

## **Living in affordable housing**

*Remarks by a resident of Beaver Creek Housing Co-operative to the ISARC Religious Leaders' Forum, Queen's Park, Nov. 5/09  
Beaver Creek Housing Co-operative (Waterloo)*

---

I have lived at Beaver Creek Housing Co-operative since August of 1991. Construction on the co-op was completed twenty-seven years ago. Beaver Creek is a federally funded co-op, originally receiving seed money from Canada Mortgage and Housing. Five acres of land was purchased on what was then the outskirts of northwest Waterloo. The co-op is comprised of fifty units, ranging from two bedroom apartment units to four bedroom townhouse units. An acre of land is dedicated to garden plots, which co-op members take pride in nurturing through the summer months. At the time construction was completed, there were few trees on the property. Since that time, a wide variety of trees, shrubs and bushes have been planted, and provide colour, shade and refuge for both two and four legged creatures, large and small.

Beaver Creek members actively seek to tread lightly on this earth. We recycle and compost. Several members belong to local, organic produce providers, purchasing from area farmers. On any given Saturday, you can always run into other co-op members at the St. Jacobs farmers market. An internal, "Mother Hubbard's Cupboard" allows members to leave dry goods, canned goods and clothing for other members to use as needed. A small, ad hoc committee worked in conjunction with city planners when the Westmount road extension was designed to encourage consideration for the wildlife that surrounds the co-op.

All co-ops have a Board of Directors, eight members of the co-op who are elected at an Annual General Meeting. There is also an Annual Budget Meeting, at which the housing charge and other fiduciary decisions are made by the members. Decisions are made democratically, by the membership. Two other general meetings are held annually. Decision-making is not a speedy process, as it involves informed decision making by the membership at large.

Aside from the Board of Directors, there are a number of committees, responsible to the Board, which aid in operating the co-op. At Beaver Creek these include: finance, maintenance, marketing, landscape, social, member selection, youth, pets, and newspaper. From time to time, ad hoc committees are struck to deal with a particular issue. Members volunteer on one, two, or a multiplicity of committees, depending upon interest, talents and energy. Beaver Creek also belongs to a regional co-operative housing federation, Central Ontario Co-operative Housing Federation, as well as a national federation, Co-operative Housing Federation of Canada. Again, each of the federations is managed by a Board of Directors, elected from amongst the membership. Annual General Meetings are held to facilitate the elections as well as to determine directionality, and to provide education. I have been able to attend two national AGMs, one in London and one in St. John's, while my former partner attended eight.

My former husband and I chose Beaver Creek because co-operative living, when it functions well, is a way of living intentionally. At that time, we were involved with a co-operative day care

centre located about one kilometer away from Beaver Creek, and were happy with the manner in which it was operated. We had owned a home, which we sold in order for my former partner to attend university. We were not financially able to get back into the housing market at that time, but liked the idea of having a say in what happened in our immediate neighbourhood. Co-op members must attend an initial information session where they decide whether or not they would like to become involved. They are then interviewed by two co-op members, who subsequently make a recommendation to the Board about their prospective membership. At any given point in time, there are approximately 60% of the households who pay market, or full, housing charges, set by the Finance Committee and Board, and voted on by the membership. The other 40 % receive a range of housing subsidy. Subsidy monies are provided by CMHC as well as the co-op. What this means is that no household will ever be without a roof over its' head. Several years ago, during another economic slump, several of our households lost their jobs, for varying periods of time, within a one-year time span. No one ended up on the street, homeless, as a result.

When my former husband and I separated nine years ago, I went from a two-income household to one income overnight. The first year or so was extremely difficult financially, but the possibility of losing my home was one worry I did not have to shoulder. When a member is unable to pay their housing charge, they are able to sit down and discuss arrears payments with the co-ordinator, the staff person hired by the co-op to oversee the management of Beaver Creek. At the time of our separation, a knock at my door brought flowers from neighbours, and later a warm meal. Regular walks and talks with neighbours contributed to the support I needed at that time. There are, at any given point in time, about eighty children under 18 years of age living at Beaver Creek. There is a large playground structure, replaced in the time I have lived here, as well as a sports pad, which provides space for tennis, volleyball, basketball, badminton, and dancing space in the summer and a skating rink in the winter, where our youth and youthful adults can expend their energies. In a world in which “playdate” has become part of the lexicon, our children play outside from dawn to dusk, learning to negotiate and co-operate with one another, running, skipping, jumping, tobogganing, laughing and crying with one another in a way that seems increasingly lost to the average child in today's world.

Member participation on committees and the Board has led to increased self-esteem for the adults of the community, the learning of new skill sets, and, in a number of instances, to employment, both within the housing sector, as well as a multiplicity of other settings. While there are always problems when people live in close proximity to one another, co-op members are strongly encouraged to work out issues amongst themselves. If neighbours are unable to reach a solution on their own, members can appeal to the Board, who will either encourage adhering to the by-laws, or will pay for outside mediation in an effort to seek a peaceful solution to divergent views and needs.

Beaver Creek's vision statement sets out the following: (i) we are a diverse and affordable housing community that promotes a safe and healthy environment; (ii) we depend on each other to contribute to the organization and the life of the co-op; (iii) we balance the need of our community with the needs of each individual; (iv) we maintain strong community and a responsible relationship with the larger community by using co-operative principles and by effectively resolving conflicts; and (v) we treat each other with kindness and respect.

Beaver Creek members bring to the community a range of educational backgrounds and life-perspectives that benefits the co-op as well as the community at large. There is diversity of ethnic origin, sexual orientation, religion, politics (while the majority of households are politically active, they do not necessarily subscribe to the same political platform!), race, and family composition. The co-op recently conducted member interviews internationally, and we now have a family of seven living in our community who come to us from Israel, strengthening our ties to the world at large. Potluck dinners are a regular occurrence, with a variety of foods to tempt the palate. Other social events include regular games and movie nights in the community centre, as well as bike rodeos, July 1<sup>st</sup> parades, car painting, seasonal celebrations, children's parties, and adult-only break-aways.

As a member of Beaver Creek, as a woman and a single parent, I have felt a welcome haven at the end of the day, a place where my children have grown up knowing safety and security, as valued members of an intentional community.