

Co-operative Housing Federation of BC

Semi-Annual General Meeting

May 2, 2015
Executive Hotel and Conference Centre
4201 Lougheed Highway, Burnaby



Delegate handbook



Thank you to our sponsors



Today's lunch is sponsored by our mainland group buying partners in waste removal/recycling and flooring.



This morning's coffee and snacks are sponsored by our group buying partner in home appliances.

A watercolor illustration of a village with several houses and a central tower, set against a backdrop of rolling green and blue mountains under a yellow sun.

Sponsorship of today's SAGM



Co-operative Housing Federation of BC
220 - 1651 Commercial Drive, Vancouver, BC V5L 3Y3
www.chf.bc.ca

OFFICIAL NOTICE TO CHF BC MEMBERS OF THE 2015 SEMI-ANNUAL GENERAL MEETING

DATE: Saturday, May 2, 2015

REGISTRATION: Opens at 9:15 a.m.

ORIENTATION: 9:45 a.m.

BUSINESS MEETING: Begins at 10:30 a.m.
Finishes by 4:30 p.m.

Lunch will be served.

LOCATION: Executive Hotel & Conference Centre
4201 Lougheed Hwy, Burnaby, BC

The main items of business at the SAGM will be:

- approval of CHF BC's 2015-2016 budget and schedule of membership dues
- members' discussion on our priorities for 2015-2016
- considering resolutions to protect leasehold co-ops and support our *You Hold the Key* campaign.

We will also award CHF BC scholarships to three deserving co-op members.

Each CHF BC member may be represented by one Delegate. Each member may also appoint an Alternate Delegate. **We encourage members who are not their co-op's delegate to register as Observers.** Please register by completing the attached form and faxing or emailing it to members@chf.bc.ca.

Visit chf.bc.ca/events for more information and additional registration forms.

EXECUTIVE HOTEL & CONFERENCE CENTRE

4201 Lougheed Hwy, Burnaby, BC

(♿ Wheelchair accessible)

DRIVING DIRECTIONS TO THE EXECUTIVE HOTEL:

From BC Ferry Terminal (Tsawwassen)

1. Take Highway 17 and it turns into Highway 99.
2. Take the Highway 99 north ramp toward Richmond/Vancouver.
3. Follow Highway 99 north through the George Massey Tunnel.
4. Take the Highway 91 east exit, Exit 37, toward Delta/Surrey.
5. Merge onto Richmond Freeway.
6. Merge onto Knight Street, toward Vancouver.
7. Take the SE Marine Drive off ramp and continue east on SE Marine Drive.
8. Bear right at Marine Way (just past Kerr).
9. Turn left on Boundary road to Lougheed Hwy.
10. Turn right on Lougheed Hwy.
11. Turn left on Gilmore Ave (first left past Boundary Rd).
12. Take first right on Halifax St.
13. Turn right into the parking lot at the back of the hotel. (Note: If you park in this lot, enter the hotel through the rear doors and walk down the stairs to the lobby. If the lot is full or you have difficulty with stairs, keep to your right and continue driving down to the parking lot at the front of the hotel, on the same level as the main entrance.)

From Vancouver International Airport

1. Follow signs to Vancouver across the Arthur Lang Bridge.
2. Take the SW Marine Drive eastbound exit.
3. Continue east on SW Marine Drive (turns into SE Marine Drive).
4. Follow directions 8 to 13 above.

From the East

1. Take Hwy-1/Trans Canada Hwy eastbound towards Vancouver.
2. Take the Willingdon Avenue exit, exit number 29.
3. Keep right at the fork in the ramp.
4. Stay straight to go onto Willingdon Avenue.
5. Turn left onto Lougheed Hwy.
6. The Hotel is located on the right side after Rosser Avenue.

TAKING TRANSIT TO THE EXECUTIVE HOTEL:

The closest Skytrain station to the Hotel is Gilmore Station on the Millennium Line. This station is about two blocks from the Hotel. The closest bus stop is at Willingdon and Lougheed, a distance of about four blocks from the Executive Inn. If you have difficulty walking, this may be too far. For detailed transit information and trip planning, please call TransLink at 604-953-3333 or visit their website at translink.bc.ca.

BIKING TO THE EXECUTIVE HOTEL:

The hotel is accessible by bicycle via Lougheed highway's paved shoulder bike lane. Please note that there are only three spaces on the bike rack at the hotel, which are available to conference delegates. Ask at the front desk for directions to the bike rack.

EXECUTIVE HOTEL & CONFERENCE CENTRE

4201 Lougheed Hwy, Burnaby, BC

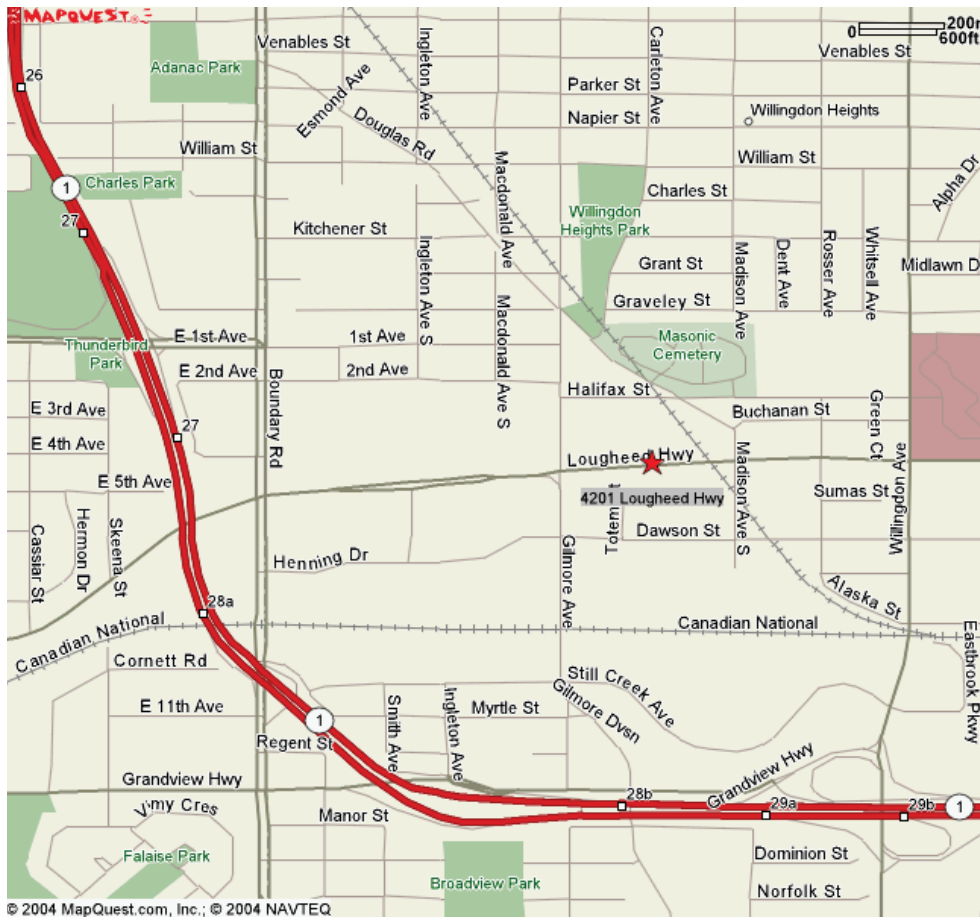
(♿ Wheelchair accessible)



PARKING

YOU DO NOT HAVE TO PAY TO PARK IN THE HOTEL PARKING LOT. CHF BC has made special arrangements with the Hotel for free parking for conference participants. Do not purchase a ticket from a machine, despite the many signs telling you to do so!

Detailed Map:



★ The Executive Hotel is behind the Cactus Club Café and Boston Pizza.



Co-operative Housing Federation of BC

220 - 1651 Commercial Drive, Vancouver, BC V5L 3Y3

www.chf.bc.ca

Semi-Annual General Meeting
Saturday, May 2, 2015
Burnaby, BC

AGENDA

9:15 a.m. Registration opens

9:45 a.m. Orientation for delegates

10:30 a.m. Business Meeting

1. Call to order, establishment of quorum
2. Introduction of directors, guests and staff
3. Appointment of chairperson
4. Explanation of meeting procedures
5. Approval of agenda
6. Approval of AGM minutes (November 29, 2014)
7. Business arising from the minutes
8. CHF BC Scholarship Fund awards
9. CHF BC board report
10. CHF Canada report

12:00 p.m. Lunch and Networking

1:00 p.m. Prize Draws

- 1:15 p.m.**
11. Member Forum
CHF BC's priorities for 2015 - 2016
 12. 2015 – 2016 budget and membership dues
 13. Resolutions:
 - a. You Hold the Key
 - b. Protecting housing co-ops on leased land
 14. Presentations:
 - a. YES Camp
 - b. Rooftops Canada Foundation
 - c. Co-operatives and Mutuals Canada
 15. Other business
 16. Announcements

4:30 p.m. Close of Meeting



MINUTES OF THE ANNUAL GENERAL MEETING

November 29, 2014

BURNABY, BC

Delegates	51
Alternates	12
Observers	45

Total Registered	108

1. Call to Order

President Isabel Evans called the meeting to order at 10:30 a.m. Executive director Thom Armstrong confirmed that quorum was present. The president introduced guests including staff from CHF Canada, BC Non Profit Housing Association and the Agency for Co-operative Housing. The executive director introduced Federation staff.

2. Appointment of Chairperson

M/S/C False Creek/Still Creek

THAT Geoffrey Dabbs be appointed to serve as chairperson for the meeting.

The chair acknowledged that today's meeting is being held on the traditional territories of the Coast Salish First Nations and thanked them for allowing us to live and work on their traditional lands.

3. Approval of Agenda

M/S/C Kinross Creek/Hillside Place

THAT the agenda be adopted as circulated.

4. Approval of Minutes

M/S/C Pacific Heights/Juniper

THAT the minutes of the semi-annual general meeting of May 3, 2014 be approved as circulated.

5. Business Arising from the Minutes

The Chair advised that all business arising was covered in some manner on the agenda as adopted.

6. Nominating Committee Report

Patty Shaw, director and chair of the nominating committee, reviewed the election procedures. She announced vacancies for six at-large directors and one Finance Committee member.

There were ten candidates nominated for six vacant board positions. She confirmed that five directors would be elected for two-year terms and one for a one-year term. She then reviewed the election procedures including the planned election forum.

Shaw advised delegates that Art Farquharson had been elected to serve a two-year term as a Vancouver Island Director at the Vancouver Island Council meeting held on October 15, 2014.

7. Report from the Board of Directors

President Isabel Evans introduced the report from the board and referred members to the written report included in their delegate handbooks. The report included a review of the priorities for the last year, updates on the education, group buying and communications programs and exciting news on the Federation's efforts to develop new housing co-ops.

Director Eddie Sabile announced the new cabinet and countertop supply program with AMSD General Contracting and Merit Kitchens. He updated members on the progress of negotiations for a group buying deal for home television, internet and phone services.

Director Amanda Skillin reported on the Model Rules 2.0 resource and encouraged members to start the process of reviewing their governance frameworks.

Director Dianne Brubaker reported on the recent activities of the Aging in Place committee, including the recent recruitment of a consultant to lead the committee in its research efforts. Upon completion of this stage of the project, CHF BC will have a profile of senior-led households in housing co-ops and an assessment of their needs.

Director Manon Bertrand reported on the refinancing and renewal program, an important new service offered to member co-ops to deliver asset management plans, long-term financial plans and access to financing on preferred terms.

Director David Lach reported on the Land Trust development project and the recently incorporated Vancouver Community Land Trust Foundation.

M/S/C Pine Ridge/La Petite Maison

THAT the report from the Board of Directors be received.

8. Auditors' Report and Audited Financial Statements

Treasurer Lisa Berting directed members to copies of the auditors' report and audited financial statements. She confirmed that the Federation had received a clean, unqualified audit opinion for the year ended July 31, 2014.

M/S/C Juniper/Hillside Place

THAT the auditors' report and audited financial statements for year ending July 31, 2014 be received.

M/S/C Kinross Creek/Hillside Place

THAT Grant Thornton be appointed to serve as CHF BC's auditor for the fiscal year ending July 31, 2015.

9. CHF Canada Report

Anne Davidson (president) and Nicholas Gazzard (executive director) reported on recent developments at the national federation.

10. Special Announcement

President Isabel Evans announced that CHF BC had acquired a 20% ownership stake in Encasa Financial Inc. Ownership of the company is shared among CHF BC, CHF Canada, BC Non-Profit Housing Association and the Housing Services Corporation of Ontario. Encasa is an investment fund manager working with Phillips, Hager and North Investment Management to offer three funds comprising the Social Housing Investment Program for housing co-ops and non-profit housing providers across Canada.

Derek Ballantyne, CEO of Encasa Financial Inc., and Tony Roy, Executive Director of BC Non Profit Housing Association, addressed the delegates to share their enthusiasm for Encasa's mission to provide investment funds for social enterprise. They also spoke of the positive benefits to be achieved by similar partnerships across the various Canadian housing sectors in the future.

11. Member Forum (You Hold the Key)

Delegates participated in group and plenary discussions designed to highlight the central messages of the Federation's *You Hold the Key* campaign.

12. Resolutions

The board presented a resolution titled “You Hold the Key – Fix the Co-op Housing Crunch” for the delegates’ consideration. An update on the campaign was delivered in support of the resolution and delegates requested clarification on several matters related to the potential design of a replacement subsidy program.

M/S/C Pine Ridge/Kinross Creek

THAT CHF BC call on the government of British Columbia to introduce a rent supplement program for low-income households as federal program operating agreements come to an end;

AND THAT CHF BC call on the federal government to reinvest the savings from expiring subsidies by sharing the cost of a rent supplement program with the province;

AND THAT CHF BC and its members work in partnership with CHF Canada to support our mutual efforts on this most critical issue.

13. Election Forum

- a) Board of Directors: Patty Shaw, director and chair of the nominating committee, presented the candidates for six at-large positions on the CHF BC board and then chaired an election forum during which the candidates spoke to delegates and responded to their questions.

The following candidates were nominated: Yuri Artibise (First Avenue Athletes Village); Erin Gilchrist (Heritage); Larisa Gorodetsky (Granville Gardens); Cassia Kantrow (Pace Accounting); David Lach (Quebec Manor), Lorien Quattrocchi (Paloma), Melissa O’Reilly (Hillside Place), Linda Prochaska (False Creek), Charles Sandor (Ford Road) and Dave Williams (Bakerview).

Following the counting of ballots, the following were declared elected for a two-year term: Yuri Artibise, Erin Gilchrist, Larisa Gorodetsky, Cassia Kantrow and David Lach. Lorien Quattrocchi was declared elected for a one-year term.

- b) Finance Committee: There were no nominations for the one available position on the finance committee.

M/S/C Seawalk/Community Housing Land Trust Foundation

THAT the election ballots be destroyed.

14. Rooftops Presentation

Scott Jackson, representing the Rooftops Canada Foundation board, provided members with an update on Rooftops initiatives.

15. Other Business

Retiring directors Isabel Evans, Dianne Brubaker and Lisa Berting were recognized for their dedicated service to the members of CHF BC.

Finance committee member Ferhan Kassam was also recognized for his service to the members of CHF BC.

Sue Moorhead, retiring education director, was recognized for her 17 years of service to the Federation.

16. Announcements

The Chair announced upcoming Federation meetings and other events.

17. Close of Meeting

There being no further business to conduct, the chairperson declared the meeting closed at 4:30 p.m. on November 29, 2014.

CERTIFIED to be a true copy of the minutes of the Annual General Meeting of the Co-operative Housing Federation of British Columbia held in the City of Burnaby on November 29, 2014.

Chairperson

Recording Secretary

CHF BC BUDGET AND DUES RESOLUTION

WE RESOLVE:

1. **THAT** the attached operating budget for the fiscal year ending July 31, 2016 be approved;
2. **THAT** membership dues for occupied housing co-operatives in the fiscal year ending July 31, 2016 be increased to \$3.90 per unit per month (from their current level of \$3.80 per unit per month);
3. **AND THAT** membership dues for Class B and C members in the fiscal year ending July 31, 2016 be increased to \$350 annually from their current level of \$325 annually.

BACKGROUND:

1. CHF BC is committed to delivering programs and services of the highest quality to its members. The priorities recently adopted by the Board of Directors will build on those commitments and chart a course toward a thriving and prosperous future for housing co-ops and the co-operative housing movement. A copy of our priorities for the coming year is attached.
2. In looking to the coming year, the board has put together an ambitious plan to serve our members more effectively than ever. We will focus staff and other resources on the critical issues that matter most to our members: delivering a full program of supports and services specifically geared to meeting the needs of housing co-ops exiting their federal program operating agreements; protecting low-income members by securing a provincial rent supplement program as those federal operating agreements end, while supporting a national campaign to convince the federal government to share in that cost; protecting the interests of housing co-ops on leased land; pursuing our *Aging in Place* project to better understand and meet the needs of older co-op members; and investing in a robust communications strategy to engage co-ops and co-op members more fully in our vision as we move forward.
3. We will also deploy three separate community land trusts to pursue an active strategy of stewardship, development and redevelopment as circumstances permit.
4. A plan this ambitious needs resources to support it, so we are also proposing a very modest increase in our membership dues so that we can cover our costs in the coming year. We are also focusing our efforts on developing new revenue generating programs and services in order to take some of the pressure off future dues increases. By working together with our members and CHF Canada, our national partner, we can develop the additional capacity we need to unite, represent and serve our members, not just now but in the years to come.
5. The proposed dues increase is in line with increases our members have approved in recent years. The impact of the increase on the average co-op in our membership will be roughly \$66 for the entire year. The board believes that the value-for-dues offered by CHF BC is the best in the country, and most co-ops will save what they pay in dues, or more, by using the Federation's programs and services. Dues for other membership classes will also increase by a modest \$25.

6. The attached budget document includes three columns: the budget approved for the current year ending July 31, 2015; revenue and expense projections to the end of the current year; and the budget proposed for next year (August 1, 2015 to July 31, 2016).
7. The Board of Directors and the Finance Committee unanimously recommend this budget and schedule of membership dues to the members for adoption.
8. Members can find more detail on the proposed budget in the attached Budget Notes. We also welcome questions from delegates at the semi-annual general meeting.



Our Top Priorities for 2015-2016

To help CHF BC's members prepare for a thriving and prosperous future, our top priorities in the year ending July 31, 2016 will be to:

- Develop and deliver a full program of supports and services specifically geared to the needs of housing co-ops exiting their federal program operating agreements
- Successfully conclude efforts to win a provincial rent supplement program to assist low-income co-op members as federal operating agreements end, and continue to support a national campaign to convince the federal government to share the cost of that assistance
- Protect the interests of housing co-ops on leased land by negotiating fair and reasonable terms for lease extensions or other arrangements designed to promote security of tenure, affordability and sound asset management, consistent with co-op principles and values
- Complete the work currently underway to better understand the needs of older co-op members by providing advice to member co-ops and exploring resources to support effective strategies for aging in place
- Design and implement a communications strategy to engage co-ops and co-op members more fully in CHF BC's vision and plans for a thriving and prosperous future for the co-op housing sector

Co-operative Housing Federation of BC

PROPOSED BUDGET

2015 - 2016

	2014-2015 APPROVED BUDGET	2014-2015 PROJECTED ACTUAL	2015-2016 PROPOSED BUDGET
REVENUE			
ADMINISTRATION			
Membership Dues	592,000	593,000	615,200
Other	324,700	341,100	340,900
ADMINISTRATION SUB-TOTAL	<u>916,700</u>	<u>934,100</u>	<u>956,100</u>
EDUCATION PROGRAM	114,000	101,000	116,000
COMMUNICATIONS PROGRAM	17,900	5,500	10,000
COMMERCIAL SERVICES			
Group Buying Program	216,200	190,700	235,000
Investment Programs	255,000	270,000	265,000
COMMERCIAL SERVICES SUB-TOTAL	<u>471,200</u>	<u>460,700</u>	<u>500,000</u>
REFINANCING PROGRAM	175,000	353,500	335,000
TOTAL REVENUE	<u>1,694,800</u>	<u>1,854,800</u>	<u>1,917,100</u>
EXPENSE			
GOVERNANCE	69,000	78,600	78,700
ADMINISTRATION			
Staffing	924,000	919,200	947,500
Office & Equipment	148,500	147,500	148,500
Other	197,600	299,600	235,800
ADMINISTRATION SUB-TOTAL	<u>1,270,100</u>	<u>1,366,300</u>	<u>1,331,800</u>
EDUCATION PROGRAM	112,700	90,800	125,800
COMMUNICATIONS PROGRAM	62,500	30,100	116,000
COMMERCIAL SERVICES	3,500	2,200	5,000
REFINANCING PROGRAM	177,000	263,000	255,000
TOTAL EXPENSE	<u>1,694,800</u>	<u>1,831,000</u>	<u>1,912,300</u>
NET INCOME (DEFICIT)	-	23,800	4,800

BUDGET NOTES

for the fiscal year ending July 31, 2016

The proposed budget covers the fiscal year **August 1, 2015** to **July 31, 2016**. On the same page you can see what we budgeted for the current year ending July 31, 2015 and where we expect to stand by the end of the year.

These notes will help you understand the budget proposal in more detail. Please don't hesitate to ask questions at the SAGM. You can also call CHF BC's executive director, Thom Armstrong, before the meeting at 604-879-5111 #143 (toll free at 1-866-879-5111 outside Metro Vancouver) or email tarmstrong@chf.bc.ca.

REVENUE

Membership dues will increase from **\$3.80 to \$3.90** per unit per month for occupied housing co-ops. This is in line with past dues increases. It will add about **\$66** to the dues invoice of an average-size member housing co-op. The budget assumes a membership level of **13,041** co-op units. Dues for Class B and C members will increase from **\$325 to \$350** per year. Membership dues represent the Federation's single biggest source of revenue. This is what keeps us strong and independent.

Other administration revenue is made up of interest the Federation earns on its own investments, registration fees for members' meetings, consulting revenue, management fees charged to related organizations, CHF Canada's shared revenue contribution, and salary recoveries.

Education Program revenue will return to more typical levels following a slight dip in the current year. We will deliver more services designed to help members adopt and implement the new Model Rules 2.0, but our focus will shift to a broader range of supports and services geared to the needs of co-ops exiting their federal program operating agreements. We will continue to promote the 2020 Vision program as the best way to support our members' efforts to achieve the highest standards of sound management, good governance and principled leadership. We will be counting on consistently strong take-up in education conference registrations and other education services throughout the year to meet this revenue target.

Communications Program revenue is also expected to return to more typical levels as we resume our twice-yearly SCOOP publication schedule. Communications efforts in the current year have been deployed primarily in support of the ***You Hold the Key*** campaign to win a provincial rent supplement program for low-income members in co-ops with expiring federal operating agreements.

Revenue from the **Group Buying Program** (flooring, appliances, waste collection, maintenance supplies, cabinets and countertops) will finish just shy of its budget target this year because of the delay in negotiating a new telecom and internet services program for co-op members. The program will rebound next year and generate more value than ever when the new telecom program is introduced and rolled out to members.

The budget assumes that **Investment Program** revenue will drop slightly. This anticipates a modest migration of funds on deposit in the **CHIP** program to the new **Social Housing Investment Program** managed by **Encasa Financial Inc.**

The new **Asset Management and Refinancing Program** is performing much better than anticipated. Member co-ops are signing up to take advantage of this program in great numbers, and this is reflected in both the current year projections and in the budget for next year.

Overall, we expect that total revenue earned next year will be **\$1,917,100**. This represents an increase of **\$62,300 (3.4%)** over our current year projections. This is due primarily to the introduction of new programs and services and an increase in membership dues.

EXPENSE

Governance expenses will not increase next year. The amount budgeted will still cover the additional cost of meetings for both members and directors, support our activities related to youth and aging in place, and send representatives to the conference of federations organized by CHF Canada. There is also an allowance for more direct engagement with members between meetings and conferences on issues of growing importance for our future as a movement.

Staffing expenses will be **\$28,300** higher next year, but staffing levels will not change. The increase is due to the incremental cost of seniority adjustments and cost-of-living increases provided under the collective agreement between CHF BC and Unifor Local 3000. The agreement was renewed on August 1, 2014 and runs until July 31, 2017.

Office and Equipment expenses will not increase by more than **\$1,000** next year. CHF BC maintains offices in both Vancouver and Victoria.

Other Administration expenses will drop by almost **\$64,000** next year. This is primarily due to lower spending in government relations and research/development. Current year projections include a heavy focus on the ***You Hold the Key*** campaign to protect low-income co-op members as federal rent assistance comes to an end. We expect future spending on the campaign to decrease after the upcoming federal election campaign. Some research and development expenses will also be relocated to the new land trust.

Education Program expenses will increase by **\$35,000** as we offer more consulting services to member co-ops and invest in the development of more supports and services geared to the needs of housing co-ops exiting their federal program operating agreements and in the facilitators and consultants needed to support those services. The increase will be partially offset by related increases in revenue.

Communications Program expenses will increase by almost **\$86,000**, more than any other department. This will provide the resources needed to enhance our publications, website, social media and other communications platforms to engage co-ops and co-op members more fully in our vision and plans for a thriving and prosperous future.

Commercial Services expenses include an additional allowance to promote the new program for the bulk buying of telecom and internet services for co-op members.

Spending in the **Asset Management and Refinancing Program** will drop by about \$8,000 as some of the initial set-up expenses in the first full year of the program will not be repeated.

Overall, expenses will increase next year by just over **\$81,000** to **\$1,912,300 (4.4%)** for the reasons described above.

The **net result** of our efforts next year will be a very small surplus of **\$4,800**. This is less than a typical margin of error for a budget of this size, so it would be reasonable to think of it as a break-even budget.

We are confident that the revenue and expense assumptions in the budget are achievable, but as always, we will be engaged in a determined effort to sustain current program and service levels in the coming years as more housing co-ops lean on their federations at the regional and national levels to support their continuing viability.

A more detailed presentation on the budget will be made at the SAGM. We welcome your questions and comments.

Prizes

Free



Family-friendly

Games

Burgers, hot dogs, drinks

Use transit or ride your
bike for **green** prizes!

CO-OP HOUSING SUMMER BBQ

SATURDAY, MAY 14, 12:00 P.M. - 3:00 P.M.
at the south end of **TROUT LAKE PARK**
under the covered picnic area

RSVP by **MAY 10** to 604.879.5111 ext. 140
or email members@chf.bc.ca

This event is sponsored by CHF BC and CHF Canada.



CO-OPERATIVE HOUSING FEDERATION OF BC POLICY MANUAL

Date Approved/Amended: October 6, 2008

Subject: Resolutions Procedure

Approved by: Board of Directors

Purpose:

To establish a procedure for the receipt and consideration of resolutions from members at annual and semi-annual meetings of the Federation.

Policy:

1. Any member organization (and only a member organization) may submit a resolution for consideration at a meeting of Federation members.
2. The board will set a deadline for the receipt of resolutions from members in advance of members' meetings. The deadline will be in advance of (but not more than a week before) the last scheduled board meeting before the members' meeting. The board will notify members of the deadline at least one month before the members' meeting to which it applies.
3. At the last board meeting before the members' meeting, the board will consider all resolutions submitted by the deadline. The board may decide to support, oppose or take no position on each resolution submitted.
4. All resolutions submitted by the deadline will be circulated to Federation members in advance of the next meeting of members. The board will indicate whether it supports, opposes or takes no position on each resolution. The same information will be posted on the Federation's website.
5. All resolutions submitted by the deadline will be placed before the members at the next members' meeting for discussion and decision.
6. Resolutions submitted after the deadline, including those submitted by delegates at a meeting of members, will be "late resolutions". Late resolutions will be automatically referred to the board for consideration and a report back to the next members' meeting, unless the members present at a members' meeting decide by a majority of votes cast that they qualify as "urgent resolutions".
7. Urgent resolutions will be placed immediately before the members for discussion and decision. If a members' meeting ends before the members deal with an urgent resolution, the urgent resolution is automatically referred to the board of directors.

2015 SEMI-ANNUAL GENERAL MEETING

RESOLUTION #1

You Hold the Key – Fix the Co-op Housing Crunch Safeguarding Affordable Co-op Homes

Submitted by:

CHF BC Board of Directors

Contact:

Thom Armstrong, Executive Director
tarmstrong@chf.bc.ca
604-879-5111 #143

WE RESOLVE:

THAT we continue to call on the government of British Columbia to introduce a rent supplement program for low-income co-op households as federal program operating agreements come to an end;

THAT we call on the government of Canada to reinvest the savings from expiring federal subsidies by sharing the cost of a rent supplement program with the province;

THAT we call on all parties running candidates in the 2015 federal election to commit to:

1. assisting provincial and territorial governments, on a cost-sharing basis, to deliver rent supplement programs for low-income households living in federal-program housing co-ops as their CMHC funding agreements expire;
2. increasing federal funding to the provinces and territories for housing as needed to provide this cost-shared support;

THAT we call on those parties to include these commitments in their written campaign platforms;

AND THAT we continue to work in partnership with CHF Canada and other regional federations to support our mutual efforts on this most critical issue.

REASONS FOR THIS RESOLUTION:

1. Over the next ten years, more than 200 housing co-ops in British Columbia will come to the end of their federal program operating agreements. As a result, more than 3,500 low-income co-op households will face a crisis as their homes become unaffordable.
2. The impact of this crisis will be felt most directly by people who have the fewest options in Canada's most expensive rental housing market: seniors, people with disabilities, single parents, new Canadians and many others on limited or fixed incomes.
3. CHF BC has proposed a simple, cost-effective solution to the co-op housing crunch: a provincially-funded rent supplement program for low-income co-op members whose federal program agreements are coming to an end.
4. While housing is now a provincial responsibility, the federal government will save roughly \$1.7 billion a year by the time all of its housing subsidy obligations come to an end. CHF BC believes that some of these savings should be reinvested in additional transfers to the provinces to help pay for continuing rent supplements.
5. Co-op members in BC have been attending rallies and meeting with their elected representatives in support of our efforts. And more than 50 housing co-ops in BC have formally endorsed resolutions supporting the *You Hold the Key* campaign. We are making progress, but there is much more to be done.
6. The problem of expiring federal rent assistance affects housing co-ops and low-income co-op households all across Canada. That's why we are partnering with CHF Canada and regional federations everywhere on a national *You Hold the Key* campaign.
7. Our campaign is having an impact and our voices are being heard. The recent federal budget appears to have left the door open for the government to reinvest some of the savings it will realize from expiring federal agreements. The upcoming federal election will be our opportunity to secure commitments from all parties in support of our campaign.
8. We will make a difference by working together, because we hold the key!

COST:

The cost of implementing this resolution is included in the approved budget for the current year ending July 31, 2015 and in the proposed budget for next year. CHF Canada, our national partner, is also sharing in the cost of the campaign.

2015 SEMI-ANNUAL GENERAL MEETING

RESOLUTION #2

Protecting Housing Co-ops on Leased Land

Submitted by:

CHF BC Board of Directors

Contact:

Thom Armstrong, Executive Director
tarmstrong@chf.bc.ca
604-879-5111 #143

WE RESOLVE:

THAT we declare our support for the efforts of housing co-ops on leased land to preserve their homes and their affordable, mixed-income communities beyond their current lease terms;

AND THAT CHF BC continue its efforts to advocate for housing co-ops on leased land by:

1. providing assistance in negotiating fair and reasonable terms for lease extensions or other arrangements designed to promote security of tenure, affordability and sound asset management, consistent with co-op principles and values;
2. consulting member co-ops, individually and together, on the issues of greatest importance to them regarding their leasehold status;
3. providing assistance in securing the necessary capital to allow co-ops on leased land to reinvest in their homes and properties as needed;
4. promoting and participating in discussions to explore the relevance of community land trusts and other tenure models to preserve and expand the availability of co-op housing in British Columbia.

REASONS FOR THIS RESOLUTION:

1. Eighty housing co-ops – roughly one-third of all housing co-ops in BC – lease their land on terms ranging from 40 to 60 years.
2. Of that total, 50 co-ops lease their land from the City of Vancouver. Another 10 lease their land from the provincial government. The remaining 20 co-ops lease their land from an

assortment of other municipalities, the sector's community land trust, pension funds and private companies.

3. As co-ops approach the end of their lease terms, a number of questions assume more importance. Among them:
 - a. Will they be able to renew or extend their leases? If so, on what terms?
 - b. If their leases are not fully pre-paid, how will ground rent increases affect the affordability of their homes over time?
4. Some co-ops on shorter leases are already running into difficulty because there is not enough time left on their lease term to allow for a significant reinvestment in the asset. Lenders will not typically commit financing unless the loan can be fully retired five years before the end of a lease term.
5. The uncertainty facing some co-ops is very unsettling. Some fear that they will no longer be able to remain in their homes. Others worry that their homes will become unaffordable, or that they may no longer be allowed to remain a mixed-income community. In a few cases, co-ops have not even been able to contact the owners of their properties to have a discussion about their future.
6. The City of Vancouver is a key stakeholder in this discussion. The City owns 50 of the 80 sites leased by co-ops in BC. The City is aware that a discussion is needed on the potential terms of lease renewals, and it will be important that the co-op housing sector is well organized and represented in those discussions.
7. CHF BC has been responding to requests from members to assist in discussions with various landlords on the possible terms of lease renewals. Other options have also been discussed, including site swaps, redevelopment, and site acquisitions.
8. As these various discussions proceed, the sector is modelling a form of leasehold tenure through its community land trust that respects traditional co-op values, including security of tenure. A more proactive role for community land trusts in the co-op housing sector is just now being explored in a number of forums, and this discussion should continue.
9. CHF BC is well positioned to act as a strong advocate for its members on leased land and also to lead a discussion in the co-op housing sector on the best use of the leasehold option to promote security of tenure, affordability and sound asset management on a basis consistent with co-op principles and values.

COST:

The cost of implementing this resolution is included in the approved budget for the current year ending July 31, 2015 and in the proposed budget for next year.



Co-operative Housing Federation of BC

220 - 1651 Commercial Drive, Vancouver, BC V5L 3Y3

www.chf.bc.ca

**DELEGATE'S REPORT
SEMI-ANNUAL GENERAL MEETING
SATURDAY MAY 2, 2015**

PURPOSE: To help delegates to CHF BC's Semi-Annual General Meeting report back to their Board of Directors

REPORT TO: The Board of Directors of _____
(name of your co-op)

FROM: The CHF BC Delegate _____
(your name)

SUBJECT: Co-operative Housing Federation of BC - 2015 Semi-Annual General Meeting

INTRODUCTION

President Patty Shaw called the Semi-Annual General Meeting of the Co-operative Housing Federation of BC to order at 10:30 a.m. on Saturday, May 2, 2015 at the Executive Hotel and Conference Centre, Burnaby.

SPEAKERS AND REPORTS

- Introduction of directors, guests and staff
- Business arising from the minutes of the AGM of November 29, 2014
- CHF BC Scholarship Fund awards

- CHF BC Board Report

- CHF Canada Report

- Member Forum—*Our priorities for 2015-2016*

- 2015-2016 budget and membership dues

- Resolutions

You Hold the Key

Protecting leasehold co-ops

- Presentation (s)

- Other business

- Announcements and upcoming events

- Close of meeting

- Attendance: Delegates ____ Alternates____ Observers____ Total ____

Rules of Order for Meetings of the Co-operative Housing Federation of British Columbia

MAIN MOTION

Purpose: To get the meeting to take some kind of action. The motion and its meaning should be clear. It should include what, when, where, who, how and timeline, as needed.

Use: Secunder required. Debate allowed. All other motions apply to it.

TO AMEND

Purpose: To make some change to the main motion without changing its intent. Amendments may not be directly against or unrelated to main motion.

Use: Secunder required. Debate allowed on the proposed amendment. Simple majority required to incorporate the amendment into the main motion.

Note: Once an amendment is passed, the meeting continues to discuss and eventually vote on the main motion as amended.

Friendly amendment: A member may ask the mover and seconder of the main motion to accept an amendment as “friendly”. If they all agree, the main motion is debated as amended. A friendly amendment should only be used to make minor changes or correct obvious errors.

TO REFER

Purpose: To send the main motion to another body for consideration (e.g. the board, committee).

Use: Secunder required. May debate whether to refer or not. Provides direction about who to refer to and timeline for reporting back to the meeting, if necessary. Simple majority required.

TO CLOSE DEBATE

Purpose: To close debate on the motion under discussion without hearing any more speakers, and proceed directly to the vote.

Use: Secunder required. No debate. Two-thirds majority required.

Note: This is sometimes called “calling the question”. Someone who has already spoken on the motion cannot move to close debate.

At any time, if no member of the assembly wants to speak on the motion, the chair may call for a vote and there is no need for a motion to close debate.

TO TABLE

Purpose: To postpone consideration of a motion, usually to a stated time.

Use: Secunder required. No debate. Simple majority required.

TO WITHDRAW

Purpose: To withdraw any motion under consideration.

Use: May be moved only by mover of the motion and requires permission of seconder. No debate. No vote required unless there is an objection to the withdrawal, in which case a simple majority would be required.

TO APPEAL

Purpose: To appeal a decision of the chair.

Use: Secunder required. No debate. Mover states reason for appeal, then chair states reason for decision. Simple majority required to uphold the chair or not.

POINT OF ORDER

Purpose: To correct an error in the conduct of the meeting.

Use: No debate. The member calls out “point of order”. The chair interrupts the current speaker (if there is one) and asks the member to state the point of order. Point is decided by the chair. The chair’s decision may be appealed. After the point of order has been dealt with, the meeting continues where it was interrupted.

Note: May also be used as point of information where a mover asks for clarification about the business at hand.

POINT OF PRIVILEGE

Purpose: To make a request to the chair or to propose a motion on a matter that may affect the integrity, comfort, rights or privileges of the meeting or of individuals.

Use: No debate. The member calls out “point of privilege”. The chair interrupts the current speaker (if there is one) and asks the member to state the point of privilege. Point is decided by the chair. The chair’s decision may be appealed.

Any resulting motion (if permitted by chair) is debated. All other motions apply to it. Simple majority required.

After the point of privilege has been dealt with, the meeting continues where it was interrupted.

TO CLOSE

Purpose: To end the meeting.

Use: Secunder required. May be debated. Majority vote required. Not normally made until all business has been completed, except in cases of urgency.

Note: The chair may close the meeting without a motion when all the business is done, there is no quorum, or it has become impossible to conduct business.

TO ADJOURN

Purpose: To adjourn the meeting to a future time, date and place. No business shall be conducted at an adjourned meeting other than the business left unfinished at the meeting from which the adjournment took place.

Use: The chair of a meeting may, and if directed by members must, adjourn a meeting at which quorum is present. Secunder required. May be debated. Simple majority required.

There are two motions that have less priority than the main motion, because they cannot be made until the vote has been taken on the main motion. They are:

TO RECONSIDER

Purpose: To reconsider the vote on the main motion.

Use: Debatable if original motion was debatable. Can be moved at any time, by any person who voted in favour of the original motion, providing that no one has acted on the original motion and it can be reversed. Requires same notice and same majority as the original motion.

Cancels the outcome of a previous vote on the main motion and allows the meeting to debate and vote again on the motion.

TO RESCIND

Purpose: To cancel a main motion.

Use: Debatable. Two-thirds majority required. Has the effect of cancelling an earlier decision (if the decision has not yet been acted upon). If passed, a new motion may be placed before the meeting. Rarely used and not in order if a motion to reconsider would have the same effect.

**CO-OPERATIVE HOUSING FEDERATION OF BC
POLICY MANUAL**

Date Approved/Amended: April 1, 2015

Approved by: Board of Directors

Subject: CHF BC Delegate Job Description

CHF BC Delegates

CHF BC delegates will be asked to:

1. Represent their co-ops at meetings of CHF BC members.
2. Represent their co-ops at Vancouver Island Council meetings in Victoria or attend member forums in CHF BC's Vancouver office.
3. Keep informed by reviewing the minutes and reports from CHF BC meetings and other information sent to members or posted on CHF BC's website and other communication platforms.
4. Report to their co-ops and keep their members well informed about Federation programs, activities, events and services.
5. Ensure that their co-ops' annual budgets include adequate provision for CHF BC membership dues and attendance at member meetings and education events.

CHF BC meetings include:

1. Annual General Meeting (AGM): usually held on the last Saturday in November.
2. Semi-Annual General Meeting (SAGM): usually held on the first Saturday in May.
3. Member forums: usually held three or four times a year on a Monday evening in the Vancouver office.
4. Vancouver Island Council meetings: held three times a year in Victoria at times and locations set each year.

Group Buying Program

Appliances

Trail Appliances offers an expanded appliance program for members with eight showroom locations across the province and a team of dedicated professionals to assist with sales, service and delivery.



Waste collection and recycling

Progressive Waste Solutions offers excellent member pricing on regular scheduled waste and recycling collection service, extra pickups and temporary clean-up bins.



Alpine Group offers similar waste and recycling collection services for members on Vancouver Island.



Maintenance and repair supplies

Whether you prefer in-store shopping or direct order, RONA offers a wide selection of products and services to CHF BC members. Discounts include best available pricing on many frequently purchased items.

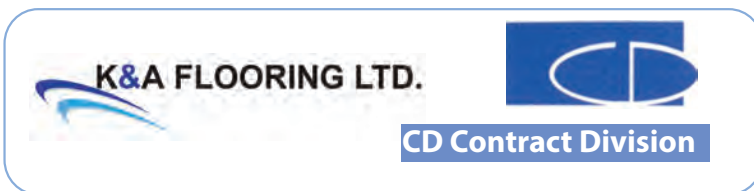


Counters and cabinets program

CHF BC's cabinets and countertop program offers members great deals on cabinets with plywood boxes and maple shaker doors and high-quality quartz countertops. For tighter budgets we still offer cabinets with melamine boxes and thermofoil doors and high pressure laminate countertops. All delivered with our two-year labour and five-year product warranties.

Flooring products and installations

Our Core Product group includes a wide range of quality residential and commercial carpet, vinyl, tiles and laminate flooring products. Our flooring partners purchase large quantities directly from the manufacturer. The savings mean preferential prices for CHF BC members.



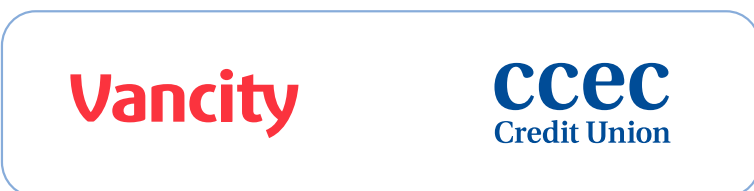
Mainland



Vancouver Island

Banking

Our Co-op Housing Interest Pool (CHIP) program earns members higher interest on their co-op accounts.



Mainland



Vancouver Island

Visit www.chf.bc.ca for more information on our group buying partners and programs

CHF Canada and The Co-operators: Co-operation works



CHF Canada and The Co-operators are celebrating the International Year of Co-operatives. For more than 30 years, we have worked together to provide housing co-op members with exceptional insurance programs tailored just for housing co-ops. That's co-operation among co-operatives.

We provide the best value in commercial insurance to almost 900 housing co-operatives like yours. You can count on reliable claims service, free risk management advice and excellent insurance coverage for CHF Canada members.

For information about your co-op's commercial insurance options, contact Selena Buck of The Co-operators at 1-800-265-2662.



Co-operative Housing
Federation of Canada



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*Our mission is to unite,
represent and serve our
members in a thriving
co-operative
housing movement.*