The structural challenges of accessing co-operative (co-op) housing

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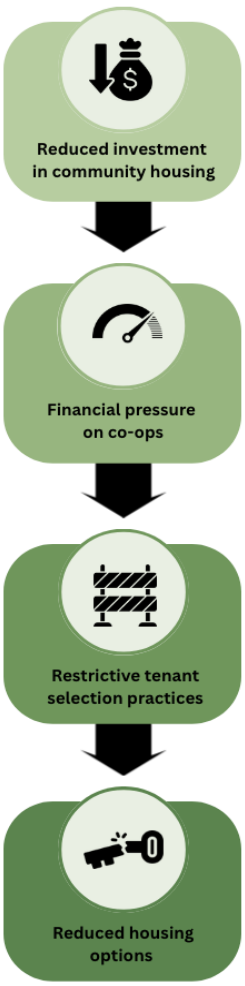
Highlights

- Financial and policy pressures shape how housing co-ops allocate limited housing units.
- Applicants may face barriers at multiple stages of the admission process, from accessing information about available units to applying and proving their suitability as tenant-members.
- Selection processes can unintentionally disadvantage households with fewer financial resources, weaker community networks, or less familiarity with co-op norms and expectations.
- Financial constraints can contribute to new forms of social filtering that challenge the inclusive mission of co-op housing.
- Addressing barriers to co-op housing requires sustained investment in community housing and more transparent and inclusive admission practices.

Understanding barriers for accessing co-op housing



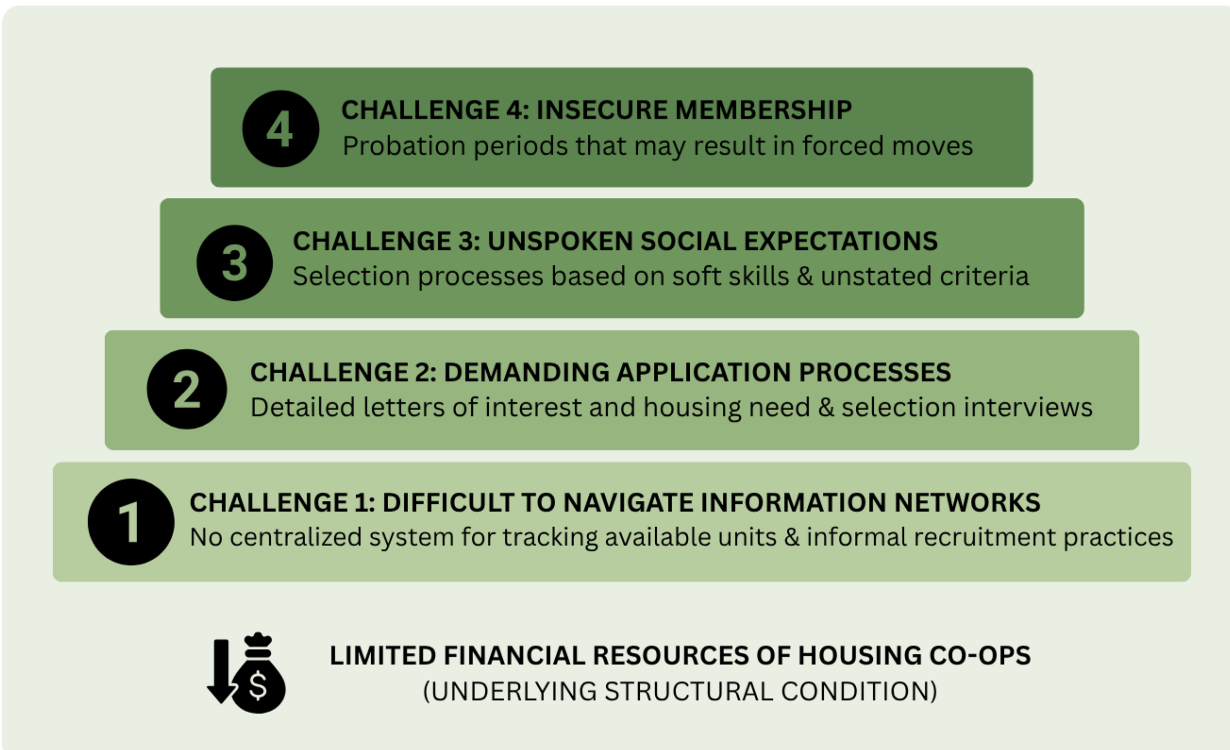
Housing co-ops in Canada were established to provide affordable, community-controlled housing. Federal support played a key role in the development and financial stability of the sector. However, federal investment in community housing declined as responsibility for housing shifted to provincial and territorial governments in the 1990s. Although the National Housing Strategy marked a renewed federal interest, many co-ops continue to face the effects of decades of progressive withdrawal of public investment. Many co-ops now face rising operating and maintenance costs while managing the expiry of federal operating agreements that provided ongoing financial support, including rent subsidies for low-income households.

These pressures have made it increasingly difficult for housing co-operatives to balance financial sustainability, building maintenance, and their commitment to social inclusion. At the same time, the demand for affordable housing has grown while the supply of community housing has not kept pace. In this context, co-operative selection committees must make difficult decisions among many applicants who meet basic eligibility criteria for a limited number of available units.

These broader pressures shape how housing is allocated and can create barriers for applicants, particularly newcomers and other households that already face structural constraints to accessing housing.

The institutional challenges of accessing co-operative housing

Applicants may encounter challenges at each stage of the admission process. First, information about vacancies and application processes often circulates through informal networks, making access to co-operative housing more difficult for applicants who lack established community connections. Second, written applications often require households to provide detailed information about their motivations, skills, and how they would contribute to the co-operative collective life. Third, selection interviews often rely on implicit expectations and communication skills that can disadvantage applicants who are less familiar with the process or face language barriers. Fourth, probationary periods and ongoing membership requirements can create uncertainty, as members are evaluated on participation, relationships with other members, and adherence to co-operative expectations.



Financial pressures challenge social mix in housing co-operatives

Beyond challenges faced by individual applicants, these selection practices influence the composition of co-op communities. Financial pressures can shape how housing co-ops define an “ideal” tenant-member and may prioritize applicants perceived as posing lower financial or administrative risk (e.g., financial stability, communication skills, previous governance experience, the ability to participate in the co-op community, etc.). While these criteria may support the long-term sustainability of co-ops, they can also create barriers for households unfamiliar with the co-operative model, with limited community connections, or experiencing financial insecurity (e.g., newcomers).

As a result, selection practices **may unintentionally reproduce existing social inequalities** and reduce opportunities for a diverse range of households to access co-operative housing.

Policy recommendations

Federal government

- **Increase long-term investment in community housing.** Grow the community housing sector to meet rising demand for deeply affordable housing in addition to co-op housing.
- **Renew expiring federal operating agreements.** Maintain long-term financial support to help existing co-ops balance financial sustainability with social inclusion.

Provincial and territorial governments

- **Expand housing subsidies for low-income households.** Provide low-income households more housing options through portable subsidies and reduce pressure on the limited supply of housing co-ops.

Housing co-operatives federations

- **Support consistent selection processes.** Develop shared guidance for applications, interviews and membership selection to improve transparency.
- **Promote inclusive admission practices.** Provide training and resources to identify and address implicit bias, clarify selection criteria, and support multilingual outreach and application assistance for more equitable admissions.
- **Improve access to information.** Develop and regularly update centralized registries of co-operative vacancies to improve accessibility and reduce reliance on informal networks.

What's at stake?

The challenges of accessing co-op housing are not simply the result of individual applicants' circumstances. They are closely connected to the structural financial and institutional conditions under which housing co-ops operate. If financial pressures continue to shape selection practices, households with the greatest housing needs may face significant barriers to accessing co-ops. This risks undermining the inclusive mission of the co-operative housing model and contributing to greater housing instability, including overcrowding, housing cost burdens, and displacement. Without sufficient affordable housing options, these outcomes may also create broader social costs through increased reliance on emergency housing services, homelessness interventions, social assistance programs, and health and social services.

Suggested reading

Reiser, C., & Cliche, C. H. (2025). « Excuse-moi, mais t'as peu de chances! » L'épreuve institutionnelle de l'accès à l'habitat coopératif au Québec. *Norois*, 275(3), 43–60. https://doi.org/10.3917/nor.275.0043

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