

Cited Benefits of Housing Co-operatives in Canada

Affordability

Most housing co-operatives in Canada provide not-for-profit housing for their members.

Housing co-ops offer an affordability advantage to their members: members own and control the organization, and members set the housing charges to cover the costs of running the co-op.

Because co-ops charge their members only enough to cover costs, repairs, and reserves, they can offer housing that is [much more affordable than average private sector rental costs](#).

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“Involving tenants in decision making is a management approach that not only helps to give tenants greater dignity and pride in their residence but also **assists in keeping housing costs down**. Tenant involvement often leads to higher satisfaction and greater interest in self-development among tenants. Tenants are more likely to take better care of their rented units and common spaces, resulting in less wear and tear on units, as well as less vandalism. Furthermore, greater tenant involvement can also lead to management making more informed decisions relating to expenditures. Higher tenant satisfaction leads to a more stable tenant population, lower vacancies and reduced operating expenses, which results in a more attractive and desired property.” - [Canadian Mortgage and Housing Corporation](#) (CMHC)

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Security, Stability and Community Involvement

A member’s right to live in the co-op is protected: members can live in their co-op for as long as they wish, as long as they follow the rules and pay their housing charge on time. – [CMHC](#)

The co-op will never be sold or flipped for profit so members can choose to remain in the co-op for an extended period. This encourages involvement and commitment to the community: It is easier for people to become involved in their community if they know they will be a part of it for a long time. – [Yuri Artibise](#)

As direct stakeholders, members are motivated to act responsibly and become engaged in their community. By working collectively to run their housing, co-op members develop broader forms of interaction and strong communities are created. This involvement very often extends to the wider community as well, where co-op members are known to be engaged citizens. – [Cooperative Housing Federation of Canada](#)

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What makes living in a housing co-op different than renting a home?

- People who live in a co-op are members of the co-op, not tenants: together, they are responsible for the co-op. There is no landlord. Members elect, from among themselves, a board of directors to manage the business of the co-op. Each member has one vote. Members work together to keep their housing well-managed and affordable, although most co-ops hire staff to do the day-to-day work. – [Yuri Artibase](#)
- Co-operative housing offers a benefit promised by no other form of rental housing, whether private market or non-profit social housing: it gives control of the housing to the residents, allowing them to shape the environment that in turn will shape their lives. This lies in contrast to all other forms of rental housing where, while the tenants have rights, they hold no power of decision over their living environment. – [Co-operative Housing Federation of Canada](#)

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How Housing Co-ops Serve Diverse Populations

- Housing co-ops create a welcoming environment for new Canadians, with 20% of housing co-op units in Canada occupied by immigrants (over 50,000 individuals!)
- Housing co-ops also create a welcoming environment for families: 62% of housing co-op units are occupied by parents with children;
- Housing Co-ops tend to be mixed income communities – about [30% to 50%](#) of all co-op households in Canada receive direct assistance with their rent;
- [Housing co-ops build social cohesion](#) by bringing together a mix of low- and moderate income households of diverse backgrounds to form well-integrated communities . . . as such, they have succeeded in overcoming one of the features of public housing which contributed to community resistance and which was seen as creating ghettos.