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Newsbriefs

NATIONAL EDITION

INSIDE

Meet your directors

Find out more about CHF Canada's newest directors.

PAGE 6

Risk management and you

One of the most important roles a board member has is to protect the co-op and provide safe and secure homes for co-op members. Find out how.

PAGE 10

Co-op housing in the United States

Many issues facing American housing co-ops are issues that Canadian co-ops are grappling with as well.

PAGE 13

NEWS FLASH

Positive meeting with new minister

CHF Canada's first meeting with Minister Collette focuses on leaky co-ops, the national agency proposal and new affordable housing.

PAGE 12

Ontario provincial co-ops face unprecedented change

by Mark Paul

More paperwork, an inflexible attitude to co-op members receiving subsidy, and many worried members – these are just some of the things that mark the new era that began for provincially-funded housing co-ops in Ontario on May 1, 2002. On that day, the last of about 250 Ontario housing co-ops was transferred from provincial to municipal administration. Starting last October, all provincial housing in Ontario was transferred to 47 municipal governments (called Municipal Service Managers.) The 31 that deal with housing co-ops administer from one to 69 co-ops.

The shift to municipal administration is only one of the changes facing these co-ops. The new provincial *Social Housing Reform Act* (SHRA) replaces all existing operating agreements between the province and co-ops. Co-ops are now covered by legislation and regulations. And, although the province has downloaded responsibility to municipalities, the provincial government has kept the right to set rules. There are only a few areas where the municipal service managers can set their own policies.

Ontario's new legislation and regulations show a harsh attitude toward people receiving subsidy. These co-op members face tight timelines to report any changes in income or household size. There are strict over-housing provisions. Co-ops must use centralized municipal waiting lists for RGI (rent-geared-to-income) units. Members paying market charges are not given priority for subsidy if they have a change in income. These regulations make many lower-income co-op members very anxious.

WHAT CO-OP STAFF SAY ABOUT THE DOWNLOAD...

"I feel that the Municipality seems to know more about our co-operative and is closer to the operations than the Ministry. The concept of sharing surplus was the biggest change for our Board and Finance Committee. Our approach to spending needed a "new pair of glasses". We want to still observe our budget and make wise spending decisions, however, we had always worked under the premise that any money we managed to save during the year could be put back into our community in some other way and in another year."

Jennifer Farmer
Clarion Co-op, Cambridge

"Since I have been very involved with the downloading process, I believe I have not found a large difference in regards to policies and procedures. Communicating with the members regarding the changes was needed for the members to be informed. There are no major changes for the members except their worry about keeping their housing. Along with the newsletters from the Region of Waterloo and my reassurances, I believe they feel secure."

Darlene McCrone
Shamrock Co-op, Waterloo

"Loads more paper work! More follow-up needed with pursuing other income, 30-day reporting requirement, and central access waiting list. There is not enough time in the work week to do all these extra jobs. Changes are needed, such as two staff people, or longer work week. This will add additional costs to the already strained budget. A member of 13 years was forced to move because her granddaughter moved out leaving her in a unit too large for the family size. One bedroom units are very scarce!"

Joanne Shingler
Westglen Co-op, Brantford

continued from page 1

Co-ops face change

Detailed new regulations affect how members and co-op staff manage their co-ops. They cover co-op governance and operations, member selection, housing charges, and many other aspects of co-op living. The SHRA also established the **Social Housing Services Corporation**, a body that will oversee a pooled investment fund for all social housing providers (co-ops and non-profits) and make sure group-buying programs are in place.

How CHF Canada has helped

CHF Canada is watching closely the effect that all these changes are having on housing co-ops. We are already worried about reduced autonomy and member control, inflexibility to interpret regulations to fit particular situations, and an increased workload for co-op staff.

CHF Canada's Ontario Region and regional federations in Ontario have been actively working to protect the autonomy and viability of Ontario co-ops ever since the download to municipalities was first announced over five years ago. The sector was successful in making over 30 amendments to the draft legislation to protect co-ops' interests. CHF Canada staff continue to provide help for downloaded co-ops. And CHF Canada, federations, and co-ops are establishing good working relationships with all 31 municipal service managers with co-ops in their jurisdiction.

Our Ontario region has developed a model by-law so co-ops can make sure they are complying with the new Act and regulations. Co-ops have been kept up to date with a series of bulletins called "Downloading Details." All of these materials are posted on our Web site. Staff have given information on the download at the Hamilton AGM, at local federation-sponsored training days, and at co-op staff events.

What's next?

The province is now reviewing the regulations. They are consulting with the municipalities and housing groups to find out what changes are needed to make the program workable. Co-ops can make their voices heard by attending sessions in their municipality. And CHF Canada's Ontario Region will carry co-ops' concerns to the province. We are also actively working with municipalities and other non-profit housing representatives to reach agreement on needed changes. We hope that the most difficult aspects of the provincial regulations will be changed.

see "Co-ops face change" on page 4



Getting the most value for your membership?

Are you and your co-op getting the value you deserve from your membership in CHF Canada? We offer services you may not know about.

Answer these questions and see if your co-op can boost its membership value.

1 — Your co-op is in an area with no local federation. It has run a deficit for the past three years and your Finance Committee has quit in disgust. What would your co-op do?

- [a] Phone the government and complain about the way the co-op is managed.
- [b] Phone CHF Canada and ask for help solving the co-op's financial problems.
- [c] Do nothing. A lot of problems solve themselves if you give them time.

2 — Your co-op is 15 years old. Last summer nine fridges failed. What would your co-op do?

- [a] Keep repairing the fridges. The longer you keep an appliance, the cheaper it is for the co-op.
- [b] Buy replacement fridges one at a time, as needed, from the nearest appliance store that offers free delivery.
- [c] Contact your local federation or go online to the Members' Network of the CHF Canada Web site at www.chfc.coop and ask others in your area where to go for an affordable bulk purchase.

3 — Last year, your co-op decided it needs paid staff. The first person you hired quit after two weeks, and when you offered the job to your second choice, she refused it. What would your co-op do?

- [a] Post a notice asking if any member knows someone who needs a job and can start right away.
- [b] Look into signing a contract with an operational services group (management company) recommended by another co-op.
- [c] Phone CHF Canada and ask where to find help in hiring and training to be an effective employer.

4 — A member with a young family and no life insurance was killed in a car accident. The household can't afford the housing charge and has had to move in with relatives. What would your co-op do?

- [a] Sign up for housing charge life insurance.
- [b] Consider finding a way to allocate an emergency subsidy and ask for help from CHF Canada to meet any government objections.
- [c] Both of the above.

Answers:

1 [b]. Financial problems don't cure themselves. CHF Canada's experienced staff will help you find out why your co-op is in financial trouble. Then they'll help you identify resources to support good management in your co-op.

2 [c]. Members and staff don't like maintenance emergencies and they want value for money. A well-planned bulk-buy helps with both.

3 [b] or [c]. Some co-ops do better with their own staff, others with an operational services group that knows co-ops and belongs to CHF Canada. Co-ops often need help to hire the right person and employ them successfully. You must follow employment law and should take steps to build a good working relationship, starting with a benefits package like the one available to CHF Canada members and associates. It can include medical, dental, disability and life insurance.

4 [c]. Signing up for Housing Charge Life Insurance will mean that this crisis never happens in your co-op again. This insurance program – only available to CHF Canada member co-ops – will pay the housing charge of surviving family members for three, six or twelve months, depending on the plan you pick.

Scoring:

3 – 4: Great membership value! Pat yourselves on the back. 1 – 2: Could be better. Why not start to use one of the services we've been discussing? 0: Is your co-op in difficulty? Call us and see how we can help.

We like to do a lot for our members. So pick just one service you aren't using and call us. Why not get better value out of the membership you're already paying for? 🏠

Welcome to new members

A warm welcome to the latest members and organizational associates to join the CHF Canada family.

Members

- **Chances Housing Co-op** (Burnaby, B.C.)
- **Harris Road Housing Co-operative** (Pitt Meadows, B.C.)

Organizational associates

- **City of Hamilton** (ON)
- **Niagara Regional Housing** (Thorold, ON)
- **Ikan Management** (Vancouver, B.C.)
- **City of Toronto – Shelter, Housing and Support** (ON)
- **Community Housing, United Counties of Leeds and Grenville** (Brockville, ON)

Response from Howard Johnson

CHF Canada has written to the Howard Johnson hotel chain, complaining about the bad experience many delegates had at that hotel during the AGM in Hamilton. Many delegates complained about the poor condition of the rooms. Some delegates received refunds at check-out but others did not. CHF Canada's Executive Director **Alexandra Wilson** received an apologetic response from **Mary Mahoney**, President and CEO of Howard Johnson International.

Regional education events

CHF Canada held a number of successful regional education events, focusing on the basics of running a co-op, this fall in Barrie, London, Sudbury, Saskatoon, Winnipeg, Moncton and Charlottetown.

AGM participants say "yes" to finishing on Saturday

More than 90 per cent of the 240 people who completed CHF Canada's 2002 AGM evaluation said that changing the AGM format to end the meeting on Saturday had been a positive step. In their written remarks, participants commented on a more relaxed and family-oriented travel schedule, and said they had saved on their hotel costs. A handful of delegates remained uneasy. "The change worked this year because of the kinds of resolutions. It may be more difficult in the future if there were contentious issues to deal with," wrote one.

Because of hotel problems, many AGM participants rated the quality of their overall experience lower than usual. But more than 90 per cent said they will encourage their co-op to send a delegate to the Halifax AGM in June 2003. Some statistics from the 2002 AGM:

- Hamilton attracted more first-time AGM participants than ever before;
- Two-thirds were women;
- Nearly 90 per cent visited the AGM Store – more than two-thirds purchased something;
- Nearly 70 per cent of AGM participants were over forty years old, and one-third were over fifty.

The AGM evaluation form offers members a chance to have their say and give suggestions for a better AGM. "We use these evaluations to uncover everything possible to make the AGM a great experience for everyone who attends," says **Linda Stephenson**, CHF Canada's meeting planner. 🏠

continued from page 2

Co-ops face change

In spite of the problems with the new program, the download has had some positive results. Many co-ops are finding that their municipality is far more sensitive to their needs than the previous provincial ministry office. A very high level of consultation is taking place between Municipal Service Managers and co-ops, particularly regarding areas of local decision-making. Co-ops will continue to build strong relationships with their Service Managers as the new era of municipal administration moves ahead. The 250 federally-funded co-ops in Ontario have not been downloaded. They are still administered by CMHC and are not affected by these changes. 🏠

Mark Paul is Manager of Member Services the Central Ontario Co-operative Housing Federation (COCHF).

Leaky co-ops remain key CHF Canada priority

The CHF Canada Board met September 5 – 7 to discuss the long-term strategies for the organization, and to set the direction for staff for 2003.

CHF Canada continues to work on major projects that were also priorities last year. Providing help for leaky co-ops in B.C., supporting Ontario co-ops in the download, and continuing work on the national agency proposal are all long-term major projects. We also continue to lobby for new affordable housing and to provide help to co-ops in difficulty. One major new initiative is the review of CHF Canada's governance structure, following the resolution passed at the AGM. We will also be following up on other AGM resolutions, such as the one relating to older persons in housing co-ops, and providing the usual great service to members. 🏠

Governance Review Task Force established

Following the resolution passed at the AGM, calling on CHF Canada to review the structure of its Board of Directors and other governance issues, CHF Canada asked members to let us know if they were interested in serving on this task force. The Board has appointed **Suzann Zimmering** (BC), **Pat Matthews** (Alberta), **Stephen Troubridge** (Manitoba), **Charles Ng** (Ontario), **Vince Hall** (Ontario), **René Daoust** (Quebec), **Susan Wells** (Atlantic), and **Wendy Huggan** (Aboriginal Community) to the task force.

The task force includes both CHF Canada members and directors, and is designed to reflect both the regions and the diversity of our membership. The task force will hold its first meeting this fall and plan a process to consult with CHF Canada members. 🏠

What's new on the Web site?



There's lots of new material on the CHF Canada Web site at www.chfc.coop. Visit the Members' Network and take the co-op management test to see how well your co-op is doing. Check out CHF Canada's Guide to replacement reserve planning. A guide and by-law help housing co-ops and their staff prevent harassment and discrimination in the workplace.

BULLETIN BOARD

Federations working to give better service

Service to members was the key focus of the meeting of CHF Canada's member federations at the end of September. The Federations Committee presented its work on the federation profiling project, which will allow federations to share information with each other about their services, committees and other work. Members also heard a report on the Core Federation Services Model. CHF Canada is encouraging federations to meet a suggested level of services, and working with those federations that have difficulty meeting that standard. Over 30 participants from across Canada, including good representation from Quebec, attended. **Michael Shapcott**, CHF Canada's Manager, Government Relations and Communications, made a presentation on affordable housing to the plenary session. Jamie Ritchie, representing the **Co-operative Housing Federation of B.C.**, is the new chair of CHF Canada's Federations Committee.

CHF Canada staff honoured for co-op work

Mark Goldblatt, CHF Canada's Senior Consultant, was given a Co-op Spirit Award (for Lifetime Achievement) at the gala of the Ontario Co-operative Association (formerly the CCA Ontario Region). In his acceptance speech, Mark reminded guests of the crucial need for co-op housing in Ontario.

Jocelyn Peifer, our Director, Manitoba Operations received an award from the Manitoba Co-op Council at its Distinguished Awards Banquet, held October 15 during Co-op Week. Jocelyn was honoured for making "significant contributions to the co-operative sector."

Meet your directors

CHF Canada members elected four new directors at the 2002 annual meeting in Hamilton. Here are profiles of our newest directors:

Heather Blake



Heather Blake never dreamed she would become homeless. “I had a good government job, I had savings. I thought I was secure,” she says. But when health problems suddenly meant she could no longer work, the savings quickly disappeared and she found she could no longer afford her rent. “I was never actually on the street,” Heather says, “but I had to resort to sleeping on the couch at my friends’ places. Now I know that homelessness is something that can happen to anyone.”

Heather moved into **Toronto Women’s Housing Co-op** in 1998. She is heavily involved in grassroots work on housing and poverty issues, and was attracted by the co-op’s approach to women’s

issues. She believes it is important for housing co-op members to be involved in the larger co-op movement. For the past three years, she has been active on the Board of the local federation, the **Co-operative Housing Federation of Toronto**. She saw running for the Board of CHF Canada as the next logical step in an ongoing process of co-op involvement.

Heather is the Ontario regional director on the CHF Canada Board. One of the key issues that prompted her to run is the need to help Ontario provincial co-ops deal with their new administration by municipalities. The work on a national agency to take on the administration of federal co-op programs is important to federally-funded co-ops in Ontario.

Craig Hunter



Craig Hunter was originally attracted to **Bread and Roses Co-operative Homes** in Kitchener

because of the building. It is a 130-year-old factory that had been renovated to form a housing co-op, with a proven history of safe and secure community living. Craig moved into the co-op in 1994. During his time as a member, he served as the co-op’s treasurer and on the finance committee. In 1998, when the position of co-ordinator became vacant, Craig applied for it and was hired. Sadly, that meant he could no longer live in the co-op but has applied for membership in other co-ops in the area.

Asked what prompted him to run for the Board of CHF Canada, Craig says “After years of involvement in various aspects of co-operative housing I felt that I would bring a new perspective to the Board table.” Craig says he sort of “grew into the position. I couldn’t have done this when I first moved into the co-op,” he says, “but I got involved in Bread and Roses, and then with the local federation (the **Central Ontario Co-op Housing Federation – COCHF**). Then, through working with CHF Canada’s Lesbian, Gay, Bisexual and Transgendered (LGBT) Caucus at CHF Canada annual meetings, and the **Co-operative Housing Federation of Toronto’s** Diversity Committee, I became more aware of national issues and diverse member needs.” Craig has always been concerned with issues of equality and

representation in housing co-ops. He is interested in the work of CHF Canada's new Governance Review Task Force as a way of ensuring that CHF Canada's leadership reflects the diversity of our movement. He is also focused on finding a solution for leaky co-ops, and getting the proposed national program administration agency established.

Craig and his partner Jason host the annual Glamazon Events and started the Mr and Ms CHF competition, an entertainment, fundraising and community building event held each year at the CHF Canada annual meeting.

David Kelly



CHF Canada's Newfoundland and Labrador regional director moved into **Pearlgate Housing Co-op** in Mount Pearl Newfoundland in August 2000. David Kelly was looking for an affordable place to live. "I couldn't find anything in my price range that was fit to live in," he says. "One of the people at work mentioned co-op housing. I

didn't know anything about co-ops but I looked into it, and liked what I saw."

As Vice President of his own housing co-op, Dave started attending meetings of **CHANAL**, the regional federation in Newfoundland. Some people at those meetings encouraged him to run for the Board of CHF Canada. "Having gone through a period of looking for housing and finding it very hard, I really appreciate what co-ops have to offer. That really sold me on co-operatives. I want to be able to do something to meet the need for more co-op housing."

That, and the need to respond to the aging co-op membership, are two of the things Dave wants to work on through the CHF Canada Board. His two grown children still live at home but he sees the day when they will move out, leaving Dave and his wife alone in the 3-bedroom unit. The co-op does not have any smaller units. "If we can build more appropriate housing for seniors in the co-op," he says, "that will free up the other units for new people."

Joanne Mick

Joanne Mick first moved into **Sarcee Meadows Housing Co-op** in Calgary 16 years ago. "At the time I was looking for a place to live, in a particular part of town. I didn't know anything about co-op housing. But after I went to my first orientation, I knew



this was exactly for me, especially the concept of democratic member control." Joanne's first experience with CHF Canada was working on contract to co-ordinate a regional lobby for more funding for co-op housing. People involved in the local federation, who knew her through her committee work in her own co-op, had recommended her for the contract.

Today, Joanne both lives and works in co-op housing. She has been executive director of the **Southern Alberta Co-op Housing Association (SACHA)** for the past ten years. She was also a regional lobby co-ordinator in the campaign for a new national agency to administer housing co-operative programs. Joanne served as chair of CHF Canada's Federations Committee for three years. In that capacity, she attended CHF Canada Board meetings and saw running for the Board as the next logical step. Her key goals for the Board are to fix B.C.'s leaky co-ops and to get the national co-op administrative agency established. Joanne is married and the mother of three teenage daughters.

Regional update

NOVA SCOTIA

Meetings with Nova Scotia Members

Pat McClain, CHF Canada's Member Relations Officer, visited Nova Scotia in October. Along with **JoAnn Rogers**, Member Services Co-ordinator in the Halifax office, she travelled the province, meeting with co-ops in Yarmouth, Wolfville, Sydney and Port Hawkesbury. Regional Director **Susan Wells** did a great presentation on CHF Canada at the information and networking session held in Halifax. **Dave Emery**, Co-op Services Officer is organizing an education event in Cape Breton on Nov. 30.

CHF Canada held its first meeting of members on November 2, and elected a Nova Scotia Committee to help CHF Canada plan its work in Nova Scotia.



Nova Scotia Director Susan Wells (right) talks to **Christine Cater**, President of **Cranberry Lake Housing Co-op** at a meeting in Halifax.

For more information about these and other activities, call our Nova Scotia office at 1-866-213-2667 (423-7119 in the Halifax area).

QUEBEC

Coopérative d'habitation LeZarts wins CMHC award

A Montreal housing co-op is one of six winners in Canada Mortgage and Housing Corporation's Housing Awards Program. The co-op's architect, **Colin Munro**, and **Groupe CDH** received the concept and design award. The awards program was open to projects that addressed housing affordability. The awards are used to honour innovative housing projects and to share solutions with other people in the housing industry.

In March 2002, 33 painters, sculptors and media artists, some with spouses and children, moved into new, custom-designed lofts at LeZarts, a former clothing factory in Montreal. This housing co-operative was developed using provincial AccèsLogis and City of Montréal subsidy programs. It offers affordable housing in downtown Montreal and integrates work and living spaces. One unit is reserved for an artist-in-residence, funded by Le Conseil des Arts et Lettres du Québec. The building also includes a basement exhibition space, La Chaufferie, for the residents and the public.

Research on co-op members

The **Confédération québécoise des coopératives d'habitation (CQCH)** is completing a research project on the social and economic status of people who live in Quebec housing co-ops. The confederation received an impressive 1,300 questionnaires, almost half of those sent out. The final report is expected to be completed by the end of the year.

ONTARIO

COCHF joins .coop

The **Central Ontario Co-op Housing Federation** has switched to a .coop designation for their Web site and e-mail. Their new Web site address is www.cochf.coop. They can be reached by e-mail at: info@cochf.coop and manager@cochf.coop.

Co-op member wins \$1 million lottery

George Yamada, a member in **Mary Campbell Housing Co-op** in London, was one of three people who won \$1 million in the Heart and Stroke Foundation of Ontario lottery. George, a stroke survivor, bought the ticket to support heart and stroke research. This good news was passed along by **Kathy Armer**, the co-op's AGM delegate, who says everyone in the co-op is very happy for him.

MANITOBA

Farewell to Wes Hosler

The Manitoba Advisory Forum held a farewell get-together for former CHF Canada President **Wes Hosler** at **Willow Park East Housing Co-op** in Winnipeg. About 30 people were present, representing various co-ops in Winnipeg. There was lots of good food, drink and laughter as some of Wes's friends and colleagues shared stories from the past. Manitoba regional director **Mel Willis** had the group roaring with a story about a long-ago CHF Canada education committee meeting in Sudbury.

Wes was presented with a plaque from the Manitoba co-op housing sector honouring his long-time involvement and dedication to the movement in Manitoba. Wes was also given a lovely engraved Palm Pilot from Willow Park East, and an IKEA gift certificate to help him furnish his new digs in **Lore Krill Housing Co-op** in Vancouver. Manitoba housing co-ops wish Wes well in his new co-op home and community.

Staff networking luncheon

The Manitoba office organized a co-op Staff Networking luncheon on September 25. Over 20 people – including co-op housing staff, CHF Canada directors, Manitoba Housing portfolio office staff, and co-op directors – came to the session to learn about property tax assessments and appeals.

SASKATCHEWAN

Saskatchewan co-ops turn out for education

Terra Housing Co-operative in Saskatoon was presented with an award celebrating 20 years of membership in CHF Canada. The award was presented by Regional Director **Laine Braden** at the October 18 reception prior to the education event in Saskatoon. Thirty-two people participated in workshops. Thanks to HB Group Insurance for their sponsorship of the event.



Regional Director Laine Braden (right) presents award to recognize Terra Co-op's 20 years as a CHF Canada member.

ALBERTA

Lots of first-timers attend Goldeye

More than half of the participants at the annual Goldeye conference were attending for the first time. The conference held by the **Northern Alberta Co-operative Housing Association** (NACHA) and the **Southern Alberta Co-operative Housing Association** (SACHA)

attracted 39 co-op members. The group heard presentations on the activities of both federations and of CHF Canada. They had to choose between two excellent workshops, Better Meetings, facilitated by **Betty Jensen**, and Positive Approaches to Co-op Conflict, led by **Carol Murray**. Congratulations to the Goldeye Planning Committee – **Erika Kuss, Dana Rossland, Patricia Matthews, Sandi Kendrick, John Reynolds, Joanne Mick, and Laura Lee** – on another successful conference.

BRITISH COLUMBIA

CHF BC celebrates 20 years

The **Co-operative Housing Federation of B.C.** will celebrate 20 years of providing service to British Columbia Housing co-ops this year. The event will be celebrated with a dinner and dance following the annual general meeting on November 30.

Car co-op an award finalist

The **Co-operative Auto Network** in Vancouver is one of the finalists for **VanCity Credit Union's** annual \$1 million award. This non-profit co-op is designed for people who don't want to own a vehicle but need occasional vehicle use. Members share access to a number of different vehicles stored in various parts of the city. The co-op hopes to use the money to expand its car-sharing program to include 30 electric hybrid cars, as well as a

see "Regional update" on page 15

Risk management and you

A few years ago, CHF Canada sent out Risk Management Kits to all member co-ops who have their commercial insurance with our program partners, The Co-operators. But are you using it? We hope so. Now more than ever it's time to put your Kit into practice.

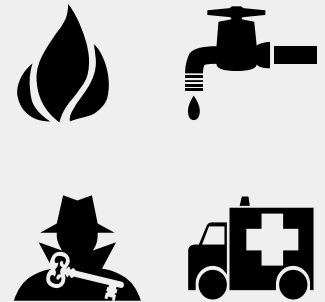
Why? One of the most important roles you have as board members is to protect the co-op and provide safe and secure homes for your co-op members. This means more than just paying your premiums – you should be working to manage and reduce the risks that can lead to injuries, damage and insurance claims, by putting in place a risk management program.

This program will help you track past insurance claims and identify safety and security issues you may need to deal with in the future. It will protect your co-op by preventing personal injuries as well as damage to your property. And it will help you to have the lowest possible insurance premiums. Putting this program into place doesn't need to be difficult. There's a section on how to do this in the Risk Management Kit. It helps you organize your team (because it takes involvement from many members to make this work) and helps you educate your members. It shows you how to analyze your claims, and what to do about safety issues that could become claims in the future. Involve your members, your board, your staff, and representatives from your committees in the Risk Management team to make sure your co-op is as safe as it can be.

Why is it so important now? Because CHF Canada has reviewed the performance of our commercial insurance program over the last year, and there is a substantial increase in the cost of liability claims. These claims are climbing at an alarming rate. Liability claims can result from lawsuits against the co-op, but most are claims from injuries resulting

from slips and falls. Many of those types of injuries can be prevented if a good risk management program is in place! There is a section in the Risk Management Kit called 'Injury and your co-op' and it has valuable information about how you can prevent these injuries in your own co-op.

**Reduce risks
to lower premiums
and create
safer co-ops.**



The result? A safer housing co-op for you and your members, and, if we all work together to keep those liability claims as low as we can, you'll see the savings show up in your insurance premiums. The power of belonging to a group insurance program is that you can take the steps needed to stop the rising cost of liability claims! 🏠

Is a \$1,000,000 limit on your commercial liability insurance enough?

This is a burning question in the insurance industry today. Lawsuits are flying fast and furious, and settlement amounts are increasing every day. The insurance industry is starting to recommend higher liability limits to respond to the increasing demand.

CHF Canada's commercial insurance program has a standard limit of \$1 million, but over half of the member co-ops participating in the program have

increased their limit to \$2 million or more, and we think that's a very good idea. "We're considering raising the standard limit to \$2 million for everyone in 2004," says **Linda Stephenson**, CHF Canada's Commercial Services Officer. "We want to make sure our co-ops are adequately covered in the event of settlement amounts that are reaching higher and higher levels."

If your co-op would like to increase your limit of liability insurance, just give your Co-operators' representative a call, and they can help you out. If you have any questions about how to do this, call **Karine Ethier** toll free at 1-800-465-2752, ext. 239 (e-mail kethier@chfc.ca) and she'll be happy to help you out. 📍

Members get ready for new federal privacy law

At the beginning of 2004, housing co-operatives will have to comply with new privacy laws. The federal law, called "The Personal Information Protection and Electronic Documents Act" (PIPEDA for short), now covers national bodies like banks, airlines and railways. But, as of 2004, this law, or any provincial law that is at least as stringent, will apply to any organization that collects personal information of any kind. This includes housing co-operatives.

Some provinces already have similar laws and others are planning to pass privacy laws. If your province passes privacy legislation, the provincial law will apply to your co-op. If not, the federal law will apply.

To help our members get ready to meet PIPEDA requirements, CHF Canada is studying how the law applies to co-ops. We are also looking at what practical steps co-ops will need to take to comply with the new law. Over the next few months, CHF Canada will prepare materials that address:

- What information you may ask of applicants and members.

- How to ask.
- How you may use personal information that you receive.
- What you need to do to protect the information.
- Members' rights to see personal information about themselves.
- How long you may keep the information.
- Which provinces have laws similar to PIPEDA.

CHF Canada will provide members with a sample "Privacy Policy" to help you develop a policy suitable for your co-op. 📍

Directors insurance – what's covered?

Many housing co-ops take out insurance to protect their directors and officers against lawsuits. In fact, CHF Canada recommends that co-ops get this insurance. The Co-operators offers directors and officers liability insurance to CHF Canada's member co-ops. This insurance covers the co-op's elected leadership for liability suits brought against them for acts committed while acting as a director of the co-op. It will cover such things as wrongful dismissal claims, charges of discrimination, and financial losses.

But some acts are not covered under this insurance. Examples include charges for libel and slander, deliberately dishonest acts, and suits for damages for a wrongful act that was known to the co-op before the co-op applied for the insurance. If punitive damages are awarded against a board, they will not be covered by this insurance.

It's important to know what's covered in your directors liability insurance. Read the documentation carefully and ask your representative for clarification if you don't understand something. For more information on insurance products available to CHF Canada members, contact **Linda Stephenson**, Commercial Services Officer toll-free at 1-800-465-2752, ext. 234 or e-mail lstephenson@chfc.ca. 📍

Liberal caucus asked to push for national agency

CHF Canada had a presence at the meeting of the federal Liberal Caucus in Chicoutimi, August 19 -21. The meeting proved to be an excellent lobbying opportunity for CHF Canada, in spite of the excitement around the Prime Minister's resignation announcement. We used the opportunity to talk to MPs and senators about our three key political issues – the national agency proposal, help for leaky co-ops and the need for more affordable housing.

Many MPs seem to finally understand the critical need for more affordable housing. They urged us to keep lobbying on this issue, and said that they are looking for practical suggestions on how to provide new housing. MPs were very impressed that our president, **René Daoust**, was at the meeting, and his contact with Quebec MPs was very important. Our representatives, René, consultant **Christopher Wilson** and Communications Officer **Merrilee Robson** talked to close to 50 MPs and senators, including all of the main leadership candidates. We asked MPs to push for approval in principle of the agency proposal, as quickly as possible. 📌

Positive meeting with Minister Collenette

A positive attitude toward building new co-ops, a willingness to consider new ways to help leaky co-ops, and movement on the national agency proposal – these were the highlights of CHF Canada's first meeting with **David Collenette**, the new Minister responsible for CMHC. The minister seemed willing to consider the use of funds available under the Residential Rehabilitation Assistance Program (RRAP) to help leaky co-ops. And he said he would try to speed up the CMHC loan approvals process.

There are indications that many Liberal caucus members would like the federal government to



CHF Canada President René Daoust (right) talks with Minister of Foreign Affairs, the Hon. **Bill Graham** at the meeting of the federal Liberal Caucus. Graham's riding of Toronto Centre – Rosedale contains 36 housing co-ops and almost 5,000 units.

return to an involvement in new housing. In response to CHF Canada's proposal for a new federal co-op housing program, the Minister said that the government wants to be active in housing. He mentioned the possibility of doing more with the provinces and territories, but left the door open to direct federal action.

CHF Canada has been meeting with CMHC about the national agency proposal. We have managed to answer many of CMHC's questions and concerns about the proposed agency. The Minister noted that the cost of running the agency and the composition of the agency Board were still questions to be addressed. But he confirmed that these issues were not "show-stoppers." We expect a decision on the agency before the end of the year.

CHF Canada President **René Daoust**, Vice President **Vince Hall**, and senior staff attended the October 30 meeting. **Thom Armstrong**, Executive Director of CHF BC, represented B.C. leaky co-ops. 📌

Co-op housing in the United States not too different from us

A quick glance through the annual conference brochure for the National Association of Housing Co-operatives shows that housing co-operatives in the United States share many of the concerns of their Canadian counterparts. Workshops such as the “Ins and Outs of Co-op Finances”, “the Housing Co-op as Employer” and “Getting More Participation Within Your Co-op” would fit right in at the CHF Canada AGM. Co-ops are facing the end of their agreements with government and planning on paying off their mortgages. Many issues they deal with in planning for the future are issues that Canadian co-ops are grappling with as well.

One key difference is that many American housing co-operatives are “market-rate co-operatives.” These are not non-profit at all and shares can be bought and sold on the open market, although the co-op may set rules about who can move in. Other “limited-equity” and “zero-equity” co-ops are suited for low-income members and are similar to Canadian housing co-ops. There are government programs that help members buy shares in these co-ops. Other co-ops are designed to fill a special need. Seniors, artists, college students, manufactured housing park residents, and people with disabilities are all groups that have used the co-operative model to their mutual benefit.

Like CHF Canada, the NAHC meets in a different city every year. Occasionally, though, they will hold a meeting outside the U.S. The group met in Toronto a few years ago and the 2006 NAHC conference will take place in Vancouver. 📍

Canadian co-ops focus at ICA meeting

Canadian housing co-ops were the focus of attention at an **International Co-operative Alliance** meeting in Lisbon this October. CHF Canada’s Executive Director **Alexandra Wilson** made a presentation to a joint seminar of the ICA’s housing and gender equality committees on how Canadian housing co-operatives have contributed to improving the status of women. Director of Sector Development **Nicholas Gazzard** presented *The Co-operative Housing Movement in Canada: Inclusiveness in Action*, a CHF Canada study on how housing co-ops have served populations with special needs. CHF Canada received funding from the Canadian Co-operatives Secretariat for the study, which focuses on **Stanley Noble Strong** and **Coal Harbour** housing co-ops in Vancouver, **Humberview** and **Margaret Laurence** in Toronto, and **Coopérative d’habitation La Corvée** and **Coopérative d’habitation Beauséjour** in Quebec. 📍

CCA names new executive director

Jean-Yves Lord has been named Executive Director of the Canadian Co-operative Association (CCA). Jean-Yves is a former president of CHF Canada and spent almost ten years on our staff. He became the first Executive Director of the Federal Co-op Housing Stabilization Fund. For the past four years, he has been running an executive and business coaching practice.

Help for Czech co-ops

In August floods in the Czech Republic covered land on which 1.3 million people live, entirely destroying 30,000 apartments. Hundreds of housing co-op units were also flooded. CHF Canada has a close relationship with these housing co-ops, as some of their members visited Canada last year.

The Union of Czech and Moravian housing Co-operatives has launched a public collection to help co-operative members affected by the flooding. Their president, **Ivan Prikryl**, says they are asking for donations, not so much for the amount raised, but more for solidarity, moral support and to let their members know they are not alone in this difficult situation. “We are properly insured,” he says, “and so will use the account to buy equipment to dry out buildings, or modernize property which has suffered severe damage.”

CHF Canada has made a donation to this fund. If your co-op wants to help, donations can be sent to:

SCMBD pomoc pro postizené povodní 2002
HVB Czech Republic
Náměstí Republiky 3a/2090
110 00 Praha 1
Account no. 665 665 33 /2700
Swift code – BACXCZPP

Four Corners profile

“The amalgamation was like a four-way wedding,” says **Bernd Hansen**, president of **Four Corners Housing Co-op**. “And, in some ways, it was a shotgun wedding.” It was financial necessity that brought about the merger of four small housing co-ops in Yarmouth, Nova Scotia to form the 122-unit co-op. Bernd says his own co-op, **Broad Brook**, had been in severe financial difficulty for several years. The other three co-ops, **Brothers and Sisters**, **Portside** and **South End**, were in better financial shape but had been putting off much-needed maintenance.

The Nova Scotia government administers housing co-ops in Nova Scotia. Bernd praises the province’s work in saving many units of co-op housing. “The province’s rationale was that it was better to have a merger, rather than keeping on trying to save each individual co-op,” Bernd says. The four co-ops were located close to one another. And the merger meant that the new co-op was big enough to hire full-time staff.

Help from the province included a \$1.4 million loan and additional subsidy assistance. That meant the co-op could replace many windows and doors, to help save energy and make the co-op homes more

comfortable. Roofs have also been repaired, and siding projects are in the tendering phase.

Bernd said that members were anxious when the merger was first proposed. “We were merging four different cultures. And we were all going from a small co-op where we felt ownership to being a small part of a much bigger co-op.” But members felt better when they saw repairs being made, particularly when the co-op was able to respond more quickly to maintenance, health and safety issues.

Things were difficult for the co-op’s Board of Directors as they had so many things to pay attention to during the amalgamation and repairs. The Board and committees have tried to make sure that they have also done things to build a sense of stability and community for the co-op’s members. “We’ve got a bunch of members who have gone beyond the call of duty to help in building this co-op. And CHF Canada has been a godsend. They came in when things were very tough and helped us through them.”

Four Corners members now feel that their co-op can be a blueprint for other small co-ops considering merging. The decision to dissolve their own small co-ops and forge a new, stronger one was tough. And the work has been difficult. But members can now see the benefits of a strong, financially viable community, giving them safe, secure homes. 🏠



Co-op member finds long-lost friends

by Scott Piatkowski

Participating in her co-op has had many rewards for **Michelle “Mickie” McVeigh**. Among those rewards is that it allowed her to re-establish contact with two long lost childhood friends.

...two childhood friends found me via our Web site... we've been talking by e-mail and the years just fell away.

An active member of **Cole Road Co-operative Community**, McVeigh was recognized by the co-op's Board of Directors for her efforts on the Board, Personnel Committee and Landscape Committee. She was presented with the Milton Schuett Award (part of the co-op's volunteer recognition program). In turn, the co-op posted her name on its Web site (www.coleroadco-op.ca), along with those of other outstanding volunteers.

This summer, the co-op received an e-mail from a woman who indicated that she was looking “for someone named Mickie McVeigh, and this name came up on your Web page when I was browsing... I am searching for the Mickie that lived on Queen Street in Newmarket, Ontario back in the mid 1960s. If this person is one and the same, perhaps she could contact me. I recently have been in touch with [another old friend], and we would like to say ‘Hi!’”

The e-mail was passed on to McVeigh (who was indeed “one and the same”), who responded immediately. She indicates that she was thrilled that “two childhood friends found me via our Web site. We connected in elementary school and were three of the best “buds”, inseparable... until life took over. Now we've been talking by e-mail and the years just fell away.” 🏠

Wally Majesky

August 10, 2002 saw the passing of **Wally Majesky**, a pioneer of Canada's co-operative housing movement. Trained as an electrician, Wally was a life-long trade unionist. In the late 1970s he worked as Program Director for the Metro Toronto Labour Council, becoming the Council's president in 1980. In 1984, he assumed the post of Secretary-Treasurer of the Ontario Federation of Labour. While in these positions, Wally made an important contribution to the co-operative housing movement, serving on the founding board and later as president of the Labour Council Development Foundation, a Toronto-based developer of union-sponsored housing co-operatives. Named to the board of directors of CMHC in the mid-1980s, he tirelessly promoted co-operative housing within the federal government. “Wally was a shrewd politician with a big heart, said **Alexandra Wilson**, CHF Canada's executive director. “His energy helped advance the cause of co-operative housing. We are the better for his efforts.” 🏠

continued from page 9

Regional update

‘station car’ program for transit-poor areas. Every year the VanCity \$1 million award goes to a BC-based non-profit organization for an innovative community project. For more information on the Co-operative Auto Network, visit www.cooperativeauto.net/page1.htm or phone (604) 685-1393.

Hollywood North

Anyone who saw the Hollywood movie *Simone* might be interested to hear that **Rachel Roberts**, who starred with Al Pacino in the movie, is a former resident of **Marina Co-op** in Vancouver. According to Lynne McNamara's film column in the *Vancouver Sun*, “Marina Co-op was also the home to *The Matrix's* **Carrie Anne Moss**, who lived there for a time with her mom.” 🏠



Newsbriefs

THE LAST WORD



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Slow progress on leaky co-ops

At long last, there is a small amount of progress in the fight to help leaky co-ops. **Lakewood Terrace Housing Co-op** has signed an agreement with CMHC for funding to help fix the co-op. **Jasmine Housing Co-op**, and several other co-ops are close to signing agreements. These are the first agreements in over two years, since the last federal election. CMHC has agreed, in the case of Jasmine, to provide enhanced assistance to the co-op.

The bad news is that CMHC is still requiring “re-profiling of assistance.” This means the co-op is required to replace any subsidized member that leaves the co-op with one who can pay market. The subsidy funds are then re-directed to help pay off the loan. This means that, over time, the number of low-income people the co-op can house will be greatly reduced. This is unacceptable to the co-ops and to CHF Canada.

The other serious problem is the length of time CMHC is taking to make decisions on workout agreements. While **Roland Nogue** and **Eugene Evanetz**, our staff in the Vancouver office, are working with a number of co-ops to assess their repair needs, approval of loans from CMHC is very slow in coming. CHF Canada and **CHF BC** are continuing to lobby the federal government on this issue.

CHF Canada’s fundraising appeal for leaky co-ops has raised \$33,640, including a \$10,000 contribution from The Co-operators. Thanks so much to all the co-ops who made donations to help their B.C. colleagues. For more information on how you can help leaky co-ops, visit the Members Network on our Web site at <http://members.chfc.ca/eng/pages/leaky.asp> or call **Merrilee Robson** toll-free at 1-877-533-2667, ext. 122 or e-mail mrobson@chfc.ca. 