

[BACKGROUNDER]

Kingston Co-operative Homes Expansion

Background

38 new co-operative homes were added to Kingston Co-operative Homes (KCH) in 2024. They officially opened on September 18, 2024.

This is the third time since 1985 that the co-op has expanded from its original 86 homes. These 38 new co-op homes will bring the co-op to a total of 141 homes.

Seven years ago, the City of Kingston acquired a large vacant lot next to the co-op. KCH was invited to submit a proposal for developing the property for affordable housing.

The fact that the co-op had twice before expanded in partnership with the City meant that the co-op had experience managing large projects.

Part of what motivated the co-op to expand was a sense of civic duty to help solve Kingston's significant lack of affordable housing. The co-op also voted to commit its own funds to the project.

Construction

The addition was a three-storey multi-residential building comprising 38 units and a community gathering space. This project consists of key architectural highlights/innovations, focused on sustainability and accessibility (see details below).

The building meets Canada Mortgage and Housing Corporation (CMHC) accessibility requirements of 20% of dwelling units meeting accessibility standards.

The new homes use 21.4% less energy¹ than a standard building would, using the National Energy Code of Canada for Buildings 2017 requirements. This reflects specific investments across all systems in the building, resulting in:

- Roof performance is 29% less thermally transmitting than the reference.
- Exterior wall performance is 43% less thermally transmitting than the reference for the typical wall and 2% less thermally transmitting than the reference at the elevator enclosure.
- Suite windows are 17% less thermally transmitting than the reference window and block 32% more solar heat gain than the reference window.
- Common space windows are 6% more thermally transmitting than the reference window but still block 32% more solar heat gain than the reference window.
- Exterior LED lighting on photocell controls shutting the lights off when illuminance is higher than 300 lux uses 59% fewer kWh per year than the reference.
- Interior LED lighting primarily with manual controls (suite dominated) uses 65% fewer kWh per year than the reference.

¹ Total Energy Use Intensity is 109 ekWh/m²/yr

Number and type of units: 28 one-bedroom homes, 10 two-bedroom homes

Affordability: Co-op housing charges (rents) are 62 to 83% of Median Market Rent (\$803-\$1075 per month for 1 bedroom units, \$977-\$1308 per month for 2 bedroom units)

Project cost: \$16.8 million

Architect: CSV Architects

Construction: McDonald Brothers Construction

Development Management: New Commons Development

Project funding

Kingston Co-operative Homes: \$1.3 million

City of Kingston: \$931,000 land contribution, \$4.2 million grant

Government of Canada: Canada Mortgage and Housing Corporation seed funding: \$95,000 grant, \$95,000 loan

Government of Canada: Canada Mortgage and Housing Corporation Affordable Housing Fund: \$4.2 million grant, \$5.2 million loan

Government of Ontario: Ontario Priorities Housing Initiative: \$760,925

Federation of Canadian Municipalities' Green Municipal Fund: \$150,000 grant

Government of Canada Enabling Accessibility Fund: \$100,000 grant

Partners and stakeholders

Co-operative Housing Federation of Canada

CHF Canada is the national voice of co-operative housing, representing 2,200 housing co-operatives, home to a quarter of a million people in every province and territory.

In 2018, the co-op housing sector endorsed a vision of 'Co-op Housing For All' dedicated to supporting the growth and development of more co-op homes so that anyone interested in co-op housing and willing to accept the responsibilities and benefits of membership can do so.

CHF Canada has been an active supporter of the KCH expansion with a staff representative on the project steering committee. CHF Canada continues to work with other co-operatives and groups to grow the co-op housing movement, as realized in Kingston.

New Commons Development

New Commons Development is a non-profit real estate development company that builds and preserves affordable housing and community real estate. NCD works across Canada with co-operatives, non-profits, community-based groups and municipalities to create and renew

Canada's social purpose real estate. The team brings highly skilled real estate and affordable housing development expertise and capacity.

In this project, NCD provided project financing and funding planning, managed design development and approval processes, and oversee construction and turnover activities.

Federation of Canadian Municipalities' Green Municipal Fund

The Green Municipal Fund (GMF) is a globally unique organization providing funding and education to municipalities to help them both reach net-zero and build resilient communities, while also delivering economic and social benefits such as jobs, housing and infrastructure. Since inception in 2000, it has helped reduce greenhouse gas emissions by 2.9 million tonnes, funded over 13,000 person-years of employment, supported over 30,000 sustainable affordable housing units, and contributed \$1.24 billion to the national GDP via the more than 2,300 approved projects. GMF manages approximately \$2.4 billion in programs funded by the Government of Canada.

The Community Housing Management Network

The Community Housing Management Network provides property management services to housing co-operatives and non-profits in Ontario and Nova Scotia. The Network began working with the Steering Committee early on in the project to provide advice on design which would influence ongoing operating costs. The Network is now providing management services to Kingston Co-op.

The Affordable Rental Centre for Housing

The Affordable Rental Centre for Housing (ARCH) is a new organization created to assist with the rent-up of the new affordable housing units. ARCH assisted in providing an on-line Expression of Interest form, preparing for Information Sessions, reviewing applications, informing new members of status, and scheduling move-ins.

More About Housing Co-operatives

- Co-operative housing is a well-documented success story. For over 50 years, co-ops have been providing good-quality, affordable housing owned and managed by the community members who live there.
- There are more than 2,200 housing co-ops located in every province and territory, home to a quarter of a million Canadians.
- In a world of growing housing insecurity, affordability challenges and social isolation, co-op housing offers solutions to these economic and social struggles.
- Co-op housing is at-cost housing, meaning housing charges are increased each year simply to cover the costs of maintaining their buildings in good repair.
- Research from 2022 shows that, over time, co-op homes cost \$400-\$500 less per month, compared to similar private rental apartments.

- Co-op housing offers security of tenure. There is no outside landlord who might sell, renovate or unreasonably increase rents.
- Co-ops are strong communities. The collective decision making enables neighbours to know and help each other.

Increasing activity and support for co-op housing development:

- Today's KCH expansion celebration shows how the co-operative housing sector in Canada is growing again.
- There are new co-op development projects across the country that have either been completed or are underway:
 - Sector-led co-operatives, like Compass Nova Scotia, provide co-op homes on multiple sites and are leveraging scale to develop even more.
 - The co-op housing sector has spearheaded the development of community land trusts, such as Co-op Housing Land Trusts in Toronto, established by the Co-operative Housing Federation of Toronto, and the Community Land Trust of BC, established by the Co-operative Housing Federation of BC. They have successfully developed new properties, with more in the pipeline.
 - The Co-operative Housing Federation of Toronto is partnering with the City of Toronto, Civic Developments and Windmill Development Group to build and ultimately operate over 600 new co-op homes as part of a larger project.
- The recent launch of the \$1.5 billion federal Co-operative Housing Development Program will realize a significant number of new co-operative homes
- For details, visit CHF Canada's website at www.chfcanada.coop/build