Joseph Westfall

Capstone Report 2026

# Beyond Wages

## Union Investment in Below Market-Rate Housing

Master of City Planning

Facualty of Architecture

University of Manitoba

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## Executive Summary

Labour unions have historically played a role in the provision of affordable housing, yet since the 1980s, their direct involvement in below-market housing development has received little attention in planning scholarship. At the same time, housing affordability has become one of the most pressing issues facing working-class people in Canada and the United States. This research examines what unions in both countries are saying and doing about housing affordability, and whether their material actions align with their stated commitments.

This study analyzes four precedent cases through qualitative content analysis of grey literature and media. The cases examined include the BC General Employees' Union Lower Mainland Office Building Project in Burnaby, the LiUNA Local 837 development at 186 Hunter Street East in Hamilton, the AFL-CIO Housing Investment Trust at the national and Minnesota state levels, and two HIT-financed projects in Minneapolis (Seward Towers and Ladder 260 Apartments).

The findings reveal that unions engage with housing shaped by their financial and membership priorities, and national policy contexts. The BCGEU demonstrates the strongest rhetorical commitment to below-market housing but has encountered significant financial and institutional constraints as a first-time developer. LiUNA engages in housing primarily as an investment and job-creation strategy. The AFL-CIO Housing Investment Trust occupies a middle position, leveraging pooled pension capital to finance both the preservation and creation of below-market units while balancing fiduciary obligations to investors.

Across all cases, consistent gaps emerge between housing rhetoric and practice. Even unions with strong affordability commitments must navigate market constraints and institutional capacity limitations that reduce the depth and permanence of affordable outcomes. These findings suggest that unions are neither inherently progressive nor transformative housing actors. Rather, they represent an underutilized resource that planners and policymakers can better engage through tools such as long-term affordability covenants, land banking, and co-governance frameworks.

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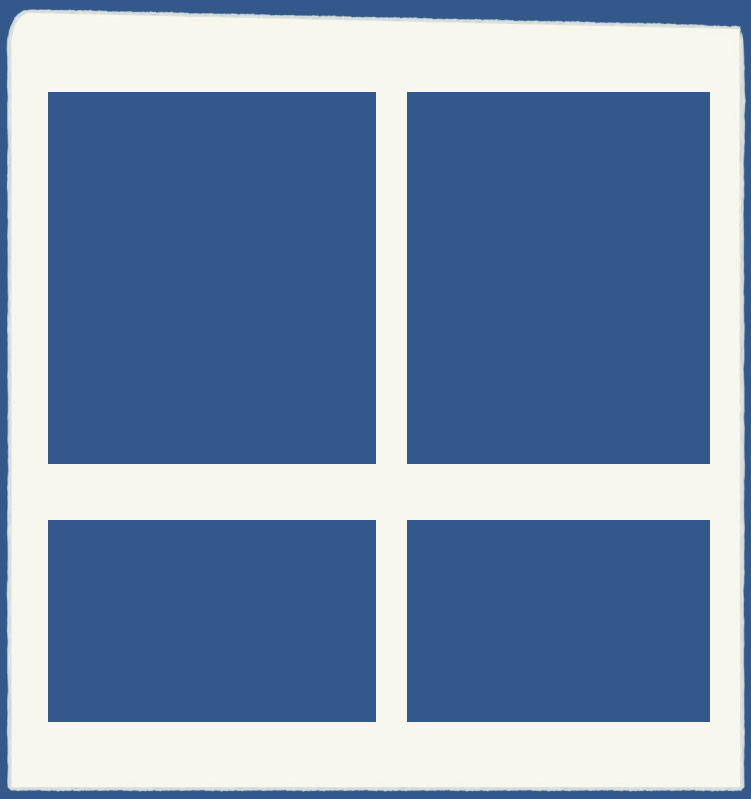
## Frequently Used Acronyms

**AFL-CIO:** the American Federation of Labor and Congress of Industrial Organizations

**AFL-CIO HIT (HIT):** AFL-CIO Housing Investment Trust

**BCGEU:** BC GENERAL EMPLOYEES' UNION

**LiUNA:** Laborers' International Union of North America



# 1 INTRODUCTION

## 1.1 Background and Problem Statement

In Canada and the United States, housing affordability is a fundamental issue for working class people, especially in larger urban centres. Because of this, I wanted to look at what labour unions, the historic collective voice for the working class, are saying and doing to address this issue. Based on the literature, I found that there is a historic precedent for unions to build and fund affordable housing (Botein, 2007). However, since the 1980s the literature has apparently dried up on what unions current involvement in below market rate housing. Because of this, my capstone examines what both Canadian and American unions are saying on the topic of affordability and housing. It also investigates if unions are taking any material steps to address the affordability of housing.

My research topic was originally inspired by an article I had read about a union in Toronto that was able to buy a condo building and turn it into a housing co-operative. Other than that, in Canada, there are only really two examples I could find: the Lower Mainland Project led by the BC General Employees' Union, and 186 Hunter Street East led by LiUNA Local 837 In Hamilton Ontario. However, the Toronto example lacked information other than the one news article. As for the United States, all the examples I found were supported financially through the AFL-CIO Housing Investment Trust and built using union labour. This led me to compare the two countries, to better understand the unions' context, rhetoric and actions.

This capstone is relevant to planning scholarship and practice because it examines how unions move beyond advocacy to materially intervene in housing markets, and the conditions under which those interventions succeed or falter. By comparing union housing rhetoric with documented housing practices, this research highlights the institutional constraints, governance structures, and policy environments that shape non-traditional housing actors. Understanding these dynamics is particularly important for planners seeking to expand the range of tools and partnerships available to address below-market housing supply.

## 1.2 Research Questions

- What forms of housing-related action or intervention are unions engaged in, as evidenced through publicly available documentation?
- How do labour unions in Canada and the United States frame housing affordability in their policy documents and public statements?
    - What similarities and differences emerge between Canadian and U.S. unions and what do these differences suggest for planning practice?
- To what extent is there alignment or tension between union housing policy positions and union housing practices?

## 1.3 Research Purpose and Focus

The primary purpose of this study is to assess the degree of alignment, divergence, or tension between union housing rhetoric and documented housing practices. By analyzing publicly available union policy documents alongside evidence of housing-related interventions, this research seeks to move beyond normative claims about labour's role in housing and instead evaluate concrete forms of engagement. This approach responds to calls within planning and housing scholarship to better understand the institutional actors shaping housing outcomes beyond the state–market binary (Silver, 2019).

Methodologically, the study relies primarily on qualitative document analysis of grey literature produced by labour unions and affiliated organizations in Canada and the United States. Documents analyzed include housing policy statements, convention resolutions, public submissions, press releases, investment trust materials, and planning-related partnerships. These materials enable a comparative assessment of (1) union housing policy framing, (2) documented housing-related actions, and (3) the relationship between the two.

By adopting a comparative lens, this research aims to identify similarities and differences in how Canadian and U.S. unions conceptualize housing affordability, deploy institutional resources, and engage with planning processes. In doing so, the capstone contributes to planning scholarship by highlighting the role of labour unions as non-traditional yet influential actors in housing systems, and by drawing lessons from the U.S. experience that may inform future housing strategies and partnerships in the Canadian context.

## 1.4 Overview

This capstone features seven sections. In the next section, is a literature review which examines relevant literature on unions historic involvement in affordable housing, both for union members as well as for the general working class. Section three looks at the affordable housing and union context of the United States and Canada. Section four outlines the research methods and rational for them in relation to answering the research questions. This section also provides a rationale for the precedents selected for this study. Section five looks at the findings related to the four precedents studied for this report. Section six is where the findings are used to answer the research questions as a form of analysis. The final section provides final remarks and suggests possible future directions for research within this topic.

# 2 Literature Review

Affordable housing has long stood at the intersection of labour rights, urban development, and social policy. This literature review examines how labour unions have contributed to the creation, funding, and delivery of affordable housing, tracing their role from early 20th-century cooperative movements to contemporary pension-fund investment. By synthesizing historical and contemporary scholarship, this review identifies how unions have shaped housing policy and provision, and where gaps remain, particularly regarding unions' current and potential role as developers within Canadian contexts. This literature review provides a summary of the historical context of unions' role in affordable housing and what has been done by unions in more recent years. Additionally, there will be a look at how other non-profits have been a part of the provision of affordable housing to better understand the gaps in research of unions in this area.

## 2.1 Unions Historic Role in Housing

Throughout the past hundred years or so of organized labour history, unions have played a role in how cities are built. For the sake of this paper, the historical focuses on roles unions have taken in the creation, funding and delivery of affordable housing. Unions have been a part of working people's lives through multiple cost-of-housing crises and have responded to them in different ways.

### *New York City*

New York City contains one of the earliest examples of how unions built affordable housing. Led by the Amalgamated Clothing Workers in the 1920s, cooperative housing was created for working class New Yorkers (Blasi and Tucker, 2025). These early projects were created using a combination of union assets as well as by way of using union organizing power to entice governmental support (Blasi and Tucker, 2025). The history of union-led housing development in New York reveals how organized labour extended its social mission beyond the workplace to shape the built environment (Fishman, 1987). Early scholarship situates labour's involvement in the broader context of cooperative and worker housing experiments during industrial urbanization (Fishman, 1987).

Similarly, the United Housing Foundation (UHF), organized by Abraham Kazan and supported by the International Ladies' Garment Workers' Union (ILGWU), launched landmark developments such as Co-op City in the 1960s, the largest cooperative housing complex in the world (Bloom, 2008; Lawson, 2012). These initiatives demonstrate labour's ability to act as a quasi-public developer, blending union capital, state subsidies, and cooperative ownership models.

While unions promoted cooperative ownership and worker control, New Deal public housing programs emphasized state management and broader eligibility (Vale, 2007). As manufacturing declined, unions' direct involvement in development waned, but they remained influential in policy advocacy and construction labour standards. From the 1980s onward, labour's role in housing re-emerged through the investment of union pension funds in affordable housing and urban redevelopment (Heskin & Leavitt, 1995; Reynolds, 2002). Funds such as the AFL-CIO Housing Investment Trust (HIT) supported union-built, mixed-income projects linking pension stability to social investment. Contemporary research debates whether this financialized form of union housing continues the movement's egalitarian legacy or reflects accommodation to neoliberal urban governance (Reynolds, 2002; Bloom, 2008)

### *The Neue Heimat*

Looking globally, unions in Germany were also able to build different tools to implement affordable housing. In 1922, they founded a housing association meant to build apartments and lobby for government involvement in housing (Werner, 1974). In the 1960s, unions created Neue Heimat, which was meant more as a union-based planning solution in addition to building housing (Werner, 1974). The earlier housing association was very effective at building housing in Germany, with tens of thousands of units being built for workers with the goal of creating "good and inexpensive homes" (Werner, 1974). However, Anne Power's The Neue Heimat Crisis (1993) highlights how the scale and corporatization of Neue Heimat led to its downfall. Initially one of Europe's largest social housing developers, Neue Heimat aimed to balance affordability with modern urban planning principles. Yet, by the late 1970s and early 1980s, the organization became entangled in financial mismanagement, corruption scandals, and political controversy, ultimately leading to its collapse. Power argues that Neue Heimat's crisis revealed the tensions between social purpose and bureaucratic control, as well as the risks of union-led enterprises adopting private-sector models under growing neoliberal pressures. The trajectory from the early housing associations to Neue Heimat reflects both the potential and limitations of union-led housing initiatives. It can be effective in mobilizing resources for social housing, yet vulnerable when market logic overshadows their social mission.

## 2.2 Current State of Unions and City Planning

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### 2.3 Organized Labour and Urban Planning

Urban planners and labour unions share overlapping but distinct objectives in affordable housing. Planners focus on spatial equity, density optimization, and land-use regulation, while unions prioritize employment, economic stability, and community welfare (Botein, 2007; Inam, 2021). These differences can lead to tension: planners may prioritize efficiency or market feasibility, whereas unions emphasize social control and job quality. Yet collaborative potential exists. Lee (2024) and Anzia and Spindel (2024) argue that co-governance frameworks, where unions hold seats in planning or development boards, can bridge these divides by institutionalizing worker perspectives within planning processes.

However, gaps remain. Planners often underestimate the economic leverage of union capital, while unions may under-appreciate the regulatory complexities of land use and zoning. The literature therefore calls for integrated frameworks that treat housing not merely as a land-use outcome but as a dimension of social infrastructure shaped by both financial and labour systems (Grundström. 2022).

### *Unions as Underutilized Developers in Affordable Housing*

This review examined three key questions: how organized labour has developed and preserved affordable housing, how effective these strategies have been, and how planners' and unions' goals differ in this process. From the current literature, the question may come up as to why unions should be involved in affordable housing. Blasi and Tucker (2025) have two major reasons for why unions should, that fits within typical union theory. They frame workers are tenants (p. 995) and landlords as employers (p. 999). This framework creates a parallel way of looking at the issue as typical union organizing, and builds on what unions are already doing in the terms of the workplace.

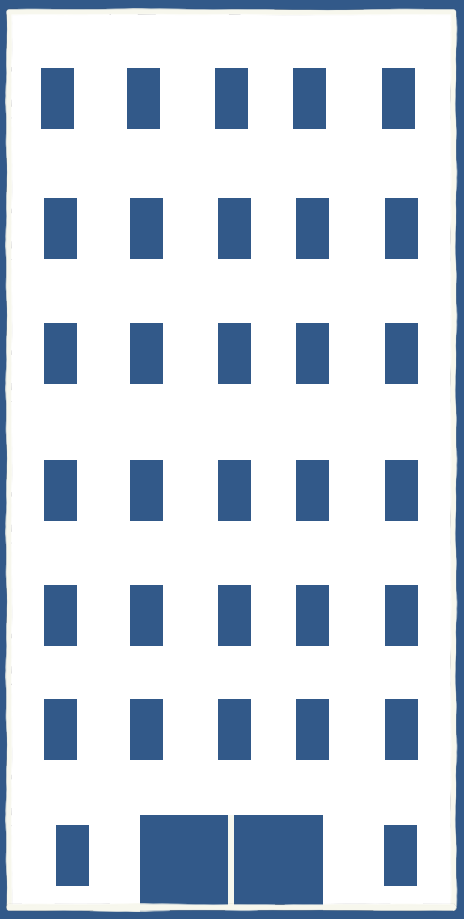
Across contexts, unions have alternated between direct housing provision and indirect financial or policy influence. While early cooperative projects reflected collective social values, contemporary approaches often operate within financialized frameworks that risk diluting affordability goals. Class conflict is why unions exist, and housing can be seen as an example of not just conflict between workers and capitalists but also conflict between capitalists and landlords. Capitalists that hire workers want housing to be cheap, as it keeps demand for wages to rise (Stein, 2019). Because it is an issue that is beneficial for not just workers, union involvement is important to keep housing democratic and controlled by workers (Stein, 2019).

Overall, the literature illustrates that organized labour has historically influenced housing both materially and politically, yet its developmental role has diminished amid financialization and state withdrawal. While cooperative housing and pension-driven investment has demonstrated partial success in expanding affordability, its long-term impact has been constrained by market forces and limited authority. Despite this, unions remain powerful but underutilized actors in affordable housing. Future research should investigate how unions can reclaim a developmental role, either through pension fund investment, direct ownership, and planning partnerships, to advance housing decommodification and worker-centred urban policy. For planners, engaging unions as collaborative partners in housing delivery may open new pathways toward equitable, sustainable urban development.

### 2.4 Literature: What is Missing?

In looking at the literature, there are a few areas that have not been researched or written on. While there are articles that outline how unions can become more involved in housing (Blasi and Tucker, 2025), they are focused more on policy rather than an active role in the development of housing. While there has been research on how unions have built housing, it is mostly from a historical perspective and focusing on New York housing cooperatives. While Bloom (2008) and Reynolds (2002) focus on the U.S., little research examines comparable developments in Canada. Though there are examples where unions have been a part of housing projects elsewhere, the research does not reflect this.

"Class conflict is why unions exist, and housing can be seen as an example of not just conflict between workers and capitalists but also conflict between capitalists and landlords."



# 3 Context

### 3.1 Unions

Unions in Canada and the United States have historically shaped labour markets through collective bargaining and political advocacy, but their engagement increasingly extends into broader domains of social policy, including affordable housing. Research suggests that differences in union density, bargaining structures, and welfare state regimes influence how labour organizations participate in social infrastructure development (Esping-Andersen, 1990). In this context, unions' involvement in affordable housing can be understood as both an extension of social unionism and a strategic deployment of institutional capital.

In Canada, unions operate within a relatively more centralized and coordinated industrial relations framework, characterized by higher union density and more sectoral bargaining in key industries (Scrimger, 2020). This institutional stability has enabled unions to mobilize significant financial resources, particularly through jointly trusteed pension funds. Research on labour-sponsored capital and pension fund activism demonstrates that Canadian unions have leveraged these funds for targeted investments in social infrastructure, including affordable housing (Quarter, Mook, & Armstrong, 2009). National labour bodies such as the Canadian Labour Congress have also advocated for expanded federal housing strategies, situating housing within a broader social democratic policy tradition. Canada's comparatively stronger federal role in housing policy, particularly in earlier postwar decades, has provided institutional pathways for union engagement at scale.

In contrast, unions in the United States operate within a more decentralized and adversarial labour relations system structured by the National Labor Relations Act. Lower union density, the proliferation of right-to-work laws, and fragmented bargaining structures constrain collective power at the national level (Western & Rosenfeld, 2011). Nevertheless, U.S. unions have engaged in affordable housing through multi-employer pension fund investments, community benefits agreements, and coalition-based urban development strategies. The AFL-CIO and affiliated building trades unions have supported responsible contractor policies and project labour agreements that link housing production with union labour standards (Nugent, 2017). Academic research on labour-community coalitions highlights how unions in U.S. cities integrate housing advocacy into broader strategies aimed at addressing inequality and urban displacement (Tattersall, 2010).

Overall, the comparison underscores how national institutional contexts shape the scale and mechanisms of union participation in affordable housing. In Canada, higher institutional security and coordinated policy frameworks facilitate more systemic engagement through pension fund investment and national advocacy (Scrimger, 2020). In the United States, unions more often rely on localized coalitions and project-based mechanisms within a fragmented regulatory landscape (Nugent, 2017). These differences reflect broader contrasts in welfare state regimes and labour market institutions, while also illustrating how labour movements in both countries extend beyond workplace bargaining to influence social reproduction and economic equity (Esping-Andersen, 1990).

### 3.2 Affordable Housing context Canada vs USA

Canada and the United States have developed distinct social and below-market housing systems shaped by different federal roles, financing mechanisms, and relationships with non-profit providers. Historically, both countries relied on a mix of public funding and non-profit delivery, but their policy trajectories diverged, starting in the 1970s (Cummings & DiPasquale, 1999; Dreier and Hulchanski, 1993). As Dreier and Hulchanski (1993) observed, Canada once maintained a more centralized and stable federal commitment to social housing than the United States, with long-term operating subsidies and a strong non-profit and cooperative housing sector. However, in 1993, the Canadian federal government withdrew from funding new social housing supply, fundamentally altering the landscape for non-market housing development.

Following this withdrawal, Canadian social housing policy became increasingly residual and fragmented, with responsibility devolved to provinces and territories and limited federal re-engagement until the late 2010s (Suttor, 2016). While legacy social housing stock remains significant, new below-market housing in Canada has largely depended on short-term capital grants, project-based affordability requirements, and partnerships with non-profits, municipalities, and, increasingly, private actors. This approach has constrained the scale and stability of non-market housing provision and shifted risk onto local governments and community organizations (Suttor, 2016).

In contrast, the United States does not have a universal social housing system but has maintained a continuous federal role in affordable housing production. Since the late 1980s, the Low-Income Housing Tax Credit (LIHTC) program has become the dominant mechanism for producing below-market rental housing, embedding affordable housing

delivery within private capital markets (McClure, 2006). By the 2000s, LIHTC had moved "mainstream," expanding into suburban and higher-cost markets while reshaping the role of non-profit developers as financial intermediaries rather than long-term social housing providers (McClure, 2006). Many academics argue that this reliance on indirect subsidies and private investment has prioritized production over long-term affordability and limited the program's capacity to address deeply affordable housing needs (Landis & McClure, 2010).

Taken together, Canada's social housing system is defined by a strong historical legacy undermined by federal retreat, while the U.S. system is characterized by policy continuity paired with deep marketization. This divergence provides critical context for examining how labour unions and allied institutions engage with housing policy and investment in each country, particularly through mechanisms such as pension funds, tax credits, and non-profit development partnerships.

### 3.3 Unions Studied

#### *BC General Employees' Union (BCGEU)*

Based in Burnaby, British Columbia, Canada, this union has over 95,000 members within the province (BCGEU, n.d.). The members are a mixture of different professions, though government service is the largest group (BCGEU, n.d.).

#### *The Labourers' International Union of North America (LiUNA)*

Based in Washington, D.C., United States, with operations across both the United States and Canada, LiUNA represents over 500,000 members (LiUNA, n.d.). Its membership is concentrated in construction, energy, and public sector occupations. LiUNA Local 837, based in Hamilton, Ontario, Canada is the focus for this report.

#### *The American Federation of Labor and Congress of Industrial Organizations (AFL CIO)*

Based in Washington, D.C., United States, the AFL-CIO is the largest federation of unions in the United States, representing nearly 15 million workers through 64 affiliated national and international unions (AFL-CIO, n.d.). Unlike a single trade union, the AFL-CIO functions as an umbrella labour federation composed of unions representing workers across a wide range of industries and professions (AFL-CIO, n.d.).

# 4 Research Methods

This capstone employs a qualitative, comparative research design grounded in systematic content analysis to examine how unions communicate and implement their housing activities. Qualitative approaches are well-suited for research concerned with institutional narratives and the interpretation of textual materials (Schreier, 2012). A comparative design strengthens analytic depth by enabling the identification of similarities, differences, and context-specific patterns across the Canadian and U.S. cases (Yin, 2018). Systematic content analysis further provides a structured process for coding, categorizing, and interpreting recurring themes across diverse documents (Paez, 2017).

### 4.1 Overall Analytic Approach

The analytic strategy followed a multi-stage process grounded in qualitative content analysis. Qualitative content analysis involves systematically coding and interpreting textual materials to identify patterns, concepts, and themes (Schreier, 2012). The analytic workflow consisted of:

***Document collection***, including union materials, municipal planning reports, media coverage, and pension fund publications.

***Screening*** for relevance to union-led or union-supported below-market housing.

***Open coding***, in which initial codes were developed from the research questions and refined as new themes emerged.

***Focused coding***, which consolidated and organized codes into broader thematic categories.

***Cross-case comparison*** to identify shared and divergent narratives across the four precedents.

***Synthesis***, in which themes were linked to broader issues related to affordability, labour involvement, institutional capacity, and investment structures.

This stepwise structure aligns with recommended practices for systematic qualitative analysis (Schreier, 2012) and supports transparency and replicability in research design.

### 4.2 Overview of data set

The dataset includes a mix of union publications, municipal planning documents, grey literature, investment materials, pension fund reports, and media articles. These sources document how unions publicly describe their roles in housing provision, the

financial and governance structures associated with their projects, and the affordability mechanisms applied in each case. **Table 1** outlines the number and type of documents collected for each precedent.

*Table 1: Number of Documents Studied*

| Union | Grey Literature and Media Used |
|---|---|
| BCGEU | • Municipal documents<br>• News articles<br>• Union documents<br>• Blog posts<br><br>Total Documents: 18 |
| LiUNA | • Municipal documents<br>• News articles<br>• Union documents<br>• Pension documents<br><br>Total Documents: 13 |
| AFL-CIO and AFL-CIO (HIT) | • City Council Minutes<br>• News articles<br>• Union statements<br>• Union Reports<br><br>Total Documents: 7 |
| Seward Towers (HIT) | • Industry publication<br>• Municipal documents<br>• News articles<br>• Union documents<br>• Blog posts<br><br>Total Documents: 11 |
| Ladder 260 Apartments (HIT) | • Industry publication<br>• Municipal documents<br>• News articles<br>• Union documents<br>• Blog posts<br><br>Total Documents: 10 |

### 4.3 Precedent selection

I chose the precedents for this study through structured searches in union publications and Google searches. The search was structured by three criteria: direct union involvement, availability of sufficient documentation, and presence of clearly defined below market rate units. This selection process aligns with common grey literature identification strategies used in systematic reviews, emphasizing relevance, accessibility, and institutional authorship (Godin et al., 2015).

The two Canadian precedents were selected because they represent the most documented examples of union-led or union-supported affordable housing developments in Canada. The two U.S. precedents were selected from Minnesota as the AFL-CIO Housing Investment Trust has funded a large and well-documented portfolio of below-market developments. Of the two that I selected, they were chosen if they had at least four media types used, and from those I selected the ones from Minneapolis, as I wanted to have a closer comparison to the larger cities of the Canadian precedents.

This research uses precedent analysis as a core methodological approach to look at how labour unions act on their stated housing commitments through concrete development practices. Precedent studies provide an empirically grounded method for understanding real-world interventions, allowing researchers to analyze institutional behaviours, governance structures, and project outcomes rather than relying solely on theoretical assumptions (Yin, 2018). In planning scholarship, precedents are essential for identifying transferable practices and institutional mechanisms, as they illuminate how organizations translate values into built form and investment strategies (Healey, 2006). Comparative use of multiple precedents strengthens analytical capacity by enabling pattern recognition across cases and supporting evaluation of similarities, divergences, and context-specific constraints (Yin, 2018). This is particularly important in this capstone, where assessing coherence between what unions say about housing and what they implement in practice requires examining multiple, diverse examples. Precedent analysis also addresses practical research limitations, functioning as a rigorous data source when interviews or internal documents are inaccessible, while still supporting validity through triangulation with secondary materials (Bowen, 2009). Situating the research within existing professional and scholarly discourse further enhances relevance and demonstrates how union-led housing fits within broader debates on affordability and alternative housing governance. Overall, precedent methodology provides a robust,

context-sensitive, and practically grounded tool for analyzing labour union housing practices.

## 4.4 Grey Literature and Media

This study focuses on publicly available grey literature and media produced in Canada and the United States to examine how unions engage with housing policy and practice. Grey literature is defined as information produced outside traditional academic publishing channels, including policy statements, reports, press releases, investment trust documentation, advocacy briefs, and organizational communications (Paez, 2017). I analyzed a mixture of union documents, news articles, blogs and pension reports using qualitative thematic coding to identify recurring policy frames related to housing affordability and labour's role in housing provision. These documents were found using a mixture of Google, news sites, and union websites searches. The same keywords were used in the searches, to ensure consistency. Searches were conducted between November 2025 and March 2026 using terms such as "union housing," "below market housing," "pension fund development," "AFL-CIO HIT housing," and "union affordable housing project." The documents were selected based on the presence of substantive detail related to housing development, union financial participation, affordability commitments, or policy framing. A comparative analytic approach was used to assess similarities and differences across cases and national contexts.

Given that union housing finance operates at the intersection of labour governance, pension fund management, and public policy, documentary analysis allows this study to examine formal investment rationales, fiduciary frameworks, and stated social objectives directly from institutional sources.

A grey literature approach is appropriate for this research because union housing activities, policy positions, and framing strategies are primarily documented through organizational reports and public communications rather than peer-reviewed scholarship. Incorporating grey literature also reduces publication bias and allows analysis of practice-oriented materials that may not otherwise appear in academic databases (Paez, 2017).

### *4.4.1 Inclusion & Exclusion Criteria*

Union documents were included if they directly address union housing policy, housing affordability, housing justice, or below-market housing. Documents were included if they provide evidence of union-affiliated housing investment, development activity, or financial participation. All sources demonstrated a clear institutional connection

to a labour union, labour federation, or union-affiliated investment entity. Sources were required to be within the geographic scope of the United States and Canada. The were also required to mention the selected projects, and the unions involved with them. That meant that documents had to revolve around BCGEU, LiUNA or LiUNA Local 837, AFL-CIO, AFL-CIO Minnesota and the AFL-CIO HIT. The AFL-CIO HIT examples were selected based on the regions of focus, as outlined by the organization on their website. Sources were also selected within the timeframe of the project, meaning that in practice all the documents pertaining directly to projects are from 2015 to the present (2025). For inclusion as evidence of housing practice, documents had to reference identifiable projects, investment amounts, financing mechanisms, development partnerships, or affordability characteristics.

For the purposes of this study, “affordable housing” refers to below-market housing; market-rate investments are included only where explicitly framed as mixed-income strategies or where they illuminate tensions between stated affordability commitments and investment practices.

Grey literature and media was found through Google and newspaper searches, as well as union websites between the dates of November 2025 and March 2026. Advocacy statements without evidence of implementation are excluded from analysis of housing practice but may be retained for discourse analysis if the policy is relevant. Given the reliance on grey literature, careful attention was paid to source credibility and organizational authorship. While grey literature provides direct insight into institutional positioning, it may reflect strategic messaging and may not fully represent internal decision-making processes (Mahood et al., 2014).

### 4.5 Coding

Going into the document analysis, I started with deductive codes, looking at rhetoric on affordability and housing. Then, while going through the documents, new inductive codes emerged, such as types of affordable housing, and community support. Coding proceeded iteratively, beginning with predefined categories tied to the research questions and expanding to incorporate emergent themes. This combination of deductive and inductive coding aligns with common qualitative approaches in policy and organizational analysis.

### 4.6 Limitations

The primary methodological limitation is the absence of interview data. While interviews could have strengthened insight into internal decision-making, the use of multiple forms of documentation supports analytical credibility through triangulation (Bowen, 2009). The following institutional and methodological limitations should be considered when interpreting the findings:

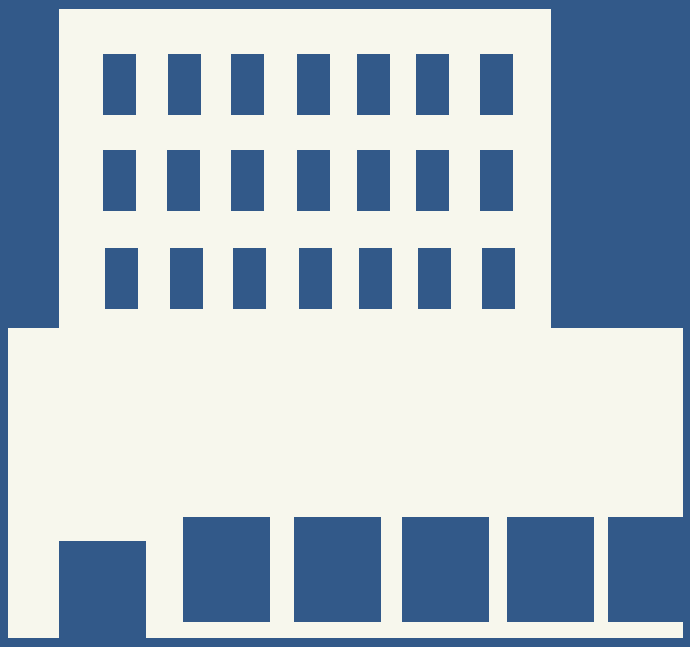
**Data Access and Transparency:** The study relies primarily on publicly available grey literature and institutional reporting. While this provides a clear view of official discourse and formal rationales, it limits the ability to observe internal deliberations, private strategic decision-making, or the informal political negotiations that often precede large-scale housing developments.

**Participant Non-Response:** Although the research design originally included semi-structured interviews with key stakeholders to capture internal perspectives, a limited response rate and the refusal of several potential participants necessitated a shift in methodology. Consequently, the study pivoted to a document-centred approach, prioritizing cases with robust public documentation, such as the AFL-CIO HIT, BCGEU, and LiUNA. This highlights the uniqueness of unions being involved in these types of projects, and while frustrating to not have direct insights, this limitation became a finding in and of itself.

**Geographical and Jurisdictional Variation:** There are significant differences in pension fund transparency, reporting standards, and housing policy frameworks between Canada and the United States. These variations constrain direct comparability, particularly regarding the different financial mechanisms used to fund below-market units.

**Uneven Media Coverage:** The visibility of union-led housing projects in the media is often skewed toward larger metropolitan areas or high-profile developments. This may result in a dataset that privileges well-documented "proof of concept" projects, potentially overlooking smaller-scale or more incremental union interventions in less visible markets.

These limitations were mitigated by applying systematic screening, consistent coding procedures, and comparative analysis across all four cases.



# 5 Results & Findings

## 5.1 Introduction

This section presents the key findings that emerged from the systematic content analysis of union documents, municipal reports, media coverage, and pension fund materials. The findings reflect the themes identified through the coding process described in the Methods section and highlight how unions articulate their roles, responsibilities, and constraints in the production of below-market housing. Because qualitative content analysis emphasizes pattern recognition across texts (Schreier, 2012), the findings are organized around recurring narratives that appeared consistently across the four precedent cases. These themes also reflect the strengths of document analysis as a method for examining institutional communication. Together, the findings provide a structured account of how unions describe their housing-related activities and illustrate both the commonalities and divergences between the Canadian and U.S. contexts.

## 5.2 Precedent Studies

As I researched the different precedents, there were some interesting findings that emerged. First, it was the studies themselves. Through my searching process, I found several interesting examples in Minnesota. Many of these precedents were funded by the AFL CIO union, through its investments with the Housing Investment Trust (HIT). As I researched unions within Canada, I found lots of union documents about housing, such as reports or public statements. However, there were only a few clear examples of unions funding housing, let alone below market rate housing. Overall, I found that there was a great variety in approaches to how the unions approached affordable housing in the studied projects. However, the one common line through all of them, is that they did these projects with their members in mind. While some, such as the BCGEU, had more altruistic language around housing for working class people, they were still grounded in making sure that the housing would benefit their members.

### 5.3.1 BC General Employees' Union

Union: **BC General Employees' Union**
Project: **Lower Mainland Office Building Project**
Location: **Burnaby, British Columbia**
Groundbreaking: **in progress**
Date Completed: **in progress**
Units: **292, 88 of which will be below market rate**

*Union Rhetoric on Housing*

The BCGEU has been discussing housing affordability since the mid-2010s. The BCGEU's housing activism is centred around its AffordableBC campaign, which is a mixture of policy advocacy, toolkits for below market-rate housing, and critiques of current government actions or inactions (BCGEU, 2024a; CBC News, 2017). AffordableBC defines housing as affordable if it costs either thirty percent of income, or thirty percent of market rents, whichever is lower (AffordableBC, n.d.). AffordableBC specifically says that this is true for any project that uses public funds and argue that municipalities that tie affordable units to "inflated" market rates fail the working class (AffordableBC, n.d.). AffordableBC, and thus the BCGEU, has four main columns that guide their focus on affordable housing:

- Public housing;
- Inclusionary zoning;
- Land Value Capture Tax; and
- vacancy control (BCGEU, 2024a).

AffordableBC frames public housing as a necessary part of providing the number of affordable units needed in the province (AffordableBC, n.d.). While there is mention that the private sector in the development or construction of housing, they state that "*the ownership, operation and financing of new affordable rental housing should remain firmly in the public and non-profit sectors. This can help ensure that it remains affordable – as a public good – forever* (AffordableBC, n.d.)."

Inclusionary zoning is something that the BCGEU has been organizing around since 2017, around the creation of AffordableBC (BCGEU & CUPE 1767, 2017). The idea of this is that as a requirement for the approval of development permits, a percentage of the built units must be 'affordable' (BCGEU & CUPE 1767, 2017). Another policy that the BCGEU advocates for is strong Land Value Capture taxes, specifically to be used to fund affordable housing (AffordableBC, n.d.). The website states that to protect against

speculative housing markets, this type of tax could both protect current residents, while funding housing throughout municipalities (AffordableBC, n.d.). Of all the AffordableBC campaign columns, Vacancy Control is the one with the most literature and media, having a full report on the concept, a YouTube video the importance of this measure, and an email template for sending to Provincial MLAs (though this part of the website is currently archived). Vacancy control is described by the AffordableBC website as “security & stability for renters (AffordableBC, n.d.).” the policy itself ties rent control to units rather than tenants, and intends to prevent landlords from holding units vacant until they can get the highest rents possible (AffordableBC, n.d.).

The Lower Mainland’s project falls within two of the focuses of the BCGEU and its drive for below market housing; inclusionary zoning and highlighting Land Value Capture as a tool for non-profits (BCGEU, 2024a). While the BCGEU advocates for the creation of a Land Value Capture Tax, they believe that the revenue from it should go to non-profit housing developers and administrators (AffordableBC, n.d.).

In AffordableBC’s main policy document, *Assessing the Limitations of the Market Approach to B.C.'s Housing Crisis* (2024), much of its focus is on what other entities should be doing, particularly the Provincial Government (BCGEU, 2024a). It calls specifically for non-market solutions to the affordable housing issue, though in a way that does not frame the process of market-led development as the issue. Instead, the issue is framed as the miscommunication between the levels of government themselves (BCGEU, 2024a). In this document, it is clear that the position is more units alone will not bring about lower housing costs (BCGEU, 2024a). Instead, the view is that, through the four columns, affordability takes multiple tools to make it a reality. Most of what the union has stated, other than in relation to this project, has been focused on legislation that will make housing affordable (BCGEU, 2024a). They have also been organizers of direct actions such as organizing rallies to prevent evictions (BCGEU, 2023a). This has been both through the AffordableBC campaign, as well as press releases through the BCGEU website.

### *BCGEU Zoning Advocacy*

The involvement of the BC General Employees’ Union (BCGEU) in advancing affordable housing policy in Burnaby was done through both advocacy and implementation aligned with the City’s inclusionary zoning framework. Burnaby’s Rental Use Zoning Policy requires that a portion of units in rezoned developments be secured

as below-market rental housing, typically at rates below regional market benchmarks, effectively capturing land value uplift generated through upzoning for public benefit (City of Burnaby, n.d.). The BCGEU has explicitly supported this policy logic through its Affordable BC campaign, which calls for mandatory inclusionary zoning and the use of rezoning to deliver non-market and below-market housing (BCGEU, 2023). While the BCGEU did not author Burnaby's zoning regulations, its policy positions, participation in local housing discussions, and demonstration projects position it as part of a broader coalition shaping and reinforcing the municipality's approach to inclusionary zoning and land value capture.

### *Project Overview*

The union, the B.C. General Employees Union (BCGEU), states that it first became focused on housing in 2014, with advocacy around Transit Oriented Development (BCGEU, 2020; CBC News, 2017). This evolved into union members voting on resolutions in 2017 that stated the union must focus on housing affordability as a part of its work (BCGEU, 2020). This led the union to create policy documents and toolkits on how to develop affordable housing (BCGEU, 2023a; BCGEU, 2024a). Then, in 2019, the BCGEU bought the land at 6877-6945 Palm Avenue, in the city of Burnaby, for the purpose of building a mixed-use, affordable housing complex (BCGEU, 2022a). Though the project is intended to provide housing, it has been framed as a "proof of concept" for what similar organizations or non-profits could do to develop below market-rate housing (BCGEU, 2022a; Vescera, 2022). Originally, they intended to fund this at least in part through the Federal National Housing Strategy (HAF), though the union has since stated they did not receive that funding and are instead looking at new funders (BCGEU, 2025).

The BCGEU then had to get the land rezoned, with the development process starting in 2020, with initial approval coming in 2022 (City of Burnaby, 2024; Vancouver Sun, 2022). The original proposal stated that the project would create 292 units, with at least half of the units being called "below market-rate affordable" (Chan, 2023). For this project, the BCGEU stated that affordable units would be, at their highest, eighty percent of CMHC market rates for the area (BCGEU, 2022a). The affordable units were also intended to continue to be affordable forever, rather than for a term (BCGEU, 2022a). As for the mixed-use aspect, this project is meant to create a new office for the BCGEU, as well as a daycare (BCGEU, 2020; Vancouver Is Awesome, 2021). The project, according to the BCGEU website, intended to start construction in 2023 (BCGEU, 2022b).

However, as expenses mounted, the project was forced to change, despite the original concept being approved by the city (Burnaby Beacon, 2023). In 2023, there were slight design changes, to make for a less expensive building (Chan, 2023). Then, in 2025, the BCGEU had to make major changes, due to it being denied funding from the Housing Accelerator Fund (HAF) (City of Burnaby, 2025). The new, and current proposal saw the number of below market-rate units decreased from fifty percent to thirty percent (City of Burnaby, 2025; Burnaby Beacon, 2023). Though it is a decrease, it is still higher than the twenty percent requirement by the City of Burnaby (City of Burnaby, 2025). Interestingly, the BCGEU in its application stated that their intention is still to bring the number of affordable units to fifty percent over time, as their funds allow (City of Burnaby, 2025). What the project is also including, is a high number of two- and three-bedroom units (Vanderdeen, 2024), which goes against the typical for-profit developer ideal of making as many units as possible. In a personal correspondence with a representative of the BCGEU (L. Scott, personal communication, February 2, 2026), I was told that the housing would not be managed by the union itself, but rather by the Affordable Housing Societies (AHS). AHS has a stated mission to "…provide quality affordable rental homes so that families and individuals can thrive." Currently, AHS manages 6 properties in Burnaby (Affordable Housing Societies, n.d.).

In my analysis of the documents surrounding the project, it was clear that the BCGEU sees this project as an important part of its advocacy for workers. In one media document, BCGEU Treasurer Paul Finch states that;

> *What we're hearing from our members is, no matter the increase we were able to negotiate in the collective agreement in wages and benefits, it wasn't able to keep up with the rapid acceleration in the price of housing or rent.* (Vescera, 2022)

From this, we can see how the BCGEU views its task to advocate, or in the case of 6877-6945 Palm Avenue, to actually build housing themselves. Another thing I found was that the BCGEU is inexperienced at development. The BCGEU seems to acknowledge this, as in both union publications and quotes it was brought up that this project is intended to create capacity for similar projects (BCGEU, 2022a; BCGEU, 2024a). Finch, in the same 2022 article, was quoted as saying :

> *This problem of affordable housing is one that we as a union cannot solve…What we can do is put forward suites of policy solutions and, in this*

> *case, demonstrate the practical implementation of that policy* (Vescera, 2022).

This statement shows an interesting contradiction in how the BCGEU frames the Lower Mainland Project. On the one hand, it seems to say that unions should not be the ones doing development, and that instead it should be reliant on the government, rather than on its own actions in building units. On the other hand, they are actively taking part in the development of affordable housing and using the project as an example of how unions and other non-profit organizations can provide affordable housing. While they are not setting out to solve it, they do have statements that do outline what the union believes to be the solutions to creating more affordable housing. This highlights the contradictions of capitalism, governments and unions, and affordable housing which I will look at more closely in the analysis section of this report.

### *Funding*

It is somewhat unclear how the Lower Mainland Office Building Project at is being funded. It is partially being funded by the union, as stated in a 2020 union press release, the purchase of the land was through returns from union investments (BCGEU, 2020). The purchase did not use collected dues (BCGEU, 2020). As the union outlines in the announcement of the project, one of its financial strategies is to own the building and land that their offices occupy (BCGEU, 2020). This is how they benefit from the land value capture. However, what is clear, is that the project has not reported using pension funds as a part of this project, but rather “returns on investment”. Despite the statement on funding using returns on investment, in the most recent development amendment to the City of Burnaby (City of Burnaby, 2025), the BCGEU cited not receiving HAF funding as a part of the delay in the project (City of Burnaby, 2025).

### *Findings*

In going over the documents, there were three main points that the union emphasised in how it communicated this project to the public and its members (see **TABLE 2**). Table 2 highlights the most common themes found during the coding of research documents. I also included a excerpt to highlight the type of language used, to have a more clear comparison between unions and projects.

*Table 2 Most Common Themes in BCGEU Documents*

| Common Themes | Excerpt |
|---|---|
| ***Land Value Capture*** | "…The affordable rents are being created by the land lift from the up zoning (Crawford, 2022)." |
| ***Affordable housing as a major goal*** | "[BCGEU President Stephanie Smith on the project] It's a chance to make real progress on affordable housing – an issue we have been actively engaged in for a long time (BCGEU, 2022)." |
| ***Capacity / Knowledge Building*** | "[Paul Fincher, BCGEU Treasurer] …we hope (Land Value Capture) will be emulated by other municipalities across BC. We believe this model can be replicated by other unions, non-profits and faith groups to provide urgently needed housing stars amidst the current affordability crisis (BCGEU, 2022)." |

In the union documents and applications to the City of Burnaby, there was a large emphasis on bringing benefits to everyone, not just union members (City of Burnaby, 2024; BCGEU, 2022a). In the application to the city, the BCGEU makes it clear that the units that they are creating are for everyone, not just for members (City of Burnaby, 2024). Overall, there were three times where themes of union member benefit were used, and four times where themes of community benefit were found. This seems to establish the BCGEU as more of a 'social union', meaning that it wants to benefit working people as a whole, rather than just its members. Interestingly, in BCGEU reports and in blog articles, there was several mentions of how the community came out to support the project as it went to council meetings. This seems to show that the BCGEU and its toolkit that focuses on public engagement, seem to have worked for this project, as it has been approved both times it has gone through the development permit process.

Since the April 2022 media release, the BCGEU has not had any self-published update on the project (BCGEU, 2022). In accounting reports by the BCGEU there are mentions of ongoing development costs, though not directly tied to the Lower Mainland project (City of Burnaby, 2025). As a part of the project, the BCGEU has promoted this as an example to other non-profit developers what could be accomplished (BCGEU, 2022).

### 5.3.2 Laborers' International Union of North America (LiUNA)

Project: **186 Hunter Street E**

Union: **LiUNA Local 837 (Hamilton)**

Location: **Hamilton, Ontario**

Groundbreaking:

Date Completed: **in progress**

Units: **227 Total, 25% or 57 "affordable"**

*Union Rhetoric on Housing*

Thematic analysis of LiUNA documents revealed a strong emphasis on union member benefits. Across the materials reviewed, there were nine instances where themes related to union member economic benefit were present, compared to only one explicit reference to affordable housing as a union goal. This suggests that LiUNA's engagement with housing development is primarily understood as a strategy for generating financial returns and employment opportunities for its members, rather than as a broader social intervention aimed at housing affordability.

Unlike the BCGEU, Labourers' International Union of North America (LiUNA), at the local, regional, and international levels, has not articulated a clear or consistent policy position on affordable housing. Despite LiUNA being involved in several residential projects over the past 20 years, this is the only one I found in my research that specifically had a below market-rate component. While in some documents LiUNA has mentioned that housing is becoming less affordable, I found that this was tied to markets not keeping up, and that having more market-rate rentals would bring down the price, rather than having units tied to a specific below market rate metric.

However, there were nine times where there were themes of union member benefits, compared to only one mention of affordable housing being a goal for the union. This seems to show that LiUNA sees its development of housing as a way to make money for itself and its members, rather than general social benefit.

Where housing is discussed in LiUNA communications, it is generally framed to build pension fund coffers for union members (Fengate, 2025). In reference to current LiUNA development activity, Joseph Mancinelli, Chair of LPFCEC, LiUNA International

Vice President and Regional Manager for Central and Eastern Canada is quoted as saying:

> *This is a proud moment for all of us as we rise to meet the moment and address Canada's critical housing challenges. Every new development represents opportunity, jobs, progress, and action toward building stronger communities* (Fengate, 2025).

In several statements, LiUNA has argued that increasing market-rate rental supply will, over time, contribute to affordability, rather than advocating for units tied to specific below market-rate metrics. For example, LiUNA has publicly supported federal tax relief measures for new home construction as a means of increasing overall housing supply. For example, this statement made by Jack Oliveira, a LiUNA business manager: "*Raising the threshold to $1.3 million on new homes is a necessary adjustment that will make homeownership more attainable for all new homebuyers"* (Ontario Construction News, 2025). In the Hamilton context, LiUNA has commented on housing-related social issues, including shelter policy debates (Dabu, 2023), yet these interventions do not articulate a comprehensive affordable housing platform. Importantly, despite LiUNA's involvement in multiple residential developments over the past two decades in Hamilton, 186 Hunter Street East appears to be the only project that includes a defined below-market component.

Due to the project's affordability components, and LiUNA's long history of development in Southern Ontario, I expected to find the union commenting or taking positions on affordable housing. However, there are few examples where LiUNA has taken public positions. In the Hamilton context, I found one instance where LiUNA has commented on housing-related social issues, in debates around shelter policy (Dabu, 2023). However, these interventions do not coalesce into a comprehensive affordable housing platform. Additionally, no public statements were found on LiUNA's national or regional websites outlining a long-term or strategic commitment to affordable housing development.

### *Project Overview*

LiUNA has undertaken a number of residential development projects, with recent efforts focused primarily on rental housing. However, based on this research, the project at 186 Hunter Street East is the only one that includes a below market-rate housing component as part of its development proposal.

In the original proposal submitted to the City of Hamilton, LiUNA stated that 104 units would be considered “affordable,” although the criteria used to define affordability were not clearly specified at that stage. The project was first brought before the City of Hamilton in September 2021 and subsequently underwent municipal review. To proceed, LiUNA required amendments to the Official Plan and zoning bylaw to permit the density necessary for the project’s financial viability. Before a resolution from council was given, in June 2022, LiUNA appealed to the Ontario Land Tribunal (OLT), citing delays and a failure to approve the project in a timely manner (Urban Solutions, 2024). In January 2024, the OLT approved the requested amendments, allowing the project to move forward.

Under the approved proposal, twenty-five percent of the units are designated as “affordable,” defined as rents set at 30 percent of household income for households at the 60th income percentile in the area (The Public Record, 2024). As of 2023, this translated to rents of approximately $2,300 CAD per month. Importantly, this affordability requirement was needed to obtain funding from the City of Hamilton (The Public Record, 2024). It is time-limited, with units required to remain affordable for a period of twenty years, rather than in perpetuity.

### *Funding*

As with the BCGEU project, funding details for the LiUNA development are only partially transparent. The developer is a LiUNA-affiliated entity, though specific financial arrangements have not been publicly disclosed. It is known that the project received $200,000 in grant funding from the City of Hamilton, awarded specifically to support the inclusion of affordable units (The Public Record, 2025).

In previous developments, LiUNA has partnered with Fengate, using union pension funds as investment capital. However, a review of Fengate documentation revealed no explicit references to affordable housing objectives. Instead, these materials emphasize union member benefits, including employment stability, wages, and long-term investment returns. Thematic analysis of documents from the LiUNA pension fund, Fengate, and LiUNA CEC consistently highlighted community economic benefits and the strengthening of a “strong middle class,” with limited attention to affordability as a social outcome (Fengate, 2024; 2025).

### *Findings*

In the documents, there were mostly quotes or writings about what LiUNA has said about housing. The first two themes in **Table 3** were mentioned several times, while affordable housing was not. However, I wanted to include it for better comparison between LiUNA and the other unions.

In reviewing LiUNA's housing-related activities, it is notable that the union is affiliated with the AFL-CIO in the United States. However, this research focuses on LiUNA's Canadian operations, as the development-oriented model observed in Hamilton appears linked specifically to Canadian pension fund investment structures. No comparable evidence was found suggesting that LiUNA's American counterparts engage in direct housing development through similar pension-backed mechanisms.

Overall, the LiUNA case contrasts sharply with the BCGEU example. While LiUNA has incorporated a limited affordable housing component in the 186 Hunter Street East project, this inclusion appears to be secondary to broader objectives related to financial return, project feasibility, and union member benefit. Affordable housing is framed as a negotiated or incentivized component of development, rather than as a central expression of union housing rhetoric or long-term social commitment. This suggests a weaker alignment between LiUNA's housing-related actions and any articulated vision of housing affordability or housing justice.

*Table 3: Most Common Themes in LiUNA Documents*

| Common Themes | Excerpt |
|---|---|
| ***Jobs for Union Members as a major goal*** | "The many LiUNA-financed construction projects create opportunities for the development of local talent in construction (The Bay Observer, 2022)." |
| ***Financial Benefit for Union (Investments) as a major goal*** | "LPFCEC (LiUNA Pension Fund of Central and Eastern Canada) investments have yielded positive returns for the plan, but also have advanced great work opportunities for LiUNA members" (The Bay Observer, 2022)." |
| ***Affordable housing as a investment consideration*** | "Fengate…considerations may include…affordable housing components…" (Fengate, 2024)." |

### 5.3.3 AFL-CIO & AFL-CIO Minnesota

*Union Rhetoric on Housing*

As mentioned in the literature review the AFL-CIO union has a long history of funding the building and preserving of below-market housing (Botein, 2007). The AFL-CIO HIT is the most recent iteration of several past investment trusts made by the AFL-CIO. Each of the investment trusts focused on helping working-class people afford housing, with the earlier examples were focused on providing low-interest mortgages for union members (AFL-CIO HIT, 2025). The current AFL-CIO HIT is a fixed-income investment fund established to manage union and public pension capital (AFL-CIO HIT, n.d.). This is done by pooling the investment money to by fixed-income securities such as bonds (AFL-CIO Housing Investment Trust, n.d). Importantly, projects financed through the HIT are required to employ union labour, which helps generate good-paying construction jobs and broader economic benefits for working people and communities (AFL-CIO Housing Investment Trust, n.d.; AFL-CIO Programs, n.d.).

While the HIT is not a pension fund, it is invested in by pension funds. Since the mid-1990s the HIT has had a series of initiatives (AFL-CIO HIT, n.d.-a), which has been its way of focusing funding in specific geographic areas. The HIT has three main goals in its investments, which are to create union jobs, create and preserve rental housing, with a focus on “affordable housing”; and to generate broad economic benefits for communities that receive HIT funding (AFL-CIO HIT, n.d.-b).

In its governing documents, the HIT is described as bound to generate “competitive risk-adjusted rates of return for its investors” (AFL-CIO HIT, 2025), with the investors being union pension plans. The HIT’s Prospectus, a legal document outlining the facts of its investment practices (Canadian Securities Administrators, 2006) goes on to say that it will do this by directing funds to multi- and single-family development (AFL-CIO HIT, 2025). However, the stated additional objectives are to “encourage” affordable housing, which is required to be done entirely by unionized workers (AFL-CIO HIT, 2025). This means that the stated investments made by the HIT have three priorities that guides its investments: return on investment for pensions, affordable housing and unionized jobs.

The AFL-CIO HIT does not have a particular type of housing that it focuses on, with their projects ranging from market rentals to social housing for seniors with lots of other projects in between. Rather, the HIT focuses on specific regions which the HIT calls “key

markets" for its funding. Due to the HIT being a creation of the AFL-CIO union, I researched what public statements the union has made on housing affordability. In my searches, I found that "affordable housing" was mentioned eleven times over fifty-six posts from January to December 2025 on the AFL-CIO website. These posts were a mixture of social media statements and media releases. Often in response to current events. This shows that nearly twenty percent of the official posts that the AFL-CIO made mentioned housing affordability. Generally, these did not mention any specific policy or action; rather the focus was on more inspiring language, like "we are fighting for families to be able to afford housing."

### *Findings*

Looking at the documents of the AFL-CIO, its state-level counterpart, and the AFL-CIO Housing Investment Trust (HIT) documents, the following themes were prevalent throughout. Most of the clearest language on housing as a main goal for the union, came from HIT representatives and the Minnesota AFL-CIO, with the national body having less direct language in comparison. In Table 4, there is a clear connection between the rhetoric of AFL-CIO Minnesota and the HIT. However, there has been a shift from more direct language in 2014, when compared to more recent public statements by the AFL-CIO Minnesota. While the direct language for the HIT has not changed, notably it has shifted from the AFL-CIO Minnesota itself.

In the mid-2010s the Minnesota AFL-CIO used strong language in support of state intervention in affordable housing. For example, public statements by the AFL-CIO on legislative priorities called affordable housing a "core component of our public infrastructure" (AFL-CIO Minnesota, 2014). However, in the most recent, 2025 statement on legislative advocacy, there were no direct statements on affordable housing. There is a vaguer statement, where the AFL-CIO says that "As a Labor Movement, our goal is to make sure the next state budget provides the necessary resources for Minnesotans…" (AFL-CIO Minnesota, 2025).

Their most recent statement, however, details the future struggles the HIT could face in meeting its mission of pension growth, affordable housing, and union jobs. In January of 2026, the AFL-CIO made a letter for union members to send to their representatives, calling to oppose the Protecting Prudent Investment of Retirement Savings Act (H.R. 2988). This act makes several changes that would affect the AFL CIO HIT. However, there are two points that seem to be the most detrimental. For one, it states that retirement plans must chose investments entirely on financial terms, meaning that

social aspects would no longer be legally allowed in the selection process. The other, is that the pension plans would not be allowed to discriminate when choosing plan providers (H.R.2988 - 119th Congress, 2025-2026). While the HIT itself would not be forced to change, union pensions could face new challenges in investing with the HIT. This act would seriously stunt what the HIT has done, as the language makes it clear that pension plans must prioritize financial returns over social benefits. This could cause the HIT to either become unviable by taking away the HIT's current funding model or it could force the HIT to change its current structure which includes affordable housing as one of its goals. This Act could also make it so that the HIT could not require union labour as a requirement for its projects. While at the writing of this report the bill has not passed, it is important to note what the future may hold for the AFL-CIO HIT (AFL-CIO, 2026).

Similar to the BCGEU, the HIT has made the point that its goal is not to be a housing subsidy. Rather, it views itself as a way to provide some lower-cost housing, while also being a safe investment to make sure union members can retire with a pension. "*We have a national affordable housing crisis, the bottom line is, we need all the solutions we can get. The HIT is not a subsidy. The money comes from pension funds. We're generating more contributions into these pension funds. We're generating career pathways. It really goes to the definition of sustainable investing. It involves economic opportunities for everyone* [Chang Suh, HIT chief executive officer and chief investment officer] (Melo, 2021)". Since the HIT is not running the projects, rather funding them, they are not the ones directly reducing rates. Rather, the HIT selectively invests in projects that subsidize rates to make them below market rate.

*Table 4 Most Common Themes in AFL-CIO and AFL-CIO HIT Documents*

| Themes | Excerpt |
|---|---|
| ***Economic benefit for Union Members as a major goal*** | "For me, it's a double-bottom line. You're investing union pension funds into creating union jobs and affordable housing across the country [Chris Coleman, AFL-CIO HIT chairperson] (AFL CIO Minnesota, n.d.)." |
| ***Affordable housing as a major goal*** | "The Minnesota AFL-CIO and affiliated unions will continue our work to bring racial and economic to all workers in our state. This means higher wages through more union jobs…reliable and affordable housing (AFL CIO Minnesota, 2023)." |
| ***Advocacy for government intervention in housing*** | "Affordable housing is also considered a core component of our public infrastructure, and construction and preservation of that infrastructure should also be finance, in part, through bonding [AFL-CIO Minnesota statement on 2014 legislative agenda] (AFL CIO Minnesota, 2014)." |

### 5.3.4 Seward Towers

Project: **Seward Towers**

Union: **AFL-CIO**

Location: **Minneapolis, Minnesota**

Groundbreaking: **2015**

Date Completed: **2016**

Units: **640 units, 627 "affordable"**

*Project Overview*

This project, partially funded by the AFL-CIO Housing Investment Trust (HIT), was completed in 2016 as a part of funds dedicated to the Midwest Initiative (AFL-CIO HIT, n.d.). This project was led by CommonBond, the building's management; Redesign Inc., who were the developer of the project; and the Seward Neighborhood Group. The goal of this project was to renovate existing affordable units. No new affordable units were created from this investment. However, it was required to be renovated in order to maintain its Section 8 status. For context, Section 8 is a federal government program that provides vouchers to low-income, qualified renters. The voucher is paid to the landlord, and if there is any remaining cost, that is paid by the renter (USA.gov, n.d.). The renovation was extensive, including cosmetic upgrades such as kitchen cabinets, as well as heating system upgrades and new windows (Frerichs Construction, n.d.). The Seward Towers, at the time of the renovation, already had a forty-year history of affordability, including a fight to preserve the below market-rate units after the owner in the 1990s tried to turn it into a market rental building (Cunningham et al., 2016).

*Funding*

This project was funded through several public and private funders and lenders. The HIT contributed $29,750,000 of the $99 million dollar cost (AFL-CIO HIT, n.d.). However, the units themselves are subsidized by Section 8, with (as of 2010) 525 of the 640 units utilizing this to make the units affordable and cost the tenant below the market rate (Cunningham et al., 2016).

### *Findings*

A central finding from the Seward Towers case is that the AFL-CIO Housing Investment Trust (HIT) plays a significant role in the preservation of existing affordable housing rather than exclusively supporting new construction. As the Urban Institute notes, the Seward Towers project is an example of how "high-capacity nonprofit developers can work with private industry, local government, and neighborhood organizations to preserve significant affordable housing stock" (Treskon & McTarnaghan, 2016, p. 2). This shows the HIT's role within a broader group of actors committed to extending the lifespan of below market rate housing.

The case also shows that preservation efforts carry substantial financial and administrative complexity. According to the Urban Institute report, the project required "$50 million in major renovations while retaining affordability and minimizing disruption to residents" (Treskon & McTarnaghan, 2016, p. 1). This required carefully balancing logistics for temporary relocations while doing major system upgrades. This illustrates that preservation can be as resource intensive as new construction.

Local media emphasized the rarity and importance of such an outcome. The *Star Tribune* characterized the refinancing and rehabilitation as "a rare win for affordable housing," noting the significance of preserving hundreds of deeply subsidized units in a tight rental market (Anothony, 2016). The article also highlighted longstanding affordability pressures and the value of maintaining large-scale Section 8 housing in a growing city.

From a labour and investment perspective, HIT documents indicate that the project supported substantial union employment. The HIT's 2019 regional impact data identify Seward Towers as generating "270 union construction jobs" through the $29.75 million investment (AFL-CIO Housing Investment Trust, 2019). This reinforces the HIT's broader mandate to leverage pension capital in ways that simultaneously secure returns, create union jobs, and sustain affordable housing.

Finally, the Seward Towers case demonstrates that preservation is a long-term commitment and often requires action to prevent loss of affordability. As the Urban Institute report explains, "If Section 8 subsidies are allowed to expire, they cannot be transferred elsewhere, and are lost entirely" (Treskon & McTarnaghan, 2016, p. 2). Together, these findings illustrate that the HIT's investment strategy operates not only through the creation of new units but also by sustaining vulnerable existing stock. The

Seward Towers case shows the importance of union capital in the preservation of housing, and how preservation should be apart of affordable housing rhetoric. This project also highlights the necessity of cross-sector collaboration, and the broader socioeconomic stakes attached to maintaining deeply affordable housing.

### 5.3.5 Ladder 260 Apartments

Project: **Ladder 260 Apartments**

Union: **AFL- CIO**

Location: **Minneapolis, Minnesota**

Groundbreaking: **July 2022**

Date Completed: **May 2024**

Units: **90 out of 90 Affordable Units**

*Project Overview*

This project was part of a three-stage redevelopment public-private partnership, though the focus of this report is the 90-unit Ladder Apartments. The units are a mixture of one and two bedrooms. The project groundbreaking happened in July of 2022, and officially opened in May of 2024 (REjournals, 2024). The below market-rate metrics for this apartment break down as follows: For a one bedroom, the rents range (as of 2024) between $1,248 and $1,328 USD. For two bedrooms the rent is $1,586 USD (REjournals, 2024). According to RentCafe (2024), the average rent in 2024 was $1,600 USD for Minneapolis, though this does not distinguish between number of rooms. Apartments.com (2025) had the average price of rent in Minneapolis at $1,391 USD for a one bedroom, and $2,069 for two bedrooms. Additionally, of these 90 units, there are some reserved specifically for people who have been unhoused, with some possibility of housing vouchers. It also features what is reported as a Minnesota first, which is complimentary internet to each unit (REjournals, 2024). To qualify for the units, applicants have to be making below the median income, with different units saved for different income levels (see Table 5).

*Table 5: Ladder 260 Unit Numbers Per AMI Requirements*

| Units (number of) | % of Area median income (AMI) needed to qualify for units |
|---|---|
| 72 | 60% of AMI* |
| 13 | 50% of AMI |
| 5 | 30% of AMI |

As we can see from the Seward Towers and the Ladder 260 Apartments projects, they were successful in that they have been built. People are able to live in below market-rate apartments while the pension has been able to have returns greater than what they invested. In my research I found that the HIT only helped finance the Ladder 260 project, despite the development being a part of a larger, three-phase development. This shows that the HIT may give more weight to affordable housing projects, or that the way in which it develops these projects is more compatible with affordable housing.

The HIT also mentions twice, once in a LinkedIn post and in a quote about the project on their website, on how this project will address homelessness by having units specifically reserved for those experiencing homelessness (AFL-CIO HIT, 2024). This was the only project that specifically connected funding in below market-rate housing and people who are unhoused. This suggests the HIT, acting for the AFL-CIO, has strong social concern that extends beyond its members.

### *Funding*

For this project, the HIT invested $18.2 million dollars into the $34 million dollar project (AFL-CIO HIT, 2024), which was done by Sherman Associates as a part of a larger development. Eighteen of the units are also subsidized by a contract with Housing Choice Voucher contract, meaning that anything above thirty percent of the tenants income will be subsidized (AFL-CIO HIT, 2024).

### *Findings*

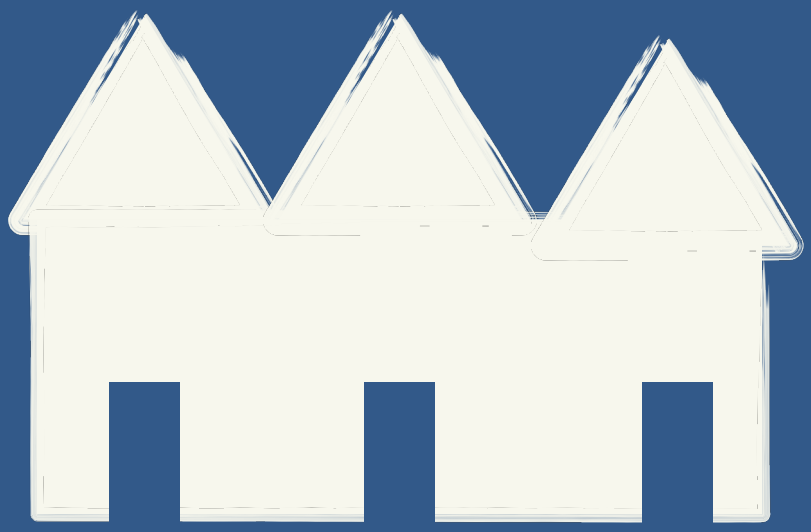
In the announcement for the completion of the Ladder 260 apartments, the HIT statement uses very strong language connecting unions to affordable housing directly.

> *Throughout these opening events, attendees celebrated … Ladder 260 as examples of action in response to Minneapolis and St. Paul's affordable housing crisis… Labor has a rich history of empowering communities, providing essential housing, and creating job opportunities. For the past 40 years, the HIT has played a pivotal role in this mission throughout Minnesota* (AFL-CIO HIT, 2024).

This statement clearly connects affordability as an action that the AFL-CIO focuses on, more than just wages for its members. Chang Suh (HIT CEO and CIO), in talking about the Ladder 260 development said, "our investments to promote returns while also creating union construction jobs and housing units that are critical for working families

right now (2024)". This shows how the language used by the HIT, reflects both the AFL-CIO, and the HIT's own policy documents.

The response to these projects from a Minneapolis perspective adds to the complexity around what "below market-rate" means in housing. For this case, the rents are barely cheaper than the average, though it gives people who make less the opportunity to rent them. It gives the idea that these units could be aimed at groups like students, who may make less than median income, but still have money-flow that allows them to afford units that are still around the same as other, non "affordable" ones.



# 6 Answering the Research Questions

This analysis synthesizes findings across cases to examine how institutional structure, financial governance, and policy context shape unions' capacity to materially intervene in below-market housing. Rather than restating project details, this section interprets patterns across cases to assess alignment between union housing rhetoric and practice, and to identify structural constraints relevant to planning practice.

This section will look at findings, from both the literature review and grey literature document analysis. Themes identified in the findings will be elaborated on, with comparison between the projects a key element of discussion. Unions across Canada and the United States have a history of building housing, primarily in the early 1900s until the 1970s. However, as seen in the research, unions are still talking about, and in some cases building, affordable housing.

### 6.1 Union Housing-related action

As mentioned in the findings section, unions have played an important role in housing action and intervention. Currently, the BCGEU and AFL-CIO focus on advocacy and organizing for or against certain policies the unions view as the best catalyst for affordable housing. With AffordableBC, there is clear language that outlines what the union feels that the different levels of government should be doing to get more affordable housing. The BCGEU takes the position that the market is not the solution to building more housing, but rather non-profit and public sectors. By sponsoring the Affordable BC report, the union is making a clear statement into the politics of urban building and planning: that the BCGEU wants affordable housing, and it will organize around specific by-laws and government actions to make it happen. Their rhetoric is also inclusionary, calling for affordability for all working-class people, not just BCGEU members. With their Affordable BC toolkit, they give step by step ideas for anyone to organize their neighbours around the four columns the union has identified as their focus.

The BCGEU project specifically ties its actions to the findings of the Affordable BC report. Their documents seem to paint the picture that they were left with no choice but to take on this project, to prove the merit of their policy statements. Though this has yet to be seen, as the project is not yet complete, with no current timeline for when it will be, throughout the iterations of their proposals there has been consistency in its mission. The BCGEU, while acting as an advocate, helped get the City of Burnaby pass zoning that requires affordable housing as a condition for approval. Now, as developer, they are having to meet those same requirements. While they have had challenges around the

finances of having below market-rate units, this project has shown the determination of the BCGEU to get the project done, and to stick to its mission of delivering as many affordable units as possible. To the union, I found there to be a connection between this project and future capacity building, through clearer step-by-step of the process, could be useful for first time developers. However, with the delays that have happened to this project, and difficulties with the Housing Accelerator Fund (City of Burnaby, 2025), it could make the same future developers that the BCGEU were trying to inspire become wary of these types of projects.

Looking at this example, it is clear that the development of below market-rate housing can be difficult, especially to prove the policies advocated for by the BCGEU work as intended in the material world. The BCGEU case demonstrates high rhetorical commitment to below market housing paired with limited development capacity, resulting in affordability compromises despite strong alignment to the unions rhetoric.

The AFL-CIO has not gone into the same amount of policy detail as the BCGEU, rather they comment on legislation, or mention that they will advocate for affordable housing, rather than having clear policies like the BCGEU has. At both the national and state level, the AFL-CIO has made direct and indirect mention of how workers need affordable housing, and that the government should be playing a larger role in having it being built.

While the AFL-CIO has not made the same kind of direct policy statements as the BCGEU, what it has done, is created the AFL-CIO Housing Investment Trust (HIT). This financing organization, which has been in operation since the 1980s, has been a major player in the creation and restoration of both market and below market-rate units. The HIT, which gets its money from union pension investments, has a mission that focuses on creating growth of the funds for union members, to create and preserve affordable units, and to create more jobs for union members. While similar to both LiUNA and the BCGEU, the AFL-CIO HIT makes sure to mention housing affordability, pension fund returns, and union-job creation. This sets it apart from simply making money for its members, like LiUNA, or just creating affordable units, like the BCGEU.

LiUNA seems to be an exception to most large unions, as I found little mention of housing across their platforms. What their language says, is that it develops to make a profit, and are proponents of the market housing system. This is seen in the posts made by the LiUNA Canadian Director, Joseph Mancillini, where the language is around

number of units, and the jobs created, not on the affordability. As for their project, it seems that the reasoning for their being affordable units at 186 Hunter Street, was to gain access to the funds Hamilton has for remediation of sites that will have affordable units. Due to their lack of rhetoric, and the fact that the project only promises to keep the units "affordable" for twenty years, LiUNA seems to view development of housing as a tool to build jobs for its workers, rather than a social cause to benefit those who need extra supports. In the capitalist system, LiUNA uses development as a way for their members to also be the capitalists, as their pension goes towards these developments. In this way, the members become less incentivized to make below market-rate units, as it would eat into their future pension funds. While this system does not do a good job of creating below market-rate units, it has been successful in the number of projects completed. Looking at LiUNA as a whole, they have been a key player in the redevelopment of Downtown Hamilton. With some of the news articles I read, this view of theirs is consistent with their political alignment, where they often lean conservative in their economic policies, and advocate for the deregulation of development approvals and the like.

What we can learn from this that all of the unions have different views, shaped by the members, sectors that they cover and their geographical context. The Seward Towers case demonstrates that union-affiliated investment vehicles can play a meaningful role in preserving deeply affordable housing, even when they are not directly responsible for setting affordability levels. Rather than expanding the supply of below market-rate units, the HIT's involvement helped stabilize an existing affordable housing complex with a long history of serving low-income residents.

This case also illustrates that affordable housing investments, including preservation projects, are not universally perceived as unproblematic. Media coverage from independent Minnesota outlets has at times framed large-scale affordable housing developments as emblematic of broader challenges within housing policy, including concerns about concentration of poverty or the long-term sustainability of subsidized housing models. While these critiques were not directed specifically at union involvement, they underscore the contested nature of "affordable housing" as a policy solution.

From a comparative perspective, Seward Towers highlights a distinct mode of union engagement in housing: one that prioritizes preservation and stability over expansion or mixed-income development. When considered alongside projects such as Ladder 260, the case illustrates the breadth of strategies employed by the AFL-CIO HIT, ranging from market-integrated development to the protection of long-standing affordable

housing assets. This reinforces the argument that union-linked housing investment in the United States operates across multiple logics, balancing fiduciary obligations with varying degrees of commitment to affordability and housing security.

### 6.2 Union rhetoric on housing affordability and justice

#### *BCGEU*

Of the unions examined in this research, the BCGEU has the most developed and explicit rhetoric around housing affordability. Through its AffordableBC campaign, the union frames housing not merely as a market problem but as a workers' rights issue, directly connecting the cost of housing to the limits of collective bargaining. This framing is made explicit by BCGEU Treasurer Paul Finch, who noted that wage increases negotiated through collective agreements were unable to keep pace with rising housing costs (Vescera, 2022). In this way, the BCGEU treats housing affordability as an extension of typical union organizing, arguing that wages alone are insufficient to address the material conditions of working-class life.

The BCGEU's rhetoric is also more broad in scope. Rather than framing housing as a benefit for its own members, the union consistently uses language oriented toward working-class people as a whole. Its policy document, Assessing the Limitations of the Market Approach to B.C.'s Housing Crisis, calls explicitly for non-market solutions and argues that the private development sector is inadequate for delivering lasting affordability (BCGEU, 2024a). The four columns of the AffordableBC campaign reflect a detailed policy vision that goes well beyond the typical scope of union advocacy (BCGEU, 2024a). AffordableBC makes clear that ownership, operation, and financing of new affordable rental housing should remain in the public and non-profit sectors, so that it remains affordable as a public good (AffordableBC, n.d.). This depth of rhetorical commitment distinguishes the BCGEU from the other unions examined in this study.

#### *LiUNA*

In contrast to the BCGEU, LiUNA's public rhetoric around housing affordability is more indirect. Across the documents reviewed, there were nine instances where themes related to union member economic benefit were present, compared to only one explicit reference to affordable housing as a union goal. Where housing was discussed, the framing centred on market supply and union member benefit rather than affordability as a social outcome. Statements from LiUNA and its affiliated pension fund, Fengate,

consistently emphasized job creation, investment returns, and the strengthening of what they describe as a "strong middle class," with little attention to the specific needs of low-income renters or the permanence of affordability commitments (The Bay Observer, 2022).

Where LiUNA has taken public positions on housing policy, these have generally aligned with market-oriented solutions. The union has publicly supported measures such as GST relief on new home construction, framing increased supply as the primary path to affordability rather than advocating for units tied to specific below-market metrics (Ontario Construction News, 2025). In the Hamilton context, LiUNA has commented on housing-related social issues, though these interventions do not coalesce into a comprehensive affordable housing platform (Dabu, 2023). This is consistent with LiUNA's broader political-economic alignment, which tends toward deregulation of development approvals and an emphasis on construction volume over affordability depth. The inclusion of below-market units in the 186 Hunter Street East project appears to reflect a response to municipal funding requirements rather than an expression of a union housing values (The Public Record, 2024). From this, it seems LiUNA views the development of housing as a tool to benefit its workers, rather than a social cause as seen with the other two unions.

### *AFL-CIO Minnesota and HIT*

The AFL-CIO's rhetoric on housing sits between the BCGEU and LiUNA. In the mid-2010s, the Minnesota AFL-CIO used explicit and direct language in support of government intervention in housing, describing affordable housing as a "core component of public infrastructure" in its 2014 legislative priorities (AFL-CIO Minnesota, 2014). By 2025, however, the Minnesota AFL-CIO's legislative statements had moved away from direct housing language, offering only a general commitment to ensuring that the state budget provides the necessary resources for Minnesotans (AFL-CIO Minnesota, 2025). As mentioned in my findings, this shift could be for a number of reasons, though the reasons that seem likely to me are either to prevent limits in the scope of their advocacy, or due to the state and municipalities already having strong language around housing, which could have the union focusing on other issues that are more pressing under the Trump administration.

Despite this shift at the state level, the AFL-CIO Housing Investment Trust has maintained consistent and strong rhetoric connecting its investments to working-class housing needs. In my searches, I found that "affordable housing" was mentioned eleven

times over fifty-six posts from January to December 2025 on the AFL-CIO website, showing that nearly twenty percent of official posts mentioned housing affordability (AFL-CIO, 2025). HIT documents and public statements regularly frame its work as addressing the affordable housing crisis while simultaneously generating union jobs and pension returns. The language used at the opening of the Ladder 260 Apartments describes labour's history of empowering communities and providing essential housing, reflecting a deliberate effort to connect the HIT's financial activities to a broader social purpose (AFL-CIO HIT, 2024). Presenting affordable housing and pension returns as complementary rather than competing goals is a defining feature of HIT rhetoric. This sets it apart from both LiUNA's investment-first language and the BCGEU's more government-reliant advocacy.

### *6.2.1 How are Canadian and American unions similar in how they frame housing affordability?*

The one theme that connected all the unions, was that each one had some theme of financial benefit for its members being one of its goals. They all specifically mentioned pensions as a part of the benefits of the developments they were involved in. For LiUNA and AFL-CIO, they clearly celebrated that their projects added union jobs, thus benefiting their members by ensuring hours that would in turn result in a better pension in the future.

## 6.3 Areas of Tension or Disconnection Between Rhetoric and Practices

Depending on the union, there was tension of different levels between housing action and housing policy. Of the unions looked at in this report, the BCGEU is the union most outspoken about housing, having funded reports and policy positions for how they advocate for below market-rate housing. Despite their rhetoric, the BCGEU project is yet to be completed, as they have run into delays and financial difficulties. From the original proposal, they went down in the number of affordable units, showing that it can be difficult delivering on what is promised. They are practicing what they preach, as this is leveraging multiple aspects of its four-column approach. However, the project has not yet started, which does underline the difficulties for non-profit development that they were hoping to expose for knowledge building.

### *6.3.1 Institutional capacity*

Three specific roles emerged for unions involved in below market-rate housing; advocates, investors and developers. First, is the advocate. The BCGEU was the clearest example of this, as they have been discussing the need for affordable housing since

2014. Their advocacy eventually moved them to act, by creating their own affordable housing option. By moving to being a first-time developer, there have been a lot of growing pains, which has resulted in the development not yet breaking ground. LiUNA, which does focus on the development side of things, has a twenty-year history of development. Despite this, there was only one example of them building something that has below market-rate units. They have been able to leverage their pension fund, which invests into its development projects, creating a system where they earn money for their pension fund through their pension fund, acting as both developer and investor. The AFL-CIO also has a long history of financing development. While the AFL-CIO does mention housing affordability, it seems to let its action speak through the HIT. Rather than specifically going after public funding, they seem to have moved away from directly confronting law makers, and instead, have become the investor.

Looking at these projects and unions in this way, it seems that the union structure can craft a long-term institutional knowledge and offers examples of long-term success. The BCGEU has seen success in how it advocates for housing, its organizing has seen places like the City of Burnaby change its zoning to include below market-rate units as a requirement for approval. For the actual production of affordable units, the AFL-CIO has been very successful, by creating a separate wing to accomplish its housing aspirations. However, what we see from this example, is that it took years of learning and investing to get to the projects studied. Ultimately, this seems to show that while institutional knowledge is great at accomplishing what it was setup to do, it lacks the plasticity to change and learn on the fly. What unions could do, is connect to each other on things like housing, such as what the BCGEU and CUPE did to create the Affordable BC report. By bringing together the labour movement on housing, the shared institutional knowledge could enhance unions to being a strong contender within a market system to more traditional corporate development that focuses on profits over people. Table 6 highlights the findings of this capstone, as to the role and focus each union organization has surrounding below market housing.

*Table 6 Studied Union's Role Compared to Housing Rhetoric*

| Union | Role | Affordability depth |
|---|---|---|
| BCGEU | Advocate moving towards developer | Strong affordability rhetoric |
| LiUNA | Investor and developer | Very little, focused on investment returns for union members |
| AFL-CIO HIT | Investor and advocate | Focuses on below market-rate units within a market system |

### *6.3.2 Unions and capitalism*

The success of the AFL-CIO HIT highlights the conflicts of being a union trying to build below market or non-market housing, within a market system. While they have been successful to a degree that no other current Canadian or American union is right now, there are still struggles of operating within a capitalist system. As mentioned, the metrics of affordability can often not be adequate for the people who need social housing or for the lowest-income households. This means that the affordable rates may not be drastically different compared to market rates, such as the Ladder 260 example. The goal of the HIT is, after all, to both create affordable housing and to create returns for members pensions. However, in comparison to LiUNA the HIT has done more than just bring units to the market, which is an important difference. While it is not the social units that unions like the BCGEU advocate for, they are not relying on just market solutions to bring down the price of rentals. While all of this puts the fund in a good light, the contradictions of capitalism are also there. The main goal of the HIT is to make money for its investors, as is its fiduciary duty. While there are other goals and requirements for affordability and investment in the community, most significantly through unionized labour on all projects, making back what it spends and then some is its objective. Looking at the current projects funded by the HIT, there is a mixture of market and below market housing projects. While there may be some benefits of building more units overall on affordability, the actual number of below market-rate housing units is not specified in HIT governing documents such as its Prospectus Report (2025).

Another aspect of these projects is wages and jobs for union members. The BCGEU was the only project that did not include union labour as a part of its project

proposal. Instead, in its documents there were many mentions of community and member benefits in the creation of the mixed-use building, there was little mention of direct union member financial benefit. LiUNA was on the other end of the spectrum. While it barely mentioned affordable housing, it was mentioned several times the importance of union jobs and creating economic benefits for its members. The HIT is interesting, though it does require 100 percent unionized labour on all its projects, and is a fund that union pensions invest in to have returns; however, it often thematically places affordable housing on an equal importance to the financial benefits for its members.

Taken together, these differences illustrate that unions engage with housing through distinct institutional logics that reflect their specific context. The variation in rhetoric and projects demonstrates that there is no singular “union approach” to housing. Instead, unions operate along a spectrum shaped by their financial instruments, expectations of membership, and broader political-economic contexts.

These patterns also reinforce that housing functions as both a social good and an economic asset within union-led initiatives. For BCGEU, the project is framed as an extension of social responsibility, reflecting a membership-driven orientation and the absence of a dedicated construction arm or pension-led development vehicle. In contrast, LiUNA’s focus on job creation underscores how unions with strong ties to building trades may view housing development as a strategy for securing stable employment and reinforcing their role within the construction economy. The HIT illustrates a model in between the other two, where union pension capital is leveraged to produce affordable units while at the same time generating returns for union pensions.

Overall, these cases show that when unions participate in housing, they navigate the tension between advancing social goals and meeting their internal obligations to deliver material gains for members. Rather than viewing these orientations as contradictory, the findings suggest that unions strategically balance them based on their organizational capacities and financial tools. This reinforces the idea that unions can play multiple roles in housing systems: as advocates, as developers, labourers and as institutional investors, each with distinct motivations.

### 6.4 Explaining the Differences

Across Canada and the United States, unions operate within fundamentally different affordable housing systems, and these structural differences help explain the divergent roles unions take on in housing development and finance. In Canada,

responsibility for below-market housing has historically rested with federal and provincial governments, which directly funded or incentivized non-market development throughout much of the post-war period (Hulchanski, 2010). That is until the early 1990s, and again later in the 2010s, when the federal Canadian government diverged from being involved in affordable housing (Suttor, 2016). Although federal re-engagement began in the 2020s with initiatives such as the National Housing Strategy, funding levels and delivery mechanisms have not returned to earlier eras (Hussen, 2020). Because of this, in Canada there has been less direct funding by unions around housing. Rather the focus has been on calls for the federal and provincial governments to return to past levels of housing funding. The division between market and non-market development also remains more rigid in Canada, where inclusionary or below-market requirements generally originate at the municipal level, such as Burnaby's below-market rental zoning framework (City of Burnaby, 2019).

In contrast, the United States affordable housing landscape has long relied on market-based delivery mechanisms, often using federal subsidies to incentivize private developers. Programs such as Section 8 housing vouchers and the Low-Income Housing Tax Credit (LIHTC) create strong financial incentives for developers to produce or maintain affordable units (McClure, 2006). Within this mixed-market environment, unions have taken on a more proactive financing role. The AFL-CIO Housing Investment Trust (HIT) was created to leverage union pension capital to fill financing gaps left by inconsistent federal support for affordable housing, while also ensuring unionized construction employment (AFL-CIO HIT, 2023). This institutional innovation reflects how unions in the U.S. have adapted to a more market-oriented policy context, positioning themselves as direct actors in affordable housing production rather than relying on federal leadership.

For planners, knowing about unions and development are important. Union members are the ones that drive buses, build houses, or sometimes are planners themselves. In this way, unions have the possibility to be important stakeholders in the city planning process, especially when it comes to below market-rate housing.

### *6.4.1 American and Canadian Union Projects: Geographical Differences?*

One of the interesting things I found that I was not expecting, was that despite the automatic dues check off with the Canadian unions, I could not find many projects that have happened in the past twenty years. As shown in the context section, the United

States generally has fewer legislative rights and protections for unions and their members. It seems, that as a result of having fewer legislative rights and protections, it has made American organized labour more aggressive in addressing working class issues on their own. As seen with the two American examples, the HIT was able to act as a financier, while the statements and rhetoric by the BCGEU relied heavily on government intervention in its four columns. Requiring this independence, seems to have helped with building institutional knowledge, as the two projects that I looked at have been completed, whereas the Canadian ones have not. The Canadian unions are more fragmented and independent, with each of the two Canadian examples working on their own on their projects. This is despite the BCGEU writing the Affordable BC report with CUPE.

### *6.4.2 Similarities and Differences*

In looking at these four projects, I found that there to be deeper similarities between the BCGEU and the AFL-CIO in how it frames housing affordability as compared to LiUNA. Both had themes of how union organizing can gain wins for society as a whole and viewed wages as just one part of what should be fought for. LiUNA and the AFL-CIO on the other hand, were similar in their requirement for union labour on their projects. For both, this is seen as a way for pension funds to work for the members even before they retire, making it a system that benefits the members through job creation. Both LiUNA and the AFL-CIO use pensions to stimulate development, though they focused on different steps in that process. Where LiUNA invests its pension into a fund that finances projects, the HIT is that fund that takes pension funds and invests. Additionally, where as the AFL-CIO only invests in the HIT, and in these cases does not do the development itself, LiUNA does have its own development wing, which has led the project in Hamilton.

When looking at the mission statement of the HIT, I was surprised to find how it acts out its duty to both affordable housing and returns on investment for pension funds. In practice, the HIT operationalizes this mandate through a investment strategy that prioritizes both social impact and financial stability. As a fixed-income investment vehicle, the HIT primarily invests in mortgage-backed securities that finance multifamily housing, including affordable and mixed-income developments. This allows the Trust to generate long-term returns for pension obligations (AFL-CIO HIT, 2023). At the same time, the Trust explicitly structures its portfolio to require union-signatory construction and projects that expand below market-rate housing supply, ensuring that capital deployment aligns with broader labour movement goals. HIT's own materials emphasize this balance, noting that its investments are intended to "produce competitive returns for pension funds while

creating quality, union-built housing" (AFL-CIO HIT, 2024). Overall, the HIT demonstrates that pension-backed investment can maintain competitive performance while advancing affordability and social benefit in local housing markets.

In comparison, the BCGEU does not have any requirements in the literature or media examined that requires unionized workers on their project, though it does focus on the affordability side. LiUNA on the other hand, promotes its development arm as a strong generator of union work (Fengate, 2025), though it does not have the rhetoric around affordability that the HIT or the BCGEU have. From this, it shows that it is not a country difference per-say, instead it shows that it is the members and the union themselves that shape how they respond or engage with affordable housing.

"Overall, the HIT demonstrates that pension-backed investment can maintain competitive performance while advancing affordability and social benefit in local housing markets"

# 7 CONCLUSIONS

## 7.1 Overview

This capstone set out to examine the relationship between labour union housing rhetoric and material housing practice in Canada and the United States, with particular attention to the institutional mechanisms through which unions intervene in housing systems. Through a comparative qualitative analysis of documents involving the BC General Employees' Union, LiUNA Local 837, and the AFL-CIO Housing Investment Trust, this research demonstrates that while unions increasingly frame housing affordability as a core worker issue, their capacity to deliver affordable housing outcomes is uneven and highly reliant on institutional knowledge and capacity, as well as their geographic context.

## 7.2 Reflection

Across these examples, most of the unions clearly articulate housing affordability as an issue that wages alone cannot resolve. Both Canadian and U.S. unions frame housing as an important part of the labour movement. However, the findings reveal a consistent tension between rhetoric and practice. The BCGEU case illustrates that despite strong rhetorical alignment with non-market housing principles and an explicit commitment to permanent affordability, the union's experience as a first-time developer has exposed significant financial and institutional constraints, ultimately resulting in reduced affordability outcomes. This case underscores the difficulty of translating advocacy into implementation in the absence of sustained public subsidy and development capacity.

In contrast, the AFL-CIO Housing Investment Trust demonstrates how institutionalized financial mechanisms can enable unions to play a more consistent and scalable role in housing provision. By pooling pension capital and operating as a specialized investment tool, the HIT has been able to support both the preservation and creation of below-market housing while meeting fiduciary obligations to investors. However, this model also reveals important limitations. Although the HIT has facilitated the production and preservation of large numbers of affordable units, affordability is often defined through market-adjacent metrics such as Area Median Income, and projects remain embedded within financialized housing systems. As a result, while the HIT model is effective in stabilizing affordability and leveraging union labour standards, it does not fundamentally challenge the commodification of housing.

The LiUNA case further highlights the spectrum of union engagement in housing. In this instance, housing development functions primarily as an investment and job-creation strategy, with affordability emerging as a secondary or negotiated outcome rather than a central objective. The limited duration of affordability requirements and the absence of a coherent housing policy framework highlight the difference in priorities between LiUNA and BCGEU and the AFL-CIO. However, LiUNA has been successful in the creation of jobs through its investments, which from a organized labour perspective is a better outcome compared to investments without union hour increases.This contrast reinforces the conclusion that union involvement in housing cannot be assumed to be inherently progressive or de-commodifying; rather, outcomes depend on how housing is positioned within broader union priorities and financial strategies.

Taken together, the comparative analysis demonstrates that unions operate within, rather than outside of, capitalist housing systems. Even when motivated by social goals, unions must navigate market constraints. The result is a set of hybrid housing interventions that blend social intent with financial imperatives, producing outcomes that are often incremental rather than transformative. This finding complicates union-fronted narratives of their interventions in housing as inherently a non-market solution, while also challenging assumptions that unions are not active participants in housing production (Cain, 2025).

### 7.3 Planning Implications

For planning practice, these findings carry important implications. Labour unions should be understood as non-traditional but potentially powerful housing actors, capable of mobilizing land, capital, and political support. However, planners cannot assume that union involvement alone will generate deep or permanent affordability. Instead, planning institutions play a critical role in shaping the conditions under which union-led housing can succeed. Tools such as land banking, long-term affordability covenants, public guarantees, and co-governance structures can help align union investment with public housing objectives. Moreover, clearer integration of unions into housing policy frameworks may reduce the risks faced by unions acting as first-time developers and improve affordability outcomes.

This research also points to the importance of institutional learning and scale. The relative success of the AFL-CIO HIT compared to Canadian union-led development efforts suggests that sustained, centralized investment vehicles can build the expertise

and risk tolerance necessary for long-term engagement in housing. Specifically, when these efforts have direct mandates centered on affordable housing.

### 7.4 Opportunities for Future Research

This capstone highlights several opportunities for future research on unions and housing. Most importantly, further comparative work could examine how different geographies, and in return their political systems, shape union involvement in housing. Provincial, state, and municipal policy environments influence access to land, financing tools, tax incentives, planning approvals, and partnership opportunities, all of which affect the scale and form of union participation. Comparative studies across Canadian provinces, U.S. states, or international contexts could help explain why some unions become active housing actors while others do not. Future research could also explore the internal dynamics of unions themselves, including how organizational culture, membership priorities, and pension fund governance influence housing decisions. Additional case studies involving interviews with union leaders, pension trustees, developers, and tenants would provide deeper insight into motivations, barriers, and outcomes. Finally, research tracking completed union-led projects over time could assess whether these developments maintain affordability, support worker well-being, and create replicable models for broader housing policy.

Another angle future research could take could look at how other civil society organizations could become involved in affordable housing, as the BCGEU has stated is the desire of its mixed-use development.

### 7.5 Final Thoughts

In conclusion, labour unions occupy an ambiguous position at the intersection of labour markets, finance and urban planning. This capstone contributes to planning scholarship by demonstrating that union-led housing initiatives are shaped less by stated values than by institutional capacity and policy context. Recognizing unions as constrained but consequential actors in housing systems allows planners and policymakers to engage more strategically with labour organizations, not only as advocates for housing justice, but as partners whose participation must be carefully structured to achieve equitable and lasting housing outcomes.

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