



This communication report is being sent from the City of Saint John/Menagesk which is situated in the traditional territory of the Wolastoqiyik/Maliseet. The Wolastoqiyik/Maliseet along with their indigenous neighbours, the Mi'kmaq/Mi'kmaq and Passamaquoddy/Peskotomuhkati signed Peace and Friendship Treaties with the British Crown in the 1700s that protected their rights to lands and resources.



Co-op Information

Community	# Units
City Centre	37
Heatherway	40
High Meadow Park	20
Jenny's Spring	33
Lower Cove	6
Neighbourhood	28
North End Family	37
South City	36
Wright Street	57
Total Units	294

Vacancies

As of the end of November 2025, there were five (5) vacant units in our 294-unit co-operative. Two (2) subsidized units and three (3) available at the market housing charge.

Membership

We welcomed six (6) new members into the co-op community. Welcome Bayan, Eaden, Markham, Qusai, Rgina, and Roseline.



Planning

Annual Planning

Your Board of Directors has been actively working on several initiatives to strengthen our co-operative and enhance member engagement.

In July, we launched the 2025/2026 Annual Plan, that aligns with our fiscal year (July 1, 2025 – June 30, 2026) and guides our quarterly priorities.

The plan focuses on four strategic priorities: Growth, Training & Education, Operations, and Administration, with annual goals

The full Plan is available for review in the Member login section of the [website](#).

Annual General Meeting (AGM)

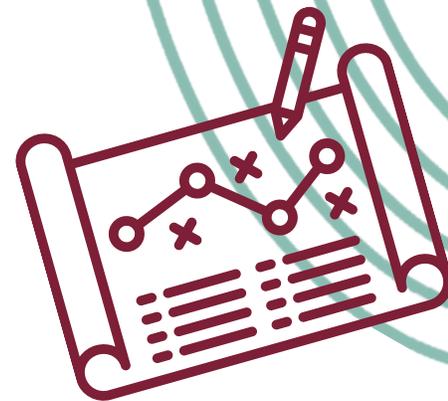
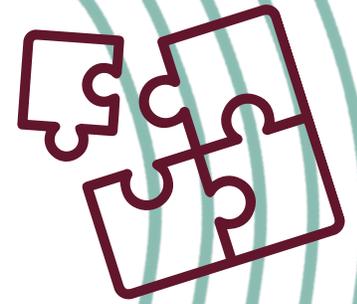
The AGM was held at Nick Nicolle Community Center on October 21, 2025, with 45 members in attendance.

Key highlights:

- Audited financial statements for 2024–2025 were approved.
- Jamieson Mullin was appointed as auditor for 2025–2026.
- Board elections: Four directors were acclaimed for three-year terms:
 - Jenny Springs – Kimberly Fawkes
 - Neighbourhood – Karla Rodriguez Moran
 - North End Family – Guy Wilcox
 - Wright Street – Gail Snow

Atlantic Summit

USJ proudly participated in the Summit in Dartmouth, NS, with six Directors attending. We co-hosted a tradeshow booth, sharing information about USJ, and were able to connect and exchange ideas with co-op members across Atlantic Canada.



Risk Management Program

We all know that managing risk is key to keeping our co-op communities safe and informed, and being proactive now will help make sure our homes stay in good shape into the future. We have joined CHF Canada's Risk Management Program, which is an important step for USJ. This program will help us find, manage, and reduce risks early, before they grow into expensive problems.

Preventable Losses Start With Awareness

While some insurance claims, like those from major storms or natural disasters, are beyond our control, many losses happen because of human actions and can be prevented.

Leading Causes of Loss:

- **Fire Damage:** Fire is a significant risk, whether caused by cooking accidents, or smoking-related incidents.
- **Water Damage:** This is a leading cause of claims and can stem from various sources, including burst pipes (especially frozen pipes in winter), leaking hot water tanks, appliance malfunctions (e.g., dishwashers or washing machines), and sewer backups.
- **Weather Damage:** Storms are hard to prevent, but preparation can reduce damage from flooding or wind.
- **Theft and Vandalism:** Break-ins, burglaries, and intentional property damage.
- **Slip and Fall Accidents:** Injuries resulting from hazardous conditions, such as icy steps, broken sidewalks, or wet floors.

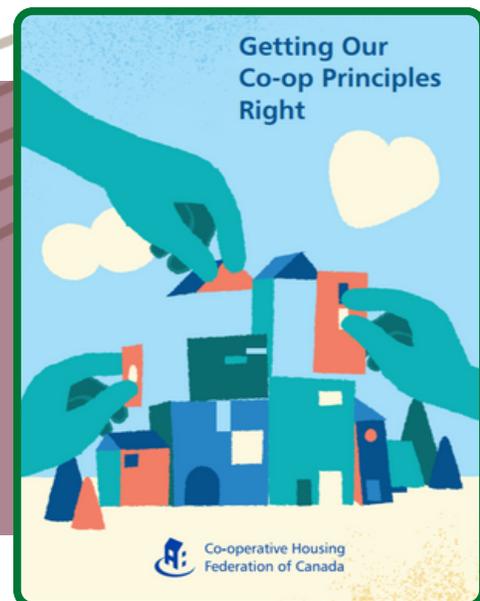
What You Can Do:

Stay alert, take preventive steps, and report it. Together, we can reduce risks and protect our community. If you notice any issues, contact Housing Alternatives right away. office@housingalternatives.ca

Resources

To mark the International Year of the Co-operative (2025), CHF Canada updated the resources in their flagship "Getting it Right" series. The first of three resources is now online: Getting our Co-op Principles Right. It shows you how to use the co-op principles in the context of your housing co-op.

This is a great introduction and refresher on the fundamentals of the co-operative business model.



Building Condition Assessments

USJ has started building condition inspections across all our properties. This work is part of our commitment to keeping homes safe, comfortable, and well-maintained for everyone. To make sure the process is thorough and fair, we have partnered with Housing Alternatives to complete a Building Condition Assessment (BCA).

This assessment helps us understand the current state of our buildings and plan for future repairs and improvements.

Over the next few months, every unit in our portfolio, **all 294 homes**, will be inspected. Housing Alternatives will contact members directly when it's your turn.

We appreciate your patience and cooperation as we work together to keep our homes strong for the long term.



Member Engagement

Member Survey

To support our annual goal of strengthening member education, USJ launched a Member Survey in November which included sections on general feedback, communication, engagement, and education.

An outstanding 136 members completed the survey, resulting in an impressive 46% participation rate. This is a strong indicator of how committed this co-op community is!

Congratulations to our \$100 Superstore Gift Card Winners:

- Gina, Wright Street Community
- Kate Lynn, Neighbourhood Community
- Roseline, Neighbourhood Community
- Sharon Joyce, South City Community
- Timothy, City Center Community

Stay tuned for updates! And don't forget to check out our USJ website: <https://unifiedsaintjohnhousing.coop/>



Tenant Insurance

All members are required to have tenant insurance for their personal contents. While the co-op's insurance covers the building, it does **not** cover your personal belongings or liability. If your possessions are damaged by fire, water, or theft, or if someone is injured in your unit, you could face significant costs without coverage.

As a member of CHF Canada, all co-op members can access MemberGuard insurance at a preferred rate. MemberGuard offers liability coverage and protects the full replacement value of your belongings. To learn more or get a free, no-obligation quote, call Co-operators at 1-888-312-1118 or contact your own insurance provider for coverage

Remember proof of insurance should be provided on an annual basis to Housing Alternatives.

Winter Maintenance

Just a friendly reminder to be prepared to take salt and shovel steps where needed and if you are able – lend a hand to your neighbours. Salt bins or bags of salt are at each building and if you require additional salt, please reach out to Housing Alternatives at (506) 632-9393.

Work Order Submission Process

If you are experiencing an issue with your unit, please contact Housing Alternatives to submit a work order. Here is how:

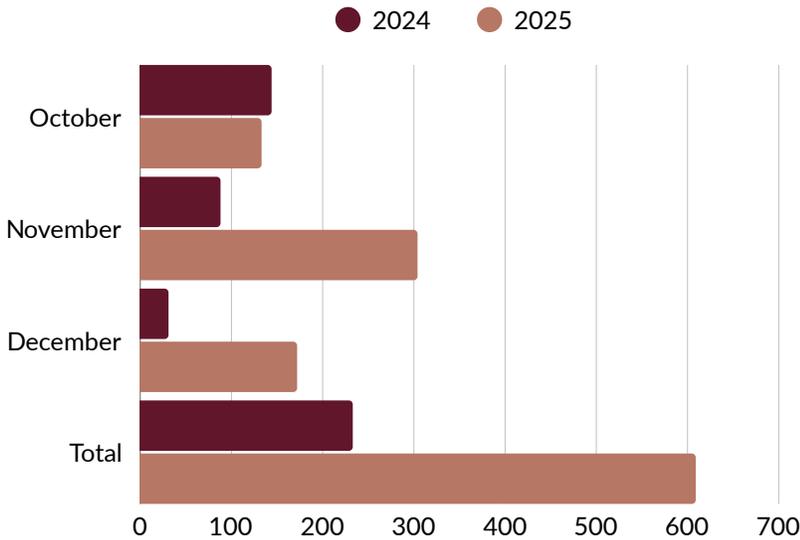
- During regular business hours:
- Call the office at 506-632-9393, ext. 200 or email office@housingalternatives.ca.
- Once a Housing Alternatives staff member creates your work order, you will receive a work order number. Please keep this number handy in case you need to follow up.
- After hours: Call 506-632-9393 and select extension 9 to reach our after-hours answering service.
 - Non-emergency requests will be logged and followed up on the next business day.
 - Emergency requests will be escalated to on-call staff for immediate response.



Marketing and Communication

Website

Our website, unifiedsaintjohnhousing.coop, includes a password-protected area for members. If you need login help, contact Housing Alternatives at office@housingalternatives.ca.



Website traffic grew significantly in the last quarter of 2025 compared to the same period in 2024.

The sharp increase in November and December points to stronger engagement and interest in the site, most likely connected to the member engagement survey. This trend suggests that members are actively seeking information and interacting with resources during key initiatives.

Mission:

Our **mission** is to create sustainable affordable housing solutions that ensure safety, respect, and community engagement for all residents.

Vision:

Our **vision** is to provide affordable quality housing by ensuring sustainability and development.

Values:

Our Core Values are **Community Safety and Security, Inclusiveness, Member Involvement**

Strategic Priorities:

Growth: Building and sustaining more units

Training & Education: Strengthening member knowledge

Operations: Maintaining future viability

Administration: Enhancing organizational effectiveness