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# Newsbriefs

MANITOBA EDITION

## BULLETIN BOARD



### Mark your calendars

Find out how the new national agency will work with your co-op. CHF Canada is hosting two events on November 9, where you can learn more about the newly incorporated national agency for the administration of federal co-op housing programs (see page 2). **Christopher Wilson**, a consultant with CHF Canada, will present information and answer your questions.

**Networking Luncheon**  
**Tuesday, November 9**  
 11:30 am – 1:00 pm  
**Spruce Room, Greenwood Inn**  
 1715 Wellington Avenue, Winnipeg

The luncheon is open to all co-op staff, board members and members.

**Manitoba Advisory Forum Meeting**  
**Tuesday, November 9**  
 7:30 pm  
**Willow Park East Housing Co-op**  
 101- 61 Tyndall Avenue, Winnipeg

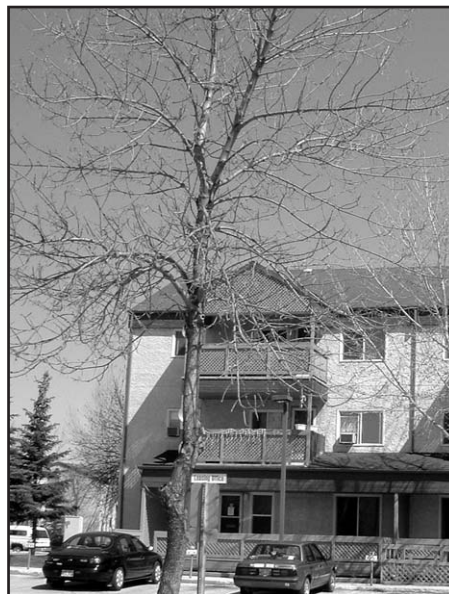
Forum meetings are open to all housing co-ops. Non-members may attend in a non-voting capacity.

A registration form for both these events will be sent to your co-op or contact the CHF Canada Manitoba Office for further information.

## Welcome to new members

CHF Canada welcomes two new Manitoba members – **Northern Harmony Co-operative Ltd.** in Thompson and **Seven Oaks Village Housing Co-operative** in Winnipeg.

Seven Oaks Village is a 73-unit mixture of townhouses and apartments. **Michael Hart**, the co-op's president, says they have been through some difficult times. "But we're turning a corner now and joining CHF Canada has definitely helped in our progress." He says the co-op immediately saved half their insurance costs by joining CHF Canada's commercial insurance program. And **Jocelyn Peifer Ross**, CHF Canada's Director of Manitoba Operations, helped the co-op claim the GST rebate they were entitled to. "We got almost \$9,000 back and that alone helped us start making payments on our second mortgage." (see *New members*, page 3)



Seven Oaks Village (left) in Winnipeg and Northern Harmony (right) in Thompson are CHF Canada's newest Manitoba members.

## Less is more for next year's AGM in Edmonton

You can expect some big changes for the 2005 CHF Canada AGM in Edmonton, June 16 to 18. With a little reorganization, we're reducing the length of the annual meeting by a day, without cutting anything out. Workshops will start on Thursday instead of Wednesday and the business meeting will be held on Saturday only. This means a day less in hotel and per diem costs for most co-ops. Delegate registration fees will be even lower than in 2004. And you'll be able to register for the AGM online for the first time ever. Find out more at <http://members.chfc.ca/eng/pages/agm.asp> and read the "Special 2005 AGM Report" in the next issue of *National Newsbriefs*.

## Co-op Housing Forum December 2-3, 2004

*Opportunities in Co-operative Housing*, Union Centre, 275 Broadway, Winnipeg. For further information or to get a registration form, contact the CHF Canada Manitoba Office.

### Thursday, December 2 6:00 pm to 9:00 pm

- Introduction to housing co-ops
- Ministers' greetings and reception
- The state of co-op housing today

### Friday, December 3 8:30 am to 4:30 pm

- Key ingredients and steps for a successful housing co-op
- Maintaining your co-op
- Constructing and financing your co-op
- Member and board development
- Recommendations to stimulate development

# National agency incorporated

**O**n July 28 – after seven years of hard work by co-op members across Canada – the new national agency was incorporated. Called the Co-operative Housing Programs Administration Agency, the new agency was incorporated as a co-operative with one member – the Co-operative Housing Federation of Canada.

Last May we announced that the federal government had reached an agreement with the co-op housing sector to take on the program administration work now done by CMHC. Although Manitoba is one of the provinces that signed a social housing agreement to administer federal co-op programs, the province said earlier they were willing to have co-op programs administered by the agency. CHF Canada will be seeking a meeting with **Christine Melnick**, Manitoba's Minister of Family Services and Housing. **Alexandra Wilson**, CHF Canada's Executive Director, is working on special assignment to get the agency up and running. CHF Canada expects a service agreement to be in place by January 31, 2005.

For more information on the Co-operative Housing Programs Administration Agency, attend the Networking Luncheon and Manitoba Advisory Forum meeting on November 9 (see page 1), visit CHF Canada's website at <http://members.chfc.ca/eng/pages/agency.asp> or contact **Merrilee Robson**, National Communications Officer at 1-877-533-2667, ext. 122 or at [mrobson@chfc.ca](mailto:mrobson@chfc.ca). 🏠

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## Less than three months to re-state your co-op bylaws!

**B**y July 1, 2004, housing co-ops should have re-stated their co-op's bylaws and amended their articles of incorporation to meet the requirements of the provincial Co-op Act that came into effect in June of 1999. Have you made the necessary changes to your bylaws and articles of incorporation? If not, your co-op will be dissolved at the end of December 2004. That means you would no longer be a co-op. You would be in breach of your co-op's operating agreement and your government funding would be in jeopardy. Make sure your co-op meets the end-of-December deadline. For further information or help with re-stating your co-op's bylaws, contact the CHF Canada Manitoba Office. 🏠

# CHF Canada's insurance programs

## *Protecting your home*

**A**re there accidents waiting to happen in your co-op? CHF Canada's commercial insurance program, in addition to giving you great coverage at an affordable rate, will give you the information you need to help protect your co-op.

Each housing co-op insured through CHF Canada's commercial insurance program receives a **risk management kit** focusing on safety and security. Use the kit to find out if your co-op is at risk for fires, learn how to educate your members about fire safety and protect your co-op. The kit also shows co-ops how to prevent water damage, reduce the risk of vandalism or theft, and prevent falls and other injuries.

Over 86 percent of CHF Canada's members insure their buildings through our commercial insurance program. Our program is loss-driven, not market-driven, so we can keep rates affordable. And the program provides \$1 million in personal liability insurance for each member of the co-op.

Find out how CHF Canada's commercial insurance program can give your members peace of mind. For more information, call **Linda Stephenson** at 1-800-465-2752, ext. 234.

## *And protecting your home's contents*

Your co-op home is covered by your housing co-op's insurance. But the contents of your home – your personal belongings – need separate coverage. CHF Canada offers MemberGuard to give housing co-op members better protection at better rates. MemberGuard covers the full replacement value of everything you own.


Remember that it's important to compare coverage when comparing costs. Members of housing co-ops that have their buildings insured through CHF Canada's commercial insurance program with The Co-operators will already have liability insurance and won't have to pay for that coverage.

Call 1-800-387-1963 to get a quote. 🏠

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## **New members**



Michael is familiar with co-operatives from his work with **Arctic Co-op**. So when he moved to Winnipeg six years ago after 11 years in the Arctic, he decided to give co-op housing a try. He met Jocelyn through her work in the broader co-op sector and as a result, he says, "I knew who to call."

Northern Harmony is a 26-unit apartment building. Manager **Maureen McCartney** says the co-op was designed to house people with disabilities and the whole building is wheelchair accessible. The co-op was very much needed as barrier-free housing is rare, if not non-existent, elsewhere in northern Manitoba.

Maureen says the co-op joined CHF Canada for the contact with other co-ops. "We feel pretty alone up here, with no other co-ops nearby. Our membership has been invaluable already," she says.

The co-op can take advantage of the information on the website and call the Manitoba Office toll-free for advice and new ideas. And, she says, the cost of the dues was almost covered by savings on their insurance coverage.

"When our board was explained the benefits of joining CHF Canada, they supported it one hundred percent." 🏠

# Newsbriefs

FOR MANITOBA HOUSING CO-OPS



**Co-operative Housing  
Federation of Canada**

#### **National Office**

311-225 Metcalfe Street  
Ottawa, Ontario K2P 1P9  
Tel (613) 230-2201 Fax (613) 230-2231  
Toll-free 1-800-465-2752

#### **Ontario Region**

313-720 Spadina Avenue  
Toronto, Ontario M5S 2T9  
Tel (416) 366-1711 Fax (416) 366-3876  
Toll-free 1-800-268-2537

#### **Vancouver Office**

204-5550 Fraser Street  
Vancouver, BC V5W 2Z4  
Tel (604) 879-4116 Fax (604) 879-4186  
Toll-free 1-877-533-2667

#### **Manitoba Office**

Suite 192, 162-2025 Corydon Avenue  
Winnipeg, Manitoba R3P 0N5  
Tel (204) 989-5963 Fax (204) 487-6407  
Toll-free 1-888-591-3301

#### **Nova Scotia Office**

1099 Marginal Road, Suite 201  
Halifax, Nova Scotia B3H 4P7  
Tel (902) 423-7119 Fax (902) 423-7058  
Toll-free 1-866-213-2667

#### **Editor: Jocelyn Peifer Ross**

Story ideas, comments or questions?  
Call **1-888-591-3301**.  
E-mail: [jpeifer@chfc.ca](mailto:jpeifer@chfc.ca)

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## Program offers great deals for members

**B**elonging to CHF Canada can help co-ops and co-op members save money. We work hard to harness the buying power of housing co-ops and by participating in our *Co-op Cost Cutters* group purchasing program members can save money!

*Co-op Cost Cutters* is a group purchasing program that offers Manitoba member housing co-ops the ability to pool their buying power with over 35,000 housing co-op units in Ontario. Member co-ops save money on maintenance, electrical, plumbing and cleaning supplies, appliance parts, flooring, carpets, tile, paint, wall coverings, office supplies and furnishings, the purchase or lease of appliances, and credit reports and checks.

The program has been offered for two years to Manitoba member co-ops, and in 2003 our total sales in Manitoba were \$14,958. And, when our members use the program, they help us generate extra money for our Manitoba operations. Thus far in 2004 our sales have increased dramatically. So, thanks for supporting our *Co-op Cost Cutters* suppliers – Grand & Toy, Home Depot Supply, ICI Paints, Rent Check, and Phelps Laundry Equipment.

For further information on the program, contact **Jocelyn Peifer Ross** at 1-888-591-3301 or at 989-5963. 

### **Co-op Cost Cutters Suppliers**

#### **ICI Paints**

Dane Lawrence  
1-800-387-7311 ext. 4

#### **Grand & Toy**

Carlos Carvalho  
1-800-478-9405 ext. 6344  
[carvalhc@grandtoy.com](mailto:carvalhc@grandtoy.com)

#### **Home Depot Supply**

Bob Jackson  
1-800-782-0557

#### **Phelps Laundry Equipment**

Gary Panagiotidis  
1-866-557-5599

#### **Rent Check**

Chandra Vedanayakam  
1-800-661-7312 ext. 228  
[Chandra@rentcheckcorp.com](mailto:Chandra@rentcheckcorp.com)