



The CO-OPERATIVE HOUSING FEDERATION of Canada

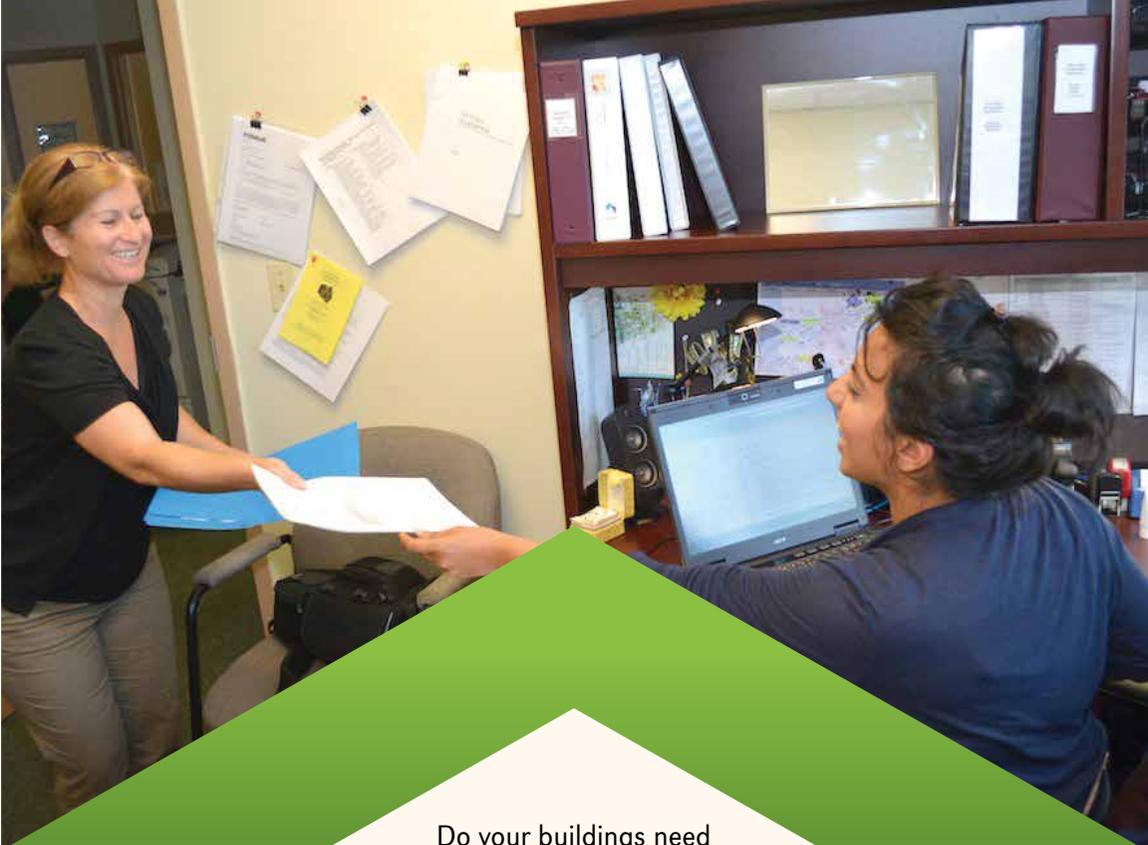
CO-OPERATIVE ENTERPRISE SERVICES

Asset Management

Refinancing

**Commercial
Insurance**

Investments



Do your buildings need repairs? Should your homes be modernized to save energy, lower costs, and improve their quality for your members? Are your investments providing extra money to help you, as a business and as a community?

CHF Canada's new suite of member services will help you get the know-how to be successful, and the money to make it happen.

Our Co-op Enterprise Services team delivers three programs directly: Asset Management Services, Refinancing, and Commercial Insurance. And CHF Canada's partnership with Encasa Financial brings you solid investment options.

**Great services,
from people you trust.**



Asset Management

Asset Management Services help make your co-op everything you want it to be.

Offered in partnership with Housing Services Corporation (HSC), our team can assist you with everything from building condition assessments, specialized technical reports, hiring contractors and project management. Our customized Asset Management Plan can help you make great decisions about your co-op's viability and success.*

CHF Canada's Asset Management Services take the guesswork out of figuring out what should get replaced, when, and at what cost.

To find out more, visit www.chfcanada.coop or contact **David Spackman** at ams@chfcanada.coop, or call **Catherine Cummings** at 800.465.2752 ext. 246





Refinancing

Reimagine Your Co-op

From new kitchens and windows, to siding, paving, and roofs, to fixing health and safety concerns, CHF Canada's Refinancing Program has helped co-ops renew their properties since 2013. If yours is a Section 95 or a Section 61 co-op,* there's no need to wait to get your big jobs done.

Our expert staff and consultants will help you learn whether refinancing can meet your needs. Then walk you through the borrowing process with your credit union, and (if you are still in your operating agreement) with CMHC.

For more information, and to see some success stories, visit **www.chfcanada.coop/refinancing** or contact **Dave Howard**, **dhoward@chfcanada.coop**, **800.268.2537, ext. 239**

* Refinancing Program not available in Quebec or British Columbia



**CHF Canada's
Refinancing Program**



Commercial Insurance

INSURANCE

Every co-op needs reliable and affordable commercial insurance to protect their co-op's property. For more than 30 years, CHF Canada's partnership with The Co-operators has delivered great insurance coverage tailored specifically to housing co-ops.

The program features director and volunteer accident coverage, full fire and flood protection, and guaranteed replacement for your buildings – with knowledgeable advisors ready to discuss your insurance needs.

Need more information, or a quote? Visit **www.chfcanda.coop** or contact **Louise Briglio, lbriglio@chfcanda.coop, 800.465.2752 ext. 224**





Encasa



Does your co-op invest your capital reserves and operating dollars, such as last-month's rent and member deposits? The Social Housing Investment Program is managed by registered investment fund manager Encasa Financial Inc. (Encasa), an innovative partnership between four major housing organizations from across Canada: CHF Canada, Housing Services Corporation, CHF BC and the BC Non-Profit Housing Association.

Phillips, Hager & North Investment Services is the distributor of the three Social Housing Investment funds and offers professional investment advice and hands-on customer support.

Your co-op receives expert knowledge from people who understand both the housing sector and the investment world.

To learn more, please visit www.encasa.ca or contact **John Osmond** at josmond@encasa.ca, 888.791.6671 ext. 237

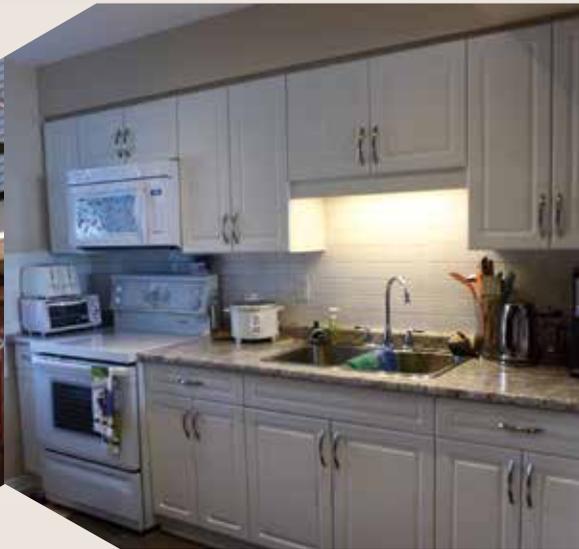


“CHF Canada and Newmarket Co-operative Homes Inc. have always had a great relationship and we are forever grateful to them for that and for all their support in our refinancing journey and whatever may lay ahead.”

– Mandy Lord, board member, Newmarket Housing Co-op, Newmarket, ON

“Our members are happy that we will have a renovated co-op that will continue to be a great place for people to live. We were worried that some of these aging homes were beginning to fall apart, but now we don’t have that worry anymore.”

– Murray Eaton, president, Mondragon Co-operative Homes Inc., Brampton, ON



“David Spackman has been marvelous helping our co-op understand what work needs to get done and the plan to do it. He presented the asset management plan to our membership, was extremely patient answering our many questions, and helped to get our members all on the same page.”

– Nancy Edsell, Dovercourt Co-op, Ottawa, ON

“Encasa’s program is tailored to co-ops. We could buy a mutual fund somewhere else, but they probably wouldn’t understand our business the same way.”

– Nick Osmond-Jones, board member, Seawalk Housing Co-op, Victoria, BC



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For more information on
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1.800.465.2752 ext. 246

