



NATIONAL EDITION

Newsbriefs

Co-operative Housing Federation of Canada

VOLUME 8, NUMBER 5, DECEMBER 2000

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VISIT OUR WEBSITE AT www.chfc.ca

Join Co-op Talk

Do you have an issue in your co-op you would like advice on? Or a great idea you want to share with other co-ops? Or just want to chat with other housing co-op members? Join Co-op Talk, our new electronic discussion groups for CHF Canada members.

Log on to Networking, a general discussion group. Join our Gay, Lesbian, Bi-sexual and Transgendered Caucus for the latest news on the Mr and Mrs CHF Canada awards. Talk about co-op development, or join any of the other groups on specific topics.

Join this virtual meeting space and get to know co-op members from across Canada, without leaving the comfort of your own home.

There is a lot of other information on our web site and we'll be adding more regularly.

So visit us at www.chfc.ca. Click on Members' Network to join Co-op Talk. ★

Start of co-op agency talks

After almost five years of lobbying, CHF Canada representatives will soon be starting talks with the federal government on the proposal to create a new agency for housing co-op program administration.

The first meeting is planned for early December, with president Wes Hosler and executive director Alexandra Wilson representing CHF Canada's member housing co-ops. The meeting will be attended by representatives of CMHC and the provinces of British Columbia, Manitoba, Nova Scotia and Newfoundland. The province of Quebec, which is considering a similar proposal from housing co-ops in Quebec, asked to attend the meeting as an observer. The main focus of the meeting will be a presentation and discussion of the CHF Canada proposal. ★

Mark your calendars for the Victoria AGM

Victoria in June—the Pacific ocean, whale-watching tours, mountains, flowers—and hundreds of housing co-op members getting together.

Join us June 6–10, 2001 at the Victoria conference centre. The meeting includes the annual business meeting, the annual meeting of the Ontario members, more than 75 workshops for members and staff, and a youth forum.

The first registration package will be sent to you in January. In the meantime, get your AGM resolutions to the CHF Canada office by December 31, 2000. Name a delegate to represent your co-op at the AGM. And get ready for the biggest and best co-op housing event of the year.

If you want to plan your vacation around the AGM, you can get information by calling 1-800-HelloBC (1-800-435-5622) toll free or visiting www.hellobc.com.

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National Office

311-225 Metcalfe St., Ottawa, Ontario K2P 1P9
Fax (613) 230-2231 Telephone (613) 230-2201

Ontario Region

207-2 Berkeley St., Toronto, Ontario M5A 4J5
Fax (416) 366-3876 Telephone (416) 366-1711

Vancouver Office

201-133 East 8th Ave., Vancouver, B.C. V5T 1R8
Fax (604) 879-4186 Telephone (604) 879-4116

Manitoba Office

Suite 192, 162-2025 Corydon Ave., Winnipeg, MB R3P 0N5
Fax (204) 487-6407 Telephone (204) 989-5963

Editor: Merrilee Robson

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A reminder that the deadline for resolutions for the AGM is December 31, 2000. Use the resolution form from our web site at www.chfc.ca or call CHF Canada toll free at 1-800-465-2752 and we'll send you one. ★

Good news for MemberGuard, AutoGuard customers

For the fourth year in a row, there will be no increase in MemberGuard rates for 2001. MemberGuard gives housing co-op members great rates on insurance for their personal contents. The rate freeze means that great coverage is an even better deal. Many housing co-ops find that members' savings on contents insurance more than covers the cost of their CHF Canada dues.

Although there will be a slight increase in AutoGuard rates, a number of new discounts are being introduced.

These programs are brought to you by HB Group Insurance Management Ltd. and COSECO Insurance Company. They are both member companies of The Co-operators Group. ★

Make sure your new members know about these services

CHF Canada provides our member insurance programs, MemberGuard and AutoGuard*, to co-op members and staff. We also offer MemberTel, a long distance and Internet plan. You've told us you want your co-op's new members to be able to enjoy these services.

Included with this issue of *Newsbriefs*, we're sending you information packages to distribute to your new members. We hope they will appreciate these programs, as over 10,000 co-op members already do. Just tell them to call the number on the brochure for a no-obligation quote. It's that easy.

To get more of these packages for your new members, please call HB Group Insurance directly

at 1-800-387-1963. We look forward to including your new members in these exciting programs. ★

**AutoGuard is not offered in BC, Saskatchewan or Manitoba*

Make sure you get the benefits of membership

Some housing co-ops have received a flyer from D.G. Dunbar Insurance Brokers, making reference to a co-op housing program. In response to calls from some of our members, we would like to make it clear that this company has no association with CHF Canada. We are associated with the Co-operators Group of Companies, an insurance co-op. This allows us to provide our members with good coverage and rates on insurance, under the co-op umbrella.

For more information, call Linda Stephenson, Commercial Services Officer, in our Ottawa office at 1-800-465-2752 or e-mail lstephenson@chfc.ca. ★

Consultations on group benefits programs for staff

CHF Canada has started consultations for the annual renewal of our group benefits programs for staff. Linda Stephenson will soon be meeting with those who rely on this program to make sure that CHF Canada can provide you with a great group benefits package for your staff. ★

Meet your directors

Each year at our annual meeting, members elect a group of hard-working volunteers to a two-year term on the CHF Canada board of directors. In this issue, we introduce you to your directors from the Atlantic region.

Bruce Little

Bruce Little, CHF Canada's regional director from Newfoundland, first heard about co-operative housing from his father, Howard Little. "Co-op housing was his life for his last 10 years," Bruce says. Attracted by the security of tenure offered by co-op housing, Bruce moved into a unit in the 15-unit housing co-op eight years ago. He soon became an active co-op member like his father, becoming president of Future Housing Co-op in St. John's, Newfoundland just one month after moving into the co-op. Shortly afterwards, Bruce became president of CHANAL, the federation in Newfoundland and Labrador.

His father, who was on the CHF Canada board, told him about the national federation. "Like him, I felt there was a need to advocate for co-op housing," Bruce says. Today, Bruce is the longest-serving member on his co-op's board and going into his fourth year on the CHF Canada board.

Despite the amount of time he spends as a housing co-op volunteer, Bruce finds time for many other activities. He's a computer technician and a student at Memorial University. He volunteers at the school where his five-year-old daughter attends kindergarten and takes an active part in the swimming and Girl Guide activities she participates in.

And, if that schedule isn't busy enough, Bruce shows his prize-winning Newfoundland dog, Sailor, and his Labrador, Bailey. Bruce and Sailor promote tourism in Newfoundland, visiting the cruise ships that dock in the St. John's harbour. Sailor is the city's mascot and has even starred in a video about Newfoundland dogs.

Heather Paynter

Our director in Prince Edward Island, **Heather Paynter**, has lived in a housing co-operative for five years. A member of Hensley Green Housing Co-operative in Charlottetown, Heather was originally attracted to co-op housing because it was affordable and a good place for her three children to grow up. "I loved the idea of being part of a community," she says.

She ran for the board of CHF Canada after talking to **Vaughan Brace**, who was CHF Canada's New Brunswick regional director at the time. "PEI hadn't had a regional director for several years," Heather says. "I saw the benefits of belonging to CHF Canada and I didn't want PEI co-ops to be left out."

Heather was particularly concerned about the federal government's proposed transfer of co-op housing programs to provincial administration. She was actively involved in the national lobby for a new housing co-op administration agency and present last year for the announcement that PEI co-ops would not be transferred. Heather continues to work to protect housing co-ops and advocate for more affordable housing.

Heather works in a call centre for Readers' Digest and is a freelance reporter for CBC radio.

Brian Phinney

Brian Phinney has lived in Marshwinds Housing Co-operative in Sackville, New Brunswick since its beginning 10 years ago. Brian and his family were on a waiting list for New Brunswick Housing and hadn't really heard about co-operative housing. But when he found out about a group of people working to build a housing co-op in the neighbourhood, he was attracted by the good environment for his family that the co-op would provide.

Brian was elected to the CHF Canada board at this year's AGM in Ottawa, after Vaughan Brace, the retiring New Brunswick regional director, persuaded him to run.

His goal as a director is to make sure more co-ops in New Brunswick know about the services CHF Canada offers. "I've been surprised that even people in my own co-op didn't know about MemberGuard and AutoGuard insurance. I have both and I know that I've saved at least \$170 this year on car insurance alone. I want to make sure everyone knows about these services." Brian is concentrating on making contacts with co-op members in other areas of New Brunswick.

Brian is married and has two daughters, one living in the co-op and one away at university. He is very active in the maintenance of his co-op, and, in his spare time, enjoys hunting, fishing and spending time outdoors.

Susan Wells

Nova Scotia regional director **Susan Wells** joined the founding board of Highfield Park Housing Co-operative in 1986. Susan and her two children were living in public housing at the time and heard about the co-op from a friend at work. Susan helped pick out the site in Dartmouth, Nova Scotia. "It was very nice to see the design and know which unit we were moving into." Susan and her son and daughter, who were 10 and 12 at the time, visited the co-op every week to watch the co-op being built. "The kids got to watch our new home going up and they could see their own bedrooms under construction. It was very exciting."

Susan like the mixed community the co-op offered and the fact that it was so close to the school that her kids could come home for lunch. Her children are now grown, but her daughter and grandson still live in the co-op.

Susan was elected to the board of CHF Canada in 1999. The province had just taken over the administration of federal co-op programs and her own co-op was going through a workout and major repairs. The province hadn't had much experience with housing co-ops and there were many Nova Scotia co-ops in difficulty. Susan wanted to make sure her own co-op and others had access to help from CHF Canada. Now her co-op has almost completed the necessary repairs and everything is going well. CHF Canada has been providing advice to other co-ops in difficulty.

"My big goal," Susan says, "is to have the co-op sector working together to help co-ops in difficulty. And I want to make sure all co-ops are aware of CHF Canada services like MemberTel and the insurance programs." ★

Interested in the Stabilization Fund?

Your CHF Canada board would like to hear from people who are interested in serving as trustees of the Federal Co-operative Housing Stabilization Fund. Housing co-operatives built under the ILM program contributed to this fund, which provides loans and other assistance if those co-ops find themselves in difficulty.

CHF Canada appoints four of the fund's seven trustees. Those appointees are **David Lach**, **Sylvie Moreau**, **Ron Skibbens** and **Lynn Hannley**. Trustees serve two-year terms and cannot serve longer than six years. **David Lach** will complete his third term in April and will no longer be eligible for re-appointment. We would like to thank David for his hard work as a trustee.

The CHF Canada board will be making a new appointment at its March board meeting. For more information, contact our Ottawa office. ★

Sharing ideas at Saskatchewan education conference

"A lot of valuable information shared—practical solutions to problems." "Learning and sharing ideas with other co-op members [was most valuable]." "I enjoyed every aspect. I can take a lot of information back to our co-op."

These were just some of the positive comments made by co-op members at CHF Canada's education conference held Oct. 14 in Saskatoon. The event gave co-op members in Saskatchewan a chance to network and to attend workshops on Effective Meetings, Preparing a Co-op Budget, Maintenance Management, Understanding and Dealing with Burn-out, Participation, and a Co-op Housing Investment Program. Watch for an announcement in early 2001 about next year's Saskatchewan education conference. Thank you to HB Group Insurance Management Ltd. for their generous support of this event. ★

Island co-ops enjoy education event

Some 20 Prince Edward Island co-op members gathered for the second annual education event on October 21st. That's about 10 percent of the co-op units on the Island!

There was a day long workshop on the Board of Directors and half day workshops on Participation and Organizing Committees.

One event participant commented, "I don't feel so alone in tackling the challenges in our co-op now."

Heather Paynter, our PEI regional director, brought co-op members up to date on the co-op movement's agency proposal. ★

New Brunswick co-ops brave fog for education

BRUNCH, the housing co-op association in New Brunswick, held a very successful education event in Saint John, New Brunswick on October 28. Over 20 participants attended, in spite of the thick fog that made the drive for Moncton co-ops a bit more challenging. The co-ops from Saint John were well represented at the event. There was a day long workshop on the Board of Directors, and half day workshops on Long Term Planning (maintenance), and a half day workshop on Community Building. **Brian Phinney**, New Brunswick regional director, attended the event. ★

Information for Co-ops

Pay up or step down?

Dealing with board members in arrears

Managing housing charge arrears is essential. This means clear, firm rules that the co-op, through its board, applies to everyone. But what should co-ops do if board members are in arrears themselves? How can co-ops be sure that the board is following its own rules?

When directors are in arrears they are breaking the rules they have been elected to uphold. That can reduce the members' confidence in the board. CHF Canada believes that board members should not be in arrears and that board members in arrears should have to step down.

How do you make that happen? Co-ops have taken different approaches. Some co-ops' by-laws do not allow board members to stay on the board at all if they are in arrears. Others let board members stay in office if they are keeping up with repayment agreements. In a few co-ops, board members sign an ethical conduct agreement that says they must resign if they are in arrears. CHF Canada's own board members sign an agreement like this. Whichever approach you choose, make sure it is written down, approved by the members and followed consistently. CHF Canada's web site will soon be able to offer members a sample ethical conduct agreement for directors.

How does the co-op know if board members are in arrears? Make sure that arrears reports go to all the directors. Don't leave it up to one director—or co-op staff person—to monitor arrears. Directors should not benefit from any special confidentiality just because they are on the board.

Failing to deal with board arrears can lead to arrears problems among the members generally. Boards aren't good at monitoring rules they aren't keeping themselves. Make sure this can't happen at your co-op.

Further information on dealing with arrears can be found in a very useful publication, *Managing Arrears*. It is available from the Co-op Housing Bookstore. ★

Save money on Co-op Housing Bookstore publications

The Co-op Housing Bookstore is offering a 20 percent discount on three books to help you handle your co-op's maintenance and administration. *Property Inspections* is a guide for annual, move-in and move-out maintenance inspections.

This publication includes a sample notice to members, sample unit inspection schedule and even a newsletter article to let your members know why inspections are important. *Office Administration* is a priceless collection of office systems and procedures for housing co-ops. This publication takes you through the administrative steps of a typical day in a housing co-op. *Maintenance Work Order Forms* are an easy way to keep track of necessary repairs. The forms are in triplicate so that copies can be put in a member's file, the maintenance file and the office file for record-keeping. Use the form included with *Newsbriefs* to order from the Bookstore. ★

Politically Speaking

Vote for co-op housing

CHF Canada and housing co-op members have been pushing two key messages in the federal election campaign. Housing co-op members asked candidates where they stand on:

- Security for housing co-ops, including support for the proposed national co-op programs administration agency and help for B.C.'s leaky co-ops, and
- New programs to build more non-profit housing, including housing co-ops. ★

Ontario provincial co-ops face unprecedented legislation

Bill 128, the Social Housing Reform Act, is about to become law in Ontario. This legislation affects about 21,000 households in provincial program co-ops. Federal co-ops in Ontario are not affected.

For the latest information, log onto the Ontario Region section of the CHF Canada Web site at www.chfc.ca. Call Michael Shapcott at 1-800-268-2537 (in Toronto, call 416-366-1711). or e-mail: mshapcott@chfc.ca. ★

Some good news for leaky co-ops

There's some good news for the over 40 B.C. housing co-ops with leaky buildings. During November, both Rising Star and Jasmine Place, two of the co-ops that have been the most vocal about their problems, finally received approval from CMHC for the money they need to fix their buildings. Other housing co-ops are hoping this is a sign of a change in CMHC's approach to the leaky co-op problem and an indication the federal government is willing to help.

Housing co-ops in BC are hanging banners that say, "Mr. Chretien, help fix our leaky co-op homes." ★

People and Places

Nick Sidor joins CHF Canada

Nick Sidor joined CHF Canada as the new Director, Corporate Affairs on October 16.

Nick has been involved in Canada's co-operative housing movement since the early 1980s, when he was a co-founder of the Sandy Hill Housing Co-op in Ottawa. Since then, he has served the sector at many levels, including as a director of the Ottawa Federation of Housing Co-ops (now CHASEO), a director and president of the Co-operative Housing Association of Ontario and, after CHAO's merger with CHF Canada, as the first president of CHF Canada's Ontario Region. Nick also served as one of our sector's representatives to the Ontario Region of the Canadian Co-operative Association.

Nick has also undertaken many consulting assignments with CHF Canada, including work on strategic planning, member recruitment, corporate communications, commercial services and the annual general meeting. Prior to launching his consulting practice in 1989, Nick worked as a senior policy advisor with the federal department of Communications. ★

Vancouver office on the move

Effective November 27, the BC office of CHF Canada will be located at:

204-5550 Fraser Street
Vancouver, B.C. V5W 2Z4

The phone and fax numbers will remain the same.

New address for CHF/BC

The Co-operative Housing Federation of BC has a new address too. CHF Canada, CHF/BC and Coho Management Services will be moving together. The new federation address is:

200-5550 Fraser Street
Vancouver, B.C. V5W 2Z4

Co-op Fairs a growing trend

Jenny Kwan, Minister of Community Development, Co-operatives and Volunteers, opened the second annual B.C. Co-op Fair, organized jointly by CHF Canada and the Co-operative Housing Federation of BC. Held this year in New Westminster, the fair attracted co-op members from more than thirty-six co-ops. Participants enjoyed hot dogs and cotton candy, entertainment by Me and My Neighbors from Pacific Park Place Co-op and Ralph Shaw—King of the Ukelele from Pacific Heights Co-op, door prizes, networking, and great children's activities. Proceeds from a 50/50 draw went to the BC Coalition to Eliminate Elder Abuse. Thanks to our Co-op Fair sponsors, the BC Ministry for Community Development, Co-operatives and Volunteers, BC Housing Management Commission, COHO Management, and Cana Management and CanCoNet.

The Co-operative Housing Association of Eastern Ontario held their first Co-op Fair on Sunday, October 15 to kick off Co-op Week. All Ottawa Region housing co-ops were invited to enjoy the Fair Trade coffee house, a Mad Science Show for kids and music by Toasted Westerns. Other activities included video screenings and craft sales. ★

Alberta Federations get together at Goldeye

“We had a record number of new participants,” said NACHA’s Laura Lee about the annual Goldeye conference, held the first weekend in October. The meeting brought together 46 participants from both NACHA and SACHA, the two Alberta federations. CHF Canada board members Debbie Saidman and Patricia Matthews, and president Wes Hosler, joined the federation members. There was a workshop on Harmonious Co-op Living, and the chance to talk about the challenges and successes housing co-ops had experienced over the years. There was a presentation on the CHF Canada national political campaign from Alberta lobby co-ordinators Joanne Mick and Andrea Rogers. ★

Rooftops Canada works to house growing population in the Philippines

Roof tops Canada is working to help develop housing co-ops in the Philippines as part of a Canadian Co-operative Association project to develop the co-op sector in that country. Stuart Thomas, a Vancouver housing consultant, spent time this fall providing technical support to Alterplan, a non-profit social development agency.

As part of the CCA’s four-year project, Alterplan is assisting in the development of resource groups and housing co-ops in the Philippines. It is currently working to develop a resource group in the Visayas region, an area in the centre of the country, composed of hundreds of small islands. Alterplan is also working with six priority co-ops throughout the country, planning projects from as few as fifteen houses to several hundred.

There is a growing need for housing in the Philippines. Most of the country’s households are underhoused and, with much of the population under 25, there will be an even greater need over the next 10 years.

Your co-op should have received a donation request from Rooftops Canada. Please consider helping in this important work. For more information about Rooftops Canada and CCA, visit our web site at www.chfc.ca. ★

Housing co-ops celebrate co-op week

Housing co-operatives joined other Canadian co-operatives in celebrating Co-op Week. The third week in October is when Canada’s co-ops and credit unions celebrate their history and successes.

Housing co-ops participated in a variety of ways. In Vancouver, CHF/BC held an education event, joined other co-op members in raising the co-op flag in downtown Vancouver and attended the Canadian Co-operative Association’s BC region lunch. The Central Ontario Co-operative Housing Federation planned Co-op Week events with their local Co-op Councils. Ontario Council and CHF Ontario Region staff joined with other co-op groups at the annual co-op day reception at the provincial Legislature. They met more than a dozen cabinet ministers and MPPs. And Artisan Co-operative Homes Inc. in London planned a big BBQ to celebrate national Co-op Housing Day. The co-op invited all local politicians, and other housing co-ops in the area. ★

Co-op History Book moving ahead

CHF Canada’s book on the history of Canada’s non-profit co-op housing movement has received contributions of \$100 or more from 58 housing co-ops. The Co-operators has contributed \$5,000 and Co-op Trust \$2,500. Now is the time for your co-op to join this effort. All co-ops contributing \$100 or more will receive a free copy of the book. Contributions should be sent to CHF Canada’s Ottawa office; 225 Metcalfe St, #311, Ottawa K2P 1P9. ★