



Co-operative Housing
Federation of Canada
ONTARIO REGION

RECEIVED
November 10, 2025
REGION OF PEEL
OFFICE OF THE REGIONAL CLERK

November 10, 2025

Members of Peel Regional Council
c/o the Regional Clerk
Regional Municipality of Peel
10 Peel Centre Drive, Suite A
Brampton, ON L6T 4B9

Dear Council Members,

Re: Peel Region's Community Housing Sustainability Program (Agenda Item No. 17.3)

On behalf of the Peel Halton Co-operative Housing Federation (PHCHF) and the Co-operative Housing Federation of Canada (CHF Canada), we are writing to express our strong support for the proposed *Community Housing Sustainability Program*.

PHCHF is the local federation for housing co-ops in Peel Region. PHCHF provides direct support, advice, and education to 42 housing co-ops in the Regions of Peel, Halton and Dufferin County, home to 12,000 households, and works in close partnership with Peel Regional staff. CHF Canada represents over 2,200 housing co-operatives across the country, home to nearly a quarter of a million Canadians in every province and territory. CHF Canada supports housing co-ops through education, advocacy, insurance and financial programs to strengthen their long-term sustainability.

Co-operative housing is a Canadian success story. For over 50 years, co-ops have built strong, lasting communities that provide a stable foundation for people to call home. In the Region of Peel, PHCHF and CHF Canada represent 15 non-profit housing co-ops, home to 5600 households that are part of this community housing system and operate under the provincial *Housing Services Act* (HSA). These co-ops are a vital part of Peel's affordable housing system. While building new affordable homes is essential for our collective health, well-being, and economic prosperity, ensuring the ongoing viability of existing affordable housing is equally critical. The number of homes provided in the existing stock is far larger than what is currently being built and often provides the larger, family-

sized homes that are in such short supply today. However, this housing is at a critical juncture and requires reinvestment to remain safe, livable, and sustainable for future generations.

After 35 years of operation, housing co-ops and non-profits face growing capital repair needs. Work on essential building components such as roofs, siding, and underground parking cannot be deferred. Even kitchens and bathrooms require renewal to ensure that homes remain comfortable, and communities healthy. However, under the existing provincial funding framework, housing providers have been unable to build sufficient capital reserves to meet these needs.

On average, 75% of households in HSA housing co-ops receive rent-geared-to-income (RGI) assistance and come from the Region's community housing waitlist. A significant part of these co-op's funding was based on provincial benchmarks first established in 2001. These benchmarks long ago stopped reflecting actual costs. Without a new financial plan that includes a funding model based on real market rents, and access to capital or the ability to finance repairs, this housing is at risk of falling into disrepair potentially turning a community asset into a liability. In contrast, the cost of repairing and renewing these homes is far lower than the cost of replacement.

This is why we are so pleased to see staff bring forward the Community Housing Sustainability Program. The proposed financial plan is reasonable, built on a genuine partnership with housing providers, and designed to lead to better housing outcomes. Importantly, it also positions providers like co-ops to become more self-sufficient over time. While the end of mortgage for *Housing Service Act* housing providers can pose challenges, it also offers an opportunity to modernize funding approaches and build a stronger, more resilient community housing system for the future.

PHCHF has been actively involved in developing this plan through participation in Peel's End of Mortgage Provider Advisory Group and the creation of the community housing sustainability strategy, resources, and tools. The Region of Peel engaged the Housing Services Corporation (HSC) to lead a series of comprehensive workshop-style sessions with housing providers, including non-profits and co-ops. These full-day sessions encouraged open dialogue to share the strengths and challenges of the current HSA program and to explore opportunities for collaboration to support housing providers in preparing for the end of mortgages and establishing new business partnerships. Peel

Region staff have been supportive of the co-operative sector's approach to educating, supporting, and providing resources to housing co-ops, ensuring consistent messaging from the service manager and sector to assist co-ops in this process. As CHF Canada supports the negotiation of the end of mortgage with 31 different service managers across the province, we appreciate the approach taken by the Region staff as they have developed this plan, actively engaging with the broader community housing sector.

Peel's housing co-ops provide good quality homes in vibrant, inclusive communities for some of the Region's most vulnerable residents. We are proud to partner with the Region to deliver these homes and look forward to continuing this collaboration for decades to come. We greatly appreciate the leadership of Council and staff in advancing this program to help ensure our communities remain sustainable for generations to come, and look forward to working together to find ways to build more non-profit co-operative housing in the Region.

Sincerely,



Sophie Taylor

Executive Director

Peel Halton Co-operative Housing Federation



Simone Swail

Senior Manager, Government Relations

Co-operative Housing Federation of Canada