



CANADA MORTGAGE AND HOUSING CORPORATION

PROJECT PROFILE

Western Manitoba Seniors Non-Profit Housing Co-Operative

Brandon, Manitoba



Highlights

A group of seniors created 34 affordable apartments in a supported co-operative community in Brandon, Manitoba, using a unique funding model to help with affordability.

Client group: Seniors with low to moderate incomes

Developer: Western Manitoba Seniors Non-Profit Housing Co-Operative Ltd.

Number of units: 34 (14 one-bedroom, including three fully accessible, and 20 two-bedroom suites)

Tenure: Rental, affordable rates (six rent-geared-to-income units receive provincial subsidies), plus equity share purchase

Who was involved? Government of Canada (CMHC), Province of Manitoba, City of Brandon and Western Manitoba Seniors Non-Profit Housing Co-Operative Ltd.

A group of seniors in Brandon formed their own co-operative to create affordable housing in their community that uses a unique funding model to ensure long-term affordability. Opened in 2013, the 34-unit apartment complex built by the Western Manitoba Seniors Non-Profit Housing Co-Operative is the

first co-operative housing in Manitoba to use the unequal share equity model.

Developed by the Province under new co-operative housing legislation, the unequal share equity model is based on the size of the suite and offers pricing flexibility to meet tenants' budgets. When the tenant moves, the share

capital is purchased from the member and resold to the next occupant for the same price, thus providing a safe and secure investment that remains affordable in the future.

At Manitoba Seniors Non-Profit Housing Co-Operative, equity contributions range from \$17,900 for one-bedroom to \$23,900 for a two-bedroom unit.

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“Brandon has a long history of housing shortages, which have driven prices up. Seniors have always struggled to manage on their pensions, but it is harder today,” said Harvey Douglas, the co-operative’s president. “This model offers stable, affordable housing, plus the social supports of the co-op community.”

The Affordable Housing Solution

Incorporated in 2009, Western Manitoba Seniors Non-Profit Housing Co-Operative sprang from a seniors’ activity group interested in developing affordable housing. In the early stages of development, the group was able to obtain donated land from the City of Brandon. The project also received \$20,000 in Seed Funding from Canada Mortgage and Housing Corporation (CMHC) to conduct environmental studies and land surveys and \$60,000 in project development funding from Manitoba Housing to assist with the design process.

Co-operative members were creative in keeping costs down, sitting in on radio and television talk shows rather than purchasing advertising, for example, in order to generate interest and public support. In addition to fundraising, the group also worked with non-profit groups to obtain funding for amenities, such as 15 raised gardens, and to help furnish the common areas. Douglas further attributes the project’s success to frugal financial management and the use of contingency fees for both the co-operative consultant and the contractor. That is, the co-operative

CMHC Contact

Contact a representative of CMHC’s Affordable Housing Centre
www.cmhc.ca/contactahc

consultant was paid only if successful in obtaining funding and under a design build arrangement, the contractor assumed risks prior to construction.

The four-storey building is finished with brick and vinyl siding with precast concrete balconies and patios. For accessibility, halls and doorways are wider and have automatic doors. Safety features include a sprinkler system and built-in early warning smoke, carbon monoxide and fire alarms. Energy-saving features include a high efficiency electronic elevator, LED lighting, and a 95 per cent efficiency air exchange and hot water system.

Tenants enjoy a range of social and physical activities, including the raised gardens which can be tended from wheelchairs and walkers. Common areas are located and committees are tasked to organize events. There is an exercise room, a library, and a room that can be rented to out-of-town guests. Most tenants are Brandon residents, but some have come from rural areas to be closer to family and medical facilities.

Equity contributions range from \$17,900 to \$18,900 for a one-bedroom suite and from \$21,900 to \$23,900 for a two-bedroom unit, plus there are monthly housing charges, which include

all utilities except telephone and cable. Churches and non-profit agencies may purchase the equity share to help low-income seniors. When the tenant moves, the share capital is purchased from the member and resold to the next occupant for the same price. The City of Brandon purchased three equity shares, enabling three seniors with very low incomes to live in the co-operative.

The \$5.8 million project received \$2.3 million in combined federal and provincial funding through the Canada-Manitoba Affordable Housing Initiative. In addition to purchasing three equity shares and providing land, the City of Brandon contributed \$501,700 in capital funding. The City is also providing a tax-offsetting grant for 20 years, equal to 50 per cent of municipal property taxes. A provincial program helped the co-operative to hire and train a property manager prior to occupancy, ensuring a smooth transition. Board members also received training in co-operative management.