

# Affordable today.



# Affordable tomorrow.

Why co-op and non-profit housing  
is (still) Ontario's best investment

**ONPhA**  
ONTARIO NON-PROFIT  
HOUSING ASSOCIATION



Co-operative Housing  
Federation of Canada  
ONTARIO REGION

# WHERE WOULD WE BE WITHOUT CO-OP AND NON-PROFIT HOUSING?

Go to any public meeting about housing, and someone will ask, "Why aren't we building co-op and non-profit housing anymore?"

Why indeed? Non-profit and co-op housing has proven to be the most effective way to create affordable homes and keep them affordable.

Over the course of a generation, far-seeing governments harnessed the power of mixed-income communities to build homes for everyone, be it families, seniors, people with disabilities, survivors of violence, and many others who were not being served by private rental housing.



"I lost my family, I was homeless. I was all alone with just the clothes on my back... **This place saved my life.**"  
- Resident, *The Oaks, Ottawa*



## Quick fixes? Or a lasting investment?

### We need investments that pay off today and tomorrow:

- Creating inclusive communities that help fill housing's "missing middle" while also serving those that need more support
- Harnessing public contributions – from leveraging land to capital campaigns to support partnerships
- Adding extra value – energy efficiency, accessibility, youth employment
- Creating potential for re-investment in affordable housing when mortgages are repaid

## A PLATFORM FOR INNOVATION

*Formerly homeless people become a model for global sustainability*

Ottawa Salus has been pushing boundaries since 1977. To buy their first house for people discharged from psychiatric institutions, volunteers offered their own savings for the mortgage. In 2016, Ottawa Salus raised almost \$2.4 million to build the largest affordable multi-residential building in North America to meet the Passive House environmental standard. No furnace. Draft-free. Each of the 42 new apartments will operate winter and summer on an energy budget of about \$30.

## STRONG COMMUNITIES. STRONG NEIGHBOURHOODS.

### ST. LAWRENCE NEIGHBOURHOOD

*Forty years later, still affordable*

In 1974, it was an industrial wasteland. By 1979, it had been remade into a complete neighbourhood of 3,500 families with co-op and non-profit housing as the cornerstone.

Today, St. Lawrence is one of the very few downtown Toronto neighbourhoods that is still affordable to the average family. As David Crombie, the mayor that oversaw the neighbourhood's development said, "The magic of it was the co-ops – almost all those buildings are co-ops – and that was new, and it has not been duplicated to the same strength since."



"Prior to co-op life my life was a miserable and desperate existence. Now I have a bright future ahead of me. I am currently a University of Ottawa student. **Thank God for co-op housing.**"

- Member, Co-op Voisins, Ottawa

# Co-op and non-profit housing. It's the smart investment.

*Investment in non-profit and co-op housing pays off today, and for the next generation.*

## A community-owned asset.

When mortgages are repaid, it's the community and public that benefit— not private interests.

## No built-in profit margin.

Every dollar goes to keeping rents affordable for the long-term.

## Rents based on real costs, not whatever the market will bear.

Ontario rents have climbed 63% since 1992, while the average income for families of two or more has only increased 26%. In co-op and non-profit housing, rents track actual costs to keep the buildings in good repair. That means even “market” rents are affordable in comparison to private buildings created in the same era, and rents remain stable even when there is a spike in the private market.

## A legacy for the next generation.

In Ontario, 525,000 people are benefiting from the investments of previous governments. Let's make sure today's housing dollars are still working for the next generation of Ontarians.



## See what we can do.

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