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Newsbriefs

ONTARIO EDITION

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Over three dozen MPP meetings held to date as co-ops campaign to overhaul the SHRA

Pressure is starting to build on the provincial government to make changes to the *Social Housing Reform Act* (SHRA). So far this year, co-op members from across the province have met with 38 Liberal MPPs. Co-ops have used the meetings to introduce co-operative housing and deliver the message that the SHRA has been a disaster for community-based housing, especially member-controlled co-ops.

The campaign is beginning to show some results. At the recent annual meeting of the Ontario Non-Profit Housing Association, the Minister of Municipal Affairs and Housing, the Honourable **John Gerretsen**, acknowledged that “many of our stakeholders have expressed a strong interest in a more comprehensive review of the regulations under the *Social Housing Reform Act*”. He told the meeting “I can assure you today that I am committed to such a review.”

“Co-op members can take a lot of credit for putting the issue of fixing the *Social Housing Reform Act* on the Minister’s radar screen,” says **Lori-Anne McDonald**, Ontario Council President. “Our members are the ones who have been making this a constituency issue with their MPPs.” She noted that “while the Minister’s announcement stops short of promising a full review of the Act, it shows that the co-op message is starting to be heard.”

Phase 2 of the campaign begins early in the new year and runs until CHF Canada’s annual meeting in June. “We will be asking members in Ontario co-ops, both provincial and federal, to get even more involved,”

Farewell to NDP housing researcher

Fred Gloger, an NDP Queen's Park researcher and long-time friend of co-op housing, died suddenly while on vacation in Europe in September. Gloger did most of the NDP housing research and was a passionate advocate for affordable housing. During the debate on the *Social Housing Reform Act* he worked closely with the co-op sector on amendments to change the worst parts of the legislation.

Staff changes

Eric Martin has left his position with CHF Canada as Member Services Representative for southwestern Ontario. He has accepted a job with the City of Toronto, working with the Supporting Communities Partnership Initiative program. Eric accomplished a great deal in his short time in the position. We will miss him and wish him all the best in his new job.

CHF Canada has hired **Denise McGahan** as the Member Services Officer for southwestern Ontario. Denise has worked for over 17 years as the Co-ordinator at **Native Inter-Tribal Housing Co-op** in London. She will start her one-year contract at the beginning of January. We are excited to have Denise working with co-ops in southwestern Ontario.

Keith Moyer has been hired for the permanent position of Communications and Co-op Services Officer for the Ontario Region. Keith had provided these services for almost two years, on contract.

Lobbying for change

says **Harvey Cooper**, Manager of Government Relations for the Ontario Region. "Our goal in phase 2 is to win a promise from the Minister to carry out a full review of the Act," says Cooper. "A review of the regulations is a good start but the rules causing co-ops the biggest problems are in the Act itself." The Ontario Region has a preliminary commitment from Minister Gerretsen to speak at our annual meeting, which would provide a natural forum for the announcement.


Early in the new year, co-ops will receive a package of campaign materials from the Ontario Region including a flyer setting out key issues and co-op demands, posters, sample letters and other tools to use in the lobby. A new area of CHF Canada's website dedicated to the campaign will also be unveiled. The key to this phase of the campaign will be grassroots pressure from co-op members on their MPPs and Minister Gerretsen who is responsible for the SHRA. "Liberal MPPs need to hear directly from as many of their co-op constituents as possible that the Act needs to be changed to restore the member control and commitment that are at the heart of the co-op housing model," says Cooper.

In phase 2, the Ontario Region will work with co-ops and local federations to

- set up first meetings with more MPPs
- hold follow-up meetings with supportive MPPs who can serve as champions on this issue in caucus and with the Minister
- launch a letter-writing campaign targeted at the Minister and local MPPs.

Co-ops across Canada will also be asked to lend their weight to the lobby in this phase.

"Our goal of getting the Minister to announce a full review of the Act by our AGM is very ambitious," says Cooper. "The government is focused on other priorities – health, education and the deficit. Our challenge is to get the message across that the Act is fundamentally undermining the health and future of our co-ops and that co-op members won't let the issue drop until the government takes steps to fix the problem."

For more information on the campaign, check out our website, www.chfc.coop. To get involved call Harvey Cooper (ext. 237) or **Brian Eng** (ext. 242) at 1-800-268-2537 (416-366-1711 in Toronto). 

Adding units to meet changing needs in your co-op

Many housing co-ops were built during the 1980s, a time when young families of the baby boom generation needed homes. As these families age they need smaller units and may need accessible features. Meanwhile, young families need the larger units occupied by empty nesters.

One way to meet the changing needs in your co-op and help address the affordable housing crisis is to add units to your co-op. It's a lot easier for a co-op with existing land and an existing organizational structure to develop new housing than it is for a new co-op to start from scratch.

There are several examples of co-ops building more units because they wanted to help members remain in the co-op. **Wood Tree Co-operative** in Toronto intensified their housing by tearing down a duplex and building five one-bedroom units in its place. "We were able to move two of our single members who were in two- and three-bedroom units into the new one-bedroom units," says **Marty Crowder**, Co-ordinator at Wood Tree. "This freed up two units for families on our waiting list." The co-op had no wheelchair accessible units so two of the new units are accessible.

Castlegreen Housing Co-operative in Thunder Bay has been working on a proposal to build seniors' housing. "What is driving our project is an aging population and the reality that our housing stock does not match the needs of seniors," said

David Spackman, Manager at Castlegreen. "Affordable housing for women over 50 is almost non-existent in Thunder Bay." The co-op has been working since 1999 to build a 50-unit seniors co-op. Because of difficulties financing development on a new site, the co-op is now looking to build more units on land they own.

Beechwood Co-operative Homes in Waterloo worked for several years to build new units on land adjacent to the co-op. The project fell through when the owner of the land would no longer keep it available for the co-op while zoning issues were resolved. The co-op planned to add a number of one-bedroom units so members would be able to stay in their co-op when their children left home.

Co-ops need to think creatively and look at the resources they have that could be used to build new units. Do you have unused land? Land next door? Vacant space inside a building? A parking lot that can be built on? A building that could have a floor added to it?

A good example of creatively using a co-op resource is **Margaret Laurence Housing Co-op** in Toronto, which built 16 units in unused space within their apartment building. (see May 2003 *Newsbriefs*).

Co-ops may need to reconsider the traditional idea of a co-op being located on a single site. In 1987

Carpathia Housing Co-operative, at the time a 152-unit townhouse co-op in Winnipeg, built a 63-unit apartment building two kilometres from the townhouse site. The apartment building has smaller units. Members can move from their townhouse to an apartment when they no longer need the bigger unit, and stay in the co-op.

It takes time and commitment to expand your co-op. You will need professional help with building design, engineering studies, zoning and other development issues. Ontario-program co-ops will need the approval of their service manager and the Province, and federal-program co-ops will need the approval of Canada Mortgage and Housing Corporation (CMHC). And co-ops will need money. Fortunately, there are some sources of funding available:

1. In some areas, funding is still available under the first phase of the federal/provincial Affordable Housing Program administered by municipalities. Contact your municipality to find out details.
2. Many municipalities offer rebates on development charges or offer technical advice.
3. CMHC offers Seed Funding to do a needs analysis and develop a business plan. This year, applications are being accepted from November 15, 2004 to January 10, 2005. More information is available on the CMHC website, www.cmhc.ca.

see "Adding units" on page 4

Adding units

4. The Supporting Communities Partnership Initiative (SCPI) and the Residential Rehabilitation Assistance Program are possible sources of funding if the initiative addresses a homelessness issue or if the project converts an existing building to residential use. Wood Tree Co-op got SCPI funding for one unit that is designated for refugees.

We expect that the federal and Ontario governments will soon announce agreement on a revamped affordable housing program that will provide funding co-ops can use to add units. (See *Will new Liberal governments deliver on housing promises?* on page 5.) But it is important to start planning now so you can take advantage of an improved program.

If you are interested in adding units to meet the changing needs of your members, tell your MP, MPP and municipal councillor. Ask for their support. The Ontario Region can also help by putting you in touch with people who can work with you on your proposals.

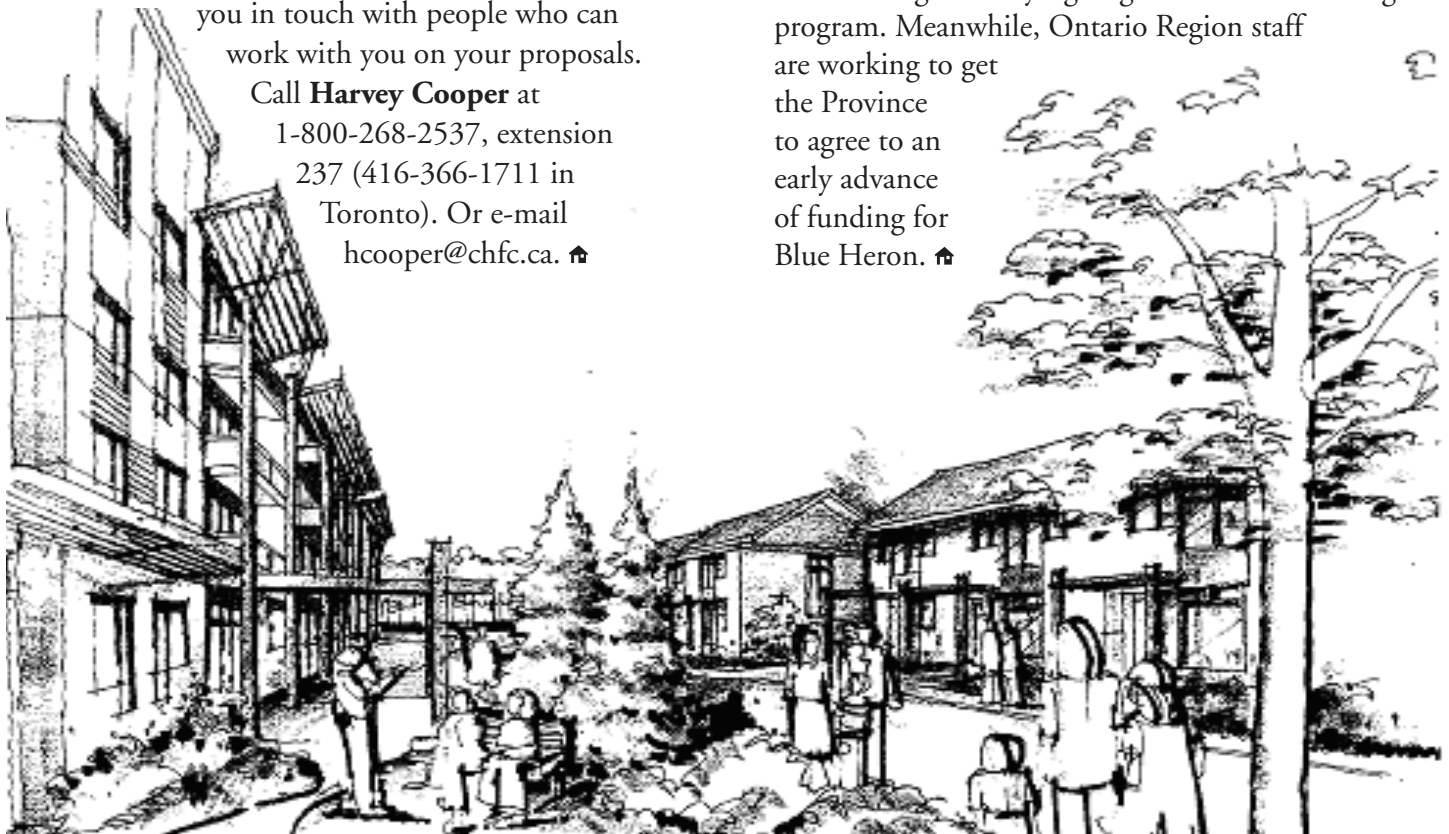
Call **Harvey Cooper** at
1-800-268-2537, extension
237 (416-366-1711 in
Toronto). Or e-mail
hcooper@chfc.ca. 🏠

Blue Heron Co-op gets approval

One new co-op has received an allocation under the first phase of the Affordable Housing Program. After seven years of work, **Blue Heron Co-operative Homes** in Kanata has received an allocation from the City of Ottawa to build 83 units on land it is leasing from a local church. They plan to tender for a general contractor in January.

The co-op cleared one big hurdle when a November deadline for appeals to the Ontario Municipal Board passed with no objections filed. The co-op is now trying to find a way around a second problem that results from a program designed for private developers rather than community groups like Blue Heron. Under the program the co-op can't get its first phase of development funding until it has a building permit. It can't get a building permit until it has working drawings. It can't prepare working drawings until it gets the first phase of development funding.

This is one of the program design flaws that the Ontario Region is trying to get fixed in the redesigned program. Meanwhile, Ontario Region staff are working to get the Province to agree to an early advance of funding for Blue Heron. 🏠



Will new Liberal governments deliver on housing promises?

There has been a lot of talk about new affordable housing in the last few years, but almost no new units on the ground. Ideology, political differences between federal and Ontario governments, deficits and elections have all sidetracked action on affordable housing. While governments have consulted and repackaged promises, the affordable crisis in Ontario has deepened. The latest *Where's Home?* report, published jointly by CHF Canada and the Ontario Non-Profit Housing Association, shows that, despite a recent rise in rental vacancy rates, more than one-half million Ontarians lack affordable housing. The study reveals that one in five tenant households in Ontario, from Windsor to Ottawa, Toronto to Thunder Bay, are paying 50 percent or more of their income on rent and are in real danger of losing their homes.

More than three years ago, the federal, provincial and territorial governments signed a new framework for funding affordable housing. The federal government has since allocated up to \$360 million for Ontario under the agreement but the program ground to a halt when the former provincial government refused to provide matching funding, relying instead on municipalities and the private sector to pay most of the Province's share.


Hopes that a new Liberal government in Ontario would put real money into affordable housing were raised by Liberal promises during the election campaign but dashed when they failed to include any new money for housing in the 2004 provincial budget.

But there are some positive signs on the affordable housing horizon. The re-elected federal Liberal minority government has created a new Ministry of Labour and Housing, with the Honourable **Joe Fontana** as Minister. During the federal election

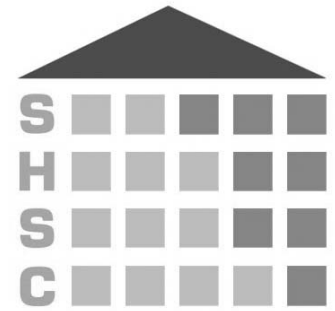
campaign, the Liberals promised to increase financial support for affordable housing by \$1.5 billion. Two of the opposition parties – the NDP and the Bloc Québécois – support a strong well-funded housing program, which could be very important in the current minority government situation.

On September 28, CHF Canada held a successful introductory meeting with Minister Fontana and gave him a proposal for new co-op and non-profit housing programs. It is clear that the Minister is enthusiastic about affordable housing, but there will be lots of competition for new spending and it remains to be seen whether election promises will translate into new housing money in the upcoming federal budget.

Another positive development is that the Ontario and federal governments are talking about changes to the federal/provincial Affordable Housing Program. Signs are that a new agreement will be signed in the near future that will make it easier for community-based groups like housing co-ops to use the program. Once the federal-provincial deal is in place, the Province has promised to consult with municipalities and the co-op and non-profit sectors on program details. Already underway is a round of hastily arranged regional consultations on the Province's broader affordable housing strategy.

In the months ahead, the Ontario Region will be pushing hard in all these discussions to try to shift the focus of the program from private rental development to the development of permanently affordable co-op and non-profit housing. At the provincial level as well, we will have to wait for the spring budget to find out whether the Liberals will keep their election promise to put significant new money into affordable housing. 

"...it remains to be seen whether election promises will translate into new housing money in the upcoming federal budget."



SHSC launching energy project

The rising cost of utilities is a big concern for most housing co-ops. Faced with sharply higher energy bills, co-ops are making it a priority to find ways to cut costs. (See the last two issues of the Ontario edition of *Newsbriefs* for articles on ways to save money on electricity and water.)

In January, the Social Housing Services Corporation (SHSC) will launch a pilot program to help co-ops and non-profits manage their utility costs. The program will include

- energy audits
- software to help with utility management
- loans to pay for energy retrofits with energy savings used to pay back the loan
- training.

The pilot will include a mix of co-ops (provincial and federal) and non-profits in about 20 buildings across the province. Ontario Region staff are participating on the steering committee for the pilot and continuing program.

The SHSC will be selecting projects to be included in the pilot from the co-ops and non-profits that responded to a recent survey on energy management and have said they are interested in taking part.

Capital reserve and investing publications for sale

Earlier this year, SHSC Financial published four guides developed by CHF Canada and the Ontario Non-Profit Housing Association on capital reserve planning, cash management, and investing. These guides are focused on the needs of co-ops and non-profits that operate under the *Social Housing Reform Act*. The publications include:

- the Guide to Capital Reserve Planning
- the Guide to Hiring Consultants for Capital Reserve Planning (including a CD with reserve fund forecasting software in Excel, sample tender documents and a contract)
- the Guide to Cash Management (including an Excel spreadsheet on diskette)
- the Guide to Investing.

Co-op members and staff who took part in one of the workshops put on by SHSC Financial last spring received a copy of one or more of the guides. Now, all the guides are available for purchase.

Co-ops that have investments with the Social Housing Investment Funds can buy the individual guides for \$20 or \$25 each. A set of all four guides in one binder is available for \$50. Rates are higher for other co-ops.

For more information contact the SHSC at 1-866-268-4451 (416-594-9325 in Toronto). Or on the web at www.shscorp.ca.

New co-op director on SHSC board

Jennifer Murdoch stepped down from the board of the Social Housing Services Corporation in November after she left her job as General Manager at **Clarion Co-operative Homes** in Cambridge to accept the position of Manager of Housing Programs with the Regional Municipality of Waterloo. Jennifer was one of two co-op directors on the SHSC board. **Lori-Anne McDonald** is the second director.

In her time on the SHSC board Jennifer was very effective in communicating the co-op point of view to her fellow directors. We will miss her contribution and we wish her well in her new position.

The SHSC board has appointed **Bob MacDonald**, Manager at **Javelin Co-operative Homes** in Midland, to fill the vacancy. Bob was one of the candidates nominated by the Ontario Council when the SHSC made the co-op appointments at the end of 2003.

Volunteer learning in co-ops

Housing co-ops have known for a long time that education is crucial to the success of their co-op. A study led by **Daniel Schugurensky** at the Ontario Institute for Studies in Education offers new insight into how co-op volunteers learn, what they learn and how we can improve learning opportunities for co-op members. The draft report confirms that workshops are important places to learn about the operation of the co-op – things like member selection, finances or board operation. But it shows that members also learn informally through their involvement in their co-op. They learn when they join a committee, get elected to the board or get involved in other co-op activities. They learn informally about leadership, democratic functioning and self-governance. Participants in the study also reported changes in attitudes and values in the areas of

- co-operative principles and values
- concern for the common good
- multiculturalism and respect for diversity
- international issues.

Look for a fuller report on the results of this study in an upcoming issue of the Ontario edition of *Newsbriefs*. 🏠

Debt collection timelines get tighter

Sometimes members move out of their co-op owing money. If the member refuses to pay, the co-op may need to start legal action (file a claim) to get the money it is owed.

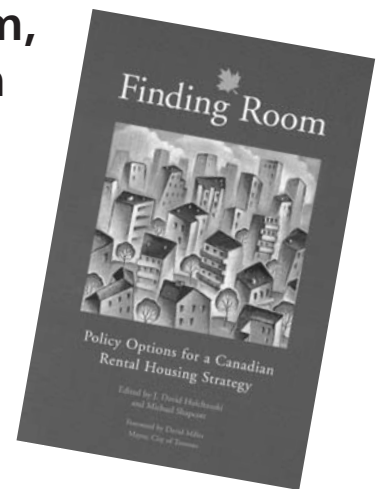
A recent Ontario law means co-ops have less time to file a claim to recover money owing to them. The *Limitations Act*, 2002 became law on January 1, 2004. It says a claim must be filed within two years of discovering that money is owed. The old limit was six years.

This means co-ops need to limit the time they spend trying to get the member to pay a debt because they may run out of time. Co-ops should make every effort to recover bad debts without legal action but should file a claim if it is clear the debt will not be paid voluntarily, if they think it will be worthwhile to do so, and if the limitation period is set to end. 🏠

Finding Room, new book on affordable housing

A new book, *Finding Room: Policy Options for a Canadian Rental Housing Strategy* was officially released at a book launch on

October 4 at Toronto City Hall. The book, edited by **J. David Hulchanski** and **Michael Shapcott**, a former CHF Canada staff member, focuses on solutions to housing low-and moderate-income Canadians. Toronto Mayor, **David Miller**, who wrote the foreword, was the keynote speaker at the book launch.



The first part of the book explores the problem of homelessness and the issues that affordable housing policy must address. Part II outlines policy options and the final section presents policy and program recommendations.

Co-op activists **Jon Harstone** and **Mark Goldblatt** each wrote one of the 27 chapters in the book.

To order the book, call the University of Toronto Press at 1-800-565-9523. Or go to the website of the Centre for Urban and Community Studies at www.urbancentre.utoronto.ca. 🏠

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

313-720 Spadina Avenue,
Toronto ON M5S 2T9
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

Manitoba 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

Nova Scotia 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: Keith Moyer

Story ideas, comments or questions?
Call **1-800-268-2537** (416-366-1711 in
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Council profile: Lori-Anne McDonald



Lori-Anne McDonald is the longest serving Ontario Council member. First elected in 1998, Lori-Anne has been Council President since June 2003. "My primary goal on Council is to push our governments to get back into the housing business and to help co-ops deal with the changes that have resulted from the *Social Housing Reform Act*," says Lori-Anne.

Lori-Anne began working for housing co-ops in 1986. "From the time of my first job in co-op housing, I knew I had found my life-long career choice," she says. Her first role in co-op housing was as a development consultant. In 1992 she started her own management company, Marlor Management, and now works with 12 co-op and non-profit housing clients. Lori-Anne has taken CHF Canada's workshop leaders' course and has received CHF Canada training in working with projects in difficulty. "Education in the co-operative movement is so vital," she says. "With knowledge comes power and I believe in the empowerment of our members." In April 2003 Lori-Anne was appointed to fill a vacant co-op seat on the board of the Social Housing Services Corporation.

Lori-Anne is happily married with three children (ages 19, 17 and three). "I am so grateful for the blessings in my life," she says. "I tend to be very busy between work, family and my volunteer commitments on the Council and the Social Housing Services Corporation, but my family is always very supportive." Lori-Anne is an outdoor enthusiast who spends lots of time camping, boating, water-skiing and snowmobiling. 🏠