



Co-operative Housing Federation of Canada
Fédération de l'habitation coopérative du Canada

April 9, 2025

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Sent by email: phc@toronto.ca

RE: Item 2025.PH20.6 - Authority to Enter into Municipal Housing Facility Agreements with Community Housing Providers

Dear Planning and Housing Committee Members,

On behalf of the Co-operative Housing Federation of Canada (CHF Canada), I am writing in support of PH.20.6 Authority to Enter into Municipal Housing Project Facility Agreements with Community Housing Providers.

CHF Canada represents over 2,200 housing co-ops, home to nearly a quarter of a million Canadians across all provinces and territories. Co-op housing creates strong lasting communities, economic prosperity, and a stable foundation for people to call home. Across Ontario, we are seeing more and more municipalities introduce property tax exemptions for affordable housing providers. There are different forms of exemptions but an overarching recognition of the importance and challenges of providing affordable housing in communities in Ontario.

Many co-ops in Toronto fall under the Housing Services Act, 2011 and will be eligible for this property tax exemption when they enter a Part VII.1 Service Agreement with the City at the end of their mortgages. These co-ops are part of the backbone of the City's affordable housing system. Ensuring that the Part VII.1 Service Agreements set housing co-operatives up for success is essential. This property exemption is an important step towards that goal.



Going forward we urge Council to consider co-ops that were developed under federal housing programs, that are not subject to the Housing Services Act but would also benefit from property tax exemption just as federal non-profits currently do. These co-ops provide essential affordable housing in the City with rent supplement funding coming directly from the federal government, keeping these households well housed and off the City's affordable housing waitlist.

Just like municipal co-ops, federal co-ops are on average over 35 years old and in need of significant capital repairs to keep them in good repair for the next 35 years. A property tax exemption would help these communities keep monthly charges manageable for their moderate- and low-income residents.

Finally, we encourage you to continue to try to find ways to reduce non-profit housing co-ops' property taxes without impacting the Ontario Trillium Benefit many low-income co-op members receive.

Thank you to staff for their leadership on this file.

We look forward to our ongoing work together to build and strengthen vibrant co-operative communities to help ensure that everyone has a safe, secure, affordable place to call home.

Sincerely,

Simone Swail
Senior Manager, Government Relations
CHF Canada