

Subject: RE: More Housing- cooperative housing

Date: Wed, 9 Mar 2005 10:38:33 -0800

From: "Ernie Crist" <ernie_crist@dnv.org>

To: "Diane Jolly" <dianejolly@shaw.ca>

CC: "Mayor and Council - DNV" <Council@dnv.org>, "Senior Management Committee" <managecomm@dnv.org>, "James Ridge" <James_Ridge@dnv.org>, "Mark Bostwick" <Mark_Bostwick@dnv.org>, "Robyn Newton" <Robyn_Newton@dnv.org>, <fonvca@fonvca.org>, <Cagebc@yahoo.com>

Dear Ms Jolly:

Thank you for your material re CO-OP housing. I agree with you that when it comes to truly affordable housing, CO-OP housing has been extremely successful. It is without a doubt a superior and preferred option to meet the needs of many Canadians. This form of housing is essentially self sustaining and contains an element of self ownership which acts as an incentive for the respective owners to maintain their units in an exemplary fashion.

This, in turn, is often reflected in the outside appearance of CO-OP's themselves. Indeed some CO-OP's in North Vancouver, in appearance and level of maintenance, are often superior to what is termed market housing. This may be because the element of speculation, which often invites deterioration of single family residential units, is absent.

The fact that CO-OP's are democratically self administered is yet another plus. Yet another plus is that the inhabitants of CO-OP's are persons of mixed income, an aspect which delivers considerable social benefits to a community.

At each and every UBCM and FCM Convention resolutions have and continue to be submitted by various municipalities asking for the restoration of funding at the Federal level so that Co-ops may be built in answer to the desperate housing needs of many Canadians.

There are some indications that the Federal Government, after many years of turning its back on this issue, is moving towards restoring at least some funding. But you are absolutely right when you indicate that much more needs to be done. In any case, so far I am not aware that any concrete funding has been provided. In the meantime, the lack of affordable housing is approaching crisis proportions with enormous social consequences.

However, our staff are aware of the situation and will alert Council should such funding become available. But, even if this is the case, it will still require a municipality or City to make land available for such projects.

In line with this thinking, I have on several occasions submitted resolutions stating that the District should set aside 5% of the land it sells per annum for non profit housing. The land could be leased to CO-OP's for 60 years or even 99 years. It is an option to accommodate co-op housing by way of example. What is more it does not have any negative impact on District finances since the land continues to remain in the District land bank just as is the case when we lease land to commercial and/or industrial clients. You are undoubtedly aware also that in some instances CO-OP's have actually purchased the land at market originally leased from the District. Unfortunately, all my motions to that effect have been defeated. Indeed I have been criticised by members of District Council for continuing to bring such motions back.

What is more unfortunate, however, is that there has never once been any support from the community, including from any Labour Organization and /or social agencies when such motions came before Council.

The point is that, to pay lip service to the need of providing

affordable housing is one thing. To actually go before Council and lobby in person is something quite different and yet nothing will be done unless those who support truly affordable housing are willing to stand up and be counted.

Yours truly,

Ernie Crist

From: Diane Jolly [<mailto:diane.jolly@shaw.ca>]
Sent: Tuesday, March 08, 2005 9:55 PM
To: Undisclosed-Recipient:;
Subject: MoreHousing- cooperative housing

Hi: Attached are some facts about what is happening to cooperative housing in BC & across Canada. I urge you to support the campaign of the Cooperative Housing Federation of BC (CHF BC) and the Cooperative Housing Federation of Canada (CHF Canada). Thanks ~ Diane

Here's the issue:

In recent years, Section 95 co-ops have been losing their ability to help low-income members.

Why? Because when their mortgage renews at lower interest rates, the subsidy they get from CMHC drops by more than the savings on their mortgage payment. This affects more than 1,000 co-ops in Canada-160 here in BC-funded under the federal Section 95 program.

The Section 95 program was never meant to work this way. Subsidy changes were supposed to match changes in mortgage payments, dollar for dollar. Instead, subsidy is disappearing, and co-ops are feeling the pinch. In BC alone, we've lost roughly 800 subsidized co-op homes in one round of mortgage renewals.

CHF BC and CHF Canada are launching a campaign to win a solution from the federal government. They want:

- * New housing charge (rent) supplements for Section 95 co-ops, to make up for subsidies lost after past mortgage renewals and to subsidize existing and new low-income members.

- * Future CMHC subsidy payments and co-op mortgage payments to change by the same amount when mortgages are renewed.

Please send a letter to the federal government demanding they restore the subsidized homes already lost and fix the Section 95 program so housing cooperatives don't lose out with each mortgage renewal. Send the letter to:

Honourable Joe Fontana, Minister of Labour and Housing, House of Commons, Ottawa, Ont. K1A 0A6.

For more information visit the CHF BC website <http://www.chf.bc.ca>
Thank you.



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