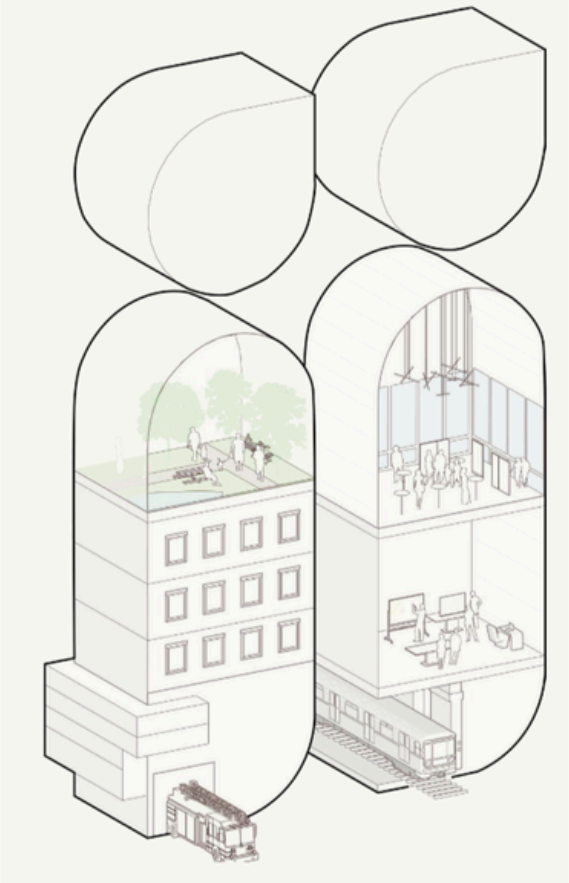
Social Purpose Real Estate Video Training Series

Program Package



Welcome to the Social Purpose Real Estate Video Training Series!

About the Series

This 6-part video training series was created in partnership between the Infrastructure Institute, a training, advisory and interdisciplinary research hub at the University of Toronto's School of Cities and the Community Housing Transformation Centre (the "Centre").

What does it actually cost to build affordable housing in Canada? How do you handle community pushback to your project? What makes a capital stack work? These are real questions nonprofit developers face - so we made this video series to answer them.

Each video is short, practical, and grounded in real Canadian projects and case studies. You'll hear firsthand from non-profit organizations, like St. Clare's Housing and the Kensington Market Community Land Trust, who are leading this work.

If your organization is thinking about social purpose real estate, affordable housing development, or even just eager to learn more, then this series is for you.

What you will learn

- The various roles nonprofits play in affordable housing,
- How meaningful community engagement builds stronger projects,
- Why effective governance is the backbone of long-term project success,
- What it really costs to build housing,
- How to develop a sustainable capital stack for your project, and
- The costs and benefits of investing in sustainable, green development.

What is Social Purpose Real Estate?

Social purpose real estate projects are distinct from traditional models of real estate as they are spaces developed, owned and operated by mission-driven operators, such as non-profits, co-operatives, land trusts, NGOs, and religious institutes, to deliver social value.

Meet the Teams behind the series

About the Infrastructure Institute

The Infrastructure Institute is a training, advisory and interdisciplinary research hub at the University of Toronto's School of Cities. Our vision is to build local and global expertise in planning for civil and social infrastructure, decision-making, and delivery. We are a passionate, interdisciplinary team of academics, researchers, designers and urban planners who put research and engagement into practice.

This series is an extension of our Social Purpose Real Estate Accelerator, a free 6-month program that supports non-profits with the pre-development stage of their mission-driven projects.

Community Housing Transformation Centre

The Community Housing Transformation Centre (the "Centre") is a Canadian, non-profit organization founded by a network of community housing organizations and funded by the National Housing Strategy to strengthen and grow the community housing sector. The Centre supports non-profit, co-op, and social housing providers through funding grants, technical assistance, and resources to improve sustainability, resident engagement, and organizational capacity.

Please send any questions, comments or feedback about this guide and series to infrastructure@utoronto.ca.

1. What Role Do Nonprofits Play in Making Housing Truly Affordable?

with Andrea Adams, Executive Director of St. Clare's Housing

This video highlights ways that nonprofit organizations, with strong community-based and mission-driven objectives, are uniquely positioned to lead affordable housing solutions in Canada. Through the case study of St. Clare's Housing, we explore challenges, roles, and best practices for non-profit stewardship and development of affordable housing.

LEARNING OBJECTIVES

- What are some roles and models for affordable housing?
- Types of affordable housing
- Benefits of non-profit leadership in affordable housing development
- Key challenges for non-profits in affordable housing development
- Best practices for non-profit affordable housing management and development

RESOURCES

Case Study

- Learn more about St. Clare's Housing, their projects and their housing model, here.

Non-Profit Social Purpose Real Estate Development

- *How nonprofits owning their own space can help communities thrive* by the Ontario Nonprofit Network (2023). (Link)
- *Best Practices in Property and Asset Management, A Study of Affordable Housing Providers in New York City* by affordable housing developer, Enterprise (Link)
- *Glossary of Development Terms* by Housing, Infrastructure and Communities Canada (Last updated 2025). (Link)

Check out national and local associations working in non-profit housing:

- Canadian Network of Community Land Trusts (Link)
- Co-Operative Housing Federation of Canada (Link)
- National Affordable Housing Corporation (based in Saskatoon) (Link)
- Non-Profit Housing Associations
    - BC | New Brunswick | Nova Scotia | Manitoba | Ontario

2. What Happens When Community says “Yes” to your Project?

with Kizito Musabimana and Jonathan Okubay, Co-Founders of Ubuntu Land Trust & Developments

Affordable housing and supportive housing projects face higher instances of community pushback than other types of development. Amidst pushback, concern, and even community support, community engagement is a tool to bring neighbours, funders, partners, and clients in alignment with your project. Through a conversation with Kizito Musabimana and Founder & Executive Director of the Rwandan Canadian Healing Centre, in this video, we learn why and how to meaningfully engage with community members. Equitable and sustainable developments emerge from culturally responsive, community-based project origins.

LEARNING OBJECTIVES

- Community engagement strategies
- Guiding principles for meaningful consultation
- Benefits and limits of community engagement
- The Why, What, When, Who and How of community engagement

RESOURCES

Case Study

- Learn more about the work Kizito Musabimana and the Rwandan Canadian Healing Centre are leading here.

Community Engagement

- *DISCUSS. DECIDE. DO. The Value of Engagement as a Decision Support Tool* by Nicole Swerhun, Principal, Third Party Public. (Link)
- *Community Outreach Tool* from the City of Calgary. (Link)
- *Community Acceptance of Non-Market Housing Toolkit* by BC Housing.
  - Gaining and Maintaining Acceptance
  - Sample Materials
  - Resources

Navigating community pushback and NIMBY-ism

- *Generating Community Support Fact Sheet* from Canadian Mortgage and Housing Corporation. (Link)
- *Overcoming opposition to affordable housing*, a report by the Ontario Human Rights Commission. (Link)
- *Community Benefits of Supportive Housing* fact sheet from BC Housing Research Centre. (Link)
- *We Are Neighbours: The Impact of Supportive Housing on Community, Social, Economic and Attitude Changes*, a report by the Wellesley Institute. (Link)

3. How do you Design Strong Governance for SPRE Success?

with Celia Wandio, Co-Director, Development, with Kensington Market Community Land Trust

In this video, we explore the importance of a good governance structure to develop and operate SPRE projects. The video presents considerations to have in mind when designing a governance structure. We discuss partnership options available for non-profits, how to identify roles and responsibilities to manage risks and timelines, and how to assess internal capacity. The case study of the Kensignton Market Community Land Trust is presented as an example of how strong governance can help you achieve your organization's mission.

LEARNING OBJECTIVES

- Why is good governance key to project success?
- How can you build good governance?
- What are some basic partnership structures?
- How do you evaluate your internal organizational capacity?
- Strategies for identifying roles and responsibilities

RESOURCES

Case Study

- Learn more about the work Kensington Market Community Land Trust is leading here.

Nonprofit and Social Purpose Real Estate Governance

- Learn how to design a **RACI Chart** (Responsible, Accountable, Consulted and Informed) for your project. (Link)
- Check out these **non-profit governance tools and resources** by the Ontario Nonprofit Network. (Link)
- Check out a database of **case studies** high lighting governance and partnerships for Social Purpose Real Estate (SPRE) projects in British Columbia and arts-based SPRE projects in Ontario.

4. What Does It Really Cost to Build Housing? (And Can You Do It for $500K?)

with Scott Dutchak, President of Catalyst Community Development

This video examines how to start financial planning for your SPRE project, exploring construction and development costs. The video presents key aspects of development that have a considerable impact on a project's cost, such as location, material costs, policy requirements, and more. We introduce the concept of Pro Formas and business plan development. We interview Scott Dutchak with Catalyst Community Development to learn more about the finances of real-life SPRE projects.

LEARNING OBJECTIVES

- Present key concepts of real estate financial planning
- Explain what drives changes in project costs
- Introduce pro formas and the process for business plan development

RESOURCES

Case Study

- Learn more about Dunn House here.
    - Dunn House is a modular housing development and Canada's first-ever social medicine supportive housing initiative, delivered through an innovative partnership between the City of Toronto, the University Health Network and United Way Greater Toronto.
- Ontario's Ministry of Municipal Affairs and Housing shares more information about building modular housing in this article.

Funding, Financing and Pro Forma Development

- Check out these articles about the economic benefits of non-profit housing and pro forma development from Spacing, a magazine that explores issues affecting the public realm in Toronto and nationally.
- Check out this *Housing Research Report, Cost of delivering Housing in Canada* by CMHC. (Link)
    - This report was published in 2017, so the costs described are higher today, but it still provides a good breakdown of development costs to consider as you map out your development.
- The Rural Development Network (RDN) developed an award-winning **Step-by-Step Guide to Developing Affordable Housing**. Click here to access the guide.

5. Funding the Mission: How Do You Build Your Capital Stack?

with Nick Yeo, Director of Client Services with Tapestry Capital

This video explores how non-profit organizations can fund their SPRE project. It presents strategies to combine multiple funding sources and discusses core concepts of real estate capital stack, debt and equity. We sat down with Tapestry Community Capital to discuss how non-profits can fundraise and finance projects through community bonds.

LEARNING OBJECTIVES

- Introduce key terms related to capital stack
- Present the options non-profit organizations have for funding
- Discuss ways to combine multiple funding sources

RESOURCES

Case Study: Community Bonds

- Check out this presentation from the Canadian Network of Community Land Trusts about **Financing Affordable Housing with Community Bonds** (Link), featuring Tapestry Community Capital and a case study from Kensington Market Community Land Trust.
- Learn more about community bonds as a financing tool in this article, A growing group of foundations are investing in community bonds – here's why (2024) by Kylie Adair and Suzanne Faiza with Tapestry Community Capital.

Developing Affordable Housing through Partnerships and Alternative Financing

- Explore how to navigate limited funding and capital shortfalls in affordable housing development in *Alternative Sources of Capital for the Social/Affordable Housing Sector in Canada* by Housing Services Corporation and BC Housing.
- In this report, the Urban Land Institute highlights case studies that demonstrate how non-profit Community Development Corporations have worked with for-profit developers to create affordable housing.
- Check out the Community Developers Toolkit and more from New Commons Development, a non-profit corporation that partners with non-profit organizations and the public sector to develop and preserve affordable housing and community assets.

6. What are the costs and benefits when you invest in going green?

with Sheena Sharp, Cool Earth Architecture

in this video, we ask, why should non-profits consider environmental sustainability when developing SPRE projects? Although building green might initially add costs to the construction, going green can help your organization save on future operation and maintenance costs. The video highlights some of the main green building standards and funding opportunities for sustainable building. We interview Cool Earth Architecture to show how organizations incorporate sustainable design to better serve their community and achieve their vision for the project.

LEARNING OBJECTIVES

- Present key standards for green constructions
- Explain how sustainability can be aligned with an organization's mission
- Highlight funding opportunities for building green

RESOURCES

Case Study

- Learn more about Coolearth Architecture and the energy efficient, Net Zero seniors housing project developed in partnership with Coniston Non-Profit Seniors Housing Corporation here.

Sustainable Development and Green Building

- Learn more green building, sustainable materials, construction techniques, and more in the Green Building Basics Guide from Green Building Canada.
- Check out case studies of sustainable housing projects from the Green Municipal Fund, a program by the Federation of Canadian Municipalities that administers national funding programs to upgrade local infrastructure, build and renovate climate-smart buildings, and more.
- Explore the Green Municipal Fund's curated list of tools to retrofit existing units or build new affordable housing here.

Glossary

Video 1. What Role Do Nonprofits Play in Making Housing Truly Affordable?

Affordable Housing
Average Market Rent
Community Land Trust
Co-operative
Deeply Affordable Housing
Management Agreements
Operator
Permanent homes
Rent-geared-to-income
Social Purpose Real Estate
Support services
Supportive Housing
Temporary Housing
Tenant Support Provider

Video 2. What Happens When Community says “Yes” to your Project?

Community Liaison Committee
Land Use Designation
Modular Housing Initiative
NIMBYism ("Not In My Backyard)
Official Plan
Ontario Land Tribunal
Transitional Housing
Zoning By-law

Video 3. How do you Design Strong Governance for SPRE Success?

Capital“P” Partnership
Co-Operatives
Co-Tenancy
Condominiums
In-House Management
Joint Venture
Leasehold
Limited Partnerships
Lowercase “p” partnership
Non-profit Ownership
Outsource Project Management
Private Ownership
Public Ownership

Video 4. What Does It Really Cost to Build Housing? (And Can You Do It for $500K?)

Approvals
Capital Stack Optimization
Construction costs
Development costs
Fixed-Price Contracts
Hard Costs
Life Cycle costs
Modular Construction
Net Operating Income
Predevelopment Planning
Public Land Leverage
Soft Costs
Zoning

Video 5. Funding the Mission: How Do You Build Your Capital Stack?

Capital Subsidies
Common Equity
Community Bonds
Crowdfunding
Debt
Development charge reductions
Equity
Equity-like debt instruments
Government contributions
Grants
Impact-Adjusted Loans
Lines of Credit
Mezzanine Debt
Mortgages
Philanthropic Donations
Pooled Capital
Preferred Equity
Senior Debt
Sequencing
Social finance
Tax-exempt bonds

Video 6. What are the costs and benefits when you invest in going green?

Blue roof
Embodied carbon
Energy efficiency
Green building
Green Building Standards
Green roof
LEED
NetZero/Zero Carbon
Passive House
White roof

Meet the Guest Speakers

Meet some voices shaping a more equitable future of housing. In this series, our guest speakers bring together expertise from real estate, community development, finance, and social impact to explore how property can be a force for good.

Each conversation offers practical insights, lived experience, and bold ideas—highlighting innovative projects, lessons learned, and the people driving meaningful change in our communities.



Video 1

Andrea Adams
Executive Director
St. Clare's Housing

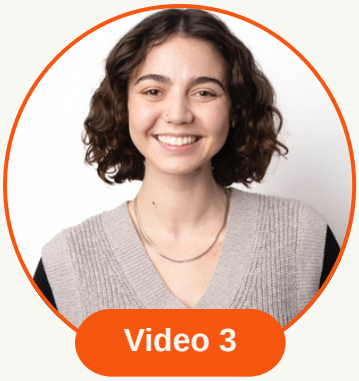




Video 2

Kizito Musabimana
Founder & Executive Director
Rwandan Canadian Healing Centre
Co-Founder of Ubuntu Land Trust & Developments

Jonathan Okubay
Co-Founder of Ubuntu Land Trust & Developments



Video 3

Celia Wandio
Co-Director, Development
Kensington Market Community Land Trust



Video 4

Scott Dutchak
President
Catalyst Community Development



Video 5

Nick Yeo
Director of Client Services
Tapestry Community Capital



Video 6

Sheena Sharp
Principal Architect
Coolearth Architecture

About the Guest Speakers



Andrea Adams
Executive Director
St. Clare's Housing

Andrea Adams is the Executive Director of St. Clare's Housing. St Clare's is a social justice landlord and developer working in active partnerships to create sustainable, safe, and affordable housing solutions. Using methods ranging from infill and modular installations to conversions and new-build high-rises, St. Clare's has created over 900 permanently affordable and supportive homes for people experiencing homelessness.



Kizito Musabimana
Founder & Executive Director
Rwandan Canadian Healing Centre
Co-Founder of Ubuntu Land Trust & Developments

Kizito Musabimana is the Founder and Executive Director of the Rwandan Canadian Healing Centre (RCHC), where he leads initiatives focused on trauma recovery, community leadership, and advocacy within African communities in Canada. Having lived through the 1994 Genocide against the Tutsi in Rwanda, his work is deeply rooted in advancing healing, belonging, and long-term community development. He is also a Co-Founder of Ubuntu Land Trust & Development (Ubuntu LTD), a platform driving innovative, large-scale affordable housing solutions through the African Canadian Affordable Housing (ACAH) Village lens—an approach that integrates affordability, cultural connections, and economic development.

About the Guest Speakers



Jonathan Okubay
Founder and Chair of New Nakfa
Co-Founder of Ubuntu Land Trust & Developments
Jonathan Okubay is a real estate developer, entrepreneur, and community leader dedicated to building scalable solutions across housing, infrastructure, and economic development. He is the Founder and Chair of New Nakfa, a community-based organization focused on youth development, civic engagement, and cultural programming. He is also a Co-Founder of Ubuntu Land Trust & Developments, a platform advancing innovative, large-scale affordable housing solutions across Ontario through a land-lease and partnership-driven model.



Celia Wandio
Co-Director, Development
Kensington Market Community Land Trust
Celia (she/her) is the Co-Director, Development for the Kensington Market Community Land Trust. Celia started working with KMCLT in January 2026 after nearly three years supporting CLTs across Canada with the Canadian Network of Community Land Trusts (CNCLT). Before coming to the CLT world, Celia completed a Masters of Science in Planning at the University of Toronto, and she also worked for a housing co-operative in Toronto and for a social housing provider in the UK.

About the Guest Speakers



Scott Dutchak
President
Catalyst Community Development
Scott Dutchak has more than 28 years of real estate experience, including development, asset management and portfolio strategies. Scott is an independent board member of the Songhees Development Corporation. Scott is a professional urban planner, a member of the Canadian Institute of Planners, and holds a Master of Business Administration degree.



Nick Yeo
Director of Client Services
Tapestry Community Capital
Nick is Director of Client Services for Tapestry Capital, a non-profit providing community bond services to support organizations in accessing new sources of capital for projects and programs. He has over 20 years of experience in the Canadian non-profit sector, bringing entrepreneurial skills in leadership, strategic planning, process improvement and financial management. He holds a Master in Philanthropy and Non-profit Leadership from Carleton University and a Bachelor of Arts, Joint Honours in History and Philosophy from McGill University.

About the Guest Speakers



Sheena Sharp
Principal Architect
Coolearth Architecture Inc.

Sheena has over 25 years of experience in the profession. In establishing her own firm she has focused on buildings of all types, including post occupancy studies, and rural architecture with a particular interest in energy analysis and retrofits. She is also involved in research relating to the use of concrete for energy efficient buildings. She has been active in the governance of the profession, including two terms as President of the Ontario Association of Architects. Sheena has taken the Passive House Design course.

Accelerator Program Team



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Thank You!