



LET'S TALK CO-OPERATIVE HOUSING

Partner with Co-operatives
to House Canadians



CO-OPERATIVE HOUSING FEDERATION OF CANADA

coop



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Protecting Co-op Homes

Protect: continuing assistance to low-income households.

- CHF Canada's number one advocacy priority before the release of the National Housing Strategy.
- Maintain the same breadth and depth of assistance to low-income households and implement the solution in a timely and seamless manner.
- Without a solution, 20,000 low-income households living in co-ops would not have a place to live after the end of their operating agreement.



National Housing Strategy

Federal Community Housing Initiative (\$500 million)

- Federally-administered agreements
- Phase 1: continued assistance for co-ops with agreements expiring between April 2018 and February 2020.
- Phase 2: co-developed solution for co-ops for 2020-28

Canada Community Housing Initiative (\$4.3 billion)

- Continuing assistance, repair/renewal, new supply
- Cost-matched with provinces
- No net-loss of assisted units



FCHI Phase 1

- **Objective:** to maintain support for vulnerable members – same amount of dollars, same number of people supported.
- Built off of 2016 operating agreement extension, that extended from April 2016 to March 2018.
- Extends operating agreements from April 2018 to March 2020.



FCHI Phase 2

- Begins April 2020, ends in 2027-28.
- Still in negotiations with CMHC.
- Things to consider:
 - It may take time for co-ops to reach program targets.
 - Complicated regulations make it more expensive for CMHC to operate and for co-ops to participate.
 - Private-sector landlords report less than co-ops do.
 - We want to keep our communities together. Our vulnerable members shouldn't end up without a place to live.



FCHI Phase 2

Solution: Rent Supplements

- **Simple:** a rent supplement is easy to administer and respects the autonomy of co-ops.
 - Private sector landlords get rent supplements and have fewer reporting requirements than co-ops; easier for co-op staff.
 - Many co-ops already use a rent supplement; easy to transition.
- **Substantive:** helping the *same number of people*, to the *same amount*.
- **Efficient:** the more money CMHC spends on oversight, the less being spent on the low-income households.



FCHI Phase 2

- **Co-ops have told us that a rent supplement that's easy to administer and covers the same level of assistance is the best solution moving forward.**
- CMHC will be sending you a survey in November/December.
 - CHF Canada will be in touch with your co-op when that happens.
- It's important that you tell CMHC what your preference is so they know how to proceed.



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