



NATIONAL EDITION

Newsbriefs

Co-operative Housing Federation of Canada

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www.chfc.ca

Enjoy spring in Ottawa at the 2000 AGM

Housing co-op members from across Canada will be gathering in Ottawa May 17–21 for CHF Canada's annual general meeting. The AGM gives members a chance to meet co-operators from all parts of the country. The business meeting is where members decide the direction of our national organization. Our Ontario Region will be holding its annual meeting too. The Member Education Forum provides an opportunity to learn new skills and explore key issues affecting housing co-ops. The forum will feature over 75 workshops.

The AGM takes place during Ottawa's Canadian Tulip Festival, when up to five million tulips will be blooming throughout the city.

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Staff Development Conference helps co-op staff on the job

The year 2000 is here. Is your co-op ready? Co-op staff face many challenges in their work. They need opportunities to meet with resource people and other co-op staff to make sure they have the information to do their jobs effectively.

Join us in Ottawa May 17–19 for the 2000 Staff Development Conference. It's CHF Canada's annual education event for co-op staff. The conference offers over 35 basic and advanced workshops on co-op management. It's also a time for co-op staff to talk about common issues and solutions to problems in housing co-ops.

We sent information on the conference to every member. Call us at 1-800-465-2752 (230-2201 in Ottawa) if you need another copy. Call **Karla Skoutajan** at the same numbers if you have any questions about the conference. ★

Ann Marie Martins, the local AGM co-ordinator, says the local volunteers are arranging bus tours that include visits to housing co-ops in the area and some of the most scenic areas of Ottawa. "The city is beautiful at that time of year."

The local committee has been hard at work, preparing to welcome AGM delegates. A 10-person planning committee has been putting together a guide book to give delegates information on Ottawa from a local point of view. They're planning the daycare facilities for the AGM and making sure that delegates have an easy time finding their way around. The committee is now actively recruiting another 60 volunteers to help with all the work that will go into making the 2000 AGM a memorable experience

The first AGM package was mailed to members in January. It includes a registration form and information on the meeting schedule and registration fees. Travel and hotel information is also in the package. For information on AGM registration contact **Sophie Rollin** at our Ottawa office at 1-800-465-2752 (230-2201 in Ottawa) or e-mail agm@chfc.ca. ★

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2000 Youth Forum brings co-op youth together

Are you 16 to 21 years old? Come and join us in Ottawa from May 18 to 21. It's CHF Canada's fifth annual youth forum. You can make a difference by working with other youth to make co-op living more meaningful and fun.

Registration is only \$50 when your co-op sends a delegate to the AGM.

There will be workshops, social activities and discussion groups. This is a chance for you to be heard. And it's a great opportunity to meet youth from across Canada. There's still time to register.

For more information call **Karla Skoutajan** at 1-800-465-2752 (in Ottawa, 230-2201). ★

We're looking for some help...

Are you a young member of your housing co-op? Have you planned meetings, made presentations? Would you like to learn? CHF Canada is looking for a youth to assist with planning and running the 2000 youth forum.

If you're interested contact **Karla Skoutajan** at 1-800-465-2752 (in Ottawa, 230-2201) for more information. ★

It's not all work...

An important part of the AGM is the informal networking that takes place during the social events. On Thursday night, CHASEO (the Co-operative Housing Association of Eastern Ontario) will be hosting a social to welcome everyone to Ottawa. CHASEO's **Olga Tasci** says the committee has found a location that will give delegates a real taste of Ottawa. Stay tuned for more details.

Friday night is free time to enjoy the Tulip Festival concerts, boat cruises along the Rideau Canal or other tourist activities. And on Saturday night delegates will gather at the Ottawa Congress Centre for the annual dinner/dance. Make sure to bring your dancing shoes. ★

Members are wired on **MemberTel™**

A pleasant surprise in the December launch of MemberTel™ — our new Long Distance, Internet and Paging program — has been the take-up by our members of the combined MemberTel Long Distance and Internet package. Two-thirds of the people who have joined MemberTel so far have signed up for both Long Distance and Internet.

No wonder. MemberTel offers unlimited Internet access for just \$18.95 a month, when combined with affordable long distance. That's an unbeatable deal to surf the Web and contribute to co-op housing at the same time. Our members also like the flexibility of long distance at 10 cents a minute, anywhere in Canada, anytime.

MemberTel has no sign-up fees, no monthly fees, solid customer service and Internet technical support. It is being offered by both CHF Canada and local federations.

Obviously, our members know a great deal when they find one! Make sure your co-op's members get the word on MemberTel. It's a toll free call: 1-877-885-9961. ★

Help your members save money

When co-ops decide to join CHF Canada it's usually because the members are aware of the services we offer them. But do new members have the same information? If you haven't done so already, you might want to include information on CHF Canada services in your new member orientation. Individual co-op members can save money on household contents insurance, or telephone and Internet costs. They can feel more secure with our group benefits programs and housing charge life insurance.

If you need more information on any of these services, contact your nearest CHF Canada office. Or if you

want an article on CHF Canada and its services for your co-op newsletter, contact **Merrilee Robson**, Communications Officer. Call toll-free at 1-877-533-2667 (879-4116 in the Vancouver area) or e-mail mrobson@chfc.ca. ★

Saving on taxes

Last year we distributed a guide called *A Supplement to Your co-op and the GST*. It shows housing co-ops how to get higher rebates on GST or HST paid to Revenue Canada. Many housing co-ops have qualified for municipal status under Revenue Canada's rules and have been getting higher rebates. We'd like to track how much money housing co-ops are saving. Please let us know by calling **Louise Briglio** at our Ottawa office, toll free at 1-800-465-2752 (230-2201 in the Ottawa area) or e-mail lbriglio@chfc.ca.

Additional copies of the guide are available through the Co-op Housing Bookstore. ★

Disability benefits — who should pay the premium

(reprinted from November 1998)

Many housing co-ops have enrolled their staff in CHF Canada's group benefits plan. The plan provides a range of benefits from extended health to disability insurance. Some co-ops pay the full premium, others ask employees to share the cost.

Did you know that who pays the premium for disability insurance, both short and long-term, affects the benefits employees will get should they ever have to make a claim? If the co-op pays any part of the premiums, then any benefits the employee draws will be subject to income tax. But if the employee pays the full premium, the disability income will be tax-free.

To ensure that your staff get the most value for the premium dollar paid, your co-op may want to start asking staff to pay the disability portion of the premium. To make the switch without any financial disadvantage to staff, just raise employee salaries by the amount of the current cost of the

see *Disability benefits* continued on page 4

disability insurance premium. The co-op will come out even and your staff will be better protected in the event of a disability.

But remember, the co-op can only do this once. After that, staff will have to absorb any change (up or down) in premium rates. If the co-op tries to compensate by changing the salary it pays each time by the same amount as the premium rate change, Revenue Canada will say that, in reality, the co-op, not the employee is paying the premium.

For more information or advice on this subject, call CHF Canada's group benefits consultant, **Barry Hutchins**, at Morneau Sobeco 1-800-267-0097. ★

Co-operative Development Working Group looks at new development possibilities

The Co-operative Development Working Group (CDWG) met in January to talk about new development possibilities. It was encouraging to learn that new housing co-ops are actually being built in British Columbia and Alberta. In Ontario, a public housing project, Alexandra Park, has been converted to a co-operative. New initiatives in Quebec and hopeful signs from Co-op Atlantic were discussed as well.

Look for an insert in a future issue of *Newsbriefs* on the work of the CDWG. The group is composed of **Douglas Alford, Don Altman, Brian Burch, Lynn Hannley, Jon Harstone and Joffre Pomerleau**, with staff support and advice from **Mark Goldblatt**. ★

Check out *MemberTel*[™]

For information, call toll-free
1-877-885-9961

Information for Co-ops

Y2K — a last word!

The new century is here, and there were very few Y2K problems anywhere in the world. CHF Canada received no calls from members about Y2K emergencies. Everyone should be happy that the advance preparations worked well.

If your co-op made an emergency response plan part of your preparation, don't throw it away! Many kinds of emergencies can happen — floods, fires, winter storms are among the many possibilities. The plan that you made for Y2K problems can be easily adapted to deal with other problems. Think of it as an investment — in your future safety. ★

Getting ready for Year 16 in FCHP (ILM) Co-ops

Do you live in an FCHP (ILM) co-op? If you do, the way your co-op's federal assistance is decided may change in your 16th year of operation. That will be soon for some co-ops. Here's how the change works.

The federal assistance to your co-op is reset every year, by the same formula used to reset your ILM mortgage payment. But in year 16 your housing charges may also affect your assistance. At the end of year 15, CMHC will review your co-op's financial situation. CMHC will adjust your assistance for year 16 as usual. Then, if your break-even housing charges are below 85% of market, CMHC will reduce your federal assistance. By how much? Either by

- the difference between your housing charges and what they would be at 85% of market; or
- by 5%, whichever is less.

Your co-op's year-15 budget and housing charges are used to calculate the reduction in assistance. For that reason you will have to send your budget and housing charges to CMHC so that they can set the reduction, if any. There can be a reduction for each year after year 16 too. The rules for those years are a bit different. You can find them in your CMHC operating agreement, usually in Section 4 (4).

At CHF Canada we will be preparing more detailed information to send to our members about this issue. It will talk in detail about how reductions in assistance are set. And it will talk about market rents and how they are decided. In the meantime, if you need more advice on the "Year 16" issue for FCHP co-ops, call us at 1-800-465-2752. It's a free call. ★

Are co-ops eligible for RRAP?

When Claudette Bradshaw, the federal co-ordinator on homelessness, and Alfonso Gagliano, the Minister responsible for Canada Mortgage and Housing Corporation (CMHC), announced new federal funding to help fight homelessness, a large part of that funding was for the federal Residential Rehabilitation Assistance Program (RRAP). The RRAP funding, which is designed to "support the renovation and repair of housing occupied by low income people" was increased by \$268 million, more than doubling the funds available.

Housing co-operatives and non-profit housing are not generally eligible for RRAP funding. However, loans may be available for renovations of units to make them accessible for a disabled person. Some examples of renovations that would qualify are installing a wheelchair ramp or special shower for a disabled person. CMHC also has a program called Home Adaptations for Seniors' Independence, designed to help seniors make renovations that would allow them to stay in their own homes and "age in place." CMHC may consider allowing housing co-operatives access to this fund as well. For more information, contact your local CMHC office or call their general information number, 1-800-668-2642. ★

Want more participation?

This month's Co-op Housing Bookstore promotion offers a resource to help co-ops get better member participation. *Beyond Participation* addresses the age-old question: "How can we get members to participate?" What is participation? Why participate? Why don't members participate? The book gives housing co-ops the answers to these questions and tips on what to do to increase member participation. *Beyond Participation* is regularly \$14 and on sale now for \$11.

Effective Elections is the definitive publication on how to set up an Elections Committee, plan and carry out an effective election in your co-op. It includes samples, descriptions and complete guidelines for your next election. This book sells for the regular price of \$10, now on sale for \$8.

These books are a must in any co-op's resource library and ideal for each member of committees dealing with these issues. The prices are discounted by 20 percent until March 31, 2000.

To order, see the flyer with this *Newsbriefs*, or contact the Co-op Housing Bookstore, c/o the Co-operative Housing Federation of Toronto, 658 Danforth Avenue, Suite 306, Toronto, Ontario, M4J 5B9. ★

Is your co-op safe from fraud?

Recent newspaper reports have covered cases of fraud in housing co-ops. In one Alberta housing co-op the former treasurer was convicted of theft and fraud. She was ordered by the court to repay the \$57,000 she had stolen from the co-op by writing cheques to herself. In an Ontario co-op, a staff person kept cash housing charge payments over a period of three years. She had stolen \$19,625 from the co-op. A reminder to all co-ops to make sure you have adequate systems in place to protect yourselves against fraud and theft. Check out the workshop offered at our 2000 AGM for good advice on this subject. ★

Fighting the Good Fight

Manitoba government willing to join talks on co-op agency

Manitoba is the first province to agree to join the federal government in discussions on the co-op sector's agency proposal.

Manitoba co-op members **Rudy Comeault**, **Mel Willis** and **Jocelyn Peifer**, and CHF Canada government relations officer **Louise MacNaughton** met **Tim Sale**, the minister responsible for social housing in Manitoba. Sale assured them he had written to **Alfonso Gagliano**, the federal minister

see **Manitoba government** continued on page 6

responsible for CMHC, offering to return housing co-op administration to the federal government.

Sale's November 30 letter says, "Finally, I would like to affirm our government's wish that the co-op portfolio be administered by the federal government." Manitoba co-ops have worked hard to get that commitment from the province, as a first step toward administration by the sector's proposed agency

Now that federal housing co-ops in B.C., Alberta, Ontario and Prince Edward Island have been pulled out of the federal social housing offers to the provinces, CHF Canada hopes to start negotiations with the federal government for transfer of co-op programs to the proposed co-op sector agency. We see this as the only way to keep housing co-ops secure in the long term.

CHF Canada is meeting with provinces to get them to agree to be in a working group with our organization and the federal government. Manitoba is the first province to formally agree, but we expect others to join them soon.

The co-op sector's goal is to eventually have all housing co-op programs, both federally and provincially funded, administered by a co-op sector based agency.

For more information on our agency proposal, contact your nearest CHF Canada office, or see our web site at www.chfc.ca. ★

Municipal download in Ontario on fast track

The Ontario government has moved its plan to download the administration of social housing to municipalities into high gear. The plan affects about half of all co-op households in the province—approximately 21,000 households. The rest of the co-ops in Ontario are administered under federal programs and will stay at the federal level, thanks to a successful campaign by co-op members.

The provincial plan is not a routine transfer of administration. It is expected to include major changes to provincial programs and operating agreements. All the major stakeholders—co-op and non-profit housing providers and municipalities—are calling

for reform of programs before the download. CHF Ontario Region is working hard to ensure the program review process gives provincial co-ops long-term security. The province could introduce legislation to complete the download as early as this spring. The actual transfer expected to start in the winter of 2000.

CHF Ontario has sent information on the download and the program review process to all co-ops in Ontario. Call **Harvey Cooper** or **Michael Shapcott** at 1-800-268-2537 (in Toronto, call 416-366-1711). E-mail: hcooper@chfc.ca or mshapcott@chfc.ca. ★

National housing coalition calls for more affordable housing

Housing cures homelessness. Shelters do not." That was the message delivered by Rev. **Bill Phipps**, Moderator of the United Church of Canada, at a press conference sponsored by the National Coalition on Housing and Homelessness in Ottawa on January 10. "Ottawa has to take the lead by funding new national housing programs," said Dr. Phipps.

Phipps said the federal government's homelessness strategy, announced on December 17, "has some bits of good news in it, obviously", but doesn't go far enough. The federal announcement calls for spending of \$753 million over three years on improved hostels and services for the homeless. At the December 17th event, federal housing minister Alfonso Gagliano called the homelessness strategy the "first step" and said that he would be contacting his provincial counterparts starting in January to develop a national housing strategy.

The coalition staged the press event on Parliament Hill in Ottawa to underline the critical need for the federal government to make a massive reinvestment in affordable housing. The federal government stopped funding new social housing in 1993, then announced in 1996 that it was transferring administration of existing social housing programs to the provinces and territories.

"With the Fall Economic Forecast from Finance Minister Paul Martin forecasting a surplus of over \$67 billion dollars, there are no longer any fiscal restraints to stop the federal government from

reinvesting in desperately needed new housing,” says **Sharon Chisholm**, Executive Director of the Canadian Housing and Renewal Association. “The costs of refusing to take action are staggering in both human and fiscal terms. At least 833,000 tenant households in Canada are at risk of becoming homeless because they cannot afford adequate shelter.”

CHF Canada is one of the founding members of the coalition, which has grown to include 23 national and regional organizations from the faith, aboriginal, housing, labour and social justice sectors. Coalition members have been meeting with politicians and elected officials to press for a new national housing strategy.

For information, please call **Michael Shapcott** at 1-800-268-2537, ext. 224 (in Toronto, 416-366-1711). E-mail: mshapcott@chfc.ca. ★

People and Places

New Manitoba office opens

Jocelyn Peifer has been hired to staff our new Manitoba office, effective January 1. The office is based in Winnipeg. Jocelyn will work 3.5 days per week representing CHF Canada to members, non-members, government and the public in Manitoba. Her job includes recruiting new members; co-ordinating a local education program; helping to introduce new services, and handling communications with members in the province. She will also co-ordinate our government relations work in the province, which has taken on new importance with the provincial government's interest in turning federally funded housing co-ops back over to federal administration.

Our Winnipeg office will assume the role formerly played by the Housing Co-op Council of Manitoba (HCCM). Manitoba co-ops will be setting up a local Advisory Forum soon. HCCM is in the process of winding up its operations. The new office phone numbers are (204) 989-5963 in the Winnipeg area and (toll free) 1-888-591-3301. ★

Golden Horseshoe holds biggest AGM ever

The Golden Horseshoe Co-operative Housing Federation celebrated its biggest annual general meeting to date, with 224 people from 30 member co-ops and seven non-members attending. The event included a business meeting, workshops and a dinner/dance.

Dave Howard, president of the federation, says they always try to offer something new in the workshops. This year, a workshop on conflict of interest guidelines given by CHF Canada's Director of Corporate Affairs **Thom Armstrong** was very well attended.

Dave Smart, the federation's manager, says he starts planning the education portion of the meeting in June and has the first workshop brochure ready by September. “We talk about it all the time,” he says. “In every mailing to delegates or co-ops we include a brochure. We put information in our newsletter and in our office. We're really out there.” The federation posts information on the AGM and education event on its web site (www.bigwave.ca/~ghchf) and updates it regularly.

Both agree that a big part of their marketing has been through word of mouth. Co-op members hear about the meeting from someone who attended last year's event and decide to go the next year. The dinner and dance are an important part of the whole event.

“The thing is to really put on a good party,” Dave Howard says. “Give members good value and a good time and they'll come back.”

Vince Hall, a CHF Canada director-at-large and a member of the Golden Horseshoe board says the federation's AGM has the same advantages as the CHF Canada AGM. “People always say it's great to meet new people and share information that helps them in their own co-op. When we hear comments like that, we know people will be coming back, and they'll probably bring new people with them.”

The federation and CHF Canada signed a joint sector membership agreement last fall after much discussion. Under the agreement, a new member

see **Golden Horseshoe** continued on page 8

will join both federations. The decision to do this was almost unanimous. "We're two federations," Dave Howard says, "but really only one sector. We need to pull together." ★

René Daoust named co-op volunteer of the year

René Daoust, president of the Confédération québécoise des coopératives d'habitation (CQCH), was given the co-operative award of merit for 1999 at a dinner given in December by the Coopérative de développement régional de Montréal. René was named co-op volunteer of the year for his work in the Quebec housing co-op sector. He has been president of his local federation, FECHAM, for the past two years and president of CQCH, the Quebec confederation of housing co-ops. He has lived in the Coopérative d'habitation Nouvel Ere in Longueuil for ten years and was president until June of last year when he was elected to the Board of CHF Canada as Quebec's regional director. Congratulations René. ★

Vera McIntyre wins first CHF/BC co-op award

Congratulations to Vera McIntyre of Le Coeur Housing Co-operative in Vancouver. Vera was given a plaque honouring her years as a co-op volunteer at the annual meeting of the Co-operative Housing Federation of B.C. on November 27. The plaque from CHF/BC read, "In recognition of Vera McIntyre and her invaluable, lifetime volunteer contribution in the Co-op Sector." CHF/BC introduced the award this year and plans to make it an annual event. ★

Two co-op groups receive CMHC grants

Two co-op groups have received funding for projects under CMHC's Homegrown Solutions program. Inn Roads Housing Co-operative in Edmonton received \$19,755 to look at ways to use their existing assets for new housing initiatives. CQCH, the

Quebec confederation, received \$17,000 to assess the potential for seniors' equity co-ops in Quebec, with an emphasis on appropriate design for aging in place.

Homegrown Solutions was launched in 1995 to help communities develop affordable, practical housing solutions for themselves. Groups can apply to CMHC for \$1,000 in project development funding. Of these, a number of proposals will be selected for funding to develop demonstration projects. ★

Rooftops Canada Youth Internship Program

Thinking about living in a southern country and working in an organization that's improving people's quality of life? If you are between 19 and 30, have graduated from a university or community college in the last three years and are not working in your field, Rooftops Canada/Abri International may be able to help you achieve your goal. We are looking for 10 people to work in non-governmental organizations that develop co-op and social housing in South Africa, Zimbabwe, India, and the Philippines for six months starting June or September, 2000. We need people with backgrounds in planning, architecture, library science, adult education or able to speak Spanish and French. Interested? Please send a resume and cover letter to Sarah Haines, Rooftops Canada/ Abri International 2 Berkeley St #207 Toronto, Ontario M5A 2W3, fax 416-366-3876 or e-mail admin@rooftops.ca. Deadline is February 28. ★

Tory caucus task force calls for more co-op housing

The federal Progressive Conservatives are recommending building more co-operative housing as a solution to poverty. *It's Up to Us!*, the report from Tory caucus task force on poverty, says, "...Ottawa should renew its financial commitment to social housing, with the objective of ensuring that low-income Canadians have access to affordable housing." The report deals with a broad range of poverty issues and recommends a number of solutions to deal with homelessness and the lack of affordable housing. ★