

WELCOME TO BRIDLE MANOR CO-OPERATIVE INC.

As a member of Bridle Manor Co-operative Inc., there is a great deal of information you will need to know in order to enjoy your new home and co-operative living. This Member Handbook is designed to provide that information. It serves as an introduction to the Co-op for new members and as a permanent reference book for all members, old and new.

To make the best use of your Member Handbook:

Familiarize yourself with its contents

Please note that many of the rules governing the operation of the Co-op are contained in the By-laws and the Policies.

Use this handbook as your reference book

Often when you have a question or don't understand something you will find the answer here. Bring your handbook to Members' Meetings and committee meetings. Frequently questions arise at meetings that can be answered by checking the Handbook.

Keep your handbook up to date

The Handbook is purposely kept in this 3-ring binder to enable you to add or subtract new pages or sections with ease. New or updated information will be sent to you frequently to be inserted in your handbook.

Pass it on

As this Member Handbook is the property of Bridle Manor Co-op Inc., kindly remember to turn your Handbook into the office when you move out so that it can be "re-cycled" to a new member.

HOW TO GET INVOLVED

Participation in activities and in the decision-making process is the key to the member's control over the running of the Co-op.

Participation will yield additional social benefits as neighbours become friends, and a community is formed. And so, the prime responsibility of co-op membership, that of participation in the running of the co-operative, is at the same time one of the primary advantages.

Participation is also the key to the success of Bridle Manor Co-operative Inc.

There are a number of ways in which you can participate in the management of Bridle Manor and in your community.

1. **Members Meetings**

This is where the Membership exercises both its right and responsibility to make key decisions about the Co-op. Attendance at Members' Meeting is required by the Occupancy By-law:

- Each member is obligated to participate in the activities of the Co-op by attending each annual meeting of members, and all other meetings of members, unless prevented by illness or emergency or other reasons acceptable to the Board.

2. **Committees**

The Co-op Property Manager keeps a record of each member's interests. Be sure to fill out a participation survey form. When a vacancy comes up on the committee of your choice, you will be contacted by the Chairperson of that committee. As required by the Occupancy By-law:

- Each member is obligated to participate in the activities of the Co-op by serving on the Board, or committees, or by assisting in other areas of the operation of the Co-op.

3. **Work Parties and Special Activities**

These are organized regularly. When volunteers are called for, please turnout whenever you can. Many hands make light work and keep housing charges down.

4. **Social Functions**

Come out to the Co-op's social functions organized by the Social Committee. Be a part of your community, get to know your neighbours and support fund raising activities.

5. **Keep Informed**

Utilize the information channels available: this handbook, bulletins and flyers. If a question is not answered through these sources, ask the appropriate person:

- Co-op Property Manager
- Committee Chairperson
- Board Members

BY-LAWS – FUNDAMENTAL RULES OF A CO-OP

The Co-operative Corporations Act of Ontario sets out the basic legal rights, responsibilities and powers of a Co-operative Corporation. Working within the requirements set out in the *Act*, each Co-op sets down its own specific guidelines and rules in its by-laws. By-laws contain all the fundamental decisions necessary to govern the affairs of the organization. An important aspect of by-laws is that they provide the means for member control over the Co-op.

The Co-operative Corporations Act requires that by-laws must be confirmed by at least two-thirds of the votes cast at a general meeting of the members. Therefore, the fundamental rules of the Co-op, if contained in the by-laws, cannot be created or changed without the consent of the members.

The by-laws and policies contained in this Handbook are more than just a series of limiting guidelines. They represent the best efforts on the part of the members to map out how a democratic community, where people care about how they relate to one another, should be organized.

The following is a brief description of each by-law and an explanation of policies and procedures:

The Organizational By-law sets out the specific guidelines for the operation of the Co-op. This by-law deals with aspects of the organization such as membership, Board of Directors, committees, staff, meetings and finances. It provides the framework within which the Board, members and staff manage the organization.

The Occupancy Agreement and By-law establishes the guidelines for the relationship between the Co-operative Corporation and the individual member-resident. It sets out the rights and obligations of each party in matters relating to occupancy and the Co-op property and takes the place of a conventional lease.

Occupancy Related Policy: any policy that deals with matters relating specifically to the occupancy relationship between the Co-op and individual members is called an occupancy-related policy. Such policies are considered the equivalent of a by-law.

Organizational Policies: are important decisions made by the members as to how the affairs of the Co-op should be organized and managed in areas other than occupancy-related matters. Organizational policies are passed and amended at members' meetings.

Procedures: are the mechanism or steps required to carry out the intent and purpose of the Co-op's by-laws and policies. Procedures are usually developed by committees or staff and must be approved by the Board.

HISTORY

The Bridle Manor property was constructed in 1965-67 as a rental project. It was built by the developer Robert McClintock, and many aspects of the design and site plan were considered innovative at the time. In fact, the project won a design award from the Scarborough Planning Board in 1972.

Over the years, Bridle Manor enjoyed reasonable rents and a stable community (many residents had lived in the project since it was first constructed). However, in 1981, the property changed hands and the new owner put it up for sale. The residents were concerned about potentially large rent increases and continued deterioration and neglect of the property.

The property came to the attention of the Co-operative Housing Federation of Toronto (CHFT), a non-profit resource group which assists new housing co-ops to get started.

The Federation met with the residents and presented to them the option of converting the project to a non-profit housing co-operative. The vast majority of the residents were in favour of the conversion as a means to keep their housing costs affordable, to obtain financing to rehabilitate the property and to gain control of the management of their housing.

In December 1981, Bridle Manor converted from a rental property to a non-profit housing co-operative.

Financial assistance was provided by the Federal government (under its co-op housing program) which provided a grant to bridge the gap between market charges and the actual cost of purchasing and operating the project. Through the government's Residential Rehabilitation Assistance Program (RRAP) a grant was also provided to carry out extensive renovation to the property.

The Co-operative Housing Federation of Toronto sponsored the conversion, arranged the financing, set up the Co-op Corporation, co-ordinated the renovations, and assisted the residents in organizing their co-op community. The Federation completed its services to the Co-op in July 1983.

Bridle Manor was fortunate from the beginning to have member residents who participated actively in the organizing and ongoing operation of their Co-op. This active participation, which continues on, has made Bridle Manor the successful co-operative housing community it is today.

DESCRIPTION

Bridle Manor Co-operative Inc. is located on the northeast corner of Sheppard Avenue and Pharmacy Avenue on eight beautifully landscaped acres.

The property consists of an eleven storey apartment building and eighty one two-storey row townhouses.

The unit mix is:

41 one bedroom apartments	700 square feet (approx.)
40 two bedroom apartments	1000 square feet (approx.)
73 three bedroom townhouses	1300 square feet (approx.)
8 four bedroom townhouses	1450 square feet (approx.)

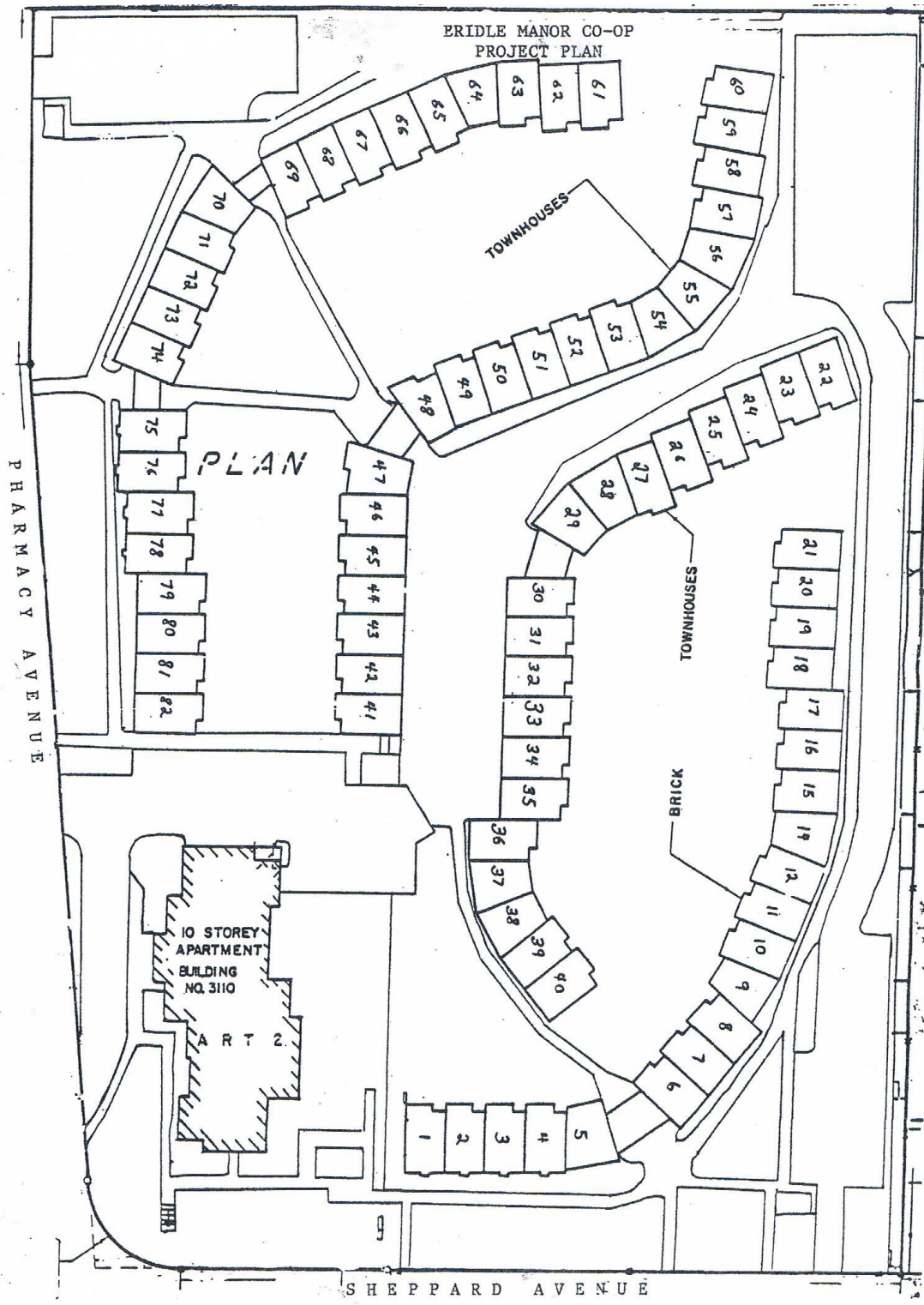
*Note: disabled units included

The apartment building houses the Co-op Office, the recreation room and a meeting room.

Located behind the apartment building is the children's play area which was designed and planned by member residents.

The Co-op has extensive common grass and courtyard space.

Attached is the Project Plan of Bridle Manor Co-operative Inc.



CO-OPERATIVE HOUSING FEDERATION OF TORONTO: PROFILE

The Co-operative Housing Federation of Toronto, formally founded in 1974, is a coalition of independent co-operative housing groups in the Metropolitan Toronto region. The groups formed this central body to solve common problems, to share experiences and to speak with a unified voice to all levels of government. The Federation serves as a resource group to its own members and to other groups, either new or existing, who can use its services. As well as offering the skills needed to take a project from the mortgage application stage to completed housing, the Federation can assist groups in their ongoing operation through educational programs, manuals and consulting services.

The Co-operative Housing Federation of Toronto (CHFT) sponsored the conversion of Bridle Manor to a non-profit housing co-operative in 1981 and worked with the residents to organize their Co-operative until July 1983.

The Federation is a non-profit co-operative resource group. Its members are individual housing co-operatives located in the Metro Toronto area. Bridle Manor is a member of the Federation. Each Co-op has one vote entrusted to a delegate who attends monthly membership meetings. The delegates elect a Board of Directors and employ staff to carry out the activities of the organization.

Since its inception in 1975, the Federation has been committed to both the provision of services to existing co-operatives and the promotion and expansion of the co-operative housing sector. Its ongoing services to its members include:

- advice by telephone
- consulting
- contractor's lists
- management memos
- workshops and discussion groups
- emergency management assistance
- housing research
- lobbying: The Federation represents the interests of its members individually and as a movement to all levels of government

Its education services include:

- regular courses and special workshops directed to volunteers and co-op managers in all areas of co-op management and organizational development
- contract courses tailored to individual co-ops
- development of educational publications

HOUSING CO-OPERATIVES IN ONTARIO

Housing Co-operatives in Ontario are legally governed by *The Co-operative Corporations Act*. The Act guarantees certain basic rights to all co-operative members, including:

1. The right to vote on by-laws, policies and other major decisions at general membership meetings.
2. The right to run for election to the Board of Directors of the Co-operative.
3. The right to receive an annual report from the Board of Directors and the Co-op's auditor.
4. The right to propose that a general meeting should be held in order to discuss matters which the member thinks relate to the integrity and prosperity of the co-operative. (This is only possible if a certain proportion of fellow members support the proposal.)
5. The right to request that a matter be discussed at a general meeting in collaboration with other members.
6. The right to make proposals for the dismissal of the chairperson and members of the Board of Directors according to the procedure set out in *The Co-operative Corporations Act*.
7. The right to appeal to the appropriate authorities if the member discovers that the behaviour and practice of the Board is contrary to the by-laws and resolutions of the general meetings or detrimental to the co-operative.
8. The right to withdraw his or her membership at any time after giving the required notice as prescribed in the by-laws.

CO-OPERATIVE HOUSING FEDERATION OF CANADA: PROFILE

The Co-operative Housing Federation of Canada, popularly known as CHFC, is the national representative body for non-profit housing co-operatives.

Bridle Manor Co-operative Inc. is a member of CHFC and sends a delegate to its regional meetings and its Annual Meeting. The following is some background information on CHFC.

CHFC was formed in 1968 by the Canadian Labour Congress, the Co-operative Union of Canada and the Canadian Union of Students to promote co-operative housing in Canada.

CHFC is a member-controlled organization of housing co-operatives, resource groups and sponsoring organizations working together to promote and develop co-operative housing.

CHFC persuaded CMHC and the Minister responsible for housing, in 1970, to fund five pilot projects, in Vancouver, Calgary, Winnipeg, Toronto and London, under the \$200 Million Innovative Housing Fund, to demonstrate that housing co-operatives could provide affordable, resident-managed housing for Canadians.

CHFC was responsible for obtaining the 1973 amendments to the National Housing Act that provided assistance to housing co-operatives developed from 1973 to 1978.

CHFC participated in the development of the 1979 Co-operative Housing Program through consultation with the federal government and CMHC to ensure that co-operative housing development could continue in the country.

CHFC helps develop regional resource groups to ensure efficient delivery of housing co-operatives throughout the country.

CHFC has assisted, and continues to assist, many housing co-operatives in completing their projects through constant liaison with CMHC to overcome obstacles during the development period.

CHFC provides education courses on co-operative housing management in all areas of the country.

CHFC provides management advice and assistance to existing housing co-operatives to ensure successful ongoing management.

CHFC is working with CMHC to revise the Start-Up Program and the Community Resource Organizations Program to ensure continual growth in the sector.

CHFC publishes a regular newsletter and other information on co-operative housing and responds to requests for information, ensuring that co-operative housing is continuously being promoted nationally.

CHFC membership for housing co-operatives costs are charged per unit, annually.

CO-OPERATIVE HOUSING FEDERATION OF CANADA

PRINCIPLES

1. Every person has a right to reasonable, affordable shelter according to need.
2. Land and Housing should be viewed as a necessity for general human survival and development and not as a market commodity for speculative gain.
3. Every person has a right to effectively participate in the affairs of his/her community.
4. Those persons requiring public assistance to meet their shelter needs should not be segregated or identified in any manner which may reflect adversely on the individual or on the community in which he/she resides.
5. Each community shall have the right to manage its own affairs in a manner consistent with the welfare of its members and the laws of the land.

OBJECTIVES

1. To assist in meeting the nation's housing needs through promotion and development of housing, according to co-operative principles, for the benefit of the occupants of such housing.
2. To involve various social bodies as sponsors of co-operative housing organizations for development and building projects.
3. To obtain governmental, commercial and private donations of funds to supplement those supplied by the sponsors of such housing organizations.
4. To develop a structure which will provide for a repository of organizational and technical skills and the efficient delivery of these services on a regional basis and to charge fees for services rendered.
5. To assist organizations, groups and individuals involved in co-operative housing to co-ordinate the programs and activities.
6. To acquire finances by obtaining and directing mortgage, investment, pension and other funds into financing and land assembly for co-operative housing.
7. To encourage the formation of regional and local co-operative housing associations.
8. To represent and protect the interest of co-operative housing before governmental bodies and housing authorities.
9. To increase public awareness of housing conditions and problems, and to emphasize "quality of life" environment.
10. To innovate improvements in housing design and construction.
11. To print, publish and circulate any newspaper or other publication in the interests of co-operative enterprises, principles and practices.
12. To become a member of national or international organizations whose objectives are, in whole or in part, similar to the objectives of the Association.
13. To promote the co-operative movement and its social objectives.