

Visit us on the Web at www.chfc.coop

Newsbriefs

NATIONAL EDITION

INSIDE

Overhousing – units (and policies) that fit

Some suggestions that work for your members and public policy-makers.

PAGE 3

Four reasons members don't participate

Language problems, reading difficulties, physical disabilities, and other barriers may keep members from participating. The CHF Canada Diversity Committee offers advice on how to get better participation.

PAGE 5

Leaky co-ops need help now

At last year's annual meeting, members of BC co-ops told us what it was like to live in a leaky building. The problem's still not fixed. You can help.

PAGE 16

NEWS FLASH

Support for agency mentioned in the House

House of Commons told the co-op agency "will definitely be established."

PAGE 2

Don't miss out – Make sure your co-op's voice is heard at the AGM

There's still time to register for the CHF Canada Annual General Meeting but time is running out. Make sure your co-op's voice is heard when 800 housing co-op members from across Canada gather together in Hamilton, June 19-22. You can:

- ▶ Have your say in the business meeting.
- ▶ Elect representatives on the Board, Ontario Council and Finance Committee.
- ▶ Attend workshops. You'll find over 90 workshops, with topics for new co-op members and members with lots of co-op experience. There are several brand new workshops never offered before.

see "Don't miss out" on page 7

CHF Canada cuts the ribbon in Halifax

Now CHF Canada members can get service from coast to coast, and in four different time zones. CHF Canada now has five offices – our national office in Ottawa, and offices in Vancouver, Winnipeg, Toronto and Halifax. May 24 was the official opening of our office in Halifax. Members from local co-ops and the **Co-operative Housing Federation of Nova Scotia** joined staff and guests at a reception at the new office, located next to Pier 21 in Halifax.

see "Halifax" on page 2

continued from page 1

Halifax

Susan Wells, CHF Canada's regional director for Nova Scotia, took the opportunity to welcome **Dave Emery**, Co-op Services Officer, and **JoAnn Rogers**, Member Relations Co-ordinator, as the staff of the new CHF Canada office. "They have already started to work hard on behalf of Nova Scotia members, whose dedication helped make the new office a reality. I look forward to working with our staff to ensure the continued success of co-ops in Nova Scotia."

Nova Scotia government representative **Jim Graham** and CHF Canada's **Nicholas Gazzard** noted that the positive relationship between the provincial government and CHF Canada had already helped Nova Scotia co-ops.

The reception also marked the Nova Scotia launch of CHF Canada's Co-op Cost Cutters – a group buying program for Home Depot Commercial Direct, Grand and Toy, Colour Your World, and Rent Check. Cost Cutters is now available to CHF Canada's 57 Nova Scotia members. 🏠



Dave Emery and JoAnn Rogers – a welcome addition to CHF Canada's staff at the new Halifax Office.

Government support for agency mentioned in the House of Commons

Housing co-op members were delighted to hear this comment made by **Steve Mahoney** in the House of Commons, "The government believes in supporting the non-profit community. We believe in co-ops. We have been very supportive in working with co-ops to establish a national agency that would allow them to manage their federally-owned and operated co-ops. That is in the works. I recognize that stuff gets bogged down in red tape but it will definitely be established."

Mahoney is Parliamentary Secretary to **John Manley**, Minister responsible for CMHC. He was speaking in the House on Bill C-416, the Housing Bill of Rights, a private members bill presented by NDP housing critic **Libby Davies**.

We believe in co-ops... in working with co-ops to establish a national agency that would allow them to manage their federally-owned and operated co-ops.

CHF Canada has recently completed detailed work on how the agency would monitor co-op operations and ensure co-ops are operating well. This work has been presented to CMHC, which provided the funding to complete this section of the proposal.

More information on the agency, including a workshop in the Member Education Forum, will be provided at the annual meeting.

For details, visit the Members' Network section of our Web site at <http://members.chfc.ca/eng/pages/memberhome.asp>, or call **Merrilee Robson**, Communications Officer toll-free at 1-877-533-2667, ext. 122 (879-4116 in the Vancouver area), or e-mail mrobson@chfc.ca. 🏠



Overhousing – units (and policies) that fit

Governments, as managers of taxpayers' money, try to guard against the perception that a subsidized member may be receiving "too much housing space". With growing waiting lists for affordable housing, governments are increasingly viewing the issue as one of "making good use of a scarce resource".

The federal government, through CMHC, has traditionally taken a relaxed approach to occupancy standards. Most federal co-ops establish their own occupancy standards and most of these are "reasonable". Members in these co-ops often accept smaller units when encouraged to do so, when the co-op has a unit that fits (see *Overhousing in co-ops*, page 4).

That's important because it makes sure that co-ops using taxpayers' money stand up to public scrutiny. "If co-ops fail to address overhousing through their own policies, they may jeopardize the relative freedom they now enjoy," says CHF Canada's Executive Director, **Alexandra Wilson**.

A different approach in Ontario

Ontario-program co-ops have had to play under different rules. They are the ones most affected by the overhousing issue (see *What does Ontario's Social Housing Reform Act say about overhousing?*, page 4). Ontario has always enforced occupancy standards in their subsidy programs.

Enforcement changed in the late 1990s. The provincial Ministry of Municipal Affairs and Housing (MMAH) stepped up its actions in response to the housing crisis and their own Provincial Auditor's report, which said that "overhousing" was a serious problem. Ontario's new *Social Housing Reform Act (SHRA)* reinforced occupancy standards that were present in co-ops' former operating agreements.

The easy part is that co-op members whose household has shrunk must move to a smaller unit within the co-op. But if the co-op doesn't have the right sized unit (often the case for people needing one-bedroom units), households receiving subsidies must apply to the municipality's centralized waiting list – and eventually move out of their co-op. The penalty for not accepting a move to a smaller unit is the loss of subsidy, rather than the loss of the unit (although, in most cases, that could inevitably follow).

Where do we stand?

Members know that co-op success is based partly on members' sense of having a long-term stake in the community. Forcing people to move – especially in cases when a change in household size is caused by the death of a spouse or children moving – can hurt the co-op sense of community ownership, and lead to conflict. In Ontario, for example, there has been a prevailing fear that widows and empty nesters may have to move away from their co-op.


However, there is little public sympathy for cases where a single subsidized individual is living in a multi-bedroom unit, especially when smaller units are available in the co-op.

Co-ops in Ontario, however, can reassure their members about the actual likelihood of them having to move. Many areas of the province have few one-bedroom units available. The result may be that few "overhoused" members will ever have to leave their co-ops.

In the end, practicing responsible management is a co-op's best defense against government intrusion. Co-ops should avoid overhousing if they can, particularly if it can be fixed through internal transfers. Clear and consistent by-laws and policies, with no favouritism, are helpful.

For internal transfers, co-ops can consider assisting with moving expenses. Co-ops developed without smaller units can consider adding some units, or subdividing existing homes.

Last, co-ops should try to manage different views among their members about what occupancy standards are appropriate. Having meetings to discuss these policies – without forcing decisions – can be a positive step.

People who are interested in the overhousing issue will want to check out *Co-op Talk* on the Members' Network at www.chfc.coop. 

Show the dotcoop difference

Co-operatives and credit unions around the world can now differentiate themselves on the Web. With a dotcoop address, you will be able to tell everyone, in just four letters, you're not just another .com, .net, or .org. For more information on getting a .coop address for your co-op's Web site, visit www.CoopsCanada.coop.

CHF Canada has now switched its Web address to www.chfc.coop, although the .ca address will still work.

The following members have now registered for a .coop domain name:

- ▶ Co-operative Housing Federation of British Columbia
- ▶ Clarion Co-op (Cambridge, ON)
- ▶ Lore Krill Housing Co-op (Vancouver, BC)
- ▶ Creekview Housing Co-op (Vancouver, BC)
- ▶ Science '44 Co-op (Kingston, ON)
- ▶ Coopérative La Clé (Victoriaville, QC)
- ▶ Waterloo Co-operative Residence (Waterloo, ON)

Visit the Web site for AGM information

Everything members need for the AGM is on the Web – from meeting materials to discussions.

Co-op Talk, the discussion section of the CHF Canada Web site, has a separate section for the 2002 CHF Canada AGM, where members can learn about potential candidates and discuss the resolutions to be debated in Hamilton. To find the Members' Network, click on <http://members.chfc.ca/eng/pages/memberhome.asp>.

Overhousing in co-ops

A solution for Section 95 housing co-ops?

Some Section 95 co-ops (funded unilaterally by the federal government in the early to mid-1980s) allow overhousing, but build an overhousing surcharge into their subsidy calculations. While this approach is not possible for co-ops developed under later federal programs (or for co-ops developed under provincial programs), it is an alternative means of “dealing with overhousing” that should be considered by Section 95 co-ops.

Here's how it works:

1. For the purposes of this example, assume that the market housing charges in your co-op are \$650 (one-bedroom), \$750 (two-bedroom), and \$850 (three-bedroom).
2. The formula for calculating the subsidized housing charge is applied in exactly the same manner as it is for any other unit.
3. After the housing charge is calculated, a monthly overhousing surcharge is added. Using the example above, the surcharge for one person living in a two-bedroom unit would be an extra \$100 per month; an extra \$200 per month for one person in a three-bedroom unit.
4. Temporary exemptions to overhousing surcharges are allowed in certain circumstances. For example, if a member's partner or roommate moves out, the surcharge is waived during the notice period (in the event that the member decides to vacate) or until the member is able to relocate to a smaller unit.

There are two advantages to this approach. First, CMHC is providing no more subsidy for an overhoused co-op member than they would be for one housed according to the co-op's occupancy standards. Secondly, the co-op can avoid forcing moves by members who are comfortable in their homes.

What does Ontario's *Social Housing Reform Act* say about overhousing?

- ▶ Co-ops must transfer an overhoused household to a suitable unit if one is available within the co-op.
- ▶ Overhoused households must be given priority on the co-op's internal transfer list.
- ▶ If the co-op does not have a suitable unit (e.g. no one-bedroom units), or if the household remains on the internal transfer list for a year without making a move to a suitable unit, the household must be added to the central waiting list for a suitable unit elsewhere in the community.
- ▶ Overhoused households are ranked on the central waiting list according to the date when they first applied for RGI housing.
- ▶ Overhoused households are permitted to refuse a suitable unit twice. If they refuse a third offer, they lose their eligibility for the RGI subsidy. 📌

Four reasons members don't participate and what your co-op can do to change that

by the CHF Canada Diversity Committee

Participation has been an issue since the first housing co-op was formed. CHF Canada has produced workshops, books, articles and even a video to help co-ops encourage member participation. These have all been useful, but haven't addressed specific barriers that may stop people from diverse groups from participating. By diverse groups, we mean people of different gender, race, age, personal and professional background, education, lifestyle, sexual orientation, geographic origin, family status, values and beliefs.

Our co-ops are more and more diverse, so it is worth looking at possible barriers. Here are just a few of the most obvious ones:

- ▶ language barriers
- ▶ different cultures
- ▶ accessibility of meetings
- ▶ lack of encouragement.

Language barriers

The first language of many co-op members is neither English nor French. Here are some ways to make it easier for newcomers to participate in meetings:

- ▶ keep written reports and memos short
- ▶ use plain language and simple, everyday words

- ▶ avoid jargon or explain what the terms mean
- ▶ use the phone to tell members about meetings
- ▶ find translators to sit with newcomers during meetings.

Culture

Here are a few ways you can help members from different cultures adapt to the co-op:

- ▶ explain how the co-op works – co-ops in Canada may be quite different from housing models they are familiar with
- ▶ avoid cultural or religious holidays for meetings
- ▶ ask members to participate – don't assume a member is not interested because they don't volunteer; they may just be shy
- ▶ ask members to do tasks that they have experience in or that interest them.

Accessibility

Accessibility can mean different things to different people. It can mean:

- ▶ a place a member in a wheelchair can use
- ▶ a microphone to make participation easier for members who are hard of hearing
- ▶ sign language

- ▶ documents in Braille or on disk for visually-impaired members
- ▶ transportation to the meeting if it is not on co-op property
- ▶ plain language materials.

Lack of encouragement

People may need encouragement to seek a board position, particularly in co-ops where the same people keep getting re-elected every year. Encourage different people to take on leadership roles and give them the support they need to develop leadership skills. Every member – including those from diverse groups – is a potential director, and new directors can bring new ideas and enthusiasm.

A co-op that encourages different members to take turns serving as elected leaders will benefit from a more informed membership.

As our membership becomes more diverse, we need to stop and think about whether we are creating barriers without realizing it. Think about how many of these exist in your co-op and how you can get rid of them.

To find out what other co-op members think about participation, join our *Co-op Talk* discussion group at www.chfc.coop. 🏠

CHF Canada – working for your co-op

Welcome to new members

A warm welcome to these new CHF Canada members:

- ▶ **City Gate Housing Co-operative**, Vancouver, BC
- ▶ **Fraser River Place Housing Co-operative**, Vancouver, BC
- ▶ **Spry Sack Housing Co-operative**, Dartmouth, Nova Scotia
- ▶ **Wingale Housing Co-operative**, Ottawa, Ontario

And welcome back to **Levellers Housing Co-op**, Vancouver, BC, who has rejoined.

As municipalities in Ontario take on the administration of provincial co-op housing programs, many are joining CHF Canada. CHF Canada looks forward to positive relationships that will help maintain strong housing co-ops. We welcome these new organizational associates:

- ▶ Regional Municipality of Durham
- ▶ Habitation Populaire Saguenay
- ▶ Buchan, Lawton, Parent Ltd. Consulting Engineers
- ▶ City of London Housing Division
- ▶ Housing Services Section and City of Greater Sudbury
- ▶ Ontario Works (City of St. Thomas)
- ▶ Regional Municipality of Peel
- ▶ Social Housing Administration – Windsor/Essex
- ▶ The Corporation of the Municipality of Chatham-Kent

- ▶ Regional Municipality of York
- ▶ Regional Municipality of Waterloo

And congratulations to **Collingwood Village** and **Lore Krill** housing co-ops in Vancouver. Both co-ops have finished the development phase and members are moving into their new co-op homes. Best wishes for many years of happy co-op living!

New on the Web site

We've added some new sections to the Members' Network of the CHF Canada Web site. The *Democracy in action* section includes minutes from CHF Canada Board and Ontario Council meetings, information on our committees, and much more. *For your reference* includes information on CHF Canada's by-laws, rules and policies, along with other useful documents. You can find links to these sections on the Members' Network home page. Or use the new search engine to find these and other items on our Members' Network.

Changes to Residential MemberTel

CHF Canada has decided to discontinue the MemberTel program for individual households. Housing co-op members can still get long-distance and Internet service through Primus but we will no longer be promoting this program as a CHF Canada service.

We will continue to offer the popular Business MemberTel™ program, providing great rates on long-distance, Internet access and e-mail addresses for housing co-op offices.

Looking for co-op staff training projects

CHF Canada is looking for proposals from co-op staff and federations for co-op staff training projects. To receive funding a project must:

- ▶ be for the purpose of providing training for co-op housing staff,
- ▶ benefit as many of CHF Canada's member housing co-ops as possible while balancing the diverse training needs of co-op housing staff.

The deadline for submitting proposals is September 30, 2002. Decisions on project funding will be made by CHF Canada's Federations Committee in early 2003. Although there is no maximum funding limit for project proposals, money is limited. The Committee may not be able to approve proposals for over \$5,000.

Send detailed proposals by September 30 to: CHF Canada
311-225 Metcalfe Street
Ottawa, Ontario K2P 1P9
attention: **Karla Skoutajan**. For further information contact Karla at 1-800-465-2752, ext. 241 or e-mail kskoutajan@chfc.ca.

Help the homeless

Co-op members know how lucky we are to live in safe, affordable housing. And every year, during our annual meeting, we take the opportunity to help others who aren't so lucky by donating to a local charity. This year, the local committee has chosen the **Good Shepherd Centres** to receive these funds.

The Good Shepherd Centres started in 1961 with a men's hostel. They now have 14 different centres in the Hamilton area, including the original men's shelter, facilities for women, including shelters for women and their children leaving abusive situations, two youth centres, and a 10-bed supportive housing centre for the frail elderly and people living with HIV/AIDS, cancer or other illnesses.

They also have a warehouse with a food bank, clothing bank and household items. Spokesperson **Gerard Seguin** says the centres serve a thousand people on an average day.

You can donate at the annual meeting. Tax receipts can be provided for individual donations if you give a cheque made out to Good Shepherd Centres. Or you can add a donation from your co-op to your registration fee. CHF Canada will match all the donations from our members. So remember to bring a contribution to help people who aren't lucky enough to have a good home. 🏠

Time to play

There's plenty of time to socialize at the AGM. The **Golden Horseshoe Co-op Housing Federation** is hosting the AGM social on Thursday night at 8 p.m. at Liuna Station, a spacious 1930s converted railway station. See the registration package for ticket information. Dinner at Liuna Station before the social is also available through GHCHF.

On Friday night, it's the ever-popular annual fundraising show, Valley of the Glamazons, at The WERX, 121 Hughson Street in Hamilton. Proceeds from this fundraiser will go to **Camp Oasis**, Canada's first national summer camp just for children either infected or affected by the HIV/AIDS virus. **Jason Moore**, one of the hosts of Valley of the Glamazons, says Camp Oasis welcomes any boy or girl (approx. age 7-16) who is living with HIV/AIDS, has a sibling or parent with the disease, or is grieving the loss of a loved one. You'll get more details when you pick up your kit at the AGM.

Blecker Street Housing Co-op in Toronto is once again inviting AGM participants to learn more about their experience in co-op living. The bus trip to Toronto and tour of the co-op is free but you must pre-register. Do that by visiting www.blecker-street.com or phoning (416) 920-7340, ext. 28. Another possible Friday night activity is taking a shuttle bus to the casino in Niagara Falls.

And, of course, the full registration package includes the dinner and dance on Saturday night.

Best of all, with no business meeting on Sunday this year, you'll have the day to explore local tourist attractions or hurry home to your family. 🏠

continued from page 1

Don't miss out

- ▶ Housing co-op staff will find workshops where they can learn new skills and do an even better job for their co-op employers.
- ▶ Young people (age 16-21) living in housing co-ops will gain new enthusiasm for co-op housing when they meet other young people at CHF Canada's Youth Forum.

For more information visit the CHF Canada Web site at www.chfc.coop, e-mail ljones@chfc.ca, or call our national office toll free at 1-800-465-2752 (230-2201 in Ottawa) and talk to **Laurette Jones** at ext.402. 🏠

MEET THE CANDIDATES

Don't miss the Meet the Candidates session Friday, June 21 at 11 a.m. This will be your one chance to hear the candidates running for election. No other events conflict with this important session. Make sure you're in the Webster Room on the third floor of the Hamilton Convention Centre to meet the people who want to represent you.

At the time of publication, the following candidates had declared:

Board of Directors

Regional

- ▶ BC and Yukon: Tony Legare and Diane Winkler
- ▶ Manitoba: Mel Willis
- ▶ Ontario: Heather Blake
- ▶ New Brunswick: Ken Elliott
- ▶ Aboriginal community: Wendy Huggan

At-large

Craig Hunter and Joanne Mick

Finance Committee

Donna Charbonneau

Ontario Council

Staff organizations representative

Bob Wiseman

At-large

Dennis Bradshaw, Karen Francis, Mark Klein, Lori-Anne McDonald and Scott Piatkowski

The latest report on candidates running for Board, Ontario Council and Finance Committee positions is included in the most recent AGM mailing and available on the CHF Canada Web site at http://members.chfc.ca/eng/pages/agm_7.asp.

Thinking of running?

Remember that the deadline for nominations this year is Wednesday, June 19 at 5 p.m. Make sure you have your papers in by then.

Not sure what's involved? We have produced a flyer that explains what the Board does, how often they meet and what is expected from individual members. If you have any questions about the elections, you can call CHF Canada's office at 1-800-465-2752 (230-2201 in Ottawa). Or visit www.chfc.coop and follow the links to the 2002 AGM. If you think you might want to run next year, register for "So you want to be a CHF Canada director or Ontario Council member?", offered by members of CHF Canada's Nominating Committee.

Welcome to new Daves

CHF Canada members in Newfoundland and Labrador acclaimed **David Kelly** as their regional director at a meeting on April 27. His term will start after the 2002 annual meeting in Hamilton. Dave is from **Pearlgate Housing Co-op**, a 16-unit ILM co-op in Mount Pearl. Dave will replace **Bruce Little**, who did not seek re-election.

Members in Northern Ontario elected **Dave Spackman**, from **Castlegreen Housing Co-op**, in Thunder Bay as their Northern Ontario representative. His term will also begin after the AGM.



Members to consider seniors principles at AGM

by Allan Meltzer

You don't need a scientific study to tell you that co-operative housing communities are getting older. Just take a look around at your co-op's next meeting – you'll see more grey heads than ever before.

“Co-ops must get ready now to face the challenges of an aging population,” says **Eleanor McDonald**, from Toronto's **Hugh Garner Housing Co-operative**.

Eleanor McDonald knows what she is talking about. A founder of the co-op, she has held almost every office on its board of directors. And she will be 80 years old this summer.

At this year's AGM in Hamilton, Hugh Garner Co-op will sponsor a resolution that sets out a statement of principles for seniors in housing co-ops.

“Our resolution asks CHF Canada members to accept the principle that seniors should be able to live in dignity in their co-op homes, and to participate in their communities,” says Ms. McDonald. “Whatever members can do to allow seniors to age in place, should be done.”

Overhousing and more...

One of Ms. McDonald's main concerns is the hardship caused by the overhousing policies some co-ops adopt. “Many co-ops have a

policy of one bedroom per person,” she says. So, if a couple has been living in a two-bedroom unit for many years and one dies, the remaining partner suddenly becomes overhoused. Because many co-ops don't have one-bedroom units, the member could be forced out.

“Even if one-bedroom units are available, these policies cause upheaval. So, we're asking that CHF Canada members not adopt policies that would force seniors to move out of their homes.”

Seniors, says Eleanor McDonald, are sometimes seen by other members as not fully contributing to their co-ops. Helping them find volunteer positions to suit their interests and capabilities is a solution. So, the resolution calls for members to help seniors find their niche in the co-op community.

It also proposes that co-ops look for ways to add new units or retrofit old ones.


Mel Willis is a CHF Canada board member and, at 65 years old, part of CHF Canada's seniors caucus. “My own housing co-op, **Westboine Park Co-operative** in Winnipeg, has some excess land and is looking at expanding by infilling. Perhaps we can seriously think about making these available to seniors or develop co-op home care centres,” he says. Taking advantage of government and community-based programs to

help seniors will also help meet the aims of the resolution, says Eleanor McDonald.

Mel Willis supports the seniors principles, but adds a caution. “Getting involved in government programs can be good, generally speaking. There's a danger, though. By getting involved in a program, seniors could be considered as being separate from the rest of the co-op – they're getting something the rest of the co-op isn't. So we should look at all the angles before we accept grants. We have to make sure we're not losing anything.”

The seniors' caucus will continue to work to help co-op seniors live in place with dignity, concludes Eleanor McDonald. “Seniors must be allowed to live as contributing members of their communities. Lets face it, most of us will live to be seniors. If you ask for a show of hands by everyone that's growing younger, you won't see many raised hands.”

Your co-op's delegate should have received a package of resolutions for the AGM. And copies are available on the Members' Network section of our Website at http://members.chfc.ca/eng/pages/agm_21.asp.

Find out what other members think about these resolutions and express your views by joining in the Web discussions at *Co-op Talk*. 

Co-op urges support for organ donations

By Janine McDonald, Peterborough Co-operative Homes

Kyle Martin, his mother Melody and brother Nick have lived at **Peterborough Co-operative Homes** since 1996. Kyle was born with an enlarged heart that did not properly pump blood. Just before Christmas in 1997, Kyle received a new heart. He was eleven years old.

Kyle was extremely thankful for the new lease on life and was grateful to the family of the donor who made the transplant possible. Kyle was so moved, he wrote a song called "Living in the Oasis" about his family and their support. A local newspaper article about Kyle mentioned that he had written this song. The co-ordinator for **Kawartha Village Housing Co-op**, **Cynthia Bailey**, read the article.

Cynthia's husband Brent is a musician with the Ronny Hawkins band. With his help, the assistance of several local musicians, and a donation of studio time, "Living in the Oasis" was recorded with Kyle performing the lead vocals. The CD also contains a 45-second public service message about the importance of organ donation and includes an organ donation card. Even though he wanted everyone to sign a donation card, Kyle said, "It's your choice."

In December 2001, a CD release party was held. The local radio station played the song and public service message. Almost \$700 was made in CD sales which Kyle donated to **Organ Donation Ontario**.

In February 2002, while on a waiting list for a new heart, Kyle passed away from coronary artery disease. Kyle's song was played and sung by everyone at his funeral, and more organ cards were signed in his memory. June 14, 2002 would have been Kyle's sixteenth birthday. Kyle was able to donate his eyes upon his death.

We at Peterborough Co-op urge everyone out there to sign an organ donor card in memory of this energetic, thoughtful co-op youth. Remember... it's your choice.



Karen Dridar, Examiner
Kyle Martin performed songs from his CD during a concert at the Red Dog Tavern last December.

Kyle wrote and sang song on CD

Kyle Martin (1986-2002) captured media attention with his campaign for organ donation and touched the hearts of many with a song about his family's support before passing away this February. Press clipping reprinted courtesy of The Examiner.

Oops! – In the last Newsbriefs, the story called "Helping small co-ops to attend the AGM" contained an error. The story said, "Last year, rebates reduced the total travel costs for co-ops with 25 units or less to \$300". In fact, it was actually \$800.

The good news is that this year the travel pool will be used to reduce all co-op travel costs to \$300, based on co-ops getting an economy fare ticket. Small co-ops will pay a mere \$50. The travel pool and the greatly reduced fee for smaller co-ops, make this a great opportunity for co-ops to attend the AGM. For more information, visit the Web site or call our national office at 1-800-465-2752. 🏠

Group Benefits – When an employee leaves the co-op

Co-op boards, like all good employers, must keep themselves aware of many staff issues. One important area is staff group benefits. You may be paying your monthly premiums on time, but what do you do when your staff leaves the co-op? And does your staff know what to do? Here are some important things you should know.

When do benefits terminate?

All benefits terminate automatically at age 70 or on the last date of active employment with the co-op, except for LTD (long-term disability), which terminates at age 65.

What happens after age 70?

CHF Canada's group benefits plan stops coverage at age 70. However, staff who retire at or before that age can join a group benefits plan offered by our benefits consultants, **Morneau Sobeco**. You can get more information on that plan by calling 1-888-503-6333.

What about when staff leave their job at the co-op, or their employment is terminated?

In either case, benefits terminate on the last day of active employment. After that, staff have 60 days to submit any outstanding claims for payment.

Co-op boards should advise staff that they can choose to convert their life insurance policy (prior to age 65, to a maximum of \$200,000) to an individual policy without providing evidence of good health if they apply to **The Co-operators** within 31 days of termination of their employment. The health and dental plan must be converted within 60 days.

If staff are terminated and are offered a severance package, a co-op is required to maintain benefits during the legal notice period. The co-op must formally request any extension. The Co-operators may not be obligated to continue benefits coverage after the legally required amount of time. In the request, be sure to state the day the severance is to start and the day it terminates, and whether the staff person is actively working through the notice period. Remember – active employment means that they are actively working for the housing co-op. It is The Co-operators policy not to continue any disability coverage during the severance period. 🏠

Thanks to Naguib Buendia

CHF Canada's Diversity Committee would like to thank **Naguib Buendia** for his many years of work for the committee. Naguib, who recently resigned from the committee, is the co-ordinator of **Garry Point Housing Co-op** in Richmond, BC. He has served on the committee since its beginning in 1993.

Sector Development Conference planned for September 2002

Mark September 26-29, 2002 on your calendars! CHF Canada will be holding a Sector Development Conference in Ottawa. This will be our first Sector Development Conference since 1995. Much has changed on the co-op housing landscape in the last seven years. Co-op buildings and co-op members are aging and co-ops have encountered new management challenges. Some co-ops are approaching the end of their operating agreements with many unanswered questions. We may even be on the verge of new development opportunities. It's time to bring together the leadership of our movement and take stock of our current situation.

This will be a dynamic professional development conference for resource groups, development consultants, federations, operational service groups, workshop leaders and consultants working directly with existing housing co-ops. The Federations Conference will be held in conjunction with the Sector Development Conference.

For information contact **Penelope Winter** at 1-800-268-2537 (366-1711 in Toronto) or e-mail pwinter@chfc.ca.

Regional update

NEWFOUNDLAND

CHANAL AGM

On April 27 and 28, 43 co-op members from 11 Newfoundland co-ops met in St. John's for the 2002 AGM of the **Co-operative Housing Association of Newfoundland and Labrador** (CHANAL). Members elected their regional director (see story page 8) and attended workshops on financial essentials and arrears management. CHANAL presented awards to **Barbour Manors Co-op**, **Gord Ash** (CHANAL president) and **Carol Bennett** of **Pearlgate Co-op**.

NOVA SCOTIA

Training day a success

CHF Canada held its Management Training Day in Dartmouth on May 11. There were 30 co-op participants in attendance, plus regional director **Susan Wells**, Education Services Officer **Penelope Winter**, workshop leaders, and Halifax staff **Dave Emery** and **JoAnn Rogers**.

The event was well received by participants, who attended one or more of these workshops:

- ▶ Successful management – the board of directors' role
- ▶ Keeping your co-op full
- ▶ The seven deadly (financial) sins
- ▶ Repairs: Hands-on training.

In the last workshop, participants actually went to an empty unit to look at simple repairs co-op members could do themselves.

QUEBEC

Agreement to work together

CHF Canada and the **Confédération québécoise des coopératives d'habitation** (CQCH) agreed last week to talk about ways the two organizations can work more closely together. They agreed to establish a committee to consider the best way they can share expertise in order to accomplish their goals. It is hoped that a final agreement between the two organizations will be finalized before November.

Phase II?

The Quebec housing program, **AccèsLogis**, allows existing co-ops to get funding to add a new phase of development to their co-op – either through new construction or through the purchase and renovation of existing buildings in the vicinity. Several co-ops have taken advantage of this funding and CQCH is encouraging other co-ops to consider expanding.

Benny Farm

Fonds foncier communautaire Benny Farm (or Benny Farm

Community Land Trust) is working on a plan to purchase and develop a 13-acre site in Montreal. The former residents were veterans who were relocated on the site, owned by **Canada Lands**, into newly adapted units. The group hopes to renovate some of the vacant housing and work on new development and the provision of community services. Unfortunately, they are having difficulty persuading Canada Lands to sell. Meanwhile, 312 units remain vacant during a time when housing advocates expect hundreds of families to become homeless in July, the official moving date in Quebec.

ONTARIO

Ontario by-elections

Ontario Council member **Ivy Tait** helped to co-ordinate a campaign on housing issues among housing co-ops and the wider community in Orangeville during the recent Ontario by-elections. Ivy co-chaired an all-candidates meeting.

In North Bay, Ontario Council member **Lori-Anne McDonald** worked with local co-op volunteers to get the word out to co-op members. In both by-elections, local co-op members distributed flyers to every co-op household explaining voter registration procedures and providing some background on co-op issues.

COCHF celebrates 10 years

The **Central Ontario Co-operative Housing Federation**, based in Kitchener, Ontario, celebrated its tenth anniversary on March 20 at its annual general meeting.

In 1992, the new federation had 13 members. In March 2002, the federation had 39 members including one student co-op, one staff association and one operational services group.

In 1998, COCHF and CHF Canada members approved a sector membership agreement, the first in Ontario. All housing co-ops in the COCHF area, except two, belong to both COCHF and CHF Canada. Special guests at the meeting included COCHF's first President, **Marion Cole**.



Marion Cole, the first COCHF President, cuts the 10th anniversary cake with current President, Ric Woods, looking on.

Ontario program transfer complete – The transfer of Ontario provincial co-op programs to municipal administration was completed on May 1. This means an unprecedented change for 250 Ontario co-ops – half of CHF Canada's members in Ontario. What does this mean for these co-ops? How are they coping? Look for a feature piece in the Fall issue.

CHASEO Spring education conference

The **Co-operative Housing Association of Eastern Ontario** (CHASEO) held its annual Spring Conference and Annual General Meeting in Ottawa. This year's event proved to be CHASEO's most successful so far, with 67 members attending from 24 local housing co-ops.

This year's conference offered nine workshops, led by instructors including CHF Canada's **Harvey Cooper** and **Diane Miles**. CHASEO celebrated its fifth anniversary with a reception and a mini trade show with Co-op Cost Cutters. Member **Thérèse McCuaig** was the winner of the grand prize, a 20-inch colour television donated by Appliance Canada.

CHASEO welcomed **Joanne Sirois** from **The Co-operators** as guest chair of its AGM. Volunteer awards were presented to past Board members, instructors, committee members and other volunteers.

There's been a change on the CHASEO staff. **Brian Gifford** will be replacing **Olga Tasci** while Olga is on maternity leave.

Larry Gordon wins credit union award

Larry Gordon, a former CHF Canada communications officer, was awarded the Gary Gillam Award for Social Responsibility by the **Credit Union Central of Ontario**. As Vice President, Development, of Toronto's **Metro Credit Union**, Larry helped increase member attendance at the credit union's annual meeting. He worked to ensure that Metro's policies and procedures covered the needs of all members, rich and poor. More recently, his work with the **Maytree Foundation** saw Metro introducing a new loan program that provides education funding to new immigrants who would not otherwise qualify for credit. Larry is now doing consulting work and will continue to offer valuable advice to Metro and other credit unions for many years.

Call for submissions

The Lesbian, Gay, Bisexual, Transgendered Caucus of the **Co-operative Housing Federation of Toronto** has launched two new projects and wants feedback and information. The Caucus is

Regional update

compiling an anthology of the experiences from members of the LGBT community who live or work in a housing co-operative (or have done so in the past) or any other co-op housing organization. The caucus wants to hear the true experiences of LGBT co-op members – the good, the bad, our successes and our difficulties.

The caucus is also trying to put together a resource manual to help housing co-operatives deal with issues in the LGBT community. This guide will include a list of outside resources that can help co-ops respond to issues they are not set up for.

Submissions can be sent to lgbt@coophousing.com or by mail to LGBT Caucus, c/o Co-operative Housing Federation of Toronto, 658 Danforth Avenue, Suite 306, Toronto, Ontario, M4J 5B9.

BRITISH COLUMBIA

New CHF BC office

The **Co-operative Housing Federation of BC** will open their new Vancouver Island office on June 8.

The office is at:
410-1105 Pandora Avenue
Victoria, BC V8W 3P9
Phone: (250) 384-9444
Fax: (250) 384-0349
E-mail: islandinfo@chfc.bc.ca



Fire at Paloma

Members of **Paloma Housing Co-op** in Vancouver suffered a terrible fire on May 14. One member is now in hospital with severe burns and a quarter of the co-op's members will have to move out while repairs are made. This is a devastating blow for Paloma members who have been dealing with a leaky building and other problems. Co-ops who want to help out can send a cheque made out to **CHFT Charitable Fund**, c/o CHF BC, 200-5550 Fraser Street, Vancouver, BC, V5W 2Z4. Individuals who want to make a contribution will receive a tax receipt. Thanks to both **CHF BC** and the **Co-operative Housing Federation of Toronto** for helping with this effort to support Paloma.

A cheque from **Four Corners Housing Co-op** in Yarmouth, Nova Scotia was the first to arrive – a very

nice gesture of support from a co-op on the east coast to a co-op on the west coast.

Quebec Manor Co-op receives CHF BC award

Vancouver's **Quebec Manor** received the 2002 Mary Flynn Award for Co-operation at the **CHF BC** semi-annual meeting.

Originally a rental apartment, residents successfully fought a 60 per cent rent increase, then negotiated the purchase and conversion of the building to a co-op in 1979. The co-op's members were actively involved in the founding of CHF BC and have faithfully sent delegates to every single federation general meeting for the last 20 years.



Quebec Manor, converted from a rental apartment in 1979, is the 2002 winner of the Mary Flynn Award for Co-operation.

Photo contest highlights the co-op experience

How do you live the co-operative experience? What does being part of a co-op mean to you? The **Canadian Co-operative Association** and **Conseil Canadien de la Coopération** are inviting photographers to submit photographs showing how members “Live the Co-operative Experience”.

Awards will be presented in three categories: amateur, professional (photographs taken by professional photographers, including those individuals primarily responsible for taking photographs for a co-op or credit union), and youth (aged 17 years and under by August 30, 2002). Winners will be announced during *Co-op Week*, October 13-19.

The entry deadline is Friday, August 30, 2002. For more information and an entry form go to the CCA website at www.coopcca.com/meetings/CoopWeek/Contest/default.htm.

History book project rolls on

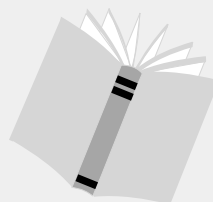
The history of housing co-ops in Canada has some good stories. Stories behind co-ops with interesting names like **Wits' End**, **OVO**, and **The Brambles**. Co-ops named after co-op pioneers like **Alexander Laidlaw**. The development and growth of our movement, our troubles and our successes, is worth telling. And we're working on it.

The housing co-op history book project received funding from the federal Millennium Fund to start off the project. Other contributions came from **The Co-operators Group**, **Co-op Trust**, and nearly a hundred housing co-ops, federations and individual members.

But books can take time to write, edit and publish. Work is still ongoing on this project but the people working on the book hope to have it completed by next year's annual meeting – CHF Canada's 35th anniversary.

The book project is still seeking funding to complete the work. If your co-op would like to make a contribution, please send your donation to:

CHF Canada – History Book Project Fund
311-225 Metcalfe Street
Ottawa, Ontario K2P 1P9



BULLETIN BOARD

Call for volunteers

CHF Canada is looking for someone from one of these groups to join the Diversity Committee:

- ▶ aboriginal
- ▶ lesbian, gay, bisexual or transgendered
- ▶ a newcomer to Canada
- ▶ a person of colour
- ▶ a person whose mother tongue is neither English nor French
- ▶ a person with a disability
- ▶ a person with low literacy
- ▶ a senior
- ▶ a youth

For more information, contact

Penelope Winter in the CHF Canada Toronto office at 1-800-268-2537, extension 238 or pwinter@chfc.ca. The application deadline is July 31, 2002.

Ken McFarland appointed the Stabilization Fund

CHF Canada is pleased to announce that **Ken McFarland** has been appointed as a trustee of the Federal Co-operative Housing Stabilization Fund. Ken's association with co-op housing started in 1973 in a student co-op. He is a former member of CHF Canada's Finance Committee and has been a member, director and treasurer of a housing co-op. He has practiced as a chartered accountant for the past 20 years, and has many housing co-ops among his clients.

Ken will replace **Lynn Hannley**, who has completed her third two-year term as a trustee. CHF Canada would like to thank Lynn for her hard work as a trustee.

The Stabilization Fund was set up in 1989 to ensure the financial viability of co-ops developed under the ILM (index-linked mortgage) federal program.



Newsbriefs

THE LAST WORD



Co-operative Housing Federation of Canada

National Office

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

Ontario Region

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

Vancouver Office

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

Winnipeg Office

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

Halifax Office

1099 Marginal Road, Suite 201
Halifax, Nova Scotia B3H 4P7
Tel (902) 423-7119 Fax (902) 422-0184
Toll-free 1-866-213-2667

Editor: Merrilee Robson

Story ideas, comments or questions?
Call **1-877-533-2667** (879-4116 in
Vancouver). E-mail: mrobson@chfc.ca

© CHF CANADA 2002. MATERIAL MAY BE
COPIED. PLEASE CREDIT CHF CANADA.

Leaky co-ops need your help

Anyone who was at last year's annual meeting in Victoria will remember the graphic pictures of co-ops in BC suffering from premature building envelope failure (leaky co-ops). Well, you'll be shocked to learn that not one co-op has been fixed since that time. Our Co-op Services staff in the Vancouver office, **Roland Nogue** and **Eugene Evanetz**, have been helping co-ops pull together the necessary financial and technical data. But the co-ops can't fix their buildings without CMHC approval and financial assistance.

"This problem affects more than 20 per cent of the co-ops in BC," says **Gary Panagiotidis**, president of the **Co-operative Housing Federation of BC**. "More than 3,000 homes, in over 50 BC housing co-ops are suffering the effects of water damage and mould. A valuable housing resource is being allowed to fall apart."

CHF BC plans to bring an emergency resolution to the CHF Canada AGM in Hamilton. You can help by sending the letter included with this package to **Minister Manley** and copying it to the Prime Minister. For more information, visit CHF BC's Web site at www.chf.bc.ca. 