

Working together brought us success

In 1998, the co-op housing sector faced the most challenging year in our history. We were in a fight for our lives, working together from coast to coast to stop the transfer of federal co-ops outside Quebec to provincial administration.

At the close of 1998 we had been successful in keeping nearly 90 percent of our homes under federal administration. The lobbying effort, carried out by our members, was the reason for our success and I wish to thank each and every member who participated in that effort.

The lobby effort was so successful that early in 1999 the federal government announced that co-ops would be removed from the transfer of federal housing programs to Ontario.

The situation in other provinces remains unclear and we are keeping up our lobby efforts. In Manitoba, where the federal transfer had already occurred, an active lobby continues to have the decision reversed and co-ops returned to federal jurisdiction.

Despite the threats and against tremendous odds, we have proven that by working together we can win!

Housing co-ops also lobbied the federal government for approval of the proposed agency to administer co-op housing programs. In this effort, we worked in partnership with the co-op housing movement in Quebec, which is proposing a sister agency there.

While being engaged in the fight of our lives, we were still able to provide excellent service to our members, even expanding our services in the area of insurance coverage and telecommunications.

We showed our commitment to member education throughout the sector by offering excellent education programs, both at our annual meeting and in partnership with local federations.

We revised our constitution in order to bring it in line with the proposed Canada Co-operatives Act.

Housing co-ops can see the benefit of membership in the co-op housing sector. Twenty-eight housing co-ops joined CHF Canada in 1998, a net increase of 1,523 units. Membership in other categories has risen too. Membership in local federations also grew during the year.

I want to thank the entire membership, my fellow directors, and the staff of CHF Canada for all their hard work this past year.

Thanks to you all we have completed another successful year. We remain strong and committed, and together we look forward to the challenges that lie ahead.

Financial Statement

Co-operative Housing Federation of Canada
 Summary Statement of Revenue and Expenditures
 For the Year Ended December 31, 1998

	National Operating Fund			Ontario Region Operating Fund		
	Budget 1998	Actual 1998	Actual 1997	Budget 1998	Actual 1998	Actual 1997
Revenues	\$ 2,027,500	\$ 2,093,311	\$ 2,017,318	\$ 660,300	\$ 641,422	\$ 778,257
Allocation to Member Federations	(105,315)	(114,154)	(111,234)	(23,400)	(22,424)	(48,450)
	1,922,185	1,979,157	1,906,084	636,900	618,998	729,807
Expenditures	1,731,000	1,738,718	1,781,456	805,400	755,372	782,153
Excess of Revenues over Expenditures	191,185	240,439	124,628	(168,500)	(136,374)	(52,346)
Transfer to Ontario Region	(172,600)	(172,600)	(64,400)	172,600	172,600	64,400
Transfer from Special Assistance Fund	0	0	431	0	0	0
Transfer to Reserve for Regional Programs	(18,585)	(20,145)	(19,629)	(4,100)	(3,957)	(8,550)
	0	47,694	41,030	0	32,269	3,504
Transfer to Other Reserves	0	(157,000)	(40,000)	(55,000)	(82,000)	(50,000)
Net Change in Fund Balance	\$ 0	\$ (109,306)	\$ 1,030	\$ (55,000)	\$ (49,731)	\$ (46,496)

The full financial statement and the auditors' report dated March 8, 1999 are available to our members upon request.

Celebrating our history and fighting for our future

In 1998 CHF Canada celebrated 30 years of working on behalf of housing co-operatives and their members.

We have come a long way in those 30 years. CHF Canada now has 755 member co-ops. This represents more than 51,000 co-op homes. We have 75 members in other membership categories and 67 associates.

We are a strong movement, with housing co-ops working together across the country. We faced serious threats this year and fought to overcome them in one of the biggest political battles in our 30-year history. We worked to protect federal housing co-ops from transfer to provincial administration.

We offered advice and information to housing co-ops. And we worked hard to bring new services to our members. Here are some of the things we did on behalf of our members in 1998:

The political fight

Since 1996, when the federal government decided to transfer federal housing programs to provincial administration, CHF Canada has been fighting to protect co-operative housing. The co-op sector has proposed a new agency to administer co-op housing programs as the best way to protect our homes.

Housing co-operatives worry that if federal co-op housing programs are transferred to the provinces, we will lose the ability to make decisions about our own homes. Our fears were realized when Saskatchewan, the first province to sign an agreement with the federal government, moved in 1998 to have co-ops sign away some of their decision-making powers.

Our first major victory came early in 1998, when the B.C. government listened to co-op members in that province and agreed to ask that housing co-ops be taken out of any transfer agreement. Then we had a setback in late summer when the Yukon and Manitoba signed. Late in December we finally received news that the federal government was planning to take housing co-ops out of any transfer to Ontario.

At the end of 1998, nearly 90 per cent of federal housing co-operatives were still under CMHC administration. We are ready to continue the fight in 1999. We need to get co-ops in B.C., Alberta and P.E.I. pulled from any future transfers. We are working to protect co-ops where transfers have already happened. And we continue to champion the approval of the proposed co-op sector agency to administer our housing programs. Without the agency in place, co-ops will not have long-term security.

Serving our members

CHF Canada gives many different kinds of help to housing co-ops. We produce technical bulletins and newsletters on a range of issues. In 1998, we published a guide to help our members get all the GST rebates they are allowed under Revenue Canada's rules. We provided our members with replacement reserve guidelines to help plan for the future.

We saved at least four co-ops from closure. In one case, we even convinced CMHC to reverse its decision to put a co-op up for sale. And we fought on behalf of co-ops when CMHC tried to claw back funds from B.C. co-ops with Section 95 operating agreements. Our co-op assistance program allocated funds to ten co-ops and paid out over \$20,000 from the Co-op Assistance Fund.

We did research and provided materials to help housing co-ops become better employers. We discovered that many housing co-ops are very good employers, who provide their staff with training opportunities and encourage them to be part of the local staff association. We investigated common features of co-ops that had a high level of staff grievances and work-related stress leave. We have prepared materials that help co-ops handle staffing issues more effectively.

We started to prepare information to help co-ops cope with the risk of computer-related problems in the year 2000.

We used our group buying power to improve our property insurance program for more than 680 housing co-operatives. We expanded our MemberGuard and AutoGuard programs to more than 8,000 households. We also reached an agreement to offer these programs in Quebec. The average co-op member saves \$100 a year through MemberGuard alone. We launched our new Housing Charge Life Insurance Program. We serve over 700 co-op staff through our group benefits plan and we're studying whether a similar plan can be developed for co-op members.

We looked into other group buying projects. At year-end we were ready to announce a new long-distance telephone plan for housing co-ops and co-op members.

Better communications

In 1998, we started the redesign of our logo and changed the way we look in print. This annual report is an example of the design changes we adopted. We published six issues of our national Newsbriefs. And we have been working on a new, improved web site. All our publications are available in both English and French, and we provide member services in both languages.

We opened our new B.C. office in January and added a toll-free line later in the year.

Building a stronger sector

CHF Canada is committed to stronger partnerships with member federations. We supported local federations of housing co-ops and helped fund regional services by giving out \$114,240 through our shared revenue program. We helped start three new co-op

housing investment programs to offer higher returns on co-op investments while adding income for federations. We trained 12 new instructors to deliver workshops chiefly through federation education programs. We held one Board training session and three operational planning sessions for member federations.

We held our annual general meeting in London, Ontario. It attracted almost 700 people. We offered more than 70 workshops at the Member Education Forum and Staff Development Conference held along with the AGM. An Education Symposium held in Vancouver in March brought together more than 130 people. The symposium featured four events: an educators' conference; a conference on Aging Together, Aging in Place; a Federations Committee meeting; and a Diversity Committee meeting.

We continue to raise awareness of diversity issues through the production of resource materials, the seniors project and the youth action plan.

We worked to raise government and public awareness of the importance of co-operative housing and the need for more affordable housing in Canada.

We participated in the broader co-op sector, through active membership in the Canadian Co-operative Association, The Co-operators and the International Co-operative Alliance. We maintained ties with other housing associations and organizations whose aims and values are close to ours. We continued our support for international development through Rooftops Canada Foundation.

Looking ahead

We expect 1999 to be just as challenging but we are full of confidence and optimism for the future. We will continue our efforts to protect our members and provide the services that housing co-operatives need to prosper in these exciting times.

Board of Directors	New Brunswick	Finance Committee
British Columbia	Vaughan Brace	Sheila Mackenzie
Haji Jivraj	Nova Scotia	Debbie Saidman
Alberta/Western Arctic	Ron Skibbens	Patricia Sibley
Debbie Saidman	Newfoundland/Labrador	Alexandra Wilson
Saskatchewan	Bruce Little	Ontario Council
Ruth Lupul	Aboriginal Community	Brian Burch
Manitoba	Shirley Honyust	Donna Charbonneau
Mel Graham	At large	Tom Clement
Ontario	Beverley Halls	Lori-Anne Gagne
Donna Charbonneau	Ellen Lougheed	Mark Klein
Quebec/Eastern Arctic	Bill Wright	Joyce Morris
Louise Constantin	Patricia Matthews	Marg Uhelak
	Wes Hosler	
	Federations Committee	
	Chairperson	
	Sherry Woytaz	

President's Report

Successfully defending our co-op homes

Our biggest successes in 1998 came because co-op members in Ontario held the line.

We didn't allow the federal government to transfer the 300 federal program co-ops to provincial administration. And we didn't allow the Ontario government to download the administration of the 268 provincial program co-ops to municipalities.

In these times of massive cost-cutting and off-loading, the successful defense of our co-op homes is a great achievement.

The federal victory shows the strength of the co-op movement when we work together. The win in Ontario was built on the hard work of members in dozens of ridings. But there is plenty of work to be done. The best bet for federal co-ops is still the new national agency proposed by CHF Canada. 1999 will see a renewed campaign in Ontario for our agency plan.

On the provincial front, we spent countless hours fighting for real reform for provincial program co-ops in the face of cost-cutting and downloading. For years, co-ops have been calling for reform to create a more business-like relationship with government, based on repayable loans, with rent supplements for low-income households.

CHF Ontario Region staff were "advisors" to the government's Social Housing Committee (SHC). Week after week, we worked to make the case that the reform we want would also be better for government. And co-op members across the province made the case as well. You spoke out at SHC hearings in the spring and wrote submissions. More than 70 members came to a consultation meeting in September to work out our response to the SHC draft report.

This strong effort led the SHC to adopt many of our reform proposals. However, it became clear that the province was using reform as a way to make downloading more acceptable to municipalities.

The SHC moved behind closed doors in September and co-ops were shut out. When the final report was released in early November, there were key last-minute recommendations that had not been discussed earlier. The proposals, if accepted, would undercut the operating efficiency of co-ops and threaten member control. CHF Ontario Region sent an alert to provincial co-ops and, within days, angry letters poured into the Ontario government. In the wake of the strong co-op reaction, Al Leach, the Ontario Minister of Municipal Affairs and Housing, has not tried to force through these unacceptable proposals.

As the year ended, CHF Ontario Region started to turn up the heat in our fight with the province to win reform. One important lever we have is that the federal government shares the cost of about one-third of the co-op units administered by the province. In 1998, co-ops won a commitment from Alfonso Gagliano, the federal Minister Responsible for Canada Mortgage and Housing Corporation, that he would not sign a

federal-provincial transfer deal until co-ops and other key stakeholders in Ontario agree to the proposed reform. Our goal, in 1999, is to hold the federal government to its promise.

The co-op housing movement worked with our allies in 1998 to put housing and homelessness on the political agenda. We worked with many groups, including Homefront Ontario, Ontario Coalition for Social Justice, Toronto Disaster Relief Committee and Putting Housing Back on the Public Agenda. The collective efforts of our members and our allies got the attention of federal and provincial politicians. In 1999, our goal must be to get funding and programs, and start building much-needed, new affordable housing.

Ontario members set the key priorities for the upcoming provincial election (expected in mid-1999) at the 1998 annual meeting. The Ontario Council put in place a detailed co-op election campaign plan at its fall meeting.

Co-ops held the line in 1998. 1999 will be the time for us to move ahead and secure our future.

TOM CLEMENT, PRESIDENT, ONTARIO COUNCIL

Advocacy with government: CHF Ontario Region staff spent lots of time making the case for co-ops with government officials. We have also helped co-ops understand and respond to directives from the Ontario Ministry of Municipal Affairs and Housing. Conflict of interest, co-ordinated access, property management, rent-geared-to-income administration, operating budgets, property tax assessment – these are just a few of the issues we dealt with in 1998.

Member services: CHF Ontario Region staff answered dozens of calls from co-ops every month. At most times, we work with 30 or more co-ops on detailed concerns. We also worked to strengthen our partnership with local federations. In the fall, CHF Ontario Region held a successful meeting with federations to look at ways of improving local service delivery to co-ops.

Municipal outreach: CHF Ontario Region started a municipal outreach campaign in 1998. Co-op members across the province are meeting with local politicians to let them know about co-op housing and strengthen our relationship with local government.

Communications: During 1998, we launched our fax network to communicate overnight with hundreds of member co-ops. We issued three editions of Ontario Newsbriefs, four Ontario inserts to national Newsbriefs, nine editions of the Bulletin on social housing reform, a number of special publications and dozens of media releases on behalf of CHF Ontario Region, local federations and member co-ops.

The CHF Canada family keeps growing

The organized co-operative housing movement in Canada (as of December 31, 1998)

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
Newfoundland	24	417	23	398	-	-	23	398
P.E.I.	13	209	11	189	-	-	11	189
Nova Scotia	95	1,962	53	1,261	9	121	62	1,382
New Brunswick	22	812	20	629	-	-	20	629
Quebec	1,043	21,348	*	*	580	12,083	580	12,083
Ontario	551	44,152	475	38,149	17	1,917	492	40,066
Manitoba	46	2,992	11	1,188	-	73	11	1,188
Saskatchewan	17	841	6	337	-	00	6	337
Alberta	61	3,018	46	2,437	-	00	46	2,437
British Columbia	255	14,061	104	5,851	98	00	202	10,095
North West Territories	4	150	4	150	-	00	4	150
Yukon Territory	1	12	1	12	-	00	1	12
Total	2,132	89,974	754	50,601	704	18,365	1,458	68,966

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

CHF Canada membership (as of December 31, 1998)

Members	
Housing co-operatives (50,601 units)	754
Resource Groups	26
Federations	23
Operational service groups	9
Other sector organizations	2
Land trusts	2
Staff associations	4
Sponsoring organizations	5
Associates	
Organizational associates	43
Honorary life associates	15
Individual associates	11