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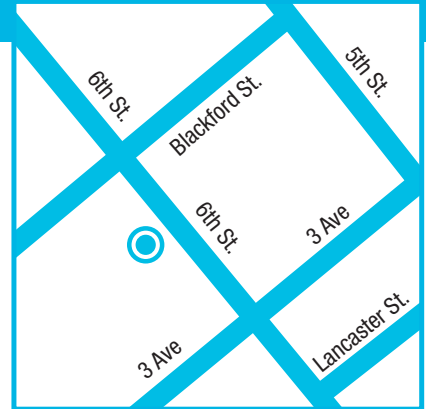
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editorial

BY DON HAUKA

The modest cost of fixing the crunch

The co-op housing community faces a huge challenge with high stakes that can be resolved at a surprisingly modest cost if we all work together.



The huge challenge is the end of federal program operating agreements and the rent subsidy that goes with them. That rent support makes homes affordable for thousands of low-income co-op households across the country—over 3,500 of them in B.C. They are our most vulnerable members—seniors, people with disabilities, single-parents, new Canadians and others on low incomes.

Fortunately, the solution CHF BC is proposing to fix the co-op housing crunch comes with a very modest price tag, especially considering the alternatives. Our proposed Provincial rent supplement program will add a mere \$3 million next year to the amount the province already spends on rent support for low-income co-op households. By 2020 the extra cost to help thousands of co-op households as their federal rent subsidies expire will reach \$11 million. Sound like a lot? The B.C. government will spend \$11 million this year on advertising alone.

Our [You Hold the Key Campaign](#) is getting government attention at all levels. BC's municipalities already support us and we appreciate it. The Province is listening but we need an answer soon. Last but not least, we need the federal government to share the cost of our solution with the Province by reinvesting some of the savings it will realize as those federal agreements expire.

You can help: show your support by having your co-op pass a resolution endorsing the campaign. Then let your elected representatives know how important this issue is to you by sending them a copy. Show some resolve and remember—You Hold the Key! ■

Don Hauka is a writer, communication consultant and CHF BC's You Hold the Key Campaign Coordinator.

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Find a co-op

Got to www.chf.bc.ca and click on “Find a Co-op” to find our co-op directory. Check co-op listings to see how to apply. CHF BC does not accept applications to housing co-ops.

ON THE COVER: Members at Indian River Housing Co-op in North Vancouver hold the key.



Marine Court Housing Co-op in the Marpole neighbourhood of Vancouver now has a smoking policy

Two co-ops, one smoking policy

Craigflower, a 50-unit co-op in Victoria and **Marine Court**, a 54-unit co-op in Vancouver both tried to adopt a policy to regulate smoking in their co-ops. Only Marine Court's policy got membership approval.

The difference could be the process—what Marine Court calls its “policy acceptance practice”. And now that co-op has a smoking policy that works.

Get the [full story at www.chf.bc.ca](http://www.chf.bc.ca) ■

Did you know? Co-ops can now regulate smoking on co-op premises by using the new Occupancy Agreement in Model Rules 2.0. Download your copy of Model Rules 2.0 at www.chf.bc.ca.

Meet CHF BC's board 2015-16



CHF BC board (L to R): David Lach, Eddie Sabile, Art Farquharson, Erin Gilchrist, Patty Shaw (president), Lorien Quattrocchi (secretary), Cassia Kantrow, Manon Bertrand, Yuri Artibise, Fred Silvergieter, Amanda Skillin (vice-president), and Larisa Gorodetsky (treasurer). ■



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Island members share good company at CHF BC's Island office open house and connect with Island Group Buying partners.



CHF BC's Education Program on the Island at the Island Education Day.



Co-op kids hold the key at the Island You Hold the Key Campaign meeting Summer 2014. Island members are "key" players, spreading the word to help find a solution to the co-op housing crunch.

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A photograph of Mary Malkin, a woman with short blonde hair, wearing a blue long-sleeved shirt and blue jeans. She is standing in a lush garden in front of a two-story house with light-colored siding and a dark roof. She has her right hand raised to her forehead, shielding her eyes from the sun. The garden is filled with various plants, including a large green bush on the left and several potted plants in the foreground. A black metal chair is visible near the house.

Mary Malkin loves the beautiful gardens that she's helped create at her co-op home.

CHF BC is there for all the stages of member co-op's life-cycle

By Fiona Jackson

Mary Malkin's "ah-hah!" moment came when she saw a group of moms and dads sitting on a bench watching their kids playing outside in her co-op.

"It was something I'd heard at a CHF BC workshop and it really hit home for me: we are running a business but we are also a community and what are the elements of a community?"

A founding member of Indian River Housing Co-op in North Vancouver, Mary has experienced the entire "life-cycle" of the community she lives in and the business she owns co-operatively, from early challenges as a leaky co-op to securing its future through the 2020 Vision program.

And she says CHF BC has been beside her every step of the way.

Mary, as a single parent with a young adult daughter, moved into the co-op when it opened its doors in 1984.

While affordability was important, a sense of community was even more valuable to her.

"I'm rather a hermit-type," laughs Mary. "So I knew that it would be good for me."

In the over 30 years since, Mary's been an involved member who has helped her co-op overcome a catastrophic building envelope failure with the help of a deal hammered out by CHF BC and CHF Canada with Canada Mortgage and Housing Corporation (CMHC) and honed her governance and management skills by taking advantage of [CHF BC's many workshops](#).

As the years have gone by the co-op has aged along with its members.

Mary values living in her co-op home and community as a senior. And she's not alone. CHF BC has created an aging in place committee that is working to pinpoint the issues and challenges of "aging in place" with the hope of finding ways to help members live long and well in their co-op homes.

As the co-op's treasurer, Mary's also a not-so-secret shopper of [CHF BC's Group Buying Program](#) for discounts

“For CHF BC member co-ops, the combined savings from group buying and education services alone can cover more than the cost of dues. But membership in the Federation delivers even more value.”

on waste and recycling, appliances, flooring, counters and cabinets, maintenance supplies and higher interest on co-op bank accounts. And now she looks forward with anticipation to a cable-internet-phone package on its way.

For CHF BC member co-ops, the combined savings from group buying and education services alone can cover more than the cost of dues. But membership in the Federation delivers even more value.

Mary and her co-op are also looking to the future by using CHF BC's 2020 Compass to develop their mission and vision, one of the five standards of 2020 Vision—a program developed with CHF Canada to help co-ops ensure that their businesses and communities will thrive after their government operating agreements end. Another way CHF BC is investing in the future of member co-ops is by sponsoring co-op youth to attend Yes leadership camp every summer and by awarding our annual CHF BC Scholarships.

Indian River's agreement with CMHC will end in 2019. So too will the federal rent subsidy for its low-income members. And while Mary worries about the households that rely on that subsidy, she knows CHF BC has their backs with the You Hold the Key Campaign. In partnership with CHF Canada, the Federation is fighting for a provincial rent supplement program to keep low-income co-op members in their homes (see page 16).

While the Key campaign takes care of its low-income members, Indian River can

take care of its buildings by working with CHF BC's Refinancing and Renewal Program for a professional building condition assessment and to develop a long-term asset management plan. If they need additional financing to make new investments in their homes, CHF BC will help them with that too.

There are so many ways Mary and her neighbours enjoy co-op living now, but what about those who haven't found a co-op home yet?

CHF BC is also developing more new co-op homes through its new community land trusts. The first new development will provide 278 new co-op homes in Vancouver at very affordable rents.

All in all, her co-op's partnership with CHF BC strikes the perfect balance between business and community.

“I just think it's a really good way to live,” says Mary. ■

Find out more about CHF BC's programs at www.chf.bc.ca.



Co-op kids don't need to make playdates to find playmates; Indian River Co-op is a multigenerational, caring community.

Is a hidden killer lurking in your co-op? Asbestos!

What your co-op needs to know.

When airborne, asbestos is a highly carcinogenic substance. And there could be asbestos in your co-op's buildings; in fact, depending on when your co-op was built, until you have a professional survey done, you must assume there is. Asbestos hides in over 3000 types of building materials that were used up until the early 1980s. WorkSafeBC requires all owners of buildings constructed before 1990 to have an asbestos management plan.

Read the [full story at www.chf.bc.ca](http://www.chf.bc.ca). ■


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For more information, please contact Arnold Sang, Commercial Services Director asang@chf.bc.ca or 604-879-5111 ext. 138.



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Ryan Schweizer is a Key Campaign "champion" and member of H.W. Flesher Co-op in Vancouver.

Ryan's resolve helping fix co-op housing crunch

By Don Hauka,
You Hold the Key Campaign Coordinator



CHF BC's 2015 Scholarship winners:

(From L to R) Ruby Bissett of Westerdale Housing Co-op in Vancouver, Meghan Brown of Sunbridge Housing Co-op in Vancouver and Anika Vassell of Misty Ridge Housing Co-op in Burnaby.

Learn more about the CHF BC Scholarship Fund at www.chf.bc.ca/scholarship.

Don't let Ryan Schweizer's boyish grin fool you. On the floor, this wheelchair rugby athlete's a tough competitor with a fierce will to win. He's won a national championship as an athlete and experienced success as a coach. Now he's using that same sense of resolve to help the You Hold the Key Campaign fix the co-op housing crunch.

A Campaign Co-op Champion, Ryan's shared his story to illustrate the challenges members like him face as federal operating agreements end. He's opened his specially equipped home at H.W. Flesher Co-op for a video-shoot to help convince the provincial government to implement a provincial rent supplement program to replace vanishing federal subsidies.

Ryan's co-op is one of the 61 housing co-ops in BC to date that have passed a resolution supporting the Campaign. That keeps the pressure on Housing Minister Rich Coleman as the government considers the solution proposed by CHF BC. Ryan is urging other co-ops to join the team effort.

"Having all the co-ops united in support of one goal would truly help us succeed", says Ryan.

Ryan and nearly 4,000 other co-op households don't qualify for provincial rent subsidies. CHF BC and CHF Canada's You Hold the Key Campaign has been fighting for a rent supplement program so Ryan doesn't have to worry about losing his home.

CHF BC's proposed provincial rent supplement program will add just \$3 million next year to the amount the Province already spends on rent support for low-income co-op households. By 2020 the extra cost to help thousands of co-op households as their federal rent subsidies expire will reach \$11 million. And Ryan is hoping the government realizes the human cost of not acting soon.

"Unless we get some help, some or all of us are going to end up on the street," says Ryan. "I'm not sure where I'll end up."

CHF BC and campaign partner CHF Canada urge co-ops to "Show Some Resolve" by passing resolutions endorsing the campaign and sending them to Housing Minister Coleman. Help Ryan and other low-income co-op households—seniors, people with disabilities, single-parents and others—by endorsing the campaign. Let's keep that boyish grin on Ryan's face. Remember—You Hold the Key! ■

*Get more information on the
You Hold the Key Campaign at
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CHF Canada on the same team



CHF BC director and vice-president, Amanda Skillin holds the key with CHF Canada regional director and president, Anne Davidson. The two sport hockey jerseys: Vancouver Canucks for Amanda and Team Canada for Anne.

Some of the money to fund a provincial rent supplement program will need to come from Ottawa. CHF Canada is making sure the You Hold the Key Campaign and the co-op housing crunch stay top of mind with federal decision makers.

Across the country, CHF Canada members are campaigning in their communities, passing campaign resolutions and letting their local politicians know this is important.

“This campaign is a team effort, and CHF BC has been a star player,” says CHF Canada’s Program Manager, Policy and Government Relations, Dallas Alderson. “With regional federations taking the lead on provincial lobbying, and CHF Canada focusing on the federal and intergovernmental side, the You Hold the Key Campaign has been a great example of co-operative lobbying.”

CHF Canada provides direct financial support to CHF BC’s You Hold the Key Campaign. Together we can fix the co-op housing crunch. ■

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Using Housing Spaces for Farming in Nairobi: Sarah Itambo

ROOFTOPS CANADA



"Urban farming is the best business idea one can think of as people have to eat," says Sarah Itambo pictured on the right at her urban farm in Nairobi, Kenya.

Rooftops Canada's partner, Mazingira Institute, is training youth in urban farming as a response to massive youth unemployment in Kenya. 24-year-old Sarah Wambui Itambo owns a successful urban farming business in Nairobi using her parent's housing space.

Learn more about Rooftops Canada and how you can support their work at www.rooftops.ca ■



Andrew Kim is the new executive director for the Youth Excellence Society "Yes" Camp

Leadership camp for co-op youth gets new ED

Yes Camp is a weeklong summer leadership camp for 14 to 18-year-olds. CHF BC sponsors four campers in our annual draw – [check our website at www.chf.bc.ca](http://www.chf.bc.ca) for details and deadlines. ■



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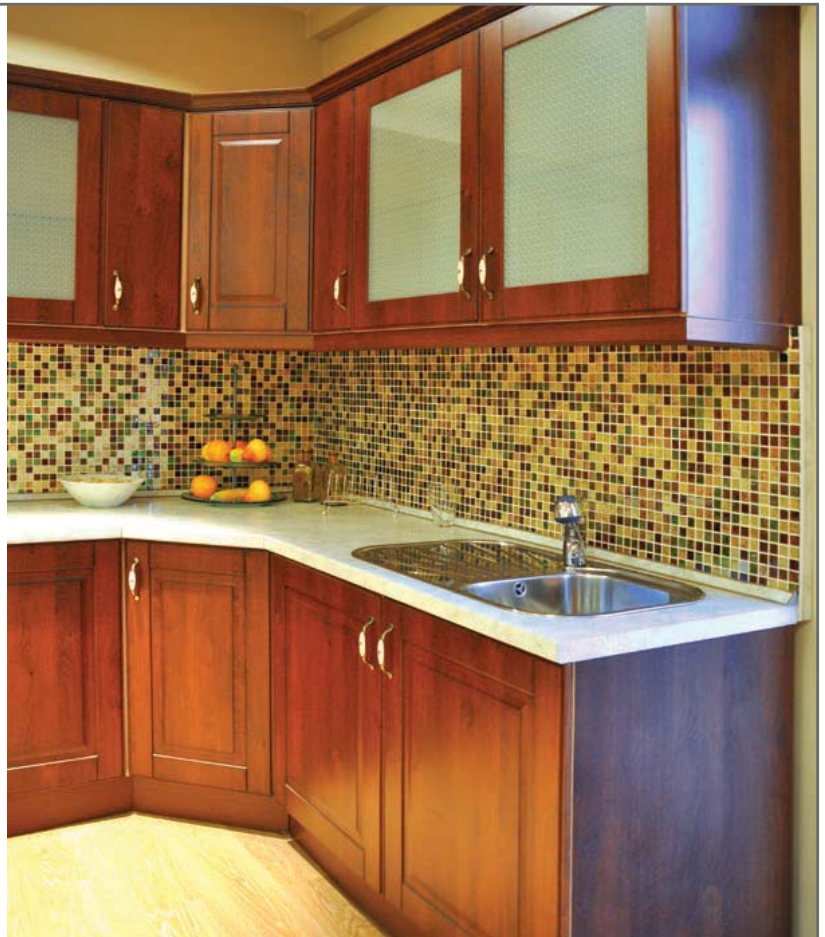
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