

# Newsbriefs

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## **VILLAGE CANADIEN: how one of Winnipeg's largest co-ops avoids arrears**

**David Gawthrop**, General Manager for **Village Canadien**, credits the co-op's strong arrears policy and a committed board for keeping them free of the arrears problems that plague some co-ops.

The co-op consists of 226 units, mostly townhouses and one four-storey apartment block.

"We have a policy that is kind of strict and regimented," Gawthrop explains.

Here's how their arrears policy works:

- Housing charges are due and payable on the first of each month.
- The co-op applies late fees when housing charges are paid late. Members in arrears are requested to attend a meeting with the board to discuss payment
- If necessary, the board will negotiate a payment plan with members.

During the payment plan time, the board may waive interest charges or late fees. But the member needs to stick to the plan so they do not have to get called back to meet with the board again. [2] >

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### **Co-op housing development group**

A Manitoba committee looks at prospects for new co-op housing

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### **Welcoming Tammy**

Tammy Robinson joins our Manitoba office as Program Manager, Manitoba

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### **Education Conference, annual meeting**

Don't miss the education conference on April 26, and register for CHF Canada's annual meeting in June.



# No new co-ops for Manitoba, yet...

**Mel Willis**, CHF Canada Regional Director, is a member of Manitoba's Co-op Housing Development Group. The group is made up of co-op members, supporters and local housing resource group members who want to increase the number of co-operative homes in Manitoba.

"Really what we are trying to do, ultimately, is achieve some building, whether it be rehabilitation of existing rental units or a new building, and doing it as a co-op."

Earlier dreams for building new co-ops as part of new housing projects did not go through because of a lack of funding.

**Karl Falk** of DSI Tandem Resources explains the difficulty. "There is no funding vehicle; it's an enormous equity problem. And there are limited affordable housing funds. In the past, and in Ontario, some municipalities have provided lands. It's always been a bit of a dream."

But the group remains hopeful. With a positive response from the Minister of Family Services and Housing for Manitoba, **Gord Mackintosh**, there may be an opportunity to establish a provincial program that would back more projects.

The government is forming an advisory committee to look into possible conversion projects of existing housing projects like Lord Selkirk or Gilbert Park. They may have enough funds now to hire a co-ordinator. Karl Falk will represent CHF Canada on the committee.



above: Mel Willis and Karl Falk are part of group hoping for more co-op housing.

"As a sector, we keep working at it. And we do already have co-ops in the ground, in the province."

The development group's other goal to increase co-op space includes adding units to existing co-ops.

If you'd like to get involved or find out more about the group, please call **Tammy Robinson** in the CHF Canada office at 204-947-5411.

[1] > If this happens then the board may consider terminating the membership and occupancy in the co-op.

And the co-op has had to evict members for arrears.

"Once you've exhausted all avenues and the writing is on the wall, the individual is not coming around, and continues to take advantage of you every time they can, it's probably in the co-op's best interest that you terminate their membership," says Gawthrop.

To respect members' privacy, meetings about arrears are kept separate from regular board meetings and minutes from those meetings are kept confidential. The co-op's bylaws expect all board members to be up to date on their own housing charges.

"The strength of the board plays a large part in this," says Gawthrop. "They have to have their hearts behind it. If the situation ever comes to the point where they have to terminate somebody's membership they have to follow through in order for (the policy) to have any teeth at all."

When a situation does result in a "need-to-terminate", the co-op must follow the process laid out in *The Co-operatives Act*. A member can appeal a board's resolution to terminate their membership to the Registrar and request that their appeal be heard by an appeal tribunal. The tribunal is made up of members from other Manitoba co-ops and takes an impartial look at the member's case and gives them a chance to appeal the termination of membership. At the tribunal, the co-op is expected to prove they gave proper notifications of a problem with paying the housing charges. The tribunal also looks at the member's overall payment record.

**Remember,** co-ops need members to pay their housing charges in full and on time so that they can meet the co-op's financial obligations like paying the mortgage, property taxes, insurance and maintaining the co-op's property. Housing charge arrears can lead to serious difficulties and threaten the viability of your co-op. It's important for your co-op to have an arrears policy and that your board and staff apply the rules fairly to all members of the co-op.

# Welcoming Tammy



Growing up in Manitoba, Tammy Robinson, CHF Canada's new Program Manager for Manitoba, got a taste for co-operative principles early. At the age of 15, Red River Co-operative, a local gas co-op, sponsored Tammy to attend the Manitoba Young Leaders' Camp. After her first camp, she kept going back, as a counsellor and then as co-ordinator. She travelled across the country as a member of the CCA youth board. She also travelled twice to the Philippines to work with co-operatives and in micro-finance projects for women.

**above: New CHF Canada Program Manager for Manitoba, Tammy Robinson shares enthusiasm for co-operative principles.**

"I was a driven young woman."

Tammy says **Jocelyn Peifer-Ross**, former Program Manager for Manitoba, was her mentor. She met Jocelyn when Jocelyn ran the Young Leaders' camp. "She is a big part of why I am here today."

Tammy went on to work as a political aide. This past September she began a program of part-time graduate studies in social work. About her new role

with CHF Canada, Tammy says she has a "very deep interest in affordable housing – across Canada.

"When I was working in politics, people would always call for housing. And I've always wanted to work with co-ops, whether in a board capacity or a leadership role. So when this opportunity came up, I was thrilled to be working with co-ops in a social activist job."

Tammy looks forward to learning more about CHF Canada and our membership and hopes to soon visit co-ops throughout the province.



#### Publication information

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Have you registered your delegate for the CHF Canada annual meeting yet? Make sure your co-op takes part in this premier event. We will be getting prepared for the future with our 2020 Compass program, and learning more about good leadership and the importance of skilled managers. Come find out more about your national federation and what CHF Canada can do for co-ops like yours.

Registration packages have been mailed to all members. Or visit [www.chfcanda.coop/agm2008](http://www.chfcanda.coop/agm2008) for more information and online registration.

Manitoba members will be electing their regional director this year, at the education conference on April 26. Look for the call for candidates mailed with the registration package or visit the election pages of the website. You'll find more information about the elections and advice if you're thinking of running yourself.

Small co-ops (less than 50 units) are eligible for discounts that make it easier for them to attend the annual meeting.

Mark your calendar

**Spring Education Conference -  
April 26  
DON'T MISS IT!**

Here's your chance to get answers to important how-to questions at the Manitoba Spring Education Conference on April 26 at the Viscount Gort Hotel in Winnipeg. Workshops this year cover: "Introduction to 2020 Vision" and "Arrears: Paying in full and on time."

Over lunch members will elect our Manitoba regional director for the CHF Canada board.

Don't miss this opportunity to learn, participate and network with members from all over Manitoba.