



# Questions and Answers The Agency for Co-operative Housing

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THE AGENCY  
FOR CO-OPERATIVE  
HOUSING

L'AGENCE  
DES COOPÉRATIVES  
D'HABITATION

## Why an Agency?

In the 1995 federal budget, the government said it would transfer administration responsibilities for its housing programs to the provinces and territories. 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 FCHI-2
- administers CMHC's Preservation Funding
- hosts a web-based service called [HomeRun](#) 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 couldn't block it from taking 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 3 May 2005, on behalf of the federal government, CMHC signed a contract with the Agency to begin providing certain portfolio management services in

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2006. The agreement gives the Agency the responsibility of working with federally administered co-ops in B.C., Alberta, Ontario and PEI.

In 2017 CMHC gave the Agency responsible for administering the Rent Supplement Program in Ontario and PEI.

In 2020 CMHC expanded our agreement to give the Agency oversight of the Rental Assistance Program (FCHI-2) and in 2022 the Preservation Fund.

## When did the Agency begin to deliver services?

The Ottawa Support Centre opened on 1 March 2006. We began by helping co-ops in financial difficulty.

The Ontario and PEI Regional Service Centre opened in Toronto on 8 May 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 11 September and Calgary on 14 September 2006 to serve B.C. and Alberta 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 your co-op when you need us.

The Agency gathers information about your co-op through an Annual Information Return (AIR) filed on-line by your auditor. Information about the condition of your 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 your co-op's health and how well it is doing. Then the Agency sends you a Risk Report, along with an explanation. While your co-op's operating agreement is in force, Agency staff personally follow up if you are at risk of running into difficulty. Our goal is to help you solve problems as early as possible.

The Agency provides your 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 you if your co-op is not following a CMHC agreement and explains how to return to compliance. The second is the Performance Report, which describes your co-op's recent performance on such measures as vacancy loss, in contrast with its peers and its own past results. The third report is the Plain Language Financials, which transforms the information in your audited financial statements into an easy-to-read report, illustrated with graphs.

Your co-op can see all your reports and your CMHC agreements on the Agency's password-protected [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.

If your co-op is in CMHC's Rental Assistance Program (FCHI-2), or the Rent Supplement Program in Ontario, you'll receive a complimentary copy of our Annual Health Check package.

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

CMHC

- refers co-op letters, phone calls and emails to the Agency for action
- disburses subsidy funds to co-ops
- provides special funding and grants for qualified co-ops
- studies Agency reports to see how well co-ops are operating
- approves the Agency's workout proposals for co-ops with financial difficulties
- monitors the Agency's performance in delivering services



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- has ultimate responsibility for all federal co-operative housing programs, including policies and federal funds for housing co-ops in B.C., Alberta, Ontario, Quebec 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 decides.

Your co-op can protect your privacy by keeping the Agency informed about any change in your contact information. This ensures that messages and information from the Agency go where they should.

At the request of your co-op's main contact, the Agency will change your 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.



**UPDATED JULY 2023**

