

SCOOP

THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC

CO-OP STARS

We celebrate our second annual scholarship winners



Inside: "You hold the key" 2013 provincial election campaign and Model Rules 2.0



Co-ops and smoking

Many co-ops are running into conflicts between the rights of non-smokers and smokers. We asked Grant Haddock (Haddock and Company) to help us understand the issue for housing co-ops.



Once taken for granted, smoking in multi-unit housing developments is now under attack. The hazards associated with smoking and second-hand smoke are well known and the percentage of smokers in British Columbia has been rapidly decreasing. It is now not uncommon for housing co-ops and strata corporations to seriously consider property-wide no-smoking policies or bylaws. In fact, there are now several strata corporations that were either developed or have become completely non-smoking. It is likely that this type of development will become more popular for purchasers of strata properties.

You may have heard some excitement in the press recently over a large Human Rights Tribunal award given to a Langley couple against a strata corporation. In that case, the owners were able to prove that they had a disability that was affected by smoke from a neighbouring unit. The strata corporation took a hands-off approach to the matter. In making the award, the Human Rights Tribunal said that the strata corporation should have done something, including looking at ways by which the smoke might have been abated so that it would not bother the complainants or by fining the offending owner for the nuisance caused by the smoke.

The case does not really have general application because it is specific to individuals who have disabilities that are affected by smoke. However, it does provide a warning to stratas, co-ops and landlords that it is not permissible to simply do nothing when confronted with a smoking complaint.

Even if there are no human rights considerations, members who are bothered by smoking may rely on the law of nuisance to make a claim against the co-op and/or the smoking member. Nuisance is a legal cause of action whereby a member may complain about the smoke escaping from another member's unit which affects their peace and quiet enjoyment and/or causes a nuisance. There have been several nuisance claims commenced against strata corporations and it is conceivable that a co-op member could do the same if faced with an unbearable situation.

Even though it might be rare, co-ops will have to consider the implications of a member making a smoking-related human rights

claim. If the co-op is faced with a person with a disability who claims to be adversely affected by smoke, then the co-op will have to act appropriately. Remedies that might be available to the co-op would be to move the complainant and the smoking member to different units within the co-op (an option not available to strata corporations) or consider modifications to the smoker's unit so as to decrease or stop ("abate") the smoke escaping from the unit.

The best and easiest way to deal with the matter is to get the members to move. If the members will not move, the co-op has to consider alterations to the smoker's unit. The co-op is under an obligation to accommodate the disabled complainant to the point of undue hardship. For co-ops, undue hardship most often translates to economic inability. Co-ops have tight budgets and not a lot of money to throw around on expensive smoking abatement unit alterations.

There is also the issue of smokers' rights, a topic which rarely comes up as smokers are almost always vilified in these situations. Addiction has been deemed a disability by the Human Rights Tribunal and it is foreseeable that one day a smoker might commence a Human Rights Tribunal complaint alleging that they have faced discrimination on the basis of their smoking disability. This would likely arise if the co-op tried to implement a smoke-free property without grandfather provisions or, once having implemented a smoke free property, denied membership to applicants who are smokers. I have not heard of a complaint of this type. Even so, it is prudent to consider all points of view when implementing a smoking policy. ■

This article is for general information purposes only and does not constitute legal advice. Every situation is unique and readers are encouraged to seek out the advice of a lawyer when implementing the strategies suggested in this article.

—Grant Haddock, Haddock and Company
In the next issue of SCOOP, we'll look at some of the options co-ops are considering to become smoke-free. Stay tuned, and in the meantime, let us know if you have an opinion on this controversial topic.

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Co-op listings are published separately.

Check www.chf.bc.ca and click on "Find a Co-op" to find our directory of co-ops. You can ask for a printed summary of the co-op listings by email info@CHF.bc.ca or phone 604-879-5111 (1-866-879-5111).

ON THE COVER: CHF BC scholarship winners: Keisha Jones of Beckley Farm Co-op in Victoria (left) wins the second annual Aaron Webster Memorial Scholarship winner; Jessica McNeil of Dundee Court Co-op in Vancouver (right) wins the second annual CHF BC Scholarship at our Semi-Annual General Meeting on May 4 in Burnaby.



hot dates Mark your calendars for upcoming co-op housing events you don't want to miss. Mainland **5** Island **13**



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♻️ Printed on 100% recycled paper using environmentally-friendly inks.

Subscriptions	\$8 per year (includes GST)
Editor	Fiona Jackson fjackson@chf.bc.ca
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hot dates

Come and get all fired up about co-op housing at these Mainland events:

- Sep 9** Member Forum
- Oct 26** Fall Education Conference, Burnaby
- Nov 30** Annual General Meeting

chip rates

Preferred rates for CHF BC member co-op operating accounts. These rates were effective May 1, 2013 and are subject to change.

CCEC – variable	0.38%
CCEC – fixed 12-month	1.35%
Coast Capital (Vancouver Island)	1.2%
Vancity	1.35%



CHF BC's new offices that it shares with COHO Management Services Society, COHO Repair Services, Community Housing Land Trust Foundation, the CHF Canada Vancouver office and now Social Purpose Development Partners, with COHO receptionist, Caitlin Davidson-King

We've moved!

With the lease at our Fraser Street address in Vancouver set to expire at the end of February, we decided it was the perfect time to relocate. We had long outgrown the space we share with the Community Housing Land Trust Foundation, COHO Management Services Society, COHO Repair Services and the CHF Canada Vancouver office, and the building was not in very good condition. So we looked for a bigger office and a location that would put us even closer to transit lines and easy access for our members.

We're now located at:
220 - 1651 Commercial Drive
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Stay tuned for an invitation to our open house later this year. We look forward to introducing you to our new facilities, which are designed to help us deliver even better service to members wherever you are. ■

CHF BC gets social:

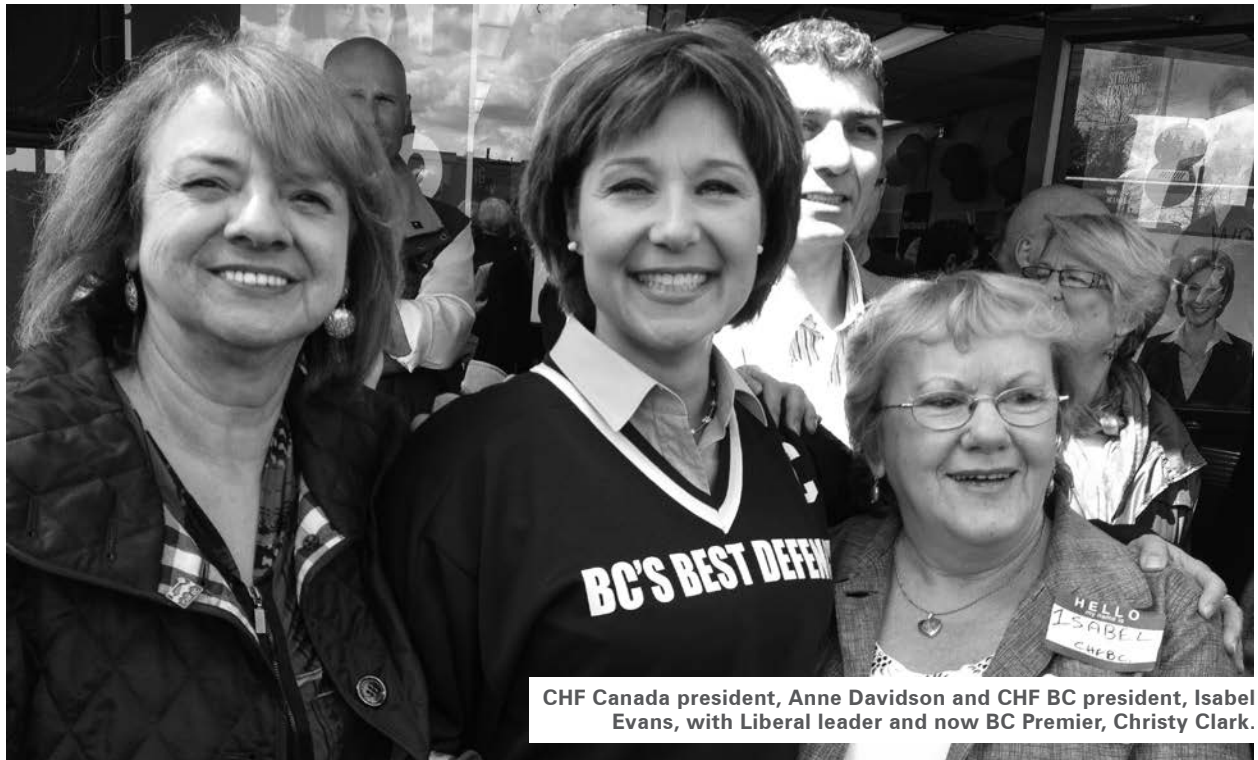


As we go to print CHF BC's social media followers are growing: 237 "likes" on CHF BC's Facebook page and 299 followers of CHF BC's Twitter account. Are you one of them?



Election Campaign 2013

Shadow candidates, a key, and so much more!



CHF Canada president, Anne Davidson and CHF BC president, Isabel Evans, with Liberal leader and now BC Premier, Christy Clark.

The real work starts now: reminding the newly-elected government of the commitments they made during the election campaign. CHF BC will continue to follow up with the new government and find solutions to the challenges facing so many co-op communities.

Leading up to BC's provincial election on May 14, CHF BC held its own "You Hold the Key" election campaign. With the support of CHF BC's Election Campaign Coordinator Don Hauka, eight members signed up as Shadow Candidates to follow candidates from all parties and remind them that they hold the key to keeping low-income co-op members in their homes. CHF BC

thanks our Shadow Candidates for their dedication, commitment and passion on the campaign trail. They put the plight of Section 95 co-op communities on the political radar and opened the eyes of many to the immense potential of the co-operative housing model.

We kicked off the campaign by sending flyers and posters to all co-ops in the province and on April 15 held

twin launch events in Vancouver and Victoria. Our Shadow Candidates went on to attend all-candidate meetings all over the Lower Mainland and Greater Victoria area, question hundreds of candidates in person, via email or social media, and meet with party leaders and political heavy-hitters, including Premier Christy Clark, NDP leader Adrian Dix, and Rich Coleman, who held the



(LEFT) CHF BC directors and shadow candidates Patty Shaw and Yuri Artibise review our election campaign with delegates at the Semi-Annual General Meeting on May 4. (TOP) H.W. Fleisher Co-op Treasurer Geoff Shakespeare leads a tour of his co-op with NDP representative Mable Elmore. (BOTTOM RIGHT) Island director Patty Shaw poses with NDP candidate and campaign co-chair Carole James (Victoria Beacon-Hill riding). (BOTTOM LEFT) CHF BC president Isabel Evans and CHF Canada president Anne Davidson with NDP leader Adrian Dix



housing portfolio before the election.

Now we're telling the newly elected BC Liberal government that they must unlock the solution to keeping low-income, senior and disabled British Columbians in their homes.

"During the life of the government we've just elected, more than 1,500 co-op households in B.C. will lose the

federal rent support that currently makes their housing affordable," said CHF BC Executive Director Thom Armstrong.

The real work starts now: reminding the newly-elected government of the commitments they made during the election campaign. CHF BC will continue to follow up with the new government and find

solutions to the challenges facing so many co-op communities.

Meetings on the eve of the election with returning BC Liberal MLAs like Rich Coleman were positive, said Armstrong, and support for CHF BC's campaign goals was voiced by other freshly-elected candidates like Sam Sullivan (Vancouver-False Creek). ■

Fabien Lavoie

a Paralympic Champion

Congratulations Fabien!



Fabien Lavoie with his team at the Paralympic opening ceremonies in London, England, September 2013.

Last September many co-op members were glued to their computer screens to watch the latest scores from the wheelchair rugby matches at the Paralympic Games in London, England. It's an exciting sport, but the big draw for co-op-members was one of their own, Fabien Lavoie, who was competing as a seasoned member of the Canadian Paralympic wheelchair rugby team.

In the game play-by-play, Fabien's name was often listed alongside "goal" and sometimes "penalty-time-out".

"I'm an offensive, turnover-creator, momentum-swinging kind of a guy," Fabien says. "My teammates call me the grenade. When I go on the court, I make something happen."

Fabien is also a member of Athletes Village Housing Co-op in Vancouver's Southeast False Creek, a co-op created in the former Olympic Village after the 2010 Winter Olympics. Fabien recalls that the co-op was a perfect fit for him when he moved to Vancouver from Quebec to live in one of the co-op's accessible units in 2011. He's now closer to the rest of his team, training camps at the Olympic Oval and trips abroad for competitions.

London wasn't Fabien's first Paralympics. He's competed in Beijing and Athens. He notes that, of the Olympic Villages he's seen, "London was definitely nicer than Greece where the toilets were not screwed down" or

Beijing where he heard there was mould in the basement of the buildings. "The problem is that a lot of these projects just aren't completed in time."

And although Fabien does miss family and friends in Quebec, he loves his new home. "It's hard to beat the location of this Olympic Village compared to any of the other Olympic cities—it's so close to downtown."

The London Paralympics were intense. "I got highly emotional in the game. People could see Canada was trying to win the medal. It was very exciting to win against the US and qualify for the finals."

Excitement back home increased as the Canadian team played hard and well in the gold medal game against Australia. In the end the Australians won gold; but Canada did bring home the silver medal.

But there was other excitement too. Fabien's team captain, Garrett Hickling, was named the flag bearer for Canada so the whole team was at the front of the parade in the Paralympic opening ceremonies.

After the rush of the Games, Fabien has settled back into Vancouver and life in the co-op. He's met most other members now. He reflects on how much nicer winter in Vancouver is compared with small-town Quebec, where he sometimes couldn't even move his truck out of the driveway. "Vancouver is very accessible." ■

Meet our new staff



Cathy Miceli, Program Assistant, Member Services

Michael Rodgers, CHF BC's Co-op Viability Advisor

With so many housing co-ops reaching the end of their government operating agreements (70% of co-ops in BC by 2020), Michael is here to support CHF BC members to prepare for life after those agreements. He can assist all co-ops with long term planning, to meet the goals of the 2020 Vision program, and to find options to secure a viable, long-term future.

"Co-ops face change and challenges—especially over the next few years—but there will also be new opportunities," says Michael. "I look forward to working with co-ops and other staff members at CHF BC to help strengthen our member housing co-ops."

To learn how Michael can help your co-op, contact him at mrodgers@chf.bc.ca or 604-879-5111 (1-866-

879-5111) ext. 153. (You can read more about what co-ops face and how Michael can help in his article "Future Shock" on page 15)

Meet Laurie Hourie

Laurie is our new Program Assistant, Commercial Services. She works with Arnold Sang, our Commercial Services director, and administers the group buying programs. Learn more about group buying programs in our Commercial Services pages 17-20.

Meet Cathy Miceli

Cathy Miceli joined us in August as our Program Assistant, Member Services. She is your main contact for member inquiries, and our in-house event organizer and registrar. ■

BC Housing provides resources on warranties

For videos and detailed information on warranties, see BC Housing's publication, *Maintenance Matters*: www.hpo.bc.ca/homeowners#maintenance. ■

Rent banks offer solution to short term crises for housing co-op members

A new service set up to help tenants in Vancouver provides emergency interest-free loans and other support and resources for renters who may face a temporary financial crisis and possible eviction. Vancouver housing co-op members are eligible to use the Rent Bank. To find out more see: www.niccss.ca/VRB.

Sources Rent Bank in Surrey provides a similar service and has information on their services at: www.sources.bc.ca. ■

Delegates take part in lively Semi-Annual Meeting



Party representatives Sam Sullivan (BC Liberals, Van-False Creek), Rick McGowan (BC Green Party, Burnaby-Deer Lake), Shane Simpson (NDP, Van-Hastings) and Rajiv Pandey (BC-Cons, Van-Fraserview) together with CHF BC shadow candidates (back-row), Patty Shaw (Kailasa Co-op), Isabel Evans (Granville Gardens,), Don Clancy (Lakewood Terrace Co-op), Yuri Artibise (Athletes Village Co-op), Deena Szostak (Kinross Creek Co-op), Haruko Okano (China Creek Co-op) and Anne Davidson (Granville Gardens Co-op).

Our Semi-Annual General Meeting on Saturday, May 4 was packed with highlights including:

- our second annual CHF BC Scholarships. Last year's scholarship winners, Jazz Groden-Gilchrist and Arielle dela Cruz Yip, presented awards to this year's winners, Keisha Jones of Beckley Farm Co-op in Victoria, who received the second annual Aaron Webster Memorial Scholarship and Jessica McNeil of Dundee Court Co-op in Vancouver

who received the second annual CHF BC Scholarship.

- a presentation from YES Camp director Chelsea Lake on why co-ops should send young members to the popular co-operative leaders' summer camp
- a provincial election housing forum featuring representatives from the four major parties explaining where they stand on the issues important to housing co-ops.
- Delegates also heard updates on

important Federation services like the new 2020 Action Plan, asset management and refinancing opportunities for co-ops, the latest on Model Rules 2.0 (see page 21), and the new Aging in Place Committee. Delegates then approved a budget with a dues increase of 5 cents per-unit-per-month (a 1.4% increase) for the next fiscal year beginning August 1, 2013, the lowest dues increase in the last ten years. ■

Co-op Energy Survey update



CHF BC has received the final report on the Co-op Energy Survey from City Green Solutions. We're pleased to report that the data from the 54 co-ops surveyed give us a good sense of how a variety of co-op building types use energy, and shows ways they could reduce energy use—and costs. It is also likely that co-ops with similar building-types can achieve results too. CHF BC is now looking at ways to find resources to help co-ops make upgrades that can bring benefits in energy efficiency, costs and comfort. Stay tuned for more information as we work through options. ■



2012 Scholarship winners Jazz Groden-Gilchrist (Heritage Co-op) and Arielle Dela Cruz Yip (Le Coeur Co-op), presented the scholarships to 2013 winners Keisha Jones (Beckley Farm Co-op) and Jessica McNeil (Dundee Court Co-op).

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vancouver Island



Waterside Open House: Co-op members at Waterside hosted an open house for the election campaign on Saturday, May 11. NDP MP Murray Rankin and Josh Galbraith, Conservative candidate for Saanich South (pictured centre holding key with Island Director Patty Shaw) attended.

Island co-ops let provincial candidates know there's a crisis coming

Candice Bunting is the vice-president of Cameo Co-op and a previous CHF BC board member. Her co-op's operating agreement will expire in 2015—less than two years from now. “We know that there are going to be some significant changes,” she says.

Island housing co-ops share the concerns of co-ops across the province and

the country (see Michael Rodgers, Future Shock article) page 15. By the end of 2017 thirteen housing co-ops on Vancouver Island (464 units of housing), will reach the end of their federal operating agreements. These co-ops will have paid off their first mortgages and be independent. But they will no longer receive federal subsidies to support their low-income members. By

2024, 32 Island co-ops (1185 units of housing) will be in the same position. To support their low-income members who depend on subsidy, there is no simple solution. “People feel secure here,” says Candice. “But some of them may have to leave in two years. They think that the subsidy will always be there or the government will come through and help them in

“If housing co-ops cannot afford to give low-income people safe, secure homes then how does a government begin to replace those homes for those people?”

the end. I'm so concerned for people I love and care about here who may not understand the reality of the situation. Their lives will change significantly.”

Phil Brown is a member of Four Mile Heights Housing Co-op.

Phil says Four Mile Heights' members love life in the co-op because they like “knowing that when their kids play there are always multiple sets of eyes watching out for them, always a door they can knock on for help.” And like Cameo members, they feel secure. “If finances take a hit and you are genuinely struggling to pay your housing charges, you can go to the board and they will try to work out a solution with you.”

Thinking about how this could change with the end of subsidy, he says: “If housing co-ops cannot afford to give low-income people safe, secure homes then how does a government begin to replace those homes for those people?”

Candice knows the government needs to get the message. “The politicians may have heard it before, but if they're tired of hearing it, they just need to do something.”

Island Shadow Candidates Patty Shaw and Phil Brown got the message out to Island candidates, asked them to sign pledges and hold the key (see Election Campaign 2013 page 6-7). ■

island dates

Come and get all fired up about co-op housing at these great events:

- | | | |
|------------|-----------|------------------------------------|
| Oct | 16 | Vancouver Island Council Meeting |
| | 26 | Fall Education Conference, Burnaby |
| Nov | 9 | Island Education Day |
| Nov | 30 | Annual General Meeting |

Sara Krauel BSc CA



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Future Shock

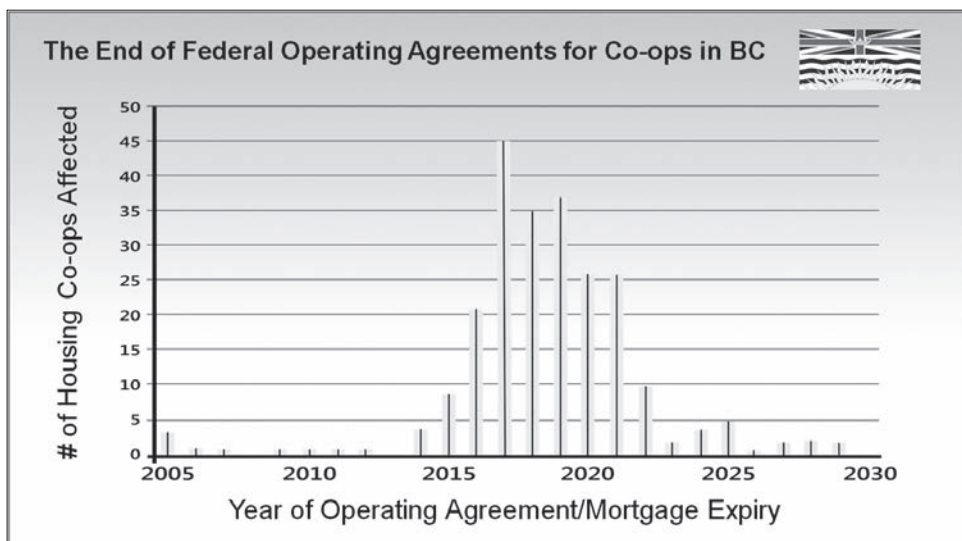
by Michael Rodgers

When does your co-op's operating agreement end? Have your members and board started to have conversations on how to prepare? If you haven't already, CHF BC recommends you start now. Decide what you want from your co-op, and start planning so that your co-op will be able to provide good homes and deliver good service for its members long into the future.

Unlike housing co-ops in other parts of the world, Canada's co-ops were fostered under a series of government programs that, in most cases, included ongoing financial support. The federal operating agreements that spelled out the details of those arrangements are coming to an end, and this will bring big changes. It's a good news/not-so-good news scenario.

The operating agreements were designed to conclude when the co-ops' original mortgages are paid in full: no more operating agreement, no more first mortgage payment. And as mortgage payments have been co-ops' largest single expense, their end is good news—it means more money should be available for other co-op operations.

The not-so-good news is that the federal subsidies that help co-ops maintain diverse, mixed-income communities are also set to disappear. And because the ties with government will end, co-ops will be on their own if problems arise or current concerns worsen. Co-op buildings are getting older and many will need significant work to maintain their value and usability. Co-ops outside operating agreements are unlikely to receive special treatment from government, so paying



for building renewal may mean borrowing from private lenders, and replacing one loan with another (assuming a willing lender can be found). Will the costs of new debt and the loss of subsidies outweigh the benefits of the end of the original mortgages? That's a question your co-op will need to answer.

Ultimately, the effects of the end of operating agreements on our housing co-ops will vary. Some co-ops own their land, others lease land; some co-ops are in good physical condition and have well-developed preventative maintenance programs, others have been deferring major repairs and capital replacements (to minimize housing charges or for other reasons). Each co-op is different, and each will need to assess its position to properly anticipate its needs for the future—and to budget accordingly.

The upcoming changes need not be traumatic, but co-ops can't be complacent and assume everything will just work out. Some co-ops will not experience any significant problems at all, but others will face serious challenges. Some, if they don't plan for change, may even risk failure.

CHF BC is here to help co-ops plan. With CHF Canada, we developed the 2020

Vision program to provide a framework for co-ops to ensure that they are well-governed, well-managed member associations planning for the long-term, while taking into account their values and the need for sustainability.

In 2012 as co-ops celebrated the United Nations' International Year of Co-operatives, co-op websites and banners proclaimed that "co-operative enterprises build a better world". They do. And that's because the basic principles underlying the co-op movement commit co-ops to caring for the communities of which they are a part.

As important as the word "co-operative" is, that other word "enterprise" is key. All co-op enterprises—consumer, worker, producer, financial—are also businesses. Even housing co-ops need to make sure the books balance and that they have a business plan, or they won't be in business long.

Start planning now! The earlier a co-op begins to plan the more control it will have over its future. ■

Michael Rodgers is CHF BC's Co-op Viability Advisor. You can reach Michael at mrodgers@chf.bc.ca or 604-879-5111 (1-866-879-5111) ext. 153.

Co-ops can no longer use occupancy agreement terminations

On June 1, 2013 some important changes to the *Cooperative Association Act* (the Co-op Act) took effect. The most important of these changes deal with the ability of housing co-ops to end a membership by way of an Occupancy Agreement termination.

The Corbett v. Still Creek Housing Co-operative, 2006 BCCA 5667 decision validated the right of housing co-ops to pursue termination of membership under the Rules of the Co-op or by way of an Occupancy Agreement termination. The co-op housing sector fought hard to maintain the option for housing co-ops to use Occupancy Agreement terminations. However, these recent amendments to the Co-op Act have eliminated this option.

The highlights of the changes are:

1. A housing co-op is no longer permitted to end someone's membership by terminating their Occupancy Agreement.
2. The only way to terminate a membership is under Section 35 of the Co-op Act, which is already incorporated into every co-op's Rules in Rule 5 (if you are using the Model Rules published by CHF BC), and now also a new section 35.1 of the Act.
3. Membership terminations for arrears are now treated differently under the Co-op Act. The Act provides that a member may not appeal the decision of the co-op's board of directors to the next meeting of

members if the reason for termination is arrears. Any appeal must be directly to the court, provided that a co-op has amended its Rules to remove the right of appeal to the members.

4. If a co-op's Rules contain a provision that permits a co-op to end someone's membership by way of Occupancy Agreement termination, then the co-op must amend its Rules at the next meeting of members to do away with that ability. If the next meeting of members is held in June, then the deadline for making the required changes is the meeting of members following the June meeting. For most co-ops, practically speaking, this will mean that the deadline is in September or later.

This is disappointing news. These changes take away a quick and economical way of dealing with defaulting members. Co-ops must now use the lengthier and more expensive membership termination procedures under Section 35 and 35.1 of the Co-op Act.

On the other hand, it helps that appeals to the members are no longer necessary where the reason for termination is arrears. Once the

board has made a decision to terminate someone's membership for non-payment, the decision is final unless it is overturned by the court. Remember though, this advantage is only available to co-ops that amend their Rules accordingly.

CHF BC is working hard to complete a revised Model Rules and Occupancy Agreement that will comply with the new legislation and suggest many more best practices for housing co-op governance. This valuable resource—Model Rules 2.0—will be available shortly.

In the meantime, if your co-op is currently engaged in an Occupancy Agreement termination where the end of the 30-day notice of termination is later than May 31, 2013, you will not be able to enforce the notice. You should halt the procedure you are involved in and consult your lawyer for advice on how best to proceed.

Please contact Sue Moorhead, CHF BC's education director, at smoorhead@chf.bc.ca with general inquiries about this advisory. If you need specific advice and guidance, you should consult your co-op's lawyer or manager. ■

Read more about the new Model Rules on page 21



Portable workshops

Do you know that CHF BC will bring workshops to you? Is there a workshop you think would be good for more of your members to attend? We can send

a workshop leader to your co-op so more members can take part in the learning experience. Find out more: www.chf.bc.ca/learn-more/workshops
Contact: education@chf.bc.ca.

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Model Rules 2.0 will be available for members on our website.

Watch our website for details about events and webinars to help your co-op:

- use the Model Rules 2.0
- understand the Co-op Act
- implement changes to membership terminations.

commercial services news

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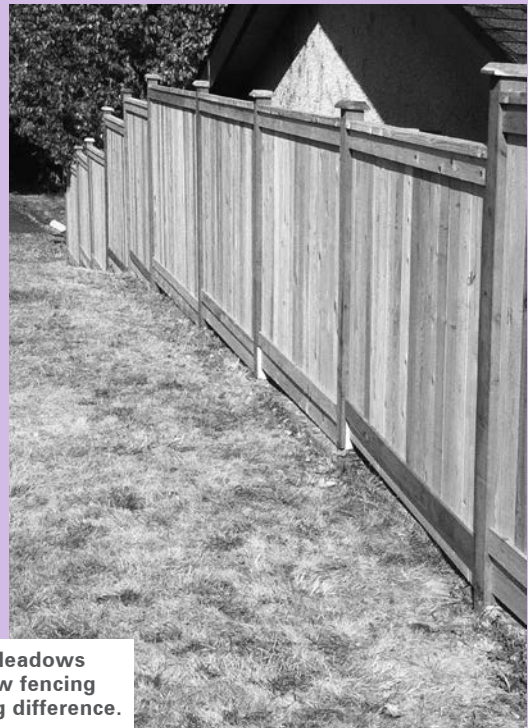
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Good fences make good neighbours



RONA builds Island co-op's new fence



Pheasant Meadows Co-op's new fencing makes a big difference.

Pheasant Meadows Housing Co-op in Victoria has 2300 feet of fences and 89 gates.

At a routine inspection required by the Agency for Co-operative Housing, the co-op found their 1980s-built fences were breaking down and needed to be replaced. The co-op put the job into year three of its ten-year capital plan and budgeted for the work.

Pheasant Meadows President, Alan Ford says, "Some fence boards had rotted through and could no longer support the weight of gate latches and hinges. Many gates needed to be lifted to be moved, if they could be moved at all.

"The fence we were looking for was something that would look good

with our buildings, be durable, and cost efficient. The 'privacy fence'—which I assume to be the standard these days—seemed to be the best fit for our co-op. There was no debate over style."

The co-op's old fences were six-feet high, but the top two feet were lattice work and the panels were set up in alternating fashion with one board on the inside face of the panel, and the next on the outside. The new fence panels are a solid six feet where one board firmly meets the next and there is no lattice at the top of the fence.

"Our old fences were not as private as our new fences," says Ford.

Even though CHF BC's Group Buying program does the legwork for members and there's no requirement

to get multiple bids, the co-op asked RONA to put in a proposal as one of three bidders for their fence project. The co-op chose RONA because of its extensive track record.

"What really won our members over was that RONA was the only bidder that actually came to our general membership meeting to pitch their quote to the membership, give demonstrations and answer questions. RONA staff at the Langford store have been great. When we encountered an unforeseen problem in moving some very large sheds, RONA became a part of the conversation to help find a cost effective solution."

Ford says Pheasant Meadows' members are pleased. "The difference from the old fence is amazing!" ■

Island gets new waste and recycling service and new flooring program

Last December, Alpine Disposal and Recycling became CHF BC's newest group buying partner, providing waste and recycling services for member co-ops on Vancouver Island at member rates.

For Island members, please contact Arnold Sang at CHF BC's group buying program: asang@chf.bc.ca or 1-866-879-5111 ext 138. ■



JORDANS
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Jordans' Langford Store

After a request for proposals and a rigorous selection process, CHF BC selected Jordans as its new Island flooring partner on May 23.

"We chose Jordans for its outstanding commitment to product quality, service, and price," says CHF BC Commercial Services Director

Arnold Sang.

Because we research and identify the best options when we choose partners, CHF BC members that work with a Flooring Program partner are not obliged to follow CMHC's three-quote requirement for capital replacements. Jordans has been in the flooring

business since 1929 and on the Island for 35 years. They've also worked with affordable housing through BC Housing for the past 15 years.

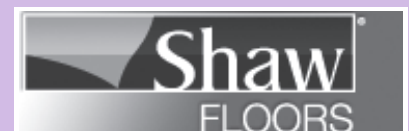
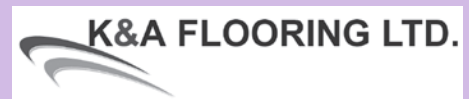
To get a quote for your co-op, contact J.R. Scheeren at Jordans' Langford store at 250-882-5225 or scheerenjr@jordans.ca. ■

CHF BC launches carpet cleaning—and more!

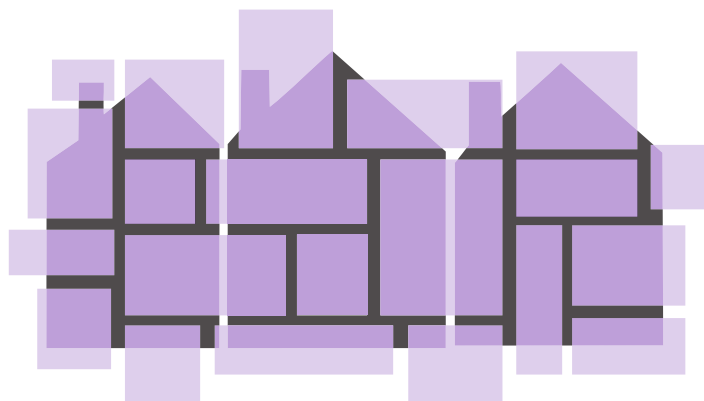


Professional carpet cleaning with K&A's Building Services Division is the latest new group buying service for members on the Mainland. And there's more: K&A can also provide professional help with floor maintenance, gutter cleaning, dryer vent cleaning and power washing.

For more information, check our website, or contact Rob Leach at K&A Flooring, 604-241-1170. ■



education /
learn more



MODEL RULES 2.0

Model Rules 2.0 was already in CHF BC's plans before hearing about proposed changes to the Act. The Model Rules have served as a popular resource for co-ops who adopted them following major changes to the Co-op Act in 2001. They have since become the governance standard for co-ops in BC, withstanding several court challenges along the way and helping co-ops govern themselves soundly within the law. Model Rules 2.0 will build on this firm foundation and give co-ops a resource to use in refreshing the governance standard in their co-ops.

CHF BC has gathered comments and suggestions from those using the Model Rules over the past ten years: member co-ops and management companies, co-op lawyers, CHF BC staff, workshop leaders and consultants. This included an online survey of member co-ops in 2012.

We look forward to unveiling the new Model Rules this summer, and we hope that version 2.0 will become as popular as the existing Model Rules. ■

Model Rules 2.0 will be available for members on our website.

Watch our website for details about events and webinars to help your co-op:

- use the Model Rules 2.0
- understand the Co-op Act
- implement changes to membership terminations.

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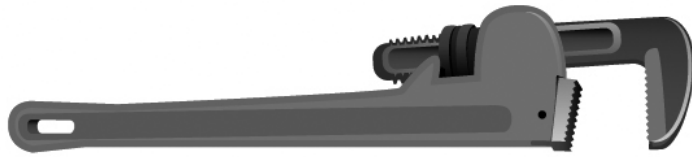
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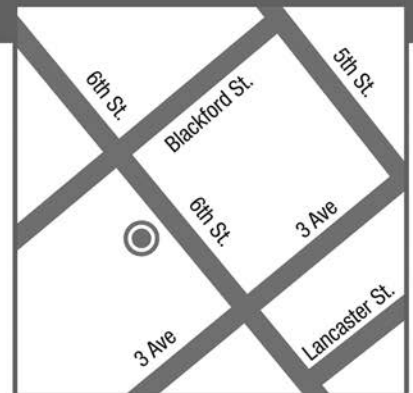
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in the spotlight

CHF BC looks to a bright future for housing co-ops



LEFT: Back row L to R: CHF BC Board of Directors, Vice-President, Fred Silvergieter (Hillside Place), Yuri Artibise (Athletes Village), Amanda Skillin (Delta Green), David Lach (Quebec Manor), Treasurer, Lisa Berting (Cana Management); Middle row L to R: Dianne Brubaker (Creekside), Jane MacDermot (Vancouver East); Front row L to R: Secretary, Manon Bertrand (The Brambles), President, Isabel Evans (Granville Gardens) and Alana van Dam (Kinross Creek). **RIGHT:** Island Director, Patty Shaw.

In 1982, 39 housing co-ops came together to form CHF BC. They had a vision of a federation of member housing co-ops that could share expertise, provide education, and unite as a single voice for housing co-ops everywhere in British Columbia. Last year we celebrated 30 years as a federation and now, more than thirty years later, CHF BC counts 238 housing co-ops as its members. We've become a strong and resourceful organization that provides a flexible education program, group buying program discounts, and a voice that speaks out for our members.

Over the years, CHF BC members have worked together and survived challenges like leaky co-ops, the Section 95 subsidy claw back, and the end of federal and provincial co-op housing programs. But CHF BC members now face perhaps the biggest challenge of all with the end of operating agreements for federally funded co-ops.

We remain confident about our future, and with the support of our members, we will enjoy even greater success in the years that lie ahead.

Some of our long-time members took time to tell us what stands out from our 30 years together and what they'd like to see in our future:

Anne Davidson, President, CHF Canada

For me it's building the relationship with the City of Vancouver and Vancity Community Foundation that led to us getting the Athletes Village and possibly more opportunities in the future. As well, I applaud CHF BC for having the foresight to set up COHO and COHO Repair Services.

For the future I hope that we find a solution to the subsidy issue for co-ops post operating agreements. And that all co-ops become members of their provincial and national federations and that we find innovative ways to address the scale of the sector and develop new housing.

Nicholas Gazzard, Executive Director, CHF Canada

As a BC housing co-op member from that era, I'd say that the most significant event was the actual founding of CHF BC, by a group of leaders with a clear vision for the federation, a vision that remains true to this day. Not surprisingly, David Lach was among that group, as was Leo Burdak of Twin Rainbows, my co-op at the time.

Helen Cave, *Pheasant Meadows Co-op*

The most significant accomplishment of those 30 years is choosing to provide quality education for member co-ops. It's very encouraging to learn at education events and hear via contact with CHF BC staff what is often basic common sense. That is, we can't individually be expected to know all that's involved in managing a co-op well. Ditto for community building; that involves looking beyond me, myself, and I.

I hope that co-op members will choose to apply what is shared at education events to the management of their co-ops and the building of strong relationships and community amongst co-op members.

It's a tall order when the bottom line for many members is to keep housing charges as low as possible (rather than recognize the need for education, solid management, regular maintenance and long term replacement plans).

Leo Burdak (*founding board member of CHF BC and long time member of Twin Rainbows Housing Co-op*), and Leslie Burdak (*former CHF BC staffer and long time member of Twin Rainbows*)

When we think about what might be the most significant accomplishment of CHF BC over the years, nearly all the CHF BC programs came to mind. We can't say which was the most important. Here's what Leslie and I came up with:

- Developing a management arm that assists co-ops with co-op administration, namely COHO Management Services Society (Leo's first choice)
- The Group Buying Program, including the CHIP program with Vancity, CCEC Credit Union and Coast Capital. I'd hate to be the poor co-op member responsible for purchasing appliances, flooring, etc without the help of the program. (Leo and Leslie)
- Consultation (and education) for co-op members. When I worked with CHF BC I took many calls from co-op members trying to manage a good community. The dedication of people calling was impressive. And, a place for people to air their grievances is an effective safety valve for the co-op community. (Leslie)



Kokoro Dancer, Barbara Bourget, a member of Quebec Manor Housing Co-op, dances at a celebration of the centenary of her co-op's building in 2012 as CHF BC celebrated its 30th anniversary.

Our fondest hope is for CHF BC to successfully maintain the current programs and become a first rate resource for developing new co-ops for affordable housing.

Sean Perry, *President, Cana Management*

CHF BC's most significant accomplishment over the past 30 years has been to build a strong connection between housing co-ops in BC. Our hope for the future is that the Federation will use the strength of that connection to lobby provincial and municipal governments for continued funding for co-operative housing as one of the most cost effective ways to deliver safe and affordable housing to British Columbians.

Pat McClain, *CHF Canada director-at-large and long-time member of Paloma Housing Co-op in East Vancouver*

I think the most significant accomplishment of CHF BC in your first 30 years was the uniting of 238 co-ops in the province. Not an easy task. Clearly you have achieved this by listening to your members and serving their need for education, advice and support, and commercial services as well as speaking with a united voice to government on their behalf.

My fondest hope or dream for the next 30 years is that the whole co-op housing sector will become even stronger with the addition of more members and through partnerships and other strategic alliances in the co-op sector and beyond.

David Lach, *Past president and founding CHF BC member and current board member, as well as long-time member of Quebec Manor in East Vancouver*

The most significant accomplishment of our first 30 years has been creating a strong organization with expert staff able to provide services to our members and act on their behalf.

30 years from now I hope we will have found ways for co-ops to work together and with partners and governments to double the size of the co-op housing sector in BC. 🏠

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Who's afraid of smart meters?

Ryan Coleman of Ecolighten Energy Solutions looks at the facts and tells us why he sees reason to expect good things



Ryan Coleman of Ecolighten with a bank of smart meters.

“By allowing two-way communication and real-time access to energy consumption, consumers are now in a position to make informed energy management decisions to help conserve energy in the home.”
Ryan Coleman.

Smart meters are digital meters that allow two-way communication between your home's energy use and the utility company. So, instead of estimated billing or a meter reader visiting your home, a smart meter will (ultimately) wirelessly communicate accurate energy usage directly with the utility company. A smart meter is also capable of providing you with “real time” electricity usage on your home. This will give you the opportunity to manage and monitor your electricity consumption daily instead

of getting a monthly bill after you've already used the energy.

However, there is much misinformation circulating online and elsewhere that has left people in search of the facts and wondering what the actual consumer benefits are. Let's address the myths around privacy and security, health, accuracy, and cost.

- **PRIVACY**

Smart meters show how much energy you use in hourly intervals, not how you use that energy. Smart meters transmit your energy use directly to the utility which eliminates estimated bills and the potential for misreading or surprises on your electricity bill. And much like cable and banking industries, utilities keep your data private

and secure using advanced security and encryption technology to safeguard against data theft.

- **HEALTH**

One of the more common myths is that smart meters are a health threat because they communicate using wireless signals. But Health Canada notes that the maximum power of the radiofrequency signals emitted by smart meters comply with Industry Canada regulations and because a meter is not held against your head, like a cell phone, the distribution of the exposure is like AM or FM radio broadcast signals. Even in multi-unit buildings where smart meters might be banked together, the total exposure levels are still far below Health Canada's limits because the transmissions happen so infrequently, once or twice a day.

- **ACCURACY**

Despite rumours to the contrary, smart meters are not less accurate than analog meters. Smart meters are rigorously tested for accuracy. In addition to being governed by the British Columbia Electrical Safety Regulations, they are fully compliant with meter electrical safety and performance requirements from international authorities that govern electrical technology. Independent testing has proven that smart meters generate precise measurements.

- **COST**

Yes, it costs BC Hydro to implement the smart meter program, but the goal is to modernize the grid and put more control over costs and energy use into the

“...with energy management tools...you can now see how much energy you’re using at different times and potentially reduce energy bills.”

hands of the consumers. Currently Hydro has committed to keeping rates low, even with big expenditures in upgrade projects and smart meters. But rates will likely rise in 2014 (see Vancouver Sun article by Scott Simpson Aug 7, 2012). A smart meter itself won’t save you money. But with energy management tools like energy monitors, in-home displays or online energy dashboards you can now see how much energy you’re using at different times of the day, week or month to help you control energy consumption, cut energy waste and potentially reduce energy bills.

In summary, the benefits of smart meters include:

- **SAVE ENERGY & MONEY**

Consumers will be able to use the energy information and feedback from smart meters to help manage their “real time” energy usage and cut energy waste.

- **GREEN ENERGY**

Smart meters are a key component in the development of the “smart grid,” which will allow utilities to better accommodate renewable energy sources like solar and wind. Down the road, it’s possible you may be able to sell excess energy

back to the utility—which is already happening in Ontario!

- **CUSTOMER SERVICE**

Smart meters will help utilities reduce costs on everything from meter reading to being able to disconnect power if necessary from a distance and give you up-to-the minute details and quicker responses on power outages.

Both BC Hydro (www.bchydro.com) and Fortis BC (www.fortisbc.com) have web pages devoted to helping you stay informed, learn about the technology and the benefits a more modernized smart grid offers. ↑

SCOOP knows that smart meters have generated lots of discussion in some co-ops. This is one point of view; do you have another? Let us know your opinion at scoop@chf.bc.ca

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Subsidy solution calls for teamwork

During the BC provincial election and elsewhere, CHF BC and CHF Canada have worked together closely and efficiently to ensure that federally-funded housing co-ops remain affordable for the many vulnerable households currently depending on them.

Across Canada, there are approximately 1,650 federally sponsored housing co-operatives that provide over 61,000 affordable homes. About 20,000 of these households receive rent-g geared-to-income assistance funded by Canada Mortgage and Housing Corporation (CMHC) or the province. Many of these co-op homes will be unaffordable for low-income members if action is not taken to provide for continued assistance.

And co-ops are only part of this looming crisis. If one counts other forms of federally-assisted non-profit and Aboriginal housing facing expiring operating agreements, the total number of threatened low-income households is 200,000 or more than half a million people!

CMHC's own figures show that another 1.5 million Canadian households live in core housing need, meaning their housing is either rundown, overcrowded, unaffordable or all of the above. As a nation, we need to increase the supply of secure affordable housing for Canadians, not lose what we've already developed.



CHF Canada, together with regional federations and other housing advocates, is lobbying hard for replacements to expiring federal rental assistance. Pictured here are CHF Canada members and staff at a rally in Toronto.

So while CHF BC called on BC's provincial parties to commit to replacing the federal subsidies set to expire, CHF Canada has been working on the other side of this issue to secure federal commitments to support the provinces with funding transfers.

As a result, awareness of this issue is high on Parliament Hill, but we still have a considerable distance to go to reach a solution.

At CHF Canada's 2013 Annual Meeting, June 5 to 8 in Calgary, members will consider a resolution to focus the collected resources and influence of the entire housing co-op movement into this campaign. And at regional members' meetings across the country this spring, this was the main discussion topic. We asked members what new provincially-delivered rent-g geared-to-income subsidy might (and should) look like.

Mixed-income housing has been a hallmark of Canada's co-op housing success. It is something we are determined to protect and preserve.

We need your support. For more information about the campaign to preserve the affordability of federal program housing co-ops, visit CHF Canada's website at www.chfcanada.coop. 🏠

"...we need to increase the supply of secure affordable housing for Canadians, not lose what we've already developed."

CHF Canada has worked with CHF BC and other regional federations across the country to lay the groundwork for this crucial campaign. Together, we have consulted members on this issue in Town Hall sessions from Vancouver Island to Halifax. We have organized co-op tours for elected representatives. And we have raised this as the key political issue for Canada's housing co-ops during the last several federal election campaigns.

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CHF BC investment a lasting legacy of the International Year of Co-operatives



Woman and child at their new home in Tanzania.
Patrick West photo

As a legacy of the International Year of Co-operatives in 2012, CHF BC's directors looked for a different way to invest a small percentage of the federation's reserves through the international microfinance network. They turned to OIKO Credit, one of the world's largest sources of private funding to the microfinance sector. OIKO lends working capital to micro-lenders all over the world. Those micro-lenders make small, life-changing loans to the poor and disadvantaged, with a special emphasis on rural areas and women. Microfinance—or microcredit—is a system for providing very small loans to unsalaried borrowers who usually don't have any collateral. The loans can be used to start a business—often a co-op—or to start the process of buying land or a home.

Some of OIKO's recent loans have been used to support projects like:

- A cocoa farmers' co-op in Ghana
- A teachers' credit union in Kenya
- A farmers' market in Cambodia

CHF BC invested \$2,500 with OIKO to distribute through its micro-credit lending network. When those loans are repaid, the return on the investment will be between 1% and 2%; a standard rate of return in today's market.

The board also turned to Rooftops Canada, the international arm of the co-operative housing movement in Canada. Rooftops and its African partners have been developing micro-finance models to support housing in low-income communities. CHF BC reached an agreement with Rooftops to be a partner in a lending arrangement with the Co-op Housing Federation of Norway, Rooftops, and an organization in Tanzania called the Women's Advancement Trust (WAT). The Trust is designed to enable low and middle income groups, particularly women, to access land and housing through microfinance and additional housing support services. CHF BC invested \$5,000 in this venture. The return will be about 1.5%.

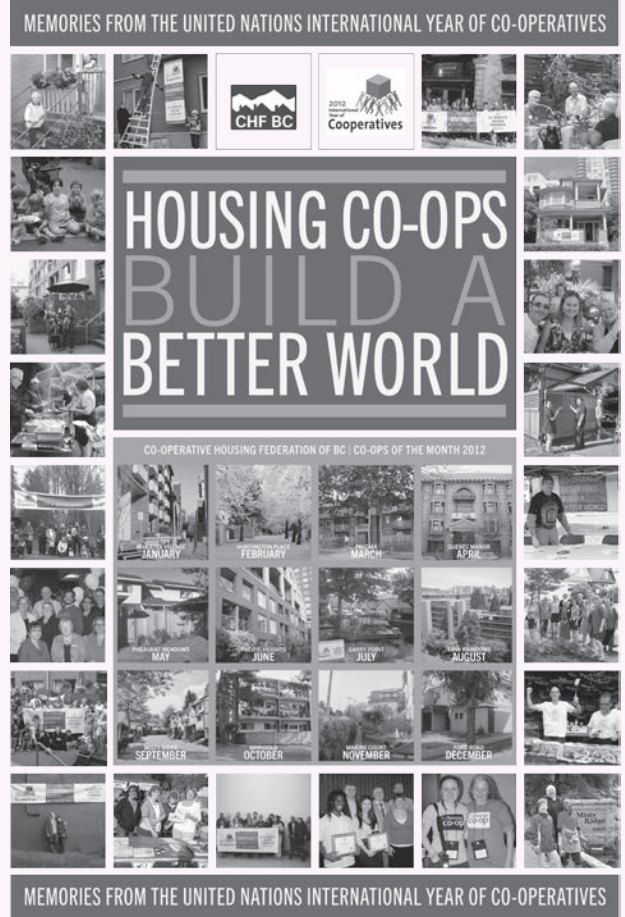
The news gets better. On hearing of CHF BC's interest, CHF Canada committed to match our investment, bringing it to \$10,000. And finally, the Ontario Non-Profit Housing Association decided to match the co-op housing investment, so the combined investment in this worthy venture will be \$20,000.

We are pleased to be investing in co-operative enterprise and affordable housing initiatives in the developing world as part of our legacy from the International Year of Co-operatives. 🏠

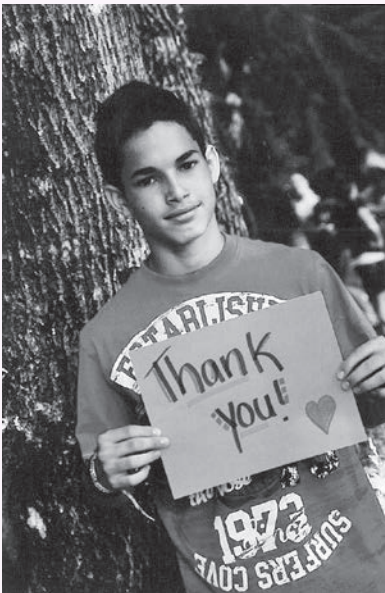
CHF BC's commemorative poster from 2012, the United Nations International Year of Co-operatives.

CO-OP SECTOR

Also in honour of the international year (IYC), in 2012 we set out to demonstrate how our member housing co-ops are good examples of the IYC slogan "co-operative enterprises build a better world." We did this by featuring a different housing co-op in BC each month. Now we have created a commemorative poster that features our co-ops of the month and the many member activities that celebrated the United Nations International Year of Co-operatives. We mailed a copy of the poster to all member co-ops. ■



Co-op Youths Love Yes Camp



Every year in June CHF BC draws the names of three 14 to 18-year-old co-op youth to send to YES co-operative leadership camps. Last year's YES campers, Alberto, David and Julien, thanked CHF BC for sending them to YES camp. The draw date this year was: June 7, 2013. ■

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