

HOUSING COOPERATIVES

information session



**FÉDÉRATION DES COOPÉRATIVES
D'HABITATION DE QUÉBEC,
CHAUDIÈRE-APPALACHES**

This presentation was translated into English by the Regional Development Network's social economy initiative, SEEnet.

While much of the information is pertinent to general audiences, it is intended for those in the Quebec City and Lévis areas.

For information on cooperative housing in other regions of Quebec, contact the *Confédération québécoise des coopératives d'habitation*, cooperativehabitation.coop.

Access to service and information in English may be limited in certain regions. For additional support in English, contact SEEnet at see-net.ca.

Questions?

For more information:
418 648-1354 x2222
info@fechaqc.coop

Presentation Objectives

Answer the following questions:

- What is a housing co-op?
- Is this housing formula right for you?
- How do I access cooperative housing?
- How do I access low-cost (subsidized) housing in a co-op or elsewhere?

Presentation outline

Part 1: The housing co-op

- ✓ Being a member of a co-operative
- ✓ Rent costs in a co-op
- ✓ How do I access cooperative housing?

Part 2: Low-cost housing

- ✓ Three forms of social and community housing
- ✓ How can I access low-cost housing in a cooperative or elsewhere?

Part 1

-

What is a housing co-op?

A cooperative is an **association**

- People join forces to meet a common economic need: housing.
- The cooperative selects its members. Members contribute to the co-op's proper functioning.
- It promotes cooperative values: management by its members, democracy, equality, equity, mutual aid.
- It is controlled by its members.
- Its dynamism and vitality come from its members.

A co-operative is a **business**

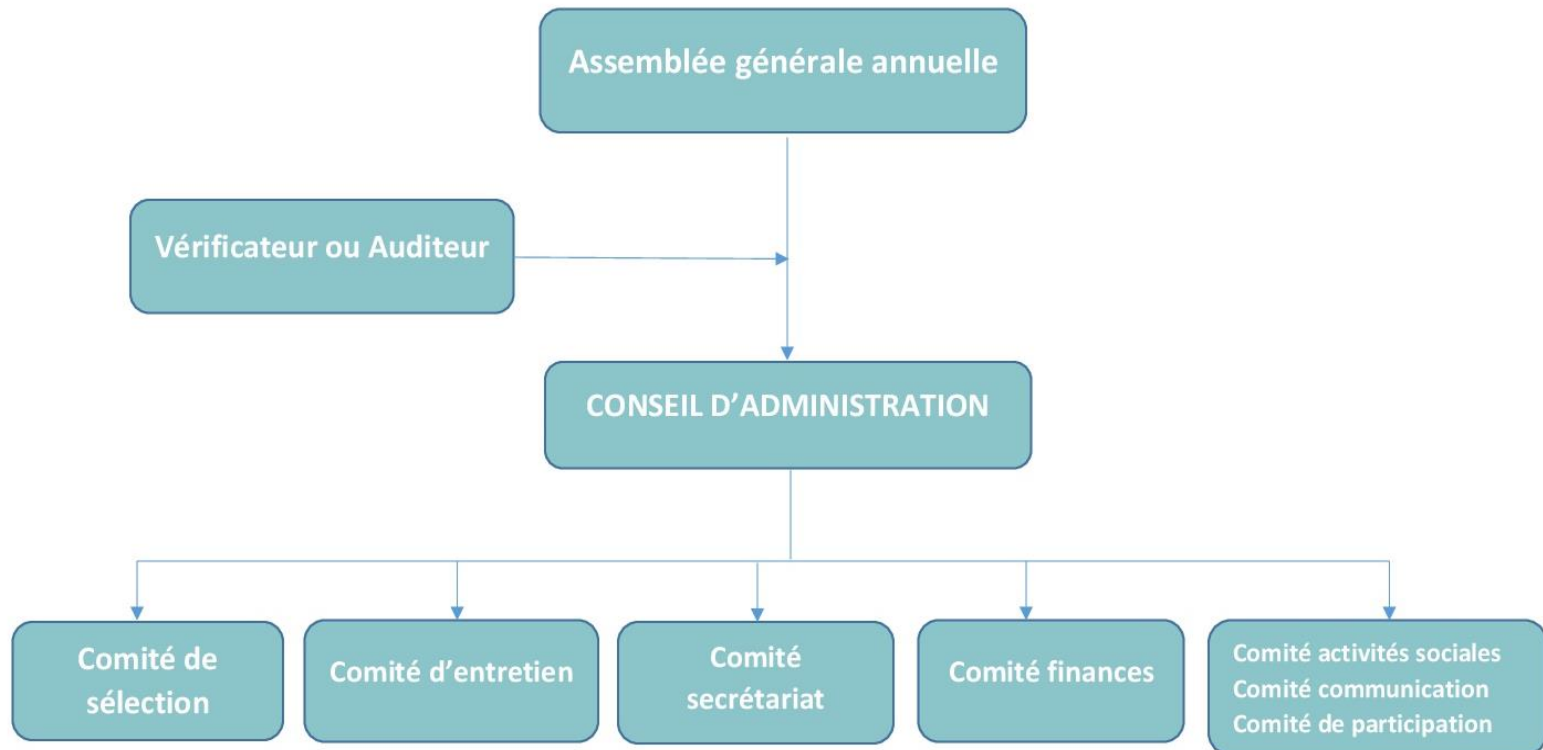
- It owns and rents housing
- It takes out loans, buys products and pays bills
- Members must ensure that they manage their finances properly
- They must ensure that the co-operative's assets are preserved

The funding program

- To build or renovate buildings, you need money
- Funding was obtained under a federal program with the Canada Mortgage and Housing Corporation (CMHC) or a provincial program with the Société d'habitation du Québec (SHQ)
- Municipalities also contributed
- Some programs offer more advantages, which has an impact on the cost of rents.

Democratic governance of a housing co-operative

Members are democratically involved in managing their collective enterprise by participating in various governance bodies.



Expenses to expect and reserves to accumulate

- In a cooperative, there is no owner keeping a profit margin.
- The co-operative must have sound management and aim for balanced budgets. Its income must allow it to cover both yearly and long-term expenses.
- Its main income is rent.
- Rent costs are set by taking into account projected expenses for the year as well as reserves to be accumulated for future needs.

Savings from participation

- Savings from member PARTICIPATION translate into savings for the co-op and its members (member discount)
 - If the co-op wants to keep a balanced budget but does not want to increase its income (rents), it must keep its expenses as low as possible
 - Member participation maximizes good expense management

Co-op rent costs depend on the cost of...

- The program that funded the project
- The neighborhood, the size of the housing and the services offered
- Expected expenses and reserves to accumulate
- Member participation
- Whether or not it is subsidized housing

* Prices may vary from one cooperative to another, but they are usually lower than the market price (70% to 95% of the market)

Participate in managing your cooperative

- Administration and management are based on member engagement
- Members participate in decision-making at the general meeting, the board of directors and in the committees
- They perform tasks; everyone does their part
- The board oversees the management and good governance of the cooperative
- The council represents the co-op as a landlord

A mix of residents

- Cooperatives welcome households with a variety of incomes, incomes, families, couples, single people, immigrants, etc.
- Some cooperatives reach a specific clientele, such as autonomous seniors or disabled people.

Being a member of a co-operative

Housing co-ops are looking for more than tenants. They are looking for members who are committed to:

- participating in cooperative life (committees, democratic life, bodies,...)
- performing tasks (maintenance, finance, administration, selection,...)

**NOT INTERESTED IN DOING YOUR PART? COOPÉRATIVES
AREN'T FOR YOU!**



How do I access housing in a cooperative?

Becoming a member of a housing co-op

- Apply for admission
- **Be selected and accepted** at the end of the co-op selection process
- **Join** and pay your qualifying shares
- Commit to respecting the cooperative's by-laws and sign a **membership contract**
- Be a **signatory** to a housing lease with the co-op

Subsidized and non-subsidized housing

- Not all co-ops offer subsidized housing. It depends on the program that funded them.
- Similarly, in co-operatives that offer housing payment assistance, some households do not receive it.
- Some cooperatives provide access to assistance in the form of a rent supplement for 20 to 50% of households.

Apply for housing

General Process

- Fill out the **Application for co-op housing** (*Demande de logement pour une coopérative d'habitation*)
- Make copies and send it to as many cooperatives that interest you
- As soon as a unit becomes available in a co-op, its selection committee reviews the applications received

Apply for housing Future cooperatives

- Sosaco, a technical resource group affiliated with the Federation, is developing new projects.
- The selection process is the same for these future cooperatives, but you must send your application form to the Federation specifying the future cooperative you're interested in.



FÉDÉRATION DES COOPÉRATIVES
D'HABITATION DE QUÉBEC,
CHAUDIÈRE-APPALACHES

275, rue du Parvis, bureau 205-A
Québec (QC) G1K 6G7

Liste des coopératives membres de la FÉCHAQC

NOM	Adresse / Contact	Quartier	Nb. Log.	Typologie	Clientèle	Particularités/Contact
COOPERANTS (LES)	95, rue Pointe-aux-Ilièvres, Québec (Immeuble populaire) G1K 5Y6	ANCIENNE-LORETTE	24	4½ 5½	Familles	
GRENIER (DU)	1395, rue des Pins Ouest, app. 16 Ancienne-Lorette QC G2E 1G9	ANCIENNE-LORETTE	15	4½	Générale	
ACCORD (L')	1510, rue de La Pente, app. 1 Ancienne-Lorette QC G2E 5H8 @: cooperativelaccord@gmail.com	ANCIENNE-LORETTE	12	3½ 4½ 5½	Générale	
BEAU RIVAGE	286, rue Charles-É.-Grenier, app. 5 Québec QC G1E 4X8	BEAUPORT	18	2½ 4½	Générale	
BLOC QUATRE VENTS DE BEAUPORT	101, boulevard Magella-Laforest Québec QC G1C 2B5 @: coop4vents@gmail.com	BEAUPORT	32		Pers. Âgées	
BOUTONNIERE (LA)	2195 av. de la Pagode app. 2 Québec QC G1E 4L6 @: cooperativelaboutonniere@gmail.com	BEAUPORT	20	4½ 5½	Générale	
CAMBRONNE (DE)	3520 rue du Long-Sault apt 2	BEAUPORT	24	4½ 5½	Familles	

Accessing co-operative housing Lévis and the South Shore: www.logislevis.com



Logis Lévis ▾ Immeubles à logements sociaux ou communautaires Petites annonces

Connexion

Accueil > Immeubles à logements sociaux ou communautaires

Immeubles à logements sociaux ou communautaires

Rechercher un logis à Lévis

Catégories	Quartiers	Typologies
<input type="text" value="Tous"/>	<input type="text" value="Tous"/>	<input type="text" value="Tous"/>
Type de propriétaire		
<input type="text" value="Coop"/>		
<input type="button" value="Rechercher"/>		

4 étapes faciles

1. Créez un compte et complétez votre formulaire de demandes
2. Effectuez une recherche ciblée
3. Ajoutez les immeubles souhaités à vos sélections
4. Confirmez vos choix



DEMANDE DE LOGEMENT POUR UNE COOPÉRATIVE D'HABITATION

Vous devez remplir ce formulaire, et l'envoyer à l'adresse courriel de la coopérative. Sinon, remplissez-le et postez-le aux **coopératives de votre choix**.
(Voir la liste des coopératives, jointe à la présente demande).

Les **coopératives sont autonomes dans leur processus de sélection**, mais font parfois appel à la Fédération. Ainsi, vous pouvez faire parvenir une copie de votre formulaire à la Fédération qui le transmettra aux coopératives **qui lui en font la demande**.

Fédération des coopératives d'habitation de Québec, Chaudière-Appalaches
275, du Parvis, bureau 205-A
Québec (Québec) G1K 6G7
Fax: (418) 648-9991
Courriel: info@fechaqc.coop

Date de la session d'information à laquelle vous avez assisté :

RENSEIGNEMENTS PERSONNELS

Prénom :

Nom :

Âge :

Adresse actuelle :

Ville :

Code postal :

Téléphone (résidence) :

Téléphone (travail) :

Courriel :

Enfants à charge :

Oui : Non :

Combien :

Si oui, habitent-ils avec vous en tout temps? Sinon, à quel rythme sont-ils à votre charge?

Revenu annuel brut : \$/an

Votre occupation :



RENSEIGNEMENTS SUR LES AUTRES PERSONNES QUI VIVRONT AVEC VOUS
(adultes et enfants)

Nom :		Prénom :	
Lien de parenté :			
Occupation :		Revenu annuel brut :	\$
		Âge :	
Nom :		Prénom :	
Lien de parenté :			
Occupation :		Revenu annuel brut :	\$
		Âge :	
Nom :		Prénom :	
Lien de parenté :			
Occupation :		Revenu annuel brut :	\$
		Âge :	
Nom :		Prénom :	
Lien de parenté :			
Occupation :		Revenu annuel brut :	\$
		Âge :	
Nom :		Prénom :	
Lien de parenté :			
Occupation :		Revenu annuel brut :	\$
		Âge :	



LOGEMENT ACTUEL

Nombre de pièces : Coût du loyer : \$/mois

Services : Chauffé : Éclairé : Eau chaude : Autre :

LOGEMENT RECHERCHÉ

Famille 65 ans + 55 ans + Couple Pers. seule Santé mentale Handicap physique

Nombre de pièces désirés : Adapté pour handicapé : Oui Non

Quand seriez-vous prêt à déménager?

Pourquoi désirez-vous quitter votre logement ?

Quels sont les quartiers où vous aimeriez habiter?

Y a-t-il d'autres critères importants à prendre en considération?

AUTRES RENSEIGNEMENTS

Selon vous, pourquoi devrions-nous retenir votre candidature?

Comment avez-vous appris l'existence des coopératives?

Êtes-vous ou avez-vous déjà été impliqué dans des activités sociales, communautaires ou sportives? Oui Non

Si oui, lesquelles :

Quel est ou était votre rôle?



Parmi les habiletés suivantes, cochez celles que vous pourriez offrir à la coopérative :

TRAVAUX MANUELS

- Plomberie Menuiserie
Électricité Entretien général
Déneigement

GESTION ET VIE ASSOCIATIVE

- Secrétariat Rédaction de documents
Comptabilité Conseil d'administration
Organisation d'activités

Autres :

Je consens, par la présente, à ce que la Fédération divulgue l'information qu'elle a en sa possession conformément à cette demande de logement aux coopératives qui lui en font la demande.

Signature

Date :

Par la présente, je déclare avoir donné des renseignements exacts; je demande un logement dans votre coopérative et désire en être un membre actif.

Signature

Date :

Vos commentaires :

Being selected by a cooperative

Standard Process

- The selection committee will interview candidates who appear to best meet the co-op's selection criteria
- The committee will ask for your permission to conduct a credit check and a neighbor interview. Both of these processes are required.

Being selected by a cooperative

Standard process

- If you are chosen among the candidates interviewed and the investigation is positive, your application will be recommended to the board.
- If the board of directors accepts the recommendation of the selection committee, you will be contacted to sign the lease and the membership agreement.


If you have an ongoing **residential lease**

- If you are selected to receive non-subsidized co-op housing:
 - You and your landlord can mutually agree to end your lease (*résiliation de bail de consentement mutuel*)
 - You can terminate your lease by giving the landlord written notice of your intention.

If you have an **ongoing residential lease**

- If you obtain **subsidized housing** in a co-op...
 - You can be released from your existing lease by giving 2 months' notice
 - If you move before the end of the 2 months' notice, you will continue to pay the rent to your former landlord and the SHQ will pay your rent to the cooperative. You will not pay two places at the same time.
 - If, in the meantime, your existing landlord re-rents your unit, you will no longer pay rent to the landlord but will start paying rent to the co-op.

Période de questions



Part 3

Low-rent housing (subsidized housing)

Three social (and community) options offer low-cost housing.

- Housing co-operatives
- Not-for-profit organizations (OBNL, *organisations à but non lucratif*)
- Low-income housing (HLM, *habitations à loyer modique*)



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CHAUDIÈRE-APPALACHES



FROHQC

Fédération régionale des OBNL en HABITATION
de Québec-Chaudière-Appalaches



**OMHQ
SOMHAC**

To obtain subsidized housing

Number of bedrooms						
1	2	3	4	5	6	7+
Couple or single person	2-3 people (besides couples)	4-5 people	6-7 people	8-9 people	10-11 people	12+ people
\$34,500	\$39,500	\$45,500	\$55,000	\$60,000	\$62,500	\$64,500

Source: http://www.habitation.gouv.qc.ca/espacepartenaires/coops_osbl/acceslogis_quebec/programmes/acceslogis_quebec/exploitation_dun_projet/gestion_du_psl/plafonds_de_revenu_prbi_loyers_medians_et_grilles_de_ponderation.html

Housing cooperatives

- Housing co-ops were introduced to you in the first part of the meeting.
- For more information on the cooperative model, visit the websites of the Confédération québécoise des coopératives d'habitation or the FÉCHAQC.
- cooperativehabitation.coop (In French only)
- fechaqc.ca (In French only)

Non-profit housing organizations (OBNL or OSBL)

- Housing non-profits are citizen initiatives designed to meet the housing needs of people who are vulnerable due to social, health or economic constraints
- They provide permanent or temporary housing for low-income individuals, as well as groups with specific challenges
- They offer services adapted to their residents
- Households may be eligible for subsidies

Non-profit housing management

Housing non-profits are managed by boards of directors.

- A majority of board members do not live in the housing: neighbourhood residents, social workers, etc.
- Boards usually include 2 or 3 residents.
- Tenants can be members of the non-profits and vote at meetings

Non-profit housing

- Housing non-profits have a collective ownership formula with a social mission They do not seek to make a profit, and they have a mix of clientele and vocations.
- For more information on housing non-profits, visit the web site of the *Regroupement québécois des OSBL d'habitation* :

www.rqoh.com (some documentation and information is available in English)

Low-income housing (HLM)

- HLMs offer low-cost housing for low-income households
- The cost of rent is determined according to the *By-law respecting the conditions for the leasing of dwellings in low-rental housing*
- Monthly rent at HLMs varies according to household income
- Households pay 25% of their income
- The calculation of the rent cost is based on the previous year's income

Low-income housing (HLM)

- HLMs were created by and are the property of Quebec's provincial government
- They are funded by the 3 levels of government: federal, provincial and municipal
- HLMs are managed by municipal housing offices (OMH, *offices municipaux d'habitation*)

The management of HLMs

- Municipal housing authorities' boards of directors are composed of 3 to 5 people delegated by the city, 2 people appointed by the minister responsible for housing and 2 tenant representatives elected by the tenants.
- For more information about HLMs in the Quebec City area, visit the site of the Office municipal d'habitation de Québec :

www.omhq.qc.ca (in French only)



Apply for low-cost housing in a co-op or elsewhere

Quebec City et Lévis

Shared Registry and One-stop shop

Quebec City



www.alsqc.com

(in French only)

Lévis



www.omhlevis.qc.ca

(in French only)

Shared Registry (Quebec City)

- Applicants for subsidized housing can complete their application online at www.alsqc.com or at one of 5 points of service:
 - Fédération des coopératives d'habitation de Québec, Chaudière-Appalaches (FÉCHAQC)
 - Fédération régionale des OSBL de Québec, Chaudière-Appalaches (FROHQC)
 - Action-Habitation de Québec
 - Immeuble populaire de Québec
 - Office municipal d'habitation de Québec (OMHQ)

One-stop shop (Lévis)

- Applicants for subsidized housing can complete their application online at <https://www.omhlevis.qc.ca/> :



BIENVENUE !



ORGANISATION

L'Office municipal d'habitation de



PARC IMMOBILIER

Composé de 21 ensembles



**DEMANDE DE LOGEMENT
SUBVENTIONNÉ EN LIGNE**



OFFRES D'EMPLOI

Emplois offerts actuellement à

Procedure for accessing low-cost housing

- Indicate whether you want to apply to co-ops, non-profit housing or HLMs
- All three options can be chosen.
- Enter the district(s) you are interested in
- You will fill out a short questionnaire to see if you meet the basic criteria to apply for subsidized housing
- If you meet the basic criteria, you will be able to fill out the application form

Procedure for accessing low-cost housing

- Once your application has been completed and submitted, wait for an organization that manages your preferred type of subsidized housing (co-op, non-profit or HLM) to contact you to make an appointment
- **However, for co-ops**, don't hesitate to send in housing application forms: subsidized housing could become available in one of the cooperatives of your choice

Procedure for accessing low-cost housing

- You will need to send all supporting documents (proof of age for all members of the household, detailed provincial notice of assessment, other income: TP-80-V if you are self-employed – Business or professional income and expenses, alimony, etc.)
- Other criteria will be evaluated after receiving your application to validate your eligibility
- Once you have submitted your application online, you will receive an email confirmation

Procedure for accessing low-cost housing

- Applications are categorized according to the *By-law respecting the allocation of dwellings in low rental housing*
- When housing becomes available, the co-op can contact the FÉCHAQC to obtain a list of candidates who have applied for subsidized co-op housing
- The co-op conducts selection interviews in the same way as it does for non-subsidized applicants
- The selection committee recommends the candidate with the highest standing to the Board.

Eligibility criteria

- 18 years of age or older or have obtained emancipation (legal capacity to exercise civil rights) through marriage or a court decision
- Resident of the province of Quebec
- Canadian citizen or permanent resident
- Resident of the province of Quebec (or, in some cases, in the territory served by the organization where the application was made) for at least 12 of the 24 months preceding the application.
 - This condition does not apply to victims of domestic violence or to people with disabilities who use a wheelchair

Eligibility criteria

- Satisfy basic needs (e.g., personal care, household chores) on their own or with a caregiver or outside support
- Have income equal to or less than the maximum eligible amount
- Other conditions may apply depending on the organization chosen (for co-ops, you must meet the eligibility requirements of the co-op that selects you)

Number of bedrooms						
1	2	3	4	5	6	7+
Couple or single person	2-3 people (besides couples)	4-5 people	6-7 people	8-9 people	10-11 people	12+ people
\$34,500	\$39,500	\$45,500	\$55,000	\$60,000	\$62,500	\$64,500

Inadmissibility

- The following individuals are ineligible:
 - Full-time students without dependent children
 - Former HLM tenants whose lease was terminated due to:
 - eviction
 - non-payment of a debt to the landlord or following a judgment of the *Tribunal administratif du logement* during the 5 years following the departure of the HLM, or until the debt is cancelled

Questions?

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