



VILLAGE CANADIEN HOUSING CO-OPERATIVE LTD.

**Providing Safe and Affordable Housing
for Members**



Who is Village Canadien Housing Co-operative Ltd?

An Interview with Linda Ferguson & David Gawthrop

The Manitoba Cooperative Association had privilege of interviewing Linda Ferguson, Member of Board of Directors, and David Gawthrop, General Manager, from Village Canadien Housing Co-operative who touched upon what it means to be a housing co-op. They are a non-profit, affordable, housing cooperative formed in 1968. Construction was completed in 1976 when they welcomed their first members. Village Canadien is the largest housing co-op in Manitoba, they currently have 231 units and 296 members. They have three sites and are located on River Road and St Mary's Road, Meadowow Drive, and on Strathnaver in Selkirk.

Non-profit housing cooperatives offer their members more. As they are member-owned, operating policies are decided through a democratic process at member meetings. There is no landlord and therefore no profit-motive, and as a member you share in the ownership of the co-op as a whole. Unlike rents, your housing charges rise only with increases in operating costs and additions to funds, such as Replacement Reserve and Security of Tenure. As a member in the co-op, you must purchase membership shares. This entitles you to lifetime residency as long as you are willing to accept the responsibilities of membership. In the event that a member moves out of the cooperative, their shares are repurchased from them by the co-op.

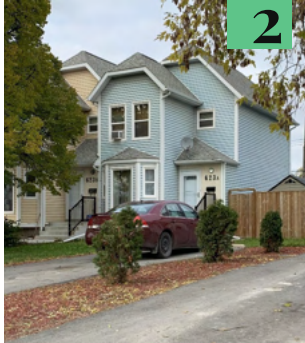
Co-op Background

Creation of their Houses

As explained by Linda, "we currently have 3 sites. We celebrated our original sites 40 year anniversary a couple years ago. When we were built, it was done under a federal national housing program. We have 150 town homes here on River Road and it was constructed in stages. At that time there was a subsidy available to assist low income families to live here. Our units are either 2, 3 or 4 bedroom sizes with most being 2 and 3 bedrooms. All are 2 stories consisting of a main floor, a second floor, and a full basement. Each unit features a privately fenced, maintenance free backyard as well."

"This original housing layout has now presented to be a challenge because we're 40 years down the road, and not everyone living here is able to climb up and down the stairs. Now we're in the process of trying to build a 55+ apartment block. So when our members can no longer stay in the town house, they don't have to leave the co-op. About 25 years ago we built our second site on Meadowood Dr, a short distance away from our first. That site has 73 units. We do have an apartment block there with 1, 2, 3 bedroom apartments plus townhomes. It has amenities River Road does not have because it is newer. It was built under another federal housing program known as the Index Link Mortgage Program (ILM)."

"We still have subsidy for our members there, but it will run out in about 2 more years. Under that program, 50% of members living in our co-op are required to be subsidised. That will present a little more of a challenge when we come out of our operating agreement because 50% of our members may be unable to live in the co-op. Recently, we have added an additional site in Selkirk, which is ILM as well. They merged with us in 2014 and we now manage and govern those units."



What it means to be a Housing Co-op

Linda explains, "our members live in our co-op. When we have openings and people want to live here they have to become a member. The share is currently \$1,200. People put in an application, but unfortunately we have a very long wait list. Since we have a full management staff, they interview and explain to people what it means to be a member in a co-op. In all honesty, many of our members living in our co-op come to us because they're allowed to have a pet. You can have 2 dogs or 2 cats, or one of each. That's a big draw for people, also because it's very affordable. A lot of our members don't become as active in the co-op as we would like, although we do try to encourage them."

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That's what we're here to do, to serve our members and make their life at the co-op better.



In addition, David also mentioned the importance of being a member and what that looks like and means at Village. "We provide safe affordable housing. There is really a lot around it that my staff and I do to accomplish that. There's all sorts of issues involved when you have people living in close quarters together, particularly, when you start adding things to the mix such as pets and parking issues. There are times that my staff and I find ourselves mediating conflicts between members. Some of those times we have to take issues a little bit further and go to the board with them in order to find a satisfactory resolution. To further support our members, we have two membership meetings annually as well as a couple of education events where we provide education on cooperative housing and other concepts such as what an operating cost is vs capital cost and how that will affect your housing charges going forward. We not only try to provide excellent maintenance service but we have also recently retrofitted our co-op. In doing so, we have provided a much more sustainable and comfortable environment for our membership. Our board and staff have this mind set that we are here to serve our members, and make their life at the co-op better and easier wherever we can. Prior to COVID we used to have BBQ's and other community events, we hope to return to them once the pandemic is over although we were still able to follow through with our Christmas Hamper program last year. One thing that we were able to do during Halloween was to provide candy bags for the kids in our co-op and send them out to our member's homes, as we knew trick or treating would be discouraged during the height of the pandemic. We also try to encourage members to be proud of their co-op and home. To that end, we sometimes offer a gift card to a local greenhouse as a door prize for attending our meetings. These small measures along with the major retrofit that we undertook has instilled a sense of pride amongst our membership, not only in living here but also as being part of the co-op. We try to build a community through those measures."

As explained by David, there's two main values that embody their co-op. "One is the affordability. The difference between Village Canadien and a for-profit landlord is simply that there is no profit motive for us, and that enhances our affordability. Landlords typically have an investment in their property and are willing to spend money to maintain that investment towards making a profit. Here at Village Canadien, we make an investment to sustain the property for future generations and to provide value for our membership. For example, a large portion of our retrofit was to address a failing building envelope. This resulted in lower heating bills for our members and an overall healthier indoor environment for them as well with the addition of heat recovery ventilators in each unit. A landlord, may decide to not fix those things because they want to make a profit on their operations, and they are entitled to do that, but, that's one of the motivators that makes us different. The other value we hold to would be our sense of community. We try to cultivate and nurture a spirit of helpfulness, understanding, and a connection to community in our co-op as best we can. We intervene, I think, in areas of dispute where another person or landlord wouldn't, because we want to try and maintain a calm sense of community. When you're a co-op member, you're a member of a community, whether you want to be or not."

"Another positive aspect of co-op living is that you can run to serve on the board, as it is made up of members who live here. Not only would you be volunteering your service to the membership, but board work has an educational component to it as well which has served many board members well in their professional lives."



Challenges

Changes during the Pandemic

"Of course, we have been affected operationally," explains David. "In terms of receiving payments, our staff was not present in the office for a good part of the pandemic, that was difficult. Communication between members was quite good. We were able to maintain that through phone, email and texts. We cut back on our maintenance program in that we only addressed urgent items during the worst parts of the pandemic, but we're back to normal now and addressing all calls. We did fall behind in some project work, but we soldiered through and were able to serve our members quite adequately. We have eliminated the late fees that we charge our members for tardy housing charge payments during this challenging time. We realized that our members needed a bit of a break as many people have lost their jobs and are applying for benefits, generally when members fall behind in paying their housing charges, we don't typically terminate membership right away. We give people the benefit of the doubt and a chance to regroup, to let them try and work the problem out, and we are happy to help them along the way. We are also very fortunate that our staff was able to maintain their jobs fulltime, and work from home when they had to."