Introduction

The year in one word: Autonomy


There was a lot of action last year at FECHIMM. While becoming self-reliant, the Federation was busy on several fronts. In addition to defending the political priorities of its members and the right to housing with renewed vigor, it has deepened its links with the community housing network, set up new economic benefits for its members and launched new communication tools. All that, while continuing to serve its members with the highest possible level of professionalism.

A word from the executive director

A landmark year

2014 was an extraordinary year. I can only begin this message by paying tribute to the members of the board and the employees at FECHIMM. Without their unwavering support, I do not think we would have been able to make such a positive assessment, despite the major difficulties we encountered because of the war CQCH unfortunately declared on FECHIMM.

The Board has worked hard for the Federation to advance in its quest for independence. At any time, I could count on the support of each and every one of them who put their wisdom, skills and commitment at the service of FECHIMM.

And what about the employees of the Federation! There again, their professionalism, their creativity and their dedication have enabled us to achieve exceptional results. Together, we went from great anxiety, to our determination to succeed in the considerable feat to develop all of our services, to maintain our membership and make our voices heard in the social media and with our partners. I thank each and every one of them for their exemplary contribution to the advancement of the Federation, for the support that has been given to the management and for the pride I feel for our 2014 achievements.

These achievements concern many areas. In terms of democracy, and in accordance with guidelines adopted by the members, the internal by-laws were amended to allow a more accurate representation of cooperatives at the General Meeting, according to their size. We produced the guide on universal accessibility resources. We have increased political representation at all levels of government.

Concerning our communications, we have done wonders with the same resources, particularly with the publication of the CITÉCOOP magazine and the launch of the new website that leaves more room for our members. The establishment of a new agreement for the insurance plan and the development of new purchasing groups were also part of the new challenges we successfully addressed.

Finally, as shown in this report, the development of services offered by FECHIMM increased the revenues by more than a quarter of a million dollars compared to 2013: a sign of our members’ appreciation for the quality of work done by the team.

2015 looks just as busy. The political context is somewhat morose. To the refusal of the federal government to change even one iota of its position on the assistance for cooperatives’ low-income members at the end of their operating agreement, we now add the drastic reduction of
housing development in the AccèsLogis program, decided by the Quebec government.

That being said, I know that FECHIMM will face the upcoming battles, and after the year we just had, I do not doubt for a moment in our ability to grow again and to further the housing co-operative movement in our lovely big metropolitan area.

Finally, I would like to thank and salute all co-operative members of the Federation for their loyalty, their support and contribution to the consolidation of the movement. FECHIMM belongs to them and we are at their service.

03

A message from the chairman of the board
A new role for FECHIMM

It is always difficult to summarize the work of a whole year in a short text. I will limit myself here in making a portrait, necessarily incomplete and partial, of what FECHIMM’s Board of Directors has done in the past year, knowing you can consult the other aspects of our activities in this report.

Taking note of the Federation’s new autonomy and the responsibilities that come in return for this newfound ability to act, FECHIMM’s Board of Directors has established among its top priorities the development of tools to enable the Federation to fully assume its new role as representative of half the movement of Quebec housing co-operatives.

The Board has agreed to a transition plan developed by the management committee that included the renegotiation and ideally the expansion of the service agreements benefiting the members of FECHIMM. First of all, when our member co-ops’ insurance coverage were due to be renewed, we had to be able to offer them a plan that was just as good if not better. Mission accomplished on that front.

The services offered directly to the members (workshops, administrative or technical assistance, telephone counseling...) have been revised to take into account the criticisms and needs expressed by members in the past. The unprecedented success of these services to our members during the past year encourages us to continue on this path.

The transition plan also provided for the establishment of a new communication strategy both with the members and with the general public. The redesign of the website, the production of CITÉCOOP, the members’ magazine, and a new more dynamic strategic use of the FECHIMM Express newsletter are many facets of this communication strategy that revolves around a greater fidelity to the actual reality of our members and a greater firmness in the public expression of the positions defended by the Federation.

Considering the fundamental right of housing co-operatives members of FECHIMM to see their interests represented in all consultative and decision-making forums related to co-operation and social economy, the Board has mandated the executive director to undertake the necessary steps and representations to obtain the right to fully participate with the relevant bodies, including the Conseil québécois de la coopération et de la mutualité et le Fonds québécois de l’habitation communautaire.

We must admit that our representations, as vigorous and repeated as they were, have not produced the expected results. The hesitation, even the strong resistance to the integration of FECHIMM remains important, but it absolutely does not discourage us. We remain more than ever convinced that FECHIMM must be present. The quality and relevance of the presentation submitted by the Federation to the Parliamentary Commission of the National Assembly responsible for studying the bill amending the Co-operatives Act have certainly contributed to FECHIMM’s credibility.

In the same spirit of representing the members’ interests, the Board has also undertaken to develop and strengthen its ties with Canadian sister organizations. Never has our organization been more active at the Co-operative housing federation of Canada. Our Vice President, Méloée Prud’homme, has been mandated to submit her application, on behalf of FECHIMM, for a position on the board of directors of CHF Canada.

Although this application has not resulted in a victory, the vigorous campaign led by FECHIMM has enabled our organization to state its
positions on the end of the operating agreements, on the status of the housing co-operative movement and the path this movement should take in the coming years. This presence at the AGM of CHF Canada will also have allowed us to strengthen the special relationship we have with our sister organization, the Co-operative Housing Federation of Toronto.

I cannot conclude without mentioning the particular importance given to the political and social mobilization by the Board of Directors in 2014. With the support of the political action committee and of the person responsible for the community life, with our allies from FRAPRU and with all the organizations involved in social housing, we have condemned in all forums the repeated attacks that are made against the right to housing and we have mobilized our members for several demonstrations.

No doubt these protests will intensify in 2015 in order to state our positions with the Quebec and Federal governments.

04-05

The autonomy projects
Tools to succeed

On October 3, 2014, FECHIMM officially became self-reliant. At the end of its membership contract with the CQCH, and in the absence of compromise proposals on the part of CQCH, the Federation enforced the decision of the general meeting not to renew its membership with the Confederation. In anticipation of this eventual failure, FECHIMM had been preparing all year to take sole responsibility it previously shared.

While preparing to assume its autonomy, FECHIMM expressed several times during the year, its willingness to find common ground with the CQCH. Unfortunately, FECHIMM’s requests at the general assembly of CQCH and of CQCM, as well as the mediation initiated by the Direction des Coopératives, have failed to resolve the dispute between the parties.

So that its members do not suffer negative impacts because of the disaffiliation, FECHIMM worked to preserve the major purchasing group agreements its co-operatives were previously benefiting from through CQCH, while pursuing the development of exclusive agreements for its members. FECHIMM set up the Avantages COOP card replacing the Multiservices card. Given the impossibility to talk with the tandem Essor / Co-operators about the insurance, it has also created its own ASSURANCES COOP program in collaboration with the broker Dale Parizeau Morris Mackenzie.

In parallel, FECHIMM continued to consolidate its services. In addition to supporting many co-operatives, the management assistance and work planning sector also contributed to the development of the agreement with the Caisse d’économie solidaire to facilitate the refinancing of co-operatives at the end of their operating agreement. To better equip members of housing co-operatives, new workshops were introduced and the contents of all workshops were reviewed to better integrate the practical application of acquired knowledge.

New communication tools have also been created. On internet, FECHIMM innovated by allowing its member co-operatives to appear online and access a wealth of useful management documents in a new version of fechimm.coop. To publicize its positions and to bear witness to the success of its co-operatives and the challenges facing the movement, it also launched the CITÉCOOP magazine.

2014 was also an opportunity for FECHIMM to strengthen its ties with certain actors of social and community housing. The Montreal technical resource groups (GRTs) are among the organizations with which FECHIMM increased its collaboration. A historic rapprochement was also made with the Co-operative Housing Federation of Toronto (CHFT) through a meeting on the issue of the end of the operating agreements followed by each federation attending the other federation’s 2014 AGM. This issue was also the backdrop of deepening collaborations with different actors dedicated to defending the right to housing, including FRAPRU and housing committees. FECHIMM’s autonomy conquest was shown by an increased presence in the public space. The big issues facing housing co-operatives, the end of the operating agreements and the future of the AccèsLogis program were subject to briefs and media appearances.

Another highlight of the year: FECHIMM enforced in its own organization, the changes in the representativeness it demanded from the CQCH. To
better adequately represent the co-operatives, the 2014 General Meeting adopted an amendment to the by-laws modulating the number of votes and delegates of co-operatives to the General Meeting based on the number of units they own.

Following the changes, each member co-operative is entitled to two delegates and one vote for every 50 units up to a maximum of six delegates and three votes per co-operative.

- Last-ditch attempts to negotiate with CQCH
- Improvements to purchasing groups and launching of the Assurances COOP program
- Creation of new communication tools
- Increasing our ties with the community and increased public presence
- Modifications in the general by-laws in order to make FECHIMM more democratic

Interco-op committees, demonstrations, meetings with elected officials... the campaign to counter the harmful effects of the end of the operating agreements has intensified. A delegation from FECHIMM has also traveled to Ottawa in June to participate in the CHF Canada demonstration as part of the campaign "You hold the key" and to attend the filing of a motion by NDP MP Marjolaine Boutin-Sweet, on the need to maintain subsidies in social housing. And November 21, a new delegation returned to Ottawa to participate in FRAPRU’s "big move" in front of the office of Prime Minister Stephen Harper.

FECHIMM also continued to work with the City of Montreal and the NPO Housing Federation of Montreal (FOHM) to find a solution to the problems of co-operatives at the end of their Federal agreement by emphyteotic leases.

**Improved AccèsLogis and LAQ programs**

Representations were also made to the Quebec government to improve social and community housing development programs. Resolutions submitted in recent years by the General meeting laid the foundations for a brief submitted to the SHQ and provincial elected officials proposing eight areas for improvement.

Maximum cost indexation for real construction costs and renovation and maintenance subsidies for co-operatives affected by unpredictable property problems beyond their control are among the claims brought by the Federation. It is in this context that, in December, FECHIMM met the new general manager of the SHQ, Michel Gagnon, and Lise Guillemette, the Vice President of social housing.

**Hydro-Québec smart meters**

FECHIMM intervened with Hydro-Quebec in the smart meter issue to defend the rights of housing co-operatives to refuse the installation of these new meters. It has provided its members with information on how to challenge the installation of smart meters. At the request of several co-operatives, FECHIMM also wrote letters of support that were forwarded to Hydro-Québec.
Universal accessibility

Universal accessibility, another issue that was the subject of a resolution at the general meeting, has also been translated into concrete actions. In addition to its decision to move to a building accessible to disabled people, FECHIMM also committed to set up a guide to promote the integration of disabled people in housing co-operatives.

Right to housing and land development

FECHIMM, whose mission includes defending the right to housing, also intervened in favor of the development of the co-operative community and non-profit housing in the area. It submitted 21 recommendations to the Commission sur le schéma d’aménagement et de développement de l’agglomération de Montréal in its November brief.

Among the recommendations is the adoption of a development strategy of the co-operative community and non-profit housing. In order to do this, FECHIMM stressed the importance of encouraging the municipalities of the metropolitan area to adopt policies allowing the creation of land reserves and to consistently apply an inclusion policy.

Defending the co-operative model

FECHIMM took part in the hearings of the Committee on Labour and the Economy of the National Assembly on the bill amending the Co-operatives Act. It has, among other things, welcomed the new arrangements to restrict the sale of co-operative buildings along with the principle of preserving the social or community allocation of these, all the while questioning other aspects of the bill.

Messages delivered to elected officials

January 31: Hélène Leblanc, spokesperson for co-operatives (NDP)
February 21: Mauril Bélanger, MP (LPC)
February 24: Office of the Minister Sylvain Gaudreault (PQ)
April 8: Russell Copeman, responsible for housing (City of Montréal)
September 7: Alexandre Boulerice, MP (NDP) – at the party for the coopérative La Marinière
September 22: 6 Laval MPs (QLP), of which the minister Francine Charbonneau
October 6: Yvan Fortin, political attaché to Ève Péclet MP (NDP)
December 4: Sandra Desmeules, Laval councillor
December 13: Tyrone Benskin, MP (NDP)

08-09

FECHIMM radiates
Values to convey

In 2014, autonomy has given wings to FECHIMM in terms of communications and influence in the community. Taking advantage of all its enthusiasm and skills, the Federation has worked hard to convey its positions, its values, the relevance of the housing co-operative model and the important role it plays in supporting its member co-operatives.

Despite limited financial resources, in the Spring of 2014, FECHIMM launched its own magazine to replace L’Écho-hop d’habitation published by the CQCH. CITÉCOOP, the magazine for members of housing co-operatives in Metropolitan Montreal, was published twice last year and has been added to the FECHIMM Express newsletter.

The new publication, distributed to all households of member co-operatives in our territory as well as our partners, helped FECHIMM express its views. The successes of member co-operatives and challenges facing the movement have also benefited from better coverage with this new tool.

On the internet, FECHIMM became the first federation of housing co-operatives in Canada to offer a website to its member co-operatives.
where they have access to a wealth of useful documents to help with their management. It is also the first to have adopted a website suitable for mobile platforms (phones and tablets), in addition to being the only source of bilingual information on the Quebec movement of housing co-operatives.

FECHIMM’s leaders also trained in social media, especially Facebook, which has been integrated in our communication strategies as well as the FECHIMM Express infomail and other emails.

In order to inform and mobilize its members, FECHIMM also went out into the field to meet members of co-operatives. Interco-op meetings on the end of the operating agreements are held in different parts of the territory, in collaboration with the local housing committees. Alongside the members of the Coopérative d’habitation La Marinière, the Federation made a public statement on this priority issue. It also asked Phyllis Lambert to take a stand on this issue, through a letter published in Le Devoir.

The impacts of federal disengagement in social housing have also been the subject of a multitude of other interventions, including meetings with elected officials, demonstrations with members of the FRAPRU and local housing committees. The issue has also been the source of a rapprochement with the Co-operative Housing Federation of Toronto (CHFT).

FECHIMM expressed its views on a variety of other housing issues through the production of briefs that were submitted to the authorities. The bill to amend the Co-operatives Act, the land use and development plan of Greater Montreal, the ongoing review of the Quebec government programs, the proposed metropolitan action plan for social and affordable housing, improving the AccèsLogis and LAQ programs and a real estate project on St-Antoine Street West were the subject of these views.

Budgets tabled in Quebec and Ottawa as well as the provincial election campaign have also given FECHIMM the opportunity to publicly defend its positions by issuing press releases and information on the positions of the various parties on its website.

PAC, the political action committee, has been at the heart of all mobilization activities led by FECHIMM, with interco-op committees, the field visits and demonstrations for the right to housing. Working within various coalitions, the committee has compiled a list of more than 150 militants ready to get involved in political action led or supported by FECHIMM. The assessment for the 2014 political action committee is published on the fechimm.coop/comite-action-politique.

- Launching CITÉCOOP, the magazine for members of housing co-operatives
- New website for member co-operatives to view online
- Interco-op committees and public statements on the end of the operating agreements
- Production of 6 briefs on housing-related issues
- A central role for the political action committee

10-11

Education and telephone counseling
An experiential move

Considerable efforts were made in 2014 to emphasize the implementation of knowledge acquired by the participants at the FECHIMM workshops. In order to promote learning from experience, the contents of a vast majority of the workshops were reviewed. Following this review, the contents of a vast majority of the workshops now consist of the first part focusing on theoretical learning and a second segment on implementing the acquired knowledge.

Whether by realistic simulations on member selection or on a disciplinary process, practical exercises in plumbing, in building inspection, or in the use of information technology, role playing in communication or an analysis of the co-operative’s financial statements with the members, all the workshops were revised in order to promote learning through practical experience.

Four new workshops were also introduced during the year: "Landlord and tenants - good practices and obligations", "Good neighborhood and
building regulations", "Managing cultural diversity" and "Managing the participation 2.0" were added to the list of the workshops at FECHIMM. The development of a workshop on the services and the use of the new FECHIMM website, together with the head of communications, is also to be included in the achievements of the year.

The results tend to confirm the choices made by FECHIMM. The participation of the members has increased in all proposed options after a slowdown in 2013. The consolidation of the contractual instructors with the permanent staff has certainly contributed to this success. However, the sector had to contend with the departure of Anne Richard Webb (plumbing instructor), who had been efficiently collaborating with FECHIMM for over 20 years.

The education team was also involved in the close collaboration that has developed between FECHIMM and the various Technical Resource Groups in the territory. In addition to signing a contract with Réseau 2000+ for the training of members of upcoming co-operatives in Laval and the Lower Laurentians, the Federation has also worked to better align its operations with those of Montreal Technical Resource Groups.

The partnership with the Technical Resource Groups have enabled us to share and make compatible models of proposed regulations to new co-operatives. Set to continue in 2015, the work undertaken should also facilitate the transfer of files between the parties and interventions from FECHIMM in the housing co-operatives' first year of operation.

### Participation in the workshops

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<th></th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
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<tbody>
<tr>
<td>Number of participants in co-op workshops</td>
<td>741</td>
<td>385</td>
<td>830</td>
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<tr>
<td>Scheduled workshops</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of participants</td>
<td>629</td>
<td>377</td>
<td>492</td>
</tr>
<tr>
<td>Number of co-operatives</td>
<td>140</td>
<td>140</td>
<td>149</td>
</tr>
<tr>
<td>Number of participants in information workshops on Housing Cooperatives</td>
<td>487</td>
<td>510</td>
<td>558</td>
</tr>
</tbody>
</table>

### Telephone counseling service

The demand for the telephone counseling service remained strong in 2014. 1560 calls were made to the counselor. Questions concerning the laws, the internal management and co-operative policies have been the most popular followed by those affecting the lease and the Rental Board.

Two thirds of the calls were from member-tenants, one third from the administrators of co-operatives. 5% of the members used email or the online request form on the fechimm.coop to submit their question.

- Revision of workshops to promote learning through experience
- Introducing 4 new workshops
- Increased participation
- Closer collaboration with the Technical Resource Groups
**Management assistance**
**Crucial support**

The demand from housing co-operatives that their federation support them in terms of financial, property and community management continued to grow in 2014. This increase was reflected in the income reported by the sector in 2013, which showed a 23% increase.

Responsive to the specific needs of each co-operative using its services, FECHIMM's team of consultants and management counselors continued to hone their interventions to provide the most appropriate answers to the needs expressed. In order to promote the autonomy of the co-operatives, it has also, as part of its mandates, sought to provide the board of directors of answers not only to pressing issues, but also tools allowing them to become more and more self-reliant.

This approach has also been put to use in the rescue operations where FECHIMM has been assigned the complete management of co-operatives in difficulty. While prioritizing the financial recovery of the affected co-operatives, the team has also integrated in its interventions, measures to better educate members and to promote the recruitment of people likely to reinvigorate those co-operatives.

To better target interventions from FECHIMM, interdepartmental collaborations have increased during the year. Closer work was done with the education coordinator in the development and updating of workshops offered. The issue of the end of the operating agreements and the co-operatives' refinancing needs have been a source of fruitful collaborations between the management assistance team and the planning and construction work team.

The joint collaboration has been put to use in the preparation of refinancing applications of certain co-operatives. Also and above all, it has been the basis of the agreement with the Caisse solidaire Desjardins to promote the refinancing of co-operatives who must make renovations at the end of their operating agreement.

Although not a guarantee of a low-cost refinancing for all housing co-operatives who will apply for it, this agreement with the Caisse, a long-time partner, sets guidelines to be followed in all cases and allows FECHIMM to better support its members in presenting their case.

The obligation for the co-operatives in the AccèsLogis program to pay back certain amounts to the Fonds québécois d’habitation communautaire is another matter which FECHIMM supported in 2014. Representations were made to the SHQ to make them aware of the difficulties the co-operatives face when dealing with construction problems.

**Bookkeeping**

The increase in revenue was also felt in the bookkeeping sector, even if the number of co-operatives using this service remained fairly stable. The sector has widened its scope to support co-operatives in claiming their sales taxes (GST and PST). The development of the pre-authorized rent debit Service has also continued. 14 co-operatives were using it at the end of 2014.

**Assistance to PSBL-P co-operatives**

As part of a mandate from the SHQ, FECHIMM stayed committed to the co-operatives from the private non-profit program. The Federation set up the Memento management schedule in collaboration with the CQCH and held 12 workshops for people wishing to live in these fully subsidized co-operatives.

It also managed the Central-Housing-Coop local bank of applicants, a pilot project that has been renewed for 10 years. An evaluation of the project is underway with the SHQ. FECHIMM participates with the other partners of the agreement (CQCH and FECHAQC).
The local bank of applicants in numbers

<table>
<thead>
<tr>
<th>Activities</th>
<th>Numbers</th>
</tr>
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<tbody>
<tr>
<td>New applications processed</td>
<td>985</td>
</tr>
<tr>
<td>Requests of renewal sent</td>
<td>440</td>
</tr>
<tr>
<td>Requests of renewal processed</td>
<td>330</td>
</tr>
<tr>
<td>Units allocated</td>
<td>15</td>
</tr>
<tr>
<td>Applicants on the lists</td>
<td>425</td>
</tr>
</tbody>
</table>

- Increased demand and income from the management assistance service
- Interventions promoting the autonomy of co-operatives
- Increased interdepartmental collaborations
- Increased support to co-operatives in need of refinancing

14-15 Assistance in the planning and renovation works
The fruits of labor

While more and more co-operatives are knocking on FECHIMM's door to obtain professional and honest property management services, the constant commitment of the employees in the sector of planning and renovation works to the continuous improvement of the service pays off. In 2014, FECHIMM's technical advisors inspected 1768 units, up 38% compared to 2013.

Since 2012, the steady increase in the order book for building health assessments sparked a comprehensive review of the operational management service, from the request of the service to the delivery of the report to co-operatives.

The in-house development of a software tool for customer relationship management (CRM) has allowed us to manage all the operations concerning the health assessments in the second quarter of the year. With this new software tool, FECHIMM is positioned to support an even greater number of co-operatives in assessing their needs for capital replacement.

Furthermore, the demand for assistance in construction work cannot be denied, to the extent that a technical advisor spends most of his time analyzing the needs of co-operatives and drafting customized proposals. During the year, 39 new contracts for assistance in carrying out construction works were signed, representing more than 1,000 housing units.

Among these projects, many have finished the planning phase and financing procedures were undertaken with the Caisse d'économie solidaire Desjardins, with whom a partnership agreement was signed in mid-year. The preparation of the financing applications resulted in a tight collaboration with the assistance management sector, responsible for the development of refinancing scenarios.

Finally, the sustained energies devoted to the work also paid off in the activities of the Centre de services dédié aux coopératives du programme sans but lucratif privé (PSBL-P). Indeed, although the number of renovation projects in 2014 has decreased by 32%, their total value is 21% higher compared to 2013, demonstrating better results for the same effort.

During the year, FECHIMM's technical advisors have contributed to 134 renovation projects totaling an investment of $4 million. As for the progress of the second round of the five-year inspection cycle of PSBL-P buildings, it reaches the target set by the SHQ. In its fourth year, the service center has done 80% of its mandate.

- 38% increase of the number of units inspected
- Management of computerized operations with the help of the CRM
- 39 new contracts for assistance in the renovation works, representing more than 1000 units
- 134 renovation projects with investments totaling $4M in PSBL-P co-operatives
Group purchasing plans  
Insurance and other benefits

The establishment of the ASSURANCES COOP program with the broker Dale Parizeau Morris Mackenzie (DPMM) is one of FECHIMM’s most important achievements in 2014. Given the refusal of the CQCH to pursue a common group purchasing plan as equal partners, FECHIMM launched a tender and managed to negotiate an even better deal for the co-operatives of the metropolitan area.

ASSURANCES COOP allows FECHIMM’s member cooperatives to benefit from enhanced protections and significant discounts on building insurance and liability insurance for directors. The program also offers interesting tenant and automotive insurance plans for residents of federated housing co-operatives of the Metropolitan Montreal.

Presented in the fall of 2014, ASSURANCES COOP had a slow start because the property insurance of most co-operatives ends on May 1st. FECHIMM is confident that the developed marketing plan to stimulate the membership program will bear fruit in 2015.

In addition to creating this insurance program, FECHIMM also took care during the past year to renew its main economic groups it previously had through its membership with CQCH. This was the case for the AFIC plan for which it was able to obtain guarantees from the Caisse d’économie solidaire. RONA hardware store and Equifax, a company specialized in validating credit, also confirmed the continuation of the economic benefits for FECHIMM members.

In order to continue to provide the most comprehensive group purchasing program, new alliances have also been developed. Agreements have been signed with Cabinex, a manufacturer of kitchen and bathroom cabinets, and Alimentation Maison, a meat, poultry and seafood distributor.

FECHIMM’s increased activities to develop purchasing groups allowing housing co-operatives and their members to make significant savings continued throughout the year. At the end of 2014, thanks to a collaboration with the Co-operative Housing Federation of Toronto (CHFT), FECHIMM was already sure to be able to reactivate in 2015, a purchasing group for Bétonel-Dulux paint products that had been abandoned by CQCH.

Other groups, including an agreement for automated rent collection services was also in FECHIMM’s plans.

To monitor her purchasing group plans, FECHIMM created the Avantages COOP card in replacement of the Multiservices card. Distributed to all households of member co-operatives in the fall, it is recognized by all purchasing group plans of the Federation.

The co-operative investment program, another group involving 26 member co-operatives had an interesting progression during the year. The value of the share stood at $ 7.0188, up $ 0.2362 compared to 2013. The total value of the investment group is $ 508,023.

- Establishment of the ASSURANCES COOP program
- Renewal of the AFIC plan and agreements with Rona and Equifax
- New group plans with Cabinex and Alimentation Maison
- Return of Bétonel-Dulux paint products in 2015
- The AVANTAGES COOP card: new passport to great savings
Financial results
The necessary rigor

The quest for financial stability was always a concern for FECHIMM in 2014.

Concerning the revenues, the business volume related to the delivery of services was up 24% to stand at $1,408,687. This growth reflects a strong recognition by member co-operatives and community partners of the quality of the services the Federation offers, making FECHIMM a reference in matters concerning housing co-operatives. The efforts made to achieve these results should be commended.

The sector contribution, a funding source whose importance is difficult to predict each year, has remained relatively stable, amounting to $283,000, up slightly compared to the previous year.

Concerning the expenses, the payroll, the most important expense, was up 13% from 2013. It accounted for 71.7% of all expenses. The addition of new staff largely explains this increase, in addition to signing of a new collective agreement and the salary increases resulting from it. In return, the rationalization of external professional resources started in 2013 gained momentum, contractual fees went from $43,342 in 2013 to $19,318 in 2014.

The cost of the activities (excluding the payroll) decreased by 5.7% compared to 2013. The rigor applied to all FECHIMM operations has enabled the decline. Note, however, that changes in this budget item can be explained in large part by the end of the activities concerning our 30th anniversary and an unexpected GST and QST claim.

At the end of the year, the operating funds recorded a deficit of $54,701. Repayment of unpaid GST and PST on the management of the Assurtoit insurance program put a dent in the results of the Federation. This refund enabled us to settle a dossier that was the subject of an amendment to the Excise Tax Act in 2009, but for which legal opinions were received in 2004 and 2011 indicating that these costs were not taxable. The constitution of a provision of $44,080.99 for bad debts is the other element explaining the negative result.

However, in many ways, the results of the year are positive. The increase in the revenues from the delivery of services, which rose from 51% in 2013 to 59% in 2014 and the recovery of revenues related to the members’ magazine, revenues that CQCH did not share with the regional federations, helps to make the Federation more self-reliant in front of a possible decline in the state’s contribution in the coming years.

In light of these results, the search for financial stability will remain a priority in 2015. Achieving this objective will not be easy, which is why the financial discipline will continue to be applied in all Federation activities.
To find out more
Publications that demonstrate our commitment

To find out more about the actions taken and the positions taken by FECHIMM in 2014 to serve the interests of its members and the promotion of co-operative housing, we invite you to visit the Publications section of the fechimm.coop. You can consult the publications listed in this page and a host of other documents related to our activities.

Magazine

Numbers 1 (28 pages) and 2 (40 pages) of CITÉCOOP, the magazine for members of housing co-operatives of the Metropolitan Montreal.

Briefs

Democratic organizations causing vibrations, a collective heritage to be preserved
December 4, 2014
Brief from FECHIMM presented at the special consultations and public hearings on Bill 19, an Act to amend the Co-operatives Act and other legislative provisions

For the arrangement and development focused on learning retention, equity and diversity
November 12, 2014
Brief from FECHIMM presented as part of the consultation on the development plan and development of Greater Montreal

Brief from FECHIMM on the ongoing review of the programs
October 3, 2014
Brief filed with the Société d’habitation du Québec as part of the work of the Commission’s ongoing program review

For the preservation and expansion of the housing co-operative heritage
October 3, 2014
Brief tabled at the Commission du logement social de la Communauté métropolitaine de Montréal as part of the consultation on the Metropolitan Action Plan for Social and Affordable Housing

8 ways of improving AccèsLogis and LAQ programs
March 7, 2014
Brief presenting FECHIMM’s requests for a more sustainable housing co-operative movement, supportive and present in the Metropolitan Montreal community

For a real social mix in the Ville-Marie borough
February 7, 2014
Brief presented to the Office de consultation publique de Montreal as part of the public consultation on the building project of the St-Antoine Street West

Other publications

The facts on the relationship between FECHIMM and the CQCH

Leaflet taking stock of the relations between FECHIMM and the CQCH

I will lose my unit if the federal government cuts in the budget.

Leaflet presenting the impact of the end of the operating agreements on low-income households residing in housing co-operatives

The end of your operating agreement is approaching? Take action!

Leaflet explaining what assistance FECHIMM and the Caisse d’économie solidaire can provide to co-operatives who must refinance in order to carry out renovations

2015 directory of suppliers

Directory of suppliers for housing co-operatives and FECHIMM’s resource guide