

3. **CO-OPERATIVE HOUSING**

Memo of the Housing Affordability Standing Committee dated May 30, 2025.

To recommend that Council request staff to consider including cooperative housing as an eligible housing form as part of the two-year review of the Rapid Deployment of Non-Market Housing.

2140-50 Rapid Deployment  
of Non-Market Housing

2100-01



# Memo

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**To:** Angila Bains, Director of Legislative and Protective Services  
**From:** Sydney Murphy, Committee Clerk to the Housing Affordability Standing Committee  
**Date:** May 30, 2025  
**Subject:** Cooperative Housing

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At the May 26, 2025, Housing Affordability Standing Committee meeting, members reviewed Cooperative Housing and resolved:

**"That the Committee request Council to request staff to consider including cooperative housing as an eligible housing form as part of the 2 year review of rapid deployment."**

An excerpt of the draft minutes are attached for information.

A handwritten signature in black ink, appearing to be "SM", written in a cursive style.

Sydney Murphy  
Committee Clerk to the Housing Affordability Standing Committee

## COOPERATIVE HOUSING

Pam Hartling, Housing Planning and Policy Manager, presented a PowerPoint on Co-op Housing.

The following was noted:

- Housing co-operatives define an important type of affordable housing which is outside the private housing market and land speculation. There are member rights and they are collectively owned properties with a sense of community. Members run through a Board and volunteers and have a sense of agency. With an affordability mandate, legal structure, and support of land trust / CHF BC, this is an option close to non-profit rental.
- There are multiple types of housing co-ops including non-profit, equity, temporary, and market co-ops. These are incorporated under the Cooperative Association Act. Co-op housing can and have been required to include affordable units/cap income based on funding requirements for government programs and land-leases.
- Co-op housing is supported through the land use and housing policy in the OCP and qualify under the non-market housing policy. Eligible projects receive priority status and expedited review which must include supportive or affordable housing within the stated mandate.
- The Co-operative Housing Development Program holds \$1.5 billion of forgivable and low-interest repayable loans. This must be an established co-operative at the time of application including non-profit housing co-operatives, Indigenous co-ops and land trusts. Must meet minimum financial requirements, guarantee affordability for 20 years and meet minimum energy efficiency and accessibility. Projects providing homes for Indigenous groups, women and children, and persons with disabilities will be prioritized.
- OCP policy supports as an important housing option and offers affordability. There is strong support from staff with priority service and review. There is currently no set framework for consideration of Saanich-owned land.

The following was noted during the discussion and in response to questions from the committee:

- The Federal government has funds aimed at promoting sustainable building projects like co-ops. However, practical implementation on Saanich land has challenges due to limited availability. An evaluation framework is under consideration to clarify our guidelines, although extensive policy development by Saanich staff may be limited given the lack of land resources.
- Federal funding is primarily aimed at larger projects, leaving smaller units without direct funding support. Residents seeking funding for smaller projects are advised to access federal resources directly. A suggestion was made to donate land to trusts, providing cooperative housing as an alternative. However, the lack of significant policy benefits and infrastructure maintenance have not been successful in the past with co-op housing.
- Proposals are being considered to include a cooperative component in Capital Regional District (CRD) policies, with a focus on income and market-based percentages. Subsidies currently required will stop after 20 years. BC Housing finances new builds under strict regulations.
- Pre-zoning benefits are available for nonprofit rental projects, including fee reductions, but these benefits are not extended to ownership models like co-ops. Rapid deployment regulations are reviewed after two years.
- Differences in affordability definitions complicate our position with Canadian Mortgage and Housing Corporation (CMHC) targets. Addressing these inconsistencies is prioritized to

harmonize our standards, particularly regarding the 110% of medium market rental metric.  
This matter will be addressed as a future agenda item.

**MOVED by Councillor K. Harper and Seconded by J. Bourcet : “That the Housing Affordability Standing Committee receive for information.”**

**The Motion was then Put and CARRIED**

**MOVED by Councillor T. Phelps Bondaroff and Seconded by Councillor K. Harper: “That the Committee request Council to request staff to consider including cooperative housing as an eligible housing form as part of the 2 year review of rapid deployment.”**

**The Motion was then Put and CARRIED**