

Getting Our Co-op Principles Right



Co-operative Housing
Federation of Canada

Acknowledgements

This guide was written by Christine Clarke and Susanna Redekop of [Freedom Dreams Co-operative Education](#). It is built on the previous Getting Our Co-op Principles Right guide published in 2011. It was written in consultation with Canadian housing co-operators and adapted by the Co-operative Housing Federation of Canada (CHF Canada).

Table of Contents

Introduction	4
Co-operatives as Collective Power	5
Co-operative Principles: A Quick Tour	8
The values of the Co-operative Housing Movement in Canada	9
Principle 1: Voluntary and Open Membership	10
Principle 2: Democratic Member Control	13
Principle 3: Member Economic Participation	15
Principle 4: Autonomy and Independence	16
Principle 5: Education, Training and Information	18
Principle 6: Co-operation among Co-operatives	20
Principle 7: Concern for Community	22
Final Thoughts	24

Introduction

How to use this guide

This guide shows you how to use the co-op principles in the context of your housing co-operative. It was written for housing co-op members, staff and anyone interested in how to use the co-op principles to foster a sense of collective ownership, democratic governance, active engagement and community care.

It's also a handbook on how to craft a compelling story. Stories foster connections among people, creating a sense of community and shared experience. They preserve and pass down traditions and shared values. They encourage us to learn from the past and motivate us to dream of the future.

In this guide, we will use the terms housing co-operative and housing co-op interchangeably. Housing co-ops tell a powerful story of how community members can come together to transform their circumstances in a way they couldn't if they were acting alone. This collective power has inspired generations of people to commit to this model to better their quality of life and the life of their community.

Some housing co-operatives face difficulties given the pressures of limited capacity, time and resources. The task of ensuring that members are informed, engaged and committed to the co-operative values and principles is very important and takes time. This guide asks: what story do your members tell about their co-op? Is it simply one of below-market rent? Or does it include all the benefits housing co-ops offer, such as a sense of community, which counteracts today's loneliness epidemic, or the practice of democratic decision-making, where you can have a say in your housing?

A compelling story can inspire commitment and keep members engaged. The purpose of this guide is to help you write your co-op's story using the co-op principles as the story's outline. Each principle will be discussed in terms of its definition, its benefits and recommendations to put it into practice.

Co-operatives as

Collective power

Co-operative enterprises, at their core, are about neighbours helping neighbours. Yet this simple act has had a transformative impact.

Co-operative enterprises in the hands of Inuit, Metis and First Nations communities across the Arctic have brought essential services and local employment to regions where resources are scarce. Women from African and Caribbean communities have created their own economic pathways through co-operative savings clubs when the doors to mainstream financial inclusion were closed to them. In the early 20th century, the Japanese Canadian community, facing legislated discrimination, established fishing co-operatives along the West Coast to collectively advocate for fair and equitable laws and business practices.

When communities have come together to meet their common needs and aspirations, they've achieved major changes such as overcoming barriers, creating social and economic stability and enhancing their overall quality of life.

Housing co-ops have had a long and well-documented history as a tool for people to harness collective power.

The Historical Roots of Co-operative Housing in Canada

Housing co-operatives in Canada began as a grassroots solution to an affordable housing crisis. The first significant movement came in 1936 when students and community members pooled resources to establish Campus Co-operative Residence at the University of Toronto, the first permanent housing co-op and the first student housing co-op in Canada. It offered an affordable living solution for students who were expected to move out after graduation.



A housing co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

—Adapted from the International Co-operative Alliance, definition of co-operative identity



The Great Depression was a period of severe economic hardship when communities first formed building co-operatives. Popular in the Atlantic provinces, these co-ops allowed members to build houses for each other by pooling their money to buy building materials, then pooling their labor to work on the construction together.

The first continuing housing co-operative where residents collectively owned and managed the housing community as members was established in Winnipeg in 1966. Willow Park Co-operative was built on land leased from the city in an area that was considered undesirable at the time. Built on the principles of affordable housing and collective governance, Willow Park demonstrated the financial and social benefits of housing co-ops as an alternative to other forms of housing.

Willow Park's success paved the way for the boom of housing co-ops in the 1970s when the federal government, recognizing the value of housing co-ops, made changes to the National Housing Act which led to the creation of a national co-operative housing program. Since then, thousands of housing co-ops have been developed across Canada.

While the housing co-op movement was progressive in its goals, it developed when oppression within the housing system denied access to quality housing to many marginalized groups. White, Anglo-Saxon Protestant Canadians had access to better housing options and greater protection under the law, while Indigenous, Black and person of colour communities, single women and mothers, low-income families and immigrants from non-European countries primarily ended up in substandard housing or precarious living situations. The impacts of this systemic discrimination are still felt and experienced by many marginalized groups today.

Co-operative Housing Today

Most housing co-operatives were built between the 1970s and 1990s. Federal funding stopped in the 1990s entirely, until a very tepid return in 2001, and not until 2024 did we see a return of a federal program dedicated to building housing co-operatives, called the Co-operative Housing Development Program housing (CHDP). No provincial funding programs dedicated to building housing co-operatives have been introduced.

Community land trusts, and more recently land co-operatives, have been used to secure the land needed to build housing co-operatives, and keep the land and housing co-operatives secure and off the speculative market in perpetuity. They

also allow for pooled resources and improve the ability to finance and leverage the assets for capital work and future developments. These solutions have been used in Toronto, throughout British Columbia, increasingly in Nova Scotia and are being considered and established in other regions.

Part of what sets co-operative housing apart from other types of non-profit housing is the co-op principle of Democratic Member Control, which means every member has a democratic voice in their housing. It also means the board of directors is elected by the membership, from the membership. Shared decision-making and people-centeredness are the bedrocks of the co-operative principles, ensuring that co-ops remain responsive, resilient, and supportive of their members' needs in good times or bad. Compass Nova Scotia Co-operative Homes' Unity North Neighbourhood project, for example, aims to counteract historical displacement by prioritizing resident membership opportunities for Black and Indigenous Nova Scotians who either currently live in, or want to return to, the North End of Halifax, where Unity North is located. These groups have long-standing roots in the community, but many have been displaced over time, or are feeling the pressures of present-day gentrification.

Co-ops in Times of Crisis

Co-ops are a testament to the power of collective action.

This is particularly true in times of crisis. Many studies highlight the ability of co-ops to support their members during major social and economic upheavals. The co-op principles provide a strong foundation for co-ops to weather these challenges.



It is probably no coincidence that housing crises have been weaker or non-existent in countries where the housing co-operative system is particularly strong.

—*Literature Review on Co-op Resilience in Times of Crisis, International Centre for Co-operative Management Working Paper and Case Study Series. (El-Youssef et al, 2021)*



Today, communities around the world face many shared crises like the climate crisis, major economic downturns, the poverty-wealth gap, rising food insecurity, unstable work and unequal access to services including adequate and affordable housing. Marginalized communities are not offered opportunities due to prejudice and discrimination, compounding these crises. These issues have been worsened by the exploitation found in our current systems, leading many communities to seek solutions that take care of people and the planet.

The housing co-op model is one of those solutions, but for it to remain viable into the future, members must continue to ensure that the co-operative principles are put into practice.



Deepen Your Learning

- [Case Study: Arctic Co-operatives Limited](#), Margaret Lund, International Centre for Co-operative Management, Sobey School of Business, Saint Mary's University, 2021- 22
- [Locating the Contributions of the African Diaspora in the Canadian Co-operative Sector](#), Caroline Shenaz Hossein, International Journal of Co-operative Accounting and Management, 2020
- [Rethinking Co-operatives: Japanese-Canadian Fishing Co-operatives](#), Jo-Anne Lee, Brian Smallshaw and Ana Maria Peredo, Community Development Journal, 2016
- [Literature Review on Co-operative Resilience in Times of Crisis](#), Anne- Marie Merrien, Josée Charbonneau, Fiona Duguid, et al., International Centre for Co- operative Management, Sobey School of Business, Saint Mary's University, 2021-25

Co-operative principles

A Quick Tour

The co-operative principles are a set of guidelines that allow co-operatives to put their values into action. Their origins date back to 1844 when the Rochdale pioneers established the first modern co-operative enterprise in Europe. They have evolved into internationally agreed-upon foundational principles, established and overseen by the International Co-operative Alliance.

The principles are interdependent, supporting and strengthening each other. There is no one-size-fits-all approach, it is up to each co-operative enterprise to democratically decide how to put the principles into practice.

The principles below were adapted for housing co-ops in the 2011 CHF Canada guide *Getting our Co-op Principles Right: Good Governance and the International Co-op Principles*.

1. VOLUNTARY AND OPEN MEMBERSHIP

Membership in a housing co-op is open to all who can use the co-op's services and accept the responsibilities of being a member, without discrimination.

2. DEMOCRATIC MEMBER CONTROL

Housing co-ops are controlled by their members. Each member has one vote. Housing co-ops give members the information they need to make good decisions and take part in the life of the co op.

3. MEMBERS' ECONOMIC PARTICIPATION

Members contribute financially to the co-op and share in the benefits of membership. The co-op does not pay a return on the members' shares or deposits. Instead, it sets aside reserves for the future and charges the members only what it needs to operate soundly.

4. AUTONOMY AND INDEPENDENCE

Housing co-ops are independent associations. They follow the laws that apply to them and their agreements with governments or other organizations. But the members control the co-op.

5. EDUCATION, TRAINING, AND INFORMATION

Housing co-ops offer education and training to the members, directors and staff so that everyone can play a full role in the life of the co-op. Housing co-ops find ways to tell the public what they are and what they do.

6. CO-OPERATION AMONG CO-OPERATIVES

By organizing together in federations, housing co-ops grow stronger and help to build a healthy co op movement. Where they can, housing co-ops use the services of co-op businesses to meet their needs.

7. CONCERN FOR COMMUNITY

Housing co-ops work to build strong communities inside and outside the co-op. They help to improve the quality of life for others, and they take care to protect the environment.

Deepen your learning

The International Co-operative Association has guidance notes that expand on each co-operative principle: [ICA Guidance Notes EN.pdf](#)

The values

of the Co-operative Housing Movement in Canada

Non-profit housing co-operatives in Canada are dedicated to developing strong housing communities that operate under the control of the members for their mutual benefit on a not-for-profit basis. As a movement, we are united by a commitment to uphold and promote these shared values:

- The international co-op principles guide the way we govern and manage our housing co-ops.
- Continuing to operate our co-ops on a not-for-profit basis is fundamental to our future and to our promise to those in need of housing in Canada.
- Co-ops strive to house members with a mix of incomes.
- Housing co-ops treat their employees and other providers of management services fairly and value the contribution they make to their communities.
- Housing co-ops are inclusive communities and embrace diversity by fostering a membership of differing backgrounds and abilities.
- A commitment to environmental sustainability guides the operating practices of housing co-ops.
- Co-ops aim to provide a high-quality living environment for their members and do their best to respond to their changing housing needs over time.
- The right of members to live in their co-op is protected as long as they respect the rules that they have together agreed will govern their housing.

Principle 1

Voluntary and open membership

Membership in a housing co-op is open to all who can use the co-op's services and accept the responsibilities of being a member, without discrimination.

The Principle

To be voluntary and open to new members, the co-op adopts equitable and inclusive practices when marketing units, looking at new applications and committing to the principles of non-discrimination and anti-oppression. This commitment to equity and inclusion extends to all new and existing members, and their rights are protected during their entire tenancy as a member of the co-op. While housing co-operatives are limited by the number of units they have and can only admit a certain number of members, the board of directors and membership committees ensure there are as few barriers as possible to applicants.

How We Practice It

- Use an equity lens to make sure the co-op is meeting the needs of all its members. Different members may have different needs based on factors like language or disabilities.
- Provide a new member welcome package in different languages. Include a land acknowledgement, diversity and inclusion statement and information on **accessibility standards** and features in the co-op's welcome package.
- Encourage a culture of safety, inclusion and sense of belonging by establishing clear guidelines for equitable outreach, engagement and interview processes when looking for new members.
- Provide equity, diversity and inclusion training, led by experienced facilitators, to membership committees, the board of directors, management and the wider membership.
- Reach out to diverse communities to encourage membership applications. Be active in engaging prospective members and removing barriers to application rather than passively waiting for marginalized communities to apply.



Deepen Your Learning

Anti-oppression

Anti-oppression is a framework that aims to eliminate oppression by examining and challenging power dynamics while empowering those who experience oppression.

Equality

Equality is a practice that ensures everyone has access to the same resources which may not be what one needs. Equality does not fully address the complexities of systemic oppression and power imbalances.

Equity

Equity is the practice of ensuring that everyone has access to their unique needs (e.g. services, supports, communities, leadership positions, credit for their work, food, water, education, shelter) to survive or succeed without barriers. Equity may require changes at structural or systemic levels.

Marginalized

Marginalized communities, peoples or populations are groups and communities that experience discrimination and exclusion because of unequal power relationships across economic, political, social and cultural dimensions

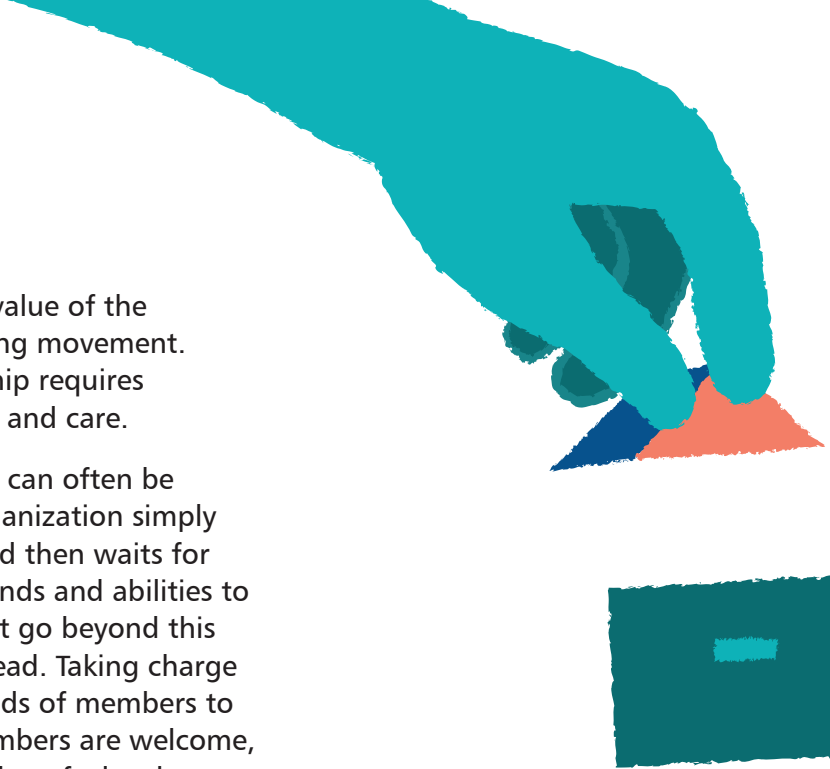
Non-discrimination

Non-discrimination is an integral part of the principle of equality. It ensures that no one is denied their rights because of factors such as race, colour, sex, language, religion, political or other opinion, national or social origin, property or birth, age, nationality, marital status, disability, place of residence within a country and sexual orientation.

Why We Practice It

Inclusive communities are a value of the Canadian co-operative housing movement. Ensuring a diverse membership requires knowledge, intention, action and care.

Efforts at increasing diversity can often be passive, meaning that an organization simply says that all are welcome, and then waits for people of different backgrounds and abilities to pour in. Housing co-ops must go beyond this and be actively inclusive instead. Taking charge puts responsibility in the hands of members to not only say that diverse members are welcome, but to make sure these members feel welcome. This is the right thing to do, but it can also be a legal obligation as human rights legislation includes a legal 'duty to accommodate' (for example if someone has a disability).



Deepen Your Learning

- **Co-operative Housing Federation of BC** created 2024 the [Year of Belonging](#) and has launched strategies to enhance the sense of belonging for housing co-op members. There are specific resources for [Indigenous reconciliation](#), [youth engagement](#), [anti-racism](#), [aging in place](#) and [awards](#) for housing co-ops in recognition of their work in this area.
- [Beyond Inclusion: Equity in Public Engagement](#), **Simon Fraser University's Morris J. Wosk Centre for Dialogue** proposes eight principles to guide meaningful and equitable inclusion of diverse voices when planning and implementing engagement initiatives that will inform decision-making processes, including accessibility and inclusion approaches.

Principle 2

Democratic member control

Housing co-ops are controlled by their members. Each member has one vote. Housing co-ops give members the information they need to make good decisions and take part in the life of the co-op.

The Principle

Decisions in a housing co-op come from active member engagement. In the democratic structure members have an equal opportunity for involvement, with each member entitled to one vote. Members serving on committees and the board of directors should reflect the diversity of membership. Democracy is a two-way street: members participate to the best of their ability with an equal opportunity for involvement, and the board of directors makes sure that accommodations are made so that members can participate according to their ability.

How We Practice It

- Regularly provide information and engage members in key decisions.
- Communicate decision-making processes in a continuous, clear and transparent way so that members understand their opportunities and responsibilities.
- Make meetings as safe a space as possible so members can participate equitably. This can involve using different ways to communicate, not always verbal, training in non-violent communication, and speaker limits and protocols. Be aware of dynamics that can make the meeting space feel unsafe or unwelcoming and proactively address any concern.
- Offer childcare, support for attendance, language accommodations, provision of food and other inclusive practices as required to remove barriers to participating in meetings.
- Actively reach out to attract members from diverse communities if they aren't represented at the board of directors' level. Foster an equitable and inclusive board of directors' culture by providing education so that board members understand their duties and responsibilities.
- Use the above recommendations to remove barriers to elections for under-represented groups in the membership.



Why We Practice It

Democratic decision making is a key feature of all housing co-ops. Members, unlike tenants in private-market rental buildings, have a say in the decisions that affect their housing by electing a board of directors and voting on select policy and financial decisions.

Housing co-ops offer tremendous value because they operate at cost often resulting in more affordable housing charges than local market rents. They are also unique and valuable because they are governed by a board of directors elected from and by the people who live there, for their shared benefit. This enables a community-driven housing solution that offers long-term housing security.



Co-op Stories

The ten founding members of Freshwinds Eco-Village Housing Co-operative in Sackville, New Brunswick range in age, language and gender identity. Their intentional focus on equity in leadership influences the co-op's plans for diverse member recruitment and the design for the upcoming development which will address the needs of diverse identities, including accommodations for aging in place. The board of directors' co-leadership structure, where each role is occupied by two members, increases members' capacity as they share responsibilities and knowledge. Members with more experience in a role (for example finance) teach members with less experience.

Principle 3

Member economic participation

Members contribute financially to the co-op and share in the benefits of membership. The co-op does not pay a return on the members' shares or deposits. Instead, it sets aside reserves for the future and charges the members only what it needs to operate soundly.

The Principle

Non-profit housing co-ops are often more affordable than market rentals because housing co-ops operate "at cost" - meaning that housing charges are set at a rate to pay the operational costs of the co-op plus set aside some funds for the co-op's reserves including capital reserves for long-term goals, including development and improved service to members. In this spirit, the reserves held by housing co-ops are a means to preserve the co-op's assets and meet the economic, social and cultural needs and aspirations of its current and future members. Members entrust the board of directors to carefully manage the co-op's finances. In turn, the board of directors must understand member needs by actively consulting them and then decide how the money is best used for the co-op's benefit, keeping it in good condition for future generations.

How We Practice It

- The board of directors makes regular financial reports and 'state of business' performance reports available to members, presented in plain language.
- Co-ops operate as mixed-income communities. Some co-ops are able to offer subsidized units, reducing housing charges through government rental assistance programs.

- Members are involved in deciding how surplus funds are used, especially to improve the quality of housing service received by members and ensure the longevity of the co-op.
- Members pay their housing charges regularly and promptly to contribute to the smooth functioning and viability of the co-op.

Why We Practice It

Member economic participation is crucial to the longevity of a housing co-operative. Because there's no landlord, a housing co-op relies on members to pay their housing charges regularly and promptly in order to continue to operate and maintain homes in safe and good condition. Members entrust the board of directors to direct the use of the co-op's financial assets wisely, and the board of directors takes this role seriously. In other words, the board of directors takes an approach of thoughtful consideration and care to reinvest the co-op's surplus funds for immediate needs and long-term planning. When the co-op takes care of its money wisely, it's making sure that members are being taken care of now and in the future.

Principle 4

Autonomy and independence

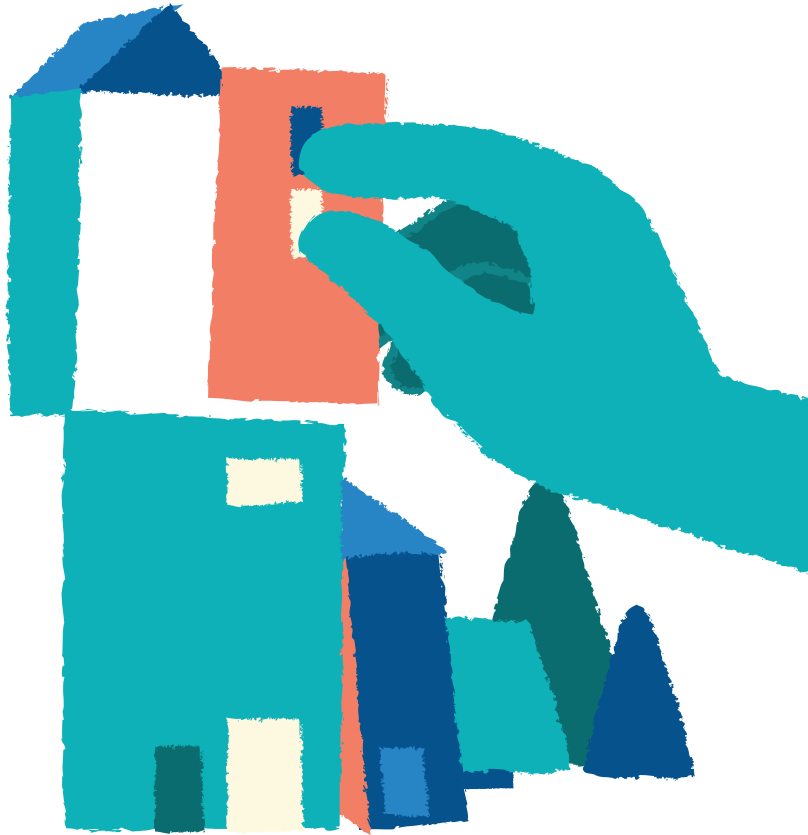
Housing co-ops are independent associations controlled by their members. They follow the laws that apply to them and their agreements with governments or other organizations.

The Principle

The integrity of co-ops as autonomous and independent organizations rests on the values of self-help and self-responsibility, which to housing co-ops means mutual aid and community care. Co-op history has shown the power of communities coming together to meet their needs rather than relying solely on governments, wealth or institutions to bring about change. Governments determine co-operative legislation and these laws are followed by the co-op. In all other dealings, a housing co-op shows its co-operative identity by working with organizations, contractors and suppliers that respect the principle of member control and align with its values which ultimately benefits members. If co-ops enter into agreements, they do so freely and on terms that respect their autonomy. Co-ops must establish and abide by rules, norms and policies in a way that represents co-operative identity, values and all principles. Co-ops cannot pick and choose among principles; they are intertwined and interdependent, together forming the co-operative identity.

How We Practice It

- Preserve the co-op's independence through maintaining a strong co-operative identity, good governance and sound management practices to avoid violating laws and keep government intervention to a minimum.
- Ensure terms of agreements are not in conflict with co-operative principles and don't put member democratic control and economic participation at risk.
- Become members of co-op associations and federations that engage in political advocacy to secure support for the autonomous and independent nature of housing co-ops, protecting their co-op identity.
- Seek member input to inform decisions on what terms are acceptable when entering into significant, long-term agreements.
- Hold the board of directors and management accountable by creating regular opportunities and channels for input and voting on important matters.
- Offer members communication channels and levels of privacy so they can provide feedback.



Why We Practice It

Since housing co-ops are independent and autonomous organizations offering not-for-profit housing, they are not subject to the speculative housing market and are protected from landlords that push up rents. Members should not take this benefit for granted and should commit to protecting the co-op's autonomy and independence. Maintaining that status requires members, management and the board of directors to work interdependently.



Deepen Your Learning

- [Co-operative Housing Federation of Canada's](#) website has an **Advocacy section** that maintains a list of its notable accomplishments and ongoing advocacy work on behalf of the Canadian co-op housing sector.
- [Regional Co-op Housing Services](#), Co-operative Housing Federation of Canada provides a list of regional federations that provide services to member co-ops.

Principle 5

Education, training and information

Housing co-ops offer education and training to members, directors and staff so that everyone can play a full role in the life of the co-op. Housing co-ops find ways to tell the public what they are and what they do.

The Principle

Education, training, and information is essential to help members meet their responsibilities, deepen their commitment and develop the co-operative. This also helps to spread the knowledge of the difference and benefit of the co-operative housing model. Member responsibilities include being an engaged member in good standing and an overall good neighbor. Practicing good governance includes providing information, and the board of directors should have a sense of what members' communication needs are and provide a range of materials in different ways to meet those needs. Being a member of a housing co-op means having access to co-op education, and the board of directors should include a budget for this year-on-year. Tailored housing co-operative education is offered by regional and national co-op associations and federations. There's also an incredible amount of free resources to learn from.

How We Practice It

- gaps in knowledge or skills related to co-op operations and governance. Ensure opportunities are varied to accommodate different learning styles.
 - Develop a mentorship program to connect new members with existing members who can provide ongoing guidance, support and information about the co-op.
 - Create a youth mentorship program where older youth coach younger ones on the rights and responsibilities of becoming a member. Develop engagement opportunities, such as having an elected youth liaison to the board of directors or youth representatives on committees.
 - Share information through a variety of channels to reach as many members as possible using digital and print media. Hold hybrid meetings if possible and legally permitted in your region.
 - Ensure the board of directors and committees provide information without bias and make sure everyone has access to as much information as possible to make informed decisions.
- Develop plain-language information packages that educate members about the housing co-op model.
 - Plan and budget for education and training opportunities for board of directors, members and staff, such as in-house workshops, online learning or sector education events, that address the

Why We Practice It

Sharing education, training, and information about co-operatives and co-op housing strengthens members' ability to fulfill their obligations and spreads awareness of the benefits to the broader public. One of the best ways to make sure that members are active participants in their co-op and know their rights and responsibilities is to invest in ongoing

education, training and information. Nurturing the next generation of housing co-op members is a critical part of the continued growth of the sector. Providing education and training opportunities for new and younger members instills a sense of the importance of co-op values and principles early on and increases the pool of active members willing and able to volunteer for board of directors and committee responsibilities.



Co-op Stories

Fostering an environment that encourages children to have the opportunity to connect with each other regularly helps them develop their sense of the co-op community and responsibility to each other as they grow. Windmill Line Co-operative Homes in Toronto previously utilized youth engagement strategies such as having older youth be childminders for younger children at Annual General Meetings. They have also had a Youth Committee that organizes activities and represents youth interests, embodying co-op values.



Deepen Your Learning

- [Co-operative Housing Federation of Canada's Education Resource Centre](#) has many resources, including some specifically for housing co-op members and staff.
- Co-operative Housing Federation of Canada's [Online Learning platform](#) delivers on-demand education for housing co-op directors, general members, and staff and managers, about key issues related to co-op housing.

Principle 6

Co-operation among co-operatives

By organizing together in federations and associations, housing co-ops grow stronger and help to build a healthy co-op movement. Where they can, housing co-ops use the services of other co-op businesses to meet their needs.

The Principle

Co-operatives work together to build networks and support other co-operative enterprises, which shows solidarity in action. As community-based organizations, co-ops don't go it alone. There will be times when a co-op requires support from the sector to help it navigate challenges, and other times when it is able to give support. Collaboration at regional, provincial and national levels raises the profile of housing co-ops, strengthens coalitions and builds collective power when lobbying for government support and systemic change. International collaboration is also a powerful way to support the movement globally, and organizations such as the [International Co-operative Alliance](#), and [Co-operative Housing International](#) support this.

How We Practice It

- Adopt a framework that prioritizes the purchase of goods and services from co-operatives, social enterprises or not-for-profit enterprises that align with co-op values.
- Partner with other housing co-ops to share service providers, purchase goods and services together and identify other areas of mutual support.
- Create collaborative group agreements which reflect the shared values, expectations and behaviours that members agree to uphold when partnering with others.
- Engage with housing co-op federations and associations to receive education and training, policy advocacy, governance best practices and, in some instances, professional management support.
- Stay informed of the activity of other housing co-ops regionally, nationally and abroad to learn about best practices.



Why We Practice It

Housing co-ops strive to meet member needs for safe, secure, affordable, quality homes and recognize their responsibility to future generations. They help beyond their own needs, treating employees with respect, upholding social justice, and supporting the growth of co-operatives.

While housing co-operatives exist for the purpose of meeting their members' needs, housing co-operatives are also part of a larger community and have a responsibility to future generations [SC1]. Members build strong networks between members of the co-op and members of the broader community to advance sustainable development practices that balance economic, social and environmental needs. Co-operatives demonstrate their concern for community through their social and environmental responsibility.



Co-op Stories

At Dufferin Grove Housing Co-op in Toronto, the management and board choose to work directly with other co-ops and social enterprises, where possible, when selecting vendors. Whether it be for catering meetings or building partnerships in the community, connecting to other co-ops and social enterprises creates a support network and keeps dollars in their local economy.



Deepen Your Learning

- [***A Guide to Social Procurement, Buy Social Canada***](#) includes worksheets and exercises to guide an organization to implement a framework that prioritizes the purchase of goods and services from co-operatives, social enterprises or not-for-profit enterprises that align with co-op values.
- [***Using the Power of Purchasing: A Simple Guide to Co-op Procurement, Buy Social Canada***](#) provides concepts and strategies that focus on purchasing from co-operatives.
- [***Group Agreements, Seeds for Change***](#) includes instruction on how to facilitate a group through the creation of group agreements.

Principle 7

Concern for community

Housing co-ops work to build strong communities inside and outside the co-op. They help to improve the quality of life for others, and they take care to protect the environment.

The Principle

While housing co-operatives exist for the purpose of meeting their members' needs, housing co-operatives are part of a larger community and have a responsibility to future generations.

Members can leverage their community connections to build strong networks between members of the co-op, and between the co-op and the broader community in order to achieve sustainable development. Sustainability follows three paths: economic (carefully managing the co-op's finances to ensure longevity); social (caring for community members to support their well-being) and environmental (protecting the earth through sustainable policy and practice). Co-ops strive to be ethically, socially and environmentally responsible in all of their activities.

How We Practice It

- Practice community care by providing education, social, and cultural activities that meet the needs of co-op members and benefit the surrounding neighbourhood.
- Create a plan with the board of directors and appropriate committees to reduce the co-op's ecological footprint and integrate environmentally sustainable practices. Communicate the goals, progress and achievements of this plan to the membership.
- Contribute to making the surrounding neighbourhood better by discussing how members can work within the larger community to support good relationships, social cohesion, social justice and mutual prosperity.
- Organize mutual aid efforts to support neighbours to meet their basic needs, such as creating a community garden or organizing food drives, clothing swaps, yard sales and fundraising events. Encourage members who have more time and ability to offer help and support others.
- Treat employees fairly and with respect, including having health and safety practices, harassment free workplaces, and fair wage practices;
- Seek the growth of the co-operative housing movement regionally, nationally, and internationally.

Why We Practice It

Housing co-ops provide varying levels of financial benefit to members in the form of at-cost housing that is often much more affordable than local market rents. However, care should be taken to ensure that this isn't the only benefit communicated to members or prioritized by members. Co-ops have a proud tradition of meeting the needs of their members, such as organizing social events to combat isolation, giving back to the wider community, empowering people who society marginalizes and advancing community development. They also think about the needs of future members

by making sure that the co-op is well governed and well managed so that it can provide quality housing for many more generations of members. This commitment to care extends to the natural environment. Through the practice of concern for people and the planet, housing co-op members reap the benefits of living in a community while understanding that they must take care of a larger ecosystem.

CHF Canada has a [Greener Co-op Microgrant](#) that provides grants to successful housing co-op applicants every year.



Co-op Stories

There are many stories of housing co-ops taking care of their members while taking care of the planet. Some co-operatives have established community gardens to encourage social activity outdoors, share gardening and food growing knowledge and address increased food insecurity. Toronto's Hugh Garner Co-op has a shared green roof. Bain Apartments Co-op has courtyards that connect its common spaces with community gardens. [Sundance Housing Co-op](#) in Edmonton retrofitted their 59 units to reduce greenhouse gas emissions to net-zero standards.



Deepen Your Learning

- [Sustainability Reporting for Co-ops: A Guidebook](#), International Co-operative Alliance is a helpful tool for supporting sustainability initiatives in co-ops.

Final thoughts

This guide to the Co-operative Principles was created to help co-ops apply these principles and values to daily life in housing co-operatives across Canada.

With the background notes, context, case studies and resources included in this guide, we hope that this is a starting point for you to expand your knowledge about these principles and to find ways to put them into practice that make sense for you, your fellow housing co-op members and your broader community.

It's important to recognize our rights and responsibilities as members and commit to deepening our learning to improve the quality of care for each co-op member and the co-operative as a whole. When we put these principles into practice, we create a co-op housing culture where members truly feel they belong, whether they joined their co-op yesterday or have been members since the beginning.

Share these with members, create space to discuss them and ways to live the co-operative values and principles more in your co-op.

Telling your story

At the beginning of this guide, we asked what stories your members tell about your co-op. We also suggested using the co-op principles and values to frame your co-op's story – through your documents, meetings, materials, website and more. Co-ops can always strive to improve and should celebrate and share their successes.

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