

Visit us on the Web at [www.chfc.ca](http://www.chfc.ca)

# Newsbriefs

NATIONAL EDITION

## INSIDE

### Staff benefits plan renewed

A handy booklet explains the features of CHF Canada's co-op staff benefits plan.

PAGE 2

### Housing co-operatives around the world

Learn about housing co-operatives in Europe, the Philippines, and around the world.

PAGE 3

### Committee to advise on political action

After last year's annual meeting, CHF Canada set up a member Political Action Review Committee to give feedback on our political work.

PAGE 4

### Keeping scents out can bring more people in

In the same way that physical barriers can prevent wheelchair access, some scents and other products can prevent access for people with chemical sensitivities.

PAGE 7

## NEWS FLASH

### Risk Management Kit delivers safer co-ops

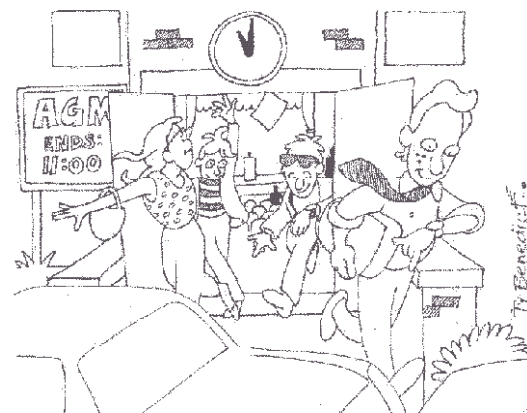
New materials and an AGM workshop will help you reduce risks in your co-op.

PAGE 5

## Get what your co-op wants at the Victoria 2001 AGM

by Tim Stutt

One thing stands out about people attending the 2001 CHF Canada Annual General Meeting in Victoria June 6-10: they know what they want out of their AGM. Just ask **Richard Warman**, a delegate for the **Coopérative d'habitation Voisins**, a 76-unit co-op in Ottawa.



"I am attending the AGM for two reasons," says Richard, Vice-President of Voisins Co-op. "I want to learn more about the sector by meeting other co-op members from across Canada. And I want to get a handle on new ideas to help my co-op."

### Education forum gives you new ideas to help your co-op

What new ideas will Richard be searching for at the AGM? He will be looking for means to ensure his co-op remains accessible for seniors and persons with disabilities. Richard is also looking forward to the education seminars on building inspection.

"Recently Voisins spent \$3,500 on water conservation," says Richard. "It paid back in less than one year in terms of cost savings. Now we want to go to the next step — an energy audit to find out how we can save both power and money!"

Richard will get what he wants from the 2001 AGM. CHF Canada has scheduled more time for AGM participants to network. And the AGM will have more than 75 co-op education workshops for members and staff.

Get what your co-op needs! Come to the 2001 CHF Canada AGM. It's not too late to register. For more information call 1-800-465-2752, or visit the CHF Canada Web site at [www.chfc.ca](http://www.chfc.ca) 🏠

## 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 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 1-888-503-6333.

# Helping us keep our best: Staff benefits plan renewed

by Theresa Wallace

**A**fter consulting with members and making sure we have the very best deal, CHF Canada's group benefits plan has been renegotiated with The Co-operators.

One key advantage of this program is that staff can be covered for medical conditions that existed prior to joining the plan. And, based on responses to a survey about what co-op staff want in their benefits plan, the new plan gives each co-op an option to reinstate the semi-private hospital coverage removed last year.

In recent years, all group plans have experienced skyrocketing prescription drug costs, rising dental fees, an aging population, and government cuts. CHF Canada's positive, long-term relationship with The Co-operators means we are confident we have negotiated the best deal for our members.

Although co-ops are getting an excellent plan, costs have increased. This year, co-ops will be paying about 30 per cent more for coverage. **Linda Stephenson**, CHF Canada's Commercial Services Officer, explains why the new plan is worth it: "By offering generous access to life, health, dental, and accident and disability insurance, the program will allow us to stay competitive with other employers. Within the hard reality of increases in health costs, this program should help co-ops attract and keep good employees."

**Scott Piatkowski**, staff rep on CHF Canada's Federations Committee, says he is confident that despite higher premiums, co-ops want to be responsible employers. They know that such increases are sometimes part of the cost of doing business. "After all," Piatkowski reasons, "natural gas is going up too, but that doesn't mean co-ops will turn off their furnaces."

The Co-operators has mailed the Employee Benefits Booklet to all participants in the Group Benefits program. Staff will be happy to receive this booklet, which describes all of the coverages available under our program. It is a handy resource guide to check coverage limits and answer questions staff may have about the program.

If you haven't received your booklet by June 1 or if you have questions about the plan, please contact Linda Stephenson at 1-800-465-2752, ext. 234 or e-mail [lstephenson@chfc.ca](mailto:lstephenson@chfc.ca) 🏠

# Housing co-operatives around the world: A look at European housing co-ops

*Alexandra Wilson, CHF Canada's executive director, went to Estonia in April for meetings of the International Co-operative Alliance's housing committee and a conference of housing co-operatives from the Baltic states. Here's what she learned about European housing co-operatives.*

## Norway

Members of Norwegian housing co-ops can trade their right to live in their units on the open market, making the co-ops a kind of home ownership. Municipalities have the legal right to buy up to 10 per cent of the units in each co-op and rent them to low-income families. But they don't often take up the option. How to serve low-income people remains an issue for the Norwegian movement.

## Portugal

In Portugal existing co-ops are pairing up to buy land and create new housing co-ops. Together with the Norwegian movement, the national association of Portuguese housing co-ops is building co-op vacation homes in Portugal for Norwegian co-operators.

## Estonia

Ten years ago Estonia had no active housing co-ops. When the Soviet Union dissolved, the government turned over all state-owned apartments to the people living in them, turning a country of tenants into one of homeowners. With help from Rooftops Canada, CHF Canada's international development partner, the Estonian Union of Co-operative Housing Associations is helping apartment owners form co-ops in their buildings to look after the

common elements, which are in desperate need of repair. Today nearly 5,000 co-ops manage one third of apartments in Estonia, or 200,000 homes.

There is at least one co-op of the more traditional kind. Formed in the 1920s, the 20-unit Unitas Co-op had its property nationalized in 1949. In the recent re-privatization, the co-op won its building back and has started up again.

## Czech Republic

The Czech co-op housing movement started 150 years ago. Today 6,000 co-ops own 20 per cent of Czech homes. Co-op members own their own units, but the movement wants to see Canadian-style co-ops formed to ensure that all Czechs have access to housing they can afford.

## United Kingdom

The UK movement is very young and owns only 10,000 dwellings. Their co-ops are very much like ours, with members not owning their units individually. But unlike here, there is a strong and growing movement of tenant management co-ops in the UK. Some 200,000 public housing tenants have set up co-ops to take charge of local council estates.

## Austria


The Austrian movement is one of the oldest in Europe. Co-ops make up 7 per cent of the country's housing stock, and up to 20 per cent in the big cities. A single co-op typically owns 3,500 units in many separate buildings. In one case, 22 co-ops came together to form one, which now owns 10,000 dwellings. Like here, the co-ops are non-profit, with members leasing their homes and the co-op holding the ownership interest.

## Germany

A country of 80,000,000 people, Germany has 2.2 million co-op homes. Most of the co-ops are non-profit, but in some members own their units and can resell them. The co-ops are mixed income communities, with state help available for low-income members. Families with incomes above a level set by the state cannot join co-ops.

## Learn about co-ops around the world

You can meet the people who work with housing co-ops in the Philippines at CHF Canada's annual meeting. They will be guests at the **Rooftops Canada** social on Saturday. Rooftops Canada's partner, **Alterplan**, is also doing a workshop on developing co-op housing with low-income communities across the country's many islands.

To visit co-op and housing Web sites in other countries, visit the links section of the CHF Canada Web site at [www.chfc.ca](http://www.chfc.ca) 

# Politically speaking

---

## Committee to advise on political action

At last year's CHF Canada annual meeting in Ottawa, members passed a motion to "strike a member driven ad hoc political action committee." At this year's meeting, members will hear an update on the work the new committee has been doing.

Following last year's meeting, president **Wes Hosler** sent a letter to all members asking for feedback on CHF Canada's government relations activities. A separate notice called for nominations to the committee. The CHF Canada board appointed the **Political Action Review Committee (PARCOM)** last year, making sure the committee includes both regional representation and gender balance.

The role of PARCOM is to conduct a review of CHF Canada's national and Ontario Region political action programs. The committee has held several conference calls and has a private meeting area on the Co-op Talk section of CHF Canada's Web site. The national committee co-chairs are **Dave Howard** (Ontario) and **Jim Emms** (BC). **Janine MacDonald** chairs the Ontario PARCOM discussion. Committee members include **Ruth Reynolds** and **Mike Alsop** (BC), **Keith Harding** and **Betty Jensen** (Alberta), **Sandy Francis** (Manitoba), **Michelle Arscott**, **Dennis Bradshaw**, and **Rob Hutchison** (Ontario), and **Lynn Drinovz** (Atlantic Canada). **Debbie Saidman** and **Tony Legare** are the CHF Canada board representatives on the committee and **Mark Klein** represents the Ontario Council.

"As co-chair," says Dave Howard, "I have been very impressed with the level of commitment, knowledge and energy the committee has shown. I look forward to making the report to the general membership on their behalf."

The committee's terms of reference are available on our Web site at [www.chfc.ca/eng/chf/news\\_4.htm](http://www.chfc.ca/eng/chf/news_4.htm).

## Join the rally for housing at the AGM

Delegates to the CHF Canada annual meeting will break just before lunch for a rally on the grounds of the BC legislature in support of affordable housing. Speakers at the rally will call on all levels of government to become part of a strategy to help the more than half a million households in Canada that spend more than 50 per cent of their income on rent.

Both BC federations, the **Co-operative Housing Federation of BC** and **VICHA Services**, will provide advice during the annual meeting in Victoria, if a political response is needed for an issue that arises during this year's annual meeting.

## Housing an election issue for BC co-ops

The **Co-operative Housing Federation of BC** urged co-ops during the recent provincial election to make sure candidates knew housing was an issue. CHF BC produced an election kit for housing co-ops that encouraged co-op members to ask candidates where they stood on two issues:

- ⊗ more new affordable housing, including more co-op housing, and
- ⊗ more support for leaky co-ops from the Homeowner Protection Office.

**Calvin Woida**, a member of **Lakewood Terrace Housing Co-op**, was hired by CHF BC as the election co-ordinator for the campaign.

The BC government has built more than 4,000 units of non-profit and co-op housing since the federal government stopped funding new social housing in 1993. A further 2,400 units are slated to be built over the next two years. CHF BC will be scheduling meetings with the new Liberal government to make sure co-op issues continue to be addressed by the new government.

## Agency talks at important stage

CHF Canada, Canada Mortgage and Housing Corporation and interested provinces continue to meet and talk about the CHF Canada proposal for a new agency to administer co-operative housing programs. CHF Canada has explained our proposal to the government representatives and we are waiting to hear the government's view of our agency model. When working group representatives have a clear sense of CMHC's views, they will be able to plan our next steps.

CHF Canada has kept key supporters in the federal Liberal caucus informed of this work and they continue to be very supportive of the proposal.

More information on the agency proposal and on the meetings with government is available in the Members Network section of our Web site at <http://members.chfc.ca/eng/pages/speaking.asp> or by calling your nearest CHF Canada office.

## Jamie Ritchie joins Stabilization Fund

The board of CHF Canada has appointed **Jamie Ritchie**, executive director of **Columbia Housing Advisory Association** in Vancouver, as a trustee of the Co-operative Housing Stabilization Fund. He replaces **David Lach**, who has completed his terms as a trustee. Thanks to David for his service to the fund.

## Buy a book, help the homeless

The **Co-op Housing Bookstore's** feature this month is Homelessness — the making and unmaking of a crisis. It is written by **Jack Layton**, Vice-President of the **Federation of Canadian Municipalities** and Chairperson of its National Housing Policy Options Team. Layton's work at the FCM has led to the development of a coalition of municipalities from across Canada, working together for a renewed federal housing policy.

The book will sell for the regular price of \$20. A portion of the proceeds will go to the **National Housing and Homelessness Network**.

## What do you do when a member has Alzheimer's?

What happens in a co-op when a member has Alzheimer's or another form of dementia? Your co-op was sent two new books on seniors in housing co-ops to help you find out.

These books look at ways to make the difficult decisions that can come with this illness and show how to keep the co-op strong as members grow older.

For more information, contact **Penelope Winter** at 1-800-268-2537, ext.238 or email [pwinter@chfc.ca](mailto:pwinter@chfc.ca).

## *Risk Management Kit helps deliver safer co-ops, plus insurance savings*

CHF Canada has mailed a Risk Management Kit to the 654 member co-ops belonging to CHF Canada's commercial property insurance program. The Risk Management Kit, designed to help co-ops protect themselves against injuries and property damage, is being provided to these co-ops at no cost.

**Linda Stephenson**, who co-ordinated the project for CHF Canada, comments that "this is another great benefit to members who choose to be part of our commercial insurance programs. Not only will it keep claims and premiums down, but it will lead to safer and more secure co-ops for members."

The kit includes four detailed, step-by-step booklets to guide co-ops in how to educate their members about preventing and responding to different risks. A fifth booklet tells them how to make an insurance claim. The kit explains how co-ops can track insurance claims and related safety and security issues to better prepare for future risks to personal safety and property.

CHF Canada is also offering a workshop at the Member Education Forum in Victoria on how to use the Risk Management Kit. At press time, space is still available in this workshop, which is scheduled for Thursday morning.

As indicated in the kit's foreword, "this project is an excellent example of co-operation between co-operatives and called for a strong commitment by the team" over several years. That team included **Marlene Black** and **Brian Burke** from the **Co-op Housing Bookstore**, **Suzanne Longpré** from **The Co-operators**, **Rick Lubberts** from Carric Enterprises, **Thom Armstrong** and Linda Stephenson from CHF Canada, and **Paul Moran** from **HB Group Insurance Management**. The Co-operators and HB Group Insurance, which provides our MemberGuard contents insurance, also provided financial support for the project. 🏠

## *More help for leaky BC co-ops*

**Roland Nogue** has joined the staff of CHF Canada's Vancouver office to provide help for BC's leaky co-ops. Roland has a Master of Urban Planning degree from McGill University and 15 years experience in planning work and consulting in Edmonton, Toronto and BC's lower Fraser Valley. Roland has experience in non-profit housing through his partnership in Green & Nogue Associates, a resource group that built non-profit and supportive housing projects in Ontario. Roland's work with CHF Canada is to provide technical and financial information to co-ops with leaky buildings. Roland will help co-ops deal with BC's Homeowner Protection Office, the Co-op Housing Stabilization Fund and Canada Mortgage and Housing Corporation.

You can reach Roland at (604) 879-4116, ext. 120 (outside the Lower Mainland call 1-877-533-2667 toll free) or e-mail [rnogue@chfc.ca](mailto:rnogue@chfc.ca) 🏠

# Regional update

---

## NEWFOUNDLAND

---

### Co-op volunteer work recognized

Over 40 co-op members attended the **CHANAL** education day on Saturday, April 28. Members had a choice of workshops on Board of Directors; Replacement Reserve Planning; Managing Arrears; or Budgeting and Financial Planning.

After Saturday evening's buffet dinner **Leslie Dean**, Chief Executive Officer of **Newfoundland and Labrador Housing Corporation**, presented plaques on behalf of the **Hon. Oliver Langdon**, Minister Responsible for Housing, to all the co-ops in attendance in recognition of their many hours of volunteer time in managing their co-ops.

The CHANAL AGM took place on Sunday morning and included board elections. Four new members were elected to the Board of Directors.

## NOVA SCOTIA

---

### Susan Wells re-elected as regional director

In Halifax, on April 21, CHF Canada's Nova Scotia members re-elected **Susan Wells**, of **Highfield Park Housing Co-op**, as their regional director on CHF Canada's board. Thanks to **Gordon Crowell**, of **Needham Housing Co-op** for also putting his name forward for election.

The all-day meeting featured workshops on Board Basics, Financial Essentials for Housing Co-ops, and Co-ops in Difficulty. Members also discussed the resolutions to be considered at the CHF Canada AGM.

Members heard an update from CHF Canada, the **Co-operative Housing**

**Federation of Nova Scotia** and the **Nova Scotia Association of Housing Co-operatives** about discussions taking place to re-organize local services to co-ops in Nova Scotia.

## ONTARIO

---

### CHFT members save big with Co-op Cost Cutters program

At its May 16 annual meeting, the **Co-operative Housing Federation of Toronto** announced that CHFT member housing co-ops had saved more than half a million dollars by using **Ontario Co-op Cost Cutters**. These are group purchasing arrangements for co-ops that are members of local federations in Ontario.

Products include paint, flooring, appliances, photocopiers, Star Choice television services and much more. Home Depot Commercial Direct is a Cost Cutters participant.

CHF Canada, with CHFT's help, has extended the benefits of Co-op Cost Cutters to member co-ops in Ontario regions without federations, and to CHF Canada's Manitoba members.

### Brad Lester joins Rooftops Canada

**Rooftops Canada** is pleased to announce that **Brad Lester** has been hired as Overseas Program Manager effective June 1, 2001. Brad has also managed large-scale development projects in Mozambique, Angola, and more recently in Kosovo. This includes considerable experience in post-disaster situations and with micro-finance programs which will complement Rooftops Canada's efforts to move into these areas. Brad grew up in a co-op family, and worked with fishing and agricultural co-ops in Canada, Zambia

and Mozambique for over ten years. Brad's experience will fit well with Rooftops Canada's co-operative, social and community-based housing work.

## MANITOBA

---

### Get ready for Education Conference in September

The CHF Canada Manitoba office is hosting its first **Education Conference** on **Saturday, September 15** in Winnipeg. It will be a great opportunity for co-op staff and members to learn new skills and share experiences with others from across the province. For more information, contact the office at (204) 989-5963 in the Winnipeg area or toll-free at 1-888-591-3301, or e-mail [jpeifer@chfc.ca](mailto:jpeifer@chfc.ca).

## SASKATCHEWAN

---

### Mark your calendars

The **CHF Canada education day** is scheduled for **October 13** in Regina. A reception will be held at the Regina Travelodge on Friday, October 12. More details will be coming soon.

## BRITISH COLUMBIA

---

### Columbia Housing celebrates 25 years

Congratulations to **Columbia Housing Advisory Association**, a Vancouver resource group, which is celebrating its 25th anniversary on May 31.

### Welcome, May-Liz

CHF Canada welcomes **May-Liz Vahi**, a member of **Klahanie Housing Co-op** in Richmond, BC to the Vancouver office. May-Liz is providing part-time administrative assistance to the staff in the Vancouver office.

**CHF Canada keeps growing**

In 1997, CHF Canada began a new campaign to build our strength as an organized movement. Now we've got the results: 89 co-ops joined during the past five years. The strongest growth was in British Columbia, which added 33 members. Ontario, with 23, was second. More than half are with CHF Canada for the first time; others rejoined after leaving CHF Canada for a while.

Though co-ops of all sizes, ages and regions came in, our best growth was in federation-member co-ops of 25 to 50 units, between 11 and 15 years old. According to our survey of new and lapsed members, most joined for group-buying programs (like insurance) and to be part of the national movement. Others wanted CHF Canada's help or had been asked to join by CMHC or another agency. Outside Quebec, where co-ops affiliate indirectly through their regional federations, 69 per cent of housing co-ops in Canada are now national members.

But during the same period, 29 co-ops left, chiefly from the Prairies and BC. Sadly, one main reason we lose a member is because the co-op has dissolved. The cost of dues can be a factor for others.

Membership growth helps to show that CHF Canada delivers value for money. In fact, co-ops that take advantage of CHF Canada's group buying programs often save more money than they pay in dues. Membership in CHF Canada gives each individual co-op the opportunity to be part of the bigger picture of Canadian housing co-ops.

**Need extra Newsbriefs?**

Download extra copies from our Web site ([www.chfc.ca/eng/chf/news\\_3.htm](http://www.chfc.ca/eng/chf/news_3.htm)) and share them with members who don't have Internet access.

by Patricia Thorsley

Many people have reactions to perfumes and other chemical products. The reactions include severe pain, being unable to function, bad headaches, memory problems, difficulty thinking, serious stomach upsets, exhaustion and mood changes. This condition is called Multiple Chemical Sensitivity (MCS) and is recognized federally as a disability.

In the same way that physical barriers can prevent wheelchair access, some building and cleaning products can prevent access for people with MCS. Commonly used carpets, paints and glues can be such a problem for a person with chemical sensitivities that they may not be able to live in their home again. Fortunately, there are affordable and low chemical emission building products that can be used instead.

Nearly all scented products are made of synthetic chemicals and can cause reactions in a person with chemical sensitivities. If co-op members wear hairspray, perfume, cologne, aftershave or other strong scents to meetings or other co-op events, members with MCS will not be able to stay.

**Windmill Line Co-op** in Toronto and CHF Canada are trying to improve access for people with chemical sensitivities. Windmill Line recently installed carpet with low chemical emissions. The co-op's members are asked not to wear scented products to general members meetings. CHF Canada is asking participants not to wear scents at this year's annual meeting in Victoria.

If you have members in your co-op with chemical sensitivities consider offering a workshop on the subject. Setting up a committee to look at ways to improve access and inclusion for members with special needs is also a great way to further your co-op's commitment to the co-operative principles.

**Patricia Thorsley** is a member of the Action for Inclusion Committee at Windmill Line Co-op. 🏠



# Newsbriefs

THE LAST WORD



Published by  
Co-operative Housing  
Federation of Canada

#### National Office

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

#### Ontario Region

207-2 Berkeley Street,  
Toronto, Ontario M5A 4J5  
Fax (416) 366-3876  
Telephone (416) 366-1711  
Toll-free 1-800-268-2537

#### Vancouver Office

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

#### Winnipeg Office

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

#### Editor: Merrilee Robson

Telephone (604) 879-4116  
Toll-free 1-877-533-2667  
E-mail [mrobson@chfc.ca](mailto:mrobson@chfc.ca)

© CHF Canada 2001. Material may be  
copied. Please credit CHF Canada.

## A big thank you from Mountainview

One of **Mountainview Housing Co-operative's** five buildings is still "a big hole in the ground" after a fire destroyed 47 of the Port Moody, BC co-op's 215 units in February. But co-op manager **Gwen Poster** says the co-op is making plans to rebuild and that members left homeless by the fire have found other temporary accommodation.

"They're all anxious to move back to the co-op," Poster says. The fire was a disaster for the co-op but it could have been much worse. No one was hurt, and all members in the co-op were covered with at least basic contents insurance through CHF Canada's **MemberGuard**. "You should really plug MemberGuard," Poster says. "It made all the difference. But I want to stress that people should really make sure they have enough coverage to replace all their belongings."

Victims of the fire were helped by an outpouring of support from the surrounding community and from other housing co-ops. The **Co-operative Housing Federation of BC** and local housing co-ops worked all weekend to find any vacant units to house the fire victims. People donated clothes and household supplies.

Both CHF Canada and CHF BC gave donations to the fund set up to help the members displaced by the fire. Fifty-one housing co-ops from across Canada contributed to the fund.

The victims of the fire themselves will decide how the money will be divided. To date co-ops have donated \$12,500, with a similar amount coming in from the public. Cheques are still coming in. "We really appreciate the support we got from the co-op community," Poster said. "It shows we're a very caring group." 🏠