



# **NON-MARKET HOUSING MODELS IN CANADA: A CASE SERIES**



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## **Non-Market Housing Models in Canada: A Case series August 2022**

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# Table of Contents



## Front Material

- 05 Introduction
- 06 Canadian Community Housing Typology

## Case Studies

- 07 Aspen Woods Housing Co-Operative
- 08 Calgary Housing Company
- 09 Centretown Citizens Ottawa Corporation
- 10 City of St. John's Non-Profit Housing
- 11 Clearview Housing Co-Operative
- 12 Four Feathers Housing Co-Op
- 13 Greater Victoria Housing Society
- 14 Keegano Housing Co-Operative
- 15 La Visionnaire Housing Co-Operative
- 16 Métis Housing
- 17 Native Inter-Tribal Housing Co-op

# Table of Contents

- 18 Old Grace Housing Co-Operative
- 19 Springfield Seniors Housing Co-op
- 20 Unified Saint John Housing Co-op

## End Material

- 21 Website Links
- 22 Glossary
- 23 References



# Introduction

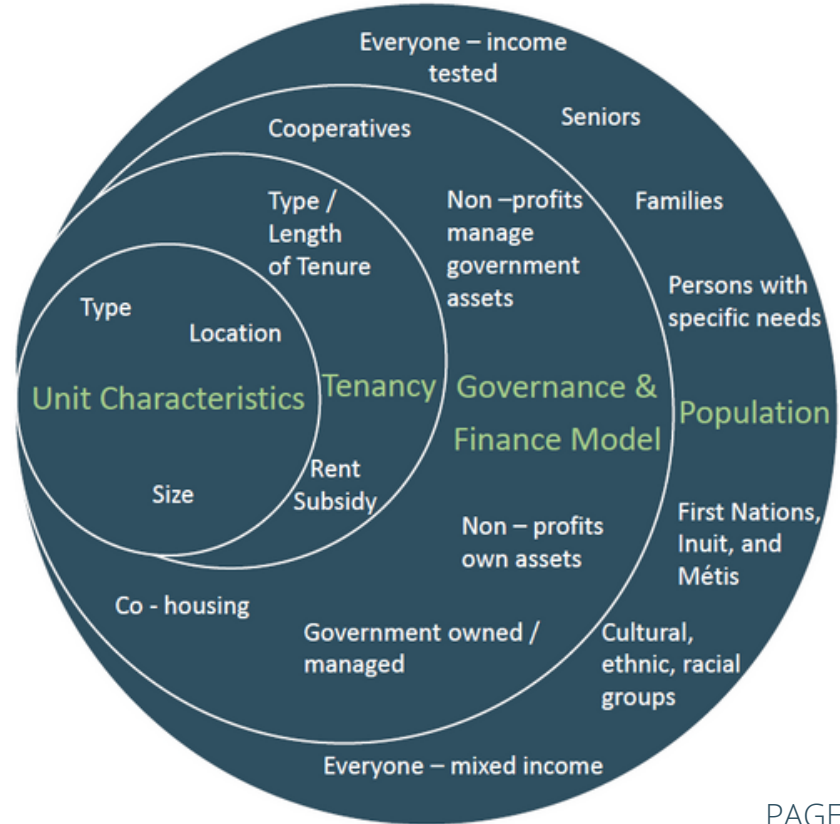
The material presented in this report was created with the aim of demonstrating and understanding the widely varied models and roles of community (social / affordable) housing providers across Canada. This report also documents some of the effective and impactful models of community housing - with the aim of supporting the evolution of good practices and to disseminate information for stakeholders on innovative models of housing provision or management. This was developed in conjunction with the Community Housing Canada (CHC) Partnership. CHC is a joint CMHC - SSHRC funded partnership project with the aim of addressing complex questions that need answers to ensure that the renewal and expansion of community housing in Canada is sustainable and resilient.

The pages in this report illustrate a diversity of community housing models in practice across Canada. Each page contains a brief overview of the mission of each organization. At the bottom of each page are highlights of key characteristics of community housing models - such as rent arrangements, number of units, type of units and tenure types - which can be compared and contrasted across the various models.

# Canadian Community Housing Typology

In conjunction with this report, our researchers also aimed to establish approaches to understanding the various dimensions which define the diverse models across the Canadian community housing sector.

This initial model - typology - for defining dimensions of community housing is presented here and illustrates the characteristics of Canadian community housing that are displayed through the case studies included in this report.



# Aspen Woods Housing Co-Operative

Location: Brandon, Manitoba

## ASPEN WOODS AT A GLANCE

Aspen Woods Housing co-op is committed to providing comfortable, affordable residential co-operative accommodation to their membership. They strive to offer a sense of community in their building, consistent with their charter priority areas of community living and wellness.



*"they're very big on the sense of community that it's not just an apartment. If you're living there [it means] being part of a community, knowing your neighbors [and] looking out for their best interest."*



64 Units



Apartments &  
Townhouses



Diverse  
Clientele



Monthly subsidized  
rent (RGI)



## CHC AT A GLANCE

Founded in 1978 Calgary Housing Company has provided safe and affordable housing solutions for low- and moderate- income Calgarians for over 40 years. Guided by the principles of trust, honesty, mutual respect, collaboration, and transparency, their mission is to make life better for Calgarians through the provision of safe, affordable housing.



*"What we want to leverage in the future is, having an organization... focused on being connectors in the community. So, thinking about safety and security not just in terms of the building, but how do we - when we get into a community - contribute to the safety and security of the community?"*



7,300 Units



Duplexes,  
Townhouses,  
Apartments



Accessible  
Options



Low / moderate  
Income Clientele



Mixed Income Model  
(Social Housing and  
Near Market)





# Centretown Citizens Ottawa Corporation

Location: Ottawa, Ontario

## CCOC AT A GLANCE

Centretown Citizens Ottawa Corporation (CCOC) bought its first building in 1975 with \$500 in the bank. Today they own and manage more than 50 properties that provide almost 1750 units of affordable housing to Ottawa residents. They continue to be run by dedicated volunteers and staff who believe in the basic idea that everyone should have control over their housing.



*"CCOC grew out of a neighbourhood community association... This was a very diverse neighbourhood at the time, it housed a lot of low and moderate income people, and there was a real concern that this housing stock would be lost. So, the community association...spun off a housing non-profit...and so that spin-off was the Centretown Citizens Ottawa Corporation"*



1750  
Units



Duplexes,  
Rowhouses,  
Apartments



Accessible  
Options



Diverse  
Clientele



Mixed Income  
Model (subsidized, &  
market rate)



# City of St John's Housing Division

Location: St. John's, Newfoundland

## ST. JOHN'S AT A GLANCE

Created as part of the city's strategic plan, the core belief of the City of St. John's Non-Profit Housing is that housing is a human right. Starting in the 1980s, the city became involved in housing, building affordable housing options with the hope that this would continue into the future.



*"There's no doubt that housing is a necessity, and once you have stable housing, all of this falls into place for sure. When people find stable and suitable housing, that it does impact every aspect of their life"*



476 Units



Apartments &  
Townhouses



Accessible  
Options



Low-income  
Clientele



Monthly subsidized  
rent (RGI)



# Clearview Housing Co-Operative

Location: Red Deer, Alberta

## CLEARVIEW AT A GLANCE

Incorporated in 1987, Clearview set out to provide affordable and quality housing and related services as a non-profit housing co-operative. The co-operative was founded on the values of self-help, self-responsibility, democracy and equality, and their members believe in the ethical values of honesty, openness, social responsibility, and caring for others.



*"we work for the betterment of the community without distracting from the betterment of the individual. So, we work to make sure that as much as possible this community runs well and keeps each person in it as happy as possible"*



24 Units



Townhouses



Diverse  
Clientele



Monthly subsidized  
rent (RGI)



# Four Feathers Housing Co-op

Location: London, Ontario

## FOUR FEATHERS AT A GLANCE

Four Feathers Housing Co-operative was built to provide affordable housing to older Indigenous people within the city of London. It was designed to allow empty nesters of the two family-centered Indigenous co-ops an affordable living space while opening units for families at those co-ops.



*"Four Feathers has been really resilient in terms of everything that has happened to us...and I think that is simply because we are Indigenous people. Indigenous people as a whole are extremely resilient and so that really shines through in our co-op"*



33 Units



Apartment  
Building



Indigenous  
Clientele



Monthly rate at or  
below 80% market  
rent



# Greater Victoria Housing Society

Location: Victoria, British Columbia

## GVHS AT A GLANCE

Founded in 1956, the Greater Victoria Housing Society is a non-profit charitable organization dedicated to providing affordable rental housing.

They believe that safe and affordable housing is essential to a person's well-being and a foundation for success in life. We imagine a community where everyone feels at home, where everyone has a home.



*"we're constantly participating in community events, community advisory committees or helping individual organizations with very specific problems... It's not our mandate, but it's our value [that] if we have knowledge or information that's useful to somebody else, [we] will use it."*



933  
Units



Apartments &  
Townhouses



Low-to-moderate  
income Clientele



Subsidized (RGI) and  
Affordable (50-90% of  
market rent)

## KEEGANO AT A GLANCE

Keegano was founded in 1973, making it one of Edmonton's oldest housing co-ops. Its name is a derivative of the Cree word meaning "our home". The name represents Keegano's commitment to a stable, diverse community of long-term residents who see it as a place of acceptance, belonging and comfort.



*"COVID restrictions have brought together people and given faster access to information even while busy. The outcome will hopefully be that it allows people to be aware of what is happening around the community and give them a chance to be a bigger part of it."*



50 Units



Attached  
Townhouses



Accessible  
Options



Diverse  
Clientele



Mixed Income  
Model



## LA VISIONNAIRE AT A GLANCE

Founded in 2017 through the merging of 7 housing co-operatives, La Visionnaire is made up of 120 members who have dared to innovate and provide a high-quality alternative to market housing in their region.

Their mission is to provide affordable housing to anyone interested in cooperative values and principles.



*The feeling to be a part of a community is important and all the health, the personal health and the financial health it's a big return of investment.*



17 blocks with 7 or 8 apartments each



Apartment Building



Diverse Clientele



Affordable rate below market rent

## MÉTIS HOUSING AT A GLANCE

Since 1982, Métis Urban Housing Corp. and Métis Capital Housing Corp. have provided affordable, adequate and sustainable housing to over 3,000 low and moderate income Métis and Indigenous families across 14 urban centres in Alberta. They strive to work in cooperation with all levels of government and other agencies to ensure their housing is affordable, sustainable and adequate for the needs of Métis and other Indigenous families.



*"We are doing our best now... with our families, we want to see them succeed, we want to give them a hand up and help them to the best of our ability. I think that's what makes us very unique because we can relate to our people"*



over 900  
Units



Accessible  
Options



Apartments,  
Duplexes,  
Single Homes



Indigenous  
Clientele



Subsidized &  
Affordable Models



# Native Inter-Tribal Housing Co-op

Location: London, Ontario

## NITHC AT A GLANCE

Incorporated in 1983, Native Inter-Tribal Housing Co-op was formed and over the next several years, they expanded to 62 units. Their mission was to provide affordable housing for London's urban Indigenous population and they have continued to do so for over 30 years, making them one of the oldest Indigenous housing co-ops in Canada.

They are entirely member-run, and are committed to creating change for Indigenous Peoples in the London area.



*"Well, we've had a lot of members in the past that have moved up because they bought a house and some of them said, if it hadn't been for the availability of co-op housing for them, they would have been spending all that money on rent, and they wouldn't have been able to save up for that down payment."*



57  
Units



Accessible  
Options



Apartments,  
Duplexes,  
Single Homes



Indigenous  
Clientele



Subsidized &  
Affordable Models



# Old Grace Housing Co-Operative

Location: Winnipeg, Manitoba

## OLD GRACE AT A GLANCE

Old Grace Housing Co-operative Inc. (OGHC) is a non-profit housing co-operative. OGHC was established in early 2012 by a group of approximately 30 individuals from the community, who were interested in establishing a housing co-operative. They are a member-run, non-profit organization, committed to creating an environmentally sustainable community that welcomes a diversity of ages, abilities, and incomes.



*"it's stable housing, it's secure housing it's much safer housing... Living in a community where people look out for each other ensures that... We're still in the midst of all of the pandemic restrictions and while that's made socializing much more difficult, it has strengthened the commitment of many members to helping look out for each other."*



64 Units



Apartments &  
Townhouses



Accessible  
Options



Diverse  
Clientele



Monthly rent per MB  
affordable housing  
guidelines

# Springfield Seniors Housing Co-op

Location: Dugald, Manitoba

## SPRINGFIELD AT A GLANCE

Situated in a small town just outside of Winnipeg, Springfield was founded with the goal of keeping seniors in their community. With their grand opening in 2015, 47 seniors moved into their facility, designed to promote healthy aging in place. Recognizing the changing needs of their tenants, Springfield has kept the momentum going and is planning Dugald Place Assisted Care in order to provide additional living options to seniors in their community.



*"It's the Community. You don't realize it until you get in there...but people get together more in a co op...This is a whole community [where] people see other seniors and [they're] not alone...you can move in here without any friends, anybody that you know, and within weeks, you'll be playing cards with them"*



47 Units



Apartment  
Building



Senior  
Clientele



Mixed Income Model (RGI,  
subsidized, & market rate)



# Unified Saint John Housing Co-op

Location: Saint John, New Brunswick

## USJ AT A GLANCE

The result of a co-op amalgamation in 2016, Unified Saint John Housing Co-operative operates under the mission continuing to provide safe and affordable housing for people in the Greater Saint John Area. To date Unified Saint John Housing Co-operative owns 294 housing units across the City of Saint John. They continue to be a leader in community oriented housing that is member owned and occupied.



UNIFIED SAINT JOHN HOUSING CO-OPERATIVE



*"to come from nine different organizations into one and then have COVID hit and then continuing trying to keep this momentum going and how to address building community and that sort of thing is a challenge, but... they're looking at continuing to develop"*



294 Units



Apartments,  
Townhouses  
& Bungalows



Accessible  
Options



Diverse  
Clientele



Monthly rate below  
market rent



# WEBSITE LINKS

- Aspen: <https://www.towersrealty.ca/building/aspen-woods/>
- CHC: <https://calgaryhousingcompany.org/>
- CCOC: <https://ccochousing.org/>
- St. John's: <https://www.stjohns.ca/living-st-johns/city-services/non-profit-housing>
- Clearview Housing: [http://www.sacha-coop.ca/PDFs/Co-ops/Clearview\\_2021.pdf](http://www.sacha-coop.ca/PDFs/Co-ops/Clearview_2021.pdf)
- Four Feathers: <https://fourfeathershousing.com/>
- Greater Victoria Housing: <https://greatervichousing.org/>

# WEBSITE LINKS

- Keegano Housing Co-Operative: <https://keegano.ca/>
- La Visionnaire: <http://www.lavisionnaire.coop/>
- Métis Housing: <https://www.metishousing.ca/mtis-housing-home-page/>
- Old Grace Housing Co-Operative: <https://www.oldgracehousingcoop.ca/>
- Springfield Seniors Housing Co-op: <http://www.springfieldseniorshousing.com/>
- Unified Saint John Housing Co-op: <https://chfcanada.coop/success-stories/unified-saint-john-housing-co-op/>

# Glossary

**AFFORDABILITY** Affordability means that the household has the financial ability or means to effectively enter or compete in the housing market, see Affordable Housing definition below[1]

**AFFORDABLE HOUSING** Affordable housing generally means a housing unit that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30 per cent of its gross income. [1]

**COMMUNITY HOUSING** The term “community housing” is an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial or municipal governments. Investments in federally delivered programs will prioritize housing that is owned and operated by not-for-profits and co-operative housing organizations. The intent is that any new housing built in the future by these groups will be a new generation of housing that is guided by the common principles outlined in the National Housing Strategy. The Vision is to ensure support for a modern, efficient and effective system that encourages social inclusion and is economically and socially sustainable. [1]

# Glossary

**INDEPENDENCE/ INDEPENDENT LIVING** Access to living arrangements and community features for disabled people, individuals with special needs, and/or diverse abilities, seniors and others that provides individuals with as much independence and autonomy as possible at home, work, school or in social and recreational settings. [1]

**MARKET RENT** Market Rent is residential rent that is not classified as Subsidized or Affordable under any affordable housing program. Market rents are typically set according to the Canada Mortgage and Housing Corporation's (CMHC) average rate and go up every year, reflecting the Government of Ontario's Rent Increase Guideline. [4]

**MIXED INCOME HOUSING** Mixed-income housing is any type of housing development (rent or owned) that includes a range of income levels among its residents, including low, moderate and/or higher incomes. [1]

# Glossary

**RENT GEARED TO INCOME (RGI)** Rent geared to income assistance is financial support provided to eligible households according to government eligibility requirements to reduce the amount the household must otherwise pay to occupy a unit in a housing project. RGI assistance is based on 30% of a household's gross monthly income, or if the household is receiving assistance from Ontario Works or the Ontario Disability Support Program, a social assistance rent scale is applied. Additional charges may apply depending on the project, i.e. utilities, parking, laundry, etc. [2]

**SUPPORTIVE HOUSING** Supportive housing is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity. [1]

# REFERENCES

[1] National Housing Strategy. (2018). *The National Housing Strategy Glossary of Common Terms*. [Link](#).

[2] HNHousing. (n.d.). *Rent Geared to Income Housing*. [Link](#).

[3] Homeless Hub. (n.d.). *Housing First*. [Link](#).

[4] Toronto Community Housing. (n.d.). *Market Rent*. [Link](#).