

Q&A

Questions and Answers about the Agency for Co-operative Housing

Why a new Agency?

In the 1995 federal budget, the government said it was transferring administration responsibilities for its housing programs to the provinces. The government also said it would look at a role for third parties in overseeing these programs.

The Co-operative Housing Federation of Canada (CHF Canada) saw an opportunity to create an Agency that understands and is committed to housing co-operatives in Canada.

CHF Canada incorporated the Agency under the Federal Co-operative Corporations Act and appointed its first Board of Directors in 2004.

On May 3, 2005, the federal government, through CMHC, signed a contract with the Agency to begin providing certain portfolio management services in 2006. The agreement affects federally administered co-ops in B.C., Alberta, Ontario and PEI.

How did we get the Agency?

In 1996, CHF Canada made a proposal to administer the co-op portfolio through an independent agency.

Co-ops lobbied hard against the social housing transfer to the provinces, but it took place in Newfoundland, Nova Scotia, New Brunswick, Manitoba, Saskatchewan, NWT and Yukon. Co-ops in British Columbia, Alberta, Ontario and Prince Edward Island remained with CMHC.

CHF Canada and the federal government negotiated for nine years.

What does the Agency do?

The Agency

- replaces CMHC as the point of contact for housing co-ops with federal co-op housing programs in PEI, Ontario, Alberta and B.C.
- helps co-ops understand their funding program(s)
- makes sure co-ops abide by their operating agreements
- helps co-ops in difficulty and drafts workout plans for CMHC's approval
- meets agreed-on objectives and performance standards
- is developing a service to allow co-ops share best practices

- In future, will administer the rent-supplement program for S27/61 Program and FCHP (ILM) co-ops.

All co-ops are able to see these reports, their CMHC agreements and other useful information through password-protected on-line access to the Agency's client website.

The Agency stresses client service. For our staff, this means speed, the right attitude and being available to our clients when they need us.

When did the Agency begin to deliver services?

The Ottawa Support Centre opened on March 1, 2006 and began by helping some co-ops with financial difficulties.

The Ontario and PEI Regional Service Centre opened in Toronto on May 8, 2006 to serve Ontario and PEI co-ops, with a satellite office in Ottawa for Northern Ontario and Ottawa co-ops.

The B.C. and Prairies Regional Service Centres opened in Vancouver on September 11 and Calgary on September 14, 2006 to serve B.C. and Alberta co-ops.

How does the Agency operate?

The Agency gathers information about each co-op through a property inspection every two years and an Annual Information Return (AIR) filed on-line by the co-op's auditor. We review the information and assess the co-op's health and how well it is doing. Then the Agency sends each co-op its risk assessment with an explanation. Agency staff personally follow up with co-ops at risk of running into difficulty. Their goal is to help them solve any problems as early as possible.

The Agency sends co-ops two other reports drawn from data in the annual information return and associated documents. The first is the annual compliance report, which tells each co-op if it is not following a CMHC agreement and explains how to return to compliance. The second is the co-op data report, which compares the co-op's vacancy rate with the rental market's and shows how it is performing in five important areas, in contrast to its peers and its own past results.

What does CMHC do for federal-program co-ops?

CMHC

- studies Agency reports to see how well co-ops are operating.
- monitors the Agency's performance in delivering services.
- disburses subsidy funds to co-ops.
- approves the Agency's workout proposals for co-ops with financial difficulties.
- administers rent supplement programs, for the time being..
- refers co-op letters, phone calls and e-mails to the Agency for action.
- has ultimate responsibility for the federal co-operative housing program, including policies and federal funds for housing co-ops in B.C., Alberta, Ontario and PEI.

Why does our co-op need Internet access and e-mail?

Your co-op needs e-mail and Internet access

- to speed up service and lower costs
- to ease updating, minimize errors and protect the co-op's privacy
- to visit the Agency's website, which has full information about program guidelines, your co-op's performance, and more.

Will my co-op's information be secure on the website?

The Agency's information system is on a secure web server, accessible only to authorized users.

Each co-op has its own password, which can be shared with members, or restricted, as the board may decide.

Co-ops can protect their privacy by keeping the Agency informed about any change in their contact information. This ensures that messages and information from the Agency go where they should.

At the request of a co-op's main contact, the Agency will change its username and password, no questions asked.

For ongoing information about the Agency, subscribe to the Agency's [e-bulletin](#) by visiting our website and signing up.

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