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A word from the president

Do not miss these events

Two important meetings are on the menu before the end of October for FECHIMM members. Housing cooperatives are invited to work together as a strong unity for the 2009 Fall Symposium and for Montreal's municipal electoral campaign.

Know your operating agreements better

The 2009 education symposium will allow participating cooperatives to review their obligations contained in the operating agreements binding them to the institution financing them, either the Canadian Mortgage and Housing Corporation (CMHC) or the Société d'habitation du Québec (SHQ).

The end of the operating agreements between housing cooperatives and either CMHC or SHQ will be one of the main discussions at the 2009 symposium. Close to one hundred cooperatives, members of FECHIMM, will be reaching the end of their operating agreement within the next five years. During the next ten years, more than 300 coops will be facing the same situation.

Our organizations will be facing many challenges in order to deal with this situation, for one because the properties are getting old and the finances of many cooperatives are quite fragile. According to facts gathered by the CQCH in 2006, close to 70 % of Quebec cooperatives need renovations and close to 50 % don't have enough replacement reserves.

It is within this context that our enterprises are invited to think about and discuss how to best assure the perennity of the cooperative property bank. This will allow them to find ways to bequeath a tangible inheritance to the future generations of housing cooperators.

With this Symposium, the Federation, true to its mission, wishes to contribute to the discussion each cooperative must carry out. In order to do this, we are proud to say that we obtained the services of many specialists, that really know how things stand in our organizations, to present some fifteen workshops during the course of the program.

FECHIMM and political action

FECHIMM will also take advantage of the 2009 education symposium to report on the Movement's demands and also on the approaches led by its political action committee, mainly in the municipal electoral campaigns unfolding in the municipalities in our territory.

The board of directors of FECHIMM would like to pay tribute to the work of its political action committee who is preparing a debate with the candidates of the various parties in the running in Montreal. Their efforts will certainly help in getting the elected officials to listen to our collective enterprises.

On behalf of the Board of directors of FECHIMM, I am inviting you to take part in the 2009 education symposium and in the public debate on cooperative housing during the Montreal municipal electoral campaign.

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News from the Board of directors

Modifications in the board of directors

When Clevis Cabrera of the Cooperative Mercier, left her position on the board of directors to join the GRT Réseau 2000 as a project manager, FECHIMM's board of directors was able to recrute a former board member. Lise Thibodeau from the Coop À tout hasard agreed to resume her duties as a board member.

Strategic planning

Three years after the first strategic planning, the Board of directors decided to repeat the activity reorienting the Federations' actions according to the ever changing needs of its members and of their own organization. FECHIMM's

partnership with the GRT Réseau 2000 and its new role as a service center for the Société d'habitation du Québec (SHQ) are two elements justifying the activity.

Supporting the community composts project in the coops located in the Sainte-Marie district

FECHIMM's board of directors has given its support to the community composts project for the housing cooperatives located in the Sainte-Marie district in the Ville-Marie borough. The project presented by Éco-quartier Sainte-Marie to the Shell Foundation for the environment aims to install ten new composts in the housing cooperatives located in this district.

Already, ten compost sites have been established since 2007. All those sites are working to their full capacity, which allows more than 750 households to participate in the efforts to divert the organic matter in the burying sites and thus avoid greenhouse gas emission while producing quality compost and making Ville-Marie's soil rich.

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Cooperative housing news

Public debate on cooperative housing

FECHIMM's political action committee invites the members of the Federation to participate in a public debate with the candidates from the various parties involved in the municipal electoral campaign in Montréal, on Wednesday, October 14, at 7 :30 p.m. at the Centre Saint-Pierre, 1212, Panet street.

Debate pattern

FECHIMM's debate is set around four great subjects : where cooperative housing stands, public financing, the inclusion policy and the creation of a municipal land bank (see details on page 5).

On each subject, the participants will be invited, in turns, to disclose their party's position. Once everybody has spoken, each candidate will be able to come back with a report of his choice, whether it be complementary information or comments about the other candidates' disclosures.

The debate will last around one hour and a half and will be led by an organizer who will make sure that each candidate has an equivalent amount of time to speak. We will end the discussion with a question period for the members of housing cooperatives.

At the time we wrote these lines, Project Montréal had confirmed the presence of a representative, but could not guarantee that their chief, Richard Bergeron would attend. Vision Montréal has informed FECHIMM, that its chief, Louise Harel, will

not be able to attend the event, but is willing to delegate a candidate whose identity is yet unknown.

The Fédération was still waiting to hear from Union Montréal and Parti Montréal Ville-Marie. You can consult www.fechimm.coop to find out the latest details on the organization of this public debate on where cooperative housing stands.

Last chance to give your name to EFFICIENT CO-OPS

To date, FECHIMM has no guarantee that the EFFICIENT CO-OPS program will continue in 2010. If your cooperative wants to make huge energy savings, you are invited to take advantage of the measures mentioned in the program before next December 31st.

Concerning these measures

The EFFICIENT CO-OPS' free services allow you to improve the lighting systems in your exterior and common spaces and to replace your old bimetal thermostats with new electronic models in all your housing units and your common spaces. Measures are also available for the replacement of your natural gas heating equipments with high energy efficiency equipment. Cooperatives can also take advantage of financial aid to improve the insulation of their buildings while doing major renovations.

www.energie.coop

You can find all you need to know about the program by consulting our new window on energy efficiency in housing cooperatives on www.energie.coop. The web site on EFFICIENT CO-OPS also gives you lots of information to make your co-op greener.

A new partnership for sustainable transportation

FECHIMM and Communauto have come to a partnership agreement for the use of the vehicles from their car sharing service at very advantageous conditions for resident members of cooperatives members of FECHIMM, and for the employees of the Federation.

A \$1 an hour rebate is applied on the hourly rate of the " Le Lièvre " package deal. This package deal, usually available at the hourly rate of \$4,95 (outside peak hours) and \$5,95 (at peak hours), will be proposed to the members of housing cooperatives at the rate of \$3,95 and \$4,95 an hour. To these costs, you add an amount for the distance traveled, which comes to 0,11 \$ per kilometre as we speak.

The residents of housing cooperatives who will use this method of transportation will not have to pay an amount for reimbursable membership fees, but only the annual fee of \$37. The authentication of the members of the cooperatives will be done through the Multiservices card of the Housing Cooperative Movement.

Communauto is looking for parking spaces

Other than developing a carpooling partnership with a cooperative clientele, Communauto is also expecting the Federation to encourage its member cooperatives to lease some of their unused parking spaces to Communauto.

For more information on this new partnership, you can consult the section « Group purchasing» on www.fechimm.coop. Cooperatives interested in leasing parking spaces to Communauto can also get in touch with Communauto at (514) 842-4545, or by email at info.montreal@communauto.com.

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The event

Education symposium on operating agreements

FECHIMM is inviting all of its members to an education symposium on operating agreements, to be held Saturday, October 31st, at the Hôtel Gouverneur Montréal Place Dupuis.

The event will allow the delegates from the cooperatives to better understand the mutual commitments contained in the operating agreements governing their collective enterprise. It will also help them prepare for the end of their operating agreement with the [Société d'habitation du Québec \(SHQ\)](#) or with [Canada Mortgage and Housing Corporation \(CMHC\)](#).

In the morning, the participants will divide into different workshops according to the program governing their cooperative, either federal or provincial. The cooperatives with an out of agreement federal program will then be invited to take part in a workshop on the issues concerning the end of the agreements. Among other subjects, we will deal with the legal aspects along with the financial and associative impacts this transition will bring about. The participants will also obtain some information to prepare them and help them get through this period.

In the afternoon, the cooperators can choose among six workshops covering various aspects of cooperative management.

- Building inspection and preventative maintenance
- The toolbox for a healthy and viable management
- Refinancing and 2nd mortgage
- Suspension and exclusion
- Conditions of the lease and the Rental Board
- The membership contract : cooperative management tool

Information and discussion on the departure clause

To end the 2009 education symposium, we will have an information and discussion workshop on the departure clause, a subject of great interest because many

cooperatives have adopted and set up clauses specifying that a non-member or a member withdrawing from the cooperative must vacate his housing unit at the end of his lease. The clause, better known under the designation « clause le Rouet » from the name of the Cooperative who obtained a judgment in its favour for the clause it had adopted, does not have everybody's approval.

Three panelists will explain their analysis of the problem and will discuss between them and with the participants on the usefulness, the limits and the legitimacy of these clauses.

For more information and to register

If you are interested in taking part in this symposium, you can find more information and register on line at www.fechimm.coop. You can also find in the participant's kit given to the cooperatives at the beginning of October and the insert FECHIMM put in its last issue of their L'Écho-hop ! d'habitation all the information you will need to fully take advantage of the workshops on the program.

The cost to register at the Fall education symposium has been established at \$40 per participant. The amount includes the workshop, a snack and lunch. The delegates can use their education credits, given to them when they renewed their membership to the Federation, to cover the cost of the registration.

Summary of the schedule for the day

7h45 Reception and registration
8h45 A word of welcome
9h15 Morning workshops on the operating agreements
11h Workshop on the end of the agreements for coops with federal programs and out of agreements programs
12h Break for lunch, opening of the partners' stands and report from the political action committee
1 :30 Afternoon workshops
4 :00 Information and discussion on the departure clause
5:00 End of symposium

FECHIMM's demands for the next Montreal municipal administration

FECHIMM's political action committee has identified four great demands to submit to the different Montreal municipal parties for the public debate to be held on October 14th, at the Centre Saint-Pierre. We provide here highlights of these demands.

1. Where does cooperative housing stand

Often confused with social housing, the housing cooperatives distinguish themselves from other community housing organizations such as HLM (low-rental housing) and NPO (non-profit organization).

Basing their actions and projects on solidarity and citizen participation, the housing cooperatives constitute viable and sustainable solution favouring social and economic mix. Besides, they contribute to the social, economic and democratic revitalization of the districts where they are located, and also they improve their quality of life.

FECHIMM's political action committee wants to know what place the future Montreal municipal administration intends to give cooperative housing in its housing strategy and what are its plans for preserving the quality of the « cooperative holdings patrimony » in the Montreal districts.

2. Public financing

The financing of the only government program (AccèsLogis) for developing new housing cooperatives is never guaranteed. On a regular basis, a whole network of actors linked to housing must get together to defend the relevance of investing in cooperative and social housing. Also, to assure their perennity, the existing cooperatives need constant investments. Therefore, the Movement is still waiting for long term financing and for setting up innovating programs to fulfil the housing needs.

FECHIMM's political action committee would like to know how the parties who hope to run Montréal in the next four years, plan on playing their role of leader on these issues and what will be their main demands to the other levels of the government on this issue.

As the municipal administration has at its disposal an important level of initiative which could be used for cooperative housing, whether it be in the matter of programs or taxation, FECHIMM is wondering if the present parties have any concrete projects to help not only the development of new cooperatives, but also to support those already in place.

For example, the future of certain housing cooperatives who have a emphyteutic lease with the City and with other organizations represents an important problem our Movement must deal with. According to our information, these cooperatives, often ageing, will have difficulty getting financing for their renovations because the total reimbursement of their mortgage loan must be completed ten years before the end of their lease.

As the City is a stakeholder in most of these cases, FECHIMM wants to know the intentions of the different parties on this issue. Will the future municipal administration be ready to renew these leases at viable conditions or to sell these buildings and land at prices the cooperatives involved can afford and allow them to pursue their mission ?

3. Inclusion policy

The economic and social mix, a priceless asset for the housing cooperative Movement, cannot be obtained simply by the actions of the market. We feel that incentives and statutory measures must be put in place to reach this goal. Besides these measures, FECHIMM intends to raise to 30 % the number of community and social housing in the big real estate projects, of which 15 % are cooperative

housing. Our Federation also demands the establishment of a development fund maintained by private promoters.

FECHIMM's political action committee wants to know the position of the different parties on this issue. The Federation also wants to know if the next municipal administration will adopt an inclusion policy that will agree with these demands.

4. Municipal land bank

Property speculation hinders the development of housing cooperatives. Along the way, some cooperatives had to deal with the problems tied to faulty localization and contaminated soil.

In order to really contribute to improving the quality of life in various districts of the city, the new housing cooperatives must be able to count on parcels of land favourable to residential development.

FECHIMM wants to know if the present parties agree to the establishment of a municipal land bank for the development of cooperative housing. The Federation also questions the methods used by the City to insure the quality of the land put at our disposal for building new cooperative housing projects.

Political action at the 2009 education symposium

As requested by the April 2009 general assembly, FECHIMM's political action committee will give a progress report of its activities at the education symposium next October 31st. The committee will give an assessment of its activities concerning the municipal electoral campaign. This report from the political action committee will be given during lunch.

Pub COOPTEL

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Featured Co-op

The Terrasse Soleil housing cooperative is celebrating 25 years

Last August 15th, was THE day on Pierrefonds Boulevard when the Coopérative Terrasse Soleil celebrated its 25th anniversary. They had a big community fiesta to which were invited all the residents of the cooperative.

The event also attracted representatives from various levels of the Housing cooperative Movement. The president of the Co-operative Housing Federation of Canada (CHFC) Ken Elliott, the president of the Confédération québécoise des coopératives d'habitation, Paul Langelier, and the president of FECHIMM, Louis-Philippe Duperré, attended the festivities.

A particular model

If big co-ops are more frequent in the other provinces, the Coopérative Terrasse Soleil with its 228 housing units, is in a class of its own here in Québec. The average number of housing units in the Québec cooperatives are usually around 16.

This particularity does not seem to affect the feeling of belonging to the coop and the dynamism of these members who have gotten together to organize this 25th anniversary of their co-op. Besides, these same members can enjoy installations that are out of the ordinary in most housing cooperatives. The three buildings own a swimming pool where the members can freshen up during the hot summer days.

The participation of five employees in the management of the cooperative constitutes another particularity of Terrasse Soleil. This co-op has on its staff an executive coordinator, a coordinator for the associative life and other employees responsible for the maintenance of the common areas. In the summer, the cooperative also hires students as lifeguards for the swimming pool.

The Coop Terrasse Soleil also stands out with the beauty and the scale of its gardens which constitute a genuine green islet in the heart of the city.

The Coopérative Terrasse Soleil at a glance

Number of housing units : 224

Year of foundation : 1984

Number of employees : 5

Member of FECHIMM since 1991

FECHIMM salutes its new members

FECHIMM salutes its new members

Four new housing cooperatives have joined the ranks of the Federation during the third term of 2009. And they are: Coopératives De Lille, Du Pont, Claire Heureuse et Trilogis. This last co-op has joined as an auxiliary member. Their enrolment brings the membership to 431 members representing today more than 9500 households in the Metropolitan Montréal.

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FECHIMM at the service of its members
Some information to help you succeed better

Reminder for the payment of school taxes

If your school tax bill received at the end of June 2009 was equal or over \$300, you had the option to pay it in two instalments. It is however important to know that no other notice will be sent to you for the payment of the second instalment. This second instalment must be paid by October 27th, at the latest. If the last

instalment is not made by this date, you will have to pay 15% annual interest fees on the unpaid amount.

Resumption of the process of radiation of the registration of the companies which did not produce their annual statements (declarations)

The Minister of Economic Development, Innovation and Export Trade informed the enterprises that it will resume a process of official radiation of the registration of the companies which did not produce their annual statements **two years in a row during the last few years**, according to the provisions of article 50 of the Act respecting the legal publicity of sole proprietorships, partnerships and legal persons.

This process is starting over again in order to remind certain guilty companies of their legal obligations concerning the registration at the Enterprise Register. The MEDIET reminds you that the fact of not keeping up to date the information contained in the register complicates the relations between the companies and the government and also with their business partners.

The radiation which is done after they have sent reminders on the maintenance of the registration and the updating of the information contained in the register will cause important consequences linked to the judicial capacity of the enterprise. To remedy this situation, the companies appearing on these lists must produce the missing annual declarations. The forms for the annual declaration are available at: www.registreentreprises.gouv.qc.ca.

**Central-Housing -Coop
At the service of PSBL-P cooperatives**

Housing cooperatives allow low income households to get adequate housing. However, the attribution of low income housing units can become a burden for the administrators of the cooperative who must make sure that the rules are scrupulously followed.

This is why Central-Housing-Coop helps, free of charge, the cooperatives in this process giving them access to an important bank or preselected applicants who attended an information session on housing cooperatives. You must then select the right candidates according to the requirements of the programme sans but lucratif privé (PSBL-P).

For more information on this free service, please get in touch with the agent responsible for the Central-Housing-Coop, Ivelina Nikolova, at 514-843-6929, extension 241, or by email at clc@fechimm.coop.

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Education workshops Calendar

Pub energie.coop

Pub Communauto