



NATIONAL EDITION

Newsbriefs

Co-operative Housing Federation of Canada

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Gagliano meeting encouraging; but CHF Canada to keep up pressure

Housing co-ops can take some encouragement from CHF Canada's September 14 meeting with federal minister responsible for CMHC **Alfonso Gagliano**. But we also need to keep the pressure on federal MPs.

"It was a very positive meeting," said CHF Canada president **Wes Hosler**. "We got some good news on some key issues. The Minister even mentioned the enormous political pressure the government has been feeling on co-op housing issues. I think we should be very proud of our lobby campaign. We just need to be aware that we're not finished."

see [Meeting with Gagliano](#) on page 2

CHF Canada to open Manitoba office

Housing co-ops in Manitoba are winding down the Housing Co-op Council of Manitoba (HCCM), and opening a new CHF Canada office in Winnipeg.

Mel Willis, president of HCCM, says the co-ops were looking for a better way to provide services in Manitoba and increase membership in the sector. They came to a decision to pay the dues that would normally have gone to their federation, directly to CHF Canada. In return, the co-ops will get all the regular services of CHF Canada, plus extra services they have negotiated.

see [Manitoba office](#) on page 2

A CHF Canada delegation met with the Minister to talk about protecting the future of housing co-ops. The group asked again to have co-ops in B.C., Alberta and PEI pulled out of any transfer talks with those provinces. We also asked to have co-ops in Manitoba returned to federal administration or to our proposed agency. We urged the Minister to put a transfer deal with Ontario on hold until provincial cost-shared co-ops are protected in the social housing reform package. We sought firm protection for federal rent supplement funds in Ontario. And we talked about the problems the lengthy social housing transfer process has caused for co-ops in difficulty, particularly in Quebec.

CHF Canada's president raised the serious problem of homelessness in Canada and said that we want to talk more about this issue with the Minister soon.

The Minister expressed a new willingness to sit down and meet with us to talk about a national body to administer co-op programs. "It would serve the co-op movement well if one body took care of all the co-ops," he said. CHF Canada looks forward to meeting further with the Minister to talk about our proposed agency. We are also hopeful that he will make an announcement soon about

co-ops in the provinces that have agreed they don't want to accept the federal co-op programs.

The Minister was firm in repeating that he wants to sign a transfer deal with Ontario by year end. But he confirmed his promise to consult the caucus of Ontario MPs before finalizing the deal. And he made it clear that he expects the province to respect existing project-level operating agreements "to the letter".

Housing co-ops were represented at the meeting by Hosler, Ontario regional director **Donna Charbonneau**, Quebec regional director **René Daoust**, director-at-large **Gary Panagiotidis**, CHF Canada's acting executive director **Thom Armstrong** and National Government Relations Officer **Christopher Wilson**.

In 1996, the federal government decided to transfer federal social housing programs to provincial administration. Housing co-operatives have been fighting to stop the transfer of their programs to the provinces, fearing that the unique member-control aspects of co-ops could be lost. Almost 90 per cent of federal housing co-operatives are still under federal administration. The meeting was a positive step but we need to keep up our campaign until we see real results and our homes are safe. ★

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"We're looking at it as a natural progression," Willis says. We don't have as many co-ops as Ontario or B.C. We wanted to find the best way to make sure we had good services." Willis, who was the first president of HCCM when it was founded in 1985, had a strong interest in making sure the decision-making process was done right. HCCM members went through a lengthy process, including discussions at a number of general meetings, before making their decision.

CHF Canada president **Wes Hosler** is feeling very positive about this decision in his home province. Already two co-ops have expressed interest in joining the sector. "This was the right decision for us. We find that the co-op housing sector keeps

changing as times change. As we grow and develop as a sector, each region will have to find the solution that works for them.” ★

Information for Co-ops

New CHF Canada by-law in 2000

Canada now has new national legislation for co-operatives. The *Canada Cooperatives Act* was proclaimed on June 17, 1999 and will come into force on January 1, 2000. At that point the new by-law approved at this year’s annual general meeting will take effect.

The new Act updates the laws governing federally incorporated co-operatives and recognizes the unique values of co-ops in Canada. Two national associations, the Canadian Co-operative Association and le Conseil Canadien de la Coopération, played a key role in the development of the new Act.

The new law affects only national co-ops like CHF Canada. Individual housing co-ops will continue to be governed by provincial co-op law and will not see any changes.

CHF Canada will send you more information on our new by-law early in the new year. ★

Understanding overhousing policies

“Overhousing” means a person or a family living in a co-op unit that is considered too large for their needs. Who decides if members are overhoused? It can be the members, by approving an overhousing policy for their co-op. Or, it may be the government, through restrictions on overhousing in a government-sponsored co-op housing or rent supplement program. A typical co-op overhousing policy may say that no household should have more than one bedroom per person. A government program standard may go further, for example, requiring couples or younger children of the same sex to share a bedroom.

What happens to a family that is overhoused by one of these standards? Usually it has to move into a smaller unit when one comes open (this is called downhousing).

Overhousing policies are well meant. Co-ops want to make the best use of affordable housing, using their larger units to house larger households. Downhousing can make subsidy dollars go further. But, unless a government program requires downhousing, an overhousing policy may not always be necessary. For example, if a co-op has high housing charges or difficulty finding new members, it may not wish to worry about matching units to household size. Keeping the co-op full is more important, so the co-op may choose to apply the overhousing rule only to members receiving subsidy.

Of course there are other ways to ration subsidy without moving low-income families to smaller units. For example, a subsidy policy might say that a single person living in a two-bedroom unit gets only the amount of subsidy she or he would get in a one-bedroom unit. This may not be an option for co-ops with rent supplement agreements. But Section 95 (56.1) co-ops can do this.

Some co-ops want to have an overhousing policy but they are not keen on making long-time members move from their family homes as their children grow up and leave. An overhousing policy can address that issue by saying that after a certain number of years, no family will be made to change units unless they are doubly overhoused—a single person living in a three-bedroom, for example.

The situation is more complicated if your co-op is funded by the Ontario government. Recent Ministry reviews of the Provincial Rent Supplement Programs in Ontario identified overhousing as a problem. In some cases co-ops have been told that overhoused households must move or lose their subsidies.

This approach has created a good deal of anxiety in co-op communities, especially in those projects

see [Understanding Overhousing](#) on page 4

where there are no small units. CHF Canada's Ontario Region is dealing with the Ministry's head office on the issue, and will present an update of the situation in an upcoming Ontario Region issue of *Newsbriefs*.

For information on overhousing rules under government programs or sample policies from other co-ops, call your local federation or any CHF Canada office. ★

Video specials from Co-op Housing Bookstore

"The Battle of Beech Hall" video was so popular at the CHF Canada AGM in Newfoundland that the Co-op Housing Bookstore sold out of all their copies. The Bookstore has re-ordered them and they are available again, still at the sale price of \$20 each.

Also on sale are the following:

"Aging Together - Aging In Place" book and video set, regularly priced at \$28 for the set. The sale price will be \$21, which is 25% off.

"The Youth Video," a short video put together by young people living in co-ops across Canada, regularly selling for \$14, on sale for \$10 - also 25% off.

The diversity of our co-ops includes the age spectrum of our members, both young and old. Here are three Bookstore items that talk about the importance of including young and old alike in our co-op communities. ★

New policy to stop harassment and discrimination

CHF Canada believes people should be free from harassment and discrimination. We protect our employees on the job through our personnel policy. Now we also have a policy to protect participants at CHF Canada meetings. We believe all members should be treated with respect.

We used the new policy for the first time at the CHF Canada AGM in St. John's, Newfoundland. There was a mediation committee of three people who received complaints from anyone who felt they had been harassed or discriminated against. There were eight complaints received by the mediation committee during the AGM. The committee talked to both parties in each complaint and was able to resolve seven of the complaints to everyone's satisfaction during the AGM.

The Diversity Committee and the Board of Directors will be reviewing the policy later in the year and making improvements based on our experience at the 1999 AGM.

This is an important step in ensuring the diversity of our members is respected and that everyone feels free to participate fully in CHF Canada events. ★



This issue of *Newsbriefs* includes an insert with more information on preparing for the year 2000. For more information on Y2K readiness, check out our web site at www.chfc.ca or contact **Louise Briglio** at our Ottawa office for copies of previous inserts. ★

Save on GST

This year CHF Canada sent all members a supplement to our guide called "*Your co-op and the GST*". It shows housing co-ops how to get higher rebates on GST or HST paid to Revenue Canada. Co-ops should review this guide again and look at whether they can benefit from applying for municipal status. If you have done this, please phone or write us and let us know how much money you have saved or expect to save by applying for this status. Please contact **Louise Briglio** at the Ottawa office (lbriglio@chfc.ca). ★

Pick your delegate now

For many co-op delegates, their job is more than attending CHF Canada's annual meeting. Many co-ops make their delegate's job a year-round one. Delegates act as a liaison between the co-op and CHF Canada and the local federations.

Marlene Deacon, the delegate for David Wetherow housing co-op in Vancouver, does a report to each Board meeting on the monthly delegates meetings held by CHF Canada and CHF/BC. Marlene, who has been her co-op's delegate for two years, says the local meetings helped her get prepared for her first CHF Canada AGM in 1998. Even though she attended delegates meetings for a year before the AGM, she still found the size of the AGM a bit scary. "That's when I realized how big the co-op movement is in Canada. But my second year in St. John's was just fabulous. I really learned a lot." Marlene put all the information she brought back into a binder in her co-op's office. She's also organized meetings in her co-op to keep members informed about and involved in the political campaign.

If your co-op has not yet chosen a delegate to attend next year's AGM in Ottawa, now is the time to do it. Then your delegate can start preparing to represent your co-op in the best way possible. You'll find a copy of our delegate's handbook included in your *Newsbriefs* mailing to help them in this important task. ★

Youth at CHF Canada

CHF Canada and the co-op sector provide a number of ways young people can get involved, including our Youth Forum at the AGM and co-op youth camps.

An enthusiastic group of seventeen youth attended the 1999 Youth Forum at the AGM in St. John's. They were from housing co-ops in Alberta, Ontario and Newfoundland. During the forum they participated in a variety of activities including workshops on leadership and presentation skills,

co-op history and issues, ideas for the future and a variety of member education forum workshops. The group also enjoyed a trip to sea on the Scademia and were lucky to see many whales. Before tearful farewells the participants made a presentation to the AGM delegates on Sunday which included a skit, personal experience statements and an original co-op youth song.

Every year CHF Canada finds sponsors to send youth from housing co-ops to co-operative young leaders camps. The camps are sponsored by regional affiliates of the Canadian Co-operative Association. This year ten youth attended camps in four regions of the country.

CHF Canada 1999 camp sponsorships were made possible through the generous support of the following companies and individuals: Blain Allen Inc., CANA Management Associates Ltd., COHO Management Services Society, Iler Campbell, Eugene Meehan, Morneau Sobeco, Prentice Yates & Clark, Print Action, Jean Stevenson Consulting, Wintemute Randle Kilimnik, Worton Hunter & Callaghan.

Every year at the annual meeting a draw is held to pick the co-ops that will receive a sponsorship to send a young member to a young leaders camp in their area. This year youth from the following co-ops attended camp:

Pacific Heights Co-operative
Vancouver, BC

Paloma Housing Co-operative
Vancouver, BC

Sundance Housing Co-operative
Edmonton, AB

Ashworth Square Co-operative
Mississauga, ON

Bethune Housing Co-operative
Gravenhurst, ON

Bonaventure Place Housing Co-operative
London, ON

See Youth of CHF Canada on page 6

Main-Gerrard Co-operative
Toronto, ON

Rossland Ridge Co-operative
Oshawa, ON

Coopérative d'habitation Oasis
Tracadie - Sheila, NB

Future Housing Co-operative
St. John's, NF

For more information on CHF Canada's youth programs, contact **Karla Skoutajan** at 1(800) 465-2752 (in Ottawa, call 230-2201) or e-mail kskoutajan @ chfc.ca. ★

Co-op members save \$1 million

There are now more than 9, 200 co-op households protected by our MemberGuard insurance program. The program provides insurance for the contents of co-op units, as well as liability insurance. If the average member saves \$100 on insurance compared to the market price (and many save even more) then the group of co-op members participating in the program will save almost \$1 million next year. How's that for the power of group buying?

We're looking forward to welcoming MemberGuard customer number 10,000 later this year. You can find out more about this service by calling 1-800-387-1963. ★

Help for Co-op staff and boards

CHF Canada regularly publishes materials for co-op staff and the boards that employ them. Our most recent publications (available from the Co-op Housing Bookstore):

You, Your Staff and the Law is a guide for boards and staff on provincial employment rules. English guides are available for British Columbia, Alberta, Manitoba and Ontario. A French guide is available for Ontario. The 1999 guides are now available.

Managing Arrears is a useful resource for staff about dealing with housing charge arrears. It suggests processes for managing arrears and model arrears by-laws. Instructor's notes for a workshop on arrears have also been developed and are available for CHF Canada instructors and federations.

Evaluating Staff is a new resource for co-op staff and boards about the evaluation process and includes a model evaluation form. It will soon be available through the Co-op Housing Bookstore.

Housing Co-ops as Employers is a small flyer about boards, members and staff in housing co-ops. It offers practical ideas to help boards, members and staff work together.

We've begun working on a model workplace harassment policy for co-ops. We hope to have the policy finished and available to co-ops early in 2000.

We are continuing to offer more sessions of the *Co-op Staff as Resource Person*. In 1999 this successful training program designed for co-op site staff will be offered for the first time in Western Canada.

For more information on any of the above publications or other resource material, call **Karla Skoutajan** at 1(800) 465-2752. ★

Strategic plan available

The CHF Canada strategic plan was mailed to all our member federations and resource groups in late 1998. If you don't think you received a copy or would like one an extra one (it's available in French or English), please call **Louise Briglio** at the CHF Canada Ottawa office (230-2201, ext. 224 in the Ottawa area or 1-800-465-2752) and we can send you a copy right away. ★

Coming later this fall

Introducing **Primus Canada** and **IPrimus**, CHF Canada's new partners for discount long distance and affordable Internet. Watch for details! ★

Manitoba co-ops hopeful after province supports return to feds

Members of housing co-operatives in Manitoba have been told the province wants to give them back to the federal government. And they're thrilled to hear it.

Just prior to the Manitoba election, co-op members got letters from **Jack Reimer**, then Manitoba housing minister. The letters say Reimer has written to the **Hon. Alfonso Gagliano**, federal minister responsible for Canada Mortgage and Housing Corporation, asking that co-ops in Manitoba continue to be administered by the federal government.

The NDP, which was elected in Manitoba on September 21, passed a policy taking a similar position at their last provincial convention and have indicated their support in writing. CHF Canada will be following up with Premier-elect **Gary Doer** and the new government as quickly as possible.

"This just goes to show that housing co-ops should never give up," said CHF Canada president **Wes Hosler**. "We were very disappointed last September when he heard that Manitoba had signed a social housing transfer agreement with the federal government. But we kept on fighting, and now, a year later, the Manitoba government has recognized what we've been saying all along—that housing co-ops are different from other types of social housing and should be treated differently."

In January, Minister Gagliano announced that housing co-ops would not be part of the federal transfer to Ontario. Shortly after that, Minister Gagliano indicated that such a decision would also be possible for other provinces and that provinces that had already signed an agreement could return the co-op portfolio. Since that time, British Columbia, Alberta and Prince Edward Island have all written to the federal government, saying they do not want to accept the co-op programs. Manitoba is the first post-transfer government to offer to give housing co-op programs back to the federal government. ★

Gagliano keeps CMHC portfolio

In Prime Minister **Jean Chretien's** recent cabinet shuffle, **Minister Alfonso Gagliano** kept his portfolio as Minister Responsible for CMHC.

The **Hon. Claudette Bradshaw** continues as Labour minister, with responsibility for co-ordinating the federal government's response to the homelessness problem.

"CHF Canada would like to congratulate both these ministers on their re-appointment," said **Christopher Wilson**, CHF Canada government relations officer. "We're happy to continue meeting with them on important issues for our members." ★

Help for the homelessness problem

At our 1999 AGM, CHF Canada delegates passed a resolution to look at a co-op housing response to the homelessness problem. We're including some material with this mailing with some more information on the issue. ★

People and Places

B.C. co-ops plan Co-op Week fair

The third week in October is the traditional time for co-operatives and credit unions to celebrate their history and many accomplishments. This year co-op week takes place October 17 – 23.

CHF Canada and the Co-operative Housing Federation of B.C. are holding a Co-op Housing Fair on October 17 to celebrate the event.

The fair will take place in Pitt Meadows, B.C. There are plans for refreshments, music, face painting and clowns. The organizers hope the fair will raise the profile of the co-op housing sector, recruit new members for CHF Canada and CHF/BC and provide an opportunity for co-op members to network.

See **B.C. co-ops plan** on page 8

What are you doing for Co-op Week? We'd like to include news of how co-ops are celebrating the event in an upcoming issue of *Newsbriefs*. Contact **Merrilee Robson** to share your ideas with other co-ops. Call toll-free at 1-877-533-2667 (879-4116 in the Vancouver area) or e-mail mrobson@chfc.ca. ★

Goodbye to Stephanie Ballantyne

Many AGM delegates are familiar with the cheerful voice and smiling face of **Stephanie Ballantyne**, who co-ordinated our AGM registration the past four years. Stephanie joined CHF Canada as program co-ordinator in 1996. She got married recently and left us for life in Nashville, Tennessee, where her new husband is attending university. ★

New B.C. co-op announced

Moe Sihota, the B.C. Minister of Social Development and Economic Security, and the minister responsible for B.C. Housing, has announced funding for the Lore Krill Housing Co-operative in Vancouver's Downtown Eastside neighbourhood. The co-op includes 97 seniors and family housing and 106 urban singles units. The co-op is the first co-op to be given conditional funding through B.C. Housing's 1999/2000 Homes BC program. In June, the B.C. government announced it would double its funding to build 2,400 units of affordable housing.

The Lore Krill Housing Co-operative is named after a member of Vancouver's Four Sisters Co-op, a long-time Downtown Eastside resident and poverty activist who died in April. "Lore worked tirelessly for the residents of the Downtown Eastside," said **Kathleen Boyes**, a director of the co-op. "Today's announcement supports her lifetime of hard work and belief in the philosophy of co-op housing. I am proud our organization could dedicate these homes in her memory." ★

US housing co-ops meet in Toronto

The National Association of Housing Cooperatives, a non-profit association based in Washington, D.C., is holding its 1999 conference in Toronto, October 27-30. The conference is co-hosted with CHF Canada and the Co-operative Housing Federation of Toronto. CHF/T is hosting a tour of Toronto-area housing co-ops as part of the event. The conference includes over 50 workshops of use to co-op members and staff, as well as a Young Co-operators program. For more information, contact the National Association of Housing Cooperatives, phone: (202) 737-0797, fax: (202) 783-7869, e-mail: coophousing@usa.net. ★

FECHAM welcomes new manager

Jean Lacroix has joined FECHAM (Fédération des Coopératives d'Habitation Montréalaises) as general manager, effective August 16. He joins **Luce Pelletier** (reception/information) and **Jean-Claude Tremblay** (development) at the federation. ★

A new co-op member

Congratulations to CHF Canada executive director **Alexandra Wilson** and **Paul-André Baril** on the birth of the newest member of their family. **Frederic** was born May 2 at 2:10 a.m., weighing 6 pounds, 12 ounces. Alexandra will be on maternity leave until mid-October. ★

B.C. co-ops join Gay Pride parade

A group of co-op members from the Co-operative Housing Federation of B.C. participated in Vancouver's Gay Pride parade at the beginning of August. The group carried the CHF/BC banner.

"It was great. It was like Mardi Gras," said CHF/BC director **Diane Winkler**, who helped organize the co-op representation. "They had the best costumes." Winkler says it was a great opportunity to raise the profile of co-op housing and our diverse communities.

The Gay Pride parade is the largest parade in Vancouver. This was the first time CHF/BC participated, but they plan to be back with a larger group next time. ★