



Co-operative Housing Federation of Canada

Biannual Report

January 2025 – June 2025

As we embark on our work to create co-operative communities in Canada, the Co-operative Housing Federation of Canada (CHF Canada) acknowledges the ancestral and unceded territory of all the Inuit, Métis, and First Nations people that call this land home, from coast to coast to coast.

The views expressed in this report are the personal views of the author and CMHC accepts no responsibility for them.

CHF Canada

CHF Canada is the national voice of housing co-operatives, representing over 2,200 non-profit housing co-ops, home to nearly a quarter of a million Canadians across all provinces and territories. For over 50 years, CHF Canada and housing co-ops have helped create strong, lasting communities, foster economic prosperity, and provide a stable foundation for people to call home.

Purpose

The purpose of this report is to provide a Biannual Public Communication Report to share information on progress, learnings, successes, and strategy of the Co-operative Housing Development Program (CHDP) since its launch in June 2024.

CHDP

Program Overview

Budget 2022 and the 2023 Fall Economic Statement announced \$1.5 billion in funding for CHDP to expand co-op housing. This is the largest investment supporting the co-op housing sector in the last 30 years. The program, through forgivable and low-interest repayable loans, is estimated to support the development of thousands of affordable co-operative housing units by 2028. On June 6, 2024, the program was officially launched.

CHDP was co-designed with CMHC, CHF Canada and the co-operative housing sector.

Co-operative housing is a well-documented success story. For over 50 years, co-ops have provided good quality, affordable housing owned and managed by the community members who live there.



New co-ops built through CHDP will result in inclusive, strong communities that meet the needs of today and anticipate the needs of tomorrow. Co-op units created under the program will be available for a minimum of 20 years at a lower rental rate compared to newly constructed purpose-built rental units. These projects will also foster a sense of security, dignity, agency and belonging to community.

CHF Canada Support

Through this new program and partnership with CMHC, CHF Canada staff support and provide direct assistance to prospective CHDP applicants across Canada who are interested in co-op housing development. This includes providing ongoing support to potential applicants throughout the application life-cycle process – pre/post-application submission up to loan agreement execution. Specifically, support activities include steering committee support, monthly reporting, pre-development planning, project planning, design development, and funding application support. Support also includes guiding groups looking to form a new co-operative through strategic planning (establishing mission, vision, and values), establishing by-laws and policies, and incorporating the co-op. For example, CHF Canada assisted the Upper Hammonds Plains Community Land Trust with the incorporation of the Co-op, drafting of the operating agreement between the land trust and the Co-op, as well as reviewing procurement documentation for the project team.



Progress Highlights and Milestones

The first CHDP application intake window opened on July 15, 2024, and closed on September 15, 2024. The second CHDP application intake window opened on July 7, 2025 and closed on August 22, 2025. In each window, CHF Canada supported several project proponents in the development and submission of applications.



Lead Generation

Leads



LEADS

From June 2024 to June 2025, CHF Canada received a total of **214 leads** from interested groups or individuals regarding CHDP.

WHAT IS A LEAD?

A lead is defined as any inquiry about co-operative housing development. All leads are logged and recorded in CHF Canada's customer management software.

FACTS

Since the program launched, CHF Canada had the greatest number of leads in Q4 2024 at **96 leads**, driven by the opening and closing of the first application intake window and increased outreach.

ONGOING INTEREST

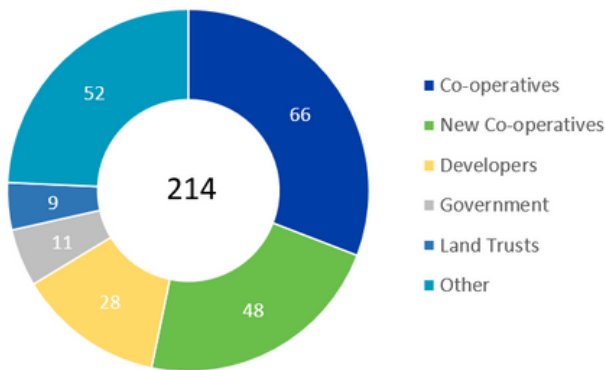
Lead levels in 2025 remain steady, showing ongoing interest in the program.

Many leads come from groups and individuals representing existing co-operative entities, followed by new co-operative entities (see below for graphs and charts).

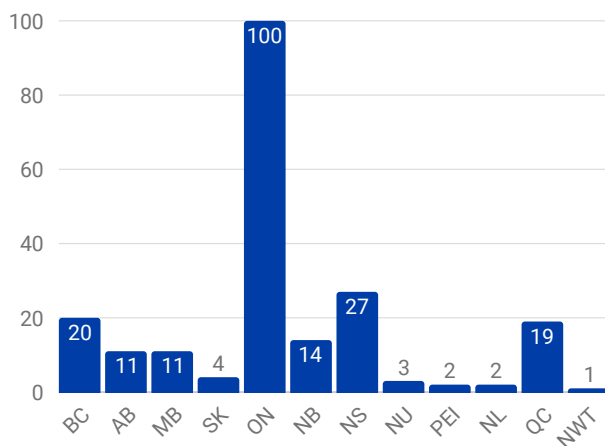
Leads are generated through various communications channels (CHF Canada website, CMHC website), social media, CHF Canada newsletter, attending conferences, presenting at conferences, hosting exhibitor booths, webinars and regional engagement sessions, to name a few. More details on outreach CHF Canada have engaged in to help generate leads can be found in the 'Marketing and Outreach' section of this report.

Data as of June 30, 2025

Leads by Category



Leads by Province

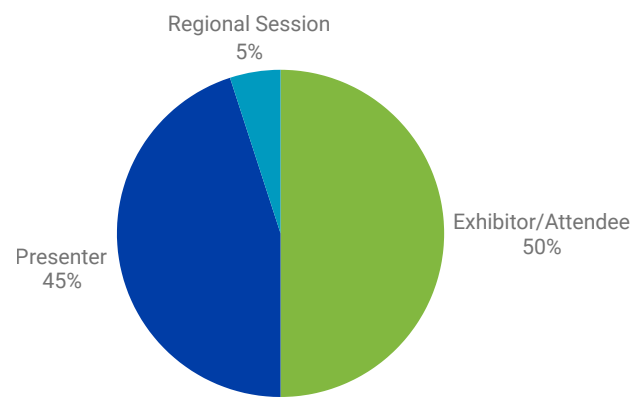


Marketing & Outreach

Events

Since CHDP's launch in June 2024, CHF Canada has engaged in various marketing and outreach activities to seek new leads for future intake windows and support co-operatives interested in preparing and submitting CHDP applications.

Breakdown of Engagements (20)



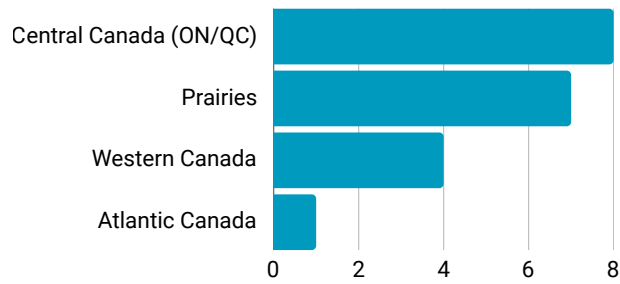
This includes participating in a total of 20 engagements: Eleven as an exhibitor and/or attendee, nine as a panellist or presenter, and one as a host for a regional consultation session.

Engagements included the following activities:

- Attending a conference or external event.
- Hosting an exhibitor or trade show booth at a conference.
- Presenting at a conference or external event.
- Hosting or attending a regional session or consultation related to co-op housing.

Most of these engagements took place in Ontario or Quebec, followed by the Prairies, Western Canada, and Atlantic Canada.

Engagements by Region



Examples of these engagements, with highlights are below:



Co-operatives and Mutuals Canada (CMC) Congress 2025 exhibitor booth (June 2025)

CHF Canada participated in the Co-operatives and Mutuals Canada Congress (CMC) in Regina, where we presented on innovative practices in co-operative housing development, further strengthening partnerships and knowledge-sharing within the sector. We also had an exhibitor booth at the trade show. The event was attended by people representing various small, medium, and large co-operator enterprises across Canada, spanning various sectors (agriculture, financial services/credit unions, insurance etc.) Around 180 people representing various co-operative and economic development organizations expressed interest, with 9 requesting follow-up conversations after the Congress and many more subscribing to our newsletter.



Canadian Housing and Renewal Association (CHRA) Congress 2025 exhibitor booth (April 2025)

In April, CHF Canada staff hosted an information booth at the Canadian Housing and Renewal Association (CHRA) Congress. Eighteen participants expressed interest, with half requesting further follow-up from CHF Canada.



Co-op Growth in Saskatchewan Regional Session (April 2025)



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CHF Canada hosted a regional engagement session in Saskatoon, Saskatchewan titled Building Co-op Housing in Saskatchewan.

The session brought together 20 participants, including representatives from the municipal and provincial governments, five co-op housing entities in varying stages of development and operations, and other sector stakeholders.

The event focused on sharing information about CHDP and identifying regional capacity gaps. Participant feedback was overwhelmingly positive, with average ratings of 5 out of 5 stars, noting the session exceeded expectations.

These engagement activities referenced above, in addition to others, are part of CHF Canada's commitment to building national capacity and ensuring that more co-operative housing projects are ready to take advantage of available funding, supports and resources.

Collecting and analyzing feedback from these engagements will help us promote continuous improvement to improve processes and support services. This feedback will also help us identify any gaps in our outreach and engagements – for example – is more outreach needed to communities, in specific regions. In other cases, feedback will be used to better understand what barriers remain for groups and people looking to apply for CHDP. Feedback will also help us strategize around attending new conferences and events, and brainstorm on new presentation or panel topics.



Resource Creation

To access CHF Canada CHDP resources, please use the following links:

- [Intake form.](#)
- A new resource series on preparing for development: [People](#), [Buildings](#), [Land](#) and [Money](#).
- [How-To Guide: Starting a Housing Co-operative.](#)

Co-operative Housing Federation of Canada | Build Co-op Homes

CHF Canada can help your co-operative housing development project succeed!

Whether you are looking to build, convert or expand an existing co-op, CHF Canada has the tools, resources and expert advice to help your co-op housing project succeed.

CHF Canada's new **Development Essentials and Development Enhanced services** can help every step of the way including:

- Building your development team
- Technical assessments
- Relationship management
- Project planning and administrative support
- Pre-development and development applications

Looking for more information or advice? Visit our website to learn more and get in touch: chfcanada.coop/development-support

@chfcanada | www.chfcanada.coop

Fédération de l'habitation coopérative du Canada | Batir l'habitation coopérative

La FHCC peut vous aider à mener à bien votre projet de développement de coopératives d'habitation!

Que vous cherchiez à construire, à convertir ou à agrandir une coopérative existante, la FHCC a les outils, les ressources et les conseils d'experts pour contribuer au succès de votre projet de coopérative d'habitation.

Les nouveaux services Essentiels du développement et Développement avancé de la FHCC peuvent vous aider à chaque étape du processus, y compris:

- Création de votre équipe de développement;
- Évaluations techniques;
- Gestion des relations;
- Planification de projets et soutien administratif;
- Demandes d'avant-projet et de développement.

Besoin de plus amples renseignements ou de conseils? Consultez notre site Web pour en savoir plus et communiquer avec nous: fhcc.coop/batircomment-la-fhcc-peut-aider/

@chfcanada | www.fhcc.coop

Education & Capacity

In February 2025, CHF Canada hosted two webinars - one in English and one in French. Both sessions included an overview of the CHDP program and services, followed by a Q&A. These webinar recordings were shared with regional co-operative housing federations and posted on our website. 92 participants attended the English webinar, and 19 participants attended the French webinar.

Following the sessions, 24 survey responses were received. Feedback highlighted the quality of the presentation, appreciation for CHF Canada's support, and a desire for more practical CHDP application guidance. On average, respondents rated the webinar 4.1/5, when asked to rate the overall quality of the webinar.

[English webinar](#) | [French webinar](#)

At the CHF Canada AGM in June, staff delivered 2 developments-focused workshops, titled "After the Dust Settles: Life After a Big Project" and "Understanding stakeholder roles in co-op development: a practical timeline exercise and panel discussion".

The "Understanding stakeholder roles in co-op development: a practical timeline exercise and panel discussion" equipped co-operative board members, partners, and stakeholders with a comprehensive understanding of the roles, responsibilities, and engagement points throughout the co-operative development journey. Through a hands-on timeline exercise and a panel discussion with industry experts, participants gained practical insights into how to navigate and engage with key players, such as development consultants, funders, property managers, and municipal officials. 19 people attended the workshop, with 87% of attendees rated the content of the workshop as 'excellent'. Specific feedback included:

- "I like the exercises clever way of introducing the many moving parts of co-op development and the need for a comprehensive team".
- "Nothing better than: perfect, engaging, interactive; MORE LIKE THIS."



CHF Canada Annual Meeting Co-op Housing Development Workshops (June 2025)

The "After the Dust Settles" workshop provided insight into what happens after completion of a big project. In the seminar, co-operative leaders shared their transformative journeys of joining with another co-operative (amalgamation), gaining a new property (acquisition), or undertaking a redevelopment. The workshop delved into the challenges and triumphs experienced by panellists as they navigated significant growth and change within their co-operatives. 14 people attended the workshop, which received positive reviews, with 75% of attendees rating the workshop content 'good' or 'excellent'. Feedback from one attendee noted that "Good learnings though not what I expected, variations on approaches and types of co-ops".

A Growth Conversation Circle was held in July 2025. This session was designed for those developing or exploring new co-ops. This interactive conversation offers peer-to-peer learning, practical strategies, and space to share challenges related to a specific topic.

This first session focused on getting to a Class B budget, a key milestone, and challenge in co-op housing development.

A total of 40 people attended the session. Common questions and challenges raised related to accessing alternate (non-CHDP) funding sources and procuring consultants on a limited budget. Respondents found the information on the topic (Getting to Class B) to be useful and exactly what they were looking for, when asked in a post-event survey. On average, respondents rated the webinar 4.2/5, when asked to rate the overall quality of the webinar. One respondent shared that "The sharing circle made me more determined to add affordable housing in my community."

CHF Canada is building Case Studies on successfully funded CHDP projects to help future applicants gain insights from real-world examples on co-op housing development. We have produced the first case study on a project in Nova Scotia that was successful in their CHDP application in the first application intake window. These Case Studies will be posted on CHF Canada's website.



Success Stories

The Recipients received support and funding from CMHC through CHDP; however, the views expressed are the personal views of the author and CMHC accepts no responsibility for them.

Upper Hammonds Plains Community Land Trust

Founded in 2022, the Upper Hammonds Plains Community Land Trust (UHPCLT) was created to protect the sacred lands and cultural heritage of Upper Hammonds Plains. UHPCLT has a mission of providing affordable housing and preserving African Nova Scotian culture through collective land ownership and responsible stewardship.

UHPCLT aims to lead the development of community land trusts in Black communities across Nova Scotia and beyond.

This new construction project will deliver 136 co-ops—primarily two-bedroom row houses and low-rise apartments—targeted to Black Canadians, women, and children. Housing charges are set at 100% of Median Market Rent. Land was secured by a land trust, and the project includes strong sustainability features, achieving a 39% reduction in energy use and greenhouse gas emissions. Accessibility is prioritized, with 29 units (21%) designed to be accessible. Construction began in July 2025.



CHF Canada assisted UHPCLT with the incorporation of the co-op, drafting of the operating agreement between the CLT and the co-op, as well as reviewing procurement documentation for the project team.

Curtis Whiley, the land trust founder and director noted:

"Our community has faced generations of dispossession and systemic barriers that prevent us from being able to create opportunities like this one." Without CHDP, this project would be delayed as securing funding had been challenging in the past.

Valley Roots Housing Co-op

Valley Roots Housing Association is a non-profit housing coalition based in Nova Scotia's Annapolis Valley. Formed in 2023, it brings together a network of local community agencies, including Portal Youth Outreach, Community Inclusion Society, Valley Community Learning Association, Canadian Mental Health Association (Project Hope), and Open Arms, united around shared goals in affordable and supportive housing. Valley Roots Housing Association aims to design and develop co-operative and community-driven housing solutions, including supported living and pocket-neighborhood models that emphasize:

- Affordability.
- Inclusion across income and life stages, from teens to seniors.
- Eco-friendly design, such as passive-solar energy and net-zero ambitions.

This 32-unit new construction project—comprising a mix of row houses and low-rise apartments—will provide co-op housing at or below Median Market Rent, with a focus on women and children. The total project cost is \$12 million, supported via \$7.1M from CHDP. The development benefits from a provincial land contribution and features a passive solar design aimed at achieving net-zero performance. Three units will be accessible, and construction is set to begin in May 2025.

Valley Roots Housing Association had significant funding from other sources, including the provincial government, over a year prior to CHDP launching. However, CHDP funding enabled the project to increase the unit number to provide more homes to the community.



CHF Canada developed and provided resources to improve governance processes, required by the provincial Act, and to obtain capital funding. Provided guidance on such issues as Special Borrowing Resolutions, Notice of Meeting, Formulation of Resolutions, Voting and Recording of Resolutions.

Linden Housing Co-op

Linden Housing Co-operative will create a supportive, eco-conscious, and affordable community at 79 Wilson Street. The planned three-storey will offer a mix of one-, two- and three-bedroom homes for a diverse membership, including students and seniors.

This mixed development project includes 38 units (36 new units and a duplex) in a converted house, offering housing at or below 110% of Median Market Rent. With a total cost of \$12.7 million, the project is funded by a CHDP grant and loan, along with community support, fundraising, and equity from the co-op and stakeholders. Land has been purchased by the co-op, and the project will meet CHDP sustainability standards. Construction is scheduled to begin in summer 2025.

Lindsay Blair, President of Rural Impact Canada and Executive Director at 2B Developments, explained that federal funding was the decisive factor in making Linden a reality.

She noted that while Canada's housing crisis is often framed around big cities, rural and small-town communities face equally urgent challenges—aging infrastructure, limited capital, and a shrinking rental supply made worse by COVID-19. With the right resources, these communities can build housing more quickly and at a lower cost per unit than urban centres. In Linden's case, Ottawa's \$80,000 CMHC Seed predevelopment grant and \$12.3 million through CHDP provided the support needed to move from vision to completion.

When Linden first reached out with their development goals, CHF Canada provided initial guidance to the group, including information on incorporating a co-op, becoming a member of regional/national federations, providing advice on the groups early planning processes, and fielding the co-op's questions.



Strategic Direction

CHF Canada will continue to focus efforts on supporting project proponents that received funding and provide support for applicants to submit complete applications. This includes updating and creating new resources, workshops, and trainings to build capacity within the sector.

CHF Canada will be collecting more data on sector capacity gaps and potential areas for capacity building, to inform future resource development and training focus areas. This data collection will take the form of a comprehensive research report.

This data collection and resource creation is aligned with the National Housing Strategy's (NHS) goal of boosting the understanding and technical skills within the community housing sector to support effective and sustainable business models (for example, the co-op housing model).

Indigenous

For Indigenous by Indigenous

CHF Canada continues to support several Indigenous led projects including support for Urban Indigenous communities in identifying surplus land opportunities.

We will also continue to support Indigenous communities looking to create new co-op homes by creating new resources to support Indigenous-led co-op development. This includes working with CHF Canada's Indigenous Director and other Indigenous organizations to assist in the development of tools and conversation circles. This goal aligns with the NHS's goal of eliminating the gap in core housing need for Indigenous peoples by investing in Indigenous-led, collaborative housing initiatives and direct funding to First Nations, Inuit, and Métis communities.

Other strategic areas for new co-op homes include student co-ops and co-ops in Northern regions.

How to Stay Updated

You can learn more about how CHF Canada is supporting CHDP proponents, and find updated resources and news about funded projects via:

- The CHF Canada [website](#)
- Subscribing to CHF Canada's [newsletter](#)
- Following CHF Canada on [X](#), [Instagram](#), [LinkedIn](#) and [YouTube](#)
- Emailing growth@chfcanada.coop
- Filling out the [intake form](#)