



Co-operative Housing Federation of Canada

2000 Annual Report

Working together across Canada



a new long-distance telephone and Internet program for housing co-op offices. CHF Canada combined membership numbers with the Canadian Co-operative Association bringing our member co-ops long distance calls at only 6.5 cents a minute. CHF Canada expanded our insurance program to serve over 10,000 co-op households and our group benefits plan now covers over 700 co-op staff and housing charge life insurance remains attractive. CHF Canada provides services and support co-ops need. CHF Canada pushes for creation of new non-profit housing and housing co-ops. CHF Canada members pressed for the federal election candidates to address growing shortage of affordable housing. The CHF Canada annual meeting makes members more aware of the homeless problem and demonstrates work members are doing to help solve the problem. Youth forum volunteers at a shelter and food bank. In 2000 contributions were made to Pinganodin/Silent Wine Lodge in Ottawa and the Lesbian, Gay & BI Youth Line, a telephone hot-line for Toronto street youth. Two people from CHF Canada were elected to the board of directors of the Co-operators Group of insurance companies. CHF Canada supports the work of of the housing committee of the International Co-operative Alliance. CHF Canada continues to be involved in Rooftops Canada Housing co-op representatives travelled during 2000 providing technical help in Africa Eastern Europe and Asia. CHF Canada protecting the long-term security of housing co-ops. CHF Canada took a big step forward in our goal to protect the long-term security of housing co-ops through the creation of a new national agency to administer co-operative housing programs. CHF Canada works closely with the Co-op Housing Federation of B.C. to press CMHC to find solutions to leaky co-ops. CHF Canada and the Province of Nova Scotia collaborated to find lasting solutions to difficulties facing some co-ops in that province. CHF Canada increases our ability to respond to problems in co-ops across the country through intensive training sessions. CHF Canada continues to offer quality services for our members. CHF Canada keeps housing co-operatives informed through our national newsletter Newsbriefs and information bulletins. CHF Canada launches a re-designed Web site introducing member discussion groups through Co-op Talk. Members share ideas chat with other co-ops across Canada and keep up with co-op news. CHF Canada

The Co-operative Housing Federation of Canada *is the organized voice of the Canadian co-operative housing movement. We exist to unite, represent and serve the community of housing co-operatives across Canada and member organizations that support their operation and development. We work actively for the growth, stability and independence of the co-operative housing movement in Canada. As part of the larger co-operative movement, we promote the practice of co-operation in Canada and abroad.*



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Federation of Canada**

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Message from the President

Working together across Canada

Meeting the needs of housing co-operatives in a country as large and diverse as Canada is often a challenge. But during the 20 years I've been involved with the Co-operative Housing Federation of Canada – as a delegate, committee member and director – I've been pleased to see how our federation has been able to respond to our members' needs.

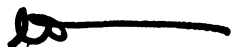
The year 2000 was particularly memorable for me in that regard. We opened a CHF Canada office in my home province of Manitoba. Our organization now has offices in Ottawa, Toronto, Winnipeg and Vancouver. Our regional directors keep us aware of the issues co-ops are facing in each province. With some of our staff now regionally based, we are even better positioned to understand the particular needs of co-ops in different regions.

New technology is also helping us bring our members closer together. Our Web site makes co-op news and resource materials available to members anywhere in Canada, any time of the day or night. In 2000 we completely redesigned our site. And we introduced Co-op Talk, a discussion group area on our Web site, where members can talk together, share their experiences, and find out what people are thinking in different parts of the country. This is what CHF Canada is all about – bringing people together to create stronger housing co-ops and a stronger movement.

Of course, nothing can replace face-to-face communication. Our annual meeting is the biggest co-op housing event of the year. It is always a great opportunity to hear the common themes and diverse viewpoints our members bring to our debates. This year over 800 co-op members got together in Ottawa to have their say. Members always have strong opinions on what CHF Canada should be doing, and that is healthy for any organization. These member discussions help set the direction of CHF Canada for the coming year and the longer term.

This year our key priorities were building a stronger co-op housing movement, protecting the long-term security of housing co-ops, and providing quality, value-added services to our members. During the federal election in November, we focused on the first two goals by asking candidates and parties to support new affordable housing, including co-ops. We pressed for protection for existing co-ops through a new national agency to administer co-op programs and through support for housing co-ops in British Columbia whose buildings are leaking. We made progress on protecting co-ops when we started talks with CMHC and the provinces on our national agency proposal. We helped provide better service to our members by building a Web site that members everywhere can use to find the information they need, when they need it. And we kept in touch with our members through meetings, phone calls, newsletters and our Web discussion groups.

I want to thank my fellow directors, the staff of CHF Canada, and our entire membership. Through working together, we were able to achieve a lot this past year. We all share the credit for CHF Canada's achievements.



WESLEY HOSLER, PRESIDENT, CHF CANADA



Co-operative Housing Federation of Canada

2000 Financial Statements

Summary of Consolidated Statement of Revenue
and Expenditures and Changes in Unrestricted Fund Balance
For the Year Ended December 31, 2000

	National Operating Fund*			Ontario Region Operating Fund		
	Budget 2000	Actual 2000	Actual 1999	Budget 2000	Actual 2000	Actual 1999
Revenue	\$ 2,308,100	\$ 2,543,304	\$ 2,475,571	\$ 442,300	\$ 453,900	\$ 481,116
Allocation to Regions	(89,845)	(120,981)	(102,036)	0	0	0
	2,218,255	2,422,323	2,373,535	442,300	453,900	481,116
Expenditures	2,115,600	2,084,427	2,161,493	759,100	759,047	742,194
Excess of Revenue over Expenditures	102,655	337,896	212,042	(316,800)	(305,147)	(261,078)
Transfer to Ontario Region	(316,800)	(316,800)	(261,300)	316,800	316,800	261,300
Transfer from Special Assistance Fund	0	0	0	0	3,000	3,000
Transfer to Student Housing Fund	0	(102,542)	0	0	0	0
Transfer (to) from Endowment Fund	0	(890)	200	0	0	0
Expenditures Charged to Reserves	(310,823)	(196,022)	(64,103)	(132,200)	(90,391)	(124,799)
Net Change in Fund Balance	(294,968)	(278,358)	(113,161)	(132,200)	(75,738)	(121,577)
Consolidated Fund Balance, January 1	625,141	629,516	742,677	615,080	615,755	737,332
Consolidated Fund Balance December 31	\$ 100,173	\$ 351,158	\$ 629,516	\$ 482,880	\$ 540,017	\$ 615,755

The full consolidated financial statement and the auditors' report dated February 23, 2001 are available to our members upon request.

*Including the operations of Rooftops Financial Services Inc.

Your national federation at work

Members of co-ops work together to provide themselves and their families with good, affordable housing and safe communities. In the same way, housing co-ops work together in their regional federations and CHF Canada to provide the services and support co-ops need. We know that we benefit by sharing our knowledge and skills. A group of co-ops working together is much stronger than one co-op working alone.

We showed that in the year 2000. These are just some of the things we accomplished together:

Building a stronger co-op housing movement

Members of housing co-ops understand how lucky they are to have secure, affordable housing. But we know that others are not fortunate enough to live in co-op housing. Many Canadians are homeless, or at risk of losing their homes. In 2000, CHF Canada worked with other affordable housing advocates to push for the creation of new non-profit housing, including housing co-ops. During the November federal election our members pressed candidates and parties to address the growing shortage of affordable housing. In all-candidates' meetings, public forums and on the doorstep, we made sure our message was heard.

Our annual meeting gave us an opportunity to make our members more aware of the homelessness problem and to demonstrate the work some of our members are doing to help solve the problem. Participants in our annual Youth Forum volunteered at a shelter and food bank as part of their forum activities. The annual meeting is held in a different region of the country each year and at each meeting we raise funds for groups that work with homeless people. In 2000, contributions were made to Pinganodin/Silent Wind Lodge, a group that works with the homeless in Ottawa, and the Lesbian, Gay & Bi Youth Line, a telephone hot line for Toronto street youth.

Our movement is strengthened by working with other national co-operative organizations. We are active members of the Canadian Co-operative Association. And in 2000, two people from CHF Canada were elected to the board of directors of the Co-operators Group of insurance companies.

Our connections extend overseas. We continue to support the work of the housing committee of the International Co-operative Alliance. And we have a continued involvement in Rooftops Canada. Canadian housing co-op representatives have travelled in 2000 to provide technical support for co-op housing development in Africa, Eastern Europe, and Asia. And Rooftops brings people to the CHF Canada annual meeting every year to teach us about co-op development in their country and to learn about the Canadian co-op housing experience.

Protecting the long-term security of housing co-ops

This year, we took a big step forward in our goal to protect the long-term security of housing co-ops through the creation of a new national agency to administer co-operative housing programs. We started discussions with the federal government and the provinces of British Columbia, Manitoba, Nova Scotia, and Newfoundland on our proposal. We will be continuing those talks in 2001 and will keep our members updated regularly on their progress. Housing co-op members have been fighting for this since 1996. Members let the federal minister responsible for CMHC and their own members of Parliament know that they supported the agency proposal. Through letters, postcards, faxes, MP meetings and more, housing co-op members made sure the message got through. We are thrilled to see those efforts finally paying off.

In 2000 we worked with co-ops in British Columbia experiencing severe moisture penetration problems due to deficiencies in their original design and construction. "Leaky co-ops" can get no-interest loans from the provincial Homeowner Protection Office, but most are frustrated by lengthy delays in getting the required approval for those loans from CMHC. Others need additional financial help to fix their leaks. CHF Canada is working closely with the Co-op Housing Federation of B.C. to press CMHC to find solutions for leaky co-ops.

We continue to work hard to help co-ops in other provinces who have problems. The year 2000 saw close collaboration between CHF Canada and the Province of Nova Scotia in an effort to find lasting solutions to the difficulties some co-ops in that province are facing. That work will continue in 2001. To increase our ability to respond to problems in co-ops across the country, we held an intensive training session on working with co-ops in difficulty.

Quality services for our members

Throughout all of this work, we continued to provide vital services to our members.

Communications

CHF Canada keeps housing co-operatives informed through our national newsletter, *Newsbriefs*, and information bulletins. This year, we re-designed our Web site and introduced member discussion groups. Through Co-op Talk, members can share ideas, chat with other co-ops across Canada, and keep up with the latest co-op news. Members across Canada can now call any of our offices toll-free. Our staff answer hundreds of calls from co-op members every year.

Education

Education is key to the success of our co-ops. CHF Canada trains instructors for co-op housing education programs. Through our shared revenue program, we assist regional federations in delivering local education programs. In 2000, we held education conferences in Saskatchewan, New Brunswick and Prince Edward Island – provinces that do not have regional federations.

Our annual meeting is another important education opportunity. At our 2000 meeting, we offered more than 75 workshops through the Member Education Forum and held another successful Staff Development Conference.

CHF Canada has worked to harness the group-buying power of our membership to help co-ops save money on the services they need. This year, we introduced Business MemberTel, a new long-distance telephone and Internet program for housing co-op offices. We combined our membership numbers with those of the Canadian Co-operative Association to bring our member co-ops long distance calls at only 6.5 cents a minutes.

Our commercial insurance program gives housing co-ops excellent property and liability coverage at good rates. MemberGuard and AutoGuard help individual members save on their personal contents and vehicle insurance. In the past year, these programs expanded to serve over 10,000 co-op households. Our group benefits plan now covers over 700 co-op staff and our housing charge life insurance continues to be attractive.

Looking ahead

Thanks to all of this, CHF Canada is growing every year. We finished the year with 778 member housing co-operatives, representing over 52,000 households. We have 73 other members and 71 associates.

We accomplished a lot in the past year. The new year will no doubt bring new challenges and continued growth. CHF Canada looks forward to working with our members to achieve more in 2001.

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Alberta/Western Arctic
Debbie Saidman
(Vice president)*

Saskatchewan
Laine Braden

Manitoba
Mel Willis

Ontario
Donna Charbonneau
(Treasurer)*

Quebec/Eastern Arctic
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Susan Wells

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Newfoundland/Labrador
Bruce Little*

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Co-operative Housing Federation of Canada

Ontario Region 2000 annual report

Looking back on the year 2000, the words “madly off in all directions” come to mind. Housing co-operatives in Ontario were hard at work on many fronts throughout the year. The fall was busiest of all. Co-ops were active in municipal and federal elections, held in November. They spoke out on the Ontario *Social Housing Reform Act*, introduced in October and proclaimed into law in December.

Our members came through a tough year as true champions. We didn't win everything we wanted, but we made some important gains. And we held our ground against some of the most serious threats that Ontario co-ops have ever faced. Thanks to the hard work of our members, co-op members are seen as strong advocates for their homes and as leaders in the campaign for affordable housing.

On the provincial front

Our goal during 2000 was to win the best possible deal for Ontario program co-ops as the province moved ahead with its plans to reform its social housing program and download them to municipalities. Co-op members and staff at CHF Canada's Ontario Region spent many hours meeting with senior government officials, lobbying politicians and speaking out in public.

Starting in June, co-ops led the campaign for public hearings on the download bill. We knew that pushing the draft law into the open would help win support for our concerns. The opposition parties agreed to hearings. We made a breakthrough in August when Tony Clement, then-Minister of Municipal Affairs and Housing, told the Ontario Council that he supported hearings. Three days of hearings were held in October. Not a lot, but a key chance to air our concerns.

The effective work of co-ops meant that we had more witnesses at the hearings than anyone else, including municipalities. A special thanks to Priory Square Co-op (Guelph), Bethany Co-op (Keswick), Guhbawin Co-op (Sudbury), Tannenhof Co-op (Ottawa), Peggy and Andrew Brewin Co-op (Toronto) and the Co-operative Housing Federation of Toronto for their effective presentations. Their words were echoed by the more than 130 letters co-ops sent to the legislature.

CHF Ontario Region tabled an extensive written submission, providing a detailed analysis of the draft law and proposing 87 amendments. Not all of our recommendations were accepted. But more than 30 of the 103 amendments made to the *Social Housing Reform Act* came from our list. And we hope to make more gains as our proposals are dealt with in provincial regulations.

The hard work is continuing. At year's end, Ontario Region staff and co-op members were busy on ten teams set up by the province to do detailed work on program design.

On the municipal front

Co-ops started the year determined to strengthen their relationship with municipalities. By year's end, we were at the table with municipal service managers across the province having our say on the transfer of the provincial programs to local administration.

One key amendment to the *Social Housing Reform Act* said that municipalities must consult with co-ops and other housing providers. Some municipalities didn't need any prompting. They saw the value of drawing on the expertise and commitment of co-op members and had already invited us to join with them. With the amendment, co-ops could count on being heard in all regions.

Over the years, a big part of the Ontario Region's job has been to help Ontario-program co-ops deal with provincial administrators. With the new world of municipal administration upon us, we've started to change how we organize ourselves and deliver our services to these co-ops.

Staying in touch

With so much going on in 2000, it was a challenge to keep members up to date. The Ontario Region sent out a number of publications, including Ontario *Newsbriefs*. At the end of the year, we launched the new *Bulletin for Ontario-Program Co-ops*, with news and tips for action on provincial and municipal issues. We attended dozens of meetings with members across the province. We also improved the Ontario Region section of the CHF Canada Web site. If you haven't logged onto our site recently, point your browser to www.chfc.ca, then click on Ontario Region.

Communication is a two-way process. At regional meetings and our annual general meeting, through our toll-free phone line, e-mail, faxes and regular mail, we heard from members across Ontario.

Serving our members

Every month, Ontario Region staff give advice, support and detailed help to dozens of co-ops. We work with co-ops in difficulty and those that simply have a question that needs an answer. We work closely with local federations to make sure that members receive the best quality service.

Working together

Co-op members joined with many others in the campaign for good quality, affordable homes. In 2000, we worked with the Ontario Non-Profit Housing Association and the Housing Again partnership to update the *Where's Home?* study, the most detailed review of rental housing in Ontario. We also supported the work of allies in faith groups, unions, community coalitions and many other organizations to highlight the worsening homelessness problem in Ontario.

Thanks to all

Once again, I close my annual report with a personal thanks to every co-op member, every federation representative, each of my colleagues on the Ontario Council and the Ontario Region staff. You kept the co-op housing spirit alive in Ontario during some challenging times.



JOYCE MORRIS, PRESIDENT, ONTARIO COUNCIL



Co-operative Housing Federation of Canada

The co-operative housing movement in Canada

(as of December 31, 2000)

Province/Territory	Housing co-ops in Canada		CHF Canada Members		Other Co-ops affiliated through Member Federations		Total Co-ops represented by CHF Canada	
	Co-ops	Units	Co-ops	Units	Co-ops	Units	Co-ops	Units
British Columbia	257	14,391	112	6,282	93	4,269	205	10,442
Alberta	60	2,962	46	2,426	0	0	46	2,426
Saskatchewan	17	841	5	300	0	0	5	300
Manitoba	46	3,061	13	1,376	0	0	13	1,376
Ontario	552	44,271	488	39,437	18	2,020	504	41,368
Quebec	1,092	22,007	*	*	588	11,503	588	11,503
New Brunswick	22	810	20	627	0	0	20	627
Nova Scotia	95	1,953	58	1,367	7	88	65	1,455
P.E.I.	13	209	11	189	0	0	11	189
Newfoundland	24	411	23	392	0	0	23	392
NWT	3	130	2	100	0	0	2	100
Nunavut	1	20	1	20	0	0	1	20
Yukon	1	12	1	12	0	0	1	12
Total	2,183	91,078	780	52,528	706	17,880	1,484	70,210

* Quebec housing co-ops affiliate with CHF Canada through membership in their local federations

CHF Canada membership (as of December 31, 2000)

Members

Housing co-operatives (52,528 units)	780
Resource groups	25
Federations	23
Operational service groups	10
Staff associations	5
Sponsoring organizations	5
Other sector organizations	2
Land trusts	2
Associates	75