

Membership at your co-op

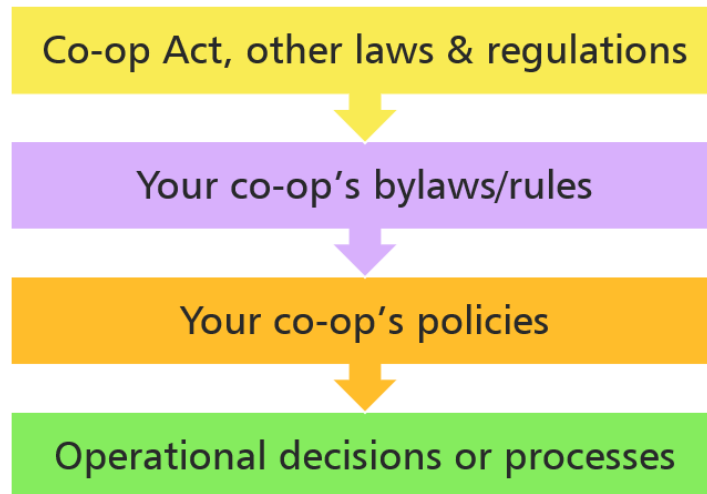
<insert co-op logo>

Package Contents:

- Introduction into co-op membership
- What is a housing co-op FAQ
- Co-operative principals

Legal Structure

Each level of authority builds on the one above it, and none can contradict the other. Most importantly, Human Rights legislation and other laws override everything else your co-op cannot adopt bylaws or policies that break the law or Provincial Co-op Act.



Hierarchy of Authority:

1. **Co-op Act and other laws & regulations**
These set the legal foundation for co-operatives and include compliance with the Human Rights Act.
2. **Your Co-op's bylaws/rules**
Legal Document that outlines the rules governing how the Co-operative is run, defining its operations, decision-making, and member rights, as permitted and required by the [Co-operative Associations Act](#). Approved by members.
3. **Your Co-op's policies**
Detailed operational guidance, aligned with bylaws/rules and legislation.
4. **Operational decisions or processes**
Day-to-day actions that must follow policies, bylaws, and laws.

Co-ops often have mortgages, funding agreements or operating agreements. These contracts, along with the laws mentioned earlier, must be taken into account when drafting bylaws, policies, or processes to ensure compliance. These contracts and laws may require:

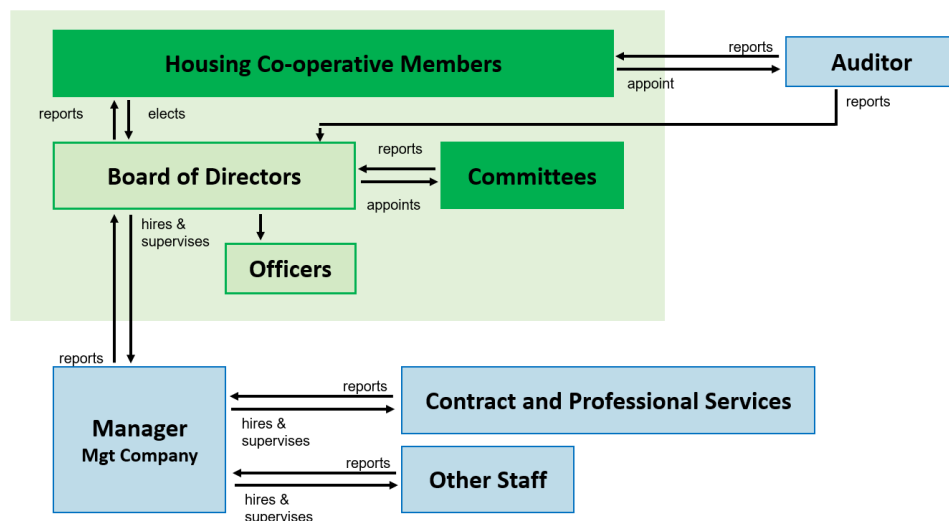
- Financial reporting
- Rules for subsidy disbursement
- Spending thresholds
- Other compliance obligations

The Current Policies are as follows:

- <insert>
- <insert>
- <insert>

Organizational Structure

The Board of Directors is elected by the membership. The Board is responsible for hiring and overseeing the property management company and any other contracted professional services except for the auditor, who is appointed directly by the members. The Board reports to the auditor on the co-op's financial affairs.



Officers and committee members may be appointed or approved by the Board. However, they do not have individual authority, the Board acts collectively to manage the co-op's operations and is ultimately accountable to the membership.

Benefits of Membership

| Non-Member/Tenant | Member |
|-----------------------------|--|
| No voting rights | One vote per member |
| Informed of decisions | Participates in decision-making |
| Must follow policies | Approves the policies and bylaws that they are required to follow |
| Pays rent (housing charges) | Approves budgets and financials including the housing charges they pay |
| Cannot join governance | Can run for the board |

Frequently Asked Questions

Where can I find co-op policies and resources?

Visit your co-op's online resource library or request from your property manager.

How often does the co-op meet?

- **Board meetings (for elected Board Members):** Monthly <insert regular occurrence of meeting ie. 3rd Monday of every month>.
- **General membership meetings (for all Members):** Twice per year typically in <insert month> and <insert month>.
 - **Annual General Meeting (AGM):** A yearly meeting where members receive reports, elect the board, and review the co-op's overall direction.
 - **Budget Meeting:** A meeting where members review and vote on the co-op's proposed budget, including housing charges for the upcoming year.
- **Special meetings (for all Members):** Held as needed for major decisions i.e. Bylaw change, borrowing.



What are members expected to do to support the housing co-op?

- Pay housing charges on time
- Care for their unit and be a good neighbour
- Understand the co-op's democratic structure
- Follow co-op policies and bylaws
- Attend general meetings
- Vote and/or run for board elections
- Appoint the auditor and approve audited financial statements
- Stay engaged and informed

What is the co-op required to do for the members?

The co-op is responsible for:

- Maintaining the buildings
- Managing day-to-day operations
- Ensuring financial reserves are funded for future repairs
- Providing members with education opportunities and resources
- Encouraging member engagement and participation in governance

How are units filled?

Units are allocated based on your co-op's Unit Allocation Policy, which may prioritize those facing housing challenges. Internal and external waitlists are maintained.

How do I run for the board of directors?

Any member in good standing can be nominated or self-nominate. Elections are held during the AGM.

How will I receive notices and updates?

Meeting notices and communications are sent via email (with written member consent, as required in Ontario) or by mail for members without access or where required by the bylaws.

How can I get involved in the co-op community?

- Attend meetings and events
- Join committees or working groups
- Share feedback regularly and when requested



What is non-profit co-op housing?

Housing co-ops provide not-for profit housing for their members. From the curb, housing co-ops look like any other street address. The co-op difference is on the inside.

Housing co-ops are unique because they are:

- owned and controlled by the members.
- non-profit and therefore monthly housing charges are designed to cover expenses with surpluses reinvested into the co-op.
- inclusive and welcome everyone who is ready to accept the terms of membership.
- a place to put down roots because as long as you pay your monthly charge and uphold the other co-op rules, you can stay as long as you want.

How does co-op housing work?

Each housing co-op is a legal association, incorporated as a co-operative. Canada's housing co-ops are guided by International Co-operative Principles, adapted for housing co-ops. Each housing co-op is governed by a board of directors elected from the co-op membership at an annual general meeting. Each co-op has a set of governing documents that are ratified when the co-op is founded, and that are amended as necessary by the membership.

Who manages it? And who maintains it?

Most co-ops engage outside management companies to assist with the day-to-day operations of the co-op.

Are non-profit co-ops new?

In Canada, most housing co-ops were developed during the 1970's, '80's and 90's under government programs.

Are there many non-profit housing co-ops in Canada?

Across Canada, over 2,200 non-profit housing co-ops are home to about a quarter of a million people in over 90,000 households. There are housing co-operative in every province and territory.

Do I have to be low income to live in a co-op?

Unlike public housing, co-ops are community mixed-income housing, meaning that seniors, single moms, middle-class nuclear families, and higher income earners, end up living side by side. Because co-ops charge their members only enough to cover costs, repairs, and reserves, they can offer housing that is much more affordable than the average private sector.

Do co-op members own their units?

The members do not own equity in their housing. If they move, their home is offered to another individual or family.

Getting Our Co-op Principles Right

Here's a quick reference version of the co-op principles that we've adapted especially for housing co-ops.

**7
Concern for Community**
Housing co-ops work to build strong communities inside and outside the co-op. They help to improve the quality of life for others and they take care to protect the environment.

**1
Voluntary and Open Membership**
Membership in a housing co-op is open to all who can use the co-op's services and accept the responsibilities of being a member, without discrimination.

**2
Democratic Control**
Housing co-ops are controlled by their members. Each member has one vote. Housing co-ops give members the information they need to make good decisions, and take part in the life of the co-op.

**3
Member Economic Participation**
Members contribute financially to the co-op and share in the benefits of membership. The co-op does not pay a return on the members' shares or deposits. Instead it sets aside reserves for the future and charges the members only what it needs to operate soundly.

**4
Autonomy and Independence**
Housing co-ops are independent associations. They follow the laws that apply to them and their agreements with governments or other organizations. But the members control the co-op.

**5
Education, Training and Information**
Housing co-ops offer education and training to the members, directors and staff so that everyone can play a full role in the life of the co-op. Housing co-ops find ways to tell the public what they are and what they do.

**6
Co-operation among Co-operatives**
By organizing together in federations, housing co-ops grow stronger and help to build a healthy co-op movement. Where they can, housing co-ops use the services of co-op businesses to meet their needs.



**Good Governance
and the International
Co-op Principles**