

The
**CO-OPERATIVE
HOUSING
FEDERATION**
of Canada



A place for co-op housing in Ontario's Long-Term Affordable Housing Strategy

A background paper for co-op members and staff

June 2009



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PROVINCIAL CONSULTATION ON ONTARIO'S LONG-TERM AFFORDABLE HOUSING STRATEGY (LTAHS)

Logistics of consultations

- In their 2007 election platform, the Ontario Liberals promised to develop a long-term Affordable Housing Strategy that would include a mix of non-profit and co-operative housing.
- On June 3, 2009, the Minister of Municipal Affairs and Housing, Jim Watson, announced the launch of the Province's consultations to develop their Long-Term Affordable Housing Strategy (LTAHS).
- This commitment offers an historic opportunity to replace a patchwork of on-again, off-again housing programs with a vision for affordable housing in this province and a blueprint for achieving it.
- The Province will hold a dozen regional meetings across Ontario in the summer and early fall to receive public input on the strategy. They will receive written submissions until December 31, 2009.
- In addition, MPPs will be encouraged to hold their own local consultations, particularly if one of the official sessions is not being held in their area.
- The Province has set up a special website www.ontario.ca/housingstrategy with background information on the consultations and key documents. These include an overview paper, a vision statement, principles and goals for the Strategy, the consultation questions and online registration for the regional sessions.
- Participants in the regional sessions will be asked to discuss five key questions that the province has framed. You can also answer the questions online.

- You must register online on the provincial website <http://www.mah.gov.on.ca/Page6476.aspx> to attend one of the following 12 regional consultation meetings, all of which run from 6:30-9:30 p.m.:
 - o Sault Ste. Marie - June 16
 - o Peel Region - June 29
 - o Windsor - July 15
 - o Kitchener-Waterloo - July 16
 - o Scarborough - July 21
 - o Toronto - July 22
 - o Ottawa - July 27
 - o London - September 8
 - o Hamilton - September 10
 - o Lindsay - September 17
 - o Sudbury - September 24
 - o Thunder Bay - September 30

Co-op participation

- Co-op housing has an important part to play in meeting the future need for affordable housing in Ontario.
- We need a good turnout of co-op members and staff at every session to make the case for co-op housing in the government's long-term housing plans.
- We have prepared these briefing notes to help co-op members and staff take part in the meetings.
- They review some of the key housing issues and the actions that we have heard from co-ops and members over the years. As well there are a number of suggestions for actions that the Province should take. We also provide some background information on various issues.
- These materials are designed to help you prepare to participate in the consultations. Please raise issues that you, other members and your co-op are concerned about. Regardless of what issues you raise or speak about it is most effective if you speak in your own words. Again, this material is simply meant as a guide.

Co-op participation

- Talk about your own personal experiences. What has affordable housing meant to you and your family? How has living in a housing co-op benefited you and other members? Personal stories are often quite compelling and can have a very positive impact on the process and outcomes.

Materials and more information

- We have also prepared *A co-op housing response to the five consultation questions*. This piece offers suggestions on how to fit which specific co-op issue into one or more of the five questions the Province lists in their document.
- You can find a copy of the five questions piece, these briefing notes, as well as many additional materials including the resolutions passed at our 2008 & 2009 AGMs setting out key elements that Ontario members want included in the Province's Affordable Housing Strategy in a special section of our website:
<http://www.chfcanada.coop/eng/pages2007/ontltahs.asp>
- CHF Canada's Ontario Region is also an active participant in the Housing Network of Ontario (HNO), which is a coalition of housing and social justice groups that are encouraging public participation in the Affordable Housing Strategy consultations. A great deal of information is also available on their website:
www.stableandaffordable.com

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AFFORDABLE HOUSING – A CRITICAL COMPONENT TO COMBAT POVERTY AND BOOST THE ECONOMY

Background

Queen's Park seems to well understand that affordable housing is essential to our success as a province. The opening paragraph of their LTAHS consultation paper speaks to this sentiment noting that:

Stable and secure housing

- provides a foundation for people to escape from poverty and homelessness
- reduces the need for more costly government services
- attracts and keeps the skilled workers needed to improve our economic competitiveness

It is important for co-op representatives to reinforce this message regarding the pivotal role affordable housing plays in reducing poverty and stimulating the economy.

Affordable housing must be seen as a cornerstone in reducing poverty

- For low- and modest-income Ontario households the cost of housing is the single largest budgetary expenditure they make, tremendously affecting their quality of life.
- Without secure housing, the ability to get and hold a job, maintain a harmonious household, look after one's health, and succeed in an education environment are all jeopardized.
- Clearly, if Queen's Park is to make significant inroads into alleviating the poverty faced by many Ontario households then affordable housing must be a cornerstone of the foundation in their poverty reduction efforts.
- Housing stability and affordability are vital platforms for individual health and well-being, economic prosperity, an inclusive society and, as research is increasingly confirming, for healthy communities.

Affordable housing makes economic sense

- Equally important, if the Ontario economy is to remain competitive in the global marketplace few factors carry more significance than an adequate supply of housing that is affordable for our provincial workforce.
- Affordable housing is not only a social and health issue, as Ontario's corporate leaders have recognized, it is also smart economic policy. The lack of housing that the workforce can afford is a roadblock to growth and investment.
- It is also well documented that new affordable housing construction and rehabilitation of the existing stock can provide a great economic stimulus in terms of job creation and additional economic activity.
- Investing in building and maintaining affordable housing is a very good economic stimulus tool, it has a strong multiplier effect, creates jobs, uses Canadian/Ontario building materials, and at the end of the day creates and maintains a valuable asset for the province's citizens.

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KEY HOUSING ISSUES AND ACTION NEEDED

Below we provide information on half a dozen key issues that co-op representatives may want to raise during the consultations:

1. More affordable housing supply, particularly co-op and non-profit housing, is needed.
2. Make affordable housing affordable to low- and modest-income Ontarians.
3. Housing programs need to be people-centred.
4. Ensure the *Social Housing Reform Act* (SHRA) supports community-based housing.
5. Maintain and renew the existing affordable housing stock.
6. Preserve the non-profit use of co-op housing.

3.1

MORE AFFORDABLE HOUSING SUPPLY, PARTICULARLY CO-OP AND NON-PROFIT HOUSING, IS NEEDED

Background

- Housing need continues to grow
 - Ontario needs at least about 10,000 new affordable units produced per year over the next decade based on population growth and other factors (*Where's Home 2008?* CHF Canada Ontario Region and ONPHA).

- Over the last ten years only about 3,000 new rental units have been built each year and many of these are not affordable. Over this same period a number of units have been torn down or converted to condominiums. The net result is that we have 8,500 fewer rental units now than 10 years ago.
 - For a good part of the 1990s there was no government funding program in place for co-op and non-profit housing. More recently, funding has been committed in some years but not others under different phases of the joint Federal-Provincial Affordable Housing Program (AHP).
- The private market won't fill the affordable rental gap
- Until the recent economic downturn, Ontario had seen a housing boom for over 10 years. But almost all of the growth was on the ownership side of the market. Since 1995, 96% of the homes built were ownership. Only 4% were rental- the side of the market that generally serves low- and modest-income households.
 - From 1975 to 1995 when we had a number of government-assisted housing programs in place, the ratio was about 75% ownership and 25% rental.
 - The financial realities of residential construction are that developers can't deliver new rental housing at rents people can afford to pay. The actuality of real estate economics is that affordable rental housing can't be built without some kind of financial help from government.
- Build non-profit and co-operative housing
- While there is a clear need for additional housing units, it is also important to ensure that any new homes remain affordable over the long term.
 - Non-profit and co-operative housing are a best-buy for the Province as they provide a permanent supply of affordable housing for the people of Ontario. Other forms of housing provide a temporary supply of affordable housing.

- Housing co-ops have been mostly shut out of the Affordable Housing Program
- Historically, about one in every four or five units of social housing developed in Ontario has been co-op housing. Over the last several years under the Affordable Housing Program (AHP), the co-op share has dropped to less than four percent.
- There are a number of reasons why co-ops are not being developed including these:
 - o One problem is that most of the development capacity in the co-op housing sector disappeared following the termination of funding programs in the 1990s.
 - o Another is that a number of service managers often give their municipally owned housing companies priority, or create equity contribution requirements that knock co ops out of the competition.
 - o Most of the problems though result from flaws in the design of the Affordable Housing Program that make it very difficult to develop any form of community-based housing and create particular challenges for housing co-ops.

What the Province should do

- Commit to funding a stable, multi-year development program
- Affordable housing must be considered a core government program like health and education and funded in each provincial budget.
- The government should set specific targets for reducing core housing need (tied to its poverty reduction strategy), budget each year to reach identified milestones, and monitor and report on progress to the legislature.
- Make a renewed commitment to the community-based housing model
- The Province needs to make a renewed commitment in its Affordable Housing Strategy to a community-based approach to the development and operation of affordable housing.

- Internationally there has been a broad-based trend away from top-down housing models and towards giving people real influence over the decisions that shape their lives. In Ontario the clear trend has been in the other direction with more and more of the housing being developed, owned and run by municipal government.
 - An integrated, community-based housing strategy is consistent with the government's investments in the social, health and education systems and will help Ontario realize the benefits of these investments while building strong, vibrant and healthy local communities.
- Fix the Affordable Housing Program so that it supports the development of community housing
- Major changes are needed to the AHP to remove barriers to the development of co-op and other community housing and ensure that the housing remains affordable for the long term.
 - Some improvements have recently been made to the AHP that will make it easier to develop co-ops. Most importantly, the amount of capital funding has been increased from \$70,000 per unit to \$120,000 per unit. But other changes are needed.
 - CHF Canada's Ontario Region, together with the Ontario Non-Profit Housing Association (ONPHA), submitted a report to the Ministry last spring with detailed recommendations. Below are a few high-level suggestions that co-ops may want to echo:
 - o Ensure access for the neediest households by providing rent supplement for 50% of the units for a minimum of 20 years.
 - o Require that projects receiving funding remain affordable for a minimum of 35 years.
 - o Make Proposal Development Funding (PDF) available to help groups put together good quality proposals.
 - o Provide adequate Project Development Funding in the pre-construction phase to level the playing field for groups that don't have the internal resources to cash flow these costs.
 - o Set minimum program standards and provide sufficient program funding to ensure that proposed operating budgets are adequate

- o Allow groups to add units to their co-op or non-profit without having to set up a new, separate corporation and sever the land when the added units are on the project's existing site.
- o Provide higher levels of capital funding for larger family units.

- Use legislative and other tools at the Province's disposal to create more affordable housing
 - Ontario has a number of means to create more affordable housing, some of which would require little additional fiscal outlay from Queen's Park.
 - The Province, under its planning authority, could mandate a municipal zoning approval process that requires developers to make a percentage of housing units in new developments available to low- and modest-income Ontarians.
 - Ontario could establish a "housing first" policy with respect to any surplus provincial lands that are available. The Province could also partner with federal and municipal governments in this endeavour regarding any suitable lands for affordable housing development that those jurisdictions may have available.

- Ensure that co-op housing is a key part of the development mix
 - The Ontario Liberals' last election platform included an explicit commitment to developing housing co-operatives as part of the social housing mix. Many MPPs are committed supporters of co-op housing.
 - Co-op housing offers residents benefits and choices generally not found in other forms of rental housing. It gives control of the housing to the people who live there, allowing them to shape their environment.
 - Together, co-op members make the business and community decisions about their housing. As direct stakeholders in the consequences of these decisions, members are motivated to act responsibly and become engaged in their community.

- By working together to run their housing, co-op members develop broader forms of interaction and strong communities are created. This involvement very often extends to the wider community as well where co-op members are known to be engaged citizens.
 - Evaluations by Canada Mortgage and Housing Corporation (CMHC), including the most recent one in 2003, have found that co-ops provide a platform for residents to develop new skills and gain employment.
 - The development of more co-op housing should be expressed as an explicit goal of the Affordable Housing Strategy.
 - One approach to achieving this goal should include reserving a share of the funding exclusively for co-op housing development just as the Province reserved units for development on Brownfields sites in an earlier phase of the program.
- Help rebuild the development capacity of the community sector
- Almost all affordable housing units produced over the last 40 years have been developed by community-based organizations, particularly non-profit and co-operative housing groups.
 - Government should provide funding and support to help to rebuild the development expertise and capacity of these community partners. Most of the skilled people who worked in the non-profit and co-op development field have moved on to other pursuits since the mid-1990s when governments terminated affordable housing development programs.

3.2

MAKE AFFORDABLE HOUSING AFFORDABLE

Background

- Affordability problems continue to grow
- We have a growing affordability problem. Over 260,000 Ontario renter households, or 20% of all renter households in the province, pay more than 50% of their income on rent. Over 580,000 households (45% of renter households) spend more than 30% of their income on rent.

- Social housing waiting lists for rent-geared-to-income social housing in the province continue to grow. At last count there were over 130,000 households on active waiting lists across Ontario.
 - Meanwhile vacancy rates have steadily tightened in the last four years across Ontario.
- No new rent-geared-to-income (RGI) funding is available
- Quite astonishingly, rent-geared-to-income (RGI) assistance is not available under the Affordable Housing Program. Some units are rented at a below-market rate but rents are not adjusted based on income and the neediest households can't afford to live in this housing.
 - Under government housing programs from the mid-1970s to the mid-1990s rental assistance for low-income households was based on recipients paying roughly 30% of their gross income on rent. This funding was guaranteed for the full term of the program agreement and most low-income households were eligible.
 - In contrast, recent housing allowance programs have been short-term, narrowly targeted and provide a limited benefit. The latest program gives only \$100 per month in assistance and access is restricted to working families with children.
 - No new rent-geared-to-income program has been promised under any of the federal and Ontario affordable housing initiatives.

What the Province should do

- Fund a multi-year rent supplement program for new and existing rental housing
- Any new housing benefit should be designed to cover the full affordability gap between a household's income and the actual rent.
 - RGI assistance should be made available for 50% of the units developed under the Affordable Housing Program, for a minimum of 20 years, and eligibility rules should be broadened to match rules in earlier programs.

- A rent supplement program should be set up for existing co-op and non-profit housing providers, and private landlords. An advantage of such a program is that, because it makes use of existing rental housing, the assistance can quickly be made available to households that have affordability problems.
 - This would be a particular benefit in many federal program co-ops that have faced a sharp drop in RGI assistance because of a program flaw and are not able to provide help to a number of their low-income households.
- Help RGI residents cope with skyrocketing utility costs
- Thousands of social housing residents who are receiving RGI assistance pay their own utilities on top of their rent.
 - The Province uses a utility allowance schedule setting out the level of assistance that tenants and co-op members who pay their own utilities will receive. Unfortunately these schedules have not been revised since 1999, prior to the downloading of social housing.
 - Meanwhile, rates paid by residents for electricity, heat, natural gas and water have increased substantially over the last decade. For years the co-op sector has called on the Ministry of Municipal Affairs and Housing to take action on this matter but the only response so far has been to study the problem.

3.3

A PEOPLE-CENTRED APPROACH TO HOUSING PROGRAMS

Background

The first guiding principle that the Province has identified for its Affordable Housing Strategy is to take a “people-centred” approach. The description of the principle says “Programs, services and supports will be responsive to need, and focus on positive results for individuals and families.”

What the Province should do

- Give more power, control and support to communities and residents
 - The Province should use the opportunity of developing an Affordable Housing Strategy to introduce a new policy focus on residents and the communities they live in. This should be an essential screen that is applied to the design or redesign of programs and to their delivery.
 - To give a current example, in Britain, following a major review of its policy approach to social housing, the government has fundamentally overhauled its system of regulation to “focus on the tenant.” A guiding principle is the belief that “social housing must be a more effective platform for social mobility, helping people get on in life and play an active part in their community and wider society.”
 - Key objectives of the reformed system in Britain include empowering and protecting tenants and giving them more choice in the type of social housing they live in.
 - Housing co-ops should be looked to as a key vehicle for delivering on the Principle that government programs should be “people-centred” and for achieving the Province’s vision of social housing as “a solid foundation on which to secure employment, raise families, and build strong communities.”

3.4

ENSURE THE *SOCIAL HOUSING REFORM ACT* (SHRA) SUPPORTS COMMUNITY-BASED HOUSING

Background

- Housing co-ops have suffered badly under the *Social Housing Reform Act* which put in place a complicated program framework that makes no allowance for important differences in how co-ops and other non-profits operate.
- The approach to regulation by service managers varies widely but a number intrude into the day-to-day business of co-ops and some try to run them as an extension of their own housing companies.

- From the start, the Ontario Region has pressed the provincial government to overhaul the Act to restore community control, replace endless prescription with a focus on desired outcomes, and get rid of cumbersome and punitive RGI program rules.
- We have won significant support from Liberal and other MPPs on this issue over the years, and a few valuable regulation changes (notably an improved funding model) have been made. With no opportunity, however, to open up the SHRA, the amendments have been mostly minor.

What the Province should do

- The Province's plan to develop a long-term Affordable Housing Strategy finally opens the door to comprehensive reform of the SHRA. At the heart of the reform must be a re-commitment to a community-based housing model.
- Changes to the legislation should result in an accountability framework that strikes the right balance between government oversight and rules and provider independence and authority to make day-to-day business decisions.
- The Act should also guarantee fairness and consistent treatment for housing providers across Ontario
- Establishing a framework that holds housing providers accountable for achieving agreed-upon outcomes - rather than for following prescribed processes - will be a welcome return to the community-based nature of these programs as they were originally intended.
- It is essential to develop a set of principles upfront to guide the reform, to ensure there is broad support for the principles across the social housing and municipal sectors and to ensure that changes to the Act actually reflect the principles.
- As noted below, there are a number of concrete suggestions that co-ops are looking for the Province to implement with respect to changes in the SHRA.

- Key SHRA areas that co-ops are looking for improvements include:

Limit on subsidy repayment

- One of the long-term results of the SHRA funding formula, since it has been revised, is that many providers will pay back not only the operating subsidy but eventually also the RGI subsidy. The funding formula in the original co-op operating agreements treated operating subsidy as separate and distinct from RGI subsidy.
- While the operating subsidy was fully repayable, the RGI subsidy continued until the end of the operating agreement. At the point of full repayment of the operating subsidy the annual reduction in subsidy stopped and the co-op continued to receive RGI subsidy. We believe the SHRA should include similar restrictions on the repayment of subsidy.

Special Priority Policy (SPP) review

- The province mandates priority on waiting lists for victims of abuse. The co-op sector has supported this mandate. But there is widespread concern that the lack of growth in the availability of affordable housing combined with the absence of supports to ensure the successful tenure of priority households has had a negative impact on housing providers, priority applicants and chronological applicants.
- In order to collect data to assess the validity of such concerns and the true impact of the policy, housing sector organizations and service managers have initiated and funded a research study. The province has been approached with requests for funding, but so far has refused. Given that it is the responsibility of Ontario to formally assess the impact of such a long-standing policy, they should fund the research.

Assistance for market-paying households suffering loss of income

- Provisions in SHRA regulations addressing the allocation of RGI subsidy to in-situ market households were broadened to allow service managers to permit this. But the wording of the regulation change (allowing subsidy allocation only when the co-op is below its minimum RGI target) means that some co-ops are still severely limited in their ability to allocate assistance to existing members who have had a severe change in economic circumstance. As a result, households fall into arrears and face eviction.

Other improvements

- There are a number of other issues that co-ops have mentioned with respect to improvements to the SHRA. Feel free to raise issues of concern at the consultations. Some of the other areas we have heard that co-ops would like addressed include some of the following:
 - o lack of centralized waiting list flexibility; co-ops would prefer to allow allocations to a greater mix of households
 - o more provider discretion in occupancy standards when dealing with minimally overhoused households under certain conditions
 - o introduction of a dispute resolution system between housing providers and service managers
 - o an end to the open-ended receivership provisions that give service managers a free hand to take over a co-op with no effective way to challenge the decision
 - o removal of the power of a service manager to sell a co-op or convert it to a non-profit without a Ministerial consent process that includes a full and fair hearing for the co-op
 - o a clearer and more reasonable definition of what constitutes a breach by a co-op under the Act
 - o the right for co-ops to retain all operating surpluses with the requirement that at least half of any surplus be put into the co-op's capital reserve

3.5

PRESERVE AND RENEW THE EXISTING AFFORDABLE HOUSING STOCK

Background

- The long-term viability of much of Ontario's social housing stock administered by municipalities is at serious risk. Many of the housing units are 30 to 50 years old and require major capital investment.
- A series of studies has found that the capital reserves of these buildings are seriously under-funded and the long-term viability of the social housing stock is threatened.
- The Province has begun to take steps to help co-ops and non-profits refurbish the aging social housing infrastructure. In the 2008 budget, the Province provided \$100 million in funding for municipalities to use for capital repairs and \$1 million to set up an Asset Management Centre to be run jointly by social housing sector organizations.
- The 2009 budget provides for \$604 million in combined federal and provincial funding for the renovation and retrofitting of the social housing stock over the next two years.
- These measures will provide significant help to providers in dealing with short-term capital repairs but will not fully make up the funding shortfall or provide a long-term solution.

What the Province should do

- Make regulatory changes and provide other support to allow co-ops to borrow against their equity for capital repairs
- Action to be taken should include regulatory and other changes to allow co-ops and non-profits to borrow additional funds against their equity for capital repairs. Mortgages should be extended so that housing providers can afford to pay back the additional debt.
- The Province should provide reduced rate loans for capital repairs through Infrastructure Ontario and be prepared to provide grant funding in the future when government-mandated capital upgrades are required.

3.6

PRESERVE THE NON-PROFIT USE OF CO-OP HOUSING AND OTHER HOUSING PROVIDERS

Background

- Queen's Park must ensure that, given the public investments in existing social housing developments, these projects remain non-profit entities even after their operating agreements expire and/or their mortgages are fully paid out.
- Co-op members in Ontario want to improve the protections under Ontario law for the continued non-profit use of housing co-ops. Amendments to the *Co-operative Corporations Act* in 1992 introduced some significant protections.
- But since these amendments were passed CHF Canada has become aware of shortcomings and possible loopholes. The attempts by members in a particular co-op to sell their units to themselves at below-market value have highlighted these problems.
- The operating agreements of federal co-ops and the rules in the *Social Housing Reform Act* include some added safeguards against the sale of co-op housing assets for private gain. The protections in the SHRA continue well into the future. But federal operating agreements have started to expire. As this happens, these added legal protections disappear and it becomes even more important to have the strongest possible protections in the Co-op Act.
- To date not much attention has been paid by the provincial government to this important public policy issue. But the Province's Affordable Housing Strategy consultations give us an opening to focus attention on the problem and possible solutions.

What the Province should do

- The Province needs to work with the co-op housing sector to identify changes to the *Co-operative Corporations Act* that are needed to close possible loopholes that could permit co-op assets to be used for personal gain by members and to add other protections for the continued non-profit use of housing co-ops.

4

QUEEN'S PARK MUST LEAD ON HOUSING ISSUES

Background

- It has become confusing to Ontario's citizens which level of government carries primary responsibility for the development of new affordable housing.
- This dilemma is particularly acute since the mid-1990s by which time both the federal and provincial governments had exited the field by cancelling their non-profit and co-op housing new development programs.
- The problem was further compounded in Ontario with the downloading of the administration and cost of existing social housing programs to 47 different municipal governments a decade ago.
- Housing development funding needs to be long-term. Development of housing projects typically takes about three years from the time a commitment is received to when people actually move in. The "on again – off again" short-term housing initiatives we have observed in recent years from senior levels of government have not made a significant impact in the affordable housing crisis faced by thousands of low- and modest-income Ontarians.

What the Province should do

- Unquestionably the Federal government, as well as Ontario, has a significant and traditional role to play in the affordable housing field. Nonetheless it is imperative that one level of government take the lead
- The Ontario government needs to continue to press Ottawa to take action on affordable housing. The province should make it clear, and back up its commitment with funding allocations, that Ontario is back in the affordable housing business and it expects our national government to be a full partner in meeting housing need in this province.
- The Province also needs to continue to press the federal government to re-invest in affordable housing, the billions of dollars that become available over the next quarter century as federal housing project operating agreements expire.

SUMMARY

To recap, some of the broad areas that co-op representatives may want to raise in the Province's Long-term Affordable Housing Strategy consultations could include the following:

- Affordable housing has to be a major plank in both the Government's poverty reduction plan and its efforts to stimulate the Ontario economy.
- For the affordable housing strategy to be effective, both the need for greater supply, particularly the building of more co-op and non-profit housing, and affordability must be taken into account.
- This is an opportune time to review the existing housing programs, predominantly the *Social Housing Reform Act* (SHRA) to ensure that the community-based housing model is fundamental to the success of the legislated program.
- The repair of the deteriorating existing social housing infrastructure must be addressed to ensure that this public asset is available for generations of Ontarians to come.
- Queen's Park must ensure that non-profit housing providers and co-ops remain non-profit entities.
- Queen's Park must show leadership in the housing arena.

Minister Watson has made it clear that during these consultations, he is quite interested in hearing about possible suggestions and solutions to Ontario's affordable housing crisis. Co op housing representatives have prided themselves over the years with offering governments suggestions and solutions that work, as opposed to simply reciting the problems that exist.

Our overall message is quite straightforward. Co-operative housing in Ontario is a well-documented success story. For four decades co-ops have provided good-quality, affordable housing owned and managed by the community members who live there.

We know in advance that co-op participants in this process are very anxious to roll up our sleeves and work with the government and MPPs of all parties to ensure that co-op housing is seen as an integral part of the solution to the affordable housing crisis faced in every corner of this province.