

KVC Friday Notes ✦

April 18 2025



UPDATE

UPDATE

Ice Storm Recovery Update – Kawartha Village Coop

As you know, the City of Peterborough remains under a state of emergency following the recent ice storm. Widespread damage has led to a city-wide cleanup that is expected to take 4 to 6 weeks.

Cooperative Response: Early in the storm, the Board and APEX reached out to Treescape, a major local service provider. However, Treescape was sequestered by the City to prioritize roadways, damaged homes, and hydro access. In response, the Board has been actively contacting other contractors to speed up cleanup within our community, including chipping brush and removing damaged trees. We are not waiting for the full city timeline to begin recovery efforts.

Key Resources:

- Free Brush Drop-off: The landfill is open 7 a.m.–7 p.m. (until April 14) for free disposal of storm debris.
- Emergency Support (up to \$75): Ontario Works/ODSP recipients and low-income households may apply for aid. Call 705-748-8830 or visit 178 Charlotte St.
- Permit Waiver for Tree Removal: No permit needed for urgent tree removals if reported to the City by April 28 with photos (email: trees@peterborough.ca).

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Stay Connected:

- Visit kawarthavillage.ca for updates
- Read Friday Notes weekly
- Contact the Board with concerns or support needs

Thank you for your ongoing patience and community spirit.

Protect What Matters: Why Co-op Members Should Have Content Insurance

As members of a housing cooperative, we take pride in building a strong, supportive community. While our homes are part of a shared structure, it's important to remember that each member is responsible for protecting their personal belongings inside their unit. That's where content insurance comes in.

Content insurance (sometimes called tenant or renter's insurance) covers your personal items—like furniture, electronics, clothing, and kitchenware—in the event of unexpected damage from fire, water, theft, or other unforeseen events. It can also cover additional living expenses if your unit becomes uninhabitable and you need to temporarily relocate.

For members of a co-op, this kind of insurance is not only a wise investment—it's a critical layer of protection for your peace of mind. While the co-op corporation insures the building itself, your personal belongings are not covered under that policy.

Good news!

Co-operators Insurance offers a discount for individuals living in housing co-operatives. This makes securing coverage even more affordable, and their agents are familiar with co-op living, making the process easier and more straightforward.

Taking this simple step helps protect your home, your memories, and your sense of security. If you don't already have content insurance, consider contacting your provider—or reach out to Co-operators to inquire about a co-op discount.

Let's all do our part to keep our community and ourselves safe.

KVC is Working to Reduce Insurance Costs

The Board of Directors is taking steps to save KVC money by enrolling in CHF Canada's Risk Management Program—a national program created specifically for housing co-ops.

By participating, KVC may qualify for lower insurance premiums, which could lead to significant savings for our community. However, to access these savings, KVC must meet certain safety and risk management standards.

Over the next few weeks, the Board will share more information about what KVC needs to do to meet the program's requirements. This may involve updates to maintenance processes, documentation, or safety practices.

We appreciate your support as we work to protect our homes, lower expenses, and keep KVC financially strong.

Stay tuned—more details coming soon! See the attachment on page 4...

Administrator Office Hours

Tuesday: 9:00 am - 12:30 pm

Wednesday: 1 pm - 5:00 pm

Thursday: 9 - 12:30 pm

Friday: 11 am - 6:00 pm

Phone number: (705) 748-5188

email address: office@kawarthavillagecoop.ca

Community Involvement Opportunities

Join the Landscape Committee Meeting

April 30, 2025 @ 1:00 pm

Join the Bylaw Committee Meeting

TBA

Social Committee

May 6 @ 6:30 pm

Board Meeting

May 15 @ 4pm

Vendor Event

at the CABCC

May 3 & 4

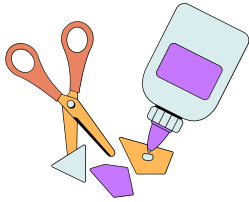
from

10:00am to 6:00pm

If you're a crafter or rep. for a direct sales company it's not too late to have a table.

Contact Lynn/Unit 17 email

Lynnngilesto@gmail.co



Next Garbage Pick Up April 25

It is Here!

Check out Kawathavillage.ca

You can sign up for the Members only section on your own or the Board can provide you access.

Please make sure your email address is up to date with the office.

What Counts as a Maintenance Emergency?

At KVC, an emergency maintenance issue is any situation that poses an immediate risk to health, safety, or significant property damage. These issues require urgent attention and should be reported right away.

Examples of maintenance emergencies include:

- No heat during cold weather
- Flooding or major water leaks
- Sewer back-ups
- Electrical hazards (e.g. sparking outlets, power outages in the whole unit)
- Fire or smoke damage
- Structural damage affecting safety (e.g. ceiling collapse, broken stairs)
- Gas leaks (call 911 and Enbridge immediately)

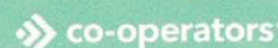
If you are unsure whether something is an emergency, it's always better to report it and let the office or a board member (if it is outside office hours) assess the situation.

For non-emergency repairs, please submit a standard work order through the regular process. Thank you for helping us keep KVC safe and well-maintained!

Joke of the Week: "Why don't eggs tell jokes?"

Because they'd crack each other up!

WHAT IS Risk Management?



Common insurance and safety risks can be found in any co-op. Many are caused by members, and most are preventable. If they are not identified and managed, the number of claims made to your insurance company can increase quickly and the cost to manage those claims will continue to rise. This becomes expensive and takes a lot of time to deal with. A co-op that has an annual risk management plan in place, and updates it every year, will find it easier and save more money than having to deal with unexpected crises or situations after they happen.

Risk management includes everyone involved in your co-op—your staff or manager, the members of your Board, and all of the members in the co-op to help identify these risks early and work together towards reducing or fixing them.

Why is it important?

By identifying problems and educating your members on areas of concern, it improves safety at the co-op and reduces the likelihood of an accident. Fires, floods and slip and falls are good examples of losses that can raise a co-op's premium and be financially and personally devastating to the co-op members. Members can be injured, personal belongings can be lost, and members may have to leave their homes while repairs are completed.

Risk management is Important because it:

- **Helps prevent injury** to members and anyone visiting the property.
- **Helps prevent damage** to member's homes and their personal property.
- **Creates a safer place** for the co-op community.
- **Saves money** on insurance premiums and claims.
- **Saves your co-op time** and effort
- **Reduces the impact** of unexpected events

Annual Risk Management Plan

An annual risk management plan is important to the overall commercial insurance program. Claims are increasing and costs are rising. It is important that all co-ops participating in CHF Canada's insurance program do their part to reduce the number of claims to keep insurance rates and premiums down!

What can members do?

Members need to:

- **Understand what risk management means** and why it is important to them and to the whole co-op community.
- **Engage in the process** and help the board carry out a risk management plan for your co-op!
- **Check your unit for risks** that you can prevent.
- Go to chfcanda.talentlms.com and **register for the e-learning module**. Once you are registered and verified, you will be able to enroll and take the course to learn about risk management at your own pace and according to your own schedule.

**Together, risks can be prevented, the co-op will save money,
and the co-op community will stay safe!**

chfcanda.coop    [@chfcanda](https://www.instagram.com/chfcanda)

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