Building Community Through Co-operative Housing

Margaret Laurence Housing Co-operative (MLHC)

Why Co-operative Housing?

A Different Housing Model Built on Ownership and Community

- **Resident-owned & democratically governed:** Residents are members who collectively govern their housing community.
- **One member, one vote:** Every resident has an equal voice in major decisions.
- **Long-term affordability:** Operated for member benefit rather than landlord profit.
- **Shared responsibility:** Fosters higher civic engagement and neighbourhood stability.
- **Community principles:** Guided by member control, participation, and care for community.



Why the Co-operative Model Works

Comparing Traditional Rental Housing with Co-operative Housing

Traditional Rental		Housing Co-operative
Landlord makes decisions	→	**Members make decisions**
Tenants	→	**Members**
Housing unit	→	**Community**
Market driven	→	**Community driven**
Short-term focus	→	**Long-term stewardship**

Key Message: Housing is managed with the community—not simply for the community.

Protecting Long-Term Affordability

How Co-op Ownership Sustains Housing Value Over Generations

01

Non-Profit Ownership

Housing is operated strictly for community benefit rather than private investor profit.

02

Reinvest Surpluses

Operating revenues and surpluses are reinvested directly back into the property.

03

Property Maintenance

Capital plans ensure buildings remain well-maintained and financially sound.

04

Preserved Affordability

Long-term stewardship protects affordable housing for future generations.

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Why our Experience Matters

Over 30 Years of Inclusive Community Building



- **Established in 1993:** Over three decades of experience operating in Downtown Toronto.
- **149 Homes:** Delivering stable, equitable, and affordable housing.
- **Inclusive Mandate:** The Co-op has a mandate to support individuals living with HIV/AIDS by making a minimum of 26 units available to members of this community.
- **Core Mission:** To provide safe, equitable, affordable, and dignified housing while fostering an engaged community where every member has a voice.
- **Proven Track Record:** 30+ years of sound financial and property governance.
- **Strong Governance:** Member-led democratic structures and accountable leadership.
- **Inclusive Culture:** Deep expertise creating welcoming, supportive environments.

Our Vision

A Community Designed Around People

- **Intergenerational Housing:** Supports members of all ages through complementary living spaces.
- **Community Hubs:** Shared spaces designed to encourage interaction and foster mutual aid.
- **Health & Social Supports:** Conveniently located services assisting members through all stages of life.
- **Member Leadership:** Opportunities for active participation, shaping governance and community life.
- **Local Partnerships:** Space for meaningful collaboration with municipalities, healthcare, and social agencies.



Benefits to the Town of Saugeen Shores

Community Benefits

- **Affordable Housing Supply:** Preserves long-term affordability.
- **Workforce Retention:** Supports local business stability.
- **Aging and Living in Place:** Enables seniors to stay connected to their roots.
- **Reduced Isolation:** Fosters active, interconnected networks.

Strategic Advantages

- **Strong Partnerships:** Links municipal priorities with community care.
- **Community Resilience:** Member self-governance builds stronger neighbourhoods.
- **Permanent Stability:** Non-profit model keeps assets in community hands.

Thank You

Building Homes • Strengthening Communities • Creating Belonging

We welcome your questions, thoughts, and feedback.

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