Often these intangible assets and networks a person brings – no matter through their community activism, intellectual curiosity or a sense of personal mission – are the most critical elements in how the projects or the organizations get through challenges and succeed. Part one of the interview included questions about the history of the speakers’ 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 through the five components of urban land development: land availability, development process, the developer, access to capital and lastly the time factor (i.e. fluctuation of financial and/or real estate market as well as government funding programs). How does each case study approach these issues in order to address the housing challenges including: local control, affordability, durability and cohabitation?

3. Resilient Communities
Communities change. How to keep local residents feel connected to the change and therefore not lose their sense of belonging? Part three of the interview tried to gain insights from the speakers about the sense of connection and how their work in housing might have contributed to that and the limitation they see.

Step 3: Narrative Formation & Script Writing
After the interviews, general themes started to emerge and the collaborative writing process started. It was a very creative and fluid process between the nine presenters and myself as the “editor-in-chief” for this part of the writing process. Based on the information from the interviews, I proposed to the presenters the following flow for our collective narrative as well as the speakers whose stories fit best in addressing each of the bigger themes. The narrative therefore determined the order of speakers’ appearance in the event.

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

At the individual script writing level, outlines were prepared for the presenters based on the interviews with them and all outlines follow a general “arc” of the storyline: I care, I learn, I act and I hope. The outlines were only given to presenters as suggestion. Each presenter then prepared his or her own script. With the common general arc of the storyline for all presenters, they all share stories about how they got involved with community housing sector, demonstrate the innovation of their respective organizations and provide insight about how they hope their work will benefit not only the residents in the buildings of their organizations, but also the broader community.

Step 4: Coaching and Rehearsals
A coach was retained to be part of the program. The coach helped presenters ensure their key messages not being lost in technical details and prepare smooth delivery of their stories on stage. Although having a coach is very common and essential for events like TED Talks, it is still rare for projects in the realm of public policy.

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8 Reamick Lo was the coach retained for the project by BC Housing. She has extensive coaching experience, including one with a TED event.
The objectives of having a coach were two-folds: to assist presenters with their talks for the project, and to provide a training opportunities for the participants, hoping that the experience would benefit their work beyond the project. Two-hour coaching session was provided for 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 speakers see their individual talks as one coherent program. Before the event went live, a group rehearsal also took place with all the speakers from both provinces finally being in the same room.

Step 5: The Event

While the event was designed as a stand-alone public event, its implementation was coordinated closely with the 51st National Congress on Housing and Homelessness organized by the Canadian Housing Renewal Association (CHRA). BC Housing, Vancity and BCNPHA were closely involved in the promotion of this event locally. It was a sold-out event at a venue with the capacity of 170 people. The speakers delivered their stories (English only) first at the public event on April 1, 2019 before the opening of the CHRA congress. The presentation was followed by a 20 minute Q&A discussion. The speakers then did a bilingual encore presentation on April 3, 2019 during the housing congress. About 70 of the congress delegates attended the session. At this session, the presenters presented their stories in either English or French with simultaneous translation available via headset.

VIDEOS

With funding support from la caisse d’économie solidaire, the talks were filmed at the event with the goal to further share the knowledge and learning from the project after the event. 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 website and also be made available for other project partners’ websites.

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9 Al Yoshizawa was the film maker for this project.
THE STORIES

A COLLECTIVE STORY OF COMMUNITY EQUITY BUILDING

“BC 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, BC and Quebec have contributed over 70,000 of these,” indicated by the recent report titled Promising practices in affordable housing: evolution and innovation in BC and Quebec. 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 the past decades of coop housing movement and the growing land trust discussion in the country have been the foundation of community equity building through housing development. With the transformation happening in the community housing sector, this project aims to showcase other innovative ways to build community housing as community-owned assets amidst the ecosystems of social and affordable housing they are in.

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

David Eddy and Robert Brown demonstrated through their stories the need for innovation and new tools in order to build resiliency within the community housing sector. Vancouver Native Housing Society has seen the ups and downs of the government funding programs in the past 30 years, and has needed to innovate in order continue thriving with the mandate they have. They embraced social enterprise as a financing model and community art as a transformative vehicle for the residents and communities. As a non-profit developer, Catalyst Community Development Society created a new model to deliver below-market affordable rental housing. They work with mission-driven lenders and mission-aligned community organizations to unlock the real estate potentials in the non-profit sector.

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

François Giguère and Gabrielle Neamtan-Lapalme shared their experiences from Greater Montreal about their organizations’ strategic acquisition in targeted neighbourhoods and Fred Mah recalled his involvement in Vancouver’s Chinatown where land stewardship plays a key role against gentrification pressure. All three stories demonstrated how neighbourhood-based portfolio approach presented an alternative to community planning that is largely led by market-driven development. While SOLIDES’ main strategy is to purchase privately-owned buildings and “socialize” them, SHAPEM built an expertise in transforming problematic buildings in troubled neighbourhoods into anchors for broader neighbourhood regeneration. After decades of strategic acquisition, both organizations have become big property owners in the neighbourhoods they are in and involved in various neighbourhood building initiatives. Vancouver Chinatown Society Heritage Building Association is a call for action among the Chinese societies who collectively own large percentage of land. It inadvertently becomes important land steward for Chinatown and advocate for Chinese seniors to age in place.

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3. **BROADER CITYSCAPE**
   **Missing Links in the housing continuum**

Leslie Shieh, Marie-Sophie Banville and Laurent Levesque’s stories highlighted some issues in the housing continuum of broader regional cityscape and shared their thoughts and experiences in ways to address them. How could real estate be a tool to bring people together, instead of the opposite? How could path to homeownership be more equitable therefore not furthering the gap of generational inequality? How could student housing be part of the solution to gentrification, instead of a contributing factor? Their stories therefore broaden the definition of community housing discussion in this project. Tomo Spaces’ cohousing project model tries to incorporate more collaboration opportunities throughout the development process so more people could become makers of their neighbourhood, not just a consumer of a housing product. Vivacité with its shared-equity homeownership model tries to build homes where ownership could be available to people who cannot normally afford a down payment. It is also an effort to make value generated by the real estate market a collective asset. UTILE attempts to be the cultural bridge between the student movement and the affordable housing sector by developing a new model of student housing throughout Quebec.

4. **POWER OF COMMUNITY ORGANISATION**
   **Continue a city’s legacy**

Richard Evans’ story of Re*Plan of False Creek South in Vancouver reminded us the power of community organization. Re*Plan is a process 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 affordable mix-income community that was first established in 1970s. Because the City owns 80% of land in False Creek South, it highlighted the question of the role of public-owned land in the dialogue of community equity.
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 un-ceded territory of the Songhees and Esquimalt peoples.

- VNHS was founded in 1984 and owns or manages a portfolio of 19 buildings with approx. 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 onto 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 came to obtaining affordable housing units. Back in the day (mid 70s – mid 80s) when Canada supported affordable housing programs that were the envy of the Western world, we had opened 11 properties in our first 10 years of operation. All came to a grinding halt after our 11th 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 4 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 4 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 1 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 7 years in and 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 4 more properties to our portfolio for a total of 16.

Our eighteenth building, Kwayastut opened in 2014, 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 1-off project point of view. Our idea is to look at redevelopment over a period, say 10 years, for several 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 that 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’ve taken 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 he 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.² 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 applying the theme of Reconciliation and adhering to and following the principles and “calls to action” as articulated in the Truth and Reconciliation report.

Thank you for listening to our story.
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 7 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 50’s and 60’s which house approx. 100,000 people - each! These areas experience chronic poverty and social inequities fuelled 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 building buildings and we own and operate them. But rather than our core objective being to maximise financial return our goal is to maximise 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 organisations to deliver services to the community: daycare, program space etc.

- **Community Partner**: we work with many fellow non-profits including churches, community living orgs etc. who have land and want to use it to deliver on their mission AND create community benefit. We also work with muni’s who want to contribute land and market developers who have an obligation to deliver affordable housing (eg Dockside Green)
- **Expertise and Equity/Financing**: we bring our development expertise and also we 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. We also have some projects that have received capital grants from groups like BC Housing. We also work with mission-driven lenders i.e. lenders who offer preferential financing to support affordable housing. These include Vancity, BC Housing, and CMHC.

- **Delivery and Operations**: our team has the expertise to coordinate the design, approval and construction of these projects. As we are also a long-term owner we oversee 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 organisations.** We have an incredible non-profit sector full of talented organisations and people. We need to support the sector. They need to be strong organisations that have the means to be financially sustainable.
  - This starts with retaining community lands in community hands. This means orgs can build their assets and equity.
  - NPO’s need to be accountable but not overly controlled.
  - We need to trust NPO’s 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 3 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 Dockside, 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.
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 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 we call them 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:
- We created various non-profit housing organizations and developed several projects with them, formed the Federation in order to support those non-profits;
- formed a more local GRT;
- and looked for a more optimal way to socialize more housing.

Basically, what did not exist in this puzzle, we created, one piece at a time, and SOLIDES is one of these pieces. Essentially, what we had put together is a "hub" made up of various organizations focused on development of community housing in order to change the power dynamics by taking more housing out of private market speculation and into community control. What is truly innovative is the collaboration and mutual support between the various organizations created which, while having distinct missions.
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 the past twenty-five years. We wanted to have more tools in our toolbox.

SOLIDES' main strategy is to buy privately owned buildings - to 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 of the rights of all tenants.

Although the idea was good our first fundraising campaign raised only $50. It was also our last fundraising campaign. We came up with something never done before in the housing sector in Quebec. 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 25% guaranteed by the city. That worked well and we bought our first 26 apartments that way.

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 now: 2/3 are non-subsidized projects and the other 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 NPOs, joined by municipal property owners. It is essential for the communities to have enough equity in order to program more varied interventions not only on 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 on 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 we managed to increase our number of units by 20% in the last year by carrying out our two largest acquisitions one after the other 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 mobilizing for those buildings to be sold to the Municipal Housing Office. Instead, they were sold to the private market despite lots of protests and mobilisation effort. Nearly 25 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 Quebec,
- it uses social impact capital from New Market Fund
- and it is only the 3rd or 4th purchase done with CMHC’s affordable housing mortgage loan guarantee.
- Also, because these buildings have huge parking lots with future development potential.

Finally, we spoke earlier about the territorial approach of the Alliance. With the units that this purchase adds, 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.

25 years ago we came up with a 5 year plan to change the power dynamics in the way we develop housing. And we did. And we will continue to do so.
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 was born, but no, I was not there!) Our philosophy of action is that housing is not an end, but a mean for social transformation. We strongly believe that financial autonomy that comes with land equity gives potential for innovation.

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After celebrating our 30th anniversary, SHAPEM now manages more than 1700 housing units; around a thousand (1000) of which are owned and managed by SHAPEM and the rest we manage for other non-profit groups. SHAPEM is present in 7 municipal districts (arrondissements), mostly in two of the poorest areas of Montreal which are 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 desindustrialization and where poverty and criminality issues were calling for action. We began buying many small and bigger buildings to secure these opportunities for social housing with the simple goal of helping families and individuals to live better. We were then called a «buying society – société acheteuse». At the same time, the SHDM, an agency of the city of Montreal, was engaged in buying targeted very problematic buildings all over the city and giving them to organizations like us to manage. It was becoming our specialty to turn them over into something positive for the community. We used them as social laboratories and built many partnerships around and in them to create social impacts and dynamics. SHAPEM was becoming an instrument for community improvement and land control in the neighbourhood.

The biggest «learning» of that period was that giving nice subsidized apartments to residents to live in but still in a very problematic neighbourhood felt like imprisoning them. We had to involve and bring together all sorts of actors and build relations of mutual trust and reinforcement. It was then clear for us that SHAPEM had to be understood as a mean for urban renewal and social transformation and not just a housing society.

We were successful and 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 assets!

A new model

In 2005, we got a call a call from a GRT that presented the opportunity for us to invest into another very different neighbourhood. Our expertise in criminalized and complicated buildings was requested. This project also 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 downtown historical poverty that we were used to and discovering the reality of first and second generations of immigrants stuck into a peripheral neighbourhood managed as if they didn’t exist.

We bought the first building controlled by the gangs with a governmental program. The gang moved to the building next to it. So we had to buy it but with a private fund called FIM. At that time, we were building confidence between the inhabitants and our approach. The families told us that the apartments in the buildings we renovated were too small for big families, so we bought the ones next to them and created 4 and 5 bedroom apartments, also with the provincial program.

This urban renewal operation was completed in alliance with a collective whose mission is citizen mobilisation 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 their needs and aspirations and work together to fulfil them.

Once now in a community owned apartment, and for part of them, subsidized apartments, people began talking and raising food and heath insecurity as a big issue to improve their condition. 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 re-qualified a «heating island» gang owned city block into 200 community housing units and a luxurious collective garden where citizens organize agriculture, beehives and eventually will raise chickens!

I usually say that these people didn’t necessarily improved their incomes, but they are now actors of a community working together to improve all other aspects of their lives: isolation, discrimination, food insecurity and by all that, poverty.
This was the second evolution of our vision. To operate change, we had to work with the community and not only for the community. Lately, two of the last buildings not owned by SHAPEM on the block became our property. And last week, a tenant called me to tell me that the last buildings were put on the market. 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 this district and riots escalated, it was soon requested that the experience we were working on be replicated in this area. We began investing this new territory in 2013 applying the same model of action. This time, the scale of action is much bigger and the critical mass we need is way higher.

These experiences had a much bigger impact over time. The city borough was forced to change its view of urban planning and social development because we weren’t in a position of demanding help, just giving them the opportunity to contribute! The administration was seeing the results and is now transitioning into a new understanding of how to work with the population. In 2017, a 10 year process for a participatory urban Plan was initiated for the latest sector we are now working on. It is one of the poorest areas in Canada. Being at the center of this project, I can feel the change. It is not cosmetic, because we challenge the old ways of doing thing. Instead of trying to patch the problems, the city and its community partners, with the support of researchers, are taking on 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**

So SHAPEM’S initial ambition to contribute to social transformation is now in full action. But for this, we need more diverse and flexible financial tools. Public funding is a prerogative. But it can be combined with all sorts of financial instruments. The aim is to be able to do strategic land purchasing and project development. So we are part of the Montreal Alliance that François just mentioned. We want to be able to have stronger and more focused community impact and act quickly in low income neighbourhoods by removing land from the private market and preserving mixed income and a socially diverse population.

There is no doubt that we are moving forward and are changing scale. But these successes raise a whole series of new questions to be addressed. The fundamental issue is how to assure that our mission is protected in the long term, which means preserving our assets for the common good. This raises the central role of governance? Who does the SHAPEM belong to? How to keep it flexible, allow it grow and never lose sight of its mission? Can community land trusts be a solution? These are the questions of our focus in the years to come.
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 were 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 of our neighbourhood and assist our member societies to find ways to rehabilitate their heritage buildings. Many of our buildings are about 100 years old and provide affordable housing units in them.

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 19th century when Chinatowns were first established in many North American cities. They existed on the ideals of ethnic solidarity and mutual help in the 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 Strathcona. Much of the non-market affordable rental housing in Chinatown is owned by the Chinese Societies; in addition, about 1/3 of the SRO rooms in Chinatown area owned by the Societies too. 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 the
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 a socially and culturally appropriate way to land developments in Chinatown – the way 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 this 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 concentrated and where Chinatown started. This was happening at a time many of our member Societies were worrying about their deteriorating buildings increasing becoming liabilities rather than assets, struggling to find resources to upgrade their buildings and 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 central city now. 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 needed a viable economic model that respects the intangible social and cultural assets inside the buildings.

So 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 these 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 and developed 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 for the Program.

This is the picture of the Mah Society building on Pender Street. 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 City of Vancouver; we upgraded the building in ways not only respecting the heritage architectural 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 to provide 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 new businesses who often do not have any 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 that: 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 first hand, and witnessed the power of community organizing. I recall twenty years ago when we were developing Chinatown Vision, how we were trying to get the younger generations interested in the future of Chinatown.

Right now, the younger generations are not only interested, but fully mobilized and taking leadership. Chinatown has always been a place with affordable housing for family 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.
My name is Leslie Shieh. I am the 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 work in planning 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 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 question, 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 other 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 residents would 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, the question the 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 is my favourite time in the development process. We spent much time getting to know the community. We learned about the history of the New Westminster waterfront. We researched the current thinking not just on 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 might we live happier together in densifying 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 choices 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 timeline, and considerable expertise and time commitment. Cohousers report that 70 to 80% of groups that start projects are unable to overcome these barriers and complete them. For groups that do complete their projects, the process is long, taking an average of 5 to 7 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 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. Keep social group size smaller
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 coming together – private, public, and non-profit. In Canada, over 90 per cent 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 our families become more diverse, with more diverse needs, our industry didn’t keep up. The high-rise tower works great for some use 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.
I am a Quebec-based non-profit developer that builds affordable homes that people can purchase without a down payment. We ensure these homes will remain affordable without down payment requirements for all future homeowners.

I decided to become a real estate developer and start building condos when I was in a protest I helped organize 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 1993 CMHC programs! I keep fond memories of the year 1993; I was 5 years old. And then, I had a sudden epiphany: and what if we were granted 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.

And, here I was, thinking that, maybe, more social housing wouldn’t solve all of 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. But I also believe that it should be one in many. We need a lot of new tools in our toolbox to truly rise up to the challenge of growingly 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 produce 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 60s and there are more than 250,000 shared equity homes in the US. 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, this 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 of 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 sale, you get back everything you have paid on your mortgage so far + 25% of the market appreciation or the plus-value. You now have an equity you didn’t have at the beginning.

4. We take the other 75% of the plus-value to reinvest in the down payment of that 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 structural unaffordability crisis on the shoulders of the young generation by telling them to stop buying lattes and iPhones. If only we were two lattes away from stopping the financialization of housing! And even then. Even if you save money for a 5% down payment with a CHMC prime... the mortgage rates are slowly but surely rising, stress test are being introduced, 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.

So. 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. And, 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 others.

Tool #2: Make a profit margin. Any private real estate developer aims to make a profit margin, which is, simply put, to difference between the project 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 on a different route and rather decided to “capture” this value. We made a partnership with Quebec credit union, la Caisse d’économie solidaire, where they agreed to treat this value-gap as part of the 20% down payment for the buyer’s mortgage. And, 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 in external capital. And, according to our partners in the US, apparently, this could be a game changer in the world 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.

So. 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 numbers at every steps 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.
My name is Laurent Levesque. I am the cofounder and general coordinator of UTILE. We are a Montreal-based nonprofit with a mission to develop a new model of student housing throughout the province of Quebec. Now, when you hear “student housing” you can probably imagine expensive dorms, bunk beds, cramped living quarters – especially if you’ve studied in Vancouver. Now, even though the cofounders of UTILE were all students when we started the nonprofit, 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 at all – I figured transport was the main issue we were facing in the 21st 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 talk of 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 when 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 neighborhood, 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 else 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 working on it we realized that no-one was working on affordable student housing in Quebec, and even in 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 answers each. We looked at existing state funding for student housing – which is also something that didn’t exist, unfortunately. 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 all 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 23 years, 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 on 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 dollar 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 can levy from their student members through referendums – something that’s possible, if I’m correct, 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. Since 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 form 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 in the book of private developers by aiming to develop a network of buildings that will all 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 it 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 nonprofit, 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 tell 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 bring 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, never would I have answered a “real estate developer”!
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 in to 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 desireable place to live and invest in.

This image was taken in 1975. The unit that would become our home is at the red arrow.

Here we are today.
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.

I, along with a few of my neighbors and with the False Creek South Neighborhood Association, created *RePlan 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 BC 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 new 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 RePlan 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 RePlan 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.

RePlan’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 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. RePlan 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 the 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 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.

RePlan’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 RePlan’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 that asset and community equity.

My journey from a naïve young father who happened by chance to join a housing cooperative has turned into 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 RePlan.

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 that 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 with me that we are at a crisis point in our collective ability to maintain 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.
Many partners have made this project a reality within a short period of time.

First of all, I hope to thank all the presenters for their trust in me and in the project’s process. The stories they presented are personal and inspirational. The messages within their stories are urgent and timely for an important 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, it 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 are 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 advices for the development and implementation of the project kept the project relevant in the bigger dialogue of community housing issues.

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