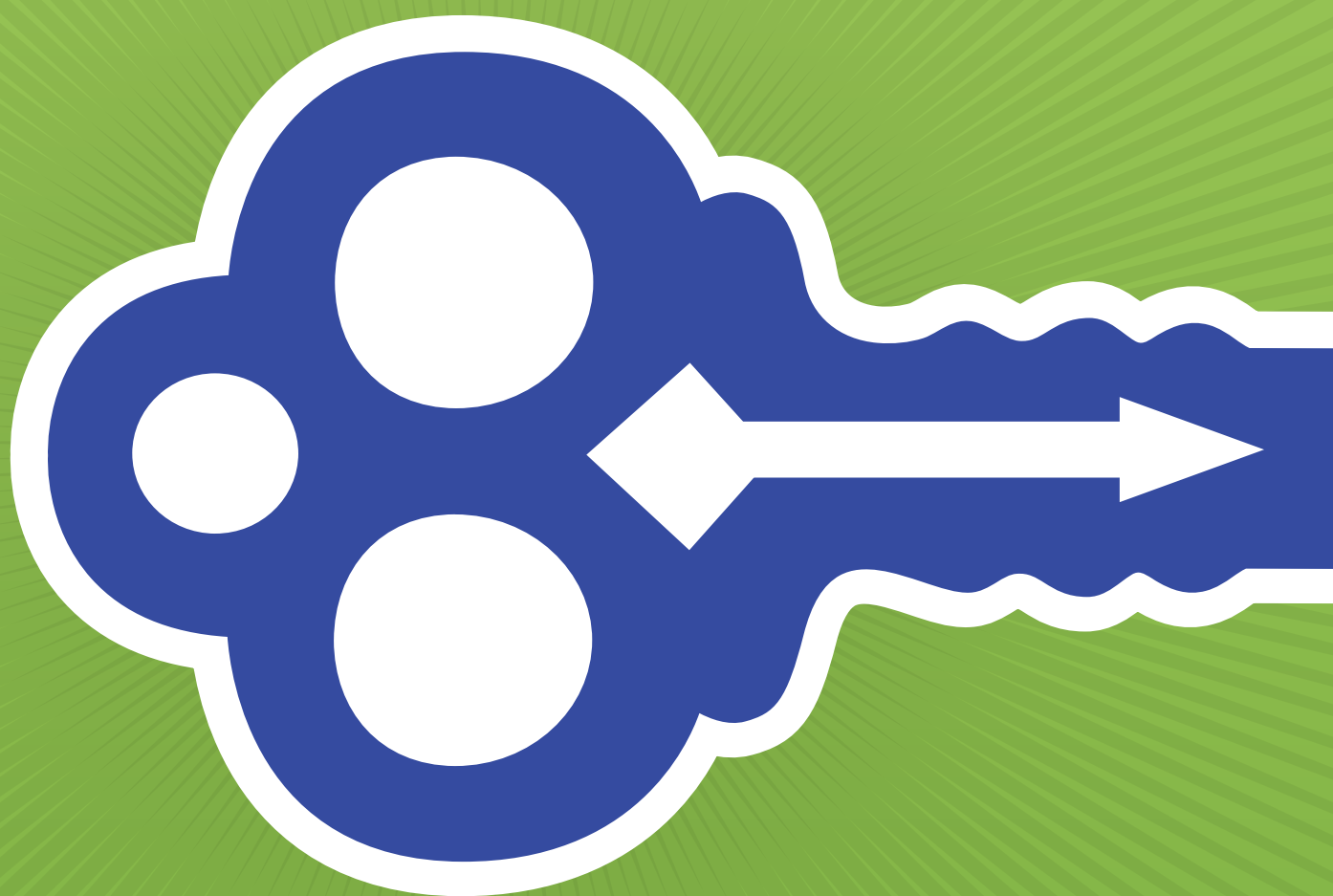




YOU HOLD THE KEY

FIX THE CO-OP HOUSING CRUNCH







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BC's Co-op Housing Crunch: a Canadian challenge



Haruko Okano lives in China Creek Housing Co-op

WAYNE LEIDENFROST, THE VANCOUVER SUN

Co-op Facts:

Housing co-ops provide safe, secure, affordable housing to more than 250,000 Canadians. They are non-profit, diverse, mixed-income communities.

What is rent subsidy?

Some members in every housing co-op pay a reduced monthly rent (housing charge) based on their income. Government assistance covers the difference between reduced rents and the full amount charged to other members.

Who's at risk as federal rent subsidies end?

- Seniors
- Single-parent families
- New Canadians
- People with mental or physical disabilities
- Aboriginal people

Haruko lives in China Creek Housing Co-op, a 35-unit, diverse community where young families live and play together with seniors; where low-income and moderate-income members all have a say in the way their housing is run.

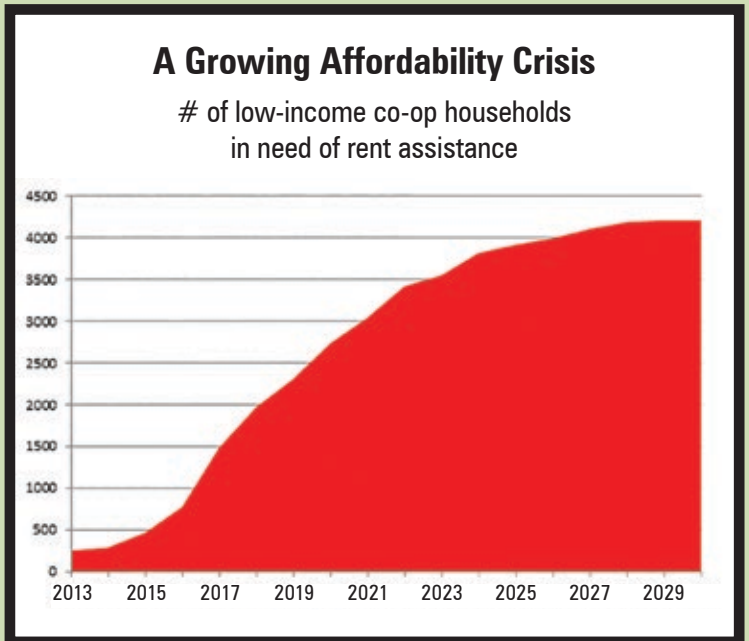
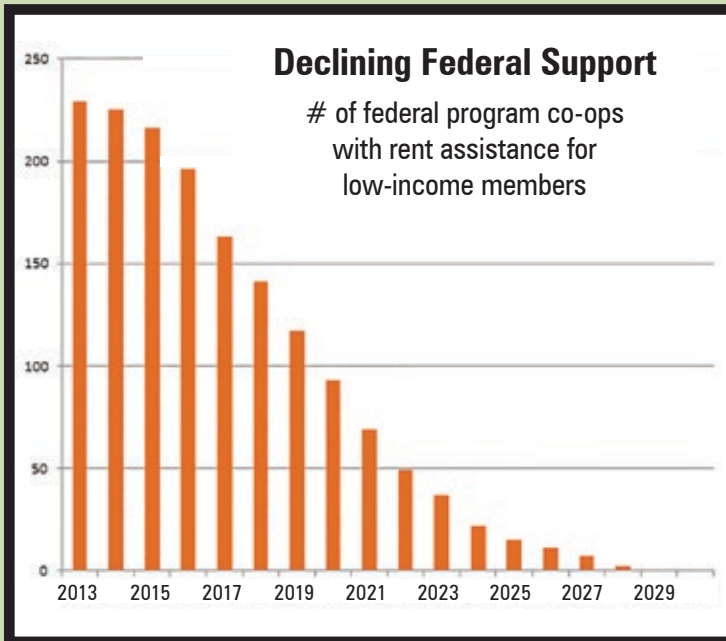
Built in the mid-1980s, the co-op is able to offer members like Haruko—who lives on a fixed income—rent subsidies, thanks to a 35-year federal housing agreement. But that agreement will end soon, and to date there's no provincial program to replace the assistance that makes her rent affordable.

And that has Haruko frightened.

"I think it will put some of us out on the street, to be honest with you," she says bluntly. "And where would we go?"

Haruko is one among thousands of low-income Canadians who will be at risk of losing their homes as federal rent subsidies come to an end. Nearly 21,000 low-income households across Canada will be affected—including nearly 4,000 in British Columbia.

This impacts the lives of thousands of vulnerable people like Haruko—including seniors, new Canadians, single-parent families, Aboriginal people and people with mental and physical disabilities. By 2020, most of the co-op homes that are currently affordable for low-income residents will become unaffordable if governments across the country don't work together to solve the co-op housing crunch.



Between now and 2017, about 1,500 co-op households in BC will face a crisis as their homes become unaffordable. And those numbers will just keep growing. By 2020, almost 3,000 households will be affected.

The loss of government rent assistance for low-income members as federal housing agreements end affects seniors, people with disabilities, new Canadians and others on limited or fixed incomes. If these co-op members have to leave their co-op homes they will be facing the most expensive rental market in the country.

Quick Facts

Housing co-ops in BC

- 264 non-profit housing co-ops
- More than 14,700 co-op homes

Who lives in housing co-ops?

- 58 % are women
- 50 % are single-parent led households
- 20 % are new Canadians
- 12 % are people with disabilities



Julie Storey,
HW Flesher
Housing Co-op

PAT MCLAIN

The Solution: a provincially-funded rent supplement program for low-income co-op members.

CHF BC proposes a simple, cost-effective solution to the co-op housing crunch: a provincially-funded rent supplement program for low-income co-op members. The program is based on the rent supplement agreement that many co-ops already have with BC Housing under the federal Index-Linked Mortgage (ILM) program.

Currently, some 59 ILM housing co-ops in BC receive funds from the province to reduce the rents paid by low-income members in up to half of their units. The program, established in 1986, has been running smoothly for more than 25 years, with excellent results.

But those agreements are also ending gradually over the next ten years, and there are currently no plans to replace them.

CHF BC proposes that the province agree to fund and administer a rent supplement program for low-income co-op members as their federal housing agreements end. Modelling this program on the ILM rent supplement program will create an efficient, predictable and uniform approach to much needed rent assistance for low-income members whose homes will be at risk when those federal agreements end.

As with the current ILM program, rent supplements will cover the difference between 30% of a member's income and the co-op's full housing charge. It's a simple,



Christine McKenzie van Kalsbeek, Westminster Landing Housing Co-op

PAT MCCLAIN

"The province should provide rent assistance for people who need it."

—Christine McKenzie van Kalsbeek, Westminster Landing Co-op

cost-effective solution to a growing problem. It will keep vulnerable, low-income co-op members in their homes and communities, and eliminate the fear and uncertainty currently gripping thousands of co-op households in British Columbia.



Jonathan Guhl, age 15, Whattlekainum Co-op

PAT MCCLAIN

"...it's like growing up in a big family. When I grow up it's where I want to raise my kids."

—Jonathan Guhl, age 15, Whattlekainum Co-op

Benefits and Costs

The Benefits:

The benefits of a co-op rent supplement program far outweigh the costs. And the wisdom of maintaining rent support for low-income co-op members is obvious to CHF BC's supporters and partners like the Co-operative Housing Federation of Canada, the Federation of Canadian Municipalities and the Board of Metro Vancouver. All have added their voices to CHF BC's call for the provincial government to reduce the uncertainty for vulnerable co-op members by funding a long-term rent supplement program as federal co-op housing agreements end.

CHF BC's solution to the co-op housing crunch makes sense:

- 1. It's cost-effective.** Every dollar in a co-op rent supplement program goes further than any other form of housing subsidy.
- 2. The delivery system already exists.** Using the existing ILM rent supplement program eliminates the need to create a new delivery system.
- 3. It's stable and predictable.** The model proposed by CHF BC has been running smoothly for more than 25 years. The costs are known and government can budget for the program with confidence.
- 4. It's the right thing to do.** Without a provincial rent supplement program to replace federal co-op agreements, thousands of low-income co-op members will have to move. But where will they move in Canada's most expensive rental market? It's time to end the uncertainty for co-op members who don't know where they will be living if existing rent assistance is not replaced.
- 5. It's a partnership.** Housing co-ops are not looking for handouts. They will be investing hundreds of millions of dollars in their homes in the coming decade. This investment will be self-financed and ensure that co-ops are able to provide safe, secure, affordable housing for another generation of members. The government's role in this mutual, long-term partnership is helping the most vulnerable of co-op residents by providing rent support for low-income members.

The Costs:

Initially, CHF BC's solution to the co-op housing crunch will not add more than \$2.5 million to the province's annual housing expenditures. Of course this will increase as federal housing agreements come to an end. By 2020 the annual cost of a co-op rent supplement program will not exceed \$20 million. This pales in comparison to the social and financial costs of homelessness. And the province needn't shoulder the entire burden if the federal government agrees to contribute some of the savings it will realize as it steps out of its primary funding role.



"Knowing I have a roof over my head every month...if that changed, I don't know where I would go."

***—Ryan Schweizer,
HW Flesher Housing Co-op***

CHF BC

We are the voice of more than 240 housing co-ops and 13,000 co-op homes in British Columbia. Our mission is to unite, represent and serve our members in a thriving co-operative housing movement.

CHF Canada

We are the national federation of housing co-operatives representing more than 900 housing co-ops and 59,000 co-op homes in every province and territory. Our mission is to inspire, represent and serve our members in a united co-operative housing movement.

It's about protecting the most vulnerable

Pioneer Housing Co-op in the Victoria suburb of Esquimalt is a multi-generational community where the children of original residents now raise kids of their own in what amounts to a co-op village.

Like most co-ops, it's a close-knit, caring community. In some cases, grandparents are raising their grandchildren. But now the co-op is afraid that in the near future some of those grandparents won't be there for the kids.

That's because this October Pioneer's housing agreement with the federal government will end, and so will the rent subsidy for the co-op's low-income households that comes with it. Almost one-third of 74 families at Pioneer Housing Co-op will be affected by the loss of rent support.

The co-op is planning ahead, trying to find ways to maintain a mixed-income community. The members have been financially responsible, taking care of their 40-year old homes. But they may soon be faced with the hard choice between maintaining their buildings or supporting their low-income neighbours.

It's a bind that most of BC's co-op communities will find themselves in sooner or later without provincial support, says Co-operative Housing Federation of BC's executive director Thom Armstrong.

"Pioneer and many co-op communities just like it are good examples of why the province needs to step up to the plate and fill the gap left by the end of federal assistance," says Armstrong.

"Co-ops are ready to do their part by investing millions of dollars to maintain and improve their aging homes. But the province needs to help low-income members with rent support so they can stay in their co-op communities. It's a partnership."

"Co-ops shouldn't have to choose between maintaining their homes or supporting their low-income members."

***—Thom Armstrong,
CHF BC's Executive Director***



MICHAEL RODGERS

That sort of partnership would be a welcome relief to Erin Kastner, who lives in Grandview Housing Co-op in Vancouver. The 19-unit co-op is currently undergoing a major renovation and is also due for a building envelope upgrade and window replacements.

Kastner says the co-op can handle the financing of these improvements on its own. But it needs help to keep low-income members from losing their homes. "We do have a capital plan, so we know what needs to be done in the next 20 years," she says.

"But I worry for folks who are not working, or on disability pensions, or getting to be seniors very soon. This is their home and their community."

Kastner says it's not just a matter of affordable rent—it's about community.

"Deciding to live in a housing co-op was the best decision I ever made," says Kastner.

"It's that feeling of being connected, of living in a real community—it's so important to me. I think it's the key to a happy and successful life."

What can you do about it?

Rich Coleman, the Minister Responsible for Housing and Deputy Premier, has the power to approve a rent supplement program for low-income co-op members. We urge you to let Minister Coleman know that you support our solution to fix the co-op housing crunch. There are all kinds of ways you can reach the Minister:

- **By phone:** Give Minister Coleman a call at his constituency office (604-882-3151) or his Victoria office (250-953-0900)
- **Social media:** Use Twitter or other social media to contact the Minister Responsible for Housing, with hashtags #youholdthekey and #coophousingcrunch and CHF BC's suggested tweets on the *You Hold the Key* Campaign webpage (www.chf.bc.ca)
- **By email:** rich.coleman.mla@leg.bc.ca
- **By mail:** You can write Minister Coleman using the suggested letter text below

Minister Coleman has left the door open to finding a solution that protects seniors, single parents, people with disabilities and other vulnerable housing co-op members. With your help, we're confident that we can convince the Minister to fix the crunch facing so many co-op communities in BC. Remember: ***You hold the key.***



Rich Coleman,
Housing Minister

ADDRESS:

Hon. Rich Coleman
Minister Responsible for Housing
PO Box 9052
STN PROV GOVT
Victoria, BC V8W 9E2

SUGGESTED LETTER TEXT:

Dear Minister Coleman:

I'm writing to ask for your help in protecting the most vulnerable members of BC's housing co-op communities.

As you know, federal rent assistance for thousands of low-income co-op members is ending in the next ten years. This will affect 1,500 co-op households by 2017. And by 2020, almost 3,000 households will have lost the assistance that now makes their homes affordable.

To date there is no provincial program to replace this disappearing federal assistance, even though housing is now a provincial responsibility.

The people in BC's co-op communities who now rely on federal rent subsidies are seniors, people with disabilities, new Canadians and single parents. Without your help they will be at risk of losing their homes when their federal subsidies end.

I urge you to act quickly to implement the rent supplement program suggested by the Co-operative Housing Federation of British Columbia. Please reassure those who can least afford to lose their homes in Canada's most expensive housing market that your government will help them remain in the co-op communities they call home.

Yours truly,

(Your Name)



Brad White with daughters, Grandview Housing Co-op

METRO NEWS



For more information on the *You Hold the Key* campaign and co-operative housing in British Columbia, please visit the Co-operative Housing Federation of BC website: www.chf.bc.ca

Please visit our campaign partners' websites:



Co-operative Housing Federation of Canada

Co-operative Housing Federation of Canada: www.chfcanada.coop



Federation of Canadian Municipalities: www.fcm.ca



metrovancouver

Metro Vancouver: www.metrovancouver.org

Graphic design:	Petra Dueck
Research:	Michael Rodgers
Editorial content:	Don Hauka and Fiona Jackson



YOU
HOLD THE KEY
FIX THE CO-OP HOUSING CRUNCH

The Clock is Ticking...



115 Place	Clarendon Hall	Hawthorne	Medina	Shaughnessy
1678 Fort Street	Clearwater	Heatheridge	Melton Court	Sherwood Forest
Aaron Webster	Common Ground	Helen's Court	Mission (St. Andrew's Place)	Sitka
Abbotsford	Community Alternatives	Heritage	Misty Ridge	Sojourn
Access	Connaught	Heron Court	Mitrani Ketan	Solstice
Adanac	Coopérative d'habitation	Hillside Place	Mosaico	Southgate Manor
Alberni	Demers	Homeward	Mosquito Creek	Spectrum
Alder Bay	Cougar Canyon	Hoy Creek	Mountain View	Spring Ridge
Alexander Laidlaw	Craigflower	Huntington Place	Mt. Seymour Park	Spruce
Alexander Street	Craigilea	Ida Vista	New Westminster	Stanley Noble Stronge
Alf Toone	Creekside	Indian River	Noons Creek	Still Creek
Amicae	Creekview	Inti	Norman Bethune	Strathcona
Andras Place	Crossroads	James Bay	North Ridge	Sunbridge
Anskar Court	David Wetherow	Jasmine Place	North Shore	Sundune
Antrim Place	De Cosmos Village	Juniper	Northern Way	Sunrise
Arboretum	Delta Green	Kailasa	Nova Vita	Sunset Heights
Arland Mews	Devonshire Court	Kanata	Oak Bay Kiwanis	Sunset Point
Arlington Grove	Domego	Kaslo Gardens	Okanagan Housing	Sunshine
Ashley Mar	Dunbar Village Community	Killarney Gardens	Orchard Green	Superior Street
Bakerview	Dundee Court	Kinross Creek	Pacific Heights	Synala
Beckley Farm	Eburne Landing	Kitsilano Terrace	Pacific Park Place	Tidal Flats
Benryk Mews	Edmonds Place	Kitsun	Paloma	Totem
Birch	Eight Oaks	Klahanie	Penta	Trafalgar
Blue Skies	Emma G	Krisineleos	Pheasant Meadows	Tri-Branch
Blueberry Vale	Falcon Crest Estates	La Casa	Phoenix Court	Trout Lake
Bounty	False Creek	La Petite Maison	Pine Ridge	Twin Oaks
Bowen Island Seniors'	Ford Road	Lakewood Terrace	Pioneer	Twin Rainbows
Bracken Heights	Four Mile Heights	Lang Cove	Post 83	Tyee
Brambles	Four Sisters	Laura Jamieson	Quebec Manor	Valley Village
Broadoaks	Frances Gardens	Lavender	Queens Avenue	Vancouver East
Broadview	Fraser River Place	Le Coeur	Queens Park	Vera
Brooksford Place	Friendship	Levellers	Richmond Heights	Victoria Gardens
Burlington Heights	Garden Court	Links	Rishon	View Court
Burquitlam	Garden Square	Lock Lane	Rising Star	Waldon Place
Burrardview	Garry Point	Lynn Valley	River Mist	Walnut Grove
Byrne Creek	Grace MacInnis	Manhattan	River Woods	Washington
Cameo	Grandview	Maple Creek	Riverbend	Watershed
Capilano	Granville Gardens	Maples	River's End	Waterside
Cariboo Heights	Greenland	Marigold	Riverside Landing	Westerdale
Cedar Mill	Greenway	Marina	Robert Owen	Westminster Heights
Centennial Park	Griffin's Walk	Marine Court	Robson Park	Westminster Landing
Central Okanagan	Guildtown	Mariner Cove	Rose Garden	Whittlekainum
Chances	H.W. Flesher	Marpole Terrace	Sahali	Wilderness Park
Charles Square	Halston Hills	Matheson Heights	Salal	WISHS
Charleston Terrace	Haney Pioneer Village	Mau Dan Gardens	Sam Greer	Wits End
Cheam	Harbour Cove	Maya	Sandpiper	Woodland Park
Chilean	Harbour Manor	Mayflower	Sapperton Terrace	Yew Street
China Creek	Harris Road	Meadow Walk	Seawalk	
City Edge	Hatley Park	Meadowlands		

These are the co-op communities affected by loss of government support