



AINSLIE WOOD HOUSING CO-OPERATIVE, INC.

33-1300 15TH STREET B E • OWEN SOUND, ON • N4K 6N1

P: 519.371.3407 • E: OFFICE@AWHC.COOP

AWHC

Ainslie Wood housing Cooperative was built in 1986. We are mix of two- and three-bedroom townhome units on approximately 3.25 acres of land. If you do the math, we are 40 years old this year. In the 40 years that we have existed we have turned over our membership and have had 100 different Board Members Who have worked cooperatively to ensure that our housing charges have remained affordable for everyone. We have also preserved a 'rent geared to income' program for approximately 25% of the co-op members. Additionally, the current board of directors, supported by the members, are focused on the ambitious task of building 180 units on Bayshore Road in Owen Sound. The planned complex is approximately 100 units in a six-floor apartment style building and 80 townhomes. We are a non-profit organization and to achieve this goal we will need to leverage our current property and use a considerable amount of our cash reserves.

What is a Housing Co-op and why does the model work?

A housing co-operative (housing co-op) is a non-profit housing organization where the people who live there are also the members who collectively own and govern the co-op. Instead of buying a home or renting from a private landlord, people apply to become members knowing they are committing to democratic participation. Members pay a monthly housing charge that covers the actual cost of operating the community.

The key principle is that the co-op exists to provide good-quality, affordable housing, not to generate profits.

HOW A HOUSING CO-OP WORKS

Think of it as three connected parts:



A HOUSING CO-OP IS BUILT ON PARTICIPATION, DEMOCRACY AND SHARED RESPONSIBILITY.

Together, we create and sustain quality, affordable homes and strong communities.





AINSLIE WOOD HOUSING CO-OPERATIVE, INC.

33-1300 15TH STREET B E • OWEN SOUND, ON • N4K 6N1

P: 519.371.3407 • E: OFFICE@AWHC.COOP

WHY THE MODEL WORKS

— Housing co-ops have been successful for decades because they align everyone's interests. —

1 NO PROFIT MOTIVE

In a traditional rental building:



A landlord needs to earn a return on investment.

In a co-op:



Money stays within the community and is reinvested into maintaining the property and keeping housing affordable over the long term.

2 MEMBERS HAVE OWNERSHIP MENTALITY

Because residents help govern the co-op, they often:

- Take better care of their homes.
- Report maintenance issues earlier.
- Volunteer for committees.
- Help build a stronger community.
- That reduces turnover and improves neighbourhood stability.

3 LONG-TERM AFFORDABILITY



Unlike market housing, co-ops are not trying to maximize rents.

Housing charges are based on actual operating costs rather than what the market will bear.

While costs can still rise because of inflation, insurance, taxes, or repairs, increases are generally tied to those real expenses.

4 DEMOCRATIC DECISION-MAKING



Every member has one vote.

Members decide things such as:

- Annual budgets
- Bylaws
- Capital projects
- Board elections
- Community policies
- This creates transparency and accountability.

5 STABLE COMMUNITIES

Many people stay in co-ops for years or decades.



- Lower turnover
- Stronger neighbourhood relationships
- Better support for seniors and families
- Greater community involvement



The co-op model works because it puts people before profit, strengthens communities, and creates a better place to call home.

Stronger together. ♥

A housing co-op works because the people who live there are also the people who govern it, and every dollar collected is used to operate and improve the community rather than generate profits for an outside owner.

Why does Joel MacCallum support Co-operative Housing

I think perspective is everything. To answer the questions that have been laid out for your community, you should know where I am coming from. My parents divorced when I was young. My mother was a housewife, and she was left with two small children with no place to live. We went from a 4-bedroom house to a low-income housing project in North Carolina. Then to an awful and expensive apartment in Mississauga, ON. This was in the early 80s, when many co-ops were being built and my mother was fortunate enough to get on the waiting list for Hugh Garner Co-op in Toronto. This gave me, a safe home and it gave my mother an affordable place to safely raise her children. **I believe that Building Housing Co-operatives are the answer to Canada's housing crisis.**



AINSLIE WOOD HOUSING CO-OPERATIVE, INC.

33-1300 15TH STREET B E • OWEN SOUND, ON • N4K 6N1

P: 519.371.3407 • E: OFFICE@AWHC.COOP

Municipality of Kincardine – fishbowl Discussion

1. How do we create more residential units?

By using every tool at once: municipal land, faster approvals, zoning that allows more density, non-profit partnerships, co-op housing, modular builds, and mixed-income rental projects.

Kincardine's Housing Action Plan already identifies the need for more diverse housing types, more rental options, future growth planning, and collaboration.

3. Practical solutions for attainable housing?

Focus on: **Non-profit co-op housing**

4. What should the Municipality focus on first?

First: **identify land and remove barriers.**

The fastest municipal actions are:

1. Inventory municipal/public land.
2. Pre-zone suitable sites for multi-unit housing.
3. Create a fast-track approval stream for affordable projects.
4. Reduce or defer fees for non-profit/co-op housing.
5. Decide what the community is willing to do to achieve sustainable, affordable housing.
Just like building a road, you are investing in the future.

5. Biggest obstacle?

The biggest obstacle is **financial feasibility**.

Affordable housing does not fail because people do not need it. It fails because land, construction, financing, servicing, taxes, fees, and operating costs make projects too expensive to build at affordable rents. ***This is why municipal land, fee relief, grants, and partnerships matter.***

6. How do we move from NIMBY to YIMBY?

Housing co-operatives attract people from every walk of life. Their strength lies in creating diverse, inclusive communities where residents share a common commitment to affordable, stable housing.

Members may include professionals, skilled tradespeople, factory workers, healthcare workers, educators, service industry employees, seniors, young families, and people just starting their careers. This diversity creates vibrant neighbourhoods where people with different backgrounds, experiences, and incomes live alongside one another, contribute to their community, and help support its long-term success.

A housing co-operative is more than a collection of homes—it is a community where everyone has an equal voice, an equal vote, and a shared responsibility for creating a safe, welcoming, and sustainable place to live.