



KEYS TO COMMUNITY REAL ESTATE

Real Estate Acquisition and Development Learning Resource for Not-for-Profit Organizations



WE ACKNOWLEDGE

United Way Greater Toronto humbly acknowledges that it operates on the traditional territory of many Indigenous nations, such as the Wendat, Anishnaabeg, and Haudenosaunee. We recognize and uphold the rights of Indigenous communities, acknowledging the ancestral and unceded territories of the First Nation, Inuit and Métis peoples throughout Turtle Island. Tkaronto is home to a growing community of urban Indigenous peoples, including those who are First Nations, Inuit and Métis. We recognize that the Greater Toronto Area is covered by several treaties, such as Treaty 13 with the Mississaugas of the Credit First Nation and the Williams Treaties with seven First Nations, including the Chippewas of Georgina Island. We respect Indigenous teachings and commit to fulfilling our obligations to the land and one another. Our commitment is grounded in the principles of Truth and Reconciliation and the United Nations Declaration on the Rights of Indigenous Peoples.

LEARNING OVERVIEW

KEYS TO REAL ESTATE

Keys to Community Real Estate is a comprehensive self-paced online learning resource designed to empower not-for-profit agencies (executive directors, finance staff, board members, and other key staff) with the knowledge and tools necessary to make informed real estate decisions that align with their mission and operational goals.

The curriculum has been designed to equip participants with the knowledge, resources and supports needed to navigate the complexities of community real estate development and decision making.

This curriculum has been developed in partnership with community real estate experts including SVX, SHS Consulting, Colliers, Fi3, Union Co-operative, 10C and United Way Greater Toronto.

As a participant, you will explore various aspects of community real estate projects, including organizational readiness, project definition, ownership options, and project management. By engaging with this curriculum, you will be better equipped to navigate the complexities of real estate projects and make strategic decisions about your capital raise.

LEARNING STRUCTURE

- 25 online self-paced lessons (~13 hours of content)
- Flexible one-on-one coaching sessions
- Live sessions to further your learning and connect with peers



Through this learning resource, you will be able to:

- **Assess Organizational Readiness:** Evaluate your organization’s capacity, alignment, and internal processes to support a real estate project.
- **Define and Scope Real Estate Projects:** Clearly articulate project objectives, scope, and alignment with organizational mission and community needs.
- **Evaluate Ownership and Leasing Options:** Compare and assess different ownership models (acquisition, leasing, partnership) and their implications for governance and operations.
- **Engage and Manage Key Stakeholders:** Identify and manage internal and external stakeholders, including consultants, community members, and board members, throughout the project lifecycle.
- **Analyze Space and Operational Needs:** Conduct needs assessments to determine space requirements, design considerations, and service delivery needs.
- **Conduct Due Diligence and Feasibility Assessments:** Understand regulatory requirements, risk factors, and market conditions to support informed decision-making.
- **Build and Interpret Proformas:** Develop high-level financial models for capital and operational costs, evaluate funding sources, and understand financing mechanisms.
- **Develop a Business Case and Pitch:** Synthesize key project components into a compelling business case and communicate value to funders, stakeholders, and decision-makers.
- **Identify Consultant and Expertise Needed to Support Your Project:** Understanding how to manage project stakeholders including the public, project consultants, staff and governance.
- **Understand Financing and Capital Options:** Understand the funding options available and how to prepare for capital raise.



CURRICULUM

MODULE TOPIC: COMMUNITY REAL ESTATE - GROUNDWORK

Learn how to lay the groundwork for capital planning, evaluate ownership and leasing options, manage project teams, and develop a strong business case—all while engaging key stakeholders to support successful, community-focused projects.

LESSONS

- 1 **ORGANIZATIONAL READINESS**
Understand the steps towards organizational readiness before embarking on a long-term real estate project, including defining your organization’s mission and objectives, and managing stakeholders such as board, staff, possible partners, and external supporters.
- 2 **DEFINING YOUR REAL ESTATE PROJECT**
Determine your ideal real estate solution based on understanding your key objectives and desired impact. Understand the range of commercial and residential real estate options.
- 3 **REAL ESTATE OWNERSHIP OPTIONS**
Understand the range of different real estate ownership options and how to decide which is the right one for your project.
- 4 **MANAGING YOUR REAL ESTATE PROJECT**
In this four part lesson, understand the key timelines, processes, and the various types of consultants and team members who will be engaged through your real estate project.
- 5 **DETERMINING YOUR REAL ESTATE SPACE NEEDS**
Understand how to determine your basic real estate space needs for commercial and operational space.
- 6 **SITE ASSESSMENT AND DUE DILIGENCE**
Understand the basics of a site assessment, including key reports, zoning, and surveys. Learn about the due diligence processes of each type of real estate transaction, and key risks to consider.
- 7 **RISK MANAGEMENT**
Understand the overall financial risks to be aware of when acquiring property for your community real estate project.
- 8 **BUSINESS CASE AND PLAN**
Learn about what a business case and plan includes, why they are important, and how to develop your own for your project.

MODULE TOPIC: FINANCIAL MODELLING & MANAGEMENT

Understand the fundamentals of real estate financial modelling to help you assess project feasibility and make informed investment decisions. Explore the structure and purpose of proformas, understand key assumptions and limitations, and learn what lenders look for in both residential and non-residential projects.

LESSONS

- 1 **INTRODUCTION TO FINANCIAL MODELLING AND PROFORMA**
Understand the purpose and basics of financial modelling and proformas.
- 2 **DEEP DIVE: PROFORMA**
Understand the components of a proforma for residential real estate projects, including key definitions, sections, assumptions, and variables.
- 3 **DEEP DIVE: WALKTHROUGH OF A SAMPLE PROFORMA**
Build your knowledge on proforma through this in-depth walkthrough of an example of a proforma.

MODULE TOPIC: PREPARING FOR CAPITAL RAISE

Learn how to assess your readiness for a capital raise, prepare essential materials, and engage stakeholders effectively. Through practical guidance on storytelling, pitch deck development, and a case study of Union Co-op, gain real-world insights into what it takes to secure capital successfully.

LESSONS

- 1 **READINESS FOR RAISING CAPITAL**
Understand what it means to be “capital ready”, including the key steps for an internal organization assessment, risk management, and financial health.
- 2 **PITCHING AND STORYTELLING**
Understand what makes a good pitch, and how to communicate effectively with funders about your vision, impact, and capital ask.
- 3 **CASE STUDY: UNION CO-OP**
Through a case study of Union Co-op’s capital raise, learn about one success story of a capital raise and their lessons learned.

MODULE TOPIC: CAPITAL OPTIONS

Explore the range of capital options available to non-profit community real estate organizations, including public, private, institutional, and impact capital avenues. Gain insights into how to assess and choose the right capital tools for your project.

LESSONS

- 1 **CAPITAL TOOLS & OPTIONS**
Overview of capital tools and avenues available to not-for-profit community real estate organizations, as well as questions to consider in determining your capital approach.
- 2 **DEEP DIVE: PUBLIC CAPITAL OPTIONS**
Understand the range of government funding programs for residential and non-residential projects.
- 3 **DEEP DIVE: INSTITUTIONAL CAPITAL OPTIONS**
Understand the range of institutional capital options (e.g., banks, credit unions, mortgages and debt options, etc.) for residential and non-residential projects.
- 4 **DEEP DIVE: PRIVATE CAPITAL OPTIONS**
Understand the range of private capital options (e.g., foundations, crowdfunding, impact and innovative capital options, etc.) for residential and non-residential projects.
- 5 **CASE STUDY: 10C AND COMMUNITY BONDS**
Through a case study of 10C, learn about one success story of a capital raise, the options considered and leveraged, and their lessons learned.

MODULE TOPIC: REAL ESTATE TRANSACTIONS

Understand the full real estate transaction process, from start to finish. Learn who to engage, including brokers, lawyers, and consultants, and when to bring them in.

LESSONS

- 1

PERSONNEL

Overview of key external counsel and consultants you can expect to engage with through a real estate transaction.
- 2

REAL ESTATE TRANSACTION PROCESS

Understand each key step of the transaction process, including key timelines, best practices, and fees and taxes,
- 3

DEAL STRUCTURING AND NEGOTIATIONS

Key considerations for how a real estate deal is structured and negotiated, including questions to ask your broker.

SUPPORTS

Our expert coaches will lead Group Workshops to guide you through key additional and optional topics related to community real estate projects. These are not just lecture sessions – they blend training content with real-life applications and case studies to provide you with a comprehensive understanding of each topic that you can take back and apply to your own projects and teams.

PEER CIRCLES

Peer Circles offer an opportunity to extend your learning and build lasting connections with other participants in a supportive environment. These facilitated one-hour sessions allow you to reflect on workshop learnings, share experiences and challenges, and provide ongoing accountability and motivation.

A calendar of these live supports will be provided once registered.

1:1 COACHING

As a participant, you will have access to approximately 2.5 hours of personalized coaching. Coaching sessions can be used to:

- Discuss follow-up questions related to content covered in the group learning sessions
- Address specific challenges in your real estate project
- Get expert advice on financial modelling or capital acquisition strategies
- Receive feedback on your capital raise materials

A Calendly booking page will be provided to schedule sessions with our team of experienced advisors and subject matter experts.

UWGT & SVX PARTNERSHIP



At United Way Greater Toronto and SVX, we’re committed to strengthening community infrastructure so critical services like childcare, housing, food programs, and employment supports remain accessible where they’re needed most. As the social and economic landscape shifts and real estate pressures mount, new tools are essential to protect these vital spaces.

United Way’s Community Real Estate Initiative helps agencies secure stable, non-market spaces to stay rooted and grow in their communities. As lead instructor, SVX brings deep expertise in social finance, impact investing, and community real estate to guide participants through complex capital strategies for long-term sustainability.

Together, we’re building capacity, empowering organizations, and strengthening communities. This program is not just a learning opportunity — it’s a catalyst for innovation and lasting impact.



SVX’s mission is to advance social, environmental and economic justice through impact investing. As a nonprofit, diversified financial services firm, SVX works with investors, funds, enterprises, and institutions to help them take the first step or next step on their impact journey. SVX provides knowledge products and programs, designs strategies and products, manages funds, operates an impact investing platform, and develops systems change solutions.

We work across sectors that deliver meaningful impact: climate and biodiversity, food systems, housing and community real estate, racial and gender equity, and Indigenous reconciliation.

SVX is a nonprofit organization registered with securities regulators as an Exempt Market Dealer (EMD) in British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, and Quebec. We have partners and operations across Canada, as well as in the US and Mexico.

CONTRIBUTORS



Commercial real estate services firm operating across Canada. Supporting with a wide range of services from real estate advisory, leasing, investment management, valuations, market research and more.



Our work across the housing system is focused on three key practice areas: Development, Innovation, and Policy. Through these areas of work, we help our public, non-profit, and private sector clients answer complex questions about the housing needs in their communities, build social purpose real estate, and envision alternative futures for their organization.



Fi3 works at the crossroads between investment strategies, real estate project development and ESG impact creation. We excel at translating an idea into practical solutions and a desire into tools for change.



10C uses placemaking, social enterprise, social finance, social innovation – and food – to create new ways to connect, collaborate and share resources. The environment is creative, ideas focused and welcoming. Our placemaking work deepens relationships between people and across organizations, catalyzing creativity and innovation through collective action, research and community engagement.



Union Co-operative is working to buy residential and commercial properties in Waterloo Region for permanent affordability and community ownership. The Co-operative was founded in response to rising rental rates in Waterloo Region that are becoming unaffordable for a growing share of residents and local businesses.

ABOUT UNITED WAY

As the largest non-government funder of community services in the GTA, United Way Greater Toronto reinforces a crucial community safety net to support people living in poverty. United Way's network of agencies and initiatives in neighbourhoods across Peel, Toronto and York Region works to ensure that everyone has access to the programs and services they need to thrive. Mobilizing community support, United Way's work is rooted in ground-breaking research, strategic leadership, local advocacy and cross-sectoral partnerships committed to building a more equitable region and lasting solutions to the GTA's greatest challenges.



**WORKING WITH
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