

## Community co-op marks red-hot milestone 35 years in the making



**By Brock Weir**

It was a sizzling celebration on Saturday as the Aurora Village Co-Op gathered around a fire.

This wasn't, however, your average fire ? it was a blaze 35 years in the making.

The atmosphere was jubilant as co-op board officials lit the match on the co-op's mortgage that turned the page on a new chapter in the community's history.

?We're a housing cooperative, part of the social and affordable housing stock, and it is not often that units of affordable housing are able to pay their mortgage off without having another mortgage or another loan, and we thought it was something to celebrate,? says Colleen Ewart, Manager of the Aurora Village Co-Op, on why they wanted to make this milestone as festive as possible.

?It is a massive, huge milestone. To be able to maintain affordable housing for 35 years, we have to start replacing major components in the building because they are old and they have reached their life expectancy. We have been able to do that, hopefully without taking another mortgage. We're able to continuously replenish and top up our reserve fund to do so and meet those needs. By paying off this mortgage, that is a huge chunk of money that has been freed up, so we can continue to build and develop up our reserves, and improve housing for people.?

There is no shortage of ideas ? and necessities ? floating around on what these replenished and strengthened reserves can be used for.

The co-op recently undertook the development of a brand new playground.

That was one of the happier projects.

But, there is a flipside of the coin.

They're also dealing with having to prematurely replace watermains on site, an issue that came to light just last month when a sinkhole opened up in the area.

?It is huge for us and that just came to light last month,? said Ms. Ewart. ?The godsend is the mortgage is paid off. The life expectancy the engineer typically gives on water mains is 80 to 100 years. We're at 35, so it is not something we expected to be replacing at this stage in the game. This is a really big project ? it is not a claim to fame, it is not a project we're happy we have to do, but it is one that is going to take a lot of focus and resources as well.?

The Aurora Village Co-Op does have real claims to fame, adds Ms. Ewart.

Chief among them, she says, is the unique housing model that co-ops provide, and that can be seen in its membership.

?In co-ops, people are called members, not tenants,? she explains. ?As a member, when you become a member, you're agreeing to participate within the governance of the co-op, and perhaps do work through committee. You are volunteering your time and you're agreeing to do so once you become a member. For example, when you come on site, all the gardens are done by volunteers and there's a Board of Directors and various community activity committees and various committees that actually do some of the work that needs to be done. That is the difference in terms of the co-op model versus the straight non-profit.

?They vote on their budget increases and every member has a vote, that vote is the privilege part of it; the responsibility is the participation. One of the ways to achieve low end of market housing and keep us affordable is because people put their time in and I don't have to tender out landscaping and pay for a contractor to come in. The fact everyone has a vote and a say and it is a majority

rules democracy.?

That member buy-in translates into social equity. The Aurora Village Co-Op has members who have lived there from Day One. Then there are others who lived there once before, bought a house and moved, but came back because they missed the 'absolutely wonderful' community involvement.

'I think there is a lot of perception that a cooperative is 100 per cent subsidized and it is not. We have a percentage of our units, in our case it is 15 per cent, that are rent geared to income and the rest of the units are market value,' says Ms. Ewart. 'That market value is based on basically the increases that we take per year and we try to stabilize inflation if we possibly can. When things have to be done, people will step up and do them. The misconception is perhaps there is a stigma that there is social housing and therefore everyone is subsidized and that is not the case at all.'

'I hope [the dignitaries on hand for Saturday's mortgage burning] get to experience cooperative community and get to see it in action. I would like them to leave and say it would be great to have more affordable housing in Aurora and York Region, and in my opinion, particularly for people aging. All my units have stairs except for a very few one bedrooms. I have a high population of aging people and my wait list internally for a one bedroom is about seven to ten years. My desire would be that the Mayor will be able to take a look at that and like what he sees and realise that affordable housing is a very, very important component and an important aspect for people to live a quality life.'

The Aurora Village Co-Op is located just off Henderson Drive, west of Yonge Street.