

3; 976

FEDERATION CHAIRPERSON'S REPORT

April 1976

In March of 1974, a small group of individuals met and created a loose federation of non-profit housing corporations in the Toronto area. Most of the initial energy of the people involved with the organization was spent reacting to the many problems non-profit housing groups were having in making use of the 1973 Amendments to the National Housing Act. But over time the Federation has evolved into a cohesive association of non-profits which is now attempting to meet the needs of its members in three areas: education, management and development. While the Federation still maintains a highly visible political face when the need arises, the nitty-gritty problems facing all groups in the above areas have become pre-eminent.

In order to provide a basis for a better level of service to our members, the Federation has incorporated itself as the Toronto Non-Profit Co-operative Housing Federation (in essence, a co-op for co-operatives and non-profit housing groups). The decision to incorporate as a co-op was a natural reflection of the Federation's democratic principles. Not in the sense that the Federation only serves member groups, but in that it openly supports the internationally recognized co-operative principles of open membership; one member, one vote; continuous education of members; and co-operation between co-ops in order to better serve both their members and their communities.

Much of the Federation's impetus and direction can be traced to the dedicated efforts of our staff. All staff members have made contributions of time and energy beyond that normally seen in more traditional organizations. On more than one weekend, staff members have worked long hours on various Federation activities. Yet our greatest strength continues to lie in our members. The Federation's continued survival depends on the sweat equity and financial resources that individuals and member groups put into the organization.

At the present time all staff members are, or were, paid through either the Company of Young Canadians, the Local Initiatives Program, or Central Mortgage and Housing Corporation's Community Resources Organization Program. The First two sources of seed capital will have dried up by June, 1976. C.R.O.P. Funding is supplemented by CMHC assistance for special project such as management research. One of C.R.O.P.'s basic funding assumptions is that it is a temporary source of funds, diminishing with time, to aid the start-up of resource groups such as the Federation. However, Federal government funding has given the Federation time to develop an organizational and financial base. On the Provincial level, government funding possibilities still remain tenuous at best. Only 5% of our income is now derived from members, but an increasing level of financial commitment by our members is essential to a healthy financial future for the Federation.

Prospects for the upcoming year are extremely encouraging . Requests for our workshops, board education training, and technical assistance continue to expand. In future months we will begin to see the results of our property management and accounting systems studies. This research will be of use to groups across Canada. A growing issue is the legal relationship between housing co-ops and their members. A number of Federation members and staff are involved in efforts to amend both the Landlord and Tenant Act and the Co-operative Corporations Act so that housing co-ops are legally recognized as agents for associations of member- owners. These changes in conjunction with previous amendments to the Assessment Act, which lowered tax levels, will benefit all housing co-ops in Ontario.

During periods of economic difficulty, co-ops historically have made considerable progress. The time is again ripe for showing our full potential as the only private form of non-inflationary housing. It is up to all of us in the non-profit sector to make sure that we achieve it.



David Jackson
Chairper on,
Toront. Non-Pr fit Co-operative
Housing -- ation.

TABLE OF CONTENTS

History

Profiles of member organizations

Administration

Development

Social/Educational

Technical Management

Sector Activities

TABLES

Table I:	Major Grants Committed in 1975	p. 16
Table II:	Major Grants Committed in 1976	p. 17
Table III:	Core Operating Budget for 1976	p. 18
Table IV:	Program Information and Start-Up Assistance Given by the Federation in 1975	p. 20
Table V:	Start-Up and Project Feasibility Consulting Done by the Federation - 1975 Contract work	p. 22
Table VI:	Development Consultation Done By The Federation for Existing Projects - 1975	p. 23
Table VII:	New Construction - Unit Targets for Mortgage Commitment	p. 23
	Federation Initiated or Provision of Development Services - 1976	
Table VIII:	Acquisition-Unit Targets for Mortgage Commitment...Projects under contract With Federation... 1976	p. 23
Table IX:	Federation Publications	p. 36

HISTORY

The Toronto Non-Profit Co-operative Housing Federation is a coalition of ten non-profit and co-operative housing projects in the Metropolitan Toronto area. It was originally formed in November, 1973 as a response to the announcement by the Ontario Government that a new ministry, the Ministry of Housing was being created. Because of this announcement, ten groups joined together in order to present a brief representing the concerns of the non-profit sector to the new Minister of Housing. This meeting took place in December and the Federation was pleased to see that the following March when the Ministry of Housing presented its non-profit program, that several of our recommendations had been adopted.

This first action taken by the Federation (and in fact around which the Federation was formed) was a significant one. Inherent in that joint effort to present the views of the third sector in Toronto with a unified voice was a pre-disposition to undertake co-operative action in order to benefit each member group as well as the third sector as a whole.

Since those early days, the Federation has acquired an office staff and has expanded the role it plays and the services it offers. It has, however, based its development on that first basic principle -- that co-operative action is the most fruitful method to ensure that the goals and objectives of individual organizations are achieved while at the same time it ensures the strengthening of the co-operative movement as a whole.

For the next several months after the presentation to the Ministry of Housing in December, representatives from these non-profit and co-operative housing organizations discussed the founding of an ongoing Federation, and what its objectives and activities should be. On March 22, 1974, the Toronto Non-Profit and Co-operative Housing Federation was formally founded. The decision was made to incorporate as a Federation of non-profit and co-operative housing organizations. Three basic functions were to be performed by this Federation:

- 1) To supply and control our own support services, recognizing the ongoing need for development and management resources;
- 2) To speak with a unified voice to the four levels of government;
- 3) Through efficient use of our own experience, personnel and financial resources, to share information on problems and solutions over both the long and short term.

During 1974, the Federation was actively involved in the analysis of problems that were being encountered by its members and in the presentation of briefs, primarily to the Federation and Provincial governments which outlined these economic problems and proposed program changes to deal with them. Representatives were appointed to the new Provincial Advisory Committee that was set up to report to the Minister on the program guidelines and criteria for the capital grant, rent supplement, land lease and sector support programs.

Meetings were held with Mr. William Teron, President of Central Mortgage and Housing Corporation in the summer of 1974 and with Mr. Barnett Danson, Minister for Urban Affairs in December. In both meetings the urgent need for deeper capital subsidies in high cost urban areas was stressed. In 1974, one of the founding members of the Federation folded due to the inapplicability of the non-profit housing program in a small working class neighborhood that fell prey to 'white-painting' and land speculation.

Applications were made to the Federal Community Resources Organization Program (CROP) and to the Provincial Sector Support Program towards the end of 1974, but no funds were immediately forthcoming. In addition, funding was applied for from the Company of Young Canadians for three positions. It was the Federation's intent to set up an office, hire staff and begin to develop the services and resources so badly needed by the third sector. In December, an office was set up in the Alexandra Park Co-operative and three staff were funded by the CYC to start in January 1975. As the Federation entered 1975, it was intent on continuing to monitor the government programs and budgets which affected the third sector and confident that its function as a resource organization would be strengthened.

PROFILES OF MEMBER ORGANIZATIONS
OF THE
TORONTO NON-PROFIT CO-OPERATIVE HOUSING FEDERATION

ALEXANDRA PARK CO-OPERATIVE

25 Eden Place, Toronto.

President: Fred Griffin
 Vice-President: Reg Jenkins
 Treasurer: Fred Finch
 Chairperson: Maureen Logan
 Federation Representative: Lois Hayes
 Federation Alternate: Harry Cropper

Membership inquiries should be directed to Jim Gallagher, 366-0629.

30	1	Bedroom apartments
34	2	Bedroom apartments
8	3	Bedroom townhouses
29	4	Bedroom townhouses
2	5	Bedroom townhouses
103		Units

Alexandra Park is located near the corner of Bathurst and Queen, on the south side of Carr Street. It is entirely new construction, and was finished in September 1973. There are 103 units in a combination of 39 townhouses and four small three-store; apartment buildings. The buildings are on two sites and form squares around two courtyards.

Alexandra Park was financed by CMHC under the old program, prior to 1973 which meant they received only 95% of the capital costs. The 5% difference between the construction cost and the CMHC loan is made up by loans which members make to the co-op when they move in. Loans range between \$625 and \$850 depending on the size of the unit. Alexandra Park was built on urban renewal land which they rent from the city for \$25.00 per unit per year. Because A.P. was built before 1973 they are not eligible for the provincial capital grant or rent supplement program, but A.P. is able to supplement low income member's rent through a fully implemented internal surcharge system.

The initiative to build the co-op came from the Citizens Housing Committee which was formed in 1968 by a number of concerned citizens, church groups and the association of women electors. Technical development assistance was supplied by Ontario Habitat Foundation.

The co-op has an 11 member Residents' Council plus a four member executive who are elected by the members and are ex-officio members of the council. The 6 members on the Membership Committee are also elected.

ASHWORTH SQUARE CO-OPERATIVE

3180 Kirwin Avenue, Mississauga, 279-9819

President: Eleanor Boyce
Vice President: Barry Whatmough
Treasurer: Bob Treble
Secretary: C. Baxter
Federation Representative: Barry Whatmough

Inquiries should be directed to the office.

20 1 Bedroom apartments
61 2 Bedroom apartments
66 3 Bedroom townhouses
6 4 Bedroom townhouses
153 Units

Ashworth Square Co-operative is located in Mississauga near Little John Lane and Kirwin Avenue. The co-operative was a joint project of Co-op Habitat and the United Church, with Co-op Habitat providing development expertise and the United Church providing the interim financing. This was before the 1973 amendments and CMHC indicated they were only interested in new construction and so Co-op Habitat issued a development proposal call. The best of the four proposals submitted was from Vroom Construction who had an option on the land on which Ashworth now stands. Construction began in April 1971 and the building was fully occupied by August 1972.

Ashworth is the oldest of the continuing co-ops in the Toronto area. It consists of 81 units in an eleven floor apartment building and 72 units of stacked townhouses. There are seven members on the Board of Directors all of whom live in the project.

BAIN APARTMENTS CO-OPERATIVE INC.

100 Bain Avenue, 466-2260

President: Diane Saibel
Vice President: Vacant
Treasurer: Deanna Yeung
Secretary: Vacant
Manager: Bill Binney
Assistant Manager: Alexandra Wilson
Federation Representative: Judith Forrestal

Inquiries should be directed to the office, 466-2260.

72 1 Bedroom Apts.
99 2 Bedroom Apts.
57 3 Bedroom Apts.
23 4 Bedroom Apts.
5 5 Bedroom Apts.
4 Houses

Bain Apartments Co-op, with 260 Units is the largest housing co-op in Toronto. It was built in 1918, by the Toronto Housing Co. a benevolent landlord who wanted to provide good quality rental accommodation for working people. Gradually the property deteriorated and in 1974, the landlord proposed to convert it into condominiums. The tenants quickly organized and got the city to buy the project with the understanding that it would be turned over to the residents when they were ready to assume management. Negotiations with the City are still in progress to transfer the property to the Bain Apartments Co-operative.

The board of directors has 12 members elected for two year terms, but all major decisions must be ratified by the general membership which meets monthly.

The co-op has ten standing committees:

1. Tenant Selection Committee, 5 elected members, 2 representatives from the City.
2. Rent Supplement Committee
3. Food Co-op Committee
4. Maintenance Committee
5. Renovations Committee
6. Information Committee (Newsletter)
7. Co-op Planning Committee (Research and Policy)
8. Finance Committee
9. Management Committee, Representatives from City and Residents Council
10. Pet Committee

There are five full time staff all of whom are residents, three are maintenance and two are management personnel.

CHADWICK TOWERS CO-OPERATIVE

534 Dawes Road

President: Chris Smith
Vice President: George Johnson
Treasurer: Dave Robertson
Secretary: Judy Farris
Federation Representative: Mike Stapley
Federation Alternate: Ron Greenlaw

Membership inquiries should be directed to Bregita Robertson, 755-2436.

Existing

12 1 Bedroom Apts.
6 3 Bedroom Apts.

Under Construction

7 1 Bedroom Apts.
30 2 Bedroom Apts.
II 3 Bedroom Apts.
1 4 Bedroom Apts.

67 Units

Chadwick is located in East York on Dawes Road near Victoria Park Avenue. Presently, there are seven houses and one twelve suite apartment building on the 1/4 acre site. An additional fifty units of stacked townhouses and apartments are under construction and when completed, the co-op will have 67 units.

The property was assembled by a real estate agent in 1971 and 1972, who offered to sell it to the United Church. The Church, having no development capabilities, brought in Co-op Habitat who took over the options. Chadwick encountered difficulties getting the necessary rezoning as negotiations included an OMB hearing and an appeal to the cabinet, so it was not until December 1975 that construction began.

Chadwick was incorporated in July 1973. The board was originally made up of Co-op Habitat members, but is now controlled by Chadwick members living on the site or in adjacent areas. There are seven directors.

CO-OPERATIVE HABITAT ASSOCIATION OF TORONTO
25 Eden Place, Suite 100, Toronto, 363-4395

President & General Manager: Bob Van Alstyne
Directors: Chris Smith
Joseph Merber
Dawson Brewer
H.G. Cunningham
Anna Fraser

Inquiries should be directed to the General Manager.

Co-op Habitat is a non-profit co-op incorporated in 1970 to provide development services to non-profit housing organizations and sponsors. Co-op Habitat was created by a number of individuals who wanted to encourage the development of co-operatives. The board is composed of persons with relevant professional or occupational experience.

Co-op Habitat's first project was Ashworth Square in Mississauga. Construction of the 153 unit project began in April 1971 and the project was fully occupied by August 1972. Co-op Habitat was also involved in the development of Chadwick Towers Co-operative. Co-op Habitat has acted as a development consultant on the 450 suite senior citizen project sponsored by the United Church known as First Place, in Hamilton.

DON AREA CO-OPERATIVE HOMES INC. (DACHI)

Chairperson: Rudi Stocking
President: Frank Mills
Vice-President: Pat Walker
Secretary/Treasurer: Dennis Wood
Federation Representative: Carmel Hill
Federation Alternate: Rudi Stocking

Inquiries should be directed to answering service at 923-9574.

13 Bachelor apts.
10 1 Bedroom apts.
23 2 Bedroom apts.
11 3 Bedroom apts.

Planned:

18 3 Bedroom townhouses
76 Units

DACHI was formed in June 1973 at the initiative of FODARA, a federation of residents associations in the Don District of Toronto. The original board consisted of interested individuals in the Don Area who were gathered together by FODARA's community worker. At that time, the Don Area was experiencing extensive white-painting and threats of redevelopment, resulting in the continuing loss of housing for low and moderate income people. The sponsoring of DACHI was seen as an attempt to stabilize some housing for the working class residents of the area.

In December 1973, DACHI acquired an option to purchase the Cowey assembly, which consisted of 36 houses and some vacant land near Parliament and Carlton. DACHI's proposal was to renovate the existing buildings and build infill housing on the vacant land.

Despite strong support from City Council and the local residents association, a minority group organized local opposition to this proposal. DACHI received its mortgage application for the existing houses, but the rezoning application for the infill housing was delayed until February, 1976. This minority opposition also caused DACHI's application to the Province for the capital grant and rent supplement programs to be stalled until March, 1976. At present, there are nine directors of DACHI, six of whom are residents of the co-operative.

DUFFERIN GROVE HOUSING CO-OPERATIVE

33 Melbourne Avenue, # 105

President: Linda Quann
Vice-President: Bob Lindsay
Treasurer: Mark Goldblatt
Secretary: Penelope Winter
Federation Representative: Penelope Winter

Membership inquiries should be directed to Pat O'Sullivan, 536-2247 or 534-5188

1 Bachelor apartment
16 1 bedroom apartments
12 2 bedroom apartments
29 Units

Dufferin Grove Housing Co-op is a rehabilitation co-op buying existing properties in the west central area of Toronto between Bathurst and High Park and south of Bloor. At present, the co-op owns two buildings, a twenty-four unit apartment building and a 5-unit converted house. To date Dufferin Grove has concentrated on purchasing apartment units rather than single family houses. It is felt that these produce economies of scale both in the development and management of the properties. The group feels that 100 units would be a good size to reach, and are continuing attempts to purchase more buildings.

The co-op was formed by a number of community workers who were concerned about the disappearance of low and moderate income housing in the west end of Toronto. The co-op was incorporated in March 1974 and purchased its first property in September 1974.

The Board of Directors has 10 members, all of whom are residents of the co-op or on the waiting list to move in when future purchases are made.

INNEX COMMUNITY CORPORATION

2 Sussex Avenue, 798-2512

President: Jim Forster
Vice President: Eisbeth Godkewitsch
Treasurer: Dave Jackson
Secretary: Robert MacDonald
Federation Representative: David Jackson
General Manager : David Jackson

Inquiries should be directed to Dave Jackson, 798-2512

Innex is associated with Innis College at the University of Toronto. Innis was given a site on the north side of Sussex Avenue, but the original plans to build a large complex over the entire site proved to be too expensive and so the College developed an innovative proposal which included preserving the existing family housing. The proposal calls for the integration of family and student accommodation on the College site. Innex has negotiated a thirty year lease from the University at a nominal cost and CMHC has agreed to lend monies for the renovations of the five family houses. Money to renovate the student accommodation will be borrowed from some alternative source. Included in the Innex houses is the Campus Co-operative Day Care Centre.

Innex is a non-profit housing corporation which operates under co-operative principles. The residents elect five board members annually. Innis College's principal and Residence Co-ordinator are ex-officio members. Innex is closely associated with Taddle Creek Co-operative, the organization which operates Innis' student housing off the college site.

RIVERDALE CO-OPERATIVE HOUSES

238 Coxwell Avenue, # 104, 461-7044

President: Audrey Harper
Vice-President: Don Larson
Treasurer: Sheila Brady
Secretary: Diane Sevege
General Manager: Vicky Butterfield
Federation Representative: Audrey Harper
Federation Alternate: Jim Webb

Inquiries should be directed to: Vicky Butterfield, 461-7044

6 Bachelor apartments
15 1 bedroom apartments
13 2 bedroom apartments
6 3 bedroom apartments
4 bedroom house
1 5 bedroom house
42 Units

Riverdale Co-operative Houses is purchasing and rehabilitating existing properties in the Riverdale area, between the Don River and Logan and south of Bloor. At present Riverdale has 42 units, 21 units in a small apartment building, 3 single family houses and 19 units in three converted houses. Riverdale plans to continue purchasing buildings, particularly single family houses for which there is the greatest need. Members feel that 120 units would be the optimum size.

The initiative to form the co-op was taken by members of Neighbourhood Renewal (a non-profit group renovating owner-occupied homes) and the Greater Riverdale Organization (GRO) (GRO was a broadly based coalition of community organizations in the Riverdale area.) The group was incorporated in March 1974, and after receiving a start-up grant from CMHC, hired a co-ordinator, Dallard Runge. In the spring of 1975 Dallard left and was replaced by Vicky Butterfield. Technical assistance for the renovations has been supplied by the Labour Council Development Foundation.

There are presently eight members on the Board of Directors.

WARD THREE COMMUNITY DEVELOPMENTS

1980 Davenport Road, 656-2262

President: St. Elmo Nanton
Vice-President: Judy Goldie
Treasurer: Bill Spauls
Secretary: Celia Steljes
Manager: Linda Van Natta
Federation Representative: Bill Spauls
Federation Alternate: David Kennedy

Inquiries should be directed to Linda Van Natta at 656-2262

3 3eche 1 or Apts.
24 1 Bedroom Apts.
10 2 Bedroom Apts.
3 2 Bedroom Houses
8 3 Bedroom Houses

68 Units

Ward 3 Community Developments is a non-profit rental corporation which operates with co-operative principles insomuch as there is a great deal of resident involvement with management. They are purchasing properties in the ward 3 area of Toronto. At present, they own two apartment buildings (one of which is planned to be a senior citizen building) and six single family houses. So far, they have only purchased existing buildings, but plans are now being developed to build approximately 45 units on the Primrose site. It is an industrial site in a mixed residential-industrial area. Ward 3 asked the City to buy the property with its landbanking funds, with the intention that it would then reach a development agreement with the City. If ward 3 and the City came to such an agreement, ward 3 has decided to hire the Federation to provide the development services for the Primrose site.

Ward 3 has recently been awarded a 52,000,000 bulk loan with which they plan to continue to purchase properties for rehabilitation. This bulk loan will allow the purchase of an additional 50 units.

The initiative to form the group was taken by members of local community associations, particularly West End Assistance. The group was incorporated in 1974. There are ten members on the board of directors, five of whom are residents at present.

ADMINISTRATION

Internal Structure

The Federation has chosen a non-hierarchical internal structure to manage its activities. Essentially, this means that there are no 'bosses'; no descending order of staff who have authority over others. All decisions are made by the staff concerned in a collective manner.

This does not mean that we do not have a structure; we just do not have an authoritarian structure. We have chosen to organize our activities into five major divisions. These divisions are:

1. Administration
2. Development
3. Social/Educational
Technical Management
5. Sector Activities

The divisions each have a staff team who administer its activities and who report back to the staff meetings as a whole. And of course the staff as a whole are accountable to the Board of Directors. Each project, course, research study, issue, etc., always has one person responsible for co-ordination. Thus, confusion as to responsibilities within the staff is avoided. This alternative form of administration is an experiment that the staff are committed to attempting to implement and have received approval from the Board to do so. We hope to learn from this experiment and to improve our administration as the Federation develops. An outline of the activities of each division follows.

Administration - This division has three main areas of responsibilities:

- a) secretarial and office management
- b) financial administration and control
- c) applications and reporting to funding sources

Development - The purpose of this division is to provide the technical assistance and resources necessary to the development of housing projects. The team will seek

to initiate and spin-off new co-operatives as well as assist existing non-profit and co-operative organizations.

- a) Project work - preliminary, start-up, mortgage application, project and construction management
- b) General - creating resource material to assist organizations to develop their own projects; Utilizing workshops and information exchange committees to develop the knowledge and experience of third sector organizations.

Social/Educational- The primary responsibility is the general education of members of non-profit and co-operative housing organizations through courses, workshops, resource material, etc.

Specifically, the focus will be to develop the self-management capability of co-operative members. In addition, the team will be responsible for the creation of a newsletter for the third sector in Toronto.

Technical Management - This division will concentrate its activities on the 'hard' or technical aspect of property management. They will be responsible for the production of resource materials on: accounting, office procedures, financial planning and budgets, maintenance, insurance, etc. In addition, the team will be available as resource staff to existing projects who wish to revise and improve their management systems. The team will also be responsible for creating and implementing management systems in co-operatives initiated and spun-off by the Federation.

Sector Activities - There are four main areas of responsibility:

1. Representation to Government - the team will be monitoring government housing budgets and programs as well as evaluating the performance of the programs with the purpose of representing the views of third sector organizations to the various levels of government.
2. Alternate Resources and Financing - searching out and attempting to use alternate sources of financing as well as personnel and educational

resources, primarily in non-governmental organizations such as the Ontario Credit Union League, the Co-operator's Insurance Association of Guelph, Co-op College of Canada, etc.

3. General Promotion - overall promotion of the programs to the public, through press and media coverage, public meetings, etc.
4. Association with other Sector Organizations - the fostering of liaison with other non-profit housing projects and resource organizations as well as organizations in the general co-operative sector, such as the Co-op Union of Canada, Ontario Credit Union League, etc. The attempt will be to strengthen the co-operative sector as a whole.

Administration Report

In 1975, the Federation set up its office, developing a library, filing system, bookkeeping system, etc. As the year began, the Federation had three full time staff seconded by the Company of Young Canadians, and the part-time use of the secretary for Ontario Habitat Foundation, who shared our office space. No further funding was received or staff hired until September, when the first installment of the CROP grant was received and then in November with the awarding of a LIP grant. At that time, four more staff were hired and the Federation hired the OHF secretary full time. Most overhead costs were borne by Ontario Habitat Foundation, until we were able to start to repay them in September.

By December 31, 1975, the Federation had 8 full time staff and the funding for 2 full time consultants, the development co-ordinator and a property manager. For an outline of major funding received in 1975, please see Table I. Please note that although we received \$98,842 in 1975, \$66,550 of this sum was received at the end of the year for carryover into 1976. Accordingly, we had available only \$32,292 in 1975. It should also be noted that the Company of Young Canadians did not directly pay \$22,048 to the Federation; this was rather the equivalent value of the seconding of the three staff.

TABLE I

MAJOR GRANTS COMMITTED IN 1975

Source	<u>Amount</u>	<u>Date Received</u>	<u>Carry over into 1976</u>
1. Company of Young Canadians - Federal Government	Seconded 3 full time staff - amounts reflect salary plus benefits. This was equivalent to \$22,048	January 6/ 1975	
2. Community Resources Organization Program CMHC	\$ 42,800	September 1/ 1975	\$ 35,841
3. LIP - Federal Government	\$ 16,000	November 12/ 1975	\$ 14,709
4. Part V Research CMHC	\$ 16,000	November 23/ 1975	\$ 10,000
Total	\$ 98,842		\$ 66,550

Total available in 1975 was \$ 32,292.00.

The Federation's financial statement for 1975 is a separate document which has been given to the Members of the Board. The total expenses listed for 1975, excluding the Company of Young Canadians contribution but including LIP was \$15,181. However, the grant amounts received in 1975 excluding the CYC were only \$10,244. The difference of \$4,937 was made up from project receivables, staff contributions and membership fees.

1976

For the expected and committed major grants in 1976, please see Table II. This should be compared to Table I, which outlines the core, minimum operating budget for 1976. It should be noted that the two full time consultants, the development co-ordinator and the property manager were hired in the first quarter of 1976. It is assumed that one of the resource staff will be leaving in June. It should also be noted that the salaries allocated for the resource staff are low, and cannot be raised unless further revenue is received. In addition, no

project revenues are taken account of in Table II, because of the impossibility of predicting what they will be. It is hoped that project revenues will generate a further \$20,000 in 1976 to provide for more reasonable salaries for the resource staff and for a budgeted amount for professional fees to be used for project development.

TABLE II

MAJOR GRANTS COMMITTED OR EXPECTED IN 1976 (* indicates expected only)

Source	Amount	Date Committed	Carry Over into 1977
1. Total carry over, CMHC & LIP from 1975	\$ 66,550	1975	
2. Company of Young Canadians - Federal	Seconded 3 full time staff - amount reflects salary plus benefits until March 23, 1976. This was equivalent to \$3,734	January 6/ 1976	
3. Community Resources Organization Program CMHC	\$ 15,000	January 16	
4. Management Support Grants City of Toronto	\$ 6,000	February 24	
5. LIP Extension Federal	\$ 4,050	February 3	
6. Community Resources Organization Program CMHC-Sept. Renewal	*\$57,800	September 1976	\$ 38,530 (approx.)
Total	\$ 153,134		\$ 38,530

Total available in 1976 was \$114,604.00.

TABLE III

CORE OPERATING BUDGET FOR 1976

Consultants

a) Development co-ordinator @ \$22,800 annually for 8-1/2 months	\$ 16,150
b) Management co-ordinator @ 15,000 annually for 8-1/2 months	<u>10,625</u>
Total	\$ 26,775

Staff

c) Office Manager (part-time)	7,140
d) Secretary (full-time) 23 weeks @ \$125 + 29 weeks @ \$150	7,225
e) Resource staff - 3 @ \$687 month for 5 months	10,305
- 3 @ \$125 week for 23 weeks	8,625
- 5 @ \$150 week for 29 weeks	<u>21,750</u>
Total	\$ 55,045

Overhead

Employer Contributions @ 7%	\$ 3,853
Travel benefits @ \$30/month, 8 staff for 5 months, 7 staff for 7 months	2,670
OHIP, Blue Cross for 7 months for 5 staff	735
Rent @ \$410/month	4,920
Telephone @ \$250/month	3,000
Audit & Bookkeeping	1,800
Supplies	1,000
Printing	1,000
A.B. Dick rent @ \$20/month for 8 months	160
Furniture & Equipment	1,500
Extra Travel	540
Contingency	<u>3,000</u>
Overhead Total	\$ 24,178
Consultants for Management Studies	\$ 10,050
Total Budget	\$116,048

DEVELOPMENT

The development division concerns itself with the initiation of new co-operative projects, both new construction and rehabilitation as well as the provision of information and consulting services to a wide range of organizations involved in or thinking of becoming involved in the development of non-profit housing. In 1975, the Federation acted primarily as an information and consultant service while it was awaiting the sector support funds necessary to hire staff with more extensive development experience. See Table IV for the listing of the various individuals and organizations who requested our assistance during 1975 for preliminary information and start-up assistance.

In general we found that the majority of the requests for assistance were from organizations who did not even have the basic program and start-up information from CMHC, or who had acquired CMHC's program brochures, but were uncertain about their next steps. A surprising number of these requests were from outside Toronto and throughout the province. Even more surprising were the number of requests from outside Ontario, since the Federation is primarily a Toronto based resource organization and has done nothing to promote its services outside Toronto. Those asking for assistance included service clubs, churches, credit unions, community organizations, tenants associations, group homes, organizations for the handicapped, the City of Kingston, Ontario and Wellington, New Zealand!

The volume of requests for assistance from out of town can perhaps be attributed to the scarcity of resource organizations elsewhere as well as to the inadequacy of the resources of many CMHC branches to deal with requests for information on the non-profit program.

In order to meet the demand for assistance, the Federation staff developed resource material covering as many aspects of start-up and development as time permitted. (For a complete list of available material please see Table IX .) The material includes information on incorporation, CMHC's start-up applications, project feasibility models, a property insurance guide, social service amenities, a guide to the mortgage application form, etc.

The difficulty associated with meeting these requests for assistance is that they are incredibly demanding of our time. Developing the resource material, attending meetings, dealing with the correspondence and endless hours on the phone are all involved if we are to continue to answer requests. And no funds are recoverable for this work since these requests are always at the initial stages. Later, when one of the organizations pursues the program and applies for start-up from CMHC, the Federation will sign a contract with them that allows us to bill them for our time when they request further assistance.

At the present time, CMHC has not included enough money in our CROP grant to hire the resource staff who must answer all these requests for initial assistance. This is a problem which will have to be dealt with or the Federation will have to restrict the greater portion of this activity.

TABLE I V

PROGRAM INFORMATION AND START-UP ASSISTANCE GIVEN BY THE FEDERATION IN 1975

Organization	Projected # of Units _____	Revenue Received
1. Island Housing Association, Sydney, Nova Scotia		
2. Paul Chorney St. Catherines group		
3. Neighborhood Improvement Program, Kingston, Ontario		
4. Quebec-Gothic Tenants	10-20 houses	
5. Church-Isabella Tenants Association	9 Houses 19 apartments	
6. South St. Jamestown Tenants, North Block	25 houses	
7. Latvian Senior Citizen Foundation	*99 apartments	
8. Kinsmen Club of Ajax		
9. Mayor of Wellington, New Zealand		
10. Coalition of East Indian Families	40	

TABLE IV (Cont'd)

Organization	Projected # of Units	Revenue Received
11. Canada Trust Tenants Union	38 houses *60 apartments & houses	
12. Ontario Federation for Cerebral Palsy		
13. Newstart Project, Winnipeg	40-50 houses	
14. Annex Housing Workshop		
15. Peel Region Housing Study		
16. Home for Parolees (group home)	1 house	
17. Newmarket United Church	* 75	
18. Windsor Coalition for Development		
19. CLAN, Niagaa Falls	15	
20. Dundas Ossington Tenants	69	
21. 196-8 Robert St.	9	
22. Willowdale United Church	*40	
23. Emily's (Group home)	1 house	
24. Richard Burroughs Group	10 houses	
25. Chesire Homes (coalition of group homes)		
26. Central Toronto Youth Services (Group homes)		
27. New Directions (Group home)	1	
28. Dumont Graphics Co-op, Guelph	10-20 houses	
29. Queen St. United Church	*20-25 apts.	
30. Innstead Co-op	10-20 houses	100.00
31. Com ^P any of Towns Canadian Project, Chatham	10-20 houses	25.00
32. Roumelli Homes	60-100 units	
33. Women's Habitat (Group home)		

The second level of requests for assistance that we received were from organizations actively pursuing the program and intent on purchasing properties. (See Table V for details.) with these organizations we allocated extensive staff time and in all cases but two exchanged letters of understanding which outlined the services we were prepared to offer and the fee which we would charge once they received start-up funds. These letters were essentially contracts. It is important to note that we make all our billings to non-profit housing organizations conditional upon receiving funds through the start-up program or the actual mortgage commitment. if the funds are not forthcoming from CMHC, we forgive the payment. A further point to make is that the two cases where letters of understanding were not exchanged were two of our first consulting projects and we have not made the same mistake again:

The work involved at this level includes the preparation of the start-up application and budget, feasibility studies, organization of the group's board and committees, co-ordination of the various government officials and professionals, real estate negotiations and the preparation of the mortgage application to CMHC as well as the capital grant and rent supplement application to the Province.

TABLE V (* indicates new construction) (+ indicates billing in 1975, received 1976)
START-UP AND PROJECT FEASIBILITY CONSULTING DONE BY FEDERATION - 1975 CONTRACT WORK

Organization	Projected # Units	Revenue Received
1. Church Isabella Co-op	29 apts. *6 apts.	750
2. Canada Trust Tenants Union (no contract signed)	38 houses *60 apts & houses	
3. CLAN, Niagara Falls (no contract signed)	15	
4. Innstead Co-operative	10-20 houses	+ 100
Total Revenue Received		\$ 850

The third level of development activity was with projects who had already received mortgage commitments but needed further assistance with the rehabilitation or in one instance with the preparation for an Ontario Municipal Board hearing.

(For details on this activity, see Table VI.)

TABLE VI

DEVELOPMENT CONSULTATION DONE BY FEDERATION FOR EXISTING PROJECTS - 1975

<u>Organization</u>	<u># of Units</u> <u>* indicates new construction</u>	<u>Revenue Received</u>
I. Dufferin Grove Co-op	24 apts.	\$ 895
2. Innex	1 house	200
3. DACHI	* 18 houses	<u>700 (forgiven)</u>
Total Revenue Received		\$ 1095

1976 - PROJECTIONS

New Construction

In 1976 the Federation intends to get involved in the production of new housing while continuing efforts to acquire and rehabilitate existing housing. (Please see Table VII for 1976 new construction targets). This should become possible with the City of Toronto's policy to lease landbanked sites to private non-profit housing producers like the Federation for development.

TABLE VII

NEW CONSTRUCTION - UNIT TARGETS FOR MORTGAGE COMMITMENT
FEDERATION INITIATED OR PROVISION OF DEVELOPMENT SERVICES - 1976

<u>Project & Sponsor</u>	<u>Unit Targets</u>
1. St. Lawrence site Initiated by Federation First stage, Blocks A21,22,23,24	75
2. St. Lawrence site Initiated by Federation Second stage Block A 16	125
3. Primrose site Initiated by ward 3	45
4. St. Stephen's Settlement House, Kensington area	20-50
5. Proposed Development to be initiated by Federation	60
Total Units	325-355

Since January of 1975, the Federation has been serving on the St. Lawrence

Working Committee, as a private non-profit producer interested in developing co-operatives on the St. Lawrence site. This landbanking project by the City of Toronto encompasses 44 acres of under utilized industrial land just east and south of the St. Lawrence Market. At present we are negotiating with the City for the development of a parcel of St. Lawrence. If successful, we anticipate developing about 75 units initially followed by a further 125 units adjacent to the first site.

In addition, the Federation has been working with ward 3 Community Housing, one of its member organizations to negotiate the development of approximately 45 units of new housing on a piece of land that the City bought at ward 3's request. Ward 3 hopes to be able to lease this land, called the Primrose site, from the City and to hire the Federation to provide the development services.

Because of the scarcity of land available in and around Metro that is properly zoned for housing at a price that the non-profit program can afford, the Federation anticipates that it will be very dependent on government land lease programs for any new construction projects. It must be remembered that a private non-profit cannot arrange a CMHC mortgage to purchase land for construction unless the land is appropriately zoned.

The City's land lease program has already been mentioned as a possibility. In addition, the Province announced in 1974 that it would create a land lease program for non-profit housing on surplus land already owned by the Province. The status of this program is very nebulous, and the Province has declared its intention of examining CMHC's land lease program before it really proceeds with its own. CMHC created a land lease program for non-profit housing in early 1975, but has not implemented the program yet because it is awaiting the formulation of comprehensive guidelines and regulations.

Both the Provincial and City land lease programs will hold land until rezoning approval has been received. It is not known whether CMHC program will also allow this.

One implication from an increased dependence by the non-profit sector in Metro on government land lease programs is that the majority of future new construction non-profit and co-op projects may be all on leased land. Thus the non-profit or co-op would own only the buildings. This is a question that the Federation should think about and try to deal with in 1976.

Despite the preceding conclusion concerning dependence on land lease programs, the Federation will be attempting this year to gain mortgage commitments for approximately 60 more units of new construction on its own initiative. Because we have acquired our development co-ordinator, we will have more time free to follow up this possibility.

Acquisition and Rehabilitation

It is very difficult to assess the Federation's projected activity in this area. Most of the work done in acquisitions is consulting work for existing projects or newly formed organizations. We anticipate that the Federation might sponsor and spin off one or two co-op projects if large assemblies or multiple unit dwellings are discovered which cannot be absorbed by any existing local co-operatives. It is assumed that the kind of requests for assistance in acquisition/rehab for 1976 will be similar to those in 1975, and that the number of requests will probably not decrease. However, it is possible to detail the targeted units to be acquired in 1976 for the organizations we are presently under contract with. (Please see Table VIII.)

TABLE VIII

ACQUISITION - UNIT TARGETS FOR MORTGAGE COMMITMENT

Projects under contract with Federation - 1976

<u>Project</u>	<u>Unit Targets</u>	
1. Innex	10 houses	<u>Note:</u> This only represents targets of projects already under contract with the Federation -- this does not take into account further contracts or Federation initiated acquisitions later in the year.
2. Church Isabella Co-op	29 apts.	
3. Innstead Co-op	10-20 houses	
4. Thurlstone Co-op	42 apts.	
5. Roumelli Homes	60-100	

SOCIAL/EDUCATIONAL

1975

As the development work of the Federation has proceeded, and as the staff has increased both in size and in understanding of the complex tasks involved in developing co-operative housing projects, throughout 1975, we began to expand our services to deal more concretely with social questions facing groups. As the year progressed, we found ourselves answering more and more requests from groups in this area.

Perhaps the most important step in this direction was the work begun on the Board Member Education Course in the fall of 1975. This course was developed at the request of our member groups and others. The problem was to present knowledge of how to run a housing corporation to individuals on the boards of the co-ops who basically are volunteers and have little or no experience in the business of housing management.

In order for co-ops to be a successful venture, both from a business and from a social point of view, it is generally agreed that a well-educated member is a necessary asset to the co-op as a whole. Co-operative living requires considerably more understanding and effort than high-rise housing, and we are attempting to respond to those needs. The board member course was seen as a beginning in a member education program.

To finance the development of this course we made an appeal to the City for funding. A sum of \$6,000 was awarded to the Federation which covered about 60% of the staff time and overhead expense of the development of the course.

Throughout the year, we began to be called upon regularly to speak to a class or a conference and generally to represent non-profit housing in a public forum. We have contributed to several community sponsored information meetings, one at a public library in Scarborough and one in the central part of the City. We have also presented several explanations of the concept of non-profit, co-operative housing to groups like the LOBO credit union.

In order to carry on this work, in a more efficient and effective basis, the Social/Educational Team was established late in the year.

what follows is a brief outline of the work as it continues into 1976.

Work on the board course was finalized and presented in a series of sessions throughout the month of March. It has appeared to be a huge success in the eyes of both the many participants who took the course, and certainly, in the eyes of the staff members who presented it. As a result of this success, we plan to run another session of the course, on a weekend in the middle of May (the 15th and 16th) for those who were unable to attend the sessions in March. Moreover, Glenn Haddrell, of the Co-operative Housing Foundation (CHF) has initiated negotiations with us for the development of the board course as a manual to be distributed throughout the country.

The team has also attempted to take on some promotion and publicity tasks, particularly with our member groups. Recently we have been visiting the Board meetings of each of the member groups to explain the set-up of the Federation and the services we offer. Over the last couple of years, the board members have changed a lot and we have found that new members are not generally as familiar with the Federation as other board representatives who were more involved in the founding of the Federation. We, too, have changed a great deal since the founding almost two years ago.

This -Ream has also generally taken over the responsibility of liaison with the Federation board members. As full-time staff, we tend to play a key role in information gathering and distributing through material like the board minutes, at the direction of the board. Believe it or not, getting out the minutes of the previous meeting, preparing the upcoming meeting can involve several days work for our staff members. Hopefully, as the board is able to take a more active role, some of the work load would be shifted to them.

Many co-ops are finding at this time that the new amendments to the landlord and Tenant Act would create considerable difficulties for co-operatives as "landlord". This has led to a realization that co-ops do not fit into the Act in any clear way. A working committee has been established to present a case to the provincial government for co-ops' exemption from the Landlord & Tenant Act, and to develop amendments to the Co-op Corporations Act to make it more relevant to Co-operative Housing Projects. Although this committee currently involves only Toronto people, the issue is of sufficient concern that we hope eventually to include co-op representatives from across the province in this project.

The Social/Education Team will be undertaking activities in three major areas in the coming year:

- i) Workshops. We will be preparing and presenting a Member Education Course within the next few months. In conjunction with the Technical Management Team, we will conduct workshops on Maintenance and Administration and financial planning using the information gathered in the course of the research projects.
- ii) Group Involvement. In order to strengthen the sector as a whole and our Federation members specifically, we will be seeking to involve more of our co-op members in policy issues affecting them. It is hoped that more working committees such as that on Co-ops and the Law can be established on other issues of immediate importance. Also, the Social/Education Team will be involved in the development of new projects to ensure consciousness of co-op principles in the new members.
- iii) Communications. We feel that it is important to increase the exchange of information among groups. As a result, we Will be producing information sheets on special issues and events. If time allows, this could be developed into a newsletter. The Team will continue to serve as an information resource at conferences, etc. The idea of exchange visits among our co-ops was suggested by several people at the Board Course and we hope to be able to arrange some.

TECHNICAL MANAGEMENT

The activities included in this Division have assumed more and more importance over the past year. Again, lack of staff until late in the year prevented us from doing as much as we would have liked.

Two seminars were held, one on occupancy agreements with the Federation's lawyer, Dennis Wood, and one on property insurance conducted by an insurance consultant.

Resource Material was developed which included a Guide to Property Insurance and outlines of various Social Amenities that projects might wish to provide such as Day Care Centres, Senior Citizen programs, Health Clinics, etc.

A staff member spent about two weeks assisting DACHI in gathering and co-ordinating materials for the OMB hearings. This was provided as a part-time group on an unpaid basis.

Forward 9 requested our assistance in preparation of their rent supplement application to the Community Sponsored Housing Branch. This was our first contract in this field and paid us \$300. In fact, it seems apparent that this will be a fairly substantial item for the Team in the coming year. The work includes interviewing the applicants, arranging for the appropriate verification and filling out the applications.

The Federation was successful in persuading CMHC to establish an annual operating cost survey and to print up and distribute an up-to-date operating cost bulletin several times a year.

The single most important activity in this division was the preparation of a funding proposal to CMHC for two management research studies. The first is on Accounting and Financial Management and the second is on Maintenance. As noted in Table I, a 16,000 Part V Research Grant was awarded to us by CMHC in December.

Considerable time has already been spent in 1976 preparing to carry out the research. The Team will co--ordinate the studies and hire individual consultants as needed to assist in conducting the research and preparing the manuals. A staff member and a Board member sit on the Advisory Committee which has been established to monitor the research.

In the course of the year, we plan to expand our services to the member groups. The Maintenance and Financial Management Studies have been developed with an emphasis on the needs of the groups, and each organization will be consulted in detail with the aid of specially designed questionnaires. The Studies will result in straight-forwardrrannuals that will be very useful to all non-profit and co-op housing projects. We also plan to develop courses in Maintenance and Accounting, Office Procedures, and Management. We will be advising CMHC on the Operating Costs Survey which was established at the Federation's initiative.

The Technical Management Team will assist and advise the Development Team to ensure will-managed projects and to try to prevent future management problems, as well as playing a much larger role in management consultation for individual organizations.

As mentioned, the Team will be prepared to help groups with their rent supplement applications as well as to conduct a workshop on these precedures. Besides Forward 9, assistance has already been given to Chadwick for which we will receive payment.

SECTOR ACTIVITIES

I. Representation to Government

In 1975, there were many issues and programs which affected the Third Sector that the Federation addressed itself to. For the list of Briefs presented, please see Table IX. There were several advisory and working committees that the Federation contributed its time to in 1975. They are as follows:

1. Provincial Advisory Committee on Community Sponsored Housing
2. St. Lawrence Working Committee...this was set up by the City in order to assist in the planning of the St. Lawrence Community.
3. Rent Supplement Working Committee...a federal/provincial/municipal/non-profit representatives committee which worked together to finalize the rent supplement and capital grant guidelines, resolve outstanding problems and gaps and to consolidate all the information- and regulations in one administrative manual which should be made available soon.
4. City Study on Acquisition and Rehabilitation...The City has initiated a study on non-profit rehabilitation which will produce useful manuals and recommendations on the non-profit rehabilitation process. The Federation was involved in the preparation of the terms of Reference for the study and are presently sitting on the Steering Committee for the Study.

Some of the major issues and programs which the Federation worked on were:

I. Provincial Capital Grant and Rent Supplement Program

The programme's guidelines as established by the Advisory Committee had been accepted in 1974, and expected to be implemented no later than January 1975. In fact what occurred was a delay due to the federal government's time lag in approving their own guidelines for rent supplements. Since the rent supplement programme is a federal/provincial/municipal cost sharing one, the federal delay had the effect of holding up the Provincial implementation. The Federation exerted its efforts in combination with the City and press for the speedy implementation of the programme. In addition, we communicated directly with Mr. Dansen, Federal Minister

for Urban Affairs in order to ensure that the federal guidelines conformed to the provincial guidelines. A notable victory concerned a proposed federal ruling that no more than 25% rent supplemented units would be approved in any given non-profit housing project. The Federation worked hard to persuade the federal government that there were many instances when more than 25% rent supplement was appropriate. When the federal guidelines were announced several months into the new year, they were very similar to the provincial guidelines, and allowed for more than a 25% level.

2. Bill C-46 - A CMHC Land Lease Programme

In March, 1975, the Federation presented a thorough brief on this Bill to the House of Commons Standing Committee on Health, Welfare and Social Affairs. A Board and staff member attended a Committee meeting to present the brief and explain our concerns that the new land lease programme might not be effective enough in writing down the land costs in urban areas. The Bill was approved in the spring of 1975. Now, a year later, the programme has still not been implemented due to a delay in finalizing the regulations. In 1976, the Federation must ensure that the Third Sector in Toronto has an opportunity to have input into the formalizing of the guidelines. We will also monitor the programme's effectiveness during the year.

3. Sector Support

The Provincial Sector Support Programme for resource groups like the Federation has not yet been implemented. This programme was announced in 1974. During the past year, the Federation was very involved with ether emerging resource groups throughout the Province and with the Labour Council Development Foundation in Toronto in attempts to persuade the Provincial Government to implement this programme. These efforts will be continued in 1976.

4. Clause 15 in the Tri-Partite Agreement

The Tri-Partite Agreement is the one signed by each project, the Provincial and the Federal governments for the capital grant and rent supplement programme. Included in the agreement is a clause which prohibits the spending of any rentals or housing charges to the direct benefit of any employee or member on their education or training. Since non-profits and co-ops will have to be concentrating attention on management training in the next several years, this clause is seen as inhibiting that process. Furthermore, it is a basic co-operative principle to ensure continued member-education, and it will be very difficult to do so without any access to funding. The Federation worked very hard to persuade the Provincial Government to remove this clause. We were unsuccessful, but will attempt to do so again in 1976.

5. City of Toronto land lease Programme

The City introduced a land lease programme in 1975, which allows the leasing of City owned land by non-profit and co-operative housing organizations for development purposes. The Federation was involved with the City's Housing Department in drafting the programme's guidelines and criteria.

6. Overdue Mortgage Payments

At the request of several member co-ops, the Federation requested that CMHC change the date for mortgage repayment.. The difficulty lies in the fact that the due date for payment by the project residents and the Provincial capital grant and rent supplement payments is the first of the month. That is also the date that CMHC expects it's mortgage payment. CMHC was requested to change their due date to the 10th or the 15th of the month to ensure that projects were not late every month with their payments, thus causing the added expense of late penalty charges. To date, the issue has not been resolved, but it will be pursued by the Federation in 1976.

Future Concerns

The City of Toronto will be proposing guidelines on the transfer of existing buildings to private non-profit and co-operative groups. The Federation will be representing the concerns of the private non-profits and co-ops on this matter to the City in 1976.

In addition, a problem has arisen with the City's land lease programme. Often, an extensive amount of interim financing is necessary for the planning and design of these projects, because they cannot receive a mortgage from CMHC until the rezoning is approved. The rezoning process often takes a year, or more. The Federation will be attempting to deal with this problem during 1976.

And finally, an ongoing concern will be the monitoring of the Federal and Provincial Housing budgets, to ensure that they are adequate for the Third Sector's needs.

2. Alternate Resources and Financing

An attempt was made to Interest the Co-op Housing Foundation in Ottawa and the Canadian Council on Social Development in consolidating the information on all known or potential sources of interim and mortgage financing for non-profit housing. This effort is seen as an important one for the Third Sector, because of the complete dependence upon government financing at this time. This issue will be pursued in 1976. In particular, CIAG and the Ontario Credit Union League are interested in providing some interim financing to non-profits and co-ops.

3. General Promotion

The Federation has discovered that more and more students from the high school level up to the doctoral level are interested in non-profit and co-op

housing and wish to do research on this. Many of them request help from the Federation, but we have found that we have a very limited time to spend on extensive interviews. This is, of course, necessary, because there is so little documentation available. Partially to assist students in this research effort and because we do not have a lot of staff time to spare for interviews, a library has been established. Included in this library are resource material from the Federation, the various levels of government and their agencies and other resource organizations as well as information on zoning by-laws, building codes etc. Books on the co-operative movement, analyses of government programmes are also available. This library is open to anyone to use.

Federation staff and Board members attended a conference of Co-op Nexus as resource people on community co-ops. Co-op Nexus is an Ontario Association of Student Co-operatives.

The Sector division did supply much information to the media in 1975 through interviews on radio talk shows and public affairs and programmes background material for press articles by the Toronto Star and Toronto Life. This is a useful activity because it promotes the concept of co-op housing and the non-profit housing programme to a wide audience.

4. Relationship to other Sector Groups

1975 saw the preliminary of several resource organizations in Ontario, most of whom are still awaiting funding. Contact has been kept up with these organizations, primarily through the Provincial Advisory Committee. The Federation had a good representation of staff and board members at the annual co-op conference sponsored by the Co-op Housing Foundation. This was a fine opportunity to meet members of co-ops from all over the country. Support was given to a resource group in Halifax called the Neighbourhood Housing Associa-

tion, which was trying to receive CROP funding.

It is hoped in 1976 that the Federation will be able to develop stronger links with the newly emergin⁹ resource organizations, as well as the more established ones such as the Co-op Housing Foundation of Canada. Early in 1976 the Federation joined Ontario Habitat Foundation, an Ontario wide organization which is presently undertaking research and developing training manuals for resource groups like the Federation.

Table IXFEDERATION PUBLICATIONS

A) Resource Material

Start-up funds...suggestions and comments
 Guide to the 301 Form
 Economic Feasibility Model
 Feasibility: Determining Unit Allocation
 Non-Profit Housing...Brief Description
 Estimating End Rents-a Chart
 Guide to Purchasing Appliances
 Insurance Guide
 Model Application Forms for Membership
 Checklist for Inspecting Buildings
 Co-op Housing- An Alternative
 Profiles of Member Organizations
 More Than Just A Home (Description of Federation)
 Social Amenities: (.Community Health Clinics
 2. Senior Citizens: Programs and Services
 3. Community Dental Clinics
 4. Day Care Centres

B) Briefs

Provincial Policy Toward Non-Profit Housing...Submission to Hon. Robert
 Welch, Minister of HOusing, Dec. 1973

 CMHC's Role in the Future of Non-Profit Housing in Toronto June, 1974

 Subsidy-Surcharge System in Non-Profit Housing Sept. 1974

 Toronto and the Non-Profit Housing Program, Presented to the Hon. Barnett Danson,
 Federal Minister For Urban Affairs Nov. (974

 Brief on the Toronto Housing Department's Progress Report of 1974...Feb. 1975

 Bill C-46...Land Acquisition for Non-Profit Corporations, Presented to the House of
 Commons Committee on Health, Welfare and Social Affairs, March 1975

 Brief Submitted to the Royal Commission on Metropolitan Toronto, July 1975