

Moving into the new millennium

The last year of the old millennium was a very successful one for CHF Canada and the housing co-ops we represent and serve.

In 1999, we gained ground in our national lobby campaign to protect the future of co-operative housing. We gave advice and support to our members, and introduced new programs to help them save money. We improved communications with our members by expanding the use of toll-free lines to all our offices. And we worked with member federations and others to build a stronger co-op housing movement in Canada.

Our four-year lobby campaign really started to show results in 1999. The federal government announced that co-ops would not be included in the transfer of federal housing programs to British Columbia, Alberta, Ontario and Prince Edward Island. And I was particularly happy when the Manitoba government agreed in November to return federal co-ops to CMHC. This means that over 90 percent of federal housing co-ops outside Quebec will avoid a transfer to provincial control.

I want to congratulate everyone who has been involved in this campaign. Our success shows what can happen when co-op members work together to protect their homes. In the year 2000 we hope to realize our goal of a new non-governmental agency to administer co-operative housing programs. We are also determined to continue our struggle to protect the rights of provincial housing co-ops in Ontario as they deal with social housing reform.

I am pleased that throughout this long and difficult campaign, we continued to provide excellent service to our members. We introduced MemberTel, a new long distance and Internet program for co-op members. We were able to extend the benefits of life, health and dental coverage to members of co-ops that belong to CHF Canada. As well, our direct support helped many co-ops overcome serious challenges and take control of their own affairs. We were able to provide assistance to our member federations when called upon to do so. We are committed to maintaining excellent service to our members while developing new services in partnership with our member federations.

Housing co-ops clearly see the benefit of membership in CHF Canada. We finished the year with 765 member co-ops, representing almost 52,000 co-op homes.

I want to thank the entire membership, my fellow directors, and the staff of CHF Canada for all their hard work this past year. I look forward to seeing that work bring even more success as we begin the new millennium.



WESLEY HOSLER, PRESIDENT, CHF CANADA

Financial Statement

Co-operative Housing Federation of Canada
 Summary of Consolidated Statement of Revenue and Expenditures
 and Changes in Unrestricted Fund Balance
 For the Year Ended December 31, 1999

	National Operating Fund*			Ontario Region Operating Fund		
	Budget 1999	Actual 1999	Actual 1998	Budget 1999	Actual 1999	Actual 1998
Revenue	\$ 2,317,200	\$ 2,475,571	\$ 2,093,311	\$ 431,800	\$ 481,116	\$ 641,422
Allocation to Member Federations	(91,970)	(102,036)	(114,154)	0	0	(22,424)
	2,225,230	2,373,535	1,979,157	431,800	481,116	618,998
Expenditures	1,998,300	2,161,493	1,738,718	693,100	742,194	755,372
Excess of Revenue Over Expenditures	226,930	212,042	240,439	(261,300)	(261,078)	(136,374)
Transfer to Ontario Region	(261,300)	(261,300)	(172,600)	261,300	261,300	172,600
Transfer from Special Assistance Fund	600	0	0	0	0	0
Other Shared Revenue Program Transfers	(16,230)	(18,006)	(20,145)	0	0	(3,957)
Transfer from National Business Development Reserve	50,000	74,368	0	0	0	0
Transfers to Other Reserves	0	0	(157,000)	0	0	(82,000)
Net Change in Fund Balance	0	7,104	(109,306)	0	222	(49,731)
Consolidated Fund Balance, January 1	595,505	594,712	704,018	438,620	423,665	473,396
Consolidated Fund Balance, December 31	\$ 595,505	\$ 601,816	\$ 594,712	\$ 438,620	\$ 423,887	\$ 423,665

The full consolidated financial statement and the auditors' report dated February 24, 2000 are available to our members upon request.

* Including the operations of Rooftops Financial Services Inc.

Our strength is working together

CHF Canada is a growing federation. We finished 1999 with more members than ever: 765 member housing co-ops, representing almost 52,000 co-op homes, 74 other members and 68 associates. They came together in June at our 1999 annual general meeting in St. John's, Newfoundland. Almost 800 people – and a record 335 voting delegates – attended this year's meeting. They chose from more than 75 workshops offered at the Member Education Forum and Staff Development Conference. Once again, young co-operators became involved in our movement through the Youth Forum. All delegates were given a new Delegate's Handbook to help them in the job of representing their co-ops.

This past year was one of our most successful ever. Here are just a few of the things we have done on behalf of our members:

Protecting housing co-ops

In 1996, when the federal government decided to transfer federal housing programs to provincial administration, CHF Canada started a national lobby campaign. We proposed a new agency to administer co-op programs. Our members see this as the best way to protect our homes and achieve long-term stability for the sector. We have been working with the co-op housing sector in Quebec, which has proposed its own agency to work in partnership with the one in the rest of Canada.

In 1999, we saw much of this work pay off. At year end, over 90 percent of federal co-ops outside Quebec are still under federal administration. The federal Minister Responsible for CMHC, Alfonso Gagliano, has promised to talk about one national body to administer co-op housing programs outside Quebec, if enough provinces are interested in the idea. We're closer than ever to our goal of long-term security for housing co-ops.

In those provinces where a transfer of co-op programs has taken place, we worked with co-ops and provincial officials, especially where co-ops are facing serious operating challenges.

We also worked hard to protect housing co-ops with provincial operating agreements. Our Ontario Region has been helping provincial co-ops deal with the Ontario government's social housing reform. These co-ops face an uphill struggle now that Ontario and the federal government have signed a social housing transfer deal. But they will not face that struggle alone.

We finally reached an agreement with CMHC to stop the “clawback” of subsidy from Section 95 (56.1) co-ops that had net operating income. That money will now stay where it is most needed – with the co-ops. And we’ll be working to help co-ops improve their replacement reserve planning.

In British Columbia we helped co-ops with water problems get access to the same assistance as condominiums.

We campaigned against homelessness, using our national resources to raise the issue with members of Parliament and government officials across Canada. At our annual meeting, we took the opportunity to thank B.C. and Quebec, the two provinces that are still building new non-profit housing co-ops. CHF Canada was active in the start-up of the National Coalition on Housing and Homelessness. We continue to press for a national housing strategy and new housing supply programs.

Serving our members

In 1999, we introduced MemberTel, our new long distance and Internet program for housing co-op members. This service was offered in partnership with eight member federations. We are now expanding this program to include co-op office telephones in 2000.

We extended the benefits of life, health and dental insurance to members of co-ops that belong to CHF Canada. Our group benefits plan already covers more than 700 co-op staff. And we expanded our MemberGuard and AutoGuard insurance programs to serve almost 10,000 co-op households. MemberGuard rates were frozen in 1999 and will be again in 2000. Our complete package of property and liability insurance for co-ops continued to be our biggest member service, topping the \$3.7 million mark in annual premiums. Many members save more than the cost of their annual dues through this program alone.

New materials on dealing with staff gave co-op boards of directors advice on how to become better employers. We also helped housing co-ops prepare their systems for any potential Y2K problems. Thanks to that work, and the work of others, problems were few and far between.

We offered help and advice to members on every aspect of co-op management. And we approved 13 applications for more serious help under our Co-op Assistance Program.

We made it easier for our members to reach us by expanding the use of toll-free lines to all three offices. We also did the work necessary to prepare for the January 2000 opening of our fourth office, located in Winnipeg.

This year we redesigned our publications and introduced a new look and logo. We kept members informed through our national and Ontario issues of Newsbriefs. And we continued to work on our web site at www.chfc.ca.

Building a stronger co-op housing movement

CHF Canada gave over \$100,000 to member federations through our shared revenue program to fund regional services. We helped three more federations start new CHIP services. These local investment programs offer higher returns on co-ops' current accounts and provide added income for federations. We also brought 20 regional federations together for an annual federations committee meeting. We trained 12 new instructors to deliver workshops through federation education programs.

We continued to raise awareness of the diversity in our sector. Our Diversity Committee, an ad hoc committee since 1993, was made a standing committee this year. Thanks to their work, CHF Canada introduced a new policy on harassment and discrimination to make sure all of our members feel welcome at the AGM and other events. We encouraged people from diverse communities to get involved in CHF Canada, and we continue to pursue our work on seniors' issues in housing co-operatives.

We maintained our contacts with the national and international co-op movements, and kept our connection to international development through our support of Rooftops Canada Foundation.

The year 2000

CHF Canada was very active in 1999, with the introduction of new services, ongoing support for housing co-ops, and significant victories in our political campaign. In 2000, we look forward to continuing our mission to unite, represent and serve the community of housing co-ops in Canada. Our focus will be on our members – defending them and adding value to their communities.

Board of Directors	Nova Scotia	Finance Committee
British Columbia/Yukon	Susan Wells	Donna Charbonneau
Haji Jivraj	Prince Edward Island	Sheila Mackenzie
Alberta/Western Arctic	Heather Paynter	Patricia Sibley
Debbie Saidman (Vice President)*	Newfoundland/Labrador	Alexandra Wilson (Executive Director)
Saskatchewan	Aboriginal Community	Ontario Council
Ambrose Reschny	vacant	Brian Burch
Manitoba	At large	Donna Charbonneau
Mel Graham	Vince Hall	Lori-Anne Gagne (Vice president)
Ontario	Beverly Halls	Mark Klein (Vice president)
Donna Charbonneau (Treasurer)*	Wes Hosler (President)*	Joyce Morris (President)
Quebec/Eastern Arctic	Gary Panagiotidis*	Mark Paul
René Daoust*	Patricia Matthews	Tina Stevens
New Brunswick	* Executive committee member	Marg Uhelak
Vaughan Brace	Federations Committee	
	Chair	
	Joanne Mick	

President's Report

Housing co-ops in Ontario started 1999 on a high note. In January, federal housing minister Alfonso Gagliano announced that the 21,000 co-op households under federal administration wouldn't be transferred to the province. A very nice victory!

Four years ago, the federal government announced plans to hand over these co-ops. When we started our campaign to stop the transfer, many said it couldn't be done. But our members, working together in a strong and inventive campaign, were able to move the federal government.

By late fall came a second win, when the federal government agreed to take over the administration of rent supplement programs for federal co-ops from Queen's Park.

However, the year ended on a more sombre note for provincial co-ops. In November, Minister Gagliano and Ontario housing minister Tony Clement signed the federal-provincial Social Housing Agreement. Federal co-ops were out of the deal, but the agreement will have a big impact on provincial and federal/provincial co-ops. Minister Clement speeded up provincial plans to download social housing programs to municipalities.

The 21,000 households living in provincial co-ops face an uncertain future as Ontario decides what changes it will make to the design and funding of the co-op programs before handing them over to municipalities. But we will meet those challenges with the same determination that has won us success at the federal level.

Securing our future

Positive reform of provincial social housing programs has been a priority of CHF Ontario Region for years. Even though government action on reform was stalled all year, Ontario Region staff met with non-profit providers and municipalities to seek consensus on key reform issues. At the same time, we turned our attention to helping provincial co-ops build strong links with municipal governments. Throughout the year, we worked to make sure co-ops had the most up-to-date news and a real voice on provincial issues.

A major part of our political work has been our campaign with federal MPs. In 1999, we asked them to make sure that co-ops developed under the cost-shared federal-provincial housing program would be fully protected under the transfer deal.

By September, it looked like the door might be open for a bold move. We acted quickly to present a plan to have the administration of provincial co-ops transferred to the federal level. Unfortunately, the deal was signed before we could move provincial co-ops to the federal level. But we're still working to see if it can be done.

Every time the call came for action to defend our co-op homes, federations and

member co-ops responded. Time after time, dozens of letters flooded political offices. Calls were made. Meetings were held. The results were impressive!

We didn't win every struggle, but we did win some important ones. And our voices were heard! Many politicians and government officials now know that the co-op movement is well-organized and effective in defending our members.

Election action

Co-ops moved into high gear in the late spring during the provincial election campaign. CHF Ontario Region helped members to understand the new, and often confusing, voter registration rules. As part of the campaign, we also worked with our members and allies to "get Ontario back into the housing business".

Serving our members

Our co-op services staff worked with dozens of housing co-operatives, providing advice to help them on a range of issues. As the province got ready to hand over administration to municipalities, it stepped up its review of "co-ops in difficulty". We worked with co-ops facing severe problems to help turn things around. Staff also helped co-ops to respond to directives from the Ontario Ministry of Municipal Affairs and Housing on many issues. And we worked with federations to organize forums for our members on provincial program issues. We also had training sessions for co-op members and staff on RGI administration, replacement reserve planning and other areas.

Raising the alarm

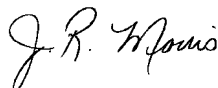
CHF Ontario Region is a leader in the campaign against homelessness in Ontario. We put together the Where's Home study, which was co-sponsored by the Ontario Non-Profit Housing Association and the Housing Again Partnership. It is the most current and detailed review of rental housing in Ontario. The dramatic findings of the study confirm that Ontario is caught in the grips of a province-wide housing crisis.

Throughout the year, CHF Ontario Region, federations and co-ops worked with our allies in trade unions, faith groups and many other organizations to highlight the homelessness disaster and point to affordable housing solutions.

Thanks for the hard work!

I want to personally thank every co-op member, every federation representative, each of my colleagues on the Ontario Council and the Ontario Region staff. Our hard work has produced great results. We're well placed to meet this year's challenges.

The year 2000 promises to be another exciting year!



JOYCE MORRIS, PRESIDENT, ONTARIO COUNCIL

The CHF Canada family keeps growing

The organized co-operative housing movement in Canada (as of December 31, 1999)

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	413	23	394	-	-	23	394
P.E.I.	13	209	11	189	-	-	11	189
Nova Scotia	95	1,956	57	1,307	5	48	62	1,355
New Brunswick	22	812	20	629	-	-	20	629
Quebec	1,041	21,301	*	*	643	12,816	643	12,816
Ontario	551	44,246	482	39,196	15	1,856	497	41,052
Manitoba	46	2,992	11	1,201	-	-	11	1,201
Saskatchewan	17	841	5	300	-	-	5	300
Alberta	60	2,962	45	2,398	-	-	45	2,398
British Columbia	255	14,100	107	5,895	96	4,220	203	10,115
North West Territories	3	130	2	100	-	-	2	100
Nunavut	1	20	1	20	-	-	1	20
Yukon	1	12	1	12	-	-	1	12
Total	2,129	89,994	765	51,641	759	18,940	1,524	70,581

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

CHF Canada membership (as of December 31, 1999)

Members	
Housing co-operatives (51,641 units)	765
Resource Groups	26
Federations	23
Operational service groups	10
Other sector organizations	2
Land trusts	2
Staff associations	5
Sponsoring organizations	5
Associates	68