Peel/Halton Co-operative Housing Federation

Serving co-ops in Peel and Halton Regions, and Dufferin County.

CHFT CO-OPERATIVE HOUSING FEDERATION OF TORONTO

Serving co-ops in Durham, Toronto, and York Region.

FALL 2026

VIRTUAL AND IN-PERSON

EDUCATION PROGRAM

Welcome to our Fall 2026 Education Program!

We will be holding virtual and in-person workshops this fall. Most workshops will be held virtually on Saturday mornings or Thursday evenings. Four workshops will be offered in-person on Saturday, November 21, 2026.

To register for any of these events, go to www.chft.coop.
Registration will close at 9:00 am two days before each workshop.

If you have questions about registration, contact Denese Gascho: reception@coophousing.com
If you have questions about the workshops, contact Naomi Cho: naomi@coophousing.com

As always, thank you to our sponsors, Alterna Savings and Co-op Cost Cutters.

alterna savings co-op cost cutters

Virtual workshop calendar at-a-glance

Date	Time	Format	Workshop
Saturday, October 3	9:30am - 12:00pm	Virtual	Board of directors – Part 1
Saturday, October 17	9:30am - 12:00pm	Virtual	Board of directors – Part 2
Thursday, October 15	7:00pm - 8:30pm	Virtual	Deep dive into the organizational by-law
Saturday, October 24	9:30am - 12:00pm	Virtual	The board's legal obligations
Thursday, October 29	7:00pm - 8:30pm	Virtual	Managing risks in housing co-ops
Thursday, November 5	7:00pm - 8:30pm	Virtual	Following the new election process
Saturday, November 14	9:30am - 12:00pm	Virtual	Effective budgeting
Thursday, November 26	7:00pm - 8:30pm	Virtual	Taking good minutes
Saturday, December 5	9:30am - 12:00pm	Virtual	Managing conflict and mental health

In-person education day workshops at-a-glance

Date	Time	Format	Workshop
Saturday, November 21	9:30am - 12:00pm	In-person	Building community, one event at a time
Saturday, November 21	9:30am - 12:00pm	In-person	Capital repair planning
Saturday, November 21	1:30pm - 4:00pm	In-person	Ask the lawyer panel
Saturday, November 21	1:30pm - 4:00pm	In-person	Financing capital improvements

Virtual Workshops

Connect to a world of co-op knowledge online!

Each of these sessions will be held over Zoom. To attend a virtual workshop, participants will need access to a stable internet connection and a smartphone, tablet or computer.

If your co-op is a member of CHFT, PHCHF or your local federation (or CHF Canada if there is no local federation) registration for the workshops range between $25 and $110 per person.

2026 Spring Virtual Workshops

Board of directors

Facilitator: Mary Ann Hannant

PART 1:
Saturday, October 3 | 9:30am – 12:00pm

PART 2:
Saturday, October 17 | 9:30am – 12:00pm

Participant Fee: $75 +HST

Summary
The Board of Directors workshop will be offered in two parts: **What makes a good board** and **What makes a good director**. Your registration includes both sessions.

Part 1: We will discuss governance and management, board accountability, the board's legal obligations, and the importance of good meetings.

Part 2: We will discuss principled leadership, director accountability and the role of individual directors.

Deep dive into the organizational by-law

Facilitator: Naomi Cho

Thursday, October 15 | 7:00pm – 8:30pm

Participant Fee: $25 +HST

Summary
The Organizational By-law is the most important by-law a co-op has, but how often do boards look at its details? This workshop will take participants the most important articles.

Some of the topics that are covered in the Organizational By-law are:

- How member meetings are called and held
- Conducting board elections
- Board of Directors duties
- How conflict of interest is dealt with
- How confidential information is protected
- Who can make what type of financial decisions on behalf of the co-op

Virtual Workshops

The board's legal obligations

Facilitator: Safia Lakhani

Saturday, October 24 | 9:30am – 12:00pm

Participant Fee: $65 +HST

Summary

This workshop will review the sources of law governing the boards of housing co-operatives and look at directors' key obligations and what they need to be aware of.

We will discuss how to avoid conflicts of interest and uphold confidentiality and codes of ethics, and we will talk about what to do when directors do not follow the rules.

Finally, participants will discuss case studies that highlight the information shared in the presentation.

Managing risks in housing co-ops

Facilitator: Owen Carnahan

Thursday, October 29 | 7:00pm – 8:30pm

Participant Fee: $25 +HST

Summary

Building damage that could have been prevented is costly to fix – and it hurts your co-op's long-term health. Boards do their best work when they can spot risks early, figure out how likely they are, and take action to manage them.

This workshop will go through some risk assessment exercises and give participants skills to take back to their co-ops. We will also discuss how housing co-ops can approach emergency preparedness and what goes into developing an emergency plan.

Following the new election process

Facilitator: Mary Ann Hannant

Thursday, November 5 | 7:00pm – 8:30pm

Participant Fee: $25 +HST

Summary

Co-ops have been running elections in much the same way for 50 years. But changes made to the Co-operative Corporations Act in 2023 mean that we need to do things differently. Change can be hard! This workshop will take you through a step-by-step process that will make it easier.

Effective budgeting

Facilitator: Judith Collins

Saturday, November 14 | 9:30am – 12:00pm

Participant Fee: $65 +HST

Summary

The co-op's annual operating budget is a key planning and financial tool for housing co-ops.

This workshop will review

- the budgeting process including timelines
- review current and past revenue and expenses
- identify current expense trends and
- how to present the budget to the members.

Taking good minutes

Facilitator: Mary Ann Hannant

Thursday, November 26 | 7:00pm – 8:30pm

Participant Fee: $25 +HST

Summary

If you don't keep good, accurate minutes of a meeting, it might as well not have happened. This workshop will share tips and tools for strengthening the skill of recording minutes.

We will also review:

- what should be included in a good set of minutes
- what should not be included in the minutes
- how to format the minutes

Managing conflict and mental health

Facilitator: Richard Prest

Saturday, December 5 | 9:30am – 12:00pm

Participant Fee: $65 +HST

Summary

This workshop will help participants gain the skills to deal with difficult situations with confidence.

You will learn to recognize mental health concerns, address challenging behaviours such as aggression or negativity, and apply strategies to reduce conflict.

Join us for a day of learning and exchanging ideas!

There is nothing as important as co-op members meeting one another from every corner of the membership, sharing stories, information and resources.

Saturday, November 21, 2026 | 9:30am to 4:00pm
Oakham House | 55 Gould Street
Toronto, ON M5B 1E9

If your co-op is a member of CHFT, PHCHF or your local federation (or CHF Canada if there is no local federation) registration for the Education Event is $110 per person.

Your registration covers a choice of four workshops as well as pastries and coffee or tea in the morning, two breaks and a hot lunch.

No scents is good sense! CHFT has a no scents policy. Due to allergies, asthma and chemical sensitivities, we ask that no perfume, cologne, or scented products be worn to in-person events.

We have very limited space for this event and we expect it to sell out. Registration will close at 9:00 am two days before the in-person education event. To register, go to www.chft.coop.

If you have any questions about registration, contact Denese Gascho at reception@coophousing.com. If you have questions about the workshops, contact Naomi Cho at naomi@coophousing.com.

Morning Sessions (choose one)

Building community, one event at a time

Facilitator: Mary Ann Hannant

9:30am – 12:00pm

Summary

Our co-ops are full of great ideas — but which ones actually work?

Join a panel of co-op members who've planned the socials, organized the gatherings, and built the community connections that keep members coming back. From small get-togethers to full-scale events, hear real stories about what worked, what flopped and what surprised everyone.

Come ready to share an example of a community-building or social event that worked in your co-op — we want to hear it!

Capital repair planning

Facilitator: Emily Ramirez

9:30am – 12:00pm

Summary

Is your co-op ready for its next big repair? This workshop will walk you through the steps for creating a practical capital repair plan, looking at examples from large and small co-ops.

Learn how to identify priorities, plan ahead, manage costs and avoid expensive surprises.

Afternoon Sessions (choose one)

Ask the lawyer panel

Panelists: Kiel Ardal and Michael Hackl

1:30pm – 4:00pm

Summary

The workshop will include a panel discussion of sector-based lawyers who will share their legal expertise. Here is your chance to get answers to legal questions you have on anything housing co-op related!

Participants are invited to submit questions in advance on any topic including privacy, human rights, legal impact of social media, model bylaws, and Co-operative Corporations Act. Please email your questions by Thursday November 19, 2026, to naomi@coophousing.com.

Financing capital improvements

Facilitator: Emily Ramirez

1:30pm – 4:00pm

Summary

Does your co-op need a new roof, windows, elevators or other major repairs?

This workshop will help your co-op learn about grants, loans, refinancing and other ways to pay for capital improvements. It will also help your co-op prepare when it is ready to refinance.

Lenders, funding experts and co-ops with real project experience will share practical tips and success stories.

Thank you for taking the time to read the Fall 2026 Education Program brochure.

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Our Facilitators

Thank you to our workshop leaders!

Emily Ramirez is the Manager of Land Trust Properties at the Co-operative Housing Federation of Toronto (CHFT). She brings more than 18 years of experience as a property manager and Co-op Advisor. She specializes in financial oversight, governance, operations and capital planning. Emily is committed to building strong and sustainable co-operative communities.

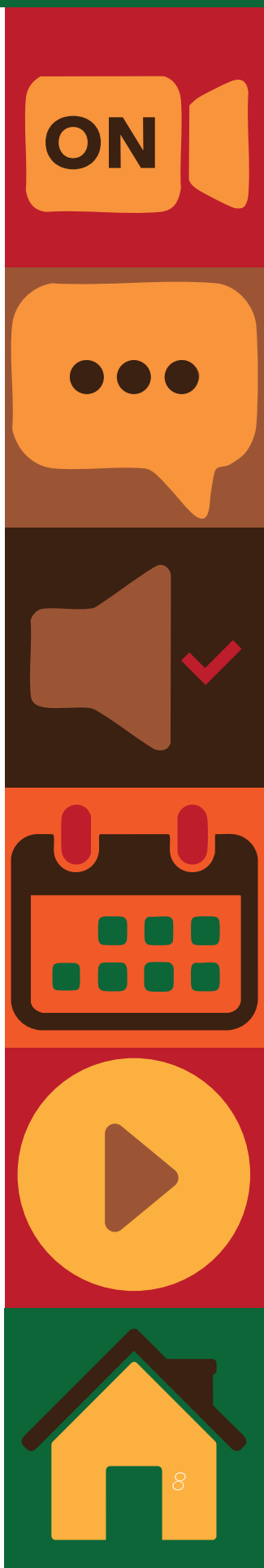
Judith Collins is a Co-op Advisor at CHFT. Judith has assisted many co-ops with both the annual budgeting process and with long-term financial plans. Making sure that staff, boards, finance committees and members understand co-op finances will help them to made good decisions for the co-op.

Kiel Ardal is a partner at Lewis & Collyer. Kiel has worked with Bruce Lewis and Nancy Collyer for about 12 years. He joined Lewis & Collyer in January 2018. For over 30 years Lewis & Collyer has focused its legal practice on helping housing co-ops and other not-for-profit housing providers, as well as sector organizations. Kiel enjoys his work advising staff and boards on a wide variety of issues, including by-laws, human rights, employment and governance, as well as development and financing. Before joining Lewis & Collyer, Kiel helped many co-op and not-for-profit clients at the Landlord and Tenant Board, the Human Rights Tribunal and Superior Court.

Mary Ann Hannant is a Co-op Advisor at CHFT, where she supports member co-ops with governance and organizational issues. She brings a strong communications background to her work, helping co-op members navigate the practical side of running effective, well-organized co-ops.

Michael Hackl is a partner at Iler Campbell, where he provides legal advice and representation to several housing co-ops, and other non-profit housing providers on a wide variety of issues, including Human Rights, employment and member issues, and general governance matters. He has practiced law since 1994 and has been with Iler Campbell since 2016. He is also a member of the board of directors of Victoria Park Community Homes and sits on its Human Resources Committee.

Naomi Cho is a Co-op Advisor at CHFT. She enjoys working with housing co-ops to address unique challenges and strengthen their ability to make good governance decisions. Naomi values learning about available tools, resources, and information to support good governance. She has worked in the housing co-op sector since 2012.



Our Facilitators

Owen Carnahan is the Risk Management Co-ordinator for CHF Canada's Risk Management program in partnership with The Co-operators Insurance. Owen has worked for CHF Canada for the past six years and he has ten years of experience in adjusting insurance claims under homeowners and commercial property policies. Owen has a Bachelor of Arts in Economics and has completed a certificate in Risk Management.

Richard Prest has worked for over 15 years in several roles in the local community, supporting people of all ages to maintain positive mental health and well-being. Richard is the Education Lead with the Canadian Mental Health Association Peel Dufferin. He is responsible for delivering the CMHA workshops and trainings to the community. He brings his own lived experience to his work. Richard believes that openness, authenticity, kindness, and a bit of a sense of humour are the keys to his own personal journey and can support those on their own path.

Safia Lakhani is a partner at Iler Campbell LLP, a firm she joined in 2014. She is passionate about housing rights and works with several co-op and non-profit housing providers, as well as other non-profits and charities. Her practice includes employment law, human rights law, and general civil litigation.