
Memo to Members

ABC Housing Co-op

To: Members of ABC Housing Co-operative

From: Board of directors

Date: November 24, 2025

Subject: Personal information

In October 2003, the provincial government passed a law to protect the privacy of personal information – the *Personal Information Protection Act* (PIPA or the Act). This law applies to housing co-ops since January 1, 2004.

The Act allows the co-op to use the personal information it has already collected about you before 2004 for the purposes that “a reasonable person would consider appropriate in the circumstances.” From 2004 onward the co-op will continue to collect the following information from you for the purposes listed below.

Here is a list of the personal information we have about you and how we use it.

Information	How we use it
Financial information on household income when you applied to the co-op	set initial housing charges based on household income. If you did not qualify for subsidy, the co-op has destroyed this information one year later.
Financial information yearly	to set housing charges based on household income for households receiving subsidy.
Eligibility information	To apply for the supplementary Home Owner Grant



Co-op census information including a record of all residents in each unit and any relevant information on medical conditions that people are willing to provide	ensure safe evacuation of all household members in case of an emergency to monitor whether households are over or under housed
Emergency contact	for emergency purposes if you cannot be contacted
Relationship of co-applicant to applicant and date of birth of other occupants	to establish the size of unit for your household, based on the over housing policy to determine eligibility for subsidy
Member's date of birth	for purposes of conducting a credit check before you were accepted as a member for purposes of reporting unpaid debts to a collection agency or credit bureau. to verify eligibility for the supplementary Home Owner Grant
Date of birth of all occupants	to determine the age of residents for the purpose of calculating subsidized housing charges
Whether applicants for membership meet the age requirements.	to determine if applicants have the minimum age required for membership 19 set out in the co-op's Rules.
For Co-op signing officers only: ID for credit union or bank	To change the signing officers at the bank
Arrears information and payment history	for the purposes of monitoring the co-op's arrears management for the purposes of documenting payment history for decisions about payment requirements and possible termination proceedings due to nonpayment of housing charges or a breach of the Occupancy Agreement and/or co-op financial policies.



Household insurance and vehicle insurance policy	to document compliance with co-op Occupancy Agreement and/or policies. This will be shredded once proof of compliance is received.
Grievances and complaints	to document any ongoing history of conduct which may require board action and possible termination proceedings. The co-op may not be able to release information about grievances and complaints in order to protect the identity of the person supplying the information. In future, a grievance or complaint must include written consent to information sharing with the respondent and those involved in resolving it.

In addition, we use the information generally to:

- comply with the co-op's operating agreement or program rules with CMHC (Canada Mortgage and Housing Corporation)
- decide if households qualify for an internal move when they request it.

Who we will share your personal information with, if required in the performance of their duties:

1. co-op auditor
2. employees of CMHC and/or the Agency for Co-operative Housing
3. municipal employees dealing with the Home Owner Grant (for grant application)
4. co-op lawyer
5. security committee (for co-op census information)
6. co-op staff or management
7. designated management staff or committee members (membership committee and parking committee) or directors who have designated official duties for:
 - applications for membership:
 - income review and setting housing charges
 - applications for the Home Owner Grant:
 - collecting signatures for the Home Owner Grant:



- collecting co-op census information:
 - credit checks:
 - landlord and other reference checks:
 - maintaining secure filing and storage of personal information (both hard copy and computer):
8. board of directors only if it is in connection with the Board's official duties
 9. credit check agency (for credit check only when you first applied for membership)
 10. general meeting only if it is relevant to an appeal I make of a board decision.

PIPA requires us to designate a person responsible for handling questions or complaints about how we use and protect personal information. The co-op's personal information protection officer (PIP officer or privacy officer) carries out this duty.

If you have any questions or objections, please contact the office for the current PIP Officer and their contact details.