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Newsbriefs

NATIONAL EDITION

INSIDE

Making good decisions

Co-ops have to make so many decisions! Use the ideas in this article to help you make the right choice.

PAGE 3

Fun and games for co-op kids

Do the kids in your co-op know they're part of a big co-op family? Check out these fun, educational Web resources just for them.

PAGE 5

Peace of mind

If a member dies, can the family still pay their housing charges? Housing Charge Life Insurance offers peace of mind for members and co-ops.

PAGE 11

NEWS FLASH

Federal budget announces housing funds

While the February 18 federal budget included new funds for housing and homelessness, housing advocates worry it might not help.

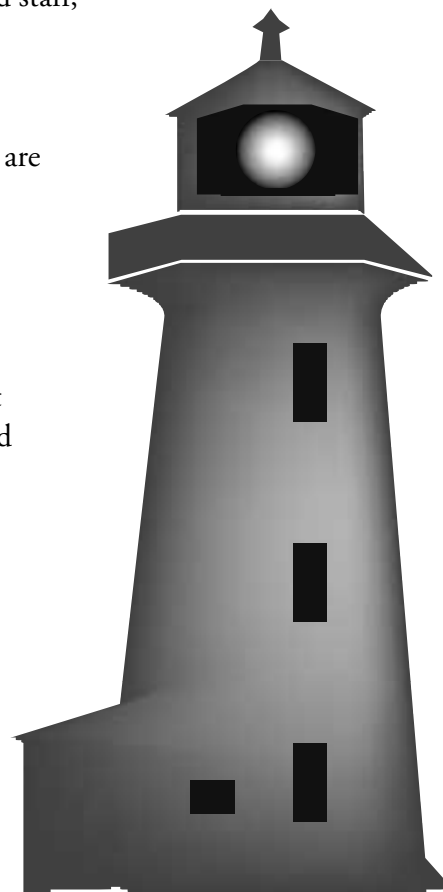
PAGE 12

Get ready to make a splash at the Halifax AGM!

The volunteers on the AGM planning committee will have a schedule of maritime events awaiting CHF Canada members when they arrive in Halifax for the annual general meeting. The AGM, which takes place June 4-7 this year, is really many events in one. From business meetings – where members talk about the important issues for housing co-ops – to education forums for co-op members and staff, there's something for everyone.

“But it's not all work,” says **Barb Casey**, CHF Canada's AGM co-ordinator. “There are social events times built into the schedule. Delegates can tour historic Halifax, enjoy the view of the harbour and the great entertainment at the Thursday night social, and wrap the whole thing up with the dinner and dance on Saturday night.” Most importantly, you'll bring back new ideas and information that will make it easier to run your co-op well.

The AGM registration package was mailed out to all member co-ops in January. You'll find more information on our Web site at <http://members.chfc.ca/eng/pages/agm.asp>. And remember to get your resolutions in. Resolution forms were mailed out to members in December. The deadline for resolutions is March 21. 🏠



Housing co-ops rate high in CCA survey

By Allan Meltzer

This past summer, Canada Post delivered a questionnaire to 7,000 co-operatives across the country. It was part of a survey undertaken by the Canadian Co-operative Association. CCA represents different types of Canadian co-ops – from worker co-ops, to agricultural co-ops, and retail co-ops. Housing co-ops belong to CCA through CHF Canada.

...housing co-ops do better than other co-ops when it comes to member participation.

About 800 co-ops in 10 provinces and one territory answered questions about participatory democracy and their commitment to community involvement. Canada's housing co-ops responded to the CCA's survey call in relatively large numbers, showing that they are more than willing to participate in their community. "There was a huge response from the housing co-op sector," says **Carol Hunter**, CCA's Director of Member Services. "More than 25 per cent (273) of the 800 responses that we received were from housing co-ops."

The survey showed that housing co-ops do better than other co-ops when it comes to member participation. About 35 per cent of co-ops had fewer than 20 per cent of their members at the last annual general meeting. However, according to the survey, about 65 per cent of housing co-ops reported that more than 40 per cent of their members turned out for their last annual general meeting. Participation in a co-op's democratic process is a good indication how deeply housing co-op members are involved in the governing of their co-operative.

Do co-op boards reflect the diversity of their membership? "We're making headway, but we can do a lot better," says Carol Hunter. For example, about 68 per cent of Canada's largest co-ops have women on the board of directors. Only about 49 per cent of Fortune 500 companies have women on their boards.

Housing co-ops are among the leaders in having women on boards of directors. More than 65 per cent of housing co-ops have at least half of their boards composed of women. In addition, about 95 per cent of housing co-ops have at least one woman on the board. At the other end of the scale more than 60 per cent of agricultural co-ops reported no women on their boards, followed by 40 per cent of production co-ops. Housing co-ops also lead in representation from visible minorities, with about 23 per cent having at least one aboriginal or visible minority board member.

"One disappointment," says Ms. Hunter, "is the under-representation of youth on co-op boards." Housing co-ops are no exception. Almost 70 per cent of housing co-ops have no board members under 30 years of age. Nationally, fewer than 23 per cent of co-ops have board members under the age of 30. At about 32 per cent, Quebec has the highest number of co-ops with at least one youth on the board, followed by Ontario at 27 per cent.

Nationally, fewer than 23 per cent of co-ops have board members under the age of 30.

For more information on the CCA survey, visit the CHF Canada Web site at <http://members.chfc.ca/eng/pages/resources.asp#community>. More information on the CCA can be found on their web site at www.coopcca.com 🏠

Allan Meltzer is a writer and musician who lives in Sandy Hill Housing Co-op in Ottawa.



Making good decisions

Has your board ever tried to make a decision on a maintenance issue without enough information about choices and costs? Do you sometimes need two or three long meetings just to make a few policy changes? Co-ops have to make so many decisions! Use the ideas below to help you make the right choice.

1 _____ Think about who should make the decision

Your co-op's by-laws, policies or rules will say who can make various decisions. It could be the members, a committee, staff or the board. In many co-ops, members let the board make most of the decisions. But, even when the board has the authority to make the decisions, often it's wise to consult with others. For example, if the board wants to change the procedures for housing charge arrears, talking to the entire membership is a good idea. The changes potentially can affect every member. Likewise asking a committee or the members for input on an issue the board knows will be contentious is a smart decision.

2 _____ Give all the information needed

When the board has good information, they usually make a good decision. Make sure directors have all the background

information. For example, to decide which contractor to choose for a roof repair, the board needs to see all three quotes plus the contracts. If the board only sees the lowest quote, or doesn't receive the contract, they may defer the decision until they have this information.

Prepare a short report with a recommendation when the board has a decision to make. Try to write the report in plain language. And make sure you give it to directors several days ahead of the meeting. That way they will have time to read it and think about the issues involved.

Invite someone from the committee who is making the request or recommendation. Having the right person at the meeting to answer questions will help the board make the decision quickly.

3 _____ Don't rush a decision

Take enough time to make a good decision – especially if it's an issue members have strong opinions about or one that will affect all members. On the other hand, avoid constantly putting off making a decision. This will lead to many frustrated members.

If you have to make a hard decision at a members' meeting, plan two meetings to discuss the issue. Let's say you want to adopt a carpet

replacement program. You need to decide when the replacements will happen in each unit. You also need to choose the type of flooring you want. You could present information on the various options and start the discussion at the first meeting. Members could then reflect on the issue and come back to a second meeting to vote on the plan.

4 _____ Make sure everyone is clear on the motion before the vote

Before voting, there has to be a motion that clearly describes the decision. The chair needs to make sure everyone understands the motion before the vote takes place. It may help to write the motion on a flipchart where everyone can see it.

5 _____ Be prepared to revisit decisions

Sometimes new information comes to light after the co-op has made a decision. Maybe the city has just changed the fire code and the smoke detectors the co-op is about to install will no longer meet code. Or perhaps the board finds out they didn't have all the facts when they made a certain decision. In cases like these, it makes sense to review the decision at the next board meeting. 🏠

THE BENEFITS OF MEDIATION IN CO-OPS

Democratic control: Mediation is a method of conflict resolution that is consistent with co-operative philosophy and principles. Co-operatives value democratic control by members. Mediation allows people who are involved in a dispute to make their own decisions. It allows for community ownership and control over problems, rather than having decisions imposed from outside.

Accessible: Mediation is a process that is relatively accessible. You do not need special skills or training to be a participant in a mediation. The process can be fast and inexpensive.

Maintains relationships: Co-operatives are built on long-term relationships. Mediation can be very useful because it focuses on maintaining and fostering ongoing relationships.

Creative solutions: Brainstorming as part of a mediation process by people who are in conflict can generate creative and exciting solutions to community problems.

Looking for advice?

Dealing with Conflict is a publication available through the Co-op Housing Bookstore. Order it using the order form included with Newsbriefs or log on to the Bookstore Web site at www.coophousing.com/CHFT%20Bookstore.html. *Having a Problem with Your Housing Co-op?* is a new CHF Canada publication available on our Web site at www.chfc.ca/eng/docs/docs.htm#Anchor-problem-18603. It offers co-op members some advice on how to deal with a problem with their housing co-op.

The Member Education Forum at CHF Canada's AGM will include a workshop called "How to manage conflict more effectively."

Mediation: Resolving disputes in your co-operative

By Kumail Karimjee

Conflict is a normal part of everyday life. Conflict can be a destructive force within a co-operative if it is allowed to fester. However, when conflict is handled appropriately it can lead to positive change. Mediation can be a good way of dealing with conflict within a co-operative.

What is mediation?

Mediation is a process for resolving disputes. A neutral third party, the mediator, facilitates discussion between people in conflict. The mediator helps them to negotiate with each other to resolve a problem. The idea is that if people communicate with each other, share their views and talk about possible solutions, they may reach a satisfactory agreement. A mediator is not a judge and has no decision-making power. Any settlement is a voluntary one, agreed upon by the parties in conflict.

Human rights commissions, rental housing tribunals and the courts are now using mediation as a way of resolving disputes. It can be used to address a wide range of disputes that arise in a co-operative community. For example, mediation can be used when there are disputes between a board and a co-operative employee about staffing issues, neighbours complaining about noise, or members disputing how best to use co-operative resources such as a garden or common room.

How can you start using mediation at your co-operative?

Do you think that mediation might be a good idea for your community? What can you do? You could look into community mediation services available in your area. Your regional co-op housing federation may offer such a service. Many areas have community conflict resolution programs that offer mediation services free or at limited cost. You could put in place a Conflict Resolution By-Law that allows members to have disputes within the co-operative resolved by way of mediation.

Mediation may not be the answer to every dispute. But it can offer a way of dealing with disputes within your co-op. 🏠

Kumail Karimjee is a civil litigation lawyer with Iler Campbell in Toronto. He regularly represents housing co-operatives in cases involving workplace and organizational conflict.

Calling co-op youth! CHF Canada Youth Caucus

Does your co-op need members with energy and initiative? Do you need new leaders with some fresh ideas? In many co-ops, youth are a valuable but often overlooked resource. Now is the time to invest in your co-op's future. Send a youth from your co-op to the CHF Canada Youth Forum. It's a special event for co-op youth from 16-23 years old. It includes great workshops and involvement in AGM activities including the national business meeting – all for a small registration fee when your co-op registers a delegate for the AGM. Your co-op youth delegate will come home with lots of new information and ideas.

And co-op youth don't have to wait until the AGM to get involved. Youth aged 16-23 can register and join in the youth caucus discussion group on *Co-op Talk* on CHF Canada's Web site.

Need more information? Contact **Karla Skoutajan** at 1-800-465-2752 (230-2201 in Ottawa) ext. 241 or e-mail kskoutajan@chfc.ca. 🏠

Fun, games and co-op education for co-op kids

Do the children in your co-op know that their housing co-op is part of a big co-op family? Do you want to start educating co-op members from the ground up (so to speak)? Check out these Web sites with fun and educational resources for co-op kids:

- The **Co-operative Housing Federation of BC** has a new section on their Web site just for children. Visit the site at www.chf.bc.ca/pages/coopkids.asp to check it out. You'll find a quiz on Internet safety, information on co-ops, games and ideas for co-op activities.
- The **International Co-op Alliance Co-ops 4 Kids** site at www.coop.org/kids has a postcard exchange, 50 fun facts about co-ops and links to other kid-friendly sites. 🏠



Picture courtesy of the Co-operative Housing Federation of BC.

BULLETIN BOARD

The Jim MacDonald Award: A passion for social change

Forty years ago, Canada's co-operative housing movement was little more than a few scattered co-ops and the fire in **Jim MacDonald's** eyes. The boy from Cape Breton had served with the Royal Canadian Air Force during World War II and had organized unions in Nova Scotia for the Canadian Labour Congress. But, when Jim went to Ottawa in 1959, his greatest achievement lay ahead of him. As executive secretary of the CLC's National Labour-Co-operative Committee, he would bring about the 1968 founding of CHF Canada and serve as its president from 1972 to 1978.

The Jim MacDonald Award for Social Change is given to celebrate co-op housing and achievement in any of five categories that were important to Jim MacDonald:

- Protection of the environment
- Promotion of human rights and civil liberties
- Improved health and social services
- Housing
- Co-operation within the co-op sector and beyond.

Some recent award recipients include: **Asgard Green** (Kitchener, Ontario), which transformed a wasteland into a garden for hospital patients; **Bleecker Street** (Toronto, Ontario), which created two videos about its richly inclusive community; and **Northview Meadow** (Oshawa, Ontario), which started a hot breakfast and bag-lunch program for school children. If you know of a member project that deserves this honour, see the brochure included with this issue or visit our Web site at www.chfc.coop. Deadline for nominations is **April 1, 2003**.

Regional update

PRINCE EDWARD ISLAND

Westridge Estates cleans up in community awards

Westridge Estates, a 16-unit housing co-op in Charlottetown, had a very successful year in 2002. "We entered the *Communities in Bloom* contest and won top prize for our entry," says **Jim Clow**, the co-op's president and CHF Canada's new PEI regional director. The co-op also won first place in the "front yard" category of the *Make Our Home Town Beautiful* contest, and took the "people's choice" award in the *Winter Lights* contest.



Westridge Estates Housing Co-op in Charlottetown

NOVA SCOTIA

Want to come to the AGM?

Don't think you can afford to come to the CHF Canada AGM? The Housing Services Division of

the Department of Community Services is providing bursaries of up to \$1,000 so Nova Scotia housing co-ops can attend the Halifax AGM in June. For application information, contact **Karine Ethier** toll-free at 1-800-465-2752, ext. 239 or e-mail kethier@chfc.ca.

Susan Wells leaves CHF Canada

Nova Scotia regional director **Susan Wells** has resigned from the Board of CHF Canada, as she is moving out of her housing co-op. Susan was first elected to the board of CHF Canada in 1999. She has been involved with co-op housing since she joined the founding board of **Highfield Park Housing Co-operative** in 1986. CHF Canada would like to thank Susan for her hard work on behalf of co-op housing and wish her all the best for the future.

Sad news

We send our sympathy to the family and friends of **Elaine Van Tassell**, president of the **Co-operative Housing Federation of Nova Scotia**. Elaine passed away in her sleep in February after a year-long fight with cancer. She will be remembered by her many friends in co-op housing for her commitment, hard work and great sense of humour.

QUEBEC

Accès Coop brings co-ops together

The **Confédération québécoise des coopératives d'habitation** (CQCH) and CHF Canada are partners in a new project that will link the 1,100 housing co-operatives in Quebec with CHF Canada's 800 members across Canada. Francophone housing co-op members will have access to the latest research and resources, and will be able to share their co-op experiences with others through a new discussion group.

The **Accès Coop** project is made possible by funding from Francommunautés virtuelles, an Industry Canada program designed to expand French-language content, applications and services on the Internet, as well as to encourage French-speaking Canadians to make full use of information and communications technologies. The program is also supported by the Department of Canadian Heritage. Work is expected to be completed in 2003.

ONTARIO

Another great GHCHF event

The **Golden Horseshoe Co-operative Housing Federation** held its most successful event to date on Saturday, January 25, in

Thorold, Ontario. This year, all 15 scheduled workshops (including the federation's first ever youth workshop) were sold out a week before the event. This represented 300 workshop seats in two sessions. The facilities at the Four Points Sheraton were also full to capacity at 225 seats. As CHF Canada director **Dave Howard** said, "Way to go to co-op folks in Hamilton-Niagara!"



Dave Howard (CHF Canada director), Nicholas Gazzard (CHF Canada) and Dave Smart (GHCHF) at their annual meeting.

MANITOBA

Call our office in Manitoba

There's lots coming up for co-ops in Manitoba. On May 3, there will be an education and networking event in Brandon. May 7 is the date of the Manitoba Advisory Forum meeting. And the Manitoba Co-op Education Conference is scheduled for May 10. For information on these and other events, contact **Jocelyn Peifer** toll free at 1-888-591-3301 (989-5963 in Winnipeg).

ALBERTA

Federation annual meetings

The two Alberta federations are both holding their annual meetings in April. The **Southern Alberta Co-operative Housing Association** (SACHA) will hold their AGM on April 5. The **Northern Alberta Co-operative Housing Association** (NACHA) will hold their event on April 12.

Edmonton Housing Trust Fund in action

The January 31 bulletin from Housing Again focused on former CHF Canada director **Debbie Saidman** and the work of the Edmonton Housing Trust Fund. The report tells how, in two years, the Edmonton Housing Trust Fund and Saidman, its executive director, have helped start 28 new capital projects – nine emergency shelters, seven transitional housing projects and 12 long-term supportive housing projects.

To read the full report, visit the Housing Again Web site, at www.housingagain.web.net/bulletin/index.html, and click on Bulletin 58. For more information about the Edmonton Housing Trust visit: www.ehtf.ca.

BRITISH COLUMBIA

CHF BC celebrates 20 years

Congratulations to the **Co-operative Housing Federation of BC**, which celebrated its 20th

anniversary in November. Delegates to the federation's AGM were treated to a presentation of pictures from the federation's early days and speeches from people who had been involved in the start-up of the federation.

CHF Canada's president **René Daoust** and vice president **Vince Hall** attended the celebrations.



CHF Canada president René Daoust presents an anniversary present to CHF BC's treasurer Suzann Zimmering.

A break at last?

After more than a year, Vancouver police have announced they have made an arrest in the murder of **Aaron Webster**.

Aaron is the former president of **Cityview Housing Co-op** in Vancouver. He was murdered a year ago in a suspected gay-bashing incident in Vancouver's Stanley Park. His friends and family are happy to see some progress in this case.

Do you have an opinion?

By Patricia Matthews, Chair, Governance Review Task Force

CHF Canada's Governance Review Task Force wants to hear from you! The mandate of the Task Force is to consult with members and collect their ideas and opinions on how CHF Canada is governed. The initial focus is on the structure of the Board of Directors, and on how some resolutions submitted to the AGM will be treated.

To help begin this work, a discussion paper has been sent to members. It gives a brief background on CHF Canada's Board structure, the changes to the Resolutions Policy which were proposed to members at the 2002 AGM, and more about the Task Force. The paper asks a series of questions for members to answer.


Please take the time to review and respond to the consultation paper. It has been mailed to your co-op with this Newsbriefs and can also be found online at www.chfc.coop. You can join our on-line discussion in *Co-op Talk* or forward a message to the task force at governance@chfc.ca.

In addition to the paper and on-line discussions, other ways of consulting are planned for this spring. Task Force members will be attending events and meetings in many regions to meet and speak with members. A workshop will be held at the 2003 AGM in Halifax. You can also contact individual members of the Task Force. They are:

- **Suzann Zimmering** (Vancouver, BC)
suzann@terrahousing.bc.ca
- **Patricia Matthews** (Calgary, AB) (chair)
patricia.matthews@gov.calgary.ab.ca
- **Stephen Troubridge** (Winnipeg, MB)
troubridgesj@escape.ca
- **Wendy Huggan** (Winnipeg, MB)
whuggan@chfc.ca
- **Vince Hall** (Hamilton, ON)
vhall@chfc.ca

- **Charles Ng** (Toronto, ON)
chasn@sympatico.ca
- **Jacques Saint-Pierre** (Montreal, QC)
libera@videotron.ca

So warm up your pencils or keyboard, send in your ideas, and attend as many discussions as you can! Together, we can make a stronger federation.

For more information on the Governance Review Task Force, contact **Merrilee Robson**, Communications Officer, toll-free at 1-877-533-2667 or e-mail mrobson@chfc.ca 



Looking for volunteers

We have a vacancy on the Governance review Task Force caused by the resignation of the member from the Atlantic region.

We'd like to hear from members in Newfoundland, Prince Edward Island, New Brunswick and Nova Scotia who would like to serve on the task force. The group meets by teleconference. Members will also be attending consultation meetings in their region.

If you're interested, send a letter to:

Nick Sidor, Director, Corporate Affairs
Co-operative Housing Federation of Canada
311-225 Metcalfe Street
Ottawa, ON K2P 1P9.

Or e-mail nsidor@chfc.ca 

Comings and goings

Welcome to James Clow

CHF Canada welcomes our newest director, **Jim Clow**, who joins our board as the regional director for PEI. Jim has been active in his own region, chairing annual meetings in other housing co-ops in Charlottetown and attending all the recent education events put on in his province. He had also been involved in the national agency campaign. So, when there was a vacancy for the PEI regional director position on the CHF Canada Board, he thought it would be a good opportunity to learn more about housing co-ops across the country. Jim is looking forward to working with the rest of the CHF Canada Board as “the new kid on the block.”

Jim first moved into **Westridge Estates Housing Co-op** in Charlottetown, PEI ten years ago. “At the time, I was looking for an affordable place to live. And, when I heard more about co-ops, I really liked the idea of democratic control by the members.” Since then, he has been very active in his co-op, serving as President for the past nine years and participating on a number of committees. 🏠

Call for volunteers

CHF Canada is looking for someone to join our Diversity Committee. The committee works to increase the number of people in our leadership who come from under-represented groups.

For more information about how to apply, see the notice included in the Newsbriefs mailing package, visit the Members’ Network section of our Web site at <http://members.chfc.ca/eng/pages/memberhome.asp>, or contact **Penelope Winter**, Education Services Officer by email to pwinter@chfc.ca or by phone at 1-800-268-2537, (416-366-1711 in Toronto), extension 238. 🏠

Find it on the Web

CHF Canada has revamped the Members’ Network section at www.chfc.coop to make it easier for you to use. So click the login button to register today. You will have access to resources like *Plain language and clear design: A co-op writer’s guide*, and news just for CHF Canada members. And, we’ll be adding new features in the next little while.

BULLETIN BOARD

Goodbye to old friends

Staff association representative **Bob Wiseman** has resigned from his position on the Ontario Council. We want to thank Bob for his hard work on behalf of CHF Canada members.

Michael Shapcott has left CHF Canada to take on a position as research associate at the Centre for Urban and Community Studies at the University of Toronto. We wish Michael all the best and expect to be in regular contact with him on housing and homelessness issues.

Changes at Ontario Region

We’re pleased to announce that **Keith Moyer** has been hired as Communications and Co-op Services officer in our Ontario Region. Keith has worked for over a decade as a co-op co-ordinator in the Central Ontario area and spent the last nine years as the manager at Beechwood Co-op. Keith has also served as one of two co-op reps on the Board of the province-wide Social Housing Services Corporation. We are delighted to have Keith join our staff.

Harvey Cooper, the Ontario Region’s Manager Co-operative Services, will take on the additional responsibility of managing the Region’s government relations programs.

Fight racism

March 21st is the International day for the elimination of racial discrimination. Has your co-op planned anything for the day? It’s not too late if you still want to. There are lots of ideas on the Canadian Heritage Web site – www.march21.gc.ca.

Vacancy rates all over the map

What does this mean for your co-op?

By Maggie Keith

While higher vacancy rates rarely offer much benefit to people with low incomes, they are good news for tenants of moderate income. But these rising rates could be seen as a warning for housing co-ops, even though many still have long waiting lists. In some of Canada's 28 cities the past year has seen rising vacancy rates from Saint John (6.3%) to Victoria (1.5%), with the biggest jumps taking place in the normally tight housing markets of Calgary (2.9%) and Toronto (2.5%). Even Vancouver (1.4%) is seeing more apartments for rent. In contrast, Edmonton (1.7%), Regina (1.9%), Winnipeg (1.2%), Ottawa (1.9%), Kingston (.9%) and Quebec City (.3%), among others, will probably see vacancy rates shrink or stay fairly tight.

Whenever subsidies are available, co-ops have few worries about empty units, but market housing can suddenly be harder to fill. Co-ops learned this in the early 1990s. With medium-priced housing suddenly plentiful, potential members expected attractive, well-maintained units at a competitive cost. Co-ops with the higher housing charges of the new FCHP (ILM) and Ontario programs found themselves in trouble through no fault of their own. And many Section 95 co-ops were facing competition for the first time, after years at the low end of market. Instead of offering quality, community and honest value, some chose to drop their housing charges or put off the regular increases they needed. They financed this strategy by running deficits and drawing down reserves, or by delaying necessary maintenance. Neglected buildings meant that new members could see little in the co-op to be proud of.

Good marketing reduces vacancies

Now, ten years later, how can co-ops in St. John's (2.7%), Chicoutimi-Jonquière (4.9%), Ontario's Golden Horseshoe (2.4%), Edmonton (1.7%) and

Saskatoon (3.7%) learn from others' mistakes and meet the challenge of rising vacancy rates?

Market to students

CHF Canada's Web site www.chfc.coop is the place to go for information. Once you connect with the Web site, if you haven't registered yet, you can do so at "log in" on your left. Then, on the Members' Network, look for the word "resources" at the left of the screen. Go to "Running Your Housing Co-op" and look for the word "marketing."

A useful article there suggests three ways to avoid vacancies – setting housing charges at the right level; offering incentives; and rethinking overhousing rules. The article also refers readers to the Co-op Housing Bookstore for *New Members in Your Co-op*, which has a chapter on marketing. The book is written for federal-program co-ops, but any co-op can learn from it. Order it from www.coophousing.com/bookstore.html for \$16.

Another idea for housing co-ops struggling with market-units vacancies is to market their units to students, since every urban area in Canada has its college or university. Three or four students can readily afford a family unit at a fairly high price. Although universities and co-ops with vacancies are not usually in the same part of town, students will go far away from campus for housing if the shortage is bad enough. While students are sometimes seen as noisy, short-term residents who are hard on units, most will treat their neighbours with respect if they feel that they themselves are respected. And, in housing students, co-ops have an opportunity to influence the decision-makers of the future – just as long as nothing is asked of them during exams.

Prepare your strategies and start making your co-op market-ready. 🏠

Housing Charge Life Insurance: Peace of mind when you need it most!



If a co-op member dies, can the family still afford to pay their monthly housing charges? What happens to them if they can't? What will it mean for your co-op? Dealing with the loss of a member can be difficult enough without worrying about housing charge payment. If the co-op is protected by Housing Charge Life Insurance, the members can afford to stay in their co-op home. This gives them some time to adjust to their new situation and ensures that your co-op suffers no loss of income – peace of mind for your members and your Board of Directors.

The benefit to the board and staff of a housing co-op is significant. Trying to collect housing charges at such a trying time for one of your members would be a tough thing to be asked to do. But making that phone call to tell a member that their monthly housing costs are paid for a period of time is a great message to be able to deliver. And for the co-op itself, there's no loss of income from a unit. And, if the surviving members move out, any vacancy loss to the co-op is covered first before the benefit is paid to the members' estate. This leaves the co-op, as well as the member, in good shape financially. But for your members, there's more.

Eileen Gough has been a member of **Neilson Creek Housing Co-op** for 23 years. When her husband passed away three years ago she didn't even know her co-op had Housing Charge Life Insurance. "When our co-ordinator called me," she said "it was just marvelous – the best thing to have happened in my time of trouble. I'd been here so long and I was able to stay in my home and get on with my life, knowing my housing charges were paid." She would strongly encourage every housing co-op to get this benefit for their members. "You don't know you need this kind of support until something like this happens to you," she says. "Everyone should have this insurance."

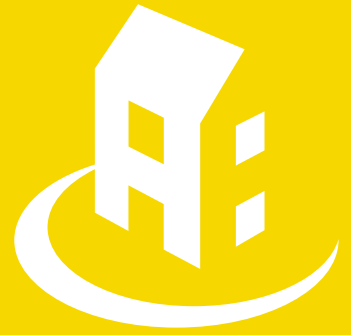
The co-ordinator of her co-op, **Debra DiSalle**, agrees. They have been part of the Housing Charge Life Insurance program since the beginning and may have

been the first co-op to sign up. "Since then, we have had at least eight claims," Debra says, "and every one of them has been handled wonderfully by The Co-operators. There have been no problems at all – the claims process is very clear, and The Co-operators pays very quickly."

"You don't understand it until you see it happen. But when I'm able to tell members that they can stay in their home, in their community, without worrying about housing charges for a while, you can see the peace of mind and sense of stability the members feel immediately. And that's a good feeling. For us and for them."

Donna Fralick, the co-ordinator at **Lawrence Gardens Housing Co-op**, also agrees. Her co-op has made two Housing Charge Life Insurance claims, and both were handled very smoothly, quickly, and professionally by The Co-operators. "It was an easy process" she says "and, once I found the right person to talk to, there was no problem in filing the claim." And the benefit to the members? "One member was flabbergasted to find out this was available", she says. "Another member who had her housing charges paid for three months was able to get back on her feet and, once the benefit period was up, had enough time to get organized and decide how to get on with her life." Should every co-op have this type of insurance? "Absolutely!" says Donna. "It is one of the best benefits you can give your members in their time of need."

Housing Charge Life Insurance is one of the membership benefits offered by CHF Canada and its partner, The Co-operators. The program is open to all CHF Canada member co-ops. If you would like more information, please call **Linda Stephenson** at 1-800-465-2752, ext. 234. 🏠



Newsbriefs

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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) 423-7058
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

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Federal budget announces housing funds

The good news is that the February 18th federal budget included funding for housing. Finance Minister **John Manley** announced additional funding for the Affordable Housing Initiative announced in 2001, renewed funding for the Residential Rehabilitation Assistance Program, and continued funding for federal initiatives to fight homelessness.



Finance Minister John Manley.

CHF Canada and other housing advocates were disappointed, however, that the government funding would only be used to enhance the current agreements with provinces and territories. Apart from Quebec, it does not look like those agreements are going to produce any significant amount of affordable housing, especially over the long term.

CHF Canada plans to lobby the federal government to allow the new funding to be used to build new co-ops or to expand existing ones. And we will continue to press for access to funding from the RRAP program, for B.C.'s leaky housing co-ops.

You will find the relevant section of the federal budget on the government Web site at: www.fin.gc.ca/budget03/bp/bpc4e.htm#housing. The media release CHF Canada issued the day of the budget is posted on our Web site at www.chfc.coop/eng/chf/news_2003_01.htm. 