

# Community Owned Housing in Toronto's Chinatown

A report by the Toronto Chinatown Land Trust (TCLT)



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## Toronto Chinatown Land Trust

The Toronto Chinatown Land Trust (TCLT) is a community-controlled nonprofit effort to build an inclusive, culturally competent, and ever-evolving Chinatown in Toronto. TCLT was born out of 8 years of research, organizing and consideration by the grassroots group Friends of Chinatown Toronto (FOCT). Our 200+ person membership base lives across the GTA and are rooted in Toronto's Chinatowns. Our members and networks are predominantly BIPOC individuals, and working tenants reflecting the neighbourhood's most precariously employed groups.

## The Balanced Supply of Housing

The Balanced Supply of Housing is a CMHC-SSHRC funded partnership grant led by Dr. Alexandra Flynn and housed at the University of British Columbia's Allard School of Law. It is a collaborative network of academic researchers and community partners that conducts rigorous community-based research and data analysis to foster a just and equitable housing system through knowledge generation and mobilization. Its goal is to inform policy and systems changes to address socio-economic and racial inequalities so that the right to housing is realized and everyone is housed well.

## 关于多伦多唐人街土地信托

多伦多唐人街土地信托 (TCLT) 是一个由社区主导的非营利组织, 致力于在多伦多建立一个具有包容性、文化竞争力, 并且不断发展的唐人街。TCLT 脱胎于基层团体“多伦多唐人街之友 (FOCT)”长达八年的研究、组织与讨论。我们的会员人数超过200人, 遍布在大多伦多地区, 并扎根于多伦多各个唐人街社区。我们的成员与合作网络主要由 BIPOC (黑人/原住民/有色族裔) 群体组成, 其中又以租房劳工阶层为核心, 充分反映了社区中就业最不稳定的群体诉求。

## 关于 Balanced Supply of Housing

关于 Balanced Supply of Housing 是由加拿大抵押贷款与住房公司 (CMHC) 与社会科学与人文研究委员会 (SSHRC) 联合资助的合作研究项目, 由 Dr. Alexandra Flynn 教授牵头, 并设立于不列颠哥伦比亚大学 (University of British Columbia) 奥尔德法学院 (Allard School of Law)。该项目是一个由学术研究者与社区合作伙伴组成的协作网络, 通过严谨的社区参与式研究与数据分析, 推动知识生产与传播, 以建立公平公正的住房体系。项目目标是为政策与制度改革提供依据, 应对社会经济与种族不平等问题, 从而实现住房权利, 保障每个人都能获得优质居住条件。

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“现在非常需要一个像土地信托这样的组织，去统筹识别并维护平价空间与重要服务的可及性，这不仅包括建筑本身，也包含人文和文化资源的保护。随着越来越多的长者逐渐无力打理社群组织相关事务、建筑不断老化或被转手出售，相关危机日益紧迫；同时，针对未来长远发展的继任规划严重缺失。” (访谈, 36:14)

*“There is an urgent need for an organization, like a land trust, identifying and coordinating the preservation of access to affordable spaces, critical services, both in terms of building assets as well as human and cultural assets. There is urgency as more elders age out of managing their associations and buildings get sold, and there is a lack of succession planning for the future.” (Interview, 36:14)*



# Executive Summary

The housing affordability crisis in Canada has elicited calls for more non-market housing production, and community land trusts (CLTs) have been advanced as a potential solution. Community land trusts are non-profit organizations that acquire and hold land in a collective ownership structure, acting as long-term stewards to hold these resources in trust mainly for the benefit of low-income populations (Davis, 2010). In Toronto, intensified development and gentrification, in tandem with a rise in corporate and financialized landlords, have diminished rental affordability and contributed to evictions in low-income and racialized neighbourhoods (August & Mah, 2025; Grisdale, 2025)

To address the growing gentrification and displacement pressures facing Toronto’s Chinatown (Affordable Housing Challenge Project, 2022), this project employs a community action research approach to identify existing land stewardship practices. Specifically, this project examines the role of Chinatown associations in Chinatown’s current housing affordability landscape. This project uses “Chinatown associations” as an umbrella term for family associations, clan associations, and district associations, which have historically ensured the well-being of early immigrant communities in Chinatown through offering mutual aid, advocacy, and community structure. With a focus on securing affordable housing, retail, and community space through community-owned assets that benefit the wider Chinese diaspora, this report illuminates the crucial roles Chinatown associations have played and continue to play in the community ownership of Chinatown.

This project sought to fill a gap in understanding the property stewardship practices and operating models of Chinatown associations. The role of Chinatown associations in housing is not well documented compared to their historic advocacy and mutual aid organizing in immigration policy, employment and cultural heritage practices (Chan, 2021; Peng, 1995; Thompson, 1989). Given the rise in interest in social finance and community wealth building as a strategy for affordable housing (Gershon, 2016; Ishimatsu, 2016; Ahmed et al, 2020; Chin, 2015), the historical and contemporary role of community-owned housing via Chinatown associations serves as a major case study for a broad and growing sector of practitioners and policymakers interested in inclusive economies.



Through snowball sampling and semi-structured interviews, This project also set out to learn more about the current role of Chinatown associations in protecting affordable housing stock in Canadian Chinatowns. We spoke with board members and stakeholders that had direct or indirect knowledge and experiences with the stewardship practices of Chinatown associations in Toronto and a few with experiences in Chinatown associations from other cities such as Vancouver and Montreal.

Chinatown associations remain vital community land stewards in Chinatowns, providing deeply affordable housing rooted in collective ownership and cultural care. Yet aging buildings, rising costs, and declining membership are straining these long-standing systems, even as associations adopt more transparent governance to navigate contemporary regulations. Interviews highlight urgent needs including leadership succession, building upgrades, and culturally appropriate senior housing; and reflect both opportunity and caution around partnerships such as land trusts.

Community interviews reveal both opportunities and sensitivities around potential partnerships with land trusts, underscoring the importance of trust-building and community-led governance. Meanwhile, newer youth-led and equity-focused organizations are reimagining mutual aid as a strategy for cultural and housing preservation. As municipalities undertake new planning initiatives in Chinatown, targeted support for volunteer-run housing providers, better policy coordination, and recognition of existing community ownership structures will be essential to preserving affordability, cultural vitality, and place-based resilience.



# 1. Introduction

In 2021, the grass-roots organizing group, Friends of Chinatown Toronto (FOCT), received funding to explore property ownership in Toronto’s Chinatown (“Chinatown”). This followed concerns over the rapid gentrification of Chinatown and displacement of residents (Affordable Housing Challenge Project, 2022; Lukusa, 2023). By mapping ownership in Chinatown, FOCT found that traditional Chinatown associations still owned and operated deeply affordable housing units in the neighbourhood. Organizing efforts by FOCT led to the development of the Toronto Chinatown Land Trust (TCLT), a “community-controlled effort to build an inclusive, culturally competent, and ever-evolving neighbourhood” (Toronto Chinatown Land Trust, 2025). Based on the work of FOCT, TCLT set out to look at the role Chinatown associations play as a replicable strategy that can inform current organizing efforts that seek a culturally competent and economically inclusive solution to the housing crisis.

The role of Chinatown associations in housing is not well known compared to their historic advocacy and mutual aid organizing in immigration policy, employment and cultural heritage practices (A. Chan, 2013; Peng, 1995; Thompson, 1989). Given the rise in interest in social finance and community wealth building as a strategy for affordable housing, the historical and contemporary role of community owned housing via Chinatown associations could serve as a major case study. This exploratory pilot project involves the analysis of archival documents and interviews with family association leaders and members. As a small community-action research effort, this project furthered TCLT’s capacity and catalyse its neighbourhood reach.

## How to Read This Report

The following section outlines the methodologies used in conducting this project. The report aims to remain generally concise and thematically focused; therefore, not all findings are presented. Instead, throughout the report, relevant information and examples are included in the form of images, maps, and footnotes.



## 2. How We Did It - Methods

### Community-Based Participatory Action Research

Adopting a community-based participatory action research approach, this project is conducted in close collaboration with the TCLT. Participatory action research integrates community partners into the research process to ensure it serves their interests. In conducting this project, a committee of advisors, composed of TCLT members and University of Toronto's researchers, provided direction and feedback to the research team. In addition, with the suggestion of the TCLT, two community members were recruited as community researchers and were actively involved in the collection of data for this project. The data informing this project is collected through multiple research methods, including a review of scholarly and grey literature, archival research, and interviewing. A brief overview of each stage is presented below.

### Literature Review

The project commenced with a review of the key literature addressing the historical development and the social role of traditional family associations in shaping Chinatowns in Canada, with a particular focus on their land stewardship practices and other real-estate-related activities. The literature was selected through multiple rounds of database searches using the University of Toronto Library's search engine, the ProQuest database, and Google Scholar. The Search keywords were developed in consultation with a librarian and the research advisory board. Three research assistants from the University of Toronto then annotated and prioritized the list of literature and reviewed a selection of key literature in more detail. The following questions guided the literature review:

- What is the history of family and district associations in North American Chinatowns, particularly in Toronto's Chinatown?
- What has been the role of these associations in Chinatown communities, particularly with regards to land stewardship (property management and community co-management), housing provision, small business support and financial borrowing and lending practices

As the review progressed, additional relevant sources were identified and incorporated. The findings from the literature are presented in Section 3.



### Archival Research

The timing of the project coincided with the acquisition of the David Lai fonds by the Richard Charles Lee Chinese Canadian Archives at University of Toronto Libraries, Special Collections. Research access was made available while the fonds was still being processed. The research team initially intended to consult multiple archival sources; however, given the richness and relevance of the material found in the David Lai fonds, the scope of the archival research was narrowed to remain exclusively focused on this resource. The materials reviewed at this stage included primary documents acquired by Lai from various Chinatown associations, relevant newspaper and magazine clippings collected by Lai for his research, and multiple official reports and plans targeting different Chinatowns, authored by Lai and others. In addition, the fonds includes Lai's notes and annotations on the works of other scholars, materials that informed the project's literature review process and helped expand the bibliography list, particularly since some of the referenced literature was not accessible through any other databases and the archived copy became the only available source. Materials from the archive were digitized and coded in the NVivo program. Findings from the archival research are presented along-side literature review results in Section 3.

### Semi-Structured Interviews

With regard to the contemporary role and the current operation of Chinatown associations, essential information was collected through semi-structured interviews. To carry out the interviews, two members of the TCLT were hired as community researchers. These researchers participated in multiple training sessions designed to familiarize them with the principles of research ethics and informed consent. They also reviewed the list of pre-established questions and rehearsed the interview process as part of their preparation.



The interview participants were recruited from those individuals who could provide information about the historical or current operations of a Chinatown association. A total of 20 participants, including 11 Chinatown association leaders or members, 5 tenants of Chinatown associations, and 4 community stakeholders were interviewed. The interview questions were designed to find information about the associations’ current holdings in Chinatown, building conditions, lease arrangements, current and historical development pressures, and current and historical challenges in maintaining ownership of these properties. Other than one case where the interviewee preferred typed notes, all the interviews were audio recorded. After anonymizing, the recordings were transcribed—and if necessary translated to English—and subsequently coded using the NVivo program. The criteria for coding are documented in a coding notebook attached to this report. The findings of the interviews are presented in Section 4.



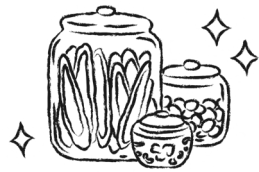
# 3. Literature Review & Archival Research Results

## 3.1. Chinese Immigrants in Canada

The first major waves of Chinese immigration to Canada were driven by the exploration of gold in British Columbia in the second half of the nineteenth century, followed by the labour demands for the construction of the Canada Pacific Railways (Wong, 2012). Over time, these immigrants settled in urban areas and established businesses, residences and communities in cities such as Victoria and Vancouver, and later, Calgary, Montreal, Quebec City, and Toronto. In Canadian cities, Chinese immigrants often faced a hostile environment marked by blatant racism (Burns, n.d.; A. Chan, 2013; Wong, 2012). Public citizens, political figures and media outlets openly expressed their disdain toward the Chinese. Public policies and regulations also explicitly discriminated against this population (A. Chan, 2013); between 1885 and 1923, in every province in Canada, numerous by-laws were passed to restrict Chinese social and political life (P. Li, 1998; P. S. Li & Li, 2011). The disfranchisement of Chinese in most provinces and the head tax<sup>1</sup> were some examples. The climax of discriminatory regulations arrived in 1923, when the passing of the Chinese Immigration Act banned the entry of Chinese to the country entirely and started a dark period of history for the Chinese immigrants known as the Exclusion Era (Stanley, 2024). Canada’s widespread anti-Chinese discrimination only started to show signs of improvement by the end of the Second World War and the repeal of the Immigration Act in 1947. New waves of Chinese immigrants entered Canada after the Canadian government changed its immigration policy in 1967 and played a significant role in shaping Canadian society (D. C. Lai & Sciban, 2016).

<sup>1</sup> The Chinese head tax was a tax imposed by Canadian law on Chinese immigrants as a condition of their entry to the country. The head tax was introduced in 1885 following completion of the Canadian Pacific Railway to discourage further Chinese labourers from entering the country. The amount of the tax increased significantly until a complete ban on Chinese immigration was imposed in 1923. It is estimated that, during this period, the head tax paid by the Chinese community totaled over twenty-three million dollars; adjusted for inflation, this amount would be equal to billions of dollars today. (Chan, Arlene. 2013. The Chinese Community in Toronto: Then and Now. With Dominic Farrell. Dundurn.)





Throughout this long history of exclusion and discrimination, Chinese immigrants didn't remain passive; rather, they actively sought ways to protest discrimination and developed various collective strategies to support each other and protect their communities (Cheng, 2013; Chin, 2015; Ishimatsu, 2016; P. S. Li & Li, 2011). The exclusion of the Chinese from various North American social institutions led this population to turn to their traditional institutions that they were familiar with from China. Among various forms of traditional Chinatown associations, the most prominent and influential in the North American context were:

- Family and clan associations (also referred to through terms including Tongs/táng 堂, Hui/huì 會, Kung So/gōng suǒ 公所)
- Regional, county, or district associations (also referred to as huìguǎn/會館, or Guilds/Companies)<sup>2</sup>
- Chinese Consolidated Benevolent Associations 中華會館 Zhonghua Huiguan
- Political associations, such as the Hongmen<sup>3</sup> and Kuomintang<sup>4</sup>

These organizations provided some protection against the hostile environment, and considering that the Chinese were disenfranchised in Canada, they became the voice of the immigrant communities in protesting discrimination and exclusion (Con & Wickberg, 1982).<sup>5</sup>

<sup>2</sup> There is overlap in how Chinese societies have been translated into English as well as the various terms used in Chinese to describe surname-based associations. For example, 公所 Kung So also translates into company but has been used to identify both family and district associations in English. Similarly the term Tong 堂 meaning “gathering place”, while mostly used by a family or surname-based associations, may also refer to a Chinatown society organized around a cultural activity or identity.

<sup>3</sup> This is also more colloquially referred to as the Chinese Freemasons, which while sharing a name has no connection to Western Freemason societies.

<sup>4</sup> The functions of political associations often revolved around China's socio-political developments and rallying diasporic communities for specific causes. In this process, they played integral roles in shaping Chinatowns including advocating against racist legislation and offering supports for community members. However, since our interview data consulted with individuals who did not directly express alignment with this category of organizations we decided to focus on the other three categories. Future research is needed to examine the important impacts of political associations.

<sup>5</sup> It is important to mention that these four categories are hardly exhaustive of all forms of Chinese immigrant organizations existing in Canada. Other forms of organizations, such as street associations (or Jiefang) and merchant associations were also formed in the early decades of the twentieth century. Different art associations, athletic and sport associations, and gambling associations were other examples that emerged in the later decades (Con & Wickerberg, 1982).

## 3.2. Traditional Chinatown Associations

### District Associations (Huiguans) & Family and Clan Associations

Chinatown associations in North America largely mirrored the social function and the organizational structures of the Chinese models. District associations and family and clan associations were two traditional institutional models in Chinese society with their origins going back to the 15th century (Lai, 1987). In China, when farmers from a rural region migrated to cities for work, where they were often treated as outsiders, they came together for protection and mutual aid and formed a type of organization known as district associations or Huiguans. Chinese migrants continued this custom in the US and Canada. However, since the early decades of their settlement in North America the population of these groups—and therefore their power and agency—remained limited. So, in many cases, the bounding criteria expanded to include more members. For example, in California, speaking the same dialect became a major criterion for shaping the Huiguan membership (Lai, 1987; archive copy, Chan, 2013). Family or Clan associations were another type of Chinatown association formed primarily by people who shared the same surname. Some Family or Clan associations also evolved through alliances between multiple surnames. Lung Kong Kung So association 龍岡公所 in Toronto, for example, is a multiple surname association made out of the consolidation of four family groups.

Chinatown associations often charged their members fees to cover their operating expenses. They sometimes raised funds toward these expenses as well as other projects that benefited the community. However, in the early decades of their existence in Canada, these organizations had few established rules, and despite the money they collected from their members, they had little formal commitments toward them. In addition, similar to the traditional organizations in China, it was common for the more affluent members, particularly merchants, to assume leadership and managerial roles in these associations. Nevertheless, with the emergence of a younger and more educated generation of leaders during the first half of the 20th century, these organizations gradually matured, their governance structures became more transparent, and in several cases, they became more democratic; in addition, the associations began to channel their resources more consistently toward socially responsible ends (Con & Wickberg, 1982, Lai, 1987; archive copy).



In the absence of any form of public support for Chinese immigrants, district and family organizations created a system of care and support within these immigrant communities. Assistance took many forms: lodging was offered to the newly arrived to help them settle, as well as to the homeless or unemployed; job services helped the unemployed find work; medical attention was given to the sick (Figure 1&2); there were letter writing services, tax services, and sending of remittances to China; physical spaces were also used to host social gatherings, meetings, and ritual events. It was also common for the associations to manage a space for hosting social gatherings, meetings, and ritual events. Some of these practices were developed in continuation of traditional customs and cultures. For example, since the Chinese believed that after death they should be buried in their ancestral lands, the shipping of the deceased bones back to China had become an important responsibility of the traditional associations (Aiken, 1984).



|                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                           | <p><b>Article 2 Translation:</b></p> <p>To purchase land to build a huiguan, with the upper level dedicated to the worship of Guandi, Tianhou, and Caibo, the respective deities. The middle level will serve as the huiguan, and the lower level will be rented out to generate income for the guild's annual expenses. Additionally, a Taiping lodging will be constructed to provide shelter for impoverished and sick members.</p> <p>Figure 1: David Lai's archival copy on Victoria Chunghua Huiguan History of Establishment By-Law noting Building Floors Usage &amp; Housing Provision</p> <p>Source: Chinese Consolidated Benevolent Association 1985 Tri-Celebration Special Issue (1985)</p> |                                                                                                 | <p><b>Article 16 Translation:</b></p> <p>The huiguan has now established the Tai Ping lodge. Any Chinese person from this locality or other localities who is confirmed to be ill and has no one to care for them; upon reporting to the huiguan, they will be allowed to stay in the dormitory without paying rent. However, those who are confirmed not to have donated the two dollars to the huiguan will not be allowed to stay in the dormitory. This does not apply to newly arrived individuals who are ill and unable to work.</p> <p>Figure 2: David Lai's archival copy on Victoria Chunghua Huiguan History of Establishment By-Law noting Free Housing Provision</p> <p>Source: Chinese Consolidated Benevolent Association 1985 Tri-Celebration Special Issue (1985)</p> |
| <p>第二條 議定買地建築會館一所，上層供奉關帝 天后 財帛各尊神，中層為會館，下層出賃收租，供館中歲費，另建太平木屋一所，留養貧病梓友。</p> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <p>十六 會館現起太平房一所，凡本埠及各埠華人，查實患病無人留養者，報明會館，准其入房居住，不取房租。如查明未捐會館底銀兩元者，不許入房居住，惟新到本埠適患不能工作之人，不在此例。</p> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |





In many cases, Chinatown associations also functioned to maintain some level of order in the community. They arbitrated disputes between their members and even with non-Chinese parties. Some of these activities may indicate the high level of violence and hostility in the context of which these organizations operated. For example, as part of their obligations, district associations in Canada offered rewards for the apprehension and conviction of those involved in the murder of their members (Con & Wickberg, 1982, Lai, 1987; archive copy).

### Financial Practices

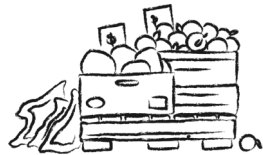
Banking and financial services were another vital service that traditional associations offered to the immigrant community, especially in the face of exclusions under the Chinese Immigration Act which was only repealed in 1947 (Bangarth, 2003). By pooling resources, the associations were able to offer loans at low interest rates to their members. To do so, the associations operated similar to a credit union, where a group of individuals pooled financial resources to help others borrow money. This system was called three benefit societies, rotating credit associations (輪轉信貸協會/互助會), or Yin-hui (銀會). These practices were also carried out outside the associations, where a group of individuals came together and committed to paying regular sums into a pool of funds. The aggregated sum was then given to a borrower as a loan in different ways. Sometimes, the members took turns until every member had benefited from the mutual fund; sometimes, the loan was given through a lottery system and sometimes through a bidding system. Such practices worked well in small communities, especially since these informal money lending models operated merely based on interpersonal trust (A. Chan, 2013). Some historians have argued that these collective credit practices played a significant role in the success of Chinese businesses in Canadian cities, particularly in competing with white businesses (J. Chan & Ceung, 1985). Operating and sustaining these informal credit practices required a high level of confidence in the system and its participants. Regardless of whether a Huiguan or Clan association had offered loans and financial services, one essential responsibility of the associations was to keep track of debts and defaulters and ensure those who returned to China had paid their debts to creditors; by doing so these organizations played a crucial role in maintaining trust in these informal credit models (Lai, 1987; archive copy).

Due to the lack of public support for Chinese immigrants in Canada, this population often had no choice but to turn to their own traditional associations for social and financial assistance. Even when assistance was available elsewhere, many Chinese still hesitated to go outside of their community due to the widespread hostility they faced from the broader society. For example, after the market crash of 1929, although two thousand Chinese were eligible for governmental unemployment support, only fifty applied, which meant that the majority of this group sought support primarily from their family or regional associations (A. Chan, 2013).

### Chinese Consolidated Benevolent Associations 中華會館

Family and district associations played a critical role in connecting the immigrant communities to different levels of the Canadian government. On different occasions, these organizations voiced communities' concerns to the authorities and played a role in protesting systemic racism and discrimination. Later, the emergence of larger entities, Chinese Consolidated Benevolent Associations, helped coordinate the efforts of different family and district associations and amplified their political role.





Chinese Consolidated Benevolent Associations represented a higher order of organizations compared to Huiguan or Clan associations. A notable example was the San Francisco Chinese Consolidated Benevolent Association (CCBA) 中華會館, which has been referred to as the “big six companies” these organizations emerged in response to a need for broader leadership in Chinese communities (Chin, 2015). With the approval of China’s Consulate in San Francisco, the first CCBA in Canada opened its door in 1884 in Victoria (D. C.-Y. Lai, 1972). The main impetus behind establishing the organization was to unite the community against discrimination and exclusion. However, at the time, the community was facing several internal crises that necessitated synchronized leadership in the Chinese community and required coordination between the efforts of the traditional associations. These crises involved the acts of Chinese gang groups in harassing communities, which had created an environment of violence and crime. Brawling, fighting, intimidation, extortion, prostitution, and gambling were among the problems that required urgent attention from this umbrella organization (D. C.-Y. Lai, 1972). Consequently, maintaining peace and order in Chinatowns became one of the major responsibilities of the first CCBA. The organization also arbitrated and resolved disputes. Because the CCBA was capable of making legislation and enforcing regulations in the Chinese community, David Lai has described it as a “de facto Chinese government,” (D. C.-Y. Lai, 1972). Raising funds to send relief to other Chinese communities and managing a hospital, a cemetery, and a school were among other responsibilities of the Victoria CCBA 域多利中華會館 (D. C.-Y. Lai, 1972).

Since the first CCBA in Victoria, other CCBAs have been established in different Canadian cities, including Vancouver, Calgary, New Westminster, Montreal and Toronto. However, historically, there has been no single organization which can claim to have led the Chinese community in Canada. Instead, on different occasions and around specific causes, one organization may have taken the lead more prominently. For example, in protesting the Exclusion Act, the efforts of Victoria CCBA had a leading role in organizing different efforts across the country; or in fundraising efforts to support the troops of World War II, the organization in Toronto played a key role (Con & Wickberg, 1982).

## The Decline of Traditional Chinatown Associations

After the 1960s, as conditions in Canada improved somewhat for Chinese immigrants, most traditional Chinese organizations lost their monopoly on providing essential support for this community and experienced a decline in their social role. Services once exclusively offered by associations, such as social, financial, and housing assistance, gradually became available through public or private institutions, and new immigrants no longer relied on traditional organizations for basic welfare services. Other factors, including the depopulation of Chinatowns, the greater integration of local-born Chinese generations in the Western community, and disunity among the Chinese communities over politics in China, further contributed to this decline. Many organizations struggled to attract a younger generation of leaders and members, and some disbanded after their older members died. Some historians have argued that the role of the traditional associations has since gradually shifted from being providers of essential services to functioning as social and recreational clubs for community gatherings (D. C. Lai, 2007; D. C.-Y. Lai, 2010).

The decline of the traditional Chinatown associations’ social function was also prompted by the loss of some of their major sources of revenue. An example was the Exit Fee, which was a charge collected from people returning to China. With more Chinese choosing to stay in Canada, this substantial stream of revenue diminished suddenly (Con & Wickberg, 1982). Additionally, some of the services that were previously offered exclusively by the traditional associations, which may have generated some income for the organizations—such as sending remittances to China—were now available elsewhere (Con & Wickberg, 1982). Consequently, traditional associations had to look for alternative sources of income to sustain their operations, which is why gambling events or relying on their rental spaces gradually became more central to the organization’s activities (A. Chan, 2013).



Despite the decline in their social function and revenue streams, by the second half of the twentieth century, most of the traditional associations had accumulated a considerable amount of wealth, which motivated their continued operation (H. Mark. Lai, 2004); this included their real estate assets, particularly land and property holdings in Chinatowns, especially as the value of real estate in many inner-city neighbourhoods increased. The following section explores the traditional associations’ activities related to the acquisition and management of real estate in Canadian cities.

**“[...] in the 1980s the Yeong Wo Association had more than \$300,000 deposited in the bank and gross monthly rental receipts of over \$10,000 from its building.” (H. Mark. Lai, 2004)**

3.3. Land Stewardship Practices

Despite an extensive body of studies on Chinese immigrant communities in North America and their mutual-aid organizations, Chinatown associations’ real-estate-related practices have rarely been the central focus of these studies. Instead, such practices are often mentioned in passing and overshadowed by the organizations’ broader social or financial role.

The marginalization of these practices in documentation reflects a broader historical pattern of institutional discrimination, such as the Cubic Air Space Bylaw under the Chinese Regulation Act 1884 in British Columbia, “attempted to force Chinese to adopt a more expensive standard of living by requiring dwellings to provide a minimum number of cubic feet for every resident.” (Government of British Columbia, n.d.). These rules were enforced through police raids that led to arrests and fines for overcrowding, causing significant financial hardship. Lai (2010) notes that in response, the Victoria CCBA 域多利中華會館 organized passive resistance, encouraging residents to accept jail rather than fines with a \$10 incentive (Figure 3). When all offenders were jailed together, the police effectively violated their own bylaw, forcing releases and halting overcrowding raids in Chinatown.

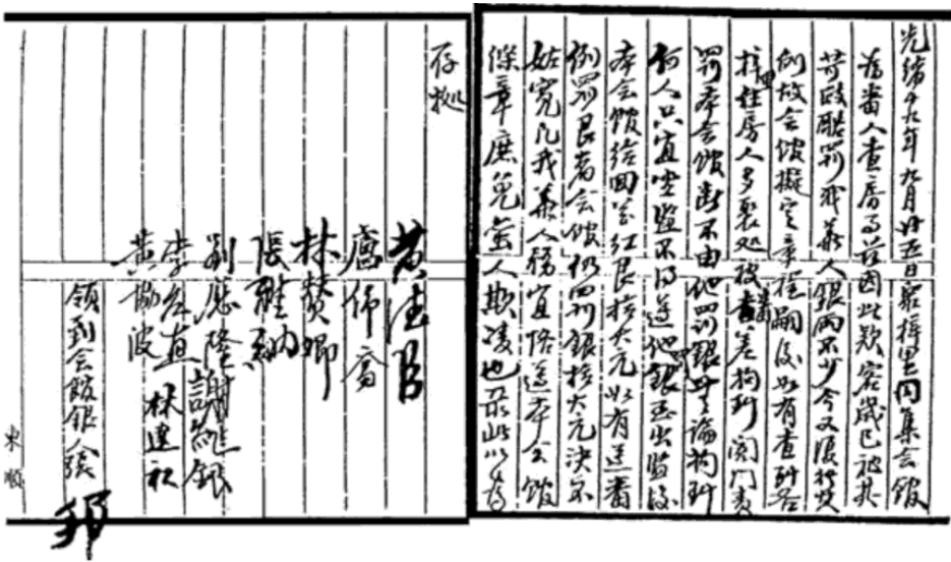


Figure 3: Victoria CCBA 域多利中華會館 meeting minutes (November 3, 1983) documenting the coordinated response against the discriminatory enforcement, including a jail-over-fine strategy and associated financial support.

Source: David Chuenyan Lai, Chinese Community Leadership: Case Study of Victoria in Canada (Singapore: World Scientific Publishing, 2010), 69.

Many Chinatown associations refrained from formally recording the details of their real-estate-related activities given the concern that their use of a space might be considered illegal or in violation of a municipal code – in which case, the formal records might be used against them. Consequently, archival records with regard to the traditional associations’ usage and management of property is limited. Despite these limitations, this report uncovered a variety of practices that serve as a preliminary foundation for more comprehensive research in this area.



### Early Practices

In their early decades in Canada, the involvement of Chinatown associations in real-estate practices was focused primarily on providing lodging for newly arrived immigrants and labourers. In many cases, the associations were initially formed around securing lodging. The centrality of lodging is why David Lai (1988) considers some of the most common forms of these practices, such as Fangkou,<sup>6</sup> as the “predecessors” of more organized Chinatown associations. The term “Fangkou” 房口 in Chinese means “rooms” and refers to a practice where a group of primarily men would band together to share a room or a cabin for living (D. C.-Y. Lai, 2010). Fangkou allowed these men—who were often from the same area in China, shared the same surname, or spoke the same dialect—to share their living expenses and support each other. Nee & Nee (1986) describe Fangkous in California as big rooms shared by men of the same family surname and used simultaneously for cooking, sleeping, and socializing, although better off individuals could have a separate space to sleep. More affluent clans (family groups) could have more than one room, or even large buildings of three or four stories for their activities.

The function of associations’ buildings and spaces rarely remained limited to lodging. Most associations held social activities, including games and gambling nights in their buildings. Organizations with larger buildings often operated a community hall, which was a venue dedicated to various social or ritual events, and sometimes this space was transformed to accommodate the members’ stays (e.g., Aiken, 1984; Nee & Nee, 1986). The activities of some of the larger Huiguans and CCBAAs extended far beyond operating residential buildings or community halls (Chin, 2015). For example, some Huiguans were responsible for managing and maintaining cemeteries for their members<sup>7</sup>, or Victoria CCBA 域多利中華會館 managed and operated a Chinese hospital and a school (D. C.-Y. Lai, 1972).

<sup>6</sup> While the most common, Fangkou wasn’t the only form of lodging provided by the associations. For example, Cheekontang, one of the first family associations in Victoria, operated a specific form of hostel whose regulations encouraged a spirit of collaboration between the lodgers and required them to look after each other. The hostel provided staples such as tea, salt, fuel and candles, and in return, daily chores, such as chopping wood and fetching water, were rostered between the lodgers. At the end of each week, the costs were divided between everyone. Lodgers were expected not to stay more than a week, and despite the friendly and collaborative spirit, neglecting the hostel’s regulations was penalized (D. C.-Y. Lai, 2010).

<sup>7</sup> Being buried in a huiguan-managed cemetery was considered a privilege, and exclusion from it was sometimes used as a form of punishment for individuals who defied the association (H. Mark. Lai, 2004)

### Land & Property Ownership

Chinese communities traditionally valued property and land ownership. Due to the specific trajectory of peasants’ history in China, these communities understood the role of land in accumulating wealth and viewed it as a necessary means to elevate their social class status (Aiken, 1984). For immigrant communities in Canada, property ownership found even greater importance since, in the context of a liberal society, safeguarding their property rights was a crucial and effective mechanism enabling these communities to protect their interests in the urban space (Aiken, 1984). Early Chinese immigrants, who had to rent their places of residence or business, often lacked a strong foundation to defend their interests in urban areas. Cities could and did easily displace early Chinese communities for various planning projects or other developments. For example, Calgary’s Chinatown has been relocated twice throughout its history, and eventually, it was established in its current location only after the Chinese community was able to acquire several properties in the area (D. C. Lai, 2007).

The path to property ownership for Chinese immigrants, however, was fraught with challenges. Private loans and financial services provided within the Chinese community—either directly from the associations or with their support from other lenders—played a pivotal role in enabling these communities to acquire properties. In addition, many associations mobilized their ability to pool resources to acquire properties collectively. Some of these practices persisted even after Chinese communities gained access to mortgages from Canadian banks.



The specific forms of collective ownership could vary in different regions. For example, in Montreal, the associations were legally incorporated with group ownership structures, and the collective ownership of real estate was common (Aiken, 1984). In California, many of the Chinatown properties were in the name of multiple family associations (Nee & Nee, 1986). Reasons for this may link to traditional Chinese practices of collective ownership. Associations also typically maintain a dedicated financial office responsible for the recording and management of property expenditures in a transparent manner (Figure 4). Overall, in different cities, the collectively owned properties were often preserved across generations due to the reluctance of collective owners to subdivide or sell these assets outside the community. Here, it is important to note that, for Chinatown communities, the value of their real estate assets extended far beyond their monetary worth. The buildings themselves and the neighbourhood’s spatial arrangements, which had evolved over time, fostered a sense of community and continuity that was highly valued. Therefore, any changes to the neighbourhood could be perceived as a threat to the community’s cohesion and cultural integrity (Aiken, 1984).

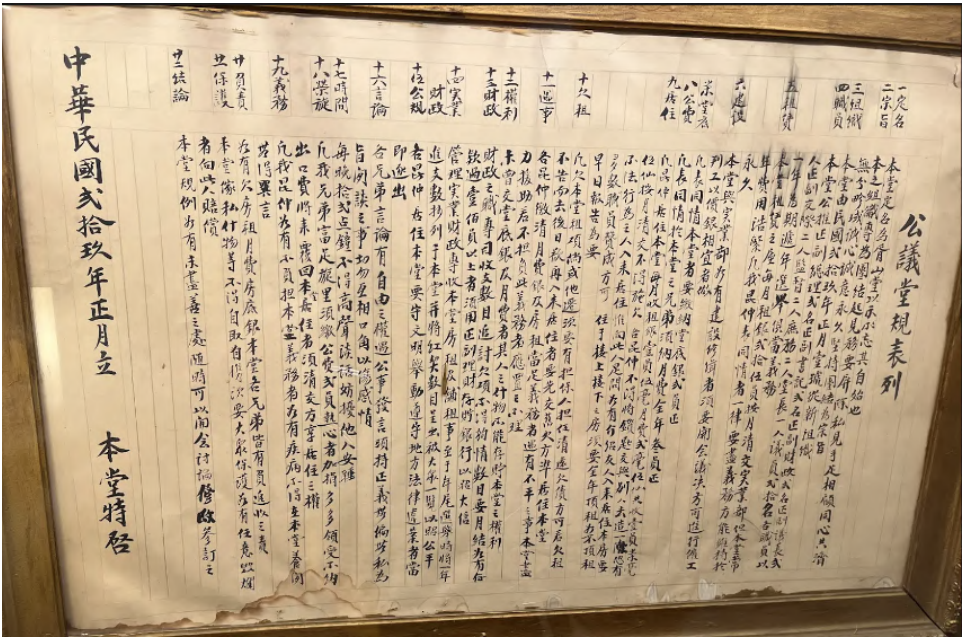


Figure 4: Ing Suey Sun Tong Association 伍胥山公所 bylaws

Photo source: Photo by Julie Mah.

Source material: Ing Suey Sun Tong Association 伍胥山公所. Bylaws, 1940. Courtesy of the Chinatown Storytelling Centre.

**Article 13 Translation:**

**Finance**

The financial office is solely responsible for recording receipts and expenditures; outstanding items must not be deferred for several months but must be settled on a monthly basis. For contributions exceeding \$100, the chief and deputy financial officers may deposit funds in a bank to manifest utmost trust.

**Article 14 Translation:**

**Property Finances**

The management of property finances includes collecting the hall’s residential rents and shop rents until the end of the year, with income and expenditure figures presented for public inspection to demonstrate transparency.



Housing Provision & Rental Spaces

As Chinatown associations acquired more properties and larger buildings in Chinatowns, they gained surplus spaces beyond what they needed for their operation and community activities. These spaces were often rented out to residents and businesses, creating new streams of income for the organizations. In several cases, these rental spaces were offered at affordable prices as a means of further supporting the community and local businesses (Figure 5).

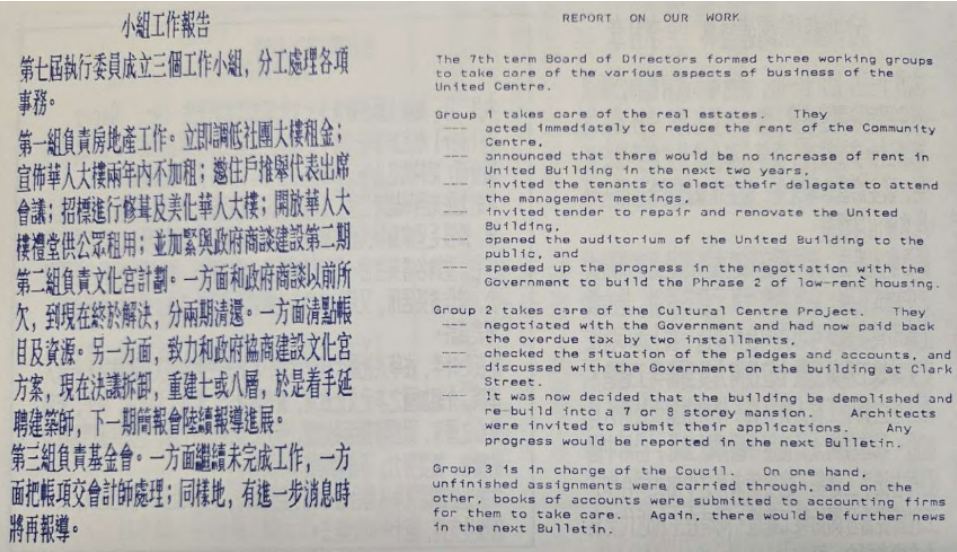


Figure 5: Excerpt from Montreal Chinese Benevolent Association 滿地可中華會館 Work Report detailing rent reduction measures and a two-year rent freeze in the United Building.

Source: Montreal Chinese Benevolent Association Work Report, archival scan from the David Chuenyan Lai collection (no date).

Duplex and triplex buildings with street-front retail space at the ground level and residential or other rental spaces on the upper stories were popular building arrangements and became a typical building layout in Canadian Chinatowns. Many traditional associations had also invested in acquiring or constructing buildings with a similar layout (D. C.-Y. Lai, 2010). Victoria CCBA’s building was an example, which later became the most historically significant building in Victoria’s Chinatown.

The decline of the traditional associations’ social role coincided with the rise of the real-estate value in the inner city neighbourhoods in major North American cities. As many organizations’ had become proprietors by this time, their real estate also grew in value, and in some cases, it became the organizations’ most valuable asset. As other streams of income began to diminish after the 1960s, the organizations’ real estate and particularly their rental spaces became more central to sustaining their operations (A. Chan, 2013). Despite this shift, Chinese organizations have remained a major force in providing affordable rental spaces to Chinatown communities. A recent report has found that Chinese organizations in Chinatown Vancouver are offering around 800 units in this area at low rates (Khoo, 2023).



The Role of Organizations after the 1960s

Despite the decline of traditional Chinatown societies' social influence after the 1960s, some of the larger organizations, such as the CCBA, continued to play a significant role in supporting Chinatown communities. In several cases, these organizations leveraged their capacity to raise funds, attract governmental support, and collaborate with other Chinese and non-Chinese institutions in order to facilitate the provision of certain services, including different types of affordable housing options and low-cost commercial spaces in Chinatowns (Chin, 2015; Ishimatsu, 2016). For example, in the 1980s, the Victoria CCBA Housing Committee was able to secure a significant grant from the CMHC to construct a five-storey low-rate rental apartment building for new immigrants “who depend[ed] on Chinatown for assimilation.” (City of Victoria, 1982). The building, named Chung Wah Mansion, was officially inaugurated in 1985 and included rental commercial spaces and a community hall on the lower floors (D. C.-Y. Lai, 2010). Around the same time, the CCBA also reappropriated vacant spaces in its buildings as low-rate studios and bachelor suites in order to attract and support young artists and artisans in Chinatown (City of Victoria, 1982). In Montreal, the Chinese Community United Centre (MCCUC) 滿地可華人聯合總會 was able to fund a few major development projects by raising funds and absorbing governmental resources. This included a community centre, a cultural centre, and the Chinese United Building (華人大樓). The latter comprised a 9-storey low-cost housing complex that offered 82 units for senior citizens and low-income families. The community centre also included 29 affordable rental units (D. C. Lai, 2007).



In undertaking these projects, Chinatown associations were joined by a new generation of Chinese organizations that began to emerge in the second half of the twentieth century. Unlike traditional clan or district associations, these new organizations didn't function based on kinship or family connections. Instead, led by a new generation of leaders, these organizations often adopted more modern organizational models, mirroring the broader shift of the social needs and institutional expectations within Chinese communities. A prominent example in Toronto has been the Mon Sheong Foundation 孟嘗會, a charitable non-profit organization. The organization was established in the late 1960s by locally born professionals, such as engineers, lawyers, and doctors, and sought to benefit the Chinese regardless of their religious, social or political background. In the 1980s, the Foundation offered various programs to support new immigrants and successfully raised funds for building a care home for the elderly—addressing an urgent social need in Chinatown at the time (Peng, 1995). In another similar case in Calgary, Chinatown Development Foundation (CDF) 卡加利華埠發展基金會—a non-profit organization of about 170 professional and non-professional Chinese—was able to secure funding from the CMHC to construct Oi Kwan Place 愛群大廈 senior home and Bowside Manor 河邊大廈 (D. C. Lai, 2007). This newer generation of Chinese non-profit organizations plays a pivotal role in shaping the affordability landscape across Canadian Chinatowns.



## 4. Interview Findings

Despite an extensive body of studies documenting the historical significance of Chinatown associations in shaping the social and spatial fabric of Chinatowns, there is a gap in the literature regarding the associations' relevance to the contemporary context and the extent of their current activities. How are Chinatown associations adapting to the current social, political and economic dynamics? What services are they currently offering and how do they sustain these activities? What are the main challenges they are facing in sustaining their activities and their social role in the community?

To answer these questions 20 interviews were conducted with the members of traditional associations and the individuals benefiting from the association's services in Toronto, Ontario. The following section focuses on themes that arose in the interviews including the role that Chinatown associations play today in providing mutual aid. In addition, the interviewees reflected on the pressing challenges that hinder associations' activities and threaten the continued sustaining of their role. Finally, interviewees reflected on the associations' relationship with the emerging modern organizations in Chinese communities.

### 4.1. Mutual Aid

While the findings from the interviews largely align with those identified in the literature, interview participants provide more nuanced information about the evolving role of traditional associations and shed light on how these organizations continue to adapt and operate in the present context. Despite the decline in the association's social role over the past few decades, many associations have still continued to offer a variety of traditional services to their communities. As previously mentioned, financial practices like informal credit unions—pooling funds for financial mutual aid—were carried out by some associations well into the 2000s. In addition, many associations have maintained ties to counterparts in China and preserve community identity by supporting ancestral worship, maintaining historical family records, and organizing sponsored visits to ancestral homes.



## Supply of Affordable Rental and Community Spaces

Amidst a housing affordability crisis, the provision of affordable rental housing in Toronto Chinatown remains one of the most important contributions of nonprofit and community ownership to their communities. Without these housing options, many current Chinatown residents, especially long-term tenants, would be unable to afford living in the city, let alone in the downtown area:

*"I never really found housing in Toronto. I think that's why I ended up where I did. So, I guess I'm lucky. I [live in] rent geared to income housing, and my rent is under \$400. So, I think sometimes I'm like, well, I'm paying so little rent, maybe it's acceptable that my building isn't properly managed." (Interview from a resident of a nonprofit-owned building in Toronto's Chinatown 12, 29:13)*



For Chinatown communities, the significance of the associations' buildings extends beyond the provision of affordable rental spaces. Considering the varied community-oriented goals and activities of Chinatown associations, Chinatown association owned buildings, which typically have formal mixed-use or multi-functional designations, often serve as important community spaces that anchor social life in the neighbourhood. In addition to rental spaces and the organization's own operational spaces, the associations typically provide spaces for social events and community gatherings in their buildings. For example, one association's building has dedicated spaces for operating a school, as well as a gathering space for seniors playing mahjong or reading newspapers, and rooms for other social programming to foster ties among members. As a key informant in the broader Chinese Canadian nonprofit sector, outlines:

*What constitutes a community space is usually less defined by formal designations, but rather by the organic participation of community and hence its function; which is why, when it comes to community space, the role of small businesses in Chinatowns is also significant. In many cases, small businesses, such as restaurants, clinics, or pharmacies, informally serve as gathering places for their communities. In Toronto, restaurants like Kwong Chow, Nanking, Lichee Garden, and Sai Woo (known as the "Big Four" Chinese restaurants) had famously become central organizing sites during the Save Chinatown campaign in the 1970s. Therefore, by supporting small businesses and providing them with rental spaces in their buildings, associations play a role in contributing to the provision of community spaces and sustaining the social life within Chinatowns.*

This interview pointed to the broader role of small businesses as community spaces, and their importance in community organizing efforts. Our interviews outlined the important links between affordable residential and commercial spaces in shaping community organizing and social life within Chinatowns, Chinatown associations have often facilitated these important connections.

## Safeguarding Community Interest

Although Chinatown associations rely on their rental income to sustain their operations, interviewees stressed that this income is less viewed as a source of profit and more as a means to support tenant affordability and serve the broader community. In this sense, the associations' approaches to renting can be described as relational—prioritizing long-term stability, mutual trust, and social responsibility over profit. While Ontario allows a yearly increase (i.e. of 2.5% in 2025) to residential rents, a local Chinatown association president discussed working to keep rents affordable:

*"[...] and I can say, truthfully, in the five years that I [have been] president, we never put the rent up. The [Tong], they do things by relationship [...] Our lawyers [say] that we are allowed to at least index the cost of living, which we [do] not. You can charge as much as you want for commercial space, but only housing [you] cannot, but we did not exercise even that." (Interview 01, 1:10:48)*

Furthermore, despite having the legal right to raise commercial rents to market levels, the above quote illustrates how many associations deliberately refrain from doing so. Similarly, residential rents are rarely increased, and when tenants face personal hardship, associations often approach them with empathy and flexibility rather than through rigid transactional lease terms. These practices help keep rents affordable and offer leeway during times of need, offering relational gains rather than monetary return. These decisions, however, are not always clear-cut and straightforward. Many associations rely on their rental income to fulfill their broader obligations. The interests of the tenants, the larger community, and the organization do not necessarily align at all times. In these circumstances, our interviewees described how Chinatown associations work amidst at times competing priorities:

*"... So in terms of return on investment, other than the value of it [the property], which may go up over time, we would return very little profit. And it's not because we're not trying to make money, because in the end, we're trying to benefit [and] it comes out [to] a very simple equation. So, you can help benefit a few tenants, or you can help benefit a larger community group. So, the idea is to benefit a larger community group. [...] there is a balance of commercial endeavor, and then there's a balance of trying to help both the community, but at the same time, ensure the tenants are looked after." (Interview 08, 30:13)*



Sustaining affordability and supporting community interest may sometimes involve absorbing the financial losses by the organizations. A Chinatown association leader reflected on the compromises made during the pandemic:

*“... during COVID, there were times where there [was] no income coming in from both commercial tenants and residential because [of] what everybody was facing, it was just something that we had to, we ended up having to absorb [the cost]” (Interview 08, 32:27)*

Chinatown associations’ land stewardship practices are also informed by the practical needs of their community and members. Responding to the needs of an aging population has become an increasingly important factor in the decisions concerning the associations’ buildings. As noted by several interview participants, many associations have expressed interest in developing senior care facilities, recognizing the growing need for social spaces and support for their aging members. However, constrained by limited resources, many associations have to find creative ways to continue supporting their aging members. In one case, an association modified how space was used to better support its aging members:

*“... they used to rent out the second floor to Sai Woo restaurant, and then the first floor was rented out to a retail store, and the Family Association was on the third floor. But when they renovated, because of the aging members, they couldn't afford to put in an elevator. When they renovated, they moved their association to the basement level,... so the members only have to go down one thing of stairs” (Interview 17, 23:26)*

Decisions like relocating from upper floors to basement levels as a workaround to financial constraints reflect a broader pattern of land stewardship rooted in community care, where the interest of the community is prioritized.

## Management Mechanisms

To ensure that the community’ s interest is always prioritized in decisions related to land and buildings, traditional associations have historically employed diverse governance frameworks and managerial strategies. In some cases, this reflected shared ownership practices at the foundation of these organizations.

*The Poon Yue Association in Toronto acquired their building on Grange Avenue in 1967 for \$27,000 as a group purchase through collective donations from its approximately one hundred members. This fund was held in collective trust without distinction to how much each member contributed to the purchase. (Interview 4, 04:52)*

Insights from the interview participants in this study also shed light on some of the contemporary examples of these practices, designed to safeguard against the misrepresentations of the organizational assets and prevent the misuse of authority by individuals. Central to these practices are often the implementation of a transparent organizational structure and a democratic decision-making process. Adopting non-profit or board governance structures, finance committees, implementing multi-signature financial protocols, and establishing dedicated and independent financial units are other examples of strategies mentioned in the interviewees.

*“ [...] things like that have to be voted on by the entire membership. So, we have yearly annual general meetings [...]. So, all sorts of activities allow for full transparency, because the only way for that to happen is if someone does it behind the scenes. But the buildings are not registered to any one person [...]. The association is set up as a series of corporations to allow that sort of protection, and each of those corporations are managed by a board, not an individual, and it's very similar to other [nonprofits] and this is key. We did set up as a nonprofit and followed the mandates of what is required to be a nonprofit. So that means board members are voted in each year. Signing Authority on the financial side is by multiple signatures” (Interview 08, 21:40)*



Separating responsibilities across different decision-making bodies is another governance approach used to balance accountability, oversight, and community stewardship:

*“But in order to manage money, there's a separate corporation which caretakes all the financial aspects of it. Then there's another one that caretakes all the real estate side of it, all of it, which comes as a way to mutually help the membership, but at the same time manage it separately. So that way the governance for each of those types of money endeavors aren't part of the core people who run just based off the community in that way, it ensures it's well recorded, it's well managed.” (Interview 08, 24:05) (also see Figure 4, p.27)*

Governance and fiscal management are both areas where Chinatown associations have adopted mainstream practices, however, informal agreements and volunteerism are still widely adopted, especially in relationship to building operations. To manage the day-to-day operation of their buildings, many Chinatown associations rely on volunteers. These volunteers, who are either members of the community or individuals closely connected to the families, typically oversee the routine maintenance and general operation of the association's buildings and properties. When more complex issues or significant expenditures arise, these individuals report to the association, and in some cases, to a building management board composed of association members. Decisions regarding those larger issues are then made collectively.

4.2. Challenges

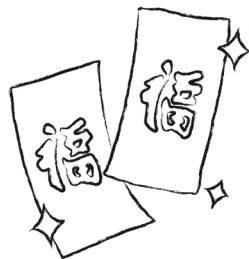
Providing affordable rental spaces in Chinatowns also comes with challenges for Chinatown associations. The pressures of gentrification, coupled with the increasing costs of operating and maintaining buildings, are increasingly undermining the capacity of the organizations to sustain their stewardship practices. In some cases, these pressures have led the associations to cease their operations and sell their buildings. The following are some of the major challenges as highlighted by the interview participants.

Gentrification Pressures

Gentrification has placed increasing pressure on legacy businesses and long-standing residents in many Canadian Chinatowns, pushing out low-income tenants and reshaping the neighborhood's historic character. A recurring concern across interviews is the sharp rise in costs around property taxes and commercial rents, which threatens the sustainability of Chinatown's long-standing businesses and community associations. For example, in Vancouver, as property values in Chinatown escalate due to its proximity to downtown and intensified redevelopment activity, property taxes have surged accordingly. These mounting expenses have made it increasingly difficult for traditional, low-margin businesses to remain viable. Associations that once subsidized tenants through modest rents now struggle to cover their own operating costs. The ability to offer culturally appropriate commercial spaces is diminishing, even for well-established associations. As one interviewee noted:

*“The increase in rental [prices] is actually quite troubling especially for associations... that want to keep these culturally appropriate businesses in the area, because as the rents increase for everywhere in Vancouver, including Chinatown, people still are renting it. So, these places that are mom and pop or their revenue is very low, their income is very low, yet they still have to pay rent. And yet, the rent is increasing. It's getting harder and harder... traditional businesses in the area are moving out, and then more and hip retro businesses are moving in. The feel of Chinatown is changing, and so the pressures for these businesses are getting higher and higher” (Interview 07).*

This reflects a broader trend of gentrification, where rising property value and redevelopment pressures are not only displacing long-standing tenants but also eroding the cultural character of the neighborhood.



Beyond the impact on local businesses, the pressures of gentrification also place significant constraints on many of the social organizations and community groups whose presence is essential to the lives of low-income residents. An example is the Centre for Immigrant and Community Services (CICS) 華語處 in Toronto, serving as an anchor for the low-income, working-class immigrant communities in the area. The organization relies on publicly accessible spaces available at very low cost or for free. However, rising rents, deteriorating building conditions, and cuts to government funding have made it increasingly difficult for nonprofit organizations like the CICS to stay in the neighborhood. As an interviewee explains:

*“The government cut their funding by 30%... your rent is going high, your cost is going up. How do I control this unpredictability?... That's why they all move to a cheaper place... many of them go to Scarborough because it is cheaper” (Interview 19).*

Many groups that once operated in Chinatown have moved to other areas, where space is more affordable and easier to maintain. This shows how difficult it has become to keep vital services and gathering places in Chinatowns, especially for seniors and newcomers who depend on them to feel supported and connected.

Chinatowns across Canada are also often centrally located, and therefore [face] pressures related to up-zoning and densification (Berghauser Pont et al., 2021). In Vancouver, zoning changes in the late 2000s permitted upzoning that enabled speculation as developers bought what was viewed as a ‘dying’ business to redevelop them.

*“...with the new developments gentrifying the neighbourhood, new residents and businesses only pushed out low-income residents and legacy businesses, further eroding Chinatown’s historical characteristics. The development at 105 Keefer Street became a flashpoint for the community to push back on these changes and reverse the zoning changes in an effort to reconsider the course of Chinatown’s redevelopment.” (Interview 06, 44:00)*



The story of 105 Keefer Street exemplifies community activism in Vancouver’s Chinatown, where residents mobilized to challenge zoning changes by countering the narrative that Chinatown was moribund and destined for redevelopment:

*“The Youth Collaborative for Chinatown (YCC) mobilized neighborhood residents and organized events like mahjong socials in Chinatown Plaza, encouraging participation from both youth and elders in large-scale demonstrations of the neighborhood’s vitality. Their success in activating underutilized spaces established YCC as credible partners with local businesses and family associations, paving the way for further collaborative projects.” (Interview 05)*

As newer, higher-end businesses and residents move in, rental and property costs have risen, creating financial strain on associations that have long prioritized affordable rents. Even where associations set mandates to support culturally relevant or community-serving tenants, rising insurance fees, renovation costs, and aging infrastructure pose a dilemma for sustaining that commitment. While these associations have historically provided below-market rents, the increasing costs make it harder to maintain this role without compromising financial sustainability.

*“The demographic is changing... Our buildings are over 100 years old, and there are a million bills to pay. Property values and insurance costs are going up—some insurance companies even refuse to insure our buildings anymore. So why deal with all that when we could rent the same space for \$6,000 or \$8,000, use that money to address the headaches, renovate our buildings, and move on?” (Interview 07, 1:01:18)*

While gentrification has brought challenges, some interviewees noted that its effects are not entirely negative. Start-up businesses priced out of other neighborhoods are increasingly relocating to Chinatown, where rents, though rising, remain relatively affordable. Chinatown associations with vacant storefronts have been able to lease these spaces while still offering below-market rates. From the perspective of long-time, low-income property owners, appreciating land values offer long-awaited financial returns, providing some with economic relief after years of modest income.



Declining Revenue and Participation

In the context of rising financial costs, affordable rents are often maintained at the expense of building upkeep. Many associations operate aging buildings with decades of deferred maintenance, and renovation efforts frequently reveal unexpected zoning and code violations, such as outdated plumbing, fire alarms, and narrow staircases—remnants of 20th-century construction conventions. Even with city funding, the scale of deterioration can make comprehensive retrofits challenging. Compounding these challenges, associations managing residential housing often lack sufficient support to navigate complex housing regulations and face financial constraints in maintaining safe, habitable buildings, especially when housing vulnerable populations such as seniors, low-income individuals, and people with disabilities. Many heavily subsidize leases to preserve affordability and support social-oriented uses like community programming and recreational activities, resulted in limited revenue that often barely covers utilities and property taxes.

Limited funding for repairs, upkeep, and community programs adds to the burden of maintaining aging association buildings, especially those providing low-cost housing for long-term senior tenants. Several interviewees described property management as a persistent “headache.” This has led some associations to consider selling rather than continuing such support.

*“I think it just became so much of a headache to properly manage the property, that it was just easier... to sell than it was to upkeep the units. There wasn’t even enough excitement around keeping the organization running—never mind also managing the property. That was just one headache too many.” (Interview 18)*

A notable example is the Shon Yee Benevolent Association’s 崇義總會 sale of the May Wah Hotel 美華旅店 in Vancouver, which housed over 100 affordable units. Without prior notice to the community, the board of directors put the building up for private sale due to extensive deferred maintenance and management difficulties. Fortunately, the Vancouver Chinatown Foundation 華埠基金 “scrambled to save it” and ultimately secured ownership (Interview 05).

Regarding Chinatown associations’ community spaces, social programming within these spaces has declined over time. Once active with culturally meaningful activities, these spaces are becoming increasingly quiet and underutilized, raising concerns about Chinatown’s social sustainability:

*“There used to be mahjong playing, lots of people playing mahjong, ping pong... there was more programming... But as people have died off, COVID happened, a number of different things... not as many members, and also sustainability and maintenance” (Interview 06).*

The decline of gathering events and spaces can make it harder to maintain connections between generations and keep cultural traditions alive, contributing to a deeper weakening of community life in Chinatowns. Furthermore, many of the Chinatown associations are led by older cis-gendered men, who hesitate to engage with their women’s committees, queer members, and most of all, younger people. As an interviewee explained, younger members are often seen as less experienced or not yet ready to take on major responsibilities – “younger members are also seen as less trusted with projects that can leave lasting change” (Interview 05). This hesitancy to involve younger voices limits fresh ideas and makes it harder to adapt to changing times.

As the members and the leaders of traditional associations continue to age, and the youth engagement in the affairs of these organizations has remained limited, the future of operating and managing the organization’s assets has become a source of concern. The lack of formal succession planning erodes the long-term viability of operating the associations’ buildings, many of which play a key role in sustaining the affordability of Chinatowns. With regard to this growing threat, an interviewee emphasized the need for a coordinated entity to preserve these affordable spaces and critical cultural assets in Chinatown:

*“There is an urgent need for an organization, like a land trust, identifying and coordinating the preservation of access to affordable spaces, critical services, both in terms of building assets as well as human and cultural assets. There is urgency as more elders age out of managing their associations and buildings get sold, and there is a lack of succession planning for the future.” (Interview 19, 36:14)*





Overall, the convergence of all the challenges discussed here—including the pressures of gentrification, the surge in property taxes and other costs associated with real estate markets, and the hassle of maintaining buildings, many of which require long-overdue repairs – has placed many of the traditional associations under significant strain. Led by an aging leadership and relying primarily on volunteers’ efforts, some of the organizations are finding the burden of managing these properties beyond their capacity, and therefore, some decide to cease operation and sell their buildings.

### 4.3. The Changing Role of Chinatown Organization

Over the past few decades, as overt anti-Chinese discrimination declined, the role of Chinese traditional organizations in providing social services has decreased. Newer nonprofit organizations are filling that gap in providing community support. Organizations, such as the Centre for Immigrant and Community Services (CICS)(華諮處), now provide interpretation, immigration support, and legal aid for a broad range of newcomers. As a result, some Chinatown associations have notably shifted their efforts towards more practical (e.g. elder care), social and cultural approaches in meeting the needs of, and growing, their membership.

Despite the similar challenges that many Chinatown associations are facing, cross organization collaboration is not straight forward. While many Chinatown associations have long-standing relationships with one another, deep-rooted traditions and past tensions can make formal collaboration difficult. Chinatown associations regularly support each other’s events as a gesture of respect, but rarely get involved in each other’s internal affairs. Long histories of conflict and mistrust, often tied to family or regional ties, can create barriers. This becomes especially challenging when younger members try to launch new joint initiatives. One participant noted that:

*“Even when younger generations seek to build projects with each other, their family ties can lead to challenges with trust, especially when these projects need the approval of each clan association’s strict hierarchies” (Interview 05).*

However, when trust is gradually built over time, cross-association collaboration remains possible. In Vancouver, this trust has led to meaningful partnerships, such as the Wong Association of Vancouver 黃氏宗親會 reopening its 100-year-old historical language school for revitalized Cantonese classes in partnership with UBC 英屬哥倫比亞大學 and the Youth Collaborative for Chinatown 青心在唐人街. Another example is the Chinatown Society Heritage Building Association (CSHBA) 華埠僑團傳統建築協會 in Vancouver, formed in 2008 when eleven associations joined forces to preserve and renovate twelve heritage buildings. CSHBA’s success demonstrates that shared priorities like building maintenance can bring associations together, especially when supported by outside resources such as city funding.

Building on this momentum, city-funded consultations between nonprofit organizations and local business owners have aimed to ensure succession and legacy planning. This is a pressing need in a neighborhood that has been losing many of its long-standing, Chinese-owned businesses, which are often tenants in association-owned commercial properties. These conversations tackle common property management challenges while also exploring long-term strategies to preserve these spaces, demonstrating how land stewardship can be applied on a larger scale to protect both the physical assets and the cultural heritage of Chinatowns across Canada.



## 5. Discussion

The interviews conducted with leaders and members of traditional Chinatown associations reveal the complexity of their contemporary land stewardship practices. While these associations continue to provide deeply affordable housing options in Chinatowns, often at low or no cost, participants offered a more nuanced understanding of how these organizations balance their historical commitments to community care with their evolving responsibilities as landlords. As discussed in Section 4, this balancing act has become increasingly delicate as many associations have grown more reliant on rental income to maintain aging buildings, while their membership numbers are gradually declining.

Archival evidence corroborates interviewees’ descriptions of longstanding governance and financial oversight mechanisms, such as collective ownership structures and internal financial protocols that prevent unauthorized property sales. These controls have historically safeguarded community assets and upheld transparency in decision-making. At the same time, the adoption of more transparent governance models, including non-profit-style boards and formalized financial procedures, reflects a broader systemic shift. These changes enabled associations to operate more effectively within Canadian regulatory frameworks rather than outside of them—as they often were during periods of legislative racism, including the era of the Chinese Immigration Act (Bangarth, 2003; Stanley, 2024).

Throughout Canada’s long history of Chinese exclusion, Chinatown associations have served as infrastructures of care (Alam & Houston, 2020), responding to institutional discrimination by providing community- housing, social support, cultural continuity, and safety. Today, these infrastructures are aging alongside the residents who rely on them. Interviews revealed growing concerns about leadership succession, building maintenance, and the need to upgrade facilities to meet contemporary safety standards. Many associations expressed a strong interest in developing culturally appropriate senior care spaces, aligning with recent research that identifies an urgent need for these services across Canadian Chinatowns (Khoo, 2023). The aging population, aging building stock, rising property taxes, and declining participation have collectively weakened associations’ ability to continue fulfilling these functions.



While the policy landscape that made Chinatown associations a necessity in Chinatowns across North America has shifted, a wider housing affordability crisis is leading many young people to revisit the important role that mutual aid can play in community building. In Toronto, organizations like Friends of Chinatown Toronto (FOCT) 唐人街之友, Toronto Community Land Trust (TCLT) 多倫多唐人街土地信託, Long Time No See Collective (LTNS), and Chinatown Community Kung Fu Club, are feminist-led queer and trans inclusive organizations that are engaging a new generation of young people that care deeply about Chinatown and are working towards reconciliation through de-colonization and land back advocacy (Lukusa, 2023). FOCT and TCLT are doing important work to bridge the gap between Toronto Chinatown’s legacy organizations, but it’s not always easy. A recurring theme in the interviews was the difficulty of engaging younger generations. While traditional associations have historically been central social and cultural anchors, declining youth participation threatens their long-term sustainability. Leaders expressed concern that without new membership and leadership, the value of collective ownership—and the affordability it enables—may be at risk.

The question of how a land trust might support these organizations surfaced as both an opportunity and a sensitive point. Many older members expressed deep mistrust of external institutions and fear of losing control over their properties. For any stewardship partnership to succeed, conversations must begin with listening, relationship-building, and framing land trusts not as entities that “take over,” but as tools that strengthen internal governance and uphold longstanding community values.





Beyond organizational challenges, this study highlights gaps in municipal planning and policy. As the City of Toronto completes its first planning study of West Chinatown, there is a risk that existing community assets, especially the deeply affordable, self-managed housing stock, may be overlooked. Interviews and document analysis show that many of these volunteer-run housing operations lack institutional support and the capacity to undertake long-term stewardship and succession planning. While several municipal programs exist, such as the new “Multi-Tenant Housing Framework” or the “Main Street Innovation Fund”, they remain largely inaccessible or unknown to association operators. Moreover, the silo-ing of housing and commercial programs fails to reflect Chinatown’s integrated model, where residential and cultural uses mutually reinforce each other. Examples from other cities, such as Vancouver’s Cultural Redress program, demonstrate that municipal partnerships can play a critical role in protecting community property stewards and supporting cultural place-keeping.

Finally, the influence of newer Chinese non-profits on affordability and cultural continuity represents an important emerging area of study. While these organizations are increasingly shaping the socio-economic dynamics of Chinatowns across Canada, their role remains underexplored and warrants future research.

## 5.1 Conclusion

This research highlights the continued importance of traditional Chinatown associations as community land stewards and providers of deeply affordable housing in Chinatowns. Their practices, rooted in collective ownership, volunteer governance, and long-standing cultural values, have sustained critical infrastructures of care that emerged during periods of exclusion and remain essential today. However, these systems now face significant pressures, including aging membership, deteriorating buildings, limited financial capacity, and gentrification-driven cost increases.

The findings underscore the need for targeted support mechanisms that recognize and strengthen the existing community ownership base in West Chinatown. Municipal programs must be made more accessible, better coordinated, and tailored to the realities of small, volunteer-based property stewards. Policies that integrate housing, cultural space, and economic vibrancy—rather than treating them as separate domains—are more likely to sustain the holistic ecosystem that has historically supported Chinatown communities.

Efforts to introduce external stewardship tools, such as land trusts, must be approached with cultural sensitivity and a commitment to community-led governance. Trust-building and transparent collaboration are essential, especially given the historical legacies of institutional discrimination that continue to shape community perceptions.

Ultimately, the long-term sustainability of traditional associations will depend on supporting leadership succession, fostering youth engagement, addressing aging infrastructure, and strengthening partnerships with both municipal and non-profit actors. As Canadian cities continue to re-examine their approaches to cultural districts and community planning, recognizing and investing in these deeply rooted community stewardship practices is essential to preserving the affordability, cultural vitality, and resilience of Chinatowns.



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