

UPCOMING DATES

NOVEMBER

- 12 Barrie Council, 7:00 p.m.
- Barrie General Committee, 8:00 p.m.
- Brampton Committee of Council, 9:30 a.m.
- Caledon General Committee, 2:30 p.m.
- Durham Region Committee of the Whole, 9:30 a.m.
- Georgina Council, 7:00 p.m.
- Hamilton General Issues Committee, 9:30 a.m.
- Innisfil Council, 7:00 p.m.
- Mississauga General Committee, 9:30 a.m.
- Richmond Hill Council, 9:30 a.m.
- 13 Peel Regional Council, 9:30 a.m.
- York Region Committee of the Whole (Budget), 9:00 a.m.
- 14 Hamilton Planning Committee, 9:30 a.m.
- 17 Ajax Council, 1:00 p.m.
- Brampton Planning & Development Committee, 1:00 p.m.
- Clarington Council, 6:30 p.m.
- Halton Hills Council, 3:00 p.m.
- Newmarket Council, 1:00 p.m.
- Oakville Planning & Development Council, 6:00 p.m.
- Scugog Planning & Community Affairs Committee, 6:30 p.m.—
CANCELLED



PROJECT LOOKS TO CREATE GUIDE FOR NON-MARKET HOUSING DEVELOPERS WHO WANT TO “BUNDLE” ASSETS

AGGREGATING RESOURCES



Lana Hall

Could Canadian non-profit housing providers scale up affordable housing development by pooling their assets and resources? That’s the question being asked by a team of researchers at the **University of Toronto’s School of Cities**.

As part of a year-long initiative supported by the **Canada Mortgage and Housing Corporation’s (CMHC) Solutions Lab**, the School of Cities is working to create a set of best practices for non-profit housing providers looking to “bundle” their assets with other organizations in the affordable and supportive housing sector. The research team has coined its initiative, “Scaling Up Canada’s Community Housing Sector: Bundling assets and building capacity to create the future of housing.”

Despite more than 10,000 non-profit housing providers operating across Canada, only about 30 have a track record for creating any kind of sizeable new housing developments,

says School of Cities senior housing researcher **Carolyn Whitzman**, who is leading the initiative. The development of new market-rate housing far outpaces that of non-profit or community housing. But when several smaller players in the non-profit housing landscape—such as co-ops and supportive housing providers—bundle their resources, it can make it easier to secure financing, develop sites at scale, and share day-to-day management resources.

“I describe it, in my most silly moments, as 20 to 40 non-profit developers in a trench coat,” says Whitzman, of the “bundling” concept.

As part of the research process for the initiative, Whitzman and her team examined several successful case studies, including a partnership led by the **Community Land Trust B.C.**, which has brought together 40 housing cooperatives and non-profit agencies to develop 1,000 affordable housing units, mostly

on government-owned land. Similarly, a partnership between **Ottawa Community Housing** and four additional local supportive housing providers is working on a plan to create a pipeline for 200 new supportive homes a year in Ottawa. In both cases, says Whitzman, these partnerships allow the non-profit housing providers to build a portfolio of housing across several government-owned sites at scale, instead of requiring governments to post a Request for Proposals for each site individually.

Closer to home, the **Muskoka Community Land Trust** is collaborating with a number of local partners including **Karis Disability Services** and **Community Living Huntsville** to develop 179 new affordable homes on a 7.5-acre site previously owned by the **Town of Huntsville**. The Land Trust will maintain the site and the affordability tenure of its units in perpetuity.

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Whitzman describes these partnerships as something in between a formal merger and a one-off partnership. Many of these non-profit organizations have distinct mandates, such as providing Indigenous housing or supportive housing, and they want to retain that distinctiveness while bundling their resources to create larger, more viable developments. In addition to making it easier to access funding, these partnerships can allow for the pooling of other, perhaps more quotidian resources, such as financial auditing, snow removal services, or day-to-day housing management.

“Co-ops tend to be 40 to 60 homes, and that’s not enough for a full-time manager,” says Whitzman. “...But you [could] put together a bunch of co-ops that have one manager,” she says.

At a panel discussion moderated by Whitzman in September, **Canadian Housing and Renewal Association** executive director **Ray Sullivan** noted that the case studies provided by the “Scaling Up” research initiative highlight “different routes” that non-profit housing providers can take while exploring potential models for bundling their assets with peer organizations.

“This isn’t just about amalgamation. There are ways of assembling back-office supports, there are ways of assembling your development pipeline... There are ways of assembling your financial assets

without losing your identity as an organization, without losing your individual connection to the community and the work that you do,” said Sullivan. “There are all kinds of different options and we need to be looking at all of them.”

But each of those partnerships still requires a certain level of trust and long-term planning, which is where the “Scaling up Canada’s Community Housing’ Sector initiative comes in. By the project’s end, Whitzman and her team hope to create a guide that provides best practices for navigating the legal, financial, and interpersonal implications of creating a long-term partnership to bundle community housing assets together.

At the September panel, **Community Land Trust Foundation of BC** CEO **Thom Armstrong** said that a long history of disaggregated real estate assets across the non-profit housing sector has limited options for both the development and redevelopment of affordable housing.

“We’ve become so good at creating small, intimate, supportive communities,” he said. “And in creating those smaller, disaggregated communities, we’ve missed opportunities to develop professionalized asset management capacity at scale ... And if the problem is, as we often say with co-ops, that there isn’t nearly enough of them, it’s odd that we never built an engine for growth into the co-op housing sector.”

The idea of bundling non-profit assets, said Armstrong, *is* that engine, and is likely the only mechanism for building non-market housing “with speed and at scale,” as directed by the federal government’s recently announced Canada Builds Homes program.

“It’s not just a good idea, it’s an essential prerequisite for a successful community housing sector,” said Armstrong.

To learn more about the “Scaling Up Canada’s Community Housing Sector’ initiative, please visit the University of Toronto School of Cities’ website [here](#). 🌱

Table showing the number of completed housing units in both the market-housing and social housing sectors across Canada between 2018 and 2024. The lack of development of community housing at scale within the social and non-profit housing sector can largely be attributed to the number of small non-profit housing developers who may not have the resources to develop larger sites on their own. The University of Toronto’s School of Cities is working to identify a set of best practices for non-profit housing providers looking to “bundle” their assets with other organizations in the affordable and supportive housing sector, which could make it easier for the cooperating parties to obtain capital, develop at scale, and share housing management tasks for their affordable housing projects.

SOURCE: UNIVERSITY OF TORONTO SCHOOL OF CITIES

Year	Total # of units	Unit # by type		% of total completions	
		Market	Social	Market	Social
2018	186,475	182,257	4,218	97.7%	2.3%
2019	173,579	169,302	4,277	97.5%	2.5%
2020	187,157	182,767	4,390	97.7%	2.3%
2021	202,610	197,221	5,389	97.3%	2.7%
2022	197,655	191,567	6,088	96.9%	3.1%
2023	188,689	183,567	5,122	97.3%	2.7%
2024	210,543	203,656	6,887	96.7%	3.3%