

Shape the future of housing in Canada – Co-design session on community investment



SVX and Four Pillars Community Housing CCC Inc. invite you to participate in a senior-level design session focused on developing a trusted, scalable pathway for Canadians and institutions to invest in community housing.

The housing crisis is a community problem that requires a community solution. Governments and housing providers cannot solve it alone. Financial institutions, foundations, investors, governments, housing organizations, employers and communities each hold part of the solution. The challenge is bringing those pieces together in a structure that people can understand and trust.

This work is grounded in a practical application.

Four Pillars and Vernon Native Housing Society are developing the Vernon Model, a community-based approach designed to combine deeply affordable rent-geared-to-income (RGI) housing, employee (workforce) housing and, where appropriate, affordable homeownership within a financially sustainable development model that brings together multiple housing uses, capital sources and community partnerships.

This [linked overview and short explainer video](#) show how community partners can combine land, investment capital, financing, expertise and other local resources to help build real homes.

I Invest in Housing is being developed as a potential investment pathway to support the Vernon Model and other qualified community-housing projects.

The goal is to create an understandable and trusted way for Canadians and institutions to direct investment capital toward qualified community-housing projects in the communities where people live and work.



I Invest In Housing

**Building Solutions
to the
Housing Crisis**

Be part of the solution!

Our ambition is to make ***“I Invest in Housing”*** as familiar and meaningful a statement of community participation as “I recycle.” Achieving that will require trusted institutions and community leaders to help shape the investment structure, safeguards, governance, distribution channels and public understanding needed to make it work.

SVX and Four Pillars bring complementary responsibilities to this effort. SVX will lead work on the investment structure, regulatory pathway and potential financial-institution adoption model. Four Pillars is developing the community engagement, strategic partnerships and broader coalition needed to establish trust, create demand and connect investment with viable housing projects.



This is not an invitation to endorse a finished product. We are bringing together a small group of senior leaders to help shape it. No investment commitment is being sought through this session.

The discussion will explore:

- What would make community investment in housing credible, practical and trusted?
- What would financial institutions, institutional investors and other partners need to participate?

- What governance, safeguards and reporting would be required to maintain public confidence?
- How could the Vernon Model serve as an initial practical application while informing a repeatable national framework?
- What role could participating organizations play in building the partnerships needed to take this work forward?

Your experience and institutional perspective would make an important contribution to this discussion.

Design session details

Date: October 15, 2026

Time: 9:00 a.m. Pacific / 12:00 p.m. Eastern

Location: [Zoom](#)

Duration: 60 minutes

Please let us know by October 6 whether you or an appropriate senior representative can participate. A short background brief and session agenda will be circulated in advance.

We hope you will join us in helping to design the investment infrastructure, partnerships and safeguards needed to make community investment in housing possible at scale.

Sincerely,

Joseph MacLean
Co-founder
Four Pillars Community Housing CCC Inc.

Adam Spence
Founder and CEO
SVX

A couple of tiny things I would still discuss with Joseph and Adam before sending.

First, I would decide whether to say “workforce housing” or “employee housing.” HAL would prefer workforce housing because it is broader and more familiar institutionally but I like employee housing myself.

Second, I would have Adam specifically approve:

“No investment commitment is being sought through this session.”

If he wants stronger protection, it could become:

“This session is exploratory and is not an offering or solicitation of an investment.”

I would not add that stronger version without SVX being comfortable with it.

OK I hope some of that helps,,,

L

On 2026-09-22 11:42, joseph@fourpillarscommunityhousing.com wrote:

DRAFT for review and comment - going to send to TD, Vancity, BMO, Addenda Capital, AHMA, BCNPHA, CHRA and more.

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Dear (Name)

SVX
and Four Pillars Community Housing CCC Inc. invite you to participate in a high-level design session focused on creating a trusted pathway for Canadians and institutions to invest in community housing.

The housing crisis is a community problem that requires a community solution. Governments and housing providers cannot solve it alone. Financial institutions, foundations, investors, governments, housing agencies, employers and communities each hold part of the solution—and we need to bring those parts together.

This work is grounded in a practical application. Four Pillars and Vernon Native Housing Society are developing the Vernon Model, a community-centric approach designed to combine deeply affordable rental housing (RGI), employee housing and in some cases including affordable homeownership within a financially sustainable development. The [linked overview and short explainer video](#) show how community partners can bring together land, investment capital, financing, expertise and other local resources to help build real homes. ***I Invest in Housing*** is intended to provide the investment pathway needed to support the Vernon Model and other qualified community-housing projects. The model will be shared with the community housing sector so we can scale housing solutions. It would give Canadians and institutions a direct and understandable way to put their savings and investment capital to work building housing in the communities where people live and work. Our ambition is to make ***"I Invest in Housing"*** as familiar and meaningful a statement of community participation as "I recycle." That can only happen if trusted institutions and community leaders work together to create the right investment structure, safeguards, distribution channels and public understanding.

SVX and Four Pillars bring complementary responsibilities to this work. SVX is leading the design of the investment structure, regulatory pathway and financial-institution adoption model. Four Pillars is building the public narrative, strategic partnerships and a Coalition of the Concerned needed to establish trust, create demand and turn widespread concern about housing into coordinated action.

This is not an invitation to endorse a finished product. We are bringing together a small group of senior leaders to help shape it.

The session will explore:

- What would make community investment in housing simple, credible, practical and trusted?
- What would financial institutions and other partners need to participate?
- How can the Vernon Model serve as an initial practical application and inform a repeatable national approach?
- How can local, regional and national investment opportunities operate within a consistent framework?

- What safeguards, governance and reporting will be needed to maintain public confidence?

How can participating organizations help build a Coalition of the Concerned that enables communities to begin '**Building Solutions to the Housing Crisis**'?

Your experience and institutional perspective would make an important contribution to this discussion.

Design session details

Date: October 15th, 2026

Time: 9:00 am PST – 12:00 pm EST

Location: [Zoom Meeting](#)

Duration: 60 minutes

Please let us know by October 6th whether you or an appropriate senior representative can participate. A short background brief and session agenda will be circulated in advance.

We hope you will join us in helping to design the investment infrastructure—and the collective movement— needed to make community participation in housing possible at scale.

Sincerely,

Joseph MacLean

Co-founder

Four Pillars Community Housing CCC Inc.

Adam Spence

Founder and CEO

SVX

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Joseph MacLean

Co-founder

778-835-5801

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Imagine a future where everyday Canadians don't just worry about the housing crisis—they help solve it. A future where realtors are trusted allies in making affordability possible, where municipalities champion creativity and care, and where capital flows not just from governments and banks, but from neighbors, families, and communities. In this future, housing is no longer the

*responsibility of a few, but a shared mission grounded in participation,
dignity, and innovation.*

—

Larry Traverence
Co-founder
Direct 604-787-7654
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Four Pillars Community Housing

I invest in Housing

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Imagine a future where everyday Canadians don't just worry about the housing crisis—they help solve it. A future where realtors are trusted allies in making affordability possible, where municipalities champion creativity and care, and where capital flows not just from governments and banks, but from neighbors, families, and communities. In this future, housing is no longer the responsibility of a few, but a shared mission grounded in participation, dignity, and innovation.



Four Pillars Community Housing CCC Inc. is a Community Contribution Company that in its articles commits to distributing at least 60% of all profits to housing charities.



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"Providing affordable housing for Aboriginal People"



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Canada

When travelling, I honour the host Nation(s) where I am present. I want to acknowledge and respect the histories, languages, and cultures of the First Nations, Métis, and Inuit, whose presence continues to enrich our communities.