

# SCOOP

THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC

## Generation SHIFT



**Plus:** International Year of Co-operatives in full swing  
CHF BC Scholarship winners and Help for hoarding



“By supporting older members to remain in their communities, co-ops are enriched by the wisdom, experience and diversity they bring.”

**Dianne Brubaker** is a CHF BC director and a member of both CHF Canada’s and CHF BC’s Aging in Place committees.



**J**ust as the number of people over 65 in Canada is increasing, the demographics in our co-op communities are changing. Many people who moved into housing co-ops with young families are now empty nesters facing retirement and the issues of aging.

With this new reality come opportunities and challenges, for housing co-ops, and for aging members.

Most people want to remain in their homes and communities as they age: to stay healthy, active, and as engaged as possible, for as long as possible.

How can housing co-ops support and optimize the health, independence, and active engagement of senior residents? Older co-op members have likely been active in their communities for many years. With aging they may not be able to carry the same level of involvement as they used to. They may face reduced retirement incomes, and physical changes as they age.

Co-op communities face the challenges of aging buildings, often limited financial resources, and loss of subsidies with the end of operating agreements. Most co-op units are

not equipped to provide accessibility and safety for aging members with declining physical health.

Are we ready and committed to creating age-friendly communities in our housing co-ops? Guided by the Co-operative Principles, I think we are.

Recognizing the needs of our communities to support older members, CHF BC recently created a regional Aging in Place committee. The committee’s first task will be to survey members and co-op managers in order to develop a unified picture of seniors’ issues in B.C. co-ops. Our goals include the education of member co-ops to increase awareness about aging issues and to provide strategic guidelines, resources and policies to help co-ops meet the changing needs of their older members. We will promote to all levels of government the need to support the capacity of housing co-ops to offer affordable housing suited to seniors.

By supporting older members to remain in their communities, co-ops are enriched by the wisdom, experience and diversity they bring. Working to ensure their inclusion will provide a valuable legacy of co-operation for younger members and the future. ■

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## CHF BC gets an Aging in Place committee

**Following the lead** of CHF Canada, CHF BC has created its own Aging in Place committee that will identify ways the Federation can help co-ops adapt to the changing needs of their members as


they age. The committee held its first meeting in February 2012. It recruited new members (deadline was June 30) and will meet again in the fall, ready to take on the challenge.

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### Co-op listings are published separately.

Check [www.chf.bc.ca](http://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 to [info@CHF.bc.ca](mailto:info@CHF.bc.ca) or phone 604-879-5111 (1-866-879-5111).

**ON THE COVER:** Scholarship winners Jazz Groden-Gilchrist of Heritage Housing Co-op and Arielle dela Cruz Yip of Le Coeur Housing Co-op pose (bottom left) with (back row) Catherine Ludgate, Vancity, Thom Armstrong, CHF BC, Tom Clement, CHF Toronto, Grant Haddock, Haddock and Company and (front row right) Dominique Grant, CHF Toronto, and Chelsea Lake, BC Co-operative Association, Youth Programs.



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## hot dates

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

- Sep 10** Member Forum (Vancouver Tool Library)
- Oct 20** Fall Education Conference
- Dec 1** Annual General Meeting

## chip rates

Preferred rates for CHF BC member co-op operating accounts. These rates were effective May 1, 2012 and are subject to change.

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



CHF BC and CHF Canada members enjoyed a wide variety of topics at Member Forums that included a discussion of “aging in place” for co-ops, fun with speed networking and a session on emergency preparedness.



# New format of Member Forums exceeds expectations

**Break-out discussion groups, speed networking, a member-led presentation on emergency preparedness for co-ops and even a formal but fun debating session. We covered topics such as: aging in place, emergency preparedness, co-op insurance 101, and the International Year of Co-operatives.**

All housing co-op members are welcome to come to the CHF BC/CHF Canada Member Forums in Vancouver once a month (September to November and January to May). In the spring of 2011 you told us you wanted more opportunities to have discussions with other members and less formality so we cut the agenda and minutes and

added a fresh round of ideas and a lot more networking.

Let us know if there are topics you’d like to hear more about. See you at the next Member Forum on September 10 where you can learn about how a new local co-operative, the Vancouver Tool Library, could benefit your co-op. ■



Shirley Schmid was a pioneer of the co-op housing sector.

## Shirley Schmid

The co-op housing sector lost one of its true pioneers when Shirley Schmid passed away on February 11 at the age of 79. Almost 40 years ago, Shirley organized the first housing co-op in Vancouver— De Cosmos Village Housing Co-op in Champlain Heights. She went on to head up Columbia Housing where she helped to create almost 6,000 co-op homes in more than 70 housing co-ops in BC.

“It’s hard to imagine anyone who was more instrumental than Shirley in making the promise of co-op housing a reality in British Columbia,” says CHF BC’s executive director, Thom Armstrong.

Shirley also served as the president of the Co-operative Housing Federation of Canada from 1984 to 1987 where she played a key role in convincing the federal government to fund a new co-op housing program using the Index Linked Mortgage (ILM).

Shirley’s family and friends held a celebration of her life on a Saturday in March in Vancouver. ■

## High-energy Semi-Annual Meeting attracts a crowd.

**CHF BC members turned out in record numbers on Saturday, May 5 for the Federation’s 2012 Semi-Annual General Meeting. They left on a high note, ready to tackle the challenge of building a sustainable co-op housing movement.**

The runaway highlight of the meeting was the presentation of the first two scholarships in CHF BC’s new Scholarship Program. The vice-president and executive director of the Co-op Housing Federation of Toronto made the long trip to be here on that

special occasion.

Members were also energized by a presentation from Chelsea Lake of the BC Co-operative Association on how the YES Camp program develops young leaders.

Delegates worked on a new mission statement for CHF BC and adopted a resolution mapping out a plan to guarantee a strong and sustainable future for the co-op housing sector. They also heard from the board about some exciting new initiatives, including a plan to

invest in co-op enterprise in the developing world, a new Aging in Place committee, refinancing opportunities for housing co-ops, a new Model Rules project, and the challenge of replacing subsidies for low-income members when operating agreements expire.

There was just enough time left to approve a budget and member dues schedule for next year and to hear from CHF Canada on the latest happenings on the national scene.

Join us on December 1 for the CHF BC 2012 Annual General Meeting. ■



CHF BC  
Scholarship  
Fund

## First CHF BC Scholarship Fund winners

**Jazz Groden-Gilchrist of Heritage Co-op** (left) winner of the CHF BC Aaron Webster Memorial Scholarship. Jazz will enter Emily Carr University of Art and Design in the fall.

**Arielle dela Cruz Yip of Le Coeur Co-op** (right) winner of the CHF BC Scholarship. Arielle is entering her second year of studies at Simon Fraser University, where she is enrolled in the study of communications.

Both winners were highly recommended for their talents and leadership skills. Each scholarship is worth up to \$5,000: \$2,000 in the first year and then \$1,000 a year for up to three more years.

For more information on the CHF BC Scholarship see: [chf.bc.ca/scholarship](http://chf.bc.ca/scholarship). ■

## At SAGM, members voted on resolutions, worked on a new mission statement for CHF BC, and applauded scholarship winners.



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## Athletes Village Housing Co-op's first ann



Athletes Village Housing Co-op held its first Annual General Meeting on April 4, 2012.

## Education Conference success

CHF BC members gathered in Burnaby, on Saturday, March 31 for a day of stimulating ideas and discussion at CHF BC's Spring Education Conference. Members chose from a stellar line-up of 12 workshops that included: Housing subsidies in a post-operating agreement world; Interviewing and member selection; and co-op governance basics like What makes a good board? and What makes a good director?

Over lunch, members heard about plans to celebrate the International Year of Co-operatives, and were able to make connections with other co-op members from their home neighbourhoods to plan "co-op cluster" events. CHF Canada's executive director, Nicholas Gazzard, also gave members an overview of activities planned for the Year of Getting Management Right.

Join us for more great learning opportunities at the Fall Education Conference on Saturday, October 20, 2012. ■





# ual general meeting

Fifty-seven adults, at least five children, and one curious dog filled the lobby of the Athletes Village Housing Co-op on Thursday evening, April 4. The grand occasion was the co-op's first annual general meeting.

And what a meeting it was. Catherine Porter, founding president of the co-op and president of CHF BC, walked the members through the highlights of the co-op's history from the closing of the 2010 Winter Olympics to full occupancy on February 1, 2012. Vancouver's newest housing co-op is a beautiful five-story apartment building on West 1st Avenue at the southwest corner of the Village on False Creek.

The co-op is a partnership between the resident members, the City of Vancouver and CHF BC. CHF BC's executive committee (Porter, Dianne Brubaker, Alana van Dam, and Lisa Berting) served as the founding board from the co-op's March 8, 2011 incorporation until Thursday's meeting. The first AGM elected four resident members to a new board: Tony Doman, Herb Bentz, Leeanne Ekland and Yuri Artibise. Catherine Porter and Darren Kitchen will join them as CHF BC-appointed directors.

"This co-op has a very bright future," says Thom Armstrong, CHF BC's executive director. "Its members are full of hope and enthusiasm, and they are determined to succeed both as a business and as a co-op community. We wish them all the best in the years to come." ■



CHF BC members came out for a day of learning and connection at the Spring Education Conference on March 31.



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# vancouver Island

Island members met with CHF BC Group Buying partners at the Island Trade Show on March 17, 2012.



## Third Annual Island Trade Show a big hit

**C**HF BC held a third successful trade show on March 17 with good attendance and lots of great information.

Thanks to BFI, Vancity, RONA, Trail Appliances, CRS and Hourigan's Carpets for setting up great displays and making generous donations of sponsorship dollars and door prizes.

Members enjoyed a complimentary

breakfast sponsored by RONA, BFI, Hourigan's and Trail Appliances, and enjoyed the opportunity to network before the trade show got started.

CHF BC's executive director, Thom Armstrong, thanked CHF BC's group buying partners and members for their continued support. Thom reminded members that the group buying program not only offers

savings to members, but taking part in the program makes us all stronger.

Commercial Services Director, Arnold Sang gave a brief overview of sustainable products available through the group buying program. Please contact Arnold Sang at 1-866-879-5111 ext 138 or [asang@chf.bc.ca](mailto:asang@chf.bc.ca) for more information about CHF BC's group buying program. ▶

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Island members enjoy a day of learning at the Spring Island Education Day on March 10, 2012.



## A legal-themed Island Ed Day was a sold-out success.

**The Island Education Day** on March 10 featured a day-long legal theme and the event was sold out. Members asked lots of questions in the morning “Membership terminations” workshop with Frank Corbett and Thom Armstrong. In the afternoon

“Ask the lawyers” session, Bob Milne and Frank Corbett of the law firm Jawl and Bundon answered members’ legal questions. CHF BC gives sincere thanks to Frank and Bob for making the day interesting and informative. ■

**Island co-ops wanting to work on kitchen or bathroom projects can get help at the RONA Langford store.**

Scott Souder, Commercial Sales Account Manager for RONA says, “We

have professional kitchen designers on staff that can help you through the design and selection process.”

You can reach them at: 250-478-6680 ext 263 or email [kb171@rona.ca](mailto:kb171@rona.ca).

## island dates

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

- Oct 17** Vancouver Island Council Meeting
- 20** Fall Education Conference, Burnaby
- Nov 3** Island Education Day

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Check out CHF BC's 2012 toolkit and join the celebration!

[www.chf.bc.ca/2012toolkit](http://www.chf.bc.ca/2012toolkit)

# commercial services news

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# Getting rid of laneway junk

While it's great to get rid of old stuff cluttering up your co-op, old mattresses and other excess clutter is not meant for the laneway or the dumpster. And while some municipalities have periods when you can dump some items for free, there are always charges for large items like mattresses. Electronics should always be recycled.

If you just need a way to hold the garbage until you take it to the dump, rather than loading up your lane way why not contact BFI for a 20, 30 or 40-yard temporary clean-up bin? They can also help with your recycling needs.

Or if you'd rather have someone else do the sorting, taking it to the dump or recycling, and pay the fees, 1-800-Rid-of-It, another CHF BC Group Buying partner will take the time to do it right when they remove furniture, mattresses, appliances, electronics and more. Just call 1-800-743-6348 (1-800-RID-OF-IT).

**For more information about any of these services, contact CHF BC's Commercial Services Director, Arnold Sang at 604-879-5111 (1-866-879-5111) ext 138 or [asang@chf.bc.ca](mailto:asang@chf.bc.ca)** ■



## KBCC and CD Contract— Group Buying partners in the Lower Mainland who can get you the counter and cabinets (KBCC) and flooring (CD Contract) that you need.

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All refrigerators, freezers, dishwashers, ranges, clothes washers and dryers sold in Canada are tested to determine their annual energy use. The results are displayed on the yellow-and-black EnerGuide label in kilowatt-hours (kWh) per year. The usage ratings can also be found on most manufacturer's websites. The EnerGuide label also includes a shaded bar scale to show how the model compares to low and high-rated machines, and the yearly energy consumption of the most energy-efficient model of the same type.

### **Just how much more efficient are ENERGY STAR qualified products?**

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constantly updated. For example, Energy Star qualified standard and compact dishwashers now feature not just reduced energy consumption, but lower water use as well.

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A long-time member of La Petite Maison demonstrates her new easy-to-open cabinets.

## La Petite Maison adapts for the future

By Fiona Jackson

In 1978, La Petite Maison (LPM) was built on the last undeveloped acreage in the Champlain Heights neighbourhood of Vancouver. The development is made up of sixty-six stacked wood and stucco townhouses facing into a square courtyard, in the style of a European square or plaza, which may explain the co-op's name that translates from the French as "the little house."

Linda Funk, La Petite Maison's current president, moved into the co-op in 2007, shortly after her son started kindergarten.

"Champlain Heights itself is a planned community," says Funk. "You could go cradle to grave here. And within our own co-op it is

multigenerational with parents, grandparents and grandchildren. Kids can go see grandma on the other side of the playground."

Funk has served as the president for four years and will step down from the role this year. Over her term she worked with the co-op to develop a five year capital plan. "The end of the Canada Mortgage and Housing Corporation (CMHC) mortgage means a significant reduction in operating expenses, as there will be no more mortgage payments," says Funk. "We will gain freedoms, but we also face challenges. I believe it is imperative to be members of CHF BC and to support the co-op movement."

The co-op will own its buildings

outright—"a multimillion dollar asset base," says Funk. But there is uncertainty too. "We are under the City of Vancouver land lease agreement that will add its own stipulations and that's still under negotiation." And as the demographics shift the co-op faces the challenge of upgrading aging units, and adapting to the changing needs of its members.

With the end of the CMHC-HASI and BC Housing RRAP grants that used to provide funds for accessibility upgrades, co-ops are left to find their own ways of financing costly adaptations. BC Housing announced a new grant for low-income seniors this year, Home Adaptations for Independence (HAFI) but to date it excludes members of most housing co-ops.



La Petite Maison members enjoy the new adaptable kitchen.

*“The thinking back then (late 1970s) was that co-ops would be affordable housing for young families starting out so they were built without regard to arthritic hands, limited mobility and other physical challenges of aging.”*

The La Petite Maison board members were looking for solutions and found one at the CHF BC Fall Education Conference in October 2011. The workshop *Sustainability for people through universal design*, put on by universal design experts Patrick Simpson of SAFERhome Standards Society and Brad McCannell of Canadian Barrier Free Design, showed the LPM board members the best way forward. With universal design, a builder anticipates the needs of any resident, so when adaptations are needed they are simpler and less costly.

“We had professional property management through COHO Management,” says Jeannine Halsted, the co-op’s treasurer and a co-ordinator for other co-ops with COHO. “The co-op has a collaborative board of directors and a sound financial plan

La Petite Maison members enjoy a summer picnic.



to invest long term in upgrading our buildings to keep them at current, marketable standards as per the terms of our Operating Agreement. We saw how we could put all of these pieces together into a cohesive design plan that would make the co-op more inclusive for all generations," says Halsted.

Instead of a standard installation for the co-op's kitchen counters and cabinets, the co-op decided to apply the SAFERhome Standards to be prepared for co-op members' changing accessibility needs. The co-op found a contractor with expertise in meeting the universal design specifications for new kitchen and bathroom cabinets. "The drawers glide easily and require little effort to open or close," says Halsted. "We chose handles that were long, flat and open so both older and smaller hands have

no difficulty using them. The faucets in both the kitchen and bathroom are levers instead of knobs which require less strength and grip to use."

Halsted was thrilled to move into the co-op last year with her family. She is excited by the co-op's transformation.

"When La Petite Maison was built there was no plan to be adaptable," says Halsted. "The thinking back then was that co-ops would be affordable housing for young families starting out so they were built without regard to arthritic hands, limited mobility and other physical challenges of aging."

Looking to help a long-time member facing mobility challenges, the co-op added accessibility features that will help her remain in her home with her family. In addition to the universally designed cabinets, they added a shower grab bar in her bathroom and installed a chairlift from the living level

to the bedroom level.

"We considered a second chairlift from the basement," says Halsted, "but that was beyond our budget." With help from the construction company the co-op solved the problem by moving the laundry to the living level of the co-op for half the cost of a second chairlift.

"The board is in full swing to prepare for the future," says Linda Funk. "Several board members have been attending CHF BC education conferences and we hold portable board workshops for new boards. This year, we are also holding a call for candidates for board nominations at our AGM. My term is up but I think the co-op is well prepared to continue the work." 🏠

See the 19-point SAFERHOME Design Standards at: [saferhomesociety.com](http://saferhomesociety.com).

# Is hoarding cluttering your co-op?

What you can do about it



Compulsive hoarding can become a problem for a co-op, but it can be a sign of a personal crisis too.

As CHF BC celebrates its thirtieth anniversary so do many of its member co-ops. That's enough time for a co-op member to raise a family and begin to see grandchildren. It's also enough years to pay off the co-op's first mortgage and see the end of a co-op's operating agreement, just in time to face the need to do a lot of work to maintain co-op buildings.

Families grow up, members move away and there can be a lot of change in the co-op community too. But for some, a co-op home is the one consistency in their lives. Aging in place is the ability and opportunity to remain in our homes

as we age. For housing co-ops, this can be challenging. Many co-ops were built for families and the features that made that work—multiple levels, multiple bedrooms—are no longer convenient or economical when a person ages.

In the spotlight article on La Petite Maison Housing Co-op (see page 17) we look at ways one co-op has anticipated the physical challenges of aging in place. But what about "over-housing" that can happen when a member's family moves out? Or fitting in when an aging member finds they no longer feel they fit with a changing community? CHF BC's

new Aging in Place committee (see page 3) will look at how co-ops can respond to these concerns. A co-op might want to seek expert opinions to learn if they can afford to make adaptations as their community ages.

And with the accumulations of a lifetime, the issue of "hoarding" possessions is one potential challenge for a co-op. CHF BC members learned more about hoarding at CHF BC's 2012 Spring Education Conference.

## What is hoarding?

There are some things you just can't throw away, right? Maybe you know what it's like to have a stash of

prized keepsakes you can't part with. Or maybe you have that pile of papers you need to sort, but never do. If so you just might have a proclivity for hoarding.

With personal trauma and loss, or even as part of getting older, someone with a proclivity for hoarding might find themselves pushed out of their space by all their stuff. According to the statistics, about 1 in 20 people are full-blown hoarders, so the odds are good. Or bad...

Of course, not everyone who holds on to possessions is going to develop "problem hoarding." But in *Hoarding: a 21st Century dilemma* a workshop at CHF BC's Spring Education Conference on March 31, participants got a 360-degree view of this common, but little discussed subject. They heard from professionals who work with the problem of hoarding every day: a registered clinical counsellor and a firefighter. They also got advice from a co-op lawyer. Each professional gave their definition of hoarding, why it happens, and what a co-op needs to consider if it is working to address problems caused by a member's hoarding.

### Why is hoarding a problem?

For a co-op the most likely reason to be concerned about hoarding is safety. The member's hoarded material—boxes, bags, other possessions—could block exits or be a fire hazard; spoiled items in the hoard might even attract pests. Another concern for the co-op could be the unattractive look of clutter that spills into shared spaces, for instance around an entryway or on a balcony. This also might make it difficult for the co-op to do annual unit inspections. And if the clutter is extensive enough it might be

limiting the member's and the member's family's ability to live comfortably and safely.

### How can a co-op get a member to remove excess possessions and stop the hoarding behaviour?

#### Counsellor advice

Here's what professional counsellor Don Collett advises:

"Engage, engage, engage!"

The key thing is to find a way to

*"A house is just a place to keep your stuff while you go out and get more stuff."*

*George Carlin*

connect with that member as a person—first, and not because of or about the hoarding. "If in your role you don't feel you can connect, perhaps there is someone else who can, someone who already has a relationship with the individual," says Collett.

"If you notice things are starting to accumulate outside the dwelling that would probably be a sign that you need to do an inspection."

#### Fire department help

Douglas Booth, Fire Prevention Officer with the City of the Vancouver, is part of Vancouver's Hoarding Task Force. Their professional help is available to all Vancouver residences by calling 311. The Task Force will send someone who is trained to deal with problem hoarding and can assess the situation and give advice. Booth advises those wanting to help to avoid trying to solve the problem for the member: "Don't increase anxiety or impose your values; don't make decisions for them."

### Understanding hoarding and making connection

Collett says there are many different ways people can be hoarders. In some cases hoarding can be a sign of cognitive decline in an aging person.

Like Booth, Collett notes that it is most important to avoid labelling, judgment and dispute.

"There's a huge amount of shame around this and it's really hard for a person to get beyond that. They really care what other people think about them."

A first step might be to address where the issue overlaps with public safety.

"If you say to the person, 'look, it's just not at a manageable level from a public safety point of view. By this time next month, have it cleaned up.' And in a month if the co-op finds there's been no change, that's a red flag. A reasonable person would be able to be in touch with their need to be accountable to the larger community and able to execute on that accountability. If there is no change you probably have some kind of cognitive involvement or impairment."

Hoarding is both a personal crisis and a potential problem for the community. And it is not always easy to change. When a co-op can't resolve the situation, it might be time to get professional help. ■

**IN VANCOUVER** call 311 for the City's Hoarding Task Force.

Outside of Vancouver check with your local municipality.

Co-ops can also invite Don Collett to speak with their board or give a presentation.

Don Collett, Therapeutic Services of Vancouver, dcollett@telus.net or 604-314-5679.

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# One for the Ages

## CHF Canada Annual Meeting shines light on age-related issues

**CHF Canada's members** are concerned about issues faced by younger and older members alike. We want to ensure that older members can remain in their co-op homes as long as they are able, and promote leadership among young co-op members to make certain that co-ops remains strong for years to come. Both issues were an important part of this year's Annual Meeting in Niagara Falls in June.

The average age of Canadians is trending upwards. The "baby boom" generation is aging. Co-ops must plan for this demographic shift, both by supporting older member who want to age in place, and by thinking young to renew leadership of co-op communities.

At the direction of our members in 2009, CHF Canada created an ad hoc Aging in Place committee. Its mandate was to guide the development of a work plan to help co-ops support aging members. Two surveys were distributed to managers of housing co-ops and older members. The results told us that older co-op members contribute and feel connected to their

co-ops and are highly valued members of those communities.

But the surveys also showed that co-ops are not ready or able to accommodate these members as they age in place. And more work needs to be done promoting accessibility, addressing subsidy shortages and increasing awareness of aging-related issues. The full report *Aging in Our Co op Homes—A Survey of Housing Co ops in Canada* can be found in the resources section of CHF Canada's website ([www.chfcanada.coop](http://www.chfcanada.coop)).

At CHF Canada's AGM this year in Niagara Falls, members received the Aging in Place Committee's full report and voted on a resolution to continue the work of the committee.

CHF Canada is also championing leadership renewal. At the 2011 Annual Meeting in St. John's, young co-op leaders delivered a passionate call to encourage, engage and support

young co-op members in their communities and to nurture the housing co-op leaders of tomorrow. Members passed three resolutions in support of young co-op members, and this year in Niagara Falls members received a report about action taken.

The inclusion of new, younger members brings new ideas and fresh challenges for co-ops. How does your housing co-op welcome and encourage younger members? How can co-ops benefit from the energy and ideas of their younger members? Watch CHF Canada's video "Be the One" on YouTube to learn how you could make a difference in your co-op's community. Will you "be the one" to mentor an emerging leader?

*For more information about CHF Canada's Annual Meeting, Aging in Place and Emerging Leaders, visit [www.chfcanada.coop](http://www.chfcanada.coop).* 🏠



Several members of CHF Canada's Aging in Place committee, at the 2011 Annual Meeting in St. John's. The Committee received an extended mandate this year in Niagara Falls.

# Alfa Youth Housing Cooperative Builds Momentum

By Danika King, Rooftops Canada Intern



Alfa/Mwanda members and NACHU staff: with (third from left) Danika King, Rooftops Canada intern.

**Alfa Youth Housing Cooperative**, based in Nakuru, Rift Valley, Kenya, is a member of the National Cooperative Housing Union (NACHU), Rooftops Canada's long-time partner. Alfa Youth started in November 2010 as a joint savings group to access NACHU housing loans.

Most of the members of Alfa were living in insecure homes and settlements, many of them affected by the violence that broke out after the December 2007 national election. Alfa Youth Co-op is based on the need to live in one's own house where proper security and safety for families can be ensured.

The group has twenty-one members (three women and eighteen men), most of them self-employed and running small businesses like selling food and spices. Their household income ranges from 20,000 to 90,000 Kenyan shillings a month (CAD\$234 to CAD\$1053) and most rent their homes.

In 2011, the members of Alfa Youth and Mwanda Housing Cooperative jointly managed to save enough for

a deposit on a piece of land in Lanet, outside of Nakuru. NACHU purchased the land for 15 million Kenyan shillings (CAD\$175,000) and the two co-ops will repay the loan to NACHU. The five-acre piece of land will be subdivided into lots for members of the two cooperatives.

In January 2012, two members of Alfa Youth, Eunice Kamau and John Maine, took part in a Rooftops Canada/Mazingira Institute international exchange on Urban Agriculture with participants from South Africa, Canada and Kenya. The two shared their learning experience with the rest of the cooperative and motivated Alfa Youth to set up a project raising rabbits to earn extra income. Some group members are also growing vegetables and are eager to begin farming projects on their new land.

Alfa Youth member Eunice Kamau said, "I'm seeing a bright future since NACHU is empowering me in my business. And NACHU will enable me to have my own home soon." 🏠



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# the co-op connection

## Co-op clusters for the International Year of Co-operatives

Housing co-ops have been meeting up with neighbouring housing co-ops to create “clusters” that can celebrate the International Year of Co-operatives.

So far co-op clusters have been meeting in East Vancouver, Champlain Heights, False Creek and Richmond. Plans include installing a legacy bench in East Vancouver, a co-op business “map”, tables at community events, potlucks, parties and maybe even some co-op open houses. Contact Fiona Jackson to find out more: [fjackson@chf.bc.ca](mailto:fjackson@chf.bc.ca) or 604-879-5111 (1-866-879-5111) ext. 139. ■



## 2012 the International Year of Co-operatives

CHF BC's legacy for the United Nations International Year of Co-operatives, is investing in microfinance in the developing world. Microfinance is a way to give very small loans to individuals to help them begin to build a way out of poverty—often through building a business, but it is also used to build co-operative homes. CHF BC has made an investment of \$2500 in Oiko Credit—one of the world's largest sources of private funding to the microfinance sector. Investment with Oiko Credit pays a rate of return close to two percent. We also invested another \$2500 through Rooftops Canada, the international development program of co-operative and social housing organizations in Canada that works to improve housing conditions and build sustainable communities in the developing world.

Another legacy of the International Year of Co-operatives (IYC) is our Co-op of the Month project. Since February we have profiled a housing co-op each month to show how housing co-ops fulfil the slogan of IYC, “co-operative enterprises build a better world.” We tell the co-op's story on our website, spread the word on social media and invite the mainstream



*Did you see them?* CHF BC teamed up with CHF Canada and Vancity to hang IYC banners on Skytrain overpasses through the months of May and June in Vancouver.

media to cover the story.

At the end of the year we will create a legacy 2012 poster that includes photographs of all the 2012 Co-ops of the Month. ■

## Co-ops-of-the-Month for 2012 so far:

- **February** - Huntington Place Housing Co-op in Fort St. John,
- **March** - Paloma Housing Co-op in East Vancouver,
- **April** - Quebec Manor Housing Co-op in East Vancouver,
- **May** - Pheasant Meadows Housing Co-op in Victoria
- **June** - Pacific Heights Housing Co-op in Vancouver and
- **July** - Garry Point Housing Co-op in Richmond.

Read complete stories about the 2012 Co-ops of the Month on the CHF BC website. ■

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