

Beaver Creek Housing Co-op (Waterloo) Inc

By-law #9: Subsidy

A By-law respecting the provisions of subsidies to members of the Co-operative

This bylaw (including Schedule A) was amended at the general meeting of March 21, 2021.

Table of Contents

Article 1: About this Bylaw.....	1
1.1: Preamble.....	1
1.2: Relationship with CMHC.....	1
Article 2: Administration of Subsidy.....	2
2.1: Operating Agreement.....	2
2.2: Co-ordinator to Manage Day-to-day Operation of Subsidy.....	2
2.3: Subsidy Committee.....	2
Article 3: Eligibility.....	3
3.1: Only Members are Eligible.....	3
3.2: Other Criteria for Eligibility.....	3
Article 4: repealed [March 21, 2021].....	3
Article 5: Allocation of Subsidy.....	4
5.1: Annual Basis.....	4
5.2: Applications Require Income Verification.....	4
5.3: Agreement to be Signed.....	4
5.4: Notice to Members to Apply for Subsidy.....	4
5.5: Notice to Members who have Applied for Subsidy.....	4
5.7: Right of Appeal.....	4
Article 6: Termination of Subsidy.....	5
6.1: Reason for Termination.....	5
Article 7: Amendment.....	6
7.1: Amendment.....	6
Schedule A: Housing Charge Assistance Procedure.....	7
1.0: About this procedure.....	7
2.0: Definitions.....	7
3.0: Rental Assistance Application.....	7
4.0: Rental Assistance Calculation.....	8
5.0: Annualization.....	9
6.0: Appeals.....	10
7.0: The Emergency Subsidy Fund.....	11
8.0: Emergency Subsidy.....	12
9.0: Internal Subsidy Waiting Lis.....	14
10.0: Annual Review.....	17
11.0: Eligibility for Assistance.....	18
12.0: Confidentiality.....	19

13.0: Application Process.....	20
14.0: Approvals.....	21
15.0: Audit.....	22
16.0: Reporting Changes in Income.....	23
17.0: Information to Housing Charge Assistance Recipients.....	25
18.0: Exceptions.....	26

Article 1: About this Bylaw

1.1: Preamble

The co-operative has available to it limited resources intended for the provision of rent-g geared-to-income housing to some of its members. It is the intention of the co-operative that these resources will be applied in a manner which permits some resident members and some of those whose applications for membership have been accepted to live at the co-op at a reduced housing charge.

It is also the intention that the resources will be used in the fairest manner possible and in keeping with the co-operative's bylaws and Membership Policy.

1.2: Relationship with CMHC

The subsidy referred to herein is defined in the Federal Community Housing Initiative Phase 2 (FCHI-2) Agreement signed by the co-op and Canada Mortgage and Housing Corporation, during the time that agreement is in force.

Article 2: Administration of Subsidy

2.1: Operating Agreement

The administration of the subsidy shall be in accordance with the terms of the Federal Community Housing Initiative Phase 2 (FCHI-2) Agreement signed by the Co-op and Canada Mortgage and Housing Corporation, during the time in which that agreement is in force. In the case of dispute between this bylaw and the FCHI-2 Agreement, the FCHI-2 Agreement shall prevail.

2.2: Co-ordinator to Manage Day-to-day Operation of Subsidy

The co-op's co-ordinator or manager shall be responsible for the day-to-day administration of the FCHI-2 funds and the Emergency Subsidy fund, as well as allocating those funds to applicants for subsidy.

2.3: Subsidy Committee

(a) Composition

The Subsidy Committee will consist of the co-ordinator and a member of Beaver Creek Co-operative who is not the treasurer. This representative should be a member of the Finance Committee or of the Board of Directors. Finance Committee will recommend this representative for appointment by the Board of Directors.

(b) Subsidy representative cannot be in arrears

The member cannot remain on the Subsidy Committee if he/she is in arrears. An exemption will be made if a housing charge is late, but is paid by the end of the month for which it is due.

(c) If subsidy representative is receiving subsidy

If the subsidy representative is receiving subsidy, his/her file will be reviewed by the treasurer.

(d) Confidentiality

The Subsidy Committee will keep confidential any private information about the affairs of the co-op, its members and staff as it relates to the work of the Subsidy Committee. The subsidy representative must sign a Confidentiality Agreement.

(e) Role of the subsidy committee

Subsidy is administered and approved by the Subsidy Committee. Decisions by the Subsidy Committee can be appealed to the Board of Directors.

The Subsidy Committee will review all subsidy applications in order to ensure their accuracy, to determine eligibility and to determine level of assistance.

Article 3: Eligibility

3.1: Only Members are Eligible

Only members of the co-operative residing in units owned or leased by the co-op shall be eligible for subsidy.

3.2: Other Criteria for Eligibility

Regulations or procedures governing specific criteria for eligibility shall be approved from time to time by the Board of Directors and distributed to the members.

Article 4: repealed [March 21, 2021]

Article 5: Allocation of Subsidy

5.1: Annual Basis

(a) Annual allocation

All subsidy monies shall be allocated on an annual basis in accordance with the co-op's fiscal year.

(b) Subsidies end at the end of the fiscal year

All subsidy agreements shall end automatically on June 30 of each year (the end of the co-op's fiscal year).

(c) No retroactive subsidy allocations

No subsidy will be granted retroactively outside the fiscal year.

5.2: Applications Require Income Verification

All applications for subsidy must be accompanied by appropriate documentation verifying the income of the applicant.

5.3: Agreement to be Signed

The terms and conditions under which any subsidy is granted shall be the subject of an agreement signed by the member requesting subsidy and the co-op, and no monies shall be allocated unless and until such agreement is signed.

5.4: Notice to Members to Apply for Subsidy

Not later than March 1 of each year, written notification will be circulated to members currently receiving regular (non-emergency) subsidy, and members on the internal subsidy waiting list, stating that all subsidy applications and income verifications for the coming fiscal year must be received in the co-op office on or before March 27.

5.5: Notice to Members who have Applied for Subsidy

No later than April 24, written notice shall be given to all applicants for subsidy of the decision on their application and the amount, if any, of any subsidy allocated in respect to the application.

5.6: When Opening the Internal Subsidy Waiting List or Allocating Emergency Subsidy
New subsidy agreements may be signed at any time during the fiscal year, with the understanding that any agreement that may be signed will end at the end of the fiscal year in which it was signed.

5.6: Right of Appeal

Any applicant who is denied subsidy may appeal the decision to the Board of Directors or to a committee designated by the Board of Directors to hear such appeals, and according to procedures specified in Schedule A of this Bylaw.

Article 6: Termination of Subsidy

6.1: Reason for Termination

Any subsidy agreement may be terminated prior to the end of the fiscal year by resolution of the Board of Directors for any one of the following reasons:

- failure to abide by the bylaws of the co-op;
- failure to abide by the Membership Agreement;
- failure to abide by the Subsidy Agreement;
- willful falsification of the income verification;
- failure to report additional household income within 30 days of any such change.

Article 7: Amendment

7.1: Amendment

This Bylaw may be amended by resolution of the general members at a meeting called for that purpose. Written notice of such meeting containing the details of proposed amendments shall be given to the members ten days in advance of the meeting. The quorum for such a meeting shall be 30% of the members, and in order to pass, 2/3 of the valid votes cast must be cast in favour of the resolution to amend.

Schedule A: Housing Charge Assistance Procedure

1.0: About this procedure

1.1: Preamble

Originally, rent-geared-to-income funding was provided by the Canadian Mortgage and Housing Corporation (CMHC) while the co-op held a mortgage. At a general meeting on May 5, 2013 members passed the following subsidy resolution:

Be it resolved that Beaver Creek Housing co-operative, in the absence of government assistance after the mortgage is paid off and the operating agreement expires, set aside 10% of its income as housing-charge-geared-to-income assistance.

While 10% of the co-op's income effectively replaces CMHC funding, the rules regarding subsidy are now up to the membership to determine assuming no adequate government funding is available.

The purpose of this procedure is to provide guidance to those who make the decisions regarding which members are to receive assistance and the level of that assistance. It is meant to clearly specify the method to use to assign the assistance. Questions regarding the interpretation of this procedure should be directed to the Subsidy Committee.

1.2: Amending This Procedure

This schedule is a procedure. It can be amended by a majority vote of the Board of Directors. Any such changes must be reported to the membership at the earliest opportunity.

2.0: Definitions

See Section 1.6 of the FCHI-2 Reference Guide.

Beaver Creek Housing Co-op adds the following definition.

Emergency Subsidy: This is subsidy that is provided for a limited time in cases of a change in household income and when regular subsidy is not available. See section 8.0 (Emergency Subsidy).

3.0: Rental Assistance Application

See section 3 of the FCHI-2 Reference Guide

Schedule A: Housing Charge Assistance Procedure

4.0: Rental Assistance Calculation

See section 4 of the FCHI-2 Reference Guide.

4.1: Over-housing

(a) Priority

If more than one household is over-housed and would be required to move according to the FCHI-2 rules, the household that has been over-housed the longest will be contacted first. If they refuse the offer, the household that has been over-housed for the second-longest time will be contacted, and so on.

(b) Responding to the offer

A household that is over-housed and has been offered a unit of appropriate size will have a maximum of five (5) days, starting on the date of the letter offering the unit, to accept or refuse the offer. If the household does not respond within this period the co-op may assume that they have refused the offer and will offer the unit to the next household on the list according to section 4.1(a) (Priority) of this procedure.

Schedule A: Housing Charge Assistance Procedure

5.0: Annualization

5.1: Subsidy is calculated using annual income

The *annual* household income during the co-op's fiscal year is the starting point for calculating the subsidy amount.

5.2 Effect on eligibility and subsidy amount

In the case of emergency subsidy, or as a result of opening the internal subsidy waiting list, both eligibility and the amount a household may qualify for, will be affected by the amount of income earned during the co-op's fiscal year.

5.3 Annual reconciliation of household income

At the end of each fiscal year members who are receiving or who have received subsidy (including emergency subsidy) during the fiscal year must provide verification of income to the Subsidy Committee who will adjust the EHC and Subsidy Amount appropriately. Months during which the member was receiving government assistance that includes a shelter allowance are not included in the annual reconciliation.

This may result in a rebate to the household, or it may result in the household being required to repay part, or all, of the subsidy they received.

Schedule A: Housing Charge Assistance Procedure

6.0: Appeals

6.1: Requirement to Give Notice of Appeal

The member must give notice, to the office, of their intent to appeal a decision of the Subsidy Committee, no later than five days after receiving notice of the decision.

6.2: When Appeal will be Heard

The Board of Directors shall consider the appeal at their next meeting unless the provisions of section 6.3 necessitate a later date.

6.3: Notice to Member of Board of Directors Meeting

The member shall be given notice of the date and time of the Board of Directors meeting at which their appeal is to be considered. The member shall receive such notice at least five days prior to the meeting.

6.4: Right of Member to Attend

The member may attend the Board meeting, may provide written material, and may have a representative attend and speak for them.

After making their case, the member and/or their representative will leave the meeting while the Board discusses the merits, and votes.

6.5: Board Decision is Final

Any decision of the Board of Directors to uphold or overturn a decision of the Subsidy Committee is final.

6.6: Appeals Will be Kept Confidential

Correspondence, meeting minutes, and any other documentation dealing with the appeal will be kept confidential. The portion of the Board of Directors meeting dealing with the appeal will be held *in camera*.

Schedule A: Housing Charge Assistance Procedure

7.0: The Emergency Subsidy Fund

7.1: Description and Purpose

The Emergency Subsidy Fund is an account from which funds are drawn to provide emergency rent geared to income assistance to members, and to which funds are deposited from the operating budget

7.2: How it is Funded

At the end of the fiscal year the Board of Directors may allocate a portion of any surplus to the Emergency Subsidy Fund in order to maintain the fund at a reasonable level given past or anticipated activity in the fund.

7.3: Reporting

The co-ordinator will report to the Board of Directors whenever there is a draw on the Emergency Subsidy Fund.

The co-op will report annually to the members on the status of the Emergency Subsidy Fund.

7.4: Initial Funding

At the end of the co-op's 95.1 operating agreement with CMHC, the amount in the subsidy reserve will be transferred to (will become) the Emergency Subsidy Fund.

Schedule A: Housing Charge Assistance Procedure

8.0: Emergency Subsidy

8.1: Purpose

Emergency subsidy is for short-term assistance to members when regular subsidy is not available. It is not a stepping stone to regular subsidy: see section 9.0 (Internal Subsidy Waiting List).

8.2: Eligibility

Members are eligible for emergency subsidy if when they initially apply for subsidy there are no subsidy spots available. they meet all of these criteria:

- (a) they are not currently receiving subsidy, and
- (b) there was a decrease in their income, and
- (c) they would qualify for subsidy.

8.3: Proof of Eligibility

Members applying for emergency subsidy must provide:

- (a) confirmation that their income has changed, and
- (b) proof of income received during the fiscal year in which subsidy is received (see the FCHI-2 Reference Guide).

8.4: Amount of Assistance

Emergency subsidy will consist of up to four consecutive months of subsidy calculated in the regular manner. See the FCHI-2 Reference Guide.

8.5: Period of Assistance

Any member household may receive emergency subsidy no more than once in any 12 month period.

For example, if a household received emergency subsidy in January through April 2020 they could not receive emergency subsidy in January through April 2021 but would have to wait until May 2021.

8.6: If Period of Emergency Assistance Bridges Two Fiscal Years

If the period of the emergency subsidy covers two fiscal years the initial subsidy agreement will end at the end of the fiscal year and a new agreement must be signed at the start of the new fiscal year. New annual income calculations must be made for the emergency subsidy that continues into the new fiscal year.

Schedule A: Housing Charge Assistance Procedure

8.7: Application and Approval

Members will apply to the co-ordinator for emergency subsidy, providing the documentation specified in section 8.3.

The members must sign a supplemental agreement stating that they understand the nature of the emergency subsidy, and that regular subsidy is not available.

See also section 13.0 (Approvals).

8.8: Rejection

A member whose application for emergency subsidy is rejected shall receive notification of the rejection along with their right to appeal.

8.9: Appeal

Any member whose application for emergency subsidy is rejected may appeal that decision to the Board of Directors. Section 6 of this procedure shall apply to the appeal process.

Schedule A: Housing Charge Assistance Procedure

9.0: Internal Subsidy Waiting List

9.1: Number of Households Supported

(a) Subsidy threshold

The co-op will provide subsidy to a fixed number of households. This number is called the *subsidy threshold*.

The *subsidy threshold* is defined as the number of households for which the co-op can provide subsidy within the limits of the FCHI-2 program. This could also be described as “the number of households that can be sustainably supported”.

(b) Adjusting the subsidy threshold

The Finance Committee will monitor the use of FCHI-2 funds. If it appears the annual subsidy usage could exceed the FCHI-2 amount, the Finance Committee will recommend to the Board of Directors that the subsidy threshold be reduced. On the other hand, if it appears that the annual FCHI-2 amount could support additional household(s), the Finance Committee will recommend to the Board of Directors that the subsidy threshold be increased.

When the subsidy threshold is reduced this does not mean that one or more households will immediately cease receiving subsidy. Instead it means that more than one household must naturally and voluntarily go off subsidy before the internal subsidy waiting list can be opened.

For example, if the subsidy threshold is 12 (and therefore the number of households receiving subsidy is 12) and the subsidy threshold is reduced to 11, then two households must go off subsidy (that is, the number of households receiving subsidy must drop to 10) before the internal subsidy waiting list can be opened.

The subsidy threshold may be adjusted from time to time only by a majority vote of Board of Directors on recommendation of the Finance Committee.

9.2: Criteria for Opening the Internal Subsidy Waiting List

The internal subsidy waiting list is automatically opened when the number of households receiving subsidy is less than the subsidy threshold. This can occur by: a household ceasing to receive subsidy; or the subsidy threshold being increased.

9.3: Annual Review and the Internal Subsidy Waiting List

Households receiving subsidy at the time of the annual review (see section 10.0 (Annual Review)) will be eligible to continue receiving subsidy in the next fiscal year, provided they make proper application and continue to meet the criteria for receiving subsidy.

For further certainty, this means that the internal subsidy waiting list is not automatically re-opened at the beginning of each fiscal year.

Schedule A: Housing Charge Assistance Procedure

9.4: Application

Members must apply to get on the internal subsidy waiting list.

At the time of their application they must provide income verification as per section 3.0 (Rental Assistance Application). This information must be updated annually (see section 10.0 (Annual Review)).

9.5: Priority

Priority on the internal subsidy waiting list will be based on the date the person and/or household became a member. That is, persons and/or households who have been members the longest will be at the top of the list.

Schedule A: Housing Charge Assistance Procedure

9.6: When the Internal Subsidy Waiting List is Opened

(a) Members' responsibility

It is the responsibility of the members on the internal subsidy waiting list to keep the office informed of their contact information. The application form for the internal subsidy waiting list will have space for the member to list this information, as well as advice to keep the information up to date.

At the beginning of the fiscal year, the co-ordinator will inform the top three households on the internal subsidy waiting list that they are in the top three, and remind them to keep the office informed of their contact information, especially if they are going to be away.

(b) Co-ordinator will contact members on the list in priority order

When the internal subsidy waiting list is opened, the co-ordinator will contact members on the list in priority order.

(c) Member has 48 hours to respond

Each member will have 48 hours, after speaking with the co-ordinator or after the co-ordinator leaves or sends a message, to accept or decline the offer to receive subsidy. If the co-ordinator does not hear back from the member within 48 hours, they will move on to the next member on the list.

(d) Member has five business days to provide updated income verification

The member will have five business days, after accepting the offer of subsidy, to provide updated income verification (see section 3.0 (Rental Assistance Application)).

9.7: Rejection

A member whose application for subsidy is rejected shall receive notification of the rejection along with their right to appeal.

9.8: Appeals

Any member whose application for subsidy is rejected may appeal that decision to the Board of Directors. Section 6 of this procedure shall apply to the appeal process.

9.9: Reporting

The co-op will report annually to the membership on the use and status of the internal subsidy waiting list.

Schedule A: Housing Charge Assistance Procedure

10.0: Annual Review

10.1: See Article 5 of Bylaw No. 9

The dates of notices and filing deadlines for the annual review are specified in sections 5.4 and 5.5 of Bylaw No. 9.

10.2: When Member Receiving Subsidy Does Not Meet Deadline

(a) Same as giving notice to decline subsidy

If a member fails to meet the application deadline specified in Bylaw No. 9, section 5.4 this is the same as giving notice to the co-op that they no longer require subsidy as of July 1.

(b) Member to be notified

If a member fails to meet the application deadline specified in Bylaw No. 9, section 5.4, they will be notified, no later than five business days after the deadline, that they have missed the deadline and their subsidy will not continue after June 30. They shall also be notified of their right to appeal.

10.3: Rejection

Any member whose re-application for subsidy under the annual review process is rejected shall receive notification of the rejection along with their right to appeal.

10.4: Appeal

Any member who misses the application deadline, or whose re-application for subsidy under the annual review process is rejected, may appeal that decision to the Board of Directors. Section 6 of this procedure shall apply to the appeal process.

10.5: When Member on the Internal Subsidy Waiting List Does Not Meet Deadline

(a) Same as giving notice to decline subsidy

If a member on the internal subsidy waiting list fails to meet the application deadline specified in Bylaw No. 9, section 5.4 this is the same as giving notice to the co-op that they no longer want to be on the internal subsidy waiting list.

(b) Member to be notified

If a member fails to meet the application deadline specified in Bylaw No. 9, section 5.4, they will be notified, no later than five business days after the deadline, that they have missed the deadline and their name will be removed from the internal subsidy waiting list in five days' time. The member can re-apply to get on the internal subsidy waiting list at any time.

Schedule A: Housing Charge Assistance Procedure

11.0: Eligibility for Assistance

All members of Beaver Creek Housing Co-operative (Waterloo) Inc. will be considered to be eligible for assistance unless they have otherwise been declared ineligible by the Board of Directors for a previous default of a Subsidy Agreement in accordance with this procedure and applicable bylaws.

Schedule A: Housing Charge Assistance Procedure

12.0: Confidentiality

12.1: Confidentiality is a Priority

Every reasonable effort shall be made to ensure the confidentiality of applicants for Housing Charge Assistance.

12.2: Confidentiality of Applications, Agreements and Records

Only the co-op's co-ordinator, treasurer, Subsidy Committee, duly appointed auditor and the member(s) directly involved shall have access to a given file or its contents.

12.3: Reports to be Anonymized

Reports to the Board of Directors shall be delivered without names (file numbers will be used).

12.4: Loss of Confidentiality

Members' personal information may be revealed to the treasurer and the Board of Directors if they:

- (a) default the subsidy agreement, or
- (b) appeal a decision of the Subsidy Committee.

Board members must continue to maintain the confidentiality of the members' personal information.

Schedule A: Housing Charge Assistance Procedure

13.0: Application Process

13.1: Process Governed by Bylaw No. 9

The application process is governed by Bylaw No. 9. The Subsidy Committee shall notify the Board of Directors immediately of any situations where the process appears to violate Bylaw No. 9.

13.2: Subsidy Committee has Authority to Determine Administrative Procedures

The Subsidy Committee shall determine administrative procedures not specifically governed by Bylaw No. 9 or this procedure.

13.3: Appeal of Administrative Procedures

Any member who feels that their application will be or has been prejudiced by such administrative procedures may, after taking the matter up with the Committee, appeal any resultant decision to the Board of Directors in keeping with section 5 of this procedure.

13.4: Birth Certificates to be Provided

When a household applies for subsidy, the member must provide a birth certificate, or other certified document that specifies birth date, for each dependant (unless these documents are already on file with the co-op).

13.5: Addition of Dependant to Household

If a dependant is added to a household receiving subsidy, the member must provide a birth certificate, or other certified document that specifies birth date, for that dependant.

Schedule A: Housing Charge Assistance Procedure

14.0: Approvals

The approval of an application shall rest with the Subsidy Committee. Subsidy agreements shall be signed by the duly authorized officers (who must do so without seeing the names or any other part of the agreement which reveals confidential information) and by the subsidy representative (who can see the names) for verification. In the event that one of the duly authorized officers or subsidy representative is in receipt of assistance, they shall sign their agreement anyway, but it shall be co-signed by the treasurer.

Schedule A: Housing Charge Assistance Procedure

15.0: Audit

The Subsidy Committee must have the confidence of the membership in order to carry out their duties with respect to Housing Charge Assistance. The auditor shall make the necessary tests to ensure compliance with the operating agreement and Bylaw No. 9 (Subsidy Bylaw). Any problems will be reported to the Board of Directors. The Board can report to the membership at their discretion, but must not break confidentiality in doing so. *[January 22 2019 BoD]*

Schedule A: Housing Charge Assistance Procedure

16.0: Reporting Changes in Income

16.1: All Decreases Must be Reported

Any decrease in a household's Gross Income must be reported within 30 days to the co-ordinator. The Housing Charge Assistance recipient must provide verification as to the amount of income and the date of any decrease.

16.2: All Increases Must be Reported

Any increase in a household's Gross Income must be reported within 30 days to the co-ordinator. The Housing Charge Assistance recipient must provide verification as to the amount of income and the date of any increase.

16.3: When Increase Results in Member Still Eligible for Subsidy

An increase of Gross Household Income which is not reported within 30 days and which results in the member still qualifying for subsidy shall result in retroactive reimbursement to the co-op by the member for overpayments due to their failure to properly report the increase in their income. The details of such reimbursement shall be determined by the Arrears Committee. The monies owed must be repaid within 12 months.

Schedule A: Housing Charge Assistance Procedure

16.4: When Increase Results in Member no Longer Eligible for Subsidy

(a) Reason for greater penalty

In this case the member's failure to report the increase in a timely manner resulted in a member on the internal subsidy waiting list waiting longer than necessary to receive subsidy.

(b) Subsidy agreement may be terminated for default

An increase of gross household income which is not reported within 30 days and results in the member no longer being eligible for subsidy shall be deemed a default of the subsidy agreement. The Subsidy Committee shall immediately notify the Board of Directors of such a situation. The Board of Directors, at its next meeting, shall consider a motion to terminate the agreement for default.

(c) Member to be notified

A member whose subsidy agreement is to be terminated for default shall receive notification of the decision along with their right to appeal.

(d) Right of appeal

A member whose subsidy agreement may be terminated under this section may appeal that decision to the Board of Directors. Section 5 of this procedure shall apply to the appeal process.

(e) Result of termination of agreement for default

If the Board of Directors decides to terminate a subsidy agreement for default, the termination will be effective at the end of the month in which the Board made the decision. The member will no longer receive subsidy after that date.

(f) Reimbursement required

The household must reimburse the co-op for overpayments due to their failure to properly report the increase in their income. The details of such reimbursement shall be determined by the Arrears Committee. The monies owed must be repaid within 12 months.

(g) Confidentiality to be maintained

Correspondence, meeting minutes, and any other documentation dealing with the termination of a subsidy agreement under this section will be kept confidential. The portion of the Board of Directors meeting dealing with the termination will be held *in camera*.

Schedule A: Housing Charge Assistance Procedure

17.0: Information to Housing Charge Assistance Recipients

All housing charge assistance recipients shall have access to this procedure and any other subsidy guidelines as they presently exist and as they may be duly amended or replaced from time to time.

Schedule A: Housing Charge Assistance Procedure

18.0: Exceptions

(a) No Exceptions by Committee or Co-ordinator

Exceptions will not, under any circumstances, be made by the Subsidy Committee or the co-ordinator in the administration of the co-op's subsidy fund as set out in this procedure. In particular neither the Subsidy Committee nor the co-ordinator may waive any deadline or reporting requirement.

(b) Board May Make Exceptions

The Board of Directors may make exceptions based on member appeal.

(c) Amendments Preferred Over Exceptions

If, in the view of the Subsidy Committee or the Board of Directors, this procedure seems to be grossly unfair given a member's circumstances, the Board of Directors may amend this procedure to remove the unfairness for all.