



Co-operative Housing In Canada: Roots and Evolution

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Outline

- Historical Roots of Co-op Movement
- Shifting Housing Policy – Community Based
- Legislation and Co-op Programs
- Recent Evolution and Directions



Cooperative Housing In Canada



- Small but not insignificant
- Coops (predominantly non-profit)
- 2,200 co-ops with 90,000 homes
- 1% total housing stock
- 13% of the social housing stock

Historical Roots



- Broader cooperative movement (Social reform)
- Credit Unions (Quebec), Wheat pools (Prairies); Builder coops (Nova Scotia)
- Late 60's civil rights – labour movement
- Created Cooperative Housing Federation (1968)
- Major policy shift from public to community housing (NP and co-op)

Housing Co-operatives

- 1913 student housing coop (Guelph)
- National Housing Act - Coops as eligible borrowers (1944 direct; 1953 insured)
- 1964-73 Student housing and family coops but no explicit program
- 1969-71 Innovative Housing Fund – 11 pilot projects (mixed income)



Formal Cooperative Housing Programs

- NHA amendments 1973 (Minority Gov't)
- 1973-78 (Direct loans – stacked rental assistance) 8,000 units
- 1978-86 (Differential interest subsidy)
 - 39,000 units
- 1986-92 ILM Experiment – 14,500 units
- Ongoing development under provincial non-profit programs (mainly BC, Ontario, Quebec)



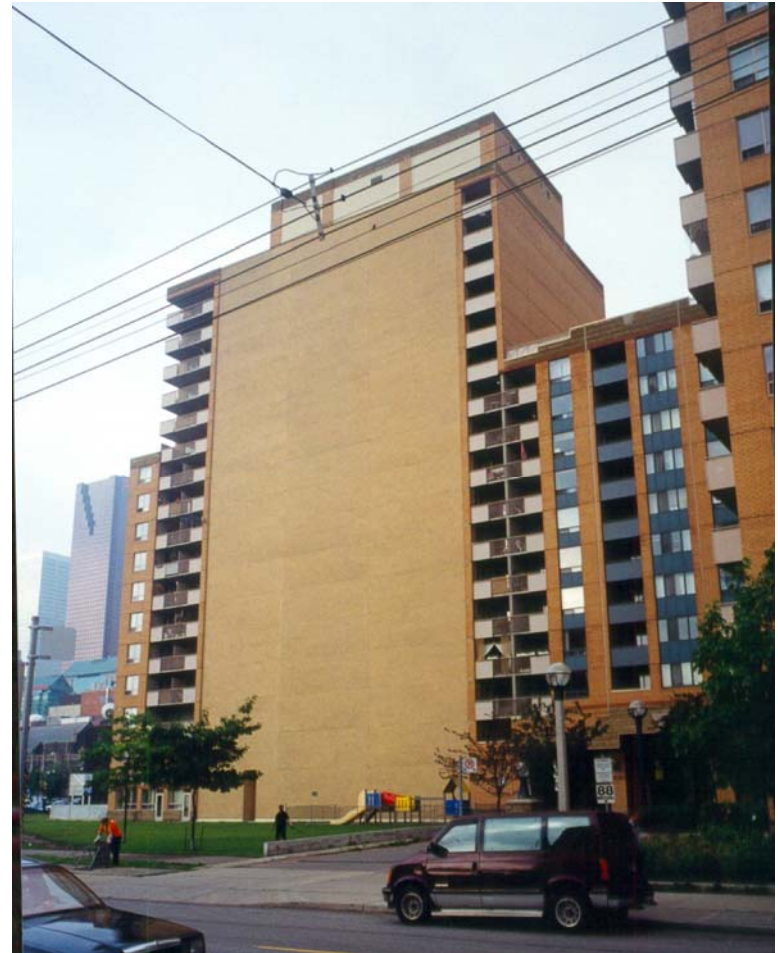
Features of coop housing programs



- Support for resource group (technical assistance groups - CROP)
- CHF Sector Support Levy (broker fee = war chest)
- Coop education – self governance
- Mixed income, smaller scale
- Incorporate sweat equity, self management as a cost efficiency in program design

Features of coop housing programs

- Programs provided assistance to co-ops through:
 - mortgage subsidy
 - “rent” subsidy for low-income residents



Post 1992 Stagnation

- Termination of co-op programs curtailed expansion, except within Non-profit (provincial)
- Reorganization of federal and provincial administrative roles (devolution)
- Co-operative created separate accounting, administration, asset management
- Mortgages and subsidies now expected to be used on assets into the future



Ongoing Challenges



- Retaining and maintaining existing housing (capital replacement)
- Maintaining membership (post expiry)
- Leveraging existing housing assets
- Securing new program funding (uncertainty over federal funding programs)



For more information on co-operative housing in Canada contact the Cooperative Housing Federation of Canada <http://www.chfc.ca/>

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