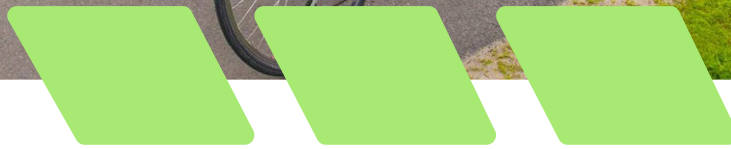


INFORMATION BOOK



Co-operative
Housing
Federation of Canada

Annual Meeting

FREDERICTON

2026

June 11-13

Deep roots.
Renewed growth.



chfcanada.coop/agm2026



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THE AGENCY FOR
CO-OPERATIVE HOUSING
L'AGENCE DES
COOPÉRATIVES D'HABITATION



Thank you to the 2026 group of local volunteers

The Co-operative Housing Federation of Canada wishes to acknowledge and give a big thank you to all the Atlantic volunteers who worked so hard to make our Annual Meeting a great success. This event wouldn't have been possible without your efforts – thank you!

We'd also like to personally recognize the members of the Local Planning Committee for their work in planning such a memorable Annual Meeting.

Kit Hickey

Lisa Morris

Dustin LeClerc

Dale Smith

Dave McArthur

Guy Wilcox

Laura Sproul

Kimberly Fawkes

Lynn LaPierre

Michelle Berry

Lynn Wood

Emily Green

Janet Flowers

Pauly Smith



President's letter

Welcome to Fredericton and your 2026 CHF Canada Annual Meeting!

On behalf of your Board of Directors, thank you for joining us. Your time, energy, focus and commitment are valued and appreciated. Join us as we chart the future of the sector and celebrate Canada's co-op housing movement. We have an action-packed schedule of top-notch learning, democratic participation, storytelling, celebration and a good dose of inspiration for you to take back to your co-op community.

If you are here for the first time – welcome! Your Board of Directors is here to serve you. We are all wearing blue scarves, and we would love to meet you! We are happy to answer any questions you have or find the right staff or volunteer to help you get the most out of the experience. If you've joined us before, please befriend someone who looks new!

This year's theme is *Deep Roots. Renewed Growth*. It has me thinking of stories. For the first time, we will celebrate housing co-ops reaching 50 years of loyal membership in CHF Canada: an extraordinary milestone! Each of these co-ops has a story of community-minded people coming together to create homes that are still standing half a century later. Together, the deep roots of these stories create the story of CHF Canada.

New stories are emerging from every pocket of the country. We are experiencing renewed growth as new co-ops are being built – and as existing co-ops renew or expand to meet the needs of their communities.

Prepare to be inspired by stories of the past, present, and future. Our new Strategic Plan for 2026 to 2030 is bold and exciting! We can't wait to share our plans. We outline how we will stay laser-focused to ensure today's co-ops have what they need to thrive well into the future, while taking concrete action to catalyze ongoing growth for new and expanded co-operatives.

You will learn from other co-ops' stories in workshops such as *Welcome in – creating connection through member orientation*, *Boundaries, belonging & burnout: building healthy co-op communities*, *Walk the co-op way: a guided tour of growth & possibility*, and *Maintenance policies that support member engagement*.

On Thursday, join us for our Welcome Reception and Loyalty Awards presentation. It's a chance to mingle and soak in the inspiration that inevitably comes when co-operators gather to celebrate.

On Friday, join us for breakfast and the Opening Plenary. Keynote speaker Mapfumo Chidzonga, who has a deep respect for the power of our co-op stories, will help us examine our co-op culture. Mapfumo believes stories are mirrors, revealing us to one another and reminding us of our inter-connected humanity and resilience.

Friday evening, join us for the Local Social for a taste of iconic New Brunswick hospitality including snacks and entertainment at a local venue.

Saturday, join regional delegates to discuss local issues before coming to the national business meeting and lunch, where we will make decisions on resolutions, set our budget, and elect new Board Directors.

Be sure to use our app *CHF Canada 2026* on your smartphone to stay fully informed of any meeting updates. Post your pics on social media using [#CHFCanada2026](#).

Thanks to local members and volunteers for their energetic hospitality and thoughtfulness. Thanks also to the incredible staff who make it all happen. Now, let's all make some new annual meeting stories!

Yours in co-operation,



Cassia Kantrow
CHF Canada President



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Business Meeting agenda

(All times approximate Atlantic Daylight Time)

Saturday June 13, 2026

- 10:30 a.m. Call to order
 Recognition of Indigenous territories
 Introductions, welcoming remarks
 Appointment of chair
 Establishment of quorum
 Adoption of agenda
 Minutes of 2025 Annual Meeting
- 11:25 a.m. Annual Report
 • Report on action taken on 2025 resolutions
2026 Annual Meeting resolutions
 Honorary Life Associate Award
- 12:00 p.m. Lunch
- 1:00 p.m. Afternoon session begins
 Announcements
 Keynote Address
2026 Annual Meeting resolutions (continued)
- 2:15 p.m. Financial Business
 • Report of auditors and receive the 2025 audited financial statements
 • Appointment of auditors
 • Receive 2026 operating budget and 2027 forecast
 • 2026 Financial Resolutions
- 3:00 p.m. **Break**
- 3:15 p.m. Report from the Nominating Committee
 Elections
 Late resolutions (if any)
 Notice of 2027 Annual Meeting: Hamilton, Ontario
- 4:00 p.m. Close of meeting



Rules of order for CHF Canada meetings

These rules of order explain the procedure used to conduct CHF Canada business at the Annual General Meeting. They are based on Robert's Rules of Order with some minor changes. These rules explain the most commonly used motions and how these motions affect the main motion or the conduct of the meeting.

1. Main motion

PURPOSE: To get the meeting to take some kind of action.

RULES: Debatable. Majority vote required. All other motions apply to it.

2. To amend

PURPOSE: To make some changes to the main motion without changing its intent.

RULES: Debatable. Majority vote required. Amend, reconsider, close debate motions apply.

3. To refer

PURPOSE: To refer the main motion to another body for consideration.

RULES: Debatable as to advisability of referring, and as to instructions. Majority vote required. Amend, reconsider, close debate motions apply.

4. To close debate

PURPOSE: To close debate on the motion under discussion.

RULES: Not debatable. Two-thirds vote required.

5. To table

PURPOSE: To postpone consideration of a motion, usually to a stated time.

RULES: Not debatable. Majority vote required.

6. To withdraw

PURPOSE: To withdraw any motion under consideration.

RULES: Not debatable. No vote required unless there is objection to withdrawal.

7. To appeal

PURPOSE: To appeal a decision by the Chairperson.

RULES: Not debatable. Mover states reason for appeal then Chairperson states reason for decision. Majority vote required to confirm or overturn decision of the Chairperson.

8. Point of order

PURPOSE: To correct an alleged error in the conduct of the meeting.

RULES: Not debatable. Point is decided by the Chairperson, subject to appeal. May also be used as point of information.

9. Point of privilege

PURPOSE: To propose a motion on a matter that may affect the honour, dignity or safety of the meeting or of individuals.

RULES: Not debatable. Point is decided by the Chairperson, subject to appeal. The resulting motion is debatable. All other motions apply to it. Majority vote required.

10. To adjourn

PURPOSE: To adjourn the meeting.

RULES: Debatable. Majority vote required. Not normally made until all business has been completed, except in cases of emergency.

There are two motions that have the effect of changing a decision previously made by the meeting. They are:

A. To reconsider

PURPOSE: To reconsider a vote on the main motion.

RULES: Debatable. Mover must have voted with prevailing side. Majority vote required. Table, close debate motions apply.

B. To rescind

PURPOSE: To annul a main motion.

RULES: Debatable. Two-thirds vote required. Rarely used, and not in order if the motion "to reconsider" would have the same effect.

2025 Annual Meeting resolutions

Summary of action taken

Resolution #1: Updates on By-Law No. 1

Annual Meeting Action: Adopted

Status: Complete

This was a special resolution to allow for changes to CHF Canada's By-Law No. 1. The changes were meant to make the by-law more user-friendly, as well as clarify terms and details of membership. The updates were also meant to ensure current language and practices were reflected.

These updates have been made and are reflected in CHF Canada's By-Law No. 1.

Resolution #2: Investing in co-op housing to support households and the economy

Annual Meeting Action: Adopted

Status: Ongoing

Set in the context of economic uncertainty, this resolution called for CHF Canada to ensure the economic benefits of constructing, repairing and acquiring co-op housing are communicated with government, partners, the media and the public.

Since the last Annual Meeting, CHF Canada has had extensive engagement with governments on co-op growth, especially because in the months following the 2025 Annual Meeting where the resolution was adopted, the federal government launched a new agency focused on construction, Build Canada Homes. In our recommendations and engagement as this new agency was taking shape, we took care to underscore the economic benefits of building co-op housing.

The economic benefits (at both a household and larger level) are not the only compelling rationale for building, acquiring and repairing co-op housing, but it is one that resonates in the current context. As such, it will continue to be one way in which we describe the value of co-op housing growth and renewal.

Resolution #3: Think Big: Co-operative and non-profit housing should be 20 percent of the housing market

Annual Meeting Action: Adopted

Status: Ongoing

CHF Canada is focused on co-operative growth through both construction and acquisition at scale, as is the non-profit housing sector in Canada. Community housing sector organizations have rallied around the goal that community housing – including co-operative housing – should be 20 percent of the housing market.

The ambition that is reflected in this goal – because today non-profit and co-op housing represents only between 3.5% - 4% of the housing market – is clear. When CHF Canada has engaged with governments who also have significant housing construction goals in mind – like through Build Canada Homes – it has been useful to underscore our ambition by referencing this goal. It has also been a useful way to demonstrate alignment across the community housing sector, as many other sector organizations are also calling for this goal. This will continue to be a goal we reference.

Resolutions policy

<p>Date issued: June 2022</p> <p>Replacing issue of: 2002/1998/1990/1986</p> <p>Date of last review: 2022</p> <p>Due for next review: 2027</p>	<p>Number: 1.1.4.1</p> <p>Cross reference: 1.1.4.2</p> <p>Authority: General Members</p> <p>Subject: Resolutions Policy and Procedure</p>
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Policy statement

1. The Resolutions Process gives members the opportunity to influence the direction of CHF Canada's public policy and advocacy work, as well as CHF Canada as an organization.
2. The Resolutions Process allows members and the Board of Directors to bring forward issues for discussion and resolution during Meetings of Members.
3. In order to be considered for adoption by the Members, resolutions must focus on issues that are the direct responsibility or concern to CHF Canada.

Procedures


1. The resolutions deadline each year will be one year less 90 days from the start of the last Annual General Meeting. Resolutions must be submitted in the format provided by CHF Canada to ensure accuracy, brevity and clarity for Members.
2. Each year, the Board of Directors will appoint a Resolutions Committee for the annual meetings to oversee the Resolutions Procedure. CHF Canada staff will review all submitted resolutions to ensure they meet CHF Canada's policies and procedures for resolutions, and if required, will contact the resolution's sponsor for any further information.
3. If the sponsoring members agree, similar or identical resolutions may be combined by the Resolutions Committee.
4. The Resolutions Committee will recommend whether resolutions are compatible with existing policy as established through previously adopted resolutions, decisions of the Board of Directors and policy statements. This protects CHF Canada against contradictory or inconsistent policies or actions.
5. Not less than 45 days before the start of the Annual General Meeting, CHF Canada will send copies in English and French of all resolutions to all members.
6. During the annual meetings the Resolutions Committee will present the resolutions in this order:
 - (a) by-law changes,
 - (b) policy resolutions,
 - (c) general resolutions.

The meeting may decide to change the order in which resolutions are discussed.

7. During the annual meetings, each resolution will be read aloud by the Meeting Chair. The Board of Directors will be asked to comment on each resolution.
8. During the debate on each resolution, only delegates have the right to speak. The Chair may allow others to speak, if there is time.
9. All amendments to resolutions must be submitted in writing before the Annual Meeting to the Resolutions Committee. The Committee will ensure amendments are written in plain language and translated into French and English for the Annual General Meeting.
10. A late resolution is one that is submitted to CHF Canada after the resolutions deadline. Late resolutions must address circumstances arising since the resolution deadline, or pertain to matters that could not have been anticipated before the deadline. The meetings may discuss a late resolution only if a majority of voting delegates decide that the resolution is about an urgent matter that should be considered.
11. Resolutions failing to meet the deadline requirements, or resolutions which the Assembly does not wish to consider an emergency, will be referred to the Board for consideration after the Annual General Meeting with instructions to present a report and/or recommendation at the next Annual General Meeting.
12. Adopted resolutions are valid for a period of two years immediately following the meeting where they were adopted, after which they expire and cease to be CHF Canada policy.
13. The Board of Directors will report annually to members on actions taken following the adoption of resolutions by the members.
14. The Board of Directors will review all resolutions prior to their expiry and may recommend that the Board of Directors adopt a standing policy on the content of expiring resolutions subject to criteria established by the Board of Directors.



2026 Annual Meeting resolutions

<h3>Resolution 1</h3>	
<p>Submitted by: Cardiff Housing Co-operative Inc. 1460 Bayview Avenue, Unit 100 Toronto, ON M4G 3B3 416-483-2286</p> <p>Windmill Line Co-operative Homes Inc. 125 Scadding Avenue Toronto, ON M5A 4H8 416-366-7358</p> <p>Contact: Patrick Newman 416-799-0656 patricknewman694@gmail.com</p>	

Call for permanent funding for rental assistance

WE RESOLVE:

1. **THAT** CHF Canada support co-ops to engage in the national “You Hold the Key” campaign for the continuation of rental assistance, as one of the campaign goals is to establish long-term rental assistance as a permanent component of federal housing funding. Advocacy to secure a program of permanent funding for rental assistance to keep co-ops sustainable must be escalated urgently. This ongoing financial support is essential to maintaining housing security, affordability, and equity for future generations;
2. **THAT** CHF Canada call on provincial and territorial governments, with equal urgency, to provide permanent rental assistance relevant for co-op members;
3. **THAT** CHF Canada promote to all federal and provincial parties the value of the co-op housing model in addressing the critical shortage of affordable housing;
4. **AND THAT** CHF Canada work with local communities, regional federations, and other sector partners to build support for these goals.

OUR REASONS FOR THIS RESOLUTION ARE:

1. CHF Canada members supported advocacy for long-term rental assistance as a priority for CHF Canada’s core activities and communications in Resolution 1 at the 2021 AGM. Again in 2023, with Resolution 4, CHF Canada members supported making long-term rental assistance a permanent component of federal funding for housing nationwide.

2. With phase 2 of the Federal Community Housing Initiative (FCHI-2) set to expire on March 31, 2028 – less than two years from now – co-ops in this program are in a very precarious position and are finding it difficult to plan responsibly. Members who rely on this assistance, who are among the most vulnerable in our communities, face an uncertain future, including the possibility of economic eviction. FCHI-2 is available to housing co-ops in British Columbia, Alberta, Ontario, Quebec, and Prince Edward Island.
3. Housing co-ops in Saskatchewan, Manitoba, New Brunswick, Nova Scotia, Newfoundland and Labrador, the Yukon, the Northwest Territories and Nunavut must access rental assistance programs through their provincial or territorial government. Advocacy to secure a program of permanent funding for rental assistance for these co-ops must also be undertaken.
4. All political parties must understand their obligation to recognize housing as a human right. Permanent long-term rental assistance is necessary to help make this right a reality.
5. Housing co-operatives provide safe, affordable housing and a sense of community. Co-op members take pride in their homes, which are governed by member-elected Boards of Directors and managed by staff who treat all members with dignity and uphold standards that meet their needs. These community-based housing solutions provide vital stability to a quarter of a million Canadians.

WE THINK THAT THIS WILL COST:

This work can be undertaken within the 2026-2027 operating budgets.

BOARD OF DIRECTORS **SUPPORT** **NON-SUPPORT** **NEUTRAL**

BOARD OF DIRECTORS COMMENTS:

Government-provided rental assistance is essential for the healthy and inclusive functioning of mixed-income co-operative housing. It should be available to co-ops in support of low and moderate-income members no matter which province/territory they are located in. This resolution's calls are aligned with advocacy that CHF Canada is undertaking through its You Hold the Key campaign. Adopting this resolution will underscore the broad base of support for this campaign and its goal of renewing rental assistance for the long-term.

Resolution 2

Submitted by:

Co-operative Housing Federation of Canada

Contact:

Émmanuelle Proud-Thomson
Chairperson, Resolutions Committee
boardofdirectors@chfcanada.coop



Kickstarting a co-operative pre-development loan fund

WE RESOLVE:

1. **THAT** CHF Canada members support the creation of a Co-operative Pre-development Loan Fund through an investment of up to \$5 million from CHF Canada's Pooled Investment Funds;
2. **THAT** CHF Canada's National Members support an investment of up to \$2.5 million from the National Endowment Fund;
3. **AND THAT** CHF Canada's Ontario Members support an investment of up to \$2.5 million from the Ontario Endowment Fund.

OUR REASONS FOR THIS RESOLUTION ARE:

1. The Co-operative Housing Development Program has enabled CHF Canada to identify a large pipeline of co-operative housing development projects, aligned with the sector's vision of Co-op Housing for All.
2. Many projects need access to pre-development financing in order to qualify for construction funding. The pre-development phase is the period before construction begins, and it involves significant planning and design work. Government programs for pre-development funding are limited or have ended. For this reason, CHF Canada's strategic plan includes an objective to kickstart predevelopment funding so that we can unlock good projects and grow the sector.
3. We commissioned a feasibility study on how CHF Canada could redirect a portion of its pooled investments to kickstart a pre-development loan fund. CHF Canada's investments have grown significantly in recent years, and analysis shows that \$5 million can be allocated from endowment funds to initiate a pre-development loan fund without unduly impacting operations, the shared revenue program or investment appreciation. CHF Canada is in a strong financial position with over \$32.8 million in Assets and \$25.48 million in Long Term Investments as of December 31, 2025.
4. The board and management have overseen a business plan for the Fund design and administration. Investment decisions will be overseen by an independent investment committee and administered by competent Fund managers. Funds provided through a pre-development loan fund would be repayable at a risk-adjusted rate of return, and it would operate on a revolving basis.

5. CHF Canada will continue to advocate for robust government investment in non-profit co-operative housing development. The Pre-Development Loan Fund is expected to attract co-investors and unlock significant funding opportunities to develop co-operative homes. Estimates indicate CHF Canada's Investment can, over time, unlock \$30-90 million in co-investments into a larger Co-operative Pre-development Loan Fund. This could unlock approximately \$750 million to \$3 billion in total financing to deliver between 1,500-6,000 new co-operative homes.
6. In accordance with member policies, the Board of Directors requires member approval to approve an allocation from the National and Ontario Endowment Funds for this purpose.
7. Housing co-operatives in Ontario and across Canada contributed sector support payments under a number of government sponsored co-operative development programs to funds created by the Co-operative Housing Federation of Canada and the Co-operative Housing Association of Ontario. The Co-operative Housing Federation of Canada merged with the Co-operative Housing Association of Ontario in 1996. Funds raised from sector support payments from both organizations were placed into National and Ontario Endowment Funds. These Funds support programs, services and strategic initiatives enjoyed by CHF Canada members, including a Shared Revenue Program to support service delivery by eligible Regional Federations.
8. In 2018, members supported a \$1 million investment from the National and Ontario Endowment Funds to increase sector development capacity. This initiative was critical in establishing the organizational capacity needed to secure the \$1.5 billion Co-operative Housing Development Program.

WE THINK THAT THIS WILL COST:

The cost of the Pre-Development Loan Fund is \$5 million, sourced from the National and Ontario Endowment Funds. Operating costs for the start-up and administration of the Fund will be paid through CHF Canada operating budgets in early years. As the Fund grows to a critical mass, Fund management costs can be internalized to the Fund.



Resolution 3

Submitted by:

Co-operative Housing Federation of Canada

Contact:

Émmanuelle Proud-Thomson
Chairperson, Resolutions Committee
boardofdirectors@chfcanada.coop



Deepening partnerships with regional federations for impact

WE RESOLVE:

THAT CHF Canada work with Regional Co-operative Housing Federations through partnering and resource coordination to help realize the ongoing growth of co-operative housing across Canada, and ensure housing co-operatives are strong and empowered communities, as outlined in CHF Canada's Strategic Plan.

OUR REASONS FOR THIS RESOLUTION ARE:

1. Many CHF Canada members are also members of Regional Co-operative Housing Federations, including in British Columbia, Alberta, several regions in Ontario, Québec and Newfoundland and Labrador.
2. CHF Canada works closely with Regional Co-operative Housing Federations to deliver complementary service offerings designed to address the needs and opportunities of housing co-operatives.
3. Our sector is facing many opportunities and challenges, and housing co-operatives across Canada are best served by deeper collaboration between the membership associations that represent and serve their interests.
4. CHF Canada's has a new Strategic Plan for the 2026-2030 period, developed in consultation with a range of sector partners, including Regional Co-operative Housing Federations. Given the bold objectives of the Strategic Plan, now is a key moment for deeper collaboration and alignment with Regional Co-operative Housing Federations.
5. There are opportunities to collaborate more closely and share resources more effectively as a system of organizations that serve the co-operative housing membership. This may include the development of Memoranda of Co-operation, a review of the Shared Revenue Program, and coordinating roles and resources to increase collective impact.

WE THINK THAT THIS WILL COST:

There is no specific cost associated with this resolution. As partnering arrangements are updated, resourcing requirements will be overseen by regular budget planning and reporting.

Financial resolutions for 2026 Annual General Meeting

2025 Audited Financial Statements

WE RESOLVE THAT the audited financial statements for the year ending December 31, 2025 be received.

Appointment of Auditors

WE RESOLVE THAT the firm Marcil Lavallée be appointed external auditors of the Co-operative Housing Federation of Canada to hold office until the close of the next annual meeting.

2027 Schedule of Dues

WE RESOLVE THAT the attached schedule of member and associate dues rates for 2027 be adopted.

2026 Budgets and 2027 Summary Operating Forecast

WE RESOLVE THAT the 2026 budgets for Operations and the National Endowment Fund, as finalized by the Board of Directors, and the 2027 summary financial forecast, be received.

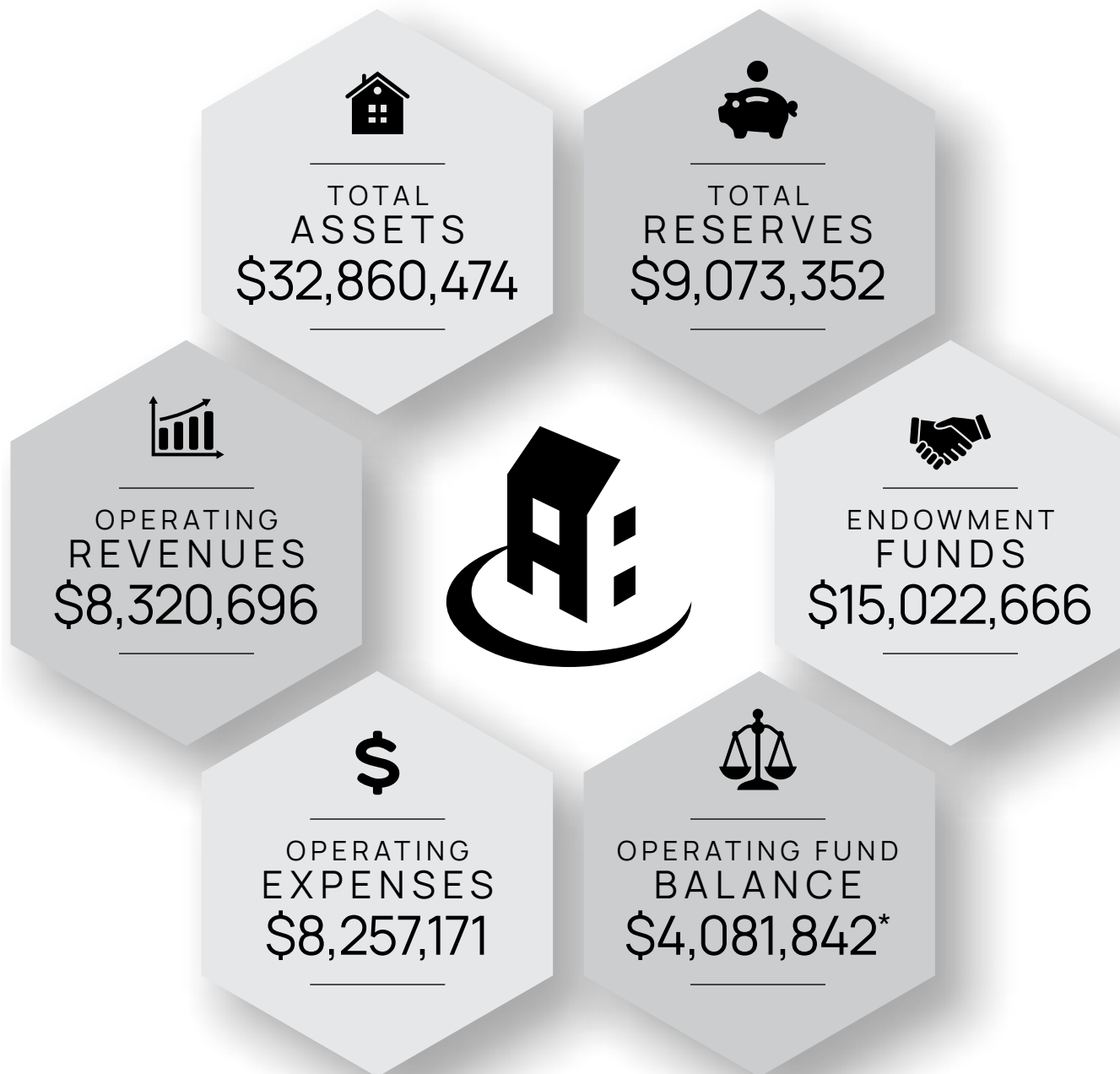
Schedule of 2027 member and associate dues

MEMBERS	
Housing co-ops	\$5.15 per unit per month (\$5.05 in 2026)
Housing co-ops under development	\$149 per year (\$146 in 2026)
Student housing co-ops	\$10.40 per bed per year (\$10.20 in 2026)
Resource groups	\$395 per year (\$387 in 2026)
Sponsoring organizations	\$1,258 per year (\$1,233 in 2026)
All other voting members	\$395 per year (\$387 in 2026)
ASSOCIATES	
Organizational	\$395 per year (\$387 in 2026)
Individual	\$149 per year (\$146 in 2026)



2025 key financial indicators

at December 31, 2025



**Operating fund balance presented as:*

unrestricted – invested in Cash \$2,984,643

invested in related companies \$962,718

invested in capital/intangible assets \$134,481

Report to the 2026 Annual General Meeting on the final 2026 and preliminary 2027 budgets

At the end of this report you'll find a final budget of 2026 and a financial forecast of 2027 for

- CHF Canada's operating fund (including Ontario, Atlantic, Prairies and Southwestern Ontario operations) and
- the Endowment Funds.

For each main revenue and spending item, the budget document shows

- the actual 2025 amount
- the final 2026 budget approved by the Board
- the per cent change of the actual costs for the final 2025 budget against the actuals for the year ended December 31, 2025.

For 2027, the forecast lists the major revenue and expense areas. It is a summary forecast only, designed to show expected spending requirements and revenue estimates for the year.

Budget for operations – highlights

Increase (decrease) in surplus

The fund balance, or surplus, is detailed in the audited financial statements (p. 23). It consists of any accumulated increase or decrease in the fund surplus (which you can see in the attached 2025 budget in the actual column), unrestricted amounts invested in fixed assets and our accumulated holding in a related company. This is not the same as our reserves, and the fund surplus balance does not include the amounts held in reserves.

At January 1, 2025, the operative fund balance was \$2,809,491. At December 31, 2025, the fund balance was increased by some \$1,272,351, bringing it to a total of \$4,081,842, mainly due to unrealized gains on investment. The amount of this addition is exactly equal to the unrealized investment gains booked at the end of 2025, and unrealized income/losses from our interest in The Community Housing Management, Network, Encasa and Community Impact Investment this year.

As has previously been reported, the fund surplus is used as a float for unrealized gains and losses, so that our budgeting and spending are not impacted by what can sometimes be substantial changes in the market, which are not reflective of our actual income (either losses or gains) as they are unrealized.



Revenue

Overall, our actual revenues in 2025 were less than budgeted by 1.3%, mainly due to reduced revenue in the Annual General meeting and Insurance, Asset and Financial Planning services, offsetting with increased revenue in dues, investment income and the Co-operators Loyalty program.

Here's where the money for our operating budget comes from:

	% THIS YEAR (2026)	% LAST YEAR (2025 ACTUAL)
Member dues	44	41
Annual general meeting	5	5
Investment income	8	8
Co-operators loyalty program	10	10
Insurance, asset and financial services	25	24
Other revenue, including sector support	8	12

Dues

Dues are our main source of revenue. Little change is budgeted in the projected net number of units in membership in 2025. Subject to the approval of the delegates, dues rates will rise 10¢ per unit per month, or 2.0%, for housing co-ops in 2027.

Investment income

Financial markets improved through 2025. This resulted in unrealized gains on our investments, which are held in the fund surplus. We did earn more investment income than budgeted in the operating fund by 54%, or \$251,611 due not only to sound investment strategies, but also because of higher interest rate earnings on our operating account, and we didn't spend as much as originally budgeted from reserves and endowment funds, so more money remained invested throughout the year.

Co-operators loyalty program

As a member-owner of Co-operators, CHF Canada is eligible to receive payments from the Co-operators' loyalty program. In 2025, we took \$876,288 into income from the loyalty payment. Because the amount of, if any, payment is unknown each year, the current year's payment is transferred to reserves at year-end, and will be transferred back into the operating fund, in full or in part, for use in the following fiscal year. As such, any loyalty payment received in 2026 will be transferred to reserves to be budgeted for use in 2027 and/or future years, and so on. Using the current year's loyalty payment for future years, continues to provide us with more budget certainty in each year.

Contributions to federations

CHF Canada makes a financial contribution to regional federations through the Shared-Revenue Program. In 2025, \$150,500 was shared with regional federations, and we plan to share \$150,500 in each of 2026 and 2027 respectively, with qualifying federations. The amount being shared is a result of changes in the budgeted transfer from the national endowment fund to operations, half of which is shared with federations each year.

Expenditures

The operating budget shows five groups of costs:

- member services
- public affairs and policy
- development
- finance and corporate services
- and other regions (Prairies, Atlantic and Southwestern Ontario programs).

Member services

The member services budget includes the direct costs of

- the annual meeting
- membership and partner development programs
- the insurance, financial planning services, and asset management planning services programs
- direct co-op services to members to help with their operations, including help to co-ops in difficulty
- services for federations
- our suite of education programs at the regional and national levels including online learning,
- and supporting diversity, equity and inclusion, along with aging in place and young member engagement.

In 2026 budget these programs will cost \$2,337,623 compared to what we spent in 2025 (\$1,983,472) primarily due to increased costs for the federation's conference and routine levels of consulting support and direct staff time charged to the financial planning services and asset planning services programs.

Public affairs and policy

The public affairs and policy budget includes the direct costs of

- our government relations programs across the country, advocating for legislation and programs that will benefit housing co-ops
- communications with members, media and policymakers
- relations with allied organizations (regionally, nationally and internationally)

In 2026, these programs will cost \$335,262, which is lower than the 2025 actual expenses of \$340,878, which is a 2% decrease. This is mainly due to a decrease of 30% to government relations costs partially offset by the increase of 22% and 10% to communication and external relations costs.



SECTION 2

Note that the external relations budget includes our annual grant to Rooftops Canada Foundation, which is calculated as 3% of our budgeted dues revenue each year. Rooftops is CHF Canada's international development partner, carrying out housing and community development programs in the global south.

Development

The development budget includes the direct costs of

- co-op development and capacity building
- other direct cost related to development projects such as travel, consulting, and legal costs.

In 2026, these programs will cost \$244,850, of which \$150,000 will be covered from the endowment funds. At the 2018 annual meeting, the members approved a resolution to spend up to \$1,000,000 from the endowment funds (to be charged equally to the two funds) to support the development of new housing co-operatives and our movement's growth agenda initiatives. In 2025, \$9,984 expenses were charged to each endowment fund (\$19,967 in total). In 2026, the budget provides for spending of \$150,000 on development work (to be divided between the two funds), and in 2027, a further \$150,000. These amounts are in addition to personnel and program budgets.

Finance and corporate services

Finance and corporate services expenses include the costs of

- Board of Directors
- legal costs
- program staff who provide services to our members
- management and administrative staff
- equipping and running CHF Canada's offices and systems
- and other organization-wide costs.

In 2026, these services will cost \$5,636,472, down 1% from the 2025 actual expenditure of \$5,691,875. The 2026 budget provides for an increased level of service with the net addition of 3 more staff to support the development program and corporate services, well as inflationary cost adjustments across all expense lines, and budget for strategic plan, board capacity building and consulting with indigenous expertise. In 2026, the budget provides for 55 full-time equivalent staff working at CHF Canada.

Transfers from other funds and reserves

As noted earlier, \$876,288 (the 2025 Co-operators loyalty payment) and \$63,525 in net revenue from operations was added to reserves at December 31. An amount equal to 5.0% in 2026 and 2027 of the three-year moving average market value of the National Endowment Fund and the Ontario Endowment Fund will be transferred to operations, same as 2025. The transfer will support CHF Canada's services to members and contributions to federations. As noted above under Revenues, the Co-operators loyalty payment is transferred to reserves at each year-end, to be transferred back into the operating fund in the following and/or future years. Additional inter-fund and reserve transfers result in balanced budgets each year.

Endowment Funds

Earnings on the Endowment Funds are reported in the funds themselves. A planned formula-based amount is transferred out of the funds to operations each year. Any excess of the income earned over the transfer out, stays in the funds. Any unrealized losses or gains in the endowment funds stay within each fund.

The National Endowment fund reported investment income (net of any unrealized losses) of \$971,500, which is more than the fund transfer \$248,384, resulted in a net increase in the National Endowment Fund balance. The fund balance at December 31, 2025, was \$6,071,133.

The Ontario Endowment fund also reported investment income (net of any unrealized losses) of \$1,431,645, which is more than the fund transfer \$361,184, resulted in a net increase in the Ontario Endowment Fund balance. The fund balance at December 31, 2025, was \$8,951,533.

Since, for budgetary purpose we do not consider unrealized gain or losses, thus in each of the National and Ontario endowment funds, planned transfers out (including to the development program) are expected to exceed realized investment income earned net of expenditures, resulting in a decrease in the market value of each fund balance 1% in each of 2026 and 2027, which would be offset by unrealized gains at the end of the year.

Preliminary 2027 budget

The preliminary 2027 budget was developed in the fall of 2026. Since then, some assumptions have changed, including more revenue certainty, and the opportunity to continue to invest in organizational and sector capacity to lead sector growth. As such, the 2027 preliminary budget will be revised later this year to:

- support continued investment to develop, acquire and scale co-operative housing, and
- continue to boost member and federation services, and organizational capacity building.



2025 Budget

Operating Fund

	2025 ACTUAL	2026 FINAL BUDGET	CHANGE FROM 2025
REVENUE			
Dues	3,498,227	3,536,300	1%
Sector Support Contributions	13,056	0	-100%
Annual General Meeting	451,373	415,100	-8%
Federations' Conference	0	27,500	100%
Investment (Income) Loss, net of Unrealized Gains/Losses	718,711	615,100	-14%
Co-operators Loyalty Program	876,288	850,000	-3%
Insurance, Asset and Financial Planning Services	1,949,202	2,027,600	4%
Other Revenue	964,339	611,208	-37%
	8,471,196	8,082,808	-5%
Less Contributions to Federations	150,500	150,500	0%
OPERATING REVENUE	8,320,696	7,932,308	-5%
Income from Investment in Encasa Financial Inc.	71,411	0	
Income from interest in the Community Impact Investment	111,021	0	
Income from interest in the Community Housing Management	0	0	
Income from interest in the Network Co-operative	67,722	0	
Variation, Unrealized Gain (Loss) on Investments	1,057,199	0	
	9,628,049	7,932,308	
EXPENDITURE			
Member Services	623,122	634,147	2%
Annual General Meeting	84,006	84,766	1%
Membership development	191,737	283,900	48%
Insurance programs	282,826	383,600	36%
Financial planning services	411,979	558,150	35%
Asset planning services	146,407	188,500	29%
Federation and co-op services	108,157	94,810	-12%
Education program	0	53,500	100%
Federation's Conference	135,238	56,250	-58%
Other direct expenses	1,983,472	2,337,623	18%

Operating Fund continued

	2025 ACTUAL	2026 FINAL BUDGET	CHANGE FROM 2025
Public Affairs and Policy			
Communications	89,849	109,636	22%
External relations	128,378	140,626	10%
Government relations	121,787	85,000	-30%
Other direct expenses	864	0	-100%
	<u>340,878</u>	<u>335,262</u>	-2%
Development			
Co-op Development	19,967	150,000	651%
PEI Capacity Building	166,906	0	-100%
Travel	11,306	32,850	191%
Legal	0	5,000	100%
Consultants	11,528	25,000	117%
Other	434	32,000	7273%
	<u>210,141</u>	<u>244,850</u>	17%
Finance and Corporate Services			
Corporate Services	511,470	458,982	-10%
Personnel Costs	4,356,945	4,507,317	3%
Office and Administration	1,140,863	1,163,273	2%
Reallocated Personnel and Admin	(317,403)	(493,100)	55%
	<u>5,691,875</u>	<u>5,636,472</u>	-1%
Other Regions	30,805	31,500	2%
Program Expenses	<u>30,805</u>	<u>31,500</u>	2%
OPERATING EXPENSES	8,257,171	8,585,707	4%
NET REVENUE (EXPENDITURE)	1,370,878	(653,400)	-148%
Transfer from National Endowment Fund	248,384	334,600	35%
Transfer from Ontario Endowment Fund	361,184	457,800	27%
Transfer (to) from Other Funds	(98,527)	0	-100%
Transfer (to) from Reserves	(662,217)	(139,000)	-79%
INCREASE (DECREASE) IN SURPLUS	<u>1,219,702</u>	<u>0</u>	-100%

National Endowment Fund

	2025 ACTUAL	2026 FINAL BUDGET	CHANGE FROM 2025
FUND BALANCE AT JANUARY 1	5,349,594	6,071,133	13%
Sector Support Received	0	0	0%
Investment Income (net of any unrealized losses)	971,500	259,600	-73%
Investment Management Fees	(1,577)	(4,100)	160%
	6,319,517	6,326,633	
Transfer from (to) National Operations	(238,400)	(259,600)	9%
Transfer from (to) Development	(9,984)	(75,000)	651%
FUND BALANCE AT DECEMBER 31	6,071,133	5,992,033	-1%

Ontario Endowment Fund

	2025 ACTUAL	2026 FINAL BUDGET	CHANGE FROM 2025
FUND BALANCE AT JANUARY 1	7,883,396	8,951,533	14%
Sector Support Received	0	0	0%
Investment Income (net of any unrealized losses)	1,431,645	382,800	-73%
Investment Management Fees	(2,324)	(5,400)	132%
	9,312,717	9,328,933	
Transfer from (to) National Operations	(351,200)	(382,800)	9%
Transfer from (to) Development	(9,984)	(75,000)	651%
FUND BALANCE AT DECEMBER 31	8,951,533	8,871,133	-1%

2027 Forecast

Operating Fund

	2027 FORECAST
REVENUE	
Dues	3,610,200
All Other Revenue	4,910,027
	<u>8,520,227</u>
Less Contributions to Federations	150,500
OPERATING REVENUE	<u>8,369,727</u>
EXPENDITURE	
Programs	2,700,650
Finance and Corporate Services	6,181,776
TOTAL EXPENSES	<u>8,882,426</u>
NET REVENUE (EXPENDITURE)	(512,700)
Transfer from (to) other funds and reserves	512,700
INCREASE (DECREASE) IN SURPLUS	<u>0</u>



National Endowment Fund

	2027 FORECAST
FUND BALANCE AT JANUARY 1	5,992,033
Sector Support Received	0
Investment Income (net of any unrealized losses)	265,700
Investment Management Fees	(4,200)
	6,253,533
Transfer from (to) National Operations/Development	(340,700)
FUND BALANCE AT DECEMBER 31	5,912,833

Ontario Endowment Fund

	2027 FORECAST
FUND BALANCE AT JANUARY 1	8,871,133
Sector Support Received	0
Investment Income (net of any unrealized losses)	397,000
Investment Management Fees	(5,500)
	9,262,633
Transfer from (to) National Operations/Development	(472,000)
FUND BALANCE AT DECEMBER 31	8,790,633

Non-consolidated statement of financial position

As at December 31, 2025

	2025	2024
ASSETS	\$ 32,860,474	\$ 26,302,933
LIABILITIES	\$ 4,382,233	\$ 1,516,294
FUND BALANCE		
Unrestricted funds	2,984,643	1,888,363
Internally restricted funds invested in reserves	9,073,352	8,489,880
Internally restricted funds invested in a related entity	962,718	783,975
Internally restricted funds invested in capital/intangible assets	134,481	137,153
Internally restricted funds	15,022,666	13,232,990
Externally restricted funds	300,381	254,278
	28,478,241	24,786,639
	\$ 32,860,474	\$ 26,302,933



Non-consolidated statement of operations and statement of changes in fund balance

For the Year Ended December 31, 2025

	BUDGET 2025	ACTUAL 2025	ACTUAL 2024
FUND BALANCE, BEGINNING OF YEAR	\$ 24,786,639	\$ 24,786,639	\$ 21,536,041
TOTAL REVENUE	\$ 11,269,921	\$ 10,889,780	\$ 8,961,164
EXPENDITURES			
Member Services	2,782,600	2,162,045	2,529,278
Public affairs and policy	549,100	340,878	394,063
Development	269,300	210,141	122,652
Finance and Corporate Services	436,100	511,470	343,066
Regional Services	37,200	30,805	52,738
Personnel and administration	5,230,100	5,097,459	4,672,266
Co-operative Housing Development Program	2,269,729	1,529,384	168,350
Other expenses	19,800	107,637	8,901
Amortization of capital/intangible assets	153,400	82,946	70,355
TOTAL EXPENDITURES	11,747,329	10,072,765	8,361,669
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENDITURES BEFORE THE FOLLOWING	(477,408)	817,015	599,495
INCOME FROM INVESTMENT IN ENCASA	0	170,575	241,977
INCOME FROM INTEREST IN THE COMMUNITY HOUSING MANAGEMENT NETWORK CO-OPERATIVE	0	111,021	123,769
INCOME FROM INTEREST IN COMMUNITY IMPACT INVESTMENTS LIMITED PARTNERSHIP	0	67,722	123,769
UNREALIZED GAIN (LOSS) ON INVESTMENTS	0	2,525,269	2,285,357
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENDITURES	(477,408)	3,691,602	3,250,598
FUND BALANCE, END OF YEAR	\$ 24,309,231	\$ 28,478,241	\$ 24,786,639

Non-consolidated statement of changes in fund balance invested in Reserves

As at December 31, 2025

	BUDGET 2025	ACTUAL 2025	ACTUAL 2024
BALANCE, BEGINNING OF YEAR	\$ 8,489,880	\$ 8,489,880	\$ 7,909,453
TRANSFERS TO RESERVES	(227,200)	662,217	581,683
	8,262,680	9,152,097	8,491,136
NET EXPENDITURES CHARGED TO RESERVES	1,700	(78,745)	(1,256)
BALANCE, END OF YEAR	\$ 8,264,380	\$ 9,073,352	\$ 8,489,880

Non-consolidated statement of changes in fund balance – Endowment Funds

As at December 31, 2025

	BUDGET 2025	ACTUAL 2025	ACTUAL 2024
BALANCE, BEGINNING OF YEAR	\$ 11,024,959	\$ 13,232,990	\$ 11,770,734
EXCESS OF REVENUE OVER EXPENDITURES (EXPENDITURES OVER REVENUES)	580,300	2,399,244	2,242,180
INTERFUND TRANSFERS	(789,600)	(609,568)	(779,924)
NET CHANGE IN FUND BALANCE	(209,300)	1,789,676	1,462,256
BALANCE, END OF YEAR	\$ 10,815,659	\$ 15,022,666	\$ 13,232,990

The complete non-consolidated financial statements and the auditors' report are available to our members on our website at chfcanada.coop.



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Interpretation services

At the Annual Meeting, we will provide simultaneous Interpretation service in English and French at the National Business Meeting (Saturday). This event will happen in both official languages, so please use our Interpretation system if you aren't comfortable in both languages.

To use the service:

- Fill out the card you will find in your tote bag when you register.
- Give this card to the volunteers where your activity is taking place. You will then be given a receiver and headphones. Wear this equipment to hear the Interpretation.
- Keep your receiver and headphones for the entire conference—the battery in the receiver does not have to be recharged.
- At the beginning of each event, we will show you how the equipment works. Here are the languages on each channel for you to refer to:
 - **Channel 0** is always the language that is being spoken on the floor at the time;
 - **Channel 1** is always English; and
 - **Channel 2** is always French.
- Remember to return your receiver and headphones to the volunteers after the Business Meeting on Saturday. CHF Canada gets charged for missing equipment and it is very expensive.

If you have any questions, ask at the Conference Office or at the meeting or event you are attending.

Harassment and discrimination

CHF Canada believes that our Annual Meeting should be free from harassment and discrimination.

If you think that you have experienced harassment or discrimination from another participant and you would like CHF Canada to help you look for a solution, go to the CHF Canada Conference Office and ask to be put in touch with the Director, Public Affairs and Policy Dallas Alderson. Dallas will try to help you resolve the matter.

Harassment and discrimination are everyone's problem. By working together, we can make sure that our co-operative values are part of our everyday experience at the CHF Canada Annual Meeting.



Acronym guide

2SLGBTQ+	Two-spirit, lesbian, gay, bisexual, transgender, queer, and other gender or non-binary individuals.
ACLP	Apartment Construction Loan Program (formerly Rental Construction Financing Initiative)
AGM	Annual General Meeting
AGRTO	Association des groupes de ressources techniques du Québec
AHF	Affordable Housing Fund
AHP	Affordable Housing Program (Ontario)
AM	Annual Meeting
BCA	Building Condition Assessment
BCNPHA	British Columbia Non-Profit Housing Association
CAEH	Canadian Alliance to End Homelessness
CCA	Canadian Co-operative Association
CHANAL	Co-operative Housing Association of Newfoundland and Labrador
CHAS	Co-operative Housing Association of Saskatchewan
CHASEO	Co-operative Housing Association of Eastern Ontario
CHIP	Co-op Housing Investment Program
CHDP	Co-operative Housing Development Program
CHF BC	Co-operative Housing Federation of British Columbia
CHF Canada	Co-operative Housing Federation of Canada
CHFA	Co-operative Housing for All
CHFT	Co-operative Housing Federation of Toronto
CHRA	Canadian Housing and Renewal Association
CMC	Co-operatives and Mutuals Canada
CMHC	Canada Mortgage and Housing Corporation
COCHF	Central Ontario Co-operative Housing Federation
CQCH	Confédération québécoise des coopératives d'habitation
DEI	Diversity, Equity and Inclusion
FCHI	Federal Community Housing Initiative
FCHP	Federal Co-operative Housing Program (1986–1992)
FECHAQC	Fédération des coopératives d'habitation de Québec, Chaudière-Appalaches
FECHAM	Fédération des coopératives d'habitation montréalaises
FECHALL	Fédération des coopératives d'habitation de Lanaudière, des Laurentides et de Laval
FECHAS	Fédération des coopératives d'habitation du Royaume du Saguenay-Lac St-Jean
FCHE	Fédération des coopératives d'habitation de l'Estrie
FECHMACQ	Fédération des coopératives d'habitation de la Mauricie et du Centre-du-Québec

FIBI	For-Indigenous By-Indigenous
FHCQ	Fédération de l'habitation coopérative du Québec (formerly FECHIMM)
FIHAB	Fédération intercoopérative en habitation de l'Outaouais
F/P program	Federal/provincial program
GHCHF	Golden Horseshoe Co-operative Housing Federation
HSA	<i>Housing Services Act</i> , replaced the <i>Social Housing Reform Act</i>
HSAP	Housing Supply Action Plan (Ontario)
HSC	Housing Services Corporation (Ontario)
ICA	International Co-operative Alliance
ILM	Index-Linked Mortgage
INFC	Infrastructure Canada
ITA	Income-Tested Assistance
MIF	Mortgage Insurance Fund
MMAH	Ministry of Municipal Affairs and Housing
MNPHA	Manitoba Non-Profit Housing Association
NACHA	Northern Alberta Co-operative Housing Association
NBNPHA	New Brunswick Non-Profit Housing Association
NHA	<i>National Housing Act</i>
NHS	National Housing Strategy
NSNPHA	Nova Scotia Non-Profit Housing Association
ON Co-op	Ontario Co-operative Association
ONPHA	Ontario Non-Profit Housing Association
P/H CHF	Peel/Halton Co-operative Housing Federation
RGI	Rent-Geared-To-Income
Rooftops	Rooftops Canada Foundation
RQOH	Le Réseau québécois des organismes sans but lucrative d'habitation
SACHA	Southern Alberta Co-operative Housing Association
SHRA	<i>Social Housing Reform Act (Ontario)</i> , replaced by <i>Housing Services Act</i>
34.18	Section 34.18 federal co-op housing program (1973-1978), now Section 61 program
56.1	Section 56.1 federal co-op housing program (1979-1985), now Section 95 program



Delegate travel rebate

Part of each delegate's Annual Meeting registration fee has been set aside in a travel pool. Rebates will be issued according to a set formula. Co-ops with:

1. 1–25 units will not pay more than \$500;
2. 26–50 units are refunded the difference between \$950 and the cost of an economy ticket or actual cost (whichever is less);
3. more than 50 units that pay more than \$950 will get half of the difference between \$950 and the cost of an economy ticket.

Travel costs will be based on refundable airfare (round trip, after taxes). No person eligible will get less than \$50 or actual cost, whichever is less.

In order to receive this delegate travel rebate, you will need to fill out the application form below and mail or email it back to CHF Canada's national office. You will receive your rebate after the Annual Meeting. Unfortunately, we cannot accept or process application forms received after **August 1, 2026**.

Return your application and a copy of your travel receipt by mail to:

Co-operative Housing Federation of Canada
Attn: Daniele Bourgeois
311–225 Metcalfe Street
Ottawa, ON K2P 1P9

Or by email to info@chfcanada.coop.

Travel rebate application form

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Organization: _____

Address: _____

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