

## Expanding Affordable Housing through Co-operative Housing

Deputation by the Alliance for Affordable Co-operative Housing (AACH)

Prepared for the City of Toronto Executive Committee

Re: EX 15.2 Investments in Affordable Housing

Tuesday, January 24, 2012

Thank you for the opportunity to speak today. My name is Corrie Galloway. I am a member of the Alliance for Affordable Co-operative Housing (AACH) and am on the Board of the the Windward Co-op in the Harbourfront neighbourhood. I am here today speaking on behalf of the Alliance for Affordable Co-operative Housing, of which my co-op is a member. AACH includes co-op housing members and staff from across Canada that are working to increase access to affordable housing within co-operatives for low income residents.

Housing co-ops are in every neighbourhood in the city. A co-op can be a medium size apartment building or townhouses. People who live in co-ops come from every walk of life. They are people with different backgrounds, varied incomes and sometimes they are people with special needs. These diverse and vibrant communities are the unique strength of housing co-ops. We operate on democratic principles, one member one vote, where participation is a key aspect of co-op living. In Toronto and York region, there are over 45,000 people living in co-ops, which include more than 17,000 units.

I am here today to ask you to extend the proposed housing allowance program to include housing co-ops. At present, the report only refers to private market landlords. The City of Toronto's Housing Opportunities Toronto 10-year affordable housing plan includes a focus on co-op housing that is missing from the staff proposal. There is no mention of co-ops in the current proposal. We strongly encourage you to consult with the Co-operative Housing Federation of Toronto and individual co-ops in the development of the housing allowance program to include co-ops. Before establishing the housing allowance program, including allowance levels, we urge you to consult with co-ops to ensure a workable and effective program.

For most co-ops, it has been over a decade since we have been able to provide housing subsidies to new members who live in poverty, due to lack of subsidy funding. This means that overwhelmingly we are filling vacancies with new members who do not live in poverty. In effect, the stock of affordable housing for low income residents is decreasing in co-ops. Members of AACH see co-ops as an important community resource that, with investment, can play a larger role in addressing Canada's affordable housing crisis.

Co-ops should be included as an eligible form of housing in the housing allowance program. We offer many benefits that are not generally part of the private rental market. We are, by definition, mixed income communities. We are communities, where members connect, participate and support one another. We are located in neighbourhoods across Toronto. While private rental housing is also located in neighbourhoods across the city, people living in poverty, even with the benefit of a housing allowance, will be unlikely to afford private rental housing in many areas of the city. Co-ops operate

through democratic principles. We vote on how the co-op functions, including the setting of an annual budget and housing charge levels. Unlike private landlords that are primarily interested in setting rents as high as the market will bear to maximize profits, co-ops set housing charges in order to maintain the financial needs of the co-op, meet operating agreement requirements and minimize hardship on low and moderate income members.

Co-op housing can play a larger role in providing affordable housing in Toronto. In addition to shaping and participating in housing allowance programs, we support investment in the building of new co-ops to provide permanent solutions to Canada's affordable housing crisis.

Contact: [aach@rogers.com](mailto:aach@rogers.com)

Alliance for Affordable Co-operative Housing c/o Windmill Line Co-op, 125 Scadding Avenue, Toronto  
ON M5A 4H8

*Corrie Galloway*

CORRIE GALLOWAY