

SCOOP

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THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC



Inside: Summer BBQ fun
Housing co-ops have a new champion
Webinars bring co-op education to you



Co-operative partnership invests in the future of housing co-ops

To have impact, you need to collaborate. That's why we're pleased to be partnering with CHF BC.

Andy Broderick is the VP of Community Investment at Vancity.

In 2010, Vancity developed five community investment "proofs of concept"

- lending and investment programs with especially high positive social and environmental impacts. Affordable housing is one of our proofs of concept areas and co-operative housing is core to our work in affordable housing.

The more than 14,000 units of co-op housing in BC are a great community resource providing safe, quality, and affordable housing for their members but many of these developments are aging and coming to the end of initial financing structures and federal agreements. There is a lot of work to be done. Work to help co-ops plan for their futures, undertake necessary capital investments and refinancing, and explore redevelopment and expansion opportunities. Who better to assist them than CHF BC? And though CHF BC is well positioned to help co-ops address important financial and redevelopment issues, it requires technical assistance to help members analyze and execute redevelopment plans. So Terra Housing, one of the most experienced and knowledgeable firms working in housing development, has joined our venture to provide this fundamental assistance.



Through this partnership between CHF BC, Terra Housing, and Vancity, we have created a unique opportunity to support the protection and expansion of non-profit co-op housing. We will also get to promote better housing conditions in BC, share skills and information within the sector, represent co-op housing to governments and the public and promote the co-operative movement and its principles. This new partnership with CHF BC is a great demonstration of co-op principle six: co-operation among co-operatives.

By serving CHF BC and its members, we serve our own members and the communities where we live and work. Vancity is committed to collaboration with CHF BC and the journey ahead to ensure the viability and strength of the co-op housing sector. ■

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Co-op listings are published separately.

Check www.chf.bc.ca in the 'Co-op Directory' or call 604-879-5111 or 1-866-879-5111 or by email to info@chf.bc.ca to get a free copy.

ON THE COVER: The annual Co-op Housing Summer BBQ at Trout Lake.



hot dates Mark your calendars for upcoming co-op housing events you don't want to miss.
Mainland **5** Island **11**



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letters

Dear SCOOP,

I'm a director of my co-op. I recently heard from a new member who was upset to learn about the end of our operating agreement in three years. She did hear that our mortgage will be paid off, but she didn't realize that our subsidy will end. In her case, this could mean she will need to move out of the co-op as, unless we can offer an internal subsidy, she will need to pay market rent.

Do we have a duty to let new members know about the change in subsidy before they decide to join our co-op?

Dear member:

Yes, you do have a duty. But we recommend that you explain this in the context of the big picture of what it means. If your co-op follows the steps to become a 2020 Co-op you will have a better idea of what your likely financial picture will be beyond the end of your operating agreement, and also know whether you will be able to provide internal subsidy.

Members should understand that becoming independent from the government agreements brings responsibilities as well as freedom.

By the year 2020, 55,000 co-op homes in Canada will no longer have an operating agreement with the federal government. They will be independent of government oversight, but they will also lose access to subsidy for lower-income members or financial assistance if they run into trouble.

CHF BC and CHF Canada will be working hard to coordinate a response to this issue. It's a key strategic priority for both federations. We hope that you'll be part of that discussion. 🏡



hot dates

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

- Sep 12** Member Forum
- Oct 11** Member Forum
- 16-22** Co-op Week
- 22** Fall Education Conference, Burnaby
- Nov 14** Member Forum
- 26** AGM, Burnaby

chip rates

Preferred rates for CHF BC member co-op operating accounts. These rates were effective July 1, 2011 and are subject to change.

CCEC – variable	0.38%
CCEC – fixed 12-month	1.35%
Coast Capital (Vancouver Island)	1.00%
Vancity	1.4%



Summer BBQ:

The rain didn't spoil the party

CHF BC and CHF Canada members came out for the annual fun members' BBQ at Trout Lake Park on Saturday, June 25. In spite of periods of heavy rain,

they shared a potluck, tasty burgers and hot dogs, played carnival games, won prizes and enjoyed the entertainment. A good time was had by all! ■



The Rattlesnake game was popular; co-op housing members mingled and enjoyed a barbecue lunch.

Check out CHF BC's new website! www.chf.bc.ca

If you haven't already, take a look at our brand new website! You'll find all the same great resources and information as before – but you'll find new highlights too: links to social media, a map-based co-op directory, and all the

information your co-op needs in we think a more user-friendly format. As a member, this is your website: Let us know what you think! Contact Fiona Jackson at 1-866-879-5111, 604-879-5111 ext. 139 or fjackson@chf.bc.ca. ■





CHF BC says farewell to Julie Hunter

CHF BC's commercial services director, Julie Hunter, moved on this July from her position with CHF BC. Julie started with the federation in 1999 and went on to develop the successful group-buying program that brings quality and price benefits to members and helps sustain the federation.

Thom Armstrong, CHF BC's executive director says, "During her 12 years with the federation, Julie has developed a group buying program that is the envy of the country and a bedrock of CHF BC's revenue base."

CHF BC staff and directors sent Julie off with a celebration and wish her well in her next endeavour. ■



Kailasa Housing Co-op in Victoria took part in a pilot of the Co-op Energy Survey.

Has your co-op answered the Co-op Energy Survey?

Survey pilot completed in May – launched to all co-ops in July

Ten housing co-ops – including Kailasa Housing Co-op on Vancouver Island – took part in a pilot of the Co-op Energy Survey in May. The survey is sponsored by BC Hydro, Fortis and BC Housing and was developed by CHF BC with its sponsors and City Green Solutions who will analyze the

data. The survey launched to all co-ops in July. CHF BC looks forward to finding ways to help co-ops make energy upgrades based on the information co-ops shared about their energy efficiency. Stay tuned!

If you have questions about the survey, please contact Fiona Jackson, 1-866-879-5111, 604-879-5111 ext. 139 or fjackson@chf.bc.ca. ■

Semi-annual General Meeting

CHF BC members gathered in Burnaby on April 30 for the federation's Semi-Annual General Meeting. Members heard the exciting news of a partnership between CHF BC, Vancity and Terra Housing Consultants that will provide a supportive partner for co-ops looking for refinancing. (See full details in the feature article page x).

Members heard about the latest highlights in CHF BC's operations and progress on developing the Co-op Energy Survey. And in a report from CHF Canada's executive



Members discuss good governance at the federation's Semi-Annual General Meeting.

director, members learned about some of the planned celebrations for the United Nations International Year of the Co-operative in 2012. Members also approved the budget for the coming year, with the smallest dues increase in ten years. Membership in CHF BC now costs

just \$3.55/unit/month. Delegates brought lots of energy and good ideas to a discussion on the role of good governance in their co-ops as part of the *Year of Getting Governance Right*. For more details on the meeting including next year's budget, visit the members' section of www.chf.bc.ca. ■



Ida Vista kids get to work in their own shared garden.

Housing Co-op in Salmon Arm Grows its own veggies in community garden

“I was trying to think of another way to bring the co-op together and for members to get to know their neighbours,” says Laureen Shannon. Shannon is a member of Ida Vista, a 40-unit housing co-op in Salmon Arm. Ida Vista has undeveloped land to spare. “With the cost of food, why not use that land to grow food and have healthy nutritious vegetables?”

In 1986 the local community asked the co-op if they could build a community garden on some of the co-op’s land. That community garden now has a waiting list.

Asked why co-op members don’t use that garden and have to wait, Shannon says, “I guess people weren’t into it back then when it started.”

But the co-op still has more land, so this year it built its own community garden.

There can be challenges. “It’s important to get everyone’s input,” Shannon notes. “We had challenges getting irrigation set up. And we only had enough funding this year for 13 beds.”

Seven co-op members signed up to get their own plots in the co-op community garden. But the big shift was the shared garden beds. “A lot of co-op members already have gardens in their backyards, Shannon explains. “I just wanted something to draw everyone out.”

Together members decided what to grow in the shared beds: One

each for: herbs, strawberries, squash and pumpkins for Halloween. “We always have a Halloween trail for the kids and a pumpkin contest – so now we can use our own pumpkins.”

The final bed is for the children. “It teaches the kids how to grow healthy vegetables - now my kids don’t want to eat grocery store vegetables.” ■

Invite us to your party!

Is your co-op having an important anniversary? Invite CHF BC – we’d love to come o your celebration and congratulate you on your success. Contact Fiona Jackson at fjackson@chf.bc.ca or 604-879-5111 ext. 139. ■

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vancouver

Youth focus at Island Council Meeting in May

The Island Council meeting on May 18 saw a big group turnout to elect their new chair, Mitch Mackin, and vice-chair, Nicole Chaland.

Larry LeSage gave a full Board Report. YES Camp creative director, Emily Waterman, showed members an inspiring video on the benefits of the youth leadership camp. The presentation was followed by a lively discussion where members broke into groups to discuss the role of youth in co-op governance. They looked at stereotypes and barriers, and brainstormed ways to encourage more youth involvement in their co-ops' governance.

Miriam Trotscha of CHF Canada was a guest to the meeting and together with CHF BC's Fiona Jackson facilitated the discussion. She also gave members an overview of the elections and resolutions expected at CHF Canada's AGM in St. John's at the end of May.

At the next Vancouver Island Council meeting on October 12, Council delegates will elect a Vancouver Island Director to the CHF BC board. The successful candidate will serve a two-year term beginning right after our November AGM. Be sure to register a delegate from your co-op! For more information contact Kerry Panter at kpanter@chf.bc.ca or 250-384-9444. ■



Executive Director Thom Armstrong presents Cameo Co-op's Candice Bunting with the door prize at the May Island Council meeting.

CHF BC's Vancouver Island flooring partner



Contact Lee Mitchell to discuss options for your co-op and get a quote:

lee@hourigans.com * 250.220.8811

For the best pricing be sure to let them know that you're a CHF BC member co-op.

Get your education from home:

Sign up now for the next CHF BC webinar:

Co-op housing basics
October 5, 7 to 8:30 pm.

Register with Debbie Van Kuyk at dvankuyk@chf.bc.ca, **604-879-5111**,
1-866-879-5111 ext. 135.

island

New chair and vice-chair



Mitch Mackin is the chair of the Vancouver Island Council of CHF BC.



Nicole Chaland is the vice-chair of the Vancouver Island Council of CHF BC.

Mitch Mackin is the new chair of the Island Council. He is a member of Waterside Housing Co-op where he's served on the board, as president, vice-president and treasurer. He's also served on each of the co-op's committees and attended CHF BC workshops. He says, "I have learned quite a bit about governing a co-op over these past few years and know that I could still learn a lot more. I believe that I bring excellent organizational skills to the table as well as quite a bit of experience to the council and look forward to serving as your Chairperson for the next term."

Nicole Chaland is the new vice-chair of the Island Council. She's a founding

member of Roofs and Roots Housing Co-op in Victoria – the newest housing co-op on the Island created when the members converted their private rental building to a co-op. Nicole is an associate member of the worker co-operative Sustainability Solutions. She is also the Program Director of the SFU Certificate Program for Community Economic Development.

Nicole says, "I am interested in connecting my co-op with other co-ops on the Island and in BC. I'm also keen to deepen connections between the housing co-op sector and the broader community. I think housing co-ops are an important way to build community wealth and resiliency." ■

island dates

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

- Oct 12** Island council meeting, Victoria
- Nov 5** Island education day, Victoria
- 22** AGM, Burnaby

For more information or to register for these events contact Kerry Panter at 250-384-9444 or kpanter@chf.bc.ca.

2011 – The Year of Getting Governance Right



Island Education Day for co-op housing

Saturday, March 5, 2011
Howard Johnson Hotel
4760 Elk Lake Road, Victoria



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What are the benefits of our CHF BC membership?

Ever wonder what all the benefits of your co-op's membership with CHF BC are?

CHF BC members take part in the annual Co-op Housing Summer BBQ.



Here's what our members have told us:

- **About our group buying program:** We love not having to get three quotes and knowing that we can trust that CHF BC has done the leg work to get the best deal out there.
- **About our education program:** Very impressed with the workshops I attended at the Education Conference. The workshop leaders were excellent and provided useful information. It was fantastic to meet with people from other coops, hear similar challenges, and share ideas.
- **About the 2020 Compass:** It really got us thinking about what is important to all of us. This was a great meeting!
- **About help for leaky co-ops:** CHF BC organized all the meetings and the campaign and stuck with us until we got the framework for refinancing.
- **About help with refinancing:** I think it would have been much harder to get the workout we did without the help of CHF BC.
- **Advice on the phone:** You were the first people to get back to me and I've called a lot of places! I urge other co-ops to contact CHF BC whenever they face adverse situations and need advice.
- **Online resources:** It's been really valuable to me to be able to access the information online and get responses to my questions in BC Talk.
- **Member events:** The member forums, the education conferences, the annual BBQ – always well organized and a lot of fun!

Want to know what more about the benefits of membership for your co-op? Contact Fiona Jackson at 1-866-879-5111, 604-879-5111 ext. 139 or fjackson@chf.bc.ca. 🏠

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commercial services news

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Join BFI Canada at the Shoreline Cleanup!

Known for our blue ribbon waste management services, BFI Canada is sensitive to the growing environmental concerns expressed by Canadians. We are dedicated to the continued growth of our residential recycling programs in addition to our regular waste management services.

Did you know that water pollution is one of the largest threats to our environment? Water covers 70% of the Earth's surface and although less than 3% is drinkable, all of it is essential for supporting life on Earth. One of the largest threats to our water supply is pollution.

BFI Canada would like to increase awareness about the damages to our shorelines and encourage the support of our community.

Please join us September 25th,

2011 at 10:00 am for the 18th Annual Great Canadian Shoreline cleanup! For the first time, BFI will be coordinating a cleanup at Lafarge Lake in Coquitlam. The Great Canadian Shoreline Cleanup's mission is "to promote understanding and education about shoreline litter issues by encouraging Canadians to rehabilitate shoreline areas through cleanups." In Coquitlam last year 624 participants registered to help clean up shorelines. Together they filled 43 garbage bags and 11 recycling bags, removing 463kg of litter. Here are a few statistics of items removed from that cleanup:

- 1439 Cigarettes / cigarette filters
- 806 food wrappers
- 550 Plastic bags



Register for the Cleanup online at <http://shorelinecleanup.ca/en/cleanup/event/fall2011/lafarge-lake-town-centre-park> or just come down and join us. All supplies will be provided.

Thank you to CHF BC and its members for their valued partnership over the past 13 years!

For more information about BFI Canada and the services we provide to CHF BC members call 604.525.2072 in Vancouver or 250.652.4414 in Victoria. ■



BFI expands recycling for island co-ops

Known for our blue ribbon waste management services, BFI Canada is sensitive to the growing environmental concerns expressed by Canadians. We are dedicated to the continued growth of our residential recycling programs in addition to our regular waste management services. ■



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Call Vic for a quote at 604.765.5975!

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Leave a small footprint with RONA's ECO products

RONA introduced the RONA ECO product line just over three years ago. The line now includes over 400 products across Canada.

In order to carry the RONA ECO seal, products must meet the most rigorous criteria. Each product must leave a lighter ecological footprint through its entire life cycle than an equivalent product.

RONA ECO products are assessed using four environmental performance criteria of international scientific consensus: climate change, ecosystem health, human health and natural resources. This assessment process has resulted in a list of standard specifications

for RONA suppliers and helps determine products that will become part of the RONA ECO and eco-responsible lines.

The RONA ECO product line now includes hundreds of products including cleaning and gardening products, tools, paint and building materials.

Remember, RONA offers free delivery to CHF BC member co-ops on purchases of \$150 or more.

Contact CHF BC Commercial Services for information about how your co-op can take advantage of our program. For more info on Rona ECO products please visit www.ronaeco.ca. ■

BREAKING NEWS:

Effective July 1, 2011
RONA recycles paint!
Bring your old paint cans
to the paint counter
at your local
RONA store.



A retail store display of RONA's ECO product line.

Stepping out with vinyl plank

If you're looking for flooring that's soft under foot and easy to maintain consider vinyl plank.

Armstrong Natural Creations vinyl plank flooring is supplied by CHF BC's flooring partners, and offers a realistic wood-look visual in a wood plank size. Vinyl plank is very resilient but if damage does occur it can be easily repaired by removing the damaged tile. This is simple enough that it can be done by your co-op's

handyperson rather than a flooring installer. Vinyl plank's urethane finish gives it increased stain and scuff resistance and makes it easy to maintain, similar to sheet vinyl. In fact, for most homes, you can keep it clean as you would regular vinyl flooring. If your co-op uses it in a heavy wear and tear location then it should be treated to a coat of wax from time to time.

Greenland Housing Co-op in Richmond had vinyl plank installed in 13 units. They report that it's wearing well and members are very happy with it.

Greenland member Kathleen Fox says, "I love it because the floors are easy to keep clean and they go with virtually any decor. We have installed antique oak in most of the units and it seems to be a perfect colour and texture...everyone that comes to my unit for a visit has remarked that they love my floors."

For more information about this or other flooring products offered through CHF BC's flooring program, contact CHF BC flooring at 603.323.2027 in the Lower Mainland or Lee Mitchell at Hourigan's on Vancouver Island 250.220-881. ■

CHF BC's flooring partners offer discounted prices to member co-ops on a variety of flooring products and installations. They would be happy to provide a quotation or more information about carpeting or other flooring products. Please contact:



Vancouver Island:
Hourigan's Carpets and Linos –
250.220.8811 or lee@hourigans.com



Lower Mainland:
CD Contract – 604.323.2027
or flooring@chf.bc.ca



Norm Turnbull of Trail Appliances.

Trail Appliances make Whirlpool value a real deal for members

Are you looking for quality appliances for your co-op at a great price? Trail Appliances includes quality Whirlpool products in their CHF BC program core product group because they believe they offer the best value for CHF BC members. To make for an even sweeter deal, Trail provides highly discounted Whirlpool pricing to CHF BC members.

Five reasons to choose Whirlpool:

1. Ranked as the #1 appliance manufacturer and marketer by Consumer's Choice.
2. Named one of the world's most

ethical companies by Ethisphere magazine (www.ethisphere.com/the-magazine).

3. Recognized for the 4th straight year as the Energy Star Partner of the Year.
4. Awarded the 2011 Canadian Manufacturer of the Year for Energy Star products.
5. Carries more than 300 Energy Star models.

To take advantage of CHF BC's appliance program with Trail contact Norm Turnbull or Leanne Cheavins at 604.534.7461 or apreplacement@trailappliances.com. ■

Trail's new flagship Vancouver store NOW OPEN



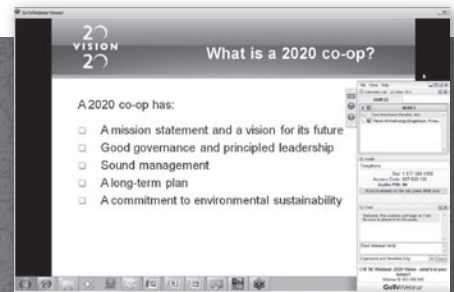
This store promises an ultimate appliance shopping experience with 13 live displays, complete kitchens and over 800 models on display. CHF BC members are welcome!

www.trailappliances.com

Don't leave home to learn:

CHF BC webinars bring education to you!

Members learn about asset management at the Spring Education Conference in April. With CHF BC webinars, it's now possible to take a workshop from home.



Screen shot from a recent CHF BC webinar.



CHFBC's president, Catherine Porter, took part in the CHF BC webinar, *Beyond Participation* last October. Porter is a member of Pine Ridge Housing Co-op in Burnaby. "What could have been easier?" she asks, "than sitting at your own computer and joining the discussion?"

While there are other ways to learn - CHF BC can come to your co-op to lead a portable workshop or chair a meeting, or you can attend one of the federation's education conferences or education events, CHF BC's education program has expanded to bring education to you. In the past year members have tried out two webinars—*Beyond participation* and *Becoming a 2020 Co-op*.

Here's how it works: Participants log onto a website where they can

see the workshop slides and participate with an online chat. They also call in on a toll-free phone line so they can listen in and join the conversation. Some co-ops choose to take part as a group with a shared speaker phone and a large screen.

Webinars are also a great way for co-ops around the province to connect. Huntington Place Co-op in Fort St. John took part in the *Becoming a 2020 Co-op* webinar.

"Webinars are also a great way for co-ops around the province to connect."

When Huntington Place members wanted to know how to get their members excited about the 2020 Vision program, members from Victoria's Oak Bay Kiwanis Co-op responded with what worked for them. Huntington Place Co-op's

coordinator Cina Wales Green was part of the conversation. "This is certainly a great resource for us in Fort St John," she says. "It gets expensive to send people to Vancouver all the time for the courses. I will recommend that we do this more often."

"Just about any of the education sessions could be done like this," says Caroline of Superior Street Housing Co-op in Victoria. "Cut travel costs and greenhouse gas emissions!"

CHF BC has also collaborated with CHF Canada to produce the first online board training: *Board Basics Online*. Find out more about the online learning program on the CHF Canada website: www.chfcanada.coop.

And you can still sign up for a CHF BC webinar: next up, *Co-op Basics* October 5. See www.chf.bc.ca. 📌



CHF BC, Vancity and Terra Housing Consultants announced a partnership at CHF BC's semi-annual general meeting on April 30. From R to L (back): Thom Armstrong, CHF BC, Stuart Thomas, Terra Housing, Andy Broderick, Vancity, Simon Davie, Terra Housing (front): Jim O'Dea, Terra Housing, Catherine Ludgate, Vancity, Darren Kitchen, CHF BC.

Co-ops have a new champion

By Fiona Jackson

The members of Kinross Creek Housing Co-op knew their co-op needed major repairs. But they didn't know how much work was involved, or how much it would cost. Their 69-unit housing co-op in Vancouver's Champlain Heights neighbourhood was built in 1982 and its operating agreement ends in 2017.

Deena Szostak is Kinross Creek's president. "I think everyone felt that we didn't need to worry about this until the end of the mortgage."

The co-op had the beginnings of a long-term plan. After speaking with the Agency for Co-operative Housing, which administers the federal co-op housing programs for CMHC, they

got in touch with Darren Kitchen, CHF BC's Government Relations Director.

"I'm usually in a better position to answer lenders' questions than the co-op is, especially if it's around cash flow," says Kitchen. "I can put together the documents to show the credit union or bank what the co-op's financial position is. They'll call and ask, 'how does this co-op thing work?' I talk to them about it because I'm familiar with more than one co-op."

Lenders need a lot of information about a co-op's credit risk before they will consider a loan. "But co-ops can be completely credit-worthy," Kitchen says.

Szostak reflects on what they learned: "The process is a whole lot more complicated than I think people understand."

A just-announced partnership between CHF BC, Vancity and Terra Housing Consultants means co-ops like Kinross Creek have a new champion. Instead of struggling on their own when they need refinancing, co-ops will have a partner who understands what they need and a set of procedures that clearly explains what's required.

"The timing is perfect," says CHF BC's executive director, Thom Armstrong. "Just as co-ops need access to large pools of money to make their homes whole again for another generation of members, the co-op housing sector has stepped up to fill the gap."

Stuart Thomas is a founding principal with Terra Housing ▶

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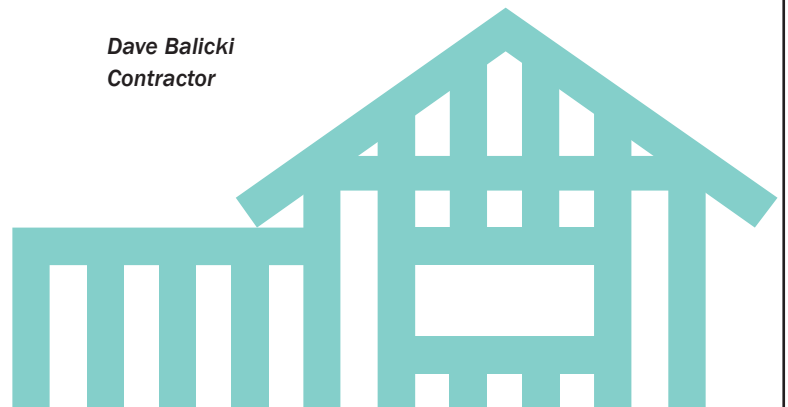
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in the spotlight

Kinross Creek Housing Co-op in Champlain Heights will get much needed repairs.

"The process is a whole lot more complicated than I think people understand," says Kinross Creek's president, Deena Szostak.

Consultants, another partner in the new partnership.

"This partnership is the most proactive initiative in the country. It will be concerned first and foremost with maintaining the viability of the co-op housing stock."

"Vancity is thrilled to be a partner," says Catherine Ludgate, Manager of Community Investment at Vancity. "Our agenda is to stimulate the refurbishment of existing co-op housing stock and the building of

Emily Aspinall is Van East's president. "We're free!" She says. "The flip side is that structure actually provides you with a lot of support."

Stuart Thomas is working with Van East. "It's kind of like moving out of home, where you are chafing and railing against your parents to finding out, 'wow all my clothes are dirty'."

"It has been a little bit challenging," Aspinall says. "We're a scattered co-op with buildings that range from 30 to 120 years in age. There are really

minimize those costs."

With the Agency's help the co-op learned what it needed. "We thought we needed \$750,000 but it was closer to \$2 million," says Szostak. "That was the real kick in the head – it got the members out of the idea that we were going to manage this on our own with minimal housing charge increases."

Even if they aren't the lender in each case, Vancity is keen to make the partnership work for co-ops.

"The timing is perfect," says CHF BC's executive director, Thom Armstrong. "Just as co-ops need access to large pools of money to make their homes whole again for another generation, the co-op sector has stepped up to fill the gap."

new stock – it's just good news for anyone supportive of co-op housing!"

Darren Kitchen says CHF BC will continue to play a key role. "We'll ask lenders if they will consider making the loan and if so what kind of terms they would offer. If the co-op's not quite ready to take that step, we can advise on how to put itself into credit-worthy shape for when the time is right."

It has never been easy for housing co-ops to get financing on their own.

Bonnie Dale is a director of James Bay Housing Co-op in Victoria. She recalls trying to get a co-op mortgage in the 1990s. "We did sit down and speak with a credit union," she says. "But they wouldn't give us the mortgage. I think this announcement is fantastic."

As more co-ops come to the end of their federal program operating agreements, they will need reliable access to lenders who understand their needs.

Van East Housing Co-op's operating agreement ended three years ago.

high maintenance costs. We did the 2020 Compass with CHF BC and defined our mission and vision. You've got to have a good plan. You have to be organized."

Stuart notes that the co-op wants to maintain affordability, ensure their buildings will last and increase sustainability and accessibility - all rehabilitation and long-term financial planning challenges.

"This partnership feeds right into enabling those to happen," he says.

To get its financing Kinross Creek needed a building condition assessment. "We stumbled out into the industry and said, 'let's get all of our major capital assets and systems inspected,'" Szostak recalls.

Franca Sorace is the co-op's relationship manager at the Agency. "There was a misunderstanding of what was needed to meet CMHC requirements. They did a lot of the work themselves and they did a great job. But they spent a lot of money on technical studies. We'd like to see an organization that can help co-ops

Ludgate speaks for Vancity, "It's about making high impact community investments. By partnering with CHF BC and Terra Housing Consultants, we get to support co-ops in securing their housing assets over the long term - and in a form of housing that makes sense to us as a co-op ourselves."

Armstrong explains how the partnership fits with the federation's purpose. "Whenever housing co-ops have faced big issues they couldn't or shouldn't tackle alone, CHF BC has always been there to help. Think of the leaky co-op challenge or the subsidy clawback battle; or the need for new Rules when the Co-op Act changed. This partnership is just the most recent example of the sector being there for our members when they need us."

This June, Kinross Creek's plan got CMHC approval for its refinancing.

Szostak is pleased. "Because we had Darren and Franca involved we were confident. All the leg work and research and pragmatism that we put into this priority have paid off!" 📌



**CHF BC's president,
Catherine Porter speaks
up at CHF Canada's AGM
business meeting**

Good governance survey a wake-up call for co-ops

CHF Canada has named 2011 The Year of Getting Governance Right, bringing the issue of good governance to the forefront for co-ops across the country. Good governance is the foundation of any strong co-op, and the key to planning for a successful future.

So it was only logical that the topic for this year's AGM Town Hall in St John's, Newfoundland was governance. The Town Hall attracted many members who wanted to explore this key issue in our sector. As always, members

shared their ideas, feedback, and their own experience with governance in their co-ops.

Thom Armstrong, Executive Director of CHF BC, and CHF Canada Executive Director Nicholas Gazzard led the session, facilitating the conversation and sharing the results of a nation-wide governance survey.

Over 250 members answered a Good Governance Test survey online this spring. The survey asked questions about co-op boards, directors, and board and member meetings. Survey results

made it clear that co-ops have important work to do in achieving good governance. In fact, the results revealed a significant governance deficit in our sector. If the survey results reflect what is happening everywhere in the country, we are achieving only about 60% of our potential for good governance.

Since good governance is one of the five standards of a 2020 co-op, CHF Canada is now challenging all co-ops to complete the Good Governance Test and take a

“Survey results showed that there is a significant governance deficit – in fact, we are achieving only about 60% of our potential for good governance.”

good look at how well they are doing in this critical area.

According to the survey results, here are the **top five activities** co-ops need to pay more attention to in their good governance action plans:

1. evaluate board performance regularly
2. conduct annual board planning sessions
3. plan for leadership renewal
4. include education in members' meetings
5. ask members if they are satisfied with the service they

receive and make a plan to do something about it if they aren't

Why not make it a priority for your co-op to complete the Good Governance Test this year and raise the bar on governance in our sector?

CHF Canada unveiled another initiative at this year's AGM to underscore the importance of planning for the future. *Your Future Starts Now: Co-op Housing at the Crossroads* is the federation's newest video production. This short, animated video traces the history of

the co-op housing movement, and suggests what might be at stake if co-ops do not plan for the future, compared to the possibilities that lie ahead if we do. The video was well received by members. You can view it by visiting the CHF Canada website: www.chfcanada.coop or YouTube channel: www.youtube.com/user/coophousing.

To download the Good Governance Test and the latest version of Getting Governance Right visit the CHF Canada Resource Centre: www.chfcanada.coop/eng/pages2007/resourcecentre.asp. 🏠



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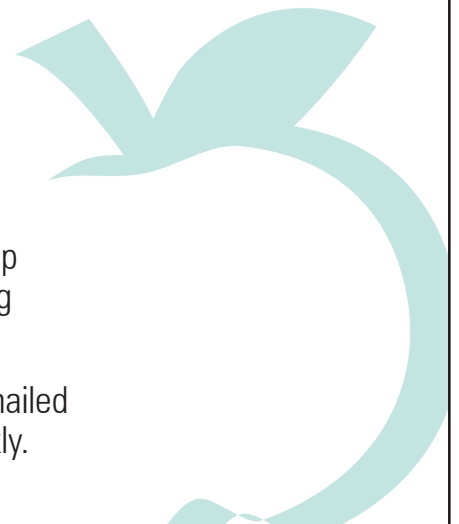
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Rooftops

Rebuilding lives in South Africa

By Brianna Mersey, former Rooftops Canada intern



Mary-Ann on left, Kuyasa Fund worker on right.

One day in the mid-1980s Mary-Ann, a single mother of three, returned home from her work as a domestic worker to find her neighbourhood burnt to the ground. Mary-Ann was a victim of the apartheid era state-supported vigilante groups who used arson and violence to force people out of the Crossroads informal settlement outside Cape Town, South Africa. She had no choice but to take her children and flee. *“Good luck was also on my side in that I had arrived home and managed to grab my little ones and run for my life just in time, and I thank God for that,”* she says.

Mary-Ann and her children were part of the estimated 60,000 people made homeless by the violence. She was allocated a plot by the government in Site B in Khayelitsha far from Crossroads and much further away from the centre of the Cape Town. She was under pressure to erect a structure on her empty plot in order to indicate occupancy. But she could not afford to purchase building materials, and was forced to borrow and scavenge for scrap materials.

Living conditions worsened. Sleeping conditions were terrible: Mary-Ann had to share the one bedroom with her children. Her children became aggressive and fought with each other, and Mary-Ann became anxious

and depressed. She needed a safe home for her family.

A housing subsidy from the government allowed Mary-Ann to begin to construct a new home but, the subsidy wasn't enough.

Rooftops Canada's partner, the Kuyasa Fund, renewed Mary-Ann's hopes. With a Kuyasa Fund loan, Mary-Ann was able to construct a brick façade, build a ceiling, and install tiling throughout her home.

Mary-Ann says now that she has never been happier. The improvements to her home have had multiple benefits, including a stronger family bond, better household health and a sense of respect within the community. *“Already, my children proudly refer to the house as ‘ekhaya’ (at home) and not ‘endlwini’ (at the house), and this feels good,”* she says proudly.

The Kuyasa Fund is a housing micro-finance institution based in Cape Town with two branches in the Eastern Cape. It is one of the few housing micro-lenders in South Africa consistently reaching poor households. Rooftops Canada has worked with Kuyasa for several years, providing specialized technical assistance. Eight Rooftops Canada young professional interns have also contributed to Kuyasa's growth over the past seven years. 🏠

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the co-op connection

Share Fair



The I Choose Co-op Share Fair spread the message of co-operatives and co-operative spirit to Vancouverites at Trout Lake on July 2.

The first ever Share Fair on July 2 in Vancouver featured a co-operative kite launch, share-fair booths, a “Lucy” advice booth (think of the Peanuts cartoon character) and live music.

YES Camp is on!

This year a record 23 young people applied for CHF BC sponsorship to this popular one-week leadership camp for co-op youth ages 14- 18. To respond to this need, CHF BC sponsored four (instead of three) co-op teens to go to YES Camp, two from Island co-ops and two from Mainland ones. To date, all the other applicants were also offered sponsorships to go to camp through the YES Camp organizers. Thanks YES Camp! And happy camping!

2012 International Year of the Co-op!

Next year the Share Fair will be even bigger: 2012 is the United Nation’s International Year of the Co-operative with the slogan: “Co-operative enterprises build a better world.” See the Canada 2012 website: www.canada2012.coop and find out how your co-op can be part of the celebration! 📌



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Make sure to celebrate Co-op Week. Plan now for your co-op's celebration for 2012 - the UN International Year of the Co-op! see: www.canada2012.coop.

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