

## **2003 ANNUAL GENERAL MEETING**

**JUNE 6-7, 2003**

**Halifax, Nova Scotia**

### **M I N U T E S**

#### **ATTENDANCE**

The total registered attendance of 807 included 324 delegates and 117 alternates. Others present included observers, housing co-op staff, members of CHF Canada committees, organizational associates, workshop leaders, volunteers, youth program participants, guests, sponsors, Ontario Council members, directors and CHF Canada staff.

#### **SPONSORS**

Canada Mortgage and Housing Corporation, The Co-operators Group, Canon Canada, Government of Nova Scotia, HB Group Insurance Management, Prentice Yates & Clark, Canadian Travel Co-op, Print Action.

#### **GUESTS**

Bill Smith, David Cluff, Peter de Barros, and Fatima Barros (Canada Mortgage and Housing Corporation); Peter Stoffer (MP, Sackville); Wendy Lill (MP, Dartmouth); Jerry Pye (Member of the Nova Scotia Legislature); Louis deMontbrun, Jim Graham, Warren Olsen (Government of Nova Scotia); Dennis Deters, Jim Laverick, Suzanne Longpré (The Co-operators); Natalie Dupuis and Beth Ferrone (HB Group Insurance Management Ltd.); David Rodgers (CDS Co-operatives, London, England); Jean-Yves Lord (Canadian Co-operative Association); Kitty Molefe (Rooftops Canada Foundation); Carol Evoy (Co-operatives Secretariat); John Metson and Reid Rossi (Canadian Housing and Renewal Association); Doug Kleine (National Association of Housing Co-operatives USA); Anjanette Bunce (North American Students of Co-operation, USA); Doug Dewling (Newfoundland and Labrador Housing Corporation); Fred Pierce (Nova Scotia Co-operative Council); Ron Skibbens (Inspector of Co-operatives, Nova Scotia); Charles Savary (Credit Union Atlantic); Jim Johnson (Credit Union Central, Nova Scotia); Angela Power and Frances Blair (Alice Housing); Sharon Avery (Phoenix Youth Services); Judith Cabrita (Tourism Industry Association of Nova Scotia); Pierre Baril (Société d'habitation du Québec).

## **SPECIAL EVENTS**

Donna Charbonneau was named an Honorary Life Associate of CHF Canada. Heather Blake and Merrilee Robson presented the certificate. Jon Harstone was named Honorary Life Associate of CHF Canada. René Daoust and Vince Hall presented the certificate.

Isabel Evans presented the Jim MacDonald Award for Social Change to Margaret Laurence Housing Co-operative, located in Toronto. Margaret Nipshagen and Jon Harstone accepted the award on behalf of the co-op. Neill-Wycik Co-operative College in Toronto received an honourable mention.

Jim Graham, Director of Supportive Housing, Nova Scotia Department of Community Services, was presented with the CMHC Award for Outstanding Contribution to Co-operative Housing. This was the first time CHF Canada has nominated a government official for this award. Bill Smith, Regional Manager, CMHC Nova Scotia presented the award.

Attached is a list of member housing co-ops that were recognized for their 20-year membership in CHF Canada.

## **SECTION I. INTRODUCTORY BUSINESS**

### **1. Call to Order**

CHF Canada President René Daoust and Vice President Vince Hall called the meeting to order at 4:40 p.m. on June 6, 2003, and welcomed participants to the 2003 Annual General Meeting, CHF Canada's 35<sup>th</sup>. Mr. Daoust noted that the meeting would be conducted in both official languages.

### **2. Introductions and Welcoming Remarks**

Mr. Daoust introduced members of the Board of Directors of CHF Canada, the Ontario Council, the Finance Committee, the Resolutions Committee, the Nominating Committee and invited guests.

Jerry Blumenthal, Councillor, Halifax Regional Municipality, welcomed participants to the conference. He expressed appreciation for the work that CHF Canada is doing, noting that co-op housing provides homes for many people in Halifax.

The President thanked Nova Scotia housing co-operatives, through, Sherri MacDonald, member of the local planning committee, for hosting the annual meeting in Halifax. Ms. MacDonald informed the meeting that a local group of coal miners had founded the first co-op in Cape Breton in 1938. This was the beginning of the co-op housing movement across Canada.

**3. Appointment of Chairpersons**

- M/S Armstrong (Pine Ridge) / Prevost (Balfour)

**THAT** Bruce Woodrow be appointed Chairperson and Noreen Dunphy be appointed Vice Chairperson of the 2003 Annual General Meeting.

**CARRIED**

**4. Proof of Calling of Meeting**

The Chairperson drew the attention of delegates to the “Official Notice to CHF Canada Members” contained in the annual meeting information book. The notice had been properly sent in the manner prescribed in the by-laws to all CHF Canada members in advance of the annual meeting.

**5. Chairperson Remarks**

The Chairperson directed delegates’ attention to the Rules of Order used at CHF Canada annual meeting. He explained the role of the Resolutions Committee.

**6. Establishment of Quorum**

Nick Sidor, Corporate Secretary, advised delegates that the attendance of 15 per cent of CHF Canada’s eligible members, on the date the official notice of meeting is given is required to establish quorum. He reported that at that date, CHF Canada had 853 members. Three hundred and twenty-four delegates had registered for the 2003 annual meeting. Quorum was therefore established.

**7. Consideration of Agenda**

The Chairperson noted that delegates would consider resolutions at various times during the business meeting. He also explained the order in which resolutions would be considered.

- M/S Prevost (Balfour) / Troubridge (Westboine Park)

**THAT** the agenda be adopted as amended.

**CARRIED**

**8. Minutes of 2002 Annual Meeting**

- M/S Budd (Windfield) / Larochelle (Silo)

**THAT** the minutes of the 2002 annual meeting be approved as circulated.

**CARRIED**

**SECTION II. REPORTS AND PRESENTATIONS**

**1. Annual Report of Directors**

Mr. René Daoust, President, reviewed CHF Canada's 2002 annual report, which had been distributed to members in advance of the meeting. He drew special attention to the work being done to help the leaky co-ops in British Columbia and co-ops in difficulty across Canada. He highlighted the work that staff and the Ontario Council have done to help 250 provincial-program co-ops deal successfully with the change to municipal administration.

The Vice President, Mr. Vince Hall, reported that CHF Canada was in active discussions with the federal government on arrangements for the new national agency. It is expected that the agency will be in place by 2004.

The President informed the meeting that CHF Canada opened its Nova Scotia office in May 2002. The office has two staff persons providing information on CHF Canada services and assisting co-ops with improving their operations.

Mr. Ken Elliott, New Brunswick regional director, reported that over 40 small co-ops were able to attend the 2003 annual meeting because of CHF Canada's AGM program for small co-ops. He thanked the Housing Services Division of the Nova Scotia Department of Community Services for their support in providing bursaries for many co-ops in that province to attend the annual meeting.

Mr. Daoust welcomed new members and associates of CHF Canada.

**2. Report on Action Taken on 2002 Resolutions**

The President referred delegates to the written report on action taken in response to resolutions considered at the 2002 annual meeting. He noted that, as requested by members at the 2002 annual meeting, estimates of the costs associated with annual meeting resolutions are included in the information book.

The Vice President reported on work being done to promote the Statement of Principles for seniors in housing co-operatives. A poster promoting the full participation of seniors was sent to members in June 2003.

### **3. Annual Report from Committees**

#### Diversity Committee

Mr. Charles Ng, Chairperson of the Diversity Committee, introduced committee members Paul Tubbe (Vancouver, BC); Emil van der Poorten (board representative on the Committee); Craig Hunter (Kitchener, ON); Linda Burke (Charlottetown, PEI); April Howe-Diplock (Dartmouth, NS); and Nicholas Gazzard and Penelope Winter (CHF Canada staff).

Mr. Ng reported that a member of the Diversity Committee joined the CHF Canada team in studying accessibility of the facilities for the annual meeting in Halifax.

Mr. Ng informed the meeting that a survey to identify the level of diversity on their boards of directors would be mailed to member co-ops. He asked that the survey be filled out and returned as soon as possible, and noted that results from the survey will be posted on the CHF Canada Web site.

Mr. Ng acknowledged retiring committee member Dennis Bradshaw.

#### Mediation Committee

Ms. Wendy Huggan, chairperson of the Mediation Committee, reported that the committee would follow up on complaints received from members who feel they have experienced harassment or discrimination. No complaints were received during the 2002 meeting. She then introduced committee members April Howe-Diplock and Sylvie Moreau.

#### Governance Review Committee

Ms. Patricia Matthews, Chairperson of the Governance Review Committee, provided background information on the mandate of the committee. She then introduced task force members Suzann Zimmering, (Vancouver, BC); Stephen Troubridge, (Winnipeg, MB); Wendy Huggan, (Winnipeg, MB); Vince Hall, (Hamilton, ON); Charles Ng, (Toronto, ON); Jacques Saint-Pierre, (Sherbrooke, PQ); and John MacDonnell, (Halifax, NS).

Ms. Matthews reported that a discussion paper was circulated to members in March. In conjunction with delegates' meetings, the committee also held a number of consultation sessions on the discussion paper. Delegates were asked to send feedback on the

Governance Review to CHF Canada by August 29, 2003. Recommendations from feedback collected will be presented to members at the 2004 annual meeting.

Ms. Matthews informed participants that consultations on the discussion paper would be conducted at a later time during the business meeting.

#### **4. Youth Program**

Members received a presentation from Ms. Danielle Jolly (Guelph, Ontario) and Ms. Mallory Corby (St. Catharines, Ontario), participants in the annual meeting youth program. They noted that the future of co-op housing is important to youths and Youth Program participants are very happy to be participating in the debate.

Each year CHF Canada members sponsor youth in housing co-ops from across the country at co-operative young leaders camps. In 2003 CHF Canada will sponsor six young people from the following housing co-operatives to attend youth camps in their region:

- Westridge Estates, Co-operative, Charlottetown, PEI
- Victoria Square Co-operative, Toronto, ON
- Briarview Co-operative Homes, Mississauga, ON
- New Generation Co-operative, Kitchener, ON
- Delta Green Housing Co-operative, Richmond, BC
- West Heritage Manor, Calgary, AB

Ms. Jolly and Ms. Corby thanked CHF Canada and the sponsors for their support.

#### **5. Nominating Committee**

Mr. Mel Willis, Chairperson of the Nominating Committee, introduced committee members David Kelly, Craig Hunter and Lori-Anne McDonald.

#### **6. Guest Speaker: David Rodgers**

Executive Director, Alexandra Wilson, introduced David Rodgers, Executive Director, Co-operative Development Society, London, England.

Mr. Rodgers has had many years of involvement in the co-operative movement, beginning in 1971 when he joined his first student co-operative. He was appointed to his position of Executive Director of CDS in 1979. CDS is a secondary co-operative; its members are co-operatives, rather than individuals. CDS members receive development or continuing management services from the organization. CDS has a current membership of 80 co-operatives who have all chosen voluntarily to purchase services from CDS.

Mr. Rodgers brought greetings from the U.K. Confederation of Co-operative Housing, and gave an inspirational discourse on the co-operative movement in Britain. He observed that over half the world's population depends on co-operative enterprise for its basic standard of living. Co-operative enterprise has an important role to play in creating common wealth, prosperity, fair trade, and peace and justice.

**7. Rooftops Canada Foundation**

Mr. Gary McMayo, Rooftops Canada Foundation board member, thanked CHF Canada members for their continued financial support. He then introduced Mr. Mike Alsop, who provided the meeting with an update on Rooftops's recent activities in Kenya. Rooftops Canada's strategic roles in Kenya include engaging in building sustainable communities; fostering effective partnerships; providing technical assistance and training through youth interns; facilitating networking and regional exchanges and helping to develop shared understandings.

**8. Canadian Co-operative Association**

Mr. Jean-Yves Lord, Executive Director of the Canadian Co-operative Association, brought greetings from the CCA board of directors, and noted that it is time to revitalize the co-operative movement in Canada. CCA's board of directors has invited CHF Canada to join them in building a healthy, influential movement, able to mobilize co-operators for the greater good of Canadians and people around the world.

**SECTION III. CONSIDERATION OF 2003 ANNUAL MEETING RESOLUTIONS**

**Submitted Resolutions**

**1. Changes to the Shared-Revenue Program**

- M/S Fisher (CHFT) / Nobel (City Gate)

**THAT** Resolution #1 be tabled until 1:30 p.m.

**CARRIED**

The meeting returned to the consideration of the resolution. The following amendment was considered.

- M/S Bujold (Prism) / Forward (Marlor Management)

**THAT** in paragraph 2 (a) the number 66% be changed to 64% and thereafter every reference to the number 66% be changed to 64%;

**AND THAT** in paragraph 2 (b) the number 5% be changed to 7% and in that same paragraph the phrase “this is the 5% pool for unfederated regions” become “this is the 7% pool for unfederated regions”.

**DEFEATED**

The delegates then considered Resolution #1.

- **M/S** Knight (Riverdale) / Fowles (OWN)

**THAT** CHF Canada *Policy 1.5.4: Shared-Revenue Program* be amended as follows:

- (i) change 3(e) to read:

Divide the total 66% pool by 4. This is the maximum annual share.

- (ii) change 4(d) to read:

Each federation gets the lesser of (c) or \$3,000.

**AND THAT** these changes take effect this year.

**CARRIED**

**2. Finance Committee Terms of Reference**

The following amendment to Resolution #2 was considered.

- **M/S** Armstrong (Pine Ridge) / Robbins (Daly)

**THAT** the resolution proposing new Terms of Reference of the Finance Committee Composition and Quorum be amended as follows:

“The committee will comprise four (4) members” becomes “The committee will comprise five (5) members”; and

the fourth bullet reads:

“and one (1) member at large” becomes “and two (2) members at large”;

**AND THAT** the wording of the Quorum be amended by replacing it in its entirety with the following:

Quorum for committee meetings will be at least three members of the committee, at least one of whom must be a member at large.

**CARRIED**

The delegates then considered the resolution as amended.

- M/S Prevost (Balfour) / Armstrong (Pine Ridge)

**THAT** the terms of reference adopted for the Finance Committee in 1992 be rescinded;

**AND THAT** the attached new terms of reference be adopted in their place.

**CARRIED AS AMENDED**

**3. Agency Negotiating Principles**

- M/S Stephenson (Stoneworth) / Newman (Cardiff)

That debate on Resolution #3 be closed.

**CARRIED**

The delegates then considered the resolution.

- M/S Colbert (Alex Girvin) / Rodbourne (Longview)

**THAT** CHF Canada affirm its commitment to these guiding principles for the operation of the new independent co-op programs agency:

- a. The agency will provide prompt, courteous, attentive service to housing co-operatives. It will be responsive to co-ops' needs, while ensuring that operating agreements are respected.
- b. The agency will share information with co-ops to help them with their operations.
- c. The agency will pay close attention to co-ops at risk. It will not intervene in the operations of co-ops that are working well and are meeting their operating agreements.

- d. The agency will ask for co-ops' feedback on its services and set up a way to resolve co-ops' complaints and concerns with the agency.
- e. The directors of the agency will be drawn from all regions of the country served by the agency. CHF Canada will choose a majority of the agency's directors. A minority of directors will come from government;

**THAT** CHF Canada not finalize a deal on the agency with CMHC before there is a solution to the leaky co-op crisis in BC that is acceptable to leaky co-ops, as determined by CHF Canada and the Co-operative Housing Federation of British Columbia in consultation with the leaky co-ops;

**THAT** CHF Canada consult back with member co-ops, through their federations and through our Web site, before an agency agreement is signed;

**AND THAT** the members reaffirm CHF Canada's continuing role as an advocate of its members' interests and call on CHF Canada to represent its members to the agency, defending their rights and interests, just as it does now with Canada Mortgage and Housing Corporation.

#### **CARRIED**

#### **4. National Agency**

- M/S Newman (Cardiff) / Wachniak (Carpathia)

**THAT** we thank the Minister Responsible for Canada Mortgage and Housing and members of Parliament for their support of CHF Canada's proposal for an independent, sector-based agency to administer federal co-operative housing programs;

**THAT** we congratulate the thousands of co-op members across Canada who participated in campaigning and who met with federal members of Parliament to stop the transfer of federally funded co-ops to the provinces and territories and to win support for the agency;

**THAT** we call on the government to keep its commitment to an early 2004 start-up for the agency;

**THAT** we reaffirm our support for the key principles behind the new agency, including improved service, timely help for co-ops in difficulty, and positive communication between co-ops and the agency;

**THAT** we reaffirm our support for the Quebec sector's efforts to win an agency solution for Quebec co-ops;

**AND THAT** information on the progress of the agency negotiations be available to members through the CHF Canada Web site and *Newsbriefs* on a regular basis.

**CARRIED**

**5. Non-profit Principle**

- M/S       Prevost (Balfour) / Stephenson (Stoneworth)

**THAT** CHF Canada encourage its members to reaffirm their commitment to their continuing non-profit status by adopting the following statement of principle:

**Continuing Not-for-Profit Housing Co-operatives: A Statement of Principle**

Our housing co-operative was founded to offer good-quality housing for members at a fair price in a community we control together. We keep our housing affordable by giving help to low-income members as far as we can, caring for our buildings so that they will last and operating without the aim of earning a profit. We use any surplus we earn to meet our future needs or to improve our services.

- No member may sell or trade their right to live in our co-op.
- No member may sell, own or have the right to own their co-op unit.
- Our co-op pays little or no interest or dividends on member deposits, loans or shares, which are a mark of our commitment.
- Member shares, if any, change hands at or near the amount first paid for them.
- If our co-op ever has to dissolve, we will give any assets left after payment of the co-op's debts to another housing co-operative, or to a non-profit organization or charity.

**CARRIED**

**6. Barrier-Free Access Policy for Housing Co-operatives in Canada**

- M/S       Bak (St. Georges) / Fisher (CHFT)

The following friendly amendment was considered by the meeting:

**THAT** in the first paragraph of Resolution #6 the parenthetical phrase be deleted.

**CARRIED**

In addition, the following friendly amendment to Resolution 6 was considered:

- **M/S** Funes (Mondragon) / Childs (Carolyn)

**THAT** a seventh bullet be added as follows:

...Advocate to senior levels of government to make available adequate and flexible funding, through the Residential Rehabilitation Assistance Program or other appropriate mechanism, for the conversion of existing units to the most up-to-date standards of accessibility for members with disabilities.

**CARRIED**

**M/S** Steenman (Tidal Flats) / Aquino (Dundee Court)

**THAT** Resolution #6 be tabled.

**CARRIED**

The meeting later returned to the consideration of Resolution #6. A debate ensued on possible wording changes, with no consensus readily emerging.

- **M/S** MacEachern (Britannia Glen) / Robles (Beechwood)

**THAT** CHF Canada members adopt the following statement of principle about housing co-ops and members with disabilities:

We support the principle that members with disabilities should be able to live with dignity in their housing co-op, to participate actively in the co-op community, and to achieve interdependent living in the community at large.

In support of these aims, we will make the members of our co-op aware of this policy, and where possible, shall:

- provide funding for an accessibility audit to ensure that co-op facilities are barrier free;
- support members with disabilities by encouraging accessibility audits in the co-op neighbourhood;
- provide awareness training for our staff, by persons with disabilities;

- make community resource material available in the co-op office for all members to use;
- support members with disabilities in their efforts to achieve interdependent living in the community at large;
- inform suppliers of goods and services of our policy regarding barrier-free access, and encourage them to develop similar values and policies; and
- advocate to senior levels of government to make available adequate and flexible funding, through the Residential Rehabilitation Assistance Program or other appropriate mechanism, for the conversion of existing units to the most up-to-date standards of accessibility for members with disabilities.

- **M/S** Short (Meadowgreen) / Robbins (Daly)

**THAT** debate on Resolution #6 be closed.

**DEFEATED**

- **M/S** Murphy (Spruce Court) / Budd (Windfield)

**THAT** Resolution #6 be referred to the Diversity Committee with instructions to bring a recommendation to the 2004 annual meeting.

**CARRIED**

**7. Character Community Program**

- **M/S** Chase (Ramer's Wood) / Cummins (Milliken)

**THAT** the Board of Directors conduct research into the Character Community Program offered in the Regional Municipality of York (Ontario) and provide a report to the 2004 AGM;

**AND THAT** CHF Canada offer a workshop about the Character Community Program during the 2004 Annual General Meeting.

**CARRIED**

## Late Resolutions

Two late resolutions were presented to the meeting; both were given emergency status by delegates and considered at the meeting.

### **L1. Reinvesting in Quebec Housing Co-operatives**

- M/S Robbins (Daly) / Short (Meadowgreen)

**THAT** Late Resolution #L1 be given emergency status.

**CARRIED**

- M/S Robbins (Daly) / Short (Meadowgreen)

**THAT** CHF Canada give active support to the efforts of the co-operative housing movement in Quebec to win from the federal government a major investment in the renovation of Quebec housing co-ops that were prevented by CMHC's "modesty criteria" under the Section 95 program from properly constructing or renovating their buildings at the outset.

**CARRIED**

### **L2. Section 95 Subsidy on Mortgage Renewal**

- M/S Mounsteven (Charles Hastings) / Robles (Beechwood)

**THAT** Late Resolution #L2 be given emergency status.

**CARRIED**

- M/S Mounsteven (Charles Hastings) / Robles (Beechwood)

**THAT** CHF Canada press CHMC for a fairer solution to the decrease in subsidy that follows when a Section 95 co-op renews its mortgage at a lower interest rate.

**CARRIED**

The Board of Directors noted that CHF Canada will send a fax immediately to the Minister Responsible for Canada Mortgage and Housing Corporation asking for renewed discussions on this issue.

The delegate from Charles Hastings Co-op expressed thanks to delegates for giving consideration to this late resolution immediately.

#### **SECTION IV. FINANCIAL RESOLUTIONS**

##### **1. Report of Auditor and Consideration of 2002 Audited Financial Statements**

David Howard, Treasurer, reviewed the auditors' report noting that CHF Canada ended the year slightly better than budget.

- **M/S** Robles (Beechwood) / Bak (St. Georges)

**THAT** the audited financial statements for the year ending December 31, 2002 be received.

**CARRIED**

##### **2. Appointment of Auditors**

The Treasurer reported that the firm Marcil, Lavallée, Loyer and Partners has changed its name to Marcil Lavallée and Partners. He noted that in the Board's view the auditors continue to meet the appropriate standard of performance, and that it is valuable to maintain continuity in audit services.

- **M/S** Robbins (Daly) / Ferguson (Carillon)

**THAT** the firm Marcil Lavallée and Partners be appointed external auditors of the Co-operative Housing Federation of Canada to hold office until the close of the next annual meeting.

**CARRIED**

##### **3. 2003 Budgets**

- **M/S** Biallecki (The Manor) / Robles (Beechwood)

**THAT** the 2003 budgets for National Operations and the National Endowment Fund, as finalized by the Board of Directors, be received.

**CARRIED**

4. **2004 Budgets**

- M/S Nelson (Woodrose) / Hosler (Lore Krill)

**THAT** the budgets for National Operations and the National Endowment Fund for the fiscal year beginning January 1, 2004 and ending December 31, 2004 be adopted as presented and that the attached schedule of member and associate dues rates for 2004 be adopted.

**CARRIED**

Members requested that the Finance Committee look at presenting the costs for personnel and administration on separate budget lines in future budgets.

5. **First-Quarter Financial Statements**

- M/S Richtermeier (Seven Maples) / Hyatt (Valley Village)

**THAT** the financial statements for the first quarter of 2003 be received.

**CARRIED**

6. **CHF Canada Governance Review Consultation**

Delegates broke into small groups to discuss and record their comments on CHF Canada's Governance Review consultation paper. Delegates were encouraged to fill in individual responses when they return home and to submit them to CHF Canada by August 29, 2003.

7. **Helping the Homeless**

Keith Moyer introduced Mr. Timothy Crooks, Executive Director of Phoenix Youth Programs in Nova Scotia.

Mr. Crooks reported that Phoenix supports homeless and at-risk youths between the ages of 16 and 24. He thanked CHF Canada and AGM participants for giving him the opportunity to share with them the work that the association has been doing over the past 20 years.

**8. Mr. And Ms. CHF 2003 Presentation**

Craig Hunter and Jason Moore reported on the work of Mr. and Ms. CHF 2002. They reported that they had successfully raised over \$39,000 for charity, including Camp OASIS, a summer camp for children living with or affected by AIDS.

Mr. and Ms. CHF 2003 were then introduced to the meeting.

**SECTION V. ELECTIONS**

**1. Nominating Committee Report**

Mr. Mel Willis, Chairperson of the Nominating Committee introduced the members of the committee: Craig Hunter, David Kelly and Lori-Anne McDonald.

Mr. Willis reported that at the close of nominations the following persons had declared their candidacies:

**Board of Directors**

Regional Directors

Alberta	Joanne Crouse
	Emil Van Der Poorten
Prince Edward Island	Jim Clow
Saskatchewan	Theresa Smythe
Quebec	René Daoust

At-Large Directors:

Isabel Evans  
Vince Hall  
David Howard

**Finance Committee**                  Haji Jivraj

**2. Elections of Directors and Finance Committee Members**

Nick Sidor, Elections Officer, announced that at a meeting held prior to the annual meeting, delegates in Nova Scotia had elected John MacDonnell as the regional director for Nova Scotia. He also noted that at this meeting, delegates from Manitoba would vote

on whether or not the Manitoba regional director will be elected at a meeting held in Manitoba, prior to the 2004 annual meeting.

Mr. Sidor then announced that the following people had been elected by acclamation:

**Board of Directors**

Regional Directors

Prince Edward Island	Jim Clow
Saskatchewan	Theresa Smythe
Quebec	René Daoust

At-Large Directors:

Isabel Evans  
Vince Hall  
David Howard

**Finance Committee**                      Haji Jivraj

Mr. Sidor then conducted the elections for the regional director from Alberta. He explained that only delegates from Alberta would vote in this election.

He then conducted a vote among Manitoba delegates on a resolution on whether or not the election of the regional director for Manitoba should be conducted at a meeting to be held in Manitoba, prior to the 2004 CHF Canada annual meeting.

Following a count of the ballots, Mr. Sidor announced that Joanne Crouse had been elected regional director for Alberta.

Mr. Sidor further announced that the Manitoba delegates in attendance had voted in favour of having the election of the regional director at a meeting to be held in Manitoba, prior to the annual meeting. He noted that, to take effect, a majority of Manitoba members must ratify this decision, in writing, within 180 days, and that CHF Canada would contact all Manitoba members on this matter.

- **M/S**                      Armstrong (Pine Ridge) / Farmer (CSACO)

**THAT** the ballots be destroyed.

Dale Reagan, Elections Officer, Ontario Region, announced that at the Ontario members meeting held on June 6, the following persons had been elected to the Ontario Council:

Federation Member

Mark Paul, by acclamation

Staff Organizations Member

Scott Piatkowski

At-Large Members

Tina Stevens

Ivy Tait

- M/S O'Brien (Caroline) / Robbins (Daly)

**THAT** the ballots of the Ontario Council election be destroyed.

**CARRIED**

The Board of Directors and Ontario Council members for 2003/2004 were introduced to the meeting.

**3. Retiring Directors**

The following retiring directors were acknowledged by the members and presented with certificates:

Laine Braden

Emil Van der Poorten

Susan Wells

**SECTION VI. MISCELLANEOUS BUSINESS**

**1. 2004 Annual Meeting**

The rainbow flag was passed to the 2004 Planning Committee, with best wishes for a successful annual meeting to be held in Quebec City, Quebec, June 11-12, 2004.

2. **Announcements**

The following contest winners were announced:

Photographs of Co-op Buildings      Ernescliffe Co-op, Toronto, Ontario  
"People Before Profits"

Photographs of People                  Carillon Co-op, Ottawa, Ontario

T-Shirt                                      Carpenter Co-op, Ottawa, Ontario

3. **Close of Meeting**

There being no further business to conduct, the Chairperson declared the meeting closed at 5:10 p.m. on Saturday, June 7, 2003.

**CERTIFIED** to be the minutes of the 2003 Annual General Meeting of the Co-operative Housing Federation of Canada.

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President

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Recording Secretary

**MEMBER HOUSING CO-OPERATIVES RECOGNIZED FOR 20 YEAR  
MEMBERSHIP IN CHF CANADA AT THE 2003 AGM**

Anathoth Housing Co-operative, NS  
Anne Marie Hill Housing Co-operative, ON  
Bamburgh Circle Housing Co-operative, ON  
Beaver Creek Housing Co-operative, ON  
Borealis Housing Co-operative, NWT  
Byron Meadows Community Housing Co-operative, ON  
Campden Green Housing Co-operative, ON  
Caribou Housing Co-operative, NF  
Chatauqua Co-operative Housing Inc, ON  
Crossroads Housing Co-operative, NF  
Deerfoot Estates Housing Co-operative, AB  
Delta Green Housing Co-operative, BC  
Dovercourt Housing Co-operative, ON  
Eamon Park Housing Co-operative, ON  
Granville Gardens Housing Co-operative, BC  
High Meadow Park Housing Co-operative , NB  
Highland Housing Co-operative, NS  
Homestead Housing Co-operative, AB  
Hromada Housing Co-operative, AB  
Jasmine Place Housing Co-operative, BC  
Kabuki Housing Co-operative, NS  
Lamplight Housing Co-operative, NS  
Mary Campbell Housing Co-operative, ON  
Morley Mills Co-operative Homes, ON  
Mount Seymour Park Housing Co-operative, BC  
Native Inter-tribal Housing Co-operative, ON  
North End Family Housing Co-operative , NB  
Northbrook Village Housing Co-operative, ON  
Nudondin Housing Co-operative, NS  
O.V.O. Housing Co-operative, NS  
Oak Street Housing Co-operative, ON  
Odyssey Housing Co-operative, NF  
Pacific Heights Housing Co-operative, BC  
Pringle Creek Co-operative Homes, ON  
Rainbow Circle Co-operative Homes, ON  
Robson Park Co-operative Homes Association, BC  
Sandy Hill Housing Co-operative, ON  
Sawmill Creek Housing Co-operative, ON  
Sidney Towers Housing Co-operative, ON  
Springfield Housing Co-operative, ON

St. Clair Meadows Housing Co-operative, ON  
Summerlea Park Housing Co-operative, ON  
Three Links Housing Co-operative, ON  
Trillium Housing Co-operative, NS  
Ventura Park Housing Co-operative, ON  
Viking Housing Co-operative, NF  
Wellington Square Co-operative Homes, ON  
Whippletree West Housing Co-operative, AB  
Windfield Co-operative Homes, ON

# ATTACHMENTS

**NEW TERMS OF REFERENCE**

**CO-OPERATIVE HOUSING FEDERATION OF CANADA**

**POLICY MANUAL**

**DATE ISSUED:**

June 2003

**NUMBER:**

1.5.1

**REPLACING ISSUE OF:**

June 1992

**CROSS REFERENCE:**

None

**AUTHORITY:**

General Members

**SUBJECT:**

Finance Committee

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**STATUS:**

Standing Committee

**SOURCE OF AUTHORITY:**

Annual General Meeting

**COMPOSITION:**

The committee will have four (4) members:

- the Treasurer of CHF Canada,
- the Treasurer of the Ontario Region,
- the Executive Director,
- and one (1) member at large elected by the members of CHF Canada

**APPOINTMENT OF MEMBERS:**

No person who

- is not a director, officer, shareholder, member or employee of a member of CHF Canada,
- is an officer or employee of CHF Canada, or
- is a member of CHF Canada's Board of Directors or Ontario Council

may serve as the at-large committee member.

The members of CHF Canada will elect the at-large committee member at every second annual general meeting.

The member will serve for a two (2) year term. If the member-at-large position becomes vacant for any reason, the Board of Directors of CHF Canada may appoint a replacement to serve until the next annual general meeting. At that time the members of CHF Canada will elect a person to serve out the rest of the original two-year term, if need be.

**CHAIRPERSON:**

The Treasurer of CHF Canada will be the chairperson of the committee.

**QUORUM:**

Quorum for committee meetings will be at least two of the CHF Canada Treasurer, Ontario Region Treasurer and the member at large

**FUNCTION:**

The role of the Finance Committee is to

- oversee CHF Canada's finances including budgeting, raising of revenues, spending, investing, lending and financial reporting;
- monitor and report to the members on CHF Canada's financial position and operating results against plans;
- review compliance with financial policies and resolutions;
- educate the members on CHF Canada's finances;
- liase with the CHF Canada auditors; and
- advise the Board of Directors and Ontario Council on financial matters.

**DUTIES AND RESPONSIBILITIES:**

The committee will

1. review budgets prepared by staff and give its advice to the Board of Directors and Ontario Council;
2. advise the Board on investment policies and review CHF Canada's investments from time to time;
3. advise the Board on lending policies and review CHF Canada's outstanding loans and guarantees from time to time;
4. act as a credit committee advising the Board of Directors on any loans to be made outside of the Risk Underwriting Fund or Special Assistance Fund;

5. review annual and interim financial statements;
6. report to the members at the annual general meeting on CHF Canada's financial position and operating results against approved financial plans;
7. monitor compliance by management and the Board with financial policies and resolutions set by the Board and members;
8. review from time to time and recommend changes as necessary to CHF Canada's financial authorities and control systems;
9. meet annually with the auditor to review the audited financial statement and the auditor's report to management;
10. review the annual audit plan and assess from time to time how well the auditor is doing their job;
11. review the proposed appointment, renewal or dismissal of the auditor;
12. hold educational workshops as appropriate at the annual general meeting to inform the members on CHF Canada's finances;
13. report regularly to the Board on the committee's activities and advise the Board on financial matters;
14. perform any other tasks the Board or general members may give to the committee.

## SCHEDULE OF 2004 MEMBER AND ASSOCIATE DUES

### Members

Housing Co-ops	\$3.40 per unit per month (up from \$3.30 in 2003)
Housing Co-ops Under Development	\$98 per year (up from \$95 in 2003)
Student Housing Co-ops	\$7.10 per bed per year (up from \$6.90 in 2003)
Resource Groups	1% of revenue from the development of federally funded housing co-ops -- \$265 per year minimum (up from \$256 minimum in 2003)
Sponsoring Organizations	\$850 per year (up from \$825 in 2003)
All Other Voting Members	\$265 per year (up from \$256 in 2003)

### Associates

Organizational	\$265 per year (up from \$256 in 2003)
Individual	\$98 per year (up from \$95 in 2003)