



# Support Co-op Housing Communities

CHF Canada's 2026–2027 Pre-Budget Submission

**Submitted to the Minister of Finance, Government of Manitoba**

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Co-operative Housing  
Federation of Canada

## Introduction

Co-operative housing provides security and affordability for over 3,100 households across Manitoba. For more than 50 years, co-ops have provided high-quality, community-owned housing for low- and moderate-income Manitobans.

Thank you for the opportunity to provide

feedback for Manitoba's 2026-2027 budget. CHF Canada's recommendations are informed directly by the co-op members who live, work, and contribute to vibrant communities across the province. Members consistently tell us that the province can play a stronger role in stabilizing existing co-ops and catalyzing new growth.

1

### **Introduce a Non-Profit Housing Affordability Tax Credit to mitigate fiscal challenges and create stability**

Housing co-ops and non-profit housing providers are experiencing unintended financial consequences as a result of the Education Property Tax rebate cancellation. Co-ops now pay significantly higher education property taxes than homeowners, despite serving many low- and moderate-income households. This is largely due to the gap between the Renters Affordability Tax Credit and the Homeowners Affordability Tax Credit.

CHF Canada, in partnership with the Manitoba Non-Profit Housing Association (MNPHA), recommends the province introduce a Non-Profit Housing Affordability Tax Credit to mitigate

these impacts and maintain affordability for housing co-ops (as well as non-profit housing providers). The credit should go directly to the housing co-op. Maintaining affordability for low- and moderate-income households is a joint priority for housing co-ops and governments alike. Co-ops such as Old Grace Housing Co-op and Springfield Seniors Housing Co-op have expressed serious concerns about the impact of increasing housing charges on co-op members who are seniors, on fixed incomes, or have low- or moderate, incomes. A targeted tax credit will help stabilize housing charges and ensure co-ops can continue to operate sustainably.

2

### **Preserve existing non-profit and co-op homes by investing in rental assistance and capital repairs**

Co-op housing is built to last, offering a long-term, affordable housing solution. CHF Canada appreciates Manitoba Housing's decision to continue the funding model for co-op housing after the expiry of their operating agreements. While new funding agreements are negotiated on a case-by-case basis, continued access to

rental assistance and capital repair funding is essential.

Where possible, agreements that allow for both, like at Spruce Woods Co-op, help ensure affordability while protecting the sustainability of co-op housing for the long term.

CHF Canada values Manitoba Housing's engagement with the sector, including in forums such as the 2025 Fall Education Day. Ongoing partnerships will be needed as co-ops transition

out of operating agreements and plan for future capital needs.

3

### **Build new co-op housing through a \$10-million Co-operative Home Starts Program over two years**

CHF Canada and its members are ready to partner to build the next generation of co-operative homes in Manitoba. The non-profit mixed-income model is financially sustainable and delivers affordable homes that will last well into the future.

Manitoba has a history of supporting co-op housing; in 1981, the newly elected Manitoba government established a \$25-million Co-operative Homestart Program. This investment catalyzed the development of co-ops that still operate today.

In 2024, the federal government invested \$1.5 billion in the Co-operative Housing Development Program, the first federal program dedicated to co-op housing in over 30 years. However,

demand exceeds available funding, and provincial funding is essential to unlock new projects in Manitoba. As the federal government transitions housing programs to Build Canada Homes, Manitoba has an opportunity to actively support co-op, non-profit, and community housing development.

CHF Canada recommends a \$10-million, two-year Co-operative Homes Starts Program, offering grants and low-cost loans. This will complement the existing provincial[DA3.1][DY3.2] funding programs, accelerate shovel-ready projects to leverage existing assets, and spur interest in community-driven new construction projects.

4

### **Support For-Indigenous, By-Indigenous urban, rural, and northern housing solutions**

Co-op housing is a proven model for For-Indigenous, By-Indigenous housing, enabling communities to design housing that reflects cultural values, includes gathering spaces, and enables collective governance.

Given disproportionate housing needs experienced by Indigenous households, as well as distinct cultural needs, we see a gap in

current housing programs across governments. The Province of Manitoba can show leadership by enabling Indigenous communities to deliver housing solutions by and for Indigenous households. Reconciliation is incomplete without adequate and appropriate housing, and Indigenous people are ready to lead in the delivery of new housing solutions.



# Everyone in Manitoba deserves a place to call home, and a healthy housing system must include co-operative and non-profit housing.

CHF Canada commends Manitoba's commitment to end chronic homelessness by 2031, a goal that will require sustained investment in affordable housing options that already work. We look forward to working with the Government of Manitoba to build more co-op and non-profit housing across the province.

## About CHF Canada

CHF Canada is the national voice of co-operative housing, representing over 2,200 housing co-operatives, home to a quarter of a million people in every province and territory. In Manitoba, there are 54 housing co-operatives with 3,176 households. 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.



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