

Guide to hiring a housing co-op manager



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1 Introduction

About this guide

Housing co-ops need sound management to be successful. That usually means hiring staff or a management company to take care of the day-to-day business in the co-op.

Each co-op needs to decide which management model it wants to use - whether to hire its own staff or a management company. The Co-op Housing Bookstore publication, *Good Management in Your Co-op*, can help you make this decision. CHF Canada will publish an updated version of this book later in 2006. The Where to Get More Help section of this guide in Appendix F has information on how to order Bookstore publications.

If your choice is to hire a co-op management company, CHF Canada's Guide to *Tendering for Management in Ontario Housing Co-operatives* will be a useful resource. The Where to Get More Help appendix has more information about where to get this tendering guide.

The *Guide to Hiring a Housing Co-op Manager* will help you if you plan to employ your own staff to manage the co-op.

It focuses on hiring the co-op's manager, which is the board's responsibility. If you have more than one staff person, the manager should hire other staff, report the decision to the board and be responsible to the board for the work of staff. This approach is consistent with the separation of management functions, which are staff responsibilities, and governance functions, which are board responsibilities.

Although this guide deals with hiring a manager it can easily be adapted to use when hiring other staff.

Throughout the guide we use the term *manager* to refer to your co-op's lead staff person – the staff member who reports directly to the board. Your co-op may use another term such as co-ordinator.

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Getting organized

Before you start advertising and setting up interviews you need to take some time to get organized. If you are without a manager it's natural to want to move as quickly as possible to fill the vacancy, but some time invested up front laying the groundwork will pay dividends.

Here are the steps you should take to get organized:

- O set up a hiring committee
- understand the law and program rules about hiring
- review your staffing needs
- update the manager's job description and job qualifications
- check your budget
- prepare your offer letter and employment contract.

We talk in more detail about each of these steps below. We also talk about hiring temporary staff to fill a gap. Appendix A has a suggested checklist of the steps involved in hiring and a timetable that you can use.

Setting up a hiring committee

As a first step, the board should set up a small hiring committee (three to four people), appoint its chair and identify the committee's responsibilities. The responsibilities should include

- reviewing the co-op's staffing needs and preparing a draft job description, job qualifications, offer letter and employment contract for board approval
- O preparing and placing the job notice and ad
- receiving applications, shortlisting and interviewing candidates, checking references and making a recommendation to the board.

The hiring committee can include directors and other co-op members who may have some expertise in staffing issues. If your co-op has a personnel committee you will likely want to include someone from it on the hiring committee.

There are two important issues you need to keep in mind when appointing the hiring committee: conflict of interest and confidentiality.

Members of the committee must not have a conflict of interest or bias. They must not be related to people who may be applying or be close friends of any applicants. These close relationships make the hiring process unfair to some candidates and must be avoided. Do a first check for conflict of interest or bias when you start the hiring process. Then, once you have all the applications in hand, do a final check.

Remember as well that the hiring committee needs to respect confidentiality – even after the hiring is done. What is confidential? The main principle of confidentiality is that only those people who need to know something are told, and they are told only what they need to know. So, for example, only the hiring committee should know the names of everyone who has applied. The board should be told who was interviewed and why the committee recommended the candidate it did. Other co-op members should only be told who was hired.

Because hiring the co-op's manager is such an important and demanding job, you may want to use the services of an outside consultant to help the hiring committee. This is a particularly good idea if the board has had conflict that may get in the way or if the staff person was dismissed or left under difficult circumstances. An outside person can help the co-op focus on the hiring rather than continuing to fight over past problems.

If your co-op belongs to a local federation, they may be able to provide a consultant to help you with all or part of the hiring process. It is very important that the consultant you choose not be a candidate for the position you are filling.

Understanding the law and program rules

There are some rules that apply to hiring that you need to be aware of and follow throughout the hiring process.

Start by checking your operating agreement (if your co-op is federally funded) or the *Social Housing Reform Act* (SHRA, if yours is an Ontario-program co-op) for any rules about hiring. For example, the SHRA says that co-ops need to use an open and competitive process when hiring.

Then check your by-laws for any rules that your co-op has set about hiring and employing staff. For example, your Organizational By-law or Hiring Policy probably says that a member cannot be employed by the co-op.

You will also need to make sure that you follow the requirements of your provincial Human Rights Code. In Ontario, the code says that you may not discriminate in employment on the grounds of

O	race
O	ancestry
O	place of origin
O	colour
O	ethnic origin
O	citizenship
O	creed (religion)
O	sex (includes pregnancy)
O	sexual orientation
O	age
O	record of offences (any offence against provincial law; any pardoned federal
	offence)
O	marital status
O	same-sex partnership status
O	family status
O	disability.

Your hiring decision must be based on a candidate's ability to do the job, not on any of the grounds listed above. This means you need to make sure that nothing you do in any part of the hiring process – in job ads, during the interview, etc. – will lead someone to think you are discriminating. Note, however, that in Ontario you do not have to hire someone if they are the spouse, child, or parent of the employer or an employee. Deciding not to hire someone on these grounds is not discrimination under the code.

You can get more information on human rights and co-op staff in CHF Canada's publication *You, Your Staff and the Law*, available free in the Resources section of our website (www.chfc.coop). You can also get in touch with your provincial Human Rights Commission for advice. In Ontario go to www.ohrc.on.ca.

Reviewing your staffing needs

A change in staff gives your co-op an opportunity to review your staffing needs and how you divide up the work. You can't begin to hire until you pin down what you expect the manager to do.

Start by doing a reality check. The job of co-op manager is a very demanding one. It has a wide range of responsibilities and requires a broad mix of skills. We have included a sample job description in Appendix B. All of the responsibilities included in it need to be taken care of. But, depending on the size of your co-op, the complexity of your funding program and other demands in your co-op, it may not be reasonable to expect one person to do everything in the job description. You may need to hire additional help to get the work done, either by adding staff or using more outside contractors.

Two notes of caution:

- O Bookkeeping requires specialized skills. This is not a place to cut corners. Your co-op will very quickly run into trouble if you try to get by without bookkeeping expertise. You should be prepared to contract out for bookkeeping services if your manager doesn't have the skills or if other demands of the job make it hard to get the bookkeeping done.
- O Don't be tempted to turn to volunteers to do jobs that belong to management or require other specialized expertise. With training, co-op members can provide valuable administrative support like taking minutes at board and members' meetings, doing unit inspections or welcoming new members to the co-op. But they should not be responsible for essential management tasks such as keeping the books or meeting your reporting requirements to government.

Sometimes a co-op may find it doesn't need as many staff as it has now or only needs a part-time manager rather than a full-time one. Again, you need to be realistic. Don't cut back just to save money. You need to be sure that the co-op will continue to be well run and that you don't place unrealistic demands on your staff.

One thing you can do is compare your co-op to other similar co-ops. If they are running well with a lower staffing level or a different mix of staff, you may want to look at making some changes. Your local federation or CHF Canada staff can help you do this kind of comparison.

Updating manager's job description and job qualifications

Once the hiring committee has reviewed the co-op's staffing needs it will need to update the manager's job description to reflect any proposed changes. Even if you are not making changes to the job you may need to update the manager's job description to make it reflect the job that is actually being done. Over time, the work your manager does will likely change for a number of reasons. Things get added to the job, taken away, or switched to another staff person. The co-op may have changed some policies that affect the manager's job or new government requirements may have changed the work.

A current job description is an essential tool in the hiring process. It helps the co-op be clear about the skills the new manager will need. And it gives candidates an accurate picture of the job they are applying for and helps them decide if they are qualified.

The committee will also need to confirm the skills you are looking for and any other qualifications that apply to the job. When hiring a co-op manager you are looking for someone who is not only a top-notch property manager but also someone who can work well within the co-operative management and governance structure, can relate to a diverse community, and has knowledge of the funding program and laws that apply to your co-op.

Your job ad and notice should list the qualifications you have identified. (See the section on Recruiting below for more about the job notice and job ad.)

The committee should recommend the revised job description to the board for approval or recommend that the co-op use the existing job description for the hiring. It should also present the job qualifications for board approval.

For a sample manager's job description see Appendix B. Appendix C is a sample job notice with a typical set of qualifications for a housing co-op manager.

Checking your budget

You need to pay attention to the bottom line and consider your budget when hiring. But you also need to remember that you get what you pay for. You need to pay a fair and competitive salary and offer reasonable benefits if you expect to get and keep a qualified manager. Your co-op needs to find a balance between the money you think you can afford and what you realistically should expect to pay to hire someone qualified to do the job.

What is a fair and competitive salary and benefits package? In some areas, local federations or staff associations have done salary surveys that show you what other co-ops are paying. Contact them to find out if they have this information and can share it with you. CHF Canada has put together a benefits program with The Co-operators that includes life insurance and disability, health and dental coverage. Contact CHF Canada at 1-800-465-2752 for a brochure on the program.

You also need to be ready to spend some money on the hiring process. There are costs for advertising, holding interviews and for consulting services if you are getting outside help with the hiring. Make sure you budget a realistic amount to cover these costs.

Preparing your offer letter and employment contract

An important part of getting organized is preparing a draft of the offer letter you will send to the chosen candidate and a draft employment contract. We say more about both documents below.

Don't wait until you have made the hiring decision to get the offer letter and contract ready. Prepare them in advance and have the board approve them in draft form. The two- week period between advertising the job and the application deadline is a good time to do this.

Working from your existing letter of offer and employment contract or new models, you should do a careful review of both documents and make any changes necessary. Then have your lawyer review them and finally present them to the board for approval as discussed below.

Where can you get a sample employment contract?

You may already have a good one in place that just needs to be updated. If not, you can get a copy of a model contract developed by the Co-operative Housing Federation of Toronto and CoAction, the Toronto staff association, from the Co-op Housing Bookstore. You may also be able to get a sample contract from your lawyer.

A sample letter of offer is included in Appendix D.

Hiring temporary help

This guide mainly deals with hiring to fill a permanent position. But sometimes you will need to replace your regular manager temporarily while they take a leave from their job such as a pregnancy, parental or disability leave. Or you may need to hire temporary help because your manager has left suddenly and there will be a gap before you can fill the permanent position.

Leaves of absence

If you are hiring for a temporary position while your manager is on leave, check what your employment contract says about leaves of absence. Also, review the rules in legislation and insurance policies that apply to the specific type of leave involved. CHF Canada's guide *You*, *Your Staff and the Law* gives an overview of the law related to different types of leave.

Here are some requirements related to the two most common types of leave:

Pregnancy and parental leave

Your manager must be allowed to return to their original job from a pregnancy or parental leave. If the manager is combining a pregnancy and parental leave they could be off for a full year. The contract with the temporary manager needs to make it clear that the position is only for a specified period of time.

O Disability leave

Check your disability insurance coverage and provincial labour law. Contact The Co-operators, or other insurance company, for information on your disability coverage. If you have workers' compensation coverage and the leave is related to an injury that occurred on the job, call the agency that administers the coverage in your province. Also, contact your lawyer to make sure you have considered all labour law and other requirements that apply before you make any decisions related to disability leave and hiring replacement help.

Sudden vacancies

Your co-op may have a gap in its staffing if your manager leaves with very little or no notice. It takes time to get organized and complete the hiring of a new manager. Even after you've decided on your new manager there will be a gap if that person is currently employed and has to give notice. Problems can start to arise quickly if the co-op doesn't have a qualified manager in place so you need to consider how you will get work done during this period.

In co-ops with more than one staff person, other staff can sometimes pick up extra duties for a short time – though you need to make sure they have the skills required. But in a co-op with only one staff person, you may need to hire someone to fill the gap – to take care of at least the most important business until the new manager is in place.

There are several places to go for help:

- Your local federation may be able to suggest someone.
- O If you have a staff association in your area, you can call them to see if a manager at another co-op has time available to help.
- O Management companies are sometimes willing to work on a temporary basis while you hire a permanent manager.

Recruiting, interviewing, hiring

Once you have laid the groundwork, you are ready to get on with the hiring.

Here are the remaining steps:

- O recruiting
- O reviewing applications
- O interviewing
- choosing your new manager.

We talk about each of these steps in more detail below. First though, a word about the importance of keeping good records about the hiring.

Record keeping

There are a number of reasons your co-op needs to keep accurate and complete information about its hiring process. You could face a challenge from an unsuccessful candidate and need to prove that you have followed your province's Human Rights Code. As noted earlier, there may be funding program rules related to hiring and you may need to show that you followed them. Or, if your new manager does not successfully complete their probation period, you will want to have the information on hand as you begin the search process again.

But you need to balance the need to keep enough information with privacy concerns.

All co-ops need to follow federal or provincial privacy rules. British Columbia, Alberta and Quebec have provincial privacy legislation that co-ops must follow. Co-ops in all other provinces must follow the rules in the federal *Personal Information Protection and Electronic Documents Act* (PIPEDA). See *Protecting Personal Information*, available from the Co-op Housing Bookstore for more information on PIPEDA.

Make sure you keep minutes of all hiring committee and board meetings that carefully record all decisions, and have the minutes approved. You don't need to keep a record of the interviews but you should record in the hiring committee minutes when interviews took place, the number of candidates interviewed, and of course, the decisions of the committee and board. Also, keep a copy of your job ad and job notice and record where and when the ad ran and where you sent the notice.

As soon as the interviews are complete, gather all copies of the resumés and cover letters from hiring committee members and destroy them. Keep the originals in a locked filing cabinet in the co-op office. Place the resumé and cover letter of the person you hired in their personnel file.

Recruiting

You want to make sure that the hiring process is as fair and open as possible. This may be a requirement of your funding program but most importantly, it's in the co-op's interest to have lots of people hear about the job and to have a number of good candidates apply.

This means you need to get the word out to as many potential candidates as possible. Simply telling those you think might be interested isn't enough.

The first step in recruiting is to prepare both a job ad and a more detailed job notice. The job ad will be used in local newspapers. It should be short and clear. The job notice will be used in mailings and posted on websites and bulletin boards in public areas of your co-op and other co-ops. It will be more detailed than the job ad.

Both the notice and ad should set out the main duties of the position, the key qualifications, and any other specific requirements, such as being able to work some evening hours.

Also include information on where candidates should send their applications and what the deadline is. Give people enough time to put their application together and get it in but don't give them too long. Two weeks should be enough. Longer than that just drags out the hiring process and won't likely get you many more applications.

Your notice and ad don't need to set out the salary and benefits. It is enough to state that the co-op offers a competitive salary and a good benefits package.

If you don't plan to send a thank you letter to everyone who applies, you should say something like "While we sincerely appreciate the interest of all applicants, we will only contact those selected for an interview."

See Appendix C for a sample job notice. You can adapt it to prepare a job ad.

It's a good idea to spend some money to advertise in your local paper. One well-written ad in the Saturday paper can often lead to enough applications to find a good candidate. You may also have a community newspaper that you can place an ad in.

In addition to advertising in local papers, you should send out the more detailed job notice to targeted organizations. If you have a local federation, send them a copy and ask them to post it on their website (if they have one) and e-mail it to other co-ops. Or get the contact information for co-ops in your area from the federation and send the notice to them yourself.

People responding to job postings on the web will often send their applications by e-mail so if you post on the web, be sure to include your co-op's e-mail address.

CHF Canada also has an area on our website for member co-ops to post job openings. Advertising in the co-op sector is a good way to let qualified applicants know you have a position open - and it doesn't cost.

There are also lots of other places to advertise on the web. Check in your area for web-based job boards.

Reviewing applications

Once the application deadline has passed, the hiring committee will need to review the resumés and cover letters that you have received and decide who to interview.

Make a copy of the resumés and cover letters for each member of the committee. Committee members should be asked to review the applications on their own and come to a meeting of the committee with their list of the candidates they think should be interviewed.

As committee members review the resumés and cover letter they should ask themselves these questions:

- O Does the applicant have the qualifications identified by the committee and listed in the job notice?
- O Do they have experience as a co-op manager or doing similar work?
- O Do they have some kind of property management certification or have related training (such as accounting courses)?
- O Do they come across in the resumé and cover letter as organized and a good communicator?

One way for committee members to come up with their short list is to make three piles as they go through the resumés – one for those who are not qualified, one for those who clearly are, and a third for those who might be but you're not sure. You can look at this last group later if you don't have enough applicants who are clearly qualified.

Once each committee member has identified all of the candidates they think meet the qualifications, they should go through these resumés and narrow down the list to no more than five applicants. It is not likely that most applicants will have all the qualifications the co-op is looking for. But to be selected for an interview the committee must be satisfied that they have the core skills and enough experience to do the job well. Some skills can be added by further training once the manager is on the job.

At its meeting, the committee should start by agreeing on how many candidates it wants to interview. You need to strike a balance between interviewing enough candidates to give you a good choice and interviewing so many that it is too time consuming. A good number is between three and five.

Then review all the applications that committee members have selected. Be prepared to discuss why you did or didn't choose someone. And be ready to consider interviewing people you didn't pick. Once you agree that an applicant should be interviewed, place them on the interview list. If the list gets too long, do another round of review and shorten it to a manageable number. By the end of one meeting you should have your short list of candidates to interview.

Interviewing

Assign someone on the committee the job of calling the applicants you have selected and setting up the interview time. You should tell the applicant how long you expect the interview to last and ask them to bring a list of references if they didn't include them with their application. They should also be asked to bring samples of their writing and a copy of any relevant certificates that they hold.

Before the interview you will need to prepare the interview questions. Again, the two-week period between advertising the job and the application deadline is a good time to do this. Invite each committee member to contribute his or her favourite question then give a couple of committee members the job of preparing a draft of the questions for approval by the committee.

You should ask questions that require candidates to be specific about their experience and skills. Prompt them to describe actual situations and give concrete examples. Also, ask questions or use an exercise to test their skills. For example, ask a candidate to write a memo to the board or analyze a balance sheet.

Contact CHF Canada if you would like a copy of sample interview questions.

Once the questions are ready, decide who will ask each question.

Allow about 90 minutes for each interview, including the time to discuss the interview just held and prepare for the next one. Build in enough time between interviews so that candidates don't bump into each other as they are coming and going.

Provide candidates with a copy of the job description when they arrive. If they haven't had time to review it before the interview starts, give them a few minutes to look at it after introductions.

Plan the interview to include the following parts:

- O Introductions.
- Questions about the applicant. (Ask questions about anything on the resumé that is not clear. Clarify responsibilities in current or previous jobs if necessary.)
- General questions about their interests, goals, things they have enjoyed in other jobs, etc.
- Questions to probe experience and skills. (For example, how would they work to prevent arrears and keep units full. Ask at least one question to probe each of the core qualifications that you have identified.)
- Attitude and understanding of the position. (Explore, for example, whether the candidate understands the difference in roles between the board and staff.)
- O Terms of employment and working conditions including start date, pay, benefits and work hours.
- O Questions candidates may have.
- When a decision will be made.

During the interview the committee chair should keep things on track, making sure that you get to all of the important questions. Be prepared to skip over some questions if time is short or if they seem unnecessary given what you have already heard. You should also add follow-up questions as needed and new questions prompted by something you learn in the interview.

Try to keep the mood light during the interview so that the candidates are made to feel comfortable. Set up the seating arrangement so that candidates can see everyone. And make sure there is a glass of water for each candidate.

Choosing your new manager

The hiring committee decision

All committee members should take notes during the interviews. After each candidate has left you should briefly discuss your thoughts about the interview. Once all the interviews have been completed committee members should do a fuller review of all the interviews and make their decision on the preferred candidate or candidates to recommend to the board.

You should keep minutes that record the names of the candidates interviewed and the committee's recommendation to the board.

You may want to have each committee member rank the top two or three candidates in order of preference and then discuss the rankings. The chair should guide the discussion, helping the committee focus on deciding which candidate best meets the qualifications the committee has set.

You need to be confident that the person you are going to recommend to the board has the skills to do the job. Co-ops sometimes end up hiring the person they like the best. While it is important for the manager to get along with others, the bottom line is that they need to be a good manager of the co-op.

As you are making your decision consider all the information you have on the candidates – their qualifications as outlined in the resumés and cover letter, the quality of the interview and any letters of reference provided to the committee before or at the interview.

Checking references

Once you have decided on your preferred candidate(s), assign someone the job of checking references. This is a very important part of the hiring process and should not be skipped even if you are very enthusiastic about a particular candidate following the interview.

When you call the references:

- O Identify yourself. Say that the candidate has applied for a job in your co-op and has authorized you to contact references to get information related to their previous employment.
- O Confirm the person's relationship with the applicant. Were they a supervisor? Were they on the board when the candidate worked there?
- Confirm the dates the candidate was employed.
- Ask about the nature of the position held by the candidate.

- Explore the quality of their work and how they related to other employees and any volunteers.
- Ask about the candidate's attendance record and punctuality.
- Ask when they left and why.
- Explore the strengths of the candidate and areas for improvement. Briefly describe the job with the co-op and ask if they think the candidate would be suited to it.
- Ask if they would hire this person again.

Some employers have a policy of giving only limited information on former employees such as confirming dates of employment. Sometimes they will be willing to provide more information if you get a written release signed by the former employee. If that is the case, you should follow up with the candidate and get the release. But if you are not able to get additional information from any of the references provided you will need to ask the candidate for further references.

You may know someone who has worked with the candidate but who was not named as a reference. It may be useful to talk to that person but you should first ask the candidate if it is okay to do so.

Once you have checked references, the hiring committee may need to meet again to make a final decision. This will not be necessary if, at the end of the interviews, you identified a single candidate and authorized the chair to recommend that candidate to the board provided their references were positive.

What if the hiring committee members can't reach an agreement? Take some extra time, explore your differences and see if you can resolve them. If in the end you cannot decide on a single candidate you may want to hold a second interview with your top two choices. Or you may want to present two candidates to the board and leave the decision to them.

Normally though, the committee will be able to agree on who to recommend. Once you have done this, you should designate one committee member to take the lead in preparing a written report and presenting it to the board.

Reporting to the board

In the committee's written report to the board and during discussion at the board meeting you should be clear about the reasons the committee is making its recommendation. Is the candidate the most experienced in co-op management? Were their references strong? Do they have all the qualifications needed? Will they work well with the members and the board and so on? If a candidate lacks a particular skill but is otherwise well qualified note this. You may want to recommend that an offer of employment be conditional on the candidate taking further training within a specified period.

As the board is discussing the committee's recommendation, be prepared to answer questions. Remember that the full board has not had the benefit of interviewing the candidate. They will need to be confident that you have done your work and made a good recommendation.

The board decision

The board's hiring decision should be carefully recorded in the minutes. The motion should include

- the name of the candidate chosen
- O any conditions placed on the offer to hire such as the candidate's agreement to upgrade their skills within a specified period of time
- approval of the letter of offer setting out the terms of employment
- the name of the person authorized to make the offer and negotiate a contract with the candidate.

Here is a sample board motion:

- 1. **THAT** the Co-op offer the position of Manager to [insert name of candidate];
- 2. **THAT** the Board approve the Letter of Offer presented to the meeting [as amended—amendments to be recorded earlier in minutes];
- 3. **THAT** ••• and ••• [individual names or positions] are authorized to sign the Letter of Offer on behalf of the Co-op and to negotiate a final Employment Contract using the draft contract approved by the Board at its meeting of •••, 20•••;
- 4. **THAT** no changes in the Letter of Offer be accepted without Board approval;
- 5. **THAT** the final Employment Contract not be signed on behalf of the Co-op without Board approval;
- 6. **AND THAT •••** and ••• [individual names or positions] be authorized to sign any changes in the Letter of Offer approved by the board and to sign the approved final Employment Contract.

A copy of the letter of offer approved by the board should be put in the confidential section of the minute book.

The job offer and contract

Once the board has made its decision, one of the individuals authorized by the board to represent the co-op should call the successful candidate and inform them of the decision and offer. They should also send the candidate a letter offering the position.

The letter of offer should set out the basic terms of employment that the co-op is offering to the candidate and should be signed by the individuals authorized by the board to make the offer. It should include a section to be signed by the candidate accepting the position. A sample letter of offer is included in Appendix D.

Sometimes the candidate may ask for some time to decide if they will accept the position on the terms offered. This is reasonable. One purpose of an interview is to give applicants a chance to find out more about the job and decide if it suits them. Give them a day or two to decide if necessary. Or a candidate may say they will accept the position conditional on some changes to the offer.

The people authorized by the board should negotiate changes with the candidate. The changes should be recorded on the letter by striking out the terms to be changed and writing in the new terms.

If the co-op representatives think that the proposed changes are acceptable they should present the revised letter of offer to the board for approval. If they can't reach agreement with the candidate on acceptable terms, they should recommend to the board that the hiring committee be asked to recommend another candidate for the position.

The sample letter of offer in Appendix D includes a section at the bottom of each page where the candidate should initial to confirm their acceptance of the changes and the co op representatives should initial once the changes have been approved by the board.

The letter of offer in this form becomes a first contract between the employee and the co-op. This means that both the employee and the co-op are protected if the employment contract itself doesn't get signed until after the manager has started work.

Once the letter of offer has been approved by the board and signed by the candidate the employment contract should be finalized. Any changes made to the terms in the letter of offer should be reflected in the contract and then the final contract should be approved by the board. It will not be necessary to hold a special board meeting to do this if you have a letter of offer in place signed by the manager and co-op.

The board's approval of the final contract should be recorded in the minutes and a copy of the contract put in the confidential section of the minute book. Once the contract has been approved, the manager and the representatives approved by the board should each sign three copies – one for the co-op, one for the manager and one to keep on file with your co-op's lawyer.

Notifying other candidates

As soon as you have a signed letter of offer with your preferred candidate, contact the other applicants you interviewed to tell them you have hired someone else. Thank them for their interest in the job. It is good to leave this step until you are sure that you have reached agreement with your preferred candidate in case they turn down the job and you need to consider someone else.

4

Starting the job

The first few days

There are a number of things your co-op should do to make sure your new manager starts out on the right foot.

Once the hiring has been completed, share the news with members in the co-op. Use your newsletter or a special letter to give them some background on the new manager and let them know when they will start. A staff change is a time of uncertainty for members and they will be more confident when they know what is happening.

Early on, introduce the new manager to co-op members and make them feel welcome. Some co-ops hold an open house or some other type of event where members and the new manager can meet each other.

Try to arrange for a few days of overlap between the manager who is leaving and the new manager so that key information and advice can be passed on. If that is not possible, ask your former manager if they can come in for a day or two once your new manager has started. There will be some cost involved but it will be a good investment.

If your former manager is not available, check if there is a manager in another co-op who can come in and help provide an orientation. They won't be able to show your new manager things that are specific to your co-op, but they will be able to orient them to the job of housing co-op manager. This is especially useful if this is the first time the person you have hired has managed a co-op. Your local federation or staff association may be able to help you find someone in your area who is qualified to help you out.

It is important to tell your suppliers and vendors in writing that you have a new manager. They need to know who has the authority to order work. For example, a locksmith will only cut co-op keys for someone they know to be authorized by the co-op.

The first day at work is particularly important. Make sure there is someone on hand to meet the new manager – the former manager, another staff member, a director or a member of the hiring committee.

Here are some things that are important to do on the first day:

- O give the manager their keys, access codes and any passwords
- O show them where they can park their car or leave their bike
- O introduce them to other staff
- O give them a tour of the co-op, highlighting areas that are important for their job include a look at all your unit types
- show them where to find things they need such as files, supplies
- give them a copy of the board minutes, co-op by-laws, policies and procedures
- fill out paperwork such as Canada Revenue Agency forms, group insurance applications, credit unions forms, etc.
- tell them who to call if they have questions.

Be sure to put your manager in touch with key contacts at CHF Canada and your local federation if you have one. Give them the website address(es) and encourage them to draw on the support available from sector organizations, especially as they find their feet.

If there is a local staff association in your area, give the new manager the contact information and encourage them to attend its meetings. This can be a good place to acquire skills and get support from other staff who are doing a similar job.

The list in this section covers some of the things that are important for you to do when your new manager starts work. Appendix E has a more detailed checklist of what you should do to make sure your manager starts off on the right foot.

Probation

Your contract with your manager should specify a probation period. Three months is common. The probation period is part of the transition phase for the co-op and employee. It allows the co-op to decide if the employee is suited to the job and the employee to decide if the job suits them.

You will need to have a fair process in place to evaluate your manager's performance at the end of the probation period. The evaluation procedures approved by the board should be set out in the contract and communicated to the manager when they start work.

For more about evaluations see *Evaluating Staff* published by the Co-op Housing Bookstore.

You should use the probation period to give your manager any further training they need to upgrade their skills or fill in gaps in their qualifications. For example, if you hire a manager without co-op housing experience you could send them to CHF Canada's Co-operative Management Conference or staff training events put on by your local federation and staff association. CHF Canada's new course, *An Introduction to Co-operative Housing Management* is another valuable training opportunity. For more information on training check CHF Canada's website, www.chfc.coop.

5 A last word on hiring

For most directors in a housing co-op hiring a manager is a new responsibility and it can be intimidating because it is so important. It is also a lot of work. Your hiring committee will have to meet several times and do work between meetings. And the board will have to hold two or more special meetings to deal with the hiring.

But if you are ready to put in the extra time to get things right, approach the job in an organized way, and follow the guidelines that we have set out here you should be able to find a qualified manager to be your board's partner in running your co-op.

Appendix A

Hiring timetable

Steps in the process	Tasks	Who	Week	Comments
Set up a hiring committee	Appoint hiring committee and chair, and approve its responsibilities.	Board	1	
Getting organized	Review and understand: O co-op by-laws O program rules Review and revise: O staffing needs O job descriptions and qualifications O budget Prepare job ad and notice.	Hiring Committee	1	This may take more than one meeting but needs to be done quickly. If you are making major changes you may need to allow more time.
Approve job description and qualifications	Approve changes to job description and qualifications needed.	Board	2	May be able to combine with another meeting.
Recruit	Place ads; distribute notice.	Hiring Committee	2	Local papers, federation, other co-ops, CHF Canada website.
Prepare contract and offer letter	Prepare contract and offer letter.	Hiring Committee	2-4	Prepare the contract while waiting for applications; have lawyer review.
Interview questions	O plan the interviewO prepare interviewquestionsO assign interviewresponsibilities	Hiring Committee	2-4	
Approve contract and offer letter	Approve contract and offer letter prepared by committee after review by lawyer.	Board	3 or 4	May be able to combine with meeting to approve job description and qualifications if no major changes and if meeting can be held after ad and notice sent out.
Application deadline		Hiring Committee	4	
Select applicants to interview	Review applications and decide who to interview.	Hiring Committee	4	
Interviews	Interview 3-5 candidates.	Hiring Committee	5	
Committee recommendation	Committee selects preferred candidateCheck referencesPrepare report to board	Hiring Committee	5	The committee may need to hold a second meeting, following reference checks, to finalize preferred candidate.

Steps in the process	Tasks	Who	Week	Comments
Hiring decision	Board considers committee recommendation and makes decision.	Board	5	
Offer position and negotiate changes	Call and send an offer letterNegotiate changes if required	Board	5	The board says who can do this as part of the motion to hire.
Approve changes	If necessary, approve changes to offer letter.	Board	6	Have your lawyer review any changes.
Sign final offer letter and contract	Get offer letter and contract signed by co-op officers and manager.	Board	6	If you are negotiating changes to the contract, it can be signed later if you use our sample offer letter and have it signed.
Prepare for new manager	Inform members and prepare for starting the job.	Board	7-10	See Appendix E.
Manager starts job	Provide orientation.	Board	8-10	Candidate may have to give notice to current employer.

Appendix B

Housing co-op manager sample job description¹

POSITION: Housing Co-op Manager

REPORTS TO: Board of Directors

WORK WEEK: 35 hours. Some evening work is required.

GENERAL DESCRIPTION:

The manager's job is to oversee and be accountable for the management of the co-op's operations, subject to the general direction of the board of directors. The manager acts as agent of the co-op in delegated areas of authority and is responsible for hiring and supervising other co-op staff. The manager provides support to the board and members and keeps the co-op in touch with the wider co-op housing sector.

RESPONSIBILITIES:

1. Managing the finances

The manager has overall responsibility for the financial management of the co-op. The manager either carries out financial management tasks directly or supervises the work of the bookkeeper. Specifically, the manager, either directly or supervising the bookkeeper,

- O ensures compliance with all financial requirements of the co-op's funding program
- O administers the rent-geared-to-income program based on the requirements of the co-op's funding program
- O ensures that there is an adequate accounting system in place that produces monthly financial statements
- ensures that there are adequate financial controls in place
- maintains the financial records
- O prepares the co-op's capital and operating budgets, including proposed market housing charges, for submission to the board

¹ This sample job description is based on a co-op with a full-time manager and a part-time bookkeeper, but no other staff. It assumes the co-op has a Finance Committee. It will need to be adapted to reflect the actual staffing and committee arrangements in each co-op and the rules of the co-op's funding program. It will also need to be adapted to take account of the work demands in the co-op with some responsibilities being assigned to additional staff, or modified or dropped, as necessary.

O notifies the members of housing charge changes • presents and explains financial statements to the board monthly and points out any matters of concern O presents other financial reports to the board (such as member arrears, cash flow, capital forecasting and investment reports) as required • supervises the work of the co-op's bookkeeper administers payroll O makes sure that credit union deposits are done on time and are properly recorded O monitors cash flow • manages member accounts receivable administers the co-op's accounts payable, including invoice processing and cheque preparation ensures that the co-op's reserves are appropriately invested • administers a petty cash system administers the co-op's Arrears and Spending by-laws prepares working papers for the annual auditor's inspection • advises the board and finance committee on financial matters

2. Keeping the co-op in good repair

The manager is responsible for developing an overall property maintenance and repair program. Specifically, the manager

drafts financial policies for the approval of the board or membership

arranges periodic training for finance committee members.

- keeps property and maintenance records
 develops a routine and preventive maintenance plan
 makes sure a capital plan is developed and kept up to date
 administers a key control system
 administers the parking policy
 retains and supervises tradespeople and other contractors and consultants in accordance with co-op by-laws
 approves the purchase of maintenance equipment and supplies
 makes sure that each housing unit is inspected once a year and whenever a member moves out
- makes sure that the co-op has necessary life and safety systems, emergency response procedures and security measures in place
- O makes sure that the co-op complies with the fire code, elevator code, Electrical Safety Authority rules and other legal requirements related to the co-op's property
- O administers the member work request system
- O makes sure that the co-op is free of hazards
- advises the board on property matters
- O provides a maintenance activity report to the board, as needed.

3. Keeping the co-op full

The manager is responsible for developing a strategy to maintain full occupancy of the co-op. Specifically the manager

- O responds to enquiries and receives applications
- O markets co-op units, as necessary, to fill vacancies
- O liaises with marketing consultant, as needed
- O makes sure units are quickly restored to market-ready condition following move-outs
- O conducts credit and landlord checks
- administers the co-op's internal and external waiting lists
- administers the co-op's agreement with support services agencies
- O co-ordinates move-outs, internal moves and move-ins to minimize vacancy loss
- O makes sure new members sign occupancy agreements and make necessary payments before move-in
- O makes sure new members are promptly welcomed and oriented
- O advises on marketing and member selection issues
- provides monthly vacancy and marketing reports to the board.

4. Meeting the co-op's legal requirements

The manager acts on the co-op's behalf to ensure that it meets its legal requirements. Specifically, the manager

- O liaises with the co-op's lawyer
- O maintains the co-op's minute book and other corporate records
- O files audited financial statements and required reports and notices with government agencies
- administers the co-op's by-laws
- O makes sure the co-op follows program rules, complies with the provincial co-op act and other laws, and protects the privacy of personal information
- O assists the board with eviction hearings and works with the co-op's lawyer to obtain writs of possession, as necessary
- O works with the co-op's lawyer on other legal proceedings related to the co-op's operations
- O liaises with federal, provincial and municipal housing agencies and with other municipal agencies such as police, fire department and utility companies
- O makes sure the co-op has adequate insurance coverage and administers claims
- O reports to the board, as necessary, on legal issues as they arise.

5. Supporting good governance in the co-op

The manager is responsible for supporting good governance in the co-op by the board and membership. Specifically the manager

- provides the board with the information and advice it needs, in a clear format, to make sound decisions
- O ensures that board meetings are well planned and prepared for and minutes are kept
- arranges for a board orientation each year and provides information about other training opportunities
- arranges for an annual board planning session
- O promotes and supports effective two-way communication between the board and members
- O ensures that members' meetings are well organized and minutes are kept
- O works with the board to provide members with the information they need, in a clear format, to stay informed about the co-op and make good membership decisions
- advises directors and members about their role in the co-op's governance structure.

6. Office and staff management

The manager is responsible for the efficient administration of the co-op's office and its systems and for management of other staff of the co-op. Specifically, in addition to the administrative responsibilities set out above, the manager

- ensures that effective office systems and administrative procedures are in place and followed
- O using outside assistance, as necessary, purchases suitable computer hardware and software and arranges for necessary support
- ensures office is adequately furnished, equipped and supplied
- O receives and logs correspondence, forwards it as appropriate to the board or others, and responds or assists with board response
- hires, orients, supervises and evaluates other staff
- provides support to other staff and arranges for additional training, as necessary
- administers employee benefits program
- O maintains personnel records
- o maintains required Workers' Safety and Insurance Board records and prepares claims, if necessary
- reports to the board quarterly on personnel matters.

Appendix C

Sample job notice

NOTICE OF PERMANENT POSITION HOUSING CO-OPERATIVE MANAGER

[Name of co-op] is seeking to fill the full-time, permanent position of manager of a [number of units] unit housing co-op in [municipality]. [The co-op also employs a part-time bookkeeper and a part-time administrative assistant.]

Reporting to the co-op's board of directors, the manager's job is to oversee and be accountable for the management of the co-op's operations. Duties will include

\mathbf{O}	managing the co-op's finances
O	developing and implementing an overall property maintenance and repair program
O	ensuring that the co-op meets its legal obligations
O	developing and implementing a strategy to maintain full occupancy of the co-op
\mathbf{C}	supporting good governance in the co-op by the board and membership
O	efficient administration of the co-op's office and management of other co-op staff.

The successful applicant will be

O	financially	literate	with	strong	property	management skills
\sim						

- O an efficient administrator and effective supervisor of other staff
- familiar with computer programs in common use in an office environment
 knowledgeable about [name of co-op's funding program] and the laws that apply to housing co-ops
- experienced with rent-geared-to-income program administration
- **O** a good communicator both orally and in writing
- O able to work effectively within a co-operative management and governance structure and relate to a diverse co-op community
- **Q** a self-starter with an ability to work with limited direct supervision.

Some evening work is required. The expected start date is [date]. The co-op offers a competitive salary and an excellent benefits package.

If interested, please apply in writing, by 5:00 p.m. on [date], to

The Hiring Committee
[name of co-op]
[address, fax number, e-mail address]

While we sincerely appreciate the interest of all applicants, we will only contact those selected for an interview.

Appendix D

Sample letter of offer

Co-op letterhead
•••, 20•••
••• Employee's name and address:

Dear •••:

The Co-op is pleased to offer you employment on the following terms:

BASIC TERMS

- 1. Position: Manager
- 2. Start: •••, 20•••.
- 3. Term of employment: Indefinite.
- 4. Probation: First three months. The Co-op can extend probation for a maximum total probation of six months.
- 5. Job description: Attached. It may be changed by the Co-op as long as the changes are not significant changes that affect the nature of the job.
- 6. Supervisor: ••• [Insert Board of Directors for Manager or another staff member for other staff. Do not insert Staff Liaison.]
- 7. Ethical Conduct and Confidentiality: The employee must sign and comply with the Co-op's standard Ethical Conduct and Confidentiality Agreement.
- 8. Fidelity bond: The Co-op may maintain a fidelity bond or employee dishonesty insurance coverage with respect to the employee. The employee represents that he or she knows of no reason that would affect the ability to obtain this or would increase the premiums.

SALARY AND BENEFITS

- 9. Salary: \$••• per year. [••• Could be expressed as weekly rate.] Salary will be reviewed annually, but there will be no obligation to grant an increase. The Co-op will make all legally required deductions for income tax, employment insurance, etc.
- 10. Benefits: Co-operative Housing Federation of Canada Group Insurance Benefits Program, Level •••. This is currently ••• [list benefits included]. The Co-op pays 100 percent of the premium for full-time employees except for parts of certain unpaid leaves of absence.

[••• Before sending this out the Co-o _l	p should confirm th	he level of benefits p	provided by the (Co-op.]

Co-op initials:

- 11. The Co-op will also pay 100 percent of the premiums for immediate family and household members, but only as stated in the Co-op's standard employment contract.
- 12. Benefits are subject to limitations, changes and adjustments as stated in the Co-op's standard employment contract.
- 13. RRSP: The Co-op will make contributions to a Registered Retirement Savings Plan for the employee for each year of employment starting from the fourth month. The rate will be ••• percent of salary. [include reference to any increases in percentage in subsequent years]
- 14. Expenses: The employee will be reimbursed for expenses as stated in the Co-op's standard employment contract.
- 15. Parking space: If the employee normally comes to work by car, the Co-op will at no charge provide a parking space to the employee during working hours.

WORK HOURS, VACATIONS, HOLIDAYS, LEAVES

- 16. Hours of work: 35 hours per week not including meal periods.
- 17. Overtime: Overtime will be compensated at one hour of paid time off for every hour of overtime worked up to 44 hours in one week and one and one-half hours of paid time off for every hour of overtime worked above 44 in one week.
- 18. Work schedule: 9 a.m. to 5 p.m. Monday to Friday of each week (including one hour unpaid meal and break time). In addition there will be at least one evening meeting per month. It will be considered overtime. The employee's workplace will be at the Co-op. [or ••• hours on each of Monday to Friday or something else about the schedule.] The Co-op will designate which hours are open office hours.
- 19. Paid Holidays: New Year's Day, Good Friday, Easter Monday, Victoria Day, Canada Day, Simcoe Day, Labour Day, Thanksgiving Day, Christmas Day, Boxing Day, plus one floating holiday per year (not cumulative). [if your co-op is outside Ontario change this to list the holidays in your province.]
- 20. Vacation with pay: 15 days per year for the first five years of employment, [include increases in vacation entitlement in future years.].
- 21. Medical Leave: Paid medical leave to a maximum of 12 days per year (cumulative to a maximum of ••• days).
- 22. Family Medical Leave: Unpaid family medical leave as stated in the *Employment Standards Act*.
- 23. Bereavement Leave: Up to ••• days paid leave on the death of a parent, grandparent, spouse, same-sex partner, life partner, sibling, child or grandchild.
- 24. Pregnancy and Parental Leave: Unpaid pregnancy and parental leave as stated in the *Employment Standards Act*.
- 25. Additional unpaid Leave: At discretion of Co-op.

Co-op initials:
1

TERMINATION OF EMPLOYMENT

- 26. Termination by employee: During the first six months the employee can terminate employment on one week's notice. After that one month's notice is required.
- 27. Termination by Co-op: The Co-op can terminate employment on written notice to the employee. The length of notice during the first year of employment will be two weeks during the first six months and four weeks during the second six months. The length of notice after the first year of employment will be ••• weeks plus an additional ••• weeks for each year or partial year after the first year. Despite the above, the maximum required notice will be ••• months. The Co-op can give pay instead of some or all of the notice. The Co-op can terminate employment without notice in case of default or legal cause.
- 28. Employment Contract: We are enclosing the Co-op's standard employment contract. We would like both parties to sign it before you start employment. If that is not possible, this letter will govern until the contract is signed.

If you have a problem with any of the terms of this letter, please call us. You may wish to consult your lawyer or other advisers.

If you agree to the terms of this letter, please sign it and initial each page and fax or deliver a copy back to us.

We are really looking forward to working with you at the Co-op. We hope to hear from you as soon as possible.

Your	rs truly,
	OOOHOUSING CO-OPERATIVE INC.
By:	
	Print name and position:
And	
7 Hid	Print name and position:
I accept the position and agree to the	terms of employment stated in this letter.
	, 20
Print name of employee:	

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Appendix E

Starting the job: a checklist

I	Personnel records	4	Personnel issues
	File to contain: □ Full employee name, birthdate and social insurance number (view card to verify number) □ Application letter and resumé □ Signed offer letter and employment contract □ Signed confidentiality agreement □ Signed ethical conduct agreement □ Emergency contact information for manager □ Proof of certification (if any) □ TD-1 form for Canada Revenue Agency □ Group benefits application, enrollment, beneficiaries □ Copies of performance reviews □ Change of status forms for any term of employment or personal information altered	5	☐ Give manager copy of personnel policy and review it with them ☐ Introduce manager to other staff ☐ Introduce the personnel committee or staff liaison ☐ Review dress code ☐ Review procedures for: ☐ calling in sick ☐ requesting vacation ☐ taking lieu time ☐ accumulating overtime ☐ taking breaks ☐ filing complaints ☐ who to call with questions Access
2	Payroll, benefits and workers' compensation □ Complete TD-1 form □ Get a blank cheque for payroll deposit (if required) □ Set up automatic deposit (if required) □ Make sure employment deduction tables are up to date (if no payroll service) □ Benefits □ notify Co-operators □ manager to complete Co-operators forms □ provide manager with benefits information booklet □ complete paperwork for RRSP □ Register manager for workers' compensation Time reporting		☐ Give manager keys to ☐ office ☐ washroom ☐ filing cabinets ☐ other ☐ Give manager passwords to ☐ alarm system ☐ telephone messages ☐ computer ☐ Set up internet/e-mail account ☐ Provide instruction on office equipment ☐ photocopier ☐ fax ☐ telephone system
	□ Provide time sheet□ Explain time reporting system		

6.	Tour of co-op ar	nd office	9	Co	o-op sector information
7	bike	ager can park their car or uding a look at each main			Introduce manager to key contacts in CHF Canada offices and in local federation Arrange for manager to register on Members' Network on CHF Canada's website Provide contact information for local staff association
	☐ Fire alarm procedu☐ ☐ Location of first ai☐ ☐ Location of mater ☐ Any posted health required by law ☐ Contact information	ures d kit and fire extinguishers	10	Int	Send a memo to all members about the staff change Plan an event so members can meet the staff in person Introduce manager to all directors, committee chairs and other key contacts
8	Co-op informati	on	11	Inf	forming others
	Finance Committed most recent audited most recent year-tellist of current support method of payme list of board mem list of other key context example, member inspections)	recent set of board and e minutes ed statements o-date financial statements oliers and trades (and nt) bers and signing officers o-op members (for s who do interviews or unit			Send letters to lawyer, auditor, credit union, investment manager, CHF Canada, local federation, program administrator and other key external contacts informing them of the change in manager Inform regular suppliers and trades of staff change
	Review with manag	er			
		ue preparation procedures tment information			

Appendix F

Where to get more help

- 1. The following publications are available from the Co-op Housing Bookstore;
 - **O** Board of Directors
 - **O** Good Management in Your Co-op
 - O Introduction to Co-op Housing Management
 - **O** Evaluating Staff
 - O Job Descriptions
 - O Model Employment Contract
 - Protecting Personal Information

You can order on-line www.coophousing.com or contact the Bookstore at

658 Danforth Avenue, Suite 201, Toronto, Ontario M4J 5B9 (416) 465-8688, extension 204 Fax: (416) 465-8337.

2. CHF Canada members can also get resource material related to hiring staff from our website (www.chfc.coop).

- O You, your Staff and the Law is available free in the Resources section of our website. Make sure you get the edition for your province (British Columbia, Alberta, Manitoba and Ontario editions are available). These guides review provincial employment law and tell you where to get more information about employment standards, human rights and workers' compensation.
- O CHF Canada members can download *Guide to Tendering for Co-op Management in Ontario Housing Co-operatives*.
- 3. This section lists website links for employment-related laws in various provinces.

Alberta

Employment Standards Alberta Human Rights and Citizenship Commission Workers' Compensation Board Workplace Health and Safety www.gov.ab.ca/hre www.albertahumanrights.ab.ca www.wcb.ab.ca www.gov.ab.ca/hre/whs

British Columbia

Employment Standards BC Human Rights Tribunal Workers' Compensation Board www.labour.gov.bc.ca/esb www.bchrt.bc.ca www.worksafebc.com

Manitoba

Employment Standards
Manitoba Human Rights Commission
Workers' Compensation Board of Manitoba
Ministry of Labour Workplace Safety & Health

www.gov.mb.ca/labour/standards/ www.gov.mb.ca/hrc www.wcb.mb.ca www.gov.mb.ca/labour/safety

Ontario

Employment Standards
Ontario Human Rights Commission
Workplace Safety and Insurance Board
Ministry of Labour

www.labour.gov.on.ca/ www.ohrc.on.ca www.wsib.on.ca www.labour.gov.on.ca/

4. Local staff associations*

CoAction Staff Association 12 - 275 King Street East

Toronto, ON M5A 1K2

Contact: Kit Chapman 416-575-0810

Co-ordinators Association of Southwestern Ontario (CASO)

P.O. Box 24062 Westown Postal Outlet London, ON N6H 5C4

Contact: Susan Wilson 519-451-0438

Co-operative Staff Association of Central Ontario (CSACO)

446 Kingscourt Drive Waterloo, ON N2K 3R9 Contact : Fran Power 519-740-1892

Co-operative Housing Co-ordinators Hamilton-Niagara Area (CHCHNA)

c/o Stone Church Co-operative Homes Inc. 7 - 620 Stone Church Road West Hamilton, ON L9B 1V3 Contact: Tracy Geddes 905-575-1254

Association of Co-operative Housing Employees of Eastern Ontario Inc. (ACHEEO)

c/o Coopérative Voisins 440 Wiggins Private Ottawa, Ontario K1N 1A7 Contact: Amanda Shaughnessy 613-565-0284

^{*}Contact information is accurate as of July 1, 2006.



National Office 311-225 Metcalfe Street Ottawa, ON K2P 1P9 Tel (613) 230-2201 Fax (613) 230-2231 Toll-free 1-800-465-2752

Ontario Region 313-720 Spadina Avenue Toronto, ON M5S 2T9 Tel (416) 366-1711 Fax (416) 366-3876 Toll-free 1-800-268-2537

Vancouver Office 204-5550 Fraser Street Vancouver, BC V5W 2Z4 Tel (604) 879-4116 Fax (604) 879-4186 Toll-free 1-877-533-2667 Manitoba Office Suite 192 162-2025 Corydon Avenue Winnipeg, MB R3P 0N5 Tel (204) 989-5963 Fax (204) 487-6407 Toll-free 1-888-591-3301

Nova Scotia Office 201-1099 Marginal Road Halifax, NS B3H 4P7 Tel (902) 423-7119 Fax (902) 423-7058 Toll-free 1-866-213-2667

www.chfc.coop

