



# ROOTED AND BOLD

Co-operative Housing for All

Strategic Plan  
2026–2030

# Executive Summary

Canada is facing a profound and sustained housing crisis. For decades, co-operative housing has demonstrated that deeply affordable, community housing is both practical and transformative. Today, interest in co-operative housing has never been greater – but not enough co-op homes exist to meet this growing demand. Yet developing new co-operatives is a complex, especially with more limited government support than in decades past. And existing co-ops face climate risks, financial constraints and governance pressures.

CHF Canada enters the 2026–2030 period at a pivotal moment.

There is much to do to ensure today's co-operative communities have the tools, supports and empowerment they need. They have a critical job to do: to foster inclusive, diverse and strong communities into the future. But it is also time to come together and grow – Canada needs more homes, yes, but those homes must be affordable, secure and anchored in community. Who better to meet this challenge than housing co-operatives?

CHF Canada will boldly evolve to pursue the growth of co-operative housing and continue to advocate and deliver high-quality services. With this evolution comes greater opportunity and greater responsibility.

This Strategic Plan sets a clear course for the next five years. It affirms CHF Canada's role as a national leader in strengthening and growing the co-operative housing sector, while remaining grounded in co-operative principles, democratic governance, and community impact.

The plan is built around three key strategic pillars:

- ① **Catalyze Ongoing Sector Growth**
- ① **Empower Co-operative Communities**
- ① **Vibrant and Democratic Membership Federation**

Together, these pillars point to what CHF Canada will prioritize, where it will focus its influence and resources, and how it will steward growth responsibly.



## VISION

# Co-operative Housing for All

Imagine a future where everyone who wished to take on the benefits and responsibilities of being a co-op housing member could do so.

What would that future look like?

More secure people and families. An increasingly collaborative and connected country. A society that is better prepared to meet the challenges of today and tomorrow.

This is the possibility of Co-operative Housing for All. This is the vision that guides CHF Canada's Strategic Plan.

It is a future where today's housing co-operatives have the support they need to thrive, while new co-op homes are created across Canada so that more people can benefit from co-operative living.



## MISSION

**To inspire, represent and serve our members in a united, strong, and growing co-operative housing movement.**

CHF Canada members are at the heart of the Co-op Housing for All vision. They are the reason we aim higher and they shape what we do to achieve our mission.

To deliver on this mission, we will:

### Serve our members

... with programs, services, opportunities, informed by the needs and aspirations of members – so that they can fulfill their essential role with care, underpinned by the co-operative principles.

### Represent our members

... so that governments, media and the public alike understand the stories of our members – this is the best way of explaining why and how we need to sustain and grow co-operative housing.

### Inspire our members

... so our members are reminded of their role in building the better world we want, especially on days when progress is hard to see.



## VALUES

# Rooted and Bold

Knowing where we are going means understanding from where we came. And our movement stands on the shoulders of the giants who came before us: the visionaries, the rebels, those who sought safe haven. Those who saw a need and acted together to develop a strong foundation for the co-operative communities that exist today.

This Strategic Plan positions today's co-operative housing sector to act with the boldness and courage of the co-operative movement's founders, while staying rooted in what they started.

To put this plan into action, we will live by the values of:

### One Team

We are united in purpose across the federation. Stronger together.

### Community First

We put people first. Our co-operative principles ground us, always.

### Integrity in Action

We do what's right – and we do it ethically and transparently.

### Collaboration with Care

We demonstrate respect in every interaction.

### Courage to Evolve

We honour our roots – and boldly shape what's next.

### Ambition for Impact

We aim higher for our members. We deliver more for the movement.



# Strategic Pillars and Objectives



PILLAR 1

**Catalyze  
Ongoing Sector  
Growth**



PILLAR 2

**Empower  
Co-operative  
Communities**



PILLAR 3

**Vibrant and  
Democratic  
Membership  
Federation**



## PILLAR 1

# Catalyze Ongoing Sector Growth

**What this looks like:** Co-operative housing grows at scale and in a sustained way. Affordability and autonomy are protected. Homes remain secure for generations.

**Why it's important:** Public investment has been essential to building the co-operative housing sector. We have also lived through decades where almost no co-op housing was built, because governments withdrew. We need to take a more active role in shaping our future. We will work towards ongoing growth of co-operative housing on our own terms, inviting governments to come to the table for greater impact.

**What we will do:**

### Kickstart a pre-development co-operative finance fund

- ⦿ One of the biggest barriers to co-op housing growth is early-stage funding. CHF Canada will develop a repayable pre-development loan fund to help co-ops get projects started.
- ⦿ This will allow us to move forward proactively instead of relying on uncertain funding programs.

### Pursue sustainable access to co-operative financing

- ⦿ Co-ops need financing that fits their unique model. CHF Canada will work with governments and financial partners to secure financing that protects affordability, respects co-operative identity, and recognizes the sector's long-term stability.
- ⦿ We will also help co-operatives strengthen their financial planning so they are ready to grow.

### Consolidate co-operative growth capacity and assets

- ⦿ CHF Canada will support co-operatives that choose to work together to become more resilient and to support growth.
- ⦿ As operating agreements conclude, a variety of approaches, including partnerships, accredited co-operative land trust models, amalgamations and acquisitions can reduce risk and increase impact.
- ⦿ Growth through scale will be pursued thoughtfully, so that consolidation strengthens co-operative identity and capacity.



## PILLAR 2

# Empower Co-operative Communities

**What this looks like:** Both existing and new housing co-operatives are more resilient, inclusive, and sustainable.

**Why it's important:** We know that strong co-operative communities can take advantage of opportunities and get through difficult times. We will stay focused on services and supports to our members that facilitate their empowerment and grow their resilience, while staying true to our values.

**What we will do:**

### Secure permanent rental assistance on terms that protect co-operative autonomy

- CHF Canada will advocate for permanent rental assistance that provides stability for low-income members while preserving co-operative governance and autonomy.

### Resolve End of Mortgage in Ontario

- End of Mortgage is both an opportunity and a challenge, particularly in Ontario under the Housing Services Act. CHF Canada, in partnership with Regional Federations, will support affected co-operatives through negotiation, transition planning, and financial sustainability strategies to ensure a stable and strong future.





## Integrate Reconciliation, Inclusion, Diversity, Equity, and Accessibility outcomes

- ① Reconciliation, inclusion, diversity, equity, and accessibility will remain integrated across CHF Canada's policies, programs, and advocacy. These commitments will reflect co-operative principles and concern for community.
- ② We will advance Reconciliation through the completion of the Indigenous Cooperative Membership and Director Review, the formation of an Indigenous Co-operative Council and the continued pursuit of new Indigenous co-op homes.

## Member education and services lead to co-ops that are well-managed, effectively governed and can pursue consolidation if they desire

- ① Strong governance, skilled management and engaged members are essential to healthy co-operatives. CHF Canada will provide member education, governance training, leadership development, and accreditation support to meet changing needs.
- ② By investing in these areas, we help co-operatives remain strong and sustainable.
- ③ We will also support co-operatives that choose to explore consolidation, where it makes sense for them.

## PILLAR 3

# Vibrant And Democratic Membership Federation

**What this looks like:** CHF Canada is a strong, engaged, and connected federation that mobilizes members, influences change, and delivers impact.

**Why it's important:** The challenges, needs, and opportunities ahead are significant. To succeed, members will be at the centre of everything we do. Guided by this, we will build a federation based on strong collaboration, deep democracy, solid systems, and effective partnerships.

**What we will do:**

### Mobilize members and supporters

- Members will be supported to take part in advocacy, governance and programs. This will strengthen our collective voice, increase our influence and grow our base of support.
- We will continue to explore how we can meaningfully engage with Quebec housing co-operatives and their movement within the Canadian federation.

### Deepen key partnerships for impact

- CHF Canada will strengthen partnerships with regional federations, related companies, service providers, financial institutions, and aligned organizations to improve coordination and reduce fragmentation.
- These partnerships will help increase our impact and reinforce CHF Canada's national leadership role.

### Build co-operative culture, governance, people, and systems

- CHF Canada will invest in strong governance, skilled staff, and modern systems to support good performance, accountability, and member engagement
- By strengthening its internal capacity, CHF Canada will be better able to steward growth responsibly and deliver on its mandate.



## Conclusion

Alongside and in support of our members and partners, we will build a future where co-operative housing is stronger, more resilient, and available to more Canadians than ever before. Guided by our values and united by our vision of Co-operative Housing for All, CHF Canada will catalyze ongoing growth, empower co-operative communities, and ensure a vibrant and democratic membership federation. Together, we will create lasting impact for generations to come.

## Acknowledgements

CHF Canada's 2026–2030 Strategic Plan reflects the collective leadership, insight, and commitment of many people across the federation and the broader co-operative housing ecosystem. In particular, we acknowledge the meaningful contributions of CHF Canada members, regional federations, staff, and sector partners who participated throughout the strategic planning process. Their perspectives, experience, and candour helped shape a strategy grounded in both reality and ambition.

