



Questions and Answers The Agency for Co-operative Housing



THE AGENCY
FOR CO-OPERATIVE
HOUSING

L'AGENCE
DES COOPÉRATIVES
D'HABITATION

Why an 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 would understand and be committed to the success of housing co-operatives in Canada.

What does the Agency do?

The Agency

- replaces CMHC as the point of contact for housing co-ops under 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 agreements
- helps co-ops in difficulty and drafts workout plans for CMHC's approval
- meets agreed-on objectives and performance standards
- administers CMHC's Rent Supplement Program
- administers CMHC's Rental Assistance Program

- has developed a web-based service called [HomeRun](http://www.homerun.coop) (www.homerun.coop) to allow co-ops to share best practices and compare their results with those of their chosen peers.

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 Canada Mortgage and Housing Corporation (CMHC).

CHF Canada and the federal government negotiated for nine years.

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

On May 3, 2005, the federal government, through Canada Mortgage and Housing Corporation (CMHC), signed a contract with the Agency to begin providing certain portfolio management services in 2006. The agreement gives the Agency the responsibility of working with federally administered co-ops in B.C., Alberta, Ontario and PEI.

When did the Agency begin to deliver services?

The Ottawa Support Centre opened on March 1, 2006. We 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 Albert co-ops.

How does the Agency operate?

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

The Agency gathers information about each co-op through an Annual Information Return (AIR) filed on-line by the co-op's auditor. Information about the condition of a co-op's property is collected from time to time by means of a visual inspection by a professional. We review all 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 their problems as early as possible.

The Agency provides each co-op with three other reports drawn from data in the Annual Information Return and associated documents. The first is the Annual Compliance Report, which tells a co-op if it is not following a CMHC agreement and explains how to return to compliance. The second is the Performance Report, which compares the co-op's vacancy rate with the rental market's and shows how it is performing, in contrast to its peers and its own past results. The third report is the Plain-Language Financials, which transforms the information in the audited financial

statements into an easy-reading report, illustrated with graphs.

All co-ops can see their own reports and their CMHC agreements through password-protected on-line access to the Agency's client website.

Co-ops that no longer have an agreement with CMHC can receive the Risk Report, the Performance Report and the Plain-Language Financials by subscribing to the Agency's [Annual Health Check](#) service.

Clients in CMHC's Rental Assistance Program (FCHI-2) receive a complimentary copy of our Annual Health Check package.

What does CMHC still 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
- 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

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 [electronic bulletin](#) and news e-blasts by visiting [our website](#) and signing up.



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