

# SCOOP

Now on 100% recycled paper!

THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC



**Inside:**  
**2020 Vision**  
**Insurance 101**





## The Value of Partnership

“Our partnership with CHF Canada has never been stronger, and our members are seeing the benefits of that partnership every day.”

It's often said that CHF BC is one of the strongest regional federations in Canada. What makes that true? Almost 240 member housing co-ops with more than 12,300 co-op homes is certainly a good start. Our loyal members make anything possible. Add some strong leadership from our board of directors and a talented staff with a focus on member service, and it's easy to see why things have never looked better for our federation.

But there's another piece of the puzzle that's often overlooked. Our partnership with CHF Canada has never been stronger, and our members are seeing the benefits of that partnership every day.

Let's look at some examples. You'll read in this issue of SCOOP how BC co-ops are jumping aboard the 2020 Vision program to plan for a viable future after their government operating agreements end. CHF BC is playing a key role in 2020 Vision, but it's possible only with the energy and resources provided by our national partner.

When leaky co-ops desperately needed a new lending framework from CMHC, or when section 95 co-ops needed the glitch in their subsidy formula fixed, CHF BC and CHF Canada worked together to get results we can all be proud of.

And most recently, CHF Canada's strong government relations work at the national level delivered \$150 million in renovation and retrofit funding to federally-funded housing co-ops as part of the government's economic stimulus package. Co-ops in BC have applied for this funding in record numbers, and we can thank our national federation for that opportunity.

But despite the obvious benefits delivered to BC by CHF Canada, there are still 50 members of CHF BC that have not taken the next step and joined our national federation. That weakens us all by limiting the resources that can be brought to bear on our joint programs and services.

We have only scratched the surface of what we can achieve together. Let's cement the partnership we have built with CHF Canada by joining our efforts, and our members, together more closely than ever. If your co-op hasn't joined CHF Canada yet, you can find out how at [www.chfcanada.coop/eng/pages2007/benefits\\_4.asp](http://www.chfcanada.coop/eng/pages2007/benefits_4.asp). Or call the Vancouver office at 604.879.4116 or 1.877.533.2667.

**Thom Armstrong** is the executive director of the Co-operative Housing Federation of BC.

# contents

## FEATURES

- 🎯 **Commercial Services News** Our newest partner, KBCC, provides cabinet and counters for your kitchens and bathrooms.
- 17 2020 Vision** Find out how this new certification process prepares your co-op for a challenging future, and how a 2020 Compass consultation can reinvigorate your co-op with a shared mission and values.

## COLUMNS

- 5 Up front** with *Letters*, *Hot dates* and news from BC's co-op housing sector.
- 10 Vancouver Island** is leading the way with the number of co-ops signed up for 2020 Compass workshops.
- 13 News you can use: Insurance 101** explains some of the fine print in insurance policies and what to look for so your co-op isn't left holding a hefty bill after a claim.
- 21 International** Rooftops Canada brought co-op housing federation staff from Canada and Africa together to learn from each another.

### Co-op notices are published separately.

Co-op notices are available at [www.chf.bc.ca](http://www.chf.bc.ca) (in the 'Co-op Directory'), by calling 604.879.5111 (toll-free 1.866.879.5111) or by email to [info@chf.bc.ca](mailto:info@chf.bc.ca). You can get a free copy by contacting our offices at 200-5550 Fraser Street in Vancouver or 330-1105 Pandora Avenue in Victoria.

**ON THE COVER:** Members of Grandview Housing Co-op in Vancouver are among the first participating in the new 2020 Compass. Check out the full story on page 17.



**hot dates** Mark your calendars for upcoming co-op housing events you don't want to miss.  
Mainland **5** Island **10**

# RONA

Your building **maintenance**,  
**renovation** and **decoration**  
network.

**RONA is proud** to have you as a  
business partner.

Through your Federation we are  
happy to offer you a **special discount**  
on a wide selection of products.

**TAKE ADVANTAGE**  
of the Pro-Ad Program  
through CHF BC



## RONA DISCOUNT POLICY\*

Decoration	<b>10%</b>
Electrical	<b>10%</b>
Furniture	<b>10%</b>
Hardware	<b>10%</b>
Millwork	<b>10%</b>
Paint	<b>10%</b>
Plumbing	<b>10%</b>
Tools	<b>10%</b>
Gardening	<b>5%</b>
Kitchen Cabinets	<b>5%</b>
Seasonal	<b>5%</b>
Building Materials	<b>2%</b>
Lumber	<b>2%</b>

Net price catalogue available. Discounts applicable only at participating RONA stores.  
\*Discount policy valid until December 31, 2011.



**SCOOP** is published by CHF BC to provide a link between  
housing co-ops and the Federation, and a forum for opinion.  
*SCOOP's* content does not necessarily represent CHF BC  
policy. Publication of an advertisement does not imply endorsement of the  
product or service. *SCOOP* is distributed free to all households in CHF BC  
member co-ops. **ISSN 1206-2766**

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

<b>Subscriptions</b>	\$12 per year (includes GST)
<b>Editor</b>	Scott Jackson sjackson@chf.bc.ca
<b>Design</b>	EGO Creative Solutions design@egocreatives.com
<b>Printing</b>	Thunderbird Printers tbirdpress.com

### CHF BC board of directors

<b>President</b>	<b>Wes Hosler</b> , Lore Krill whosler@chf.bc.ca
<b>Vice-President</b>	<b>Marty Norgren</b> , HW Flesher mnorgren@chf.bc.ca
<b>Treasurer</b>	<b>Catherine Porter</b> , Pine Ridge cporter@chf.bc.ca
<b>Secretary</b>	<b>Dianne Brubaker</b> , Creekside dbrubaker@chf.bc.ca
<b>Directors</b>	<b>Lisa Berting</b> , CANA Management lberting@chf.bc.ca <b>Azima Buell</b> , Alder Bay abuell@chf.bc.ca <b>Isabel Evans</b> , Granville Gardens ievans@chf.bc.ca <b>Larry LeSage</b> , Washington llesage@chf.bc.ca <b>Avis Michalovsky</b> , North Ridge amichalovsky@chf.bc.ca <b>Alana van Dam</b> , Kinross Creek avandam@chf.bc.ca

### Co-operative Housing Federation of BC [www.chf.bc.ca](http://www.chf.bc.ca)

<b>Vancouver</b>	200-5550 Fraser Street, V5W 2Z4 Tel: 604.879.5111 Fax: 604.879.4611 Toll-free: 1.866.879.5111 info@chf.bc.ca
<b>Victoria</b>	330-1105 Pandora Avenue, V8V 3P9 Tel: 250.384.9444 Fax: 250.384.0349 islandinfo@chf.bc.ca

## False Creek Co-op bans Olympic sublets

Dear SCOOP,

Much excitement has been generated by the 2010 Olympics, including the opportunity for many to make an economic profit from the games. One way many in Vancouver will profit is by renting their homes to visitors. Some of our members have asked whether we can do the same.

Here is what the board of directors of False Creek Housing Co-op decided on the matter of unit rental during the 2010 Olympics:

*False Creek Co-op is in the business of providing not-for-profit housing and so in keeping with this fundamental principle, no renting of homes is to be allowed.*

*The prelude to our Occupancy Agreement states that our co-op has been "incorporated under the Co-operative Association Act of British Columbia...as a not-for-profit housing co-operative."*

*The whole purpose of our Co-op, in other words, is that we are not to realize personal gain by the selling and/or rental of our units; to do so would be to violate the very reason for our existence as a supportive, not-for-profit housing community.*

*Our sub-letting policy is similarly structured to reflect the not-for-profit ideal as sub-lessees pay the maximum housing charge for the unit occupied directly to the co-op. Members may not profit by setting a "rent" payment in excess of their housing charge.*

**This letter has been edited for length, visit BC Talk at [www.chf.bc.ca](http://www.chf.bc.ca) for the full version.**

The board did discuss the possibility of allowing the rental of units during the Olympics under two scenarios, but both were rejected for a range of social, economic, and administrative reasons.

What if the Board did favour allowing members to rent "their" homes for personal profit during the Olympics?

### PROBLEMS:

of fairness

- many members, for either employment or personal and health reasons, cannot leave their homes and so will not benefit
- members in larger units who rent would receive a larger return than those in smaller units

of administration

- parking, given addition cars of visitor renters will have to be accommodated on co-op property
- major insurance and liability issues as members may not have recourse to protection from the co-op if they are in violation of the Occupancy Agreement

of finances:

- ensuring that Olympic renters do not further sublet units so that they too profit
- ensuring that rental income is taken into account for members receiving subsidy so that their housing charges will be adjusted

Finally, the board would like to remind members that they may not rent part of their unit to visitors (e.g. a bed and

breakfast type arrangement) while remaining occupants of their unit themselves. Section 14.01 of our Occupancy Agreement states that members may not "sublet in whole or in part..." This position is further reinforced by Section 8.01 – Private Residence of the Occupancy Agreement – which states: "The Member shall use the Unit and all parts thereof only as the Member's private, single-family residence, and for no other purpose without the prior written consent of the Directors."

**This is one housing co-op's approach to Olympic rentals or sublets. Do you think it is fair? Is your co-op doing something differently? SCOOP would love to hear from you on this topic.**



## hot dates

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

- |            |           |                                      |
|------------|-----------|--------------------------------------|
| <b>Sep</b> | <b>14</b> | Delegate Forum                       |
|            | <b>29</b> | Termination of membership workshop   |
| <b>Oct</b> | <b>7</b>  | 2020 Compass Info Session            |
|            | <b>13</b> | Delegate forum                       |
|            | <b>17</b> | Fall Education Conference (see p.16) |

## Housing co-ops await federal reno grants

As SCOOP goes to press, co-ops across the country are waiting for grant approvals from Canada Mortgage and Housing Corporation's new Renovation and Retrofit program.

"Hundreds of co-ops across Canada have applied to CMHC for the \$150 million federal component of renovation/retrofit funding", says CHF Canada's Nick Sidor. "We are calling for CMHC to allocate these funds for projects that are the most badly needed, while making sure that as many co-ops as possible can make effective use of the program."

COHO Repair Services (CRS) has helped 19 BC co-ops to apply. CRS head John Waldo says everything they put on the funding applications had an energy savings component. "We thought it was a great opportunity to do double good if co-ops were getting money," says John.

CRS has already started working with other co-ops that didn't put in a funding application this year so they'll have time to do capital plans, building studies and other preparations for the second phase of grants in 2010.

## BC co-ops to receive over \$600,000 in LEAP retrofits

Killarney Gardens Housing Co-op in Vancouver is one of several housing co-ops that will receive significant funding for energy efficiency renovations as part of the LiveSmart BC Efficiency Assistance Program (LEAP), a sustainability pilot project funded by BC's Ministry of Energy, Mines and Petroleum Resources.

Other co-ops in line to receive funding include Hoy Creek in Coquitlam and Roofs & Roots in Victoria. Killarney will receive over \$350,000 worth of improvements, including new boilers.



CHF BC has worked with housing co-ops and co-op management companies, such as COHO Management and COHO Repair Services in Killarney's case, and with all environment organizations such as City Green and EIGA to target candidates for this provincial initiative. This has helped ensure that housing co-ops were well represented on the list of grant recipients.

"We're very happy for Killarney Gardens, and we're especially pleased that LEAP has agreed to provide 100% funding for co-op renovations," says CHF BC communications director Scott Jackson, who coordinates the Federation's sustainability initiative. "Originally the mixed-income nature of housing co-ops threatened to exclude us in favour of other forms of affordable housing."

## WANTED your stories

*SCOOP* – your co-op magazine – wants to hear from you! All submissions qualify for our prize draw.

Send photos, stories, questions, anything to CHF BC, attention:

*SCOOP*  
200 – 5550 Fraser Street  
Vancouver BC  
V5W 2Z4

OR

Email [scoop@chf.bc.ca](mailto:scoop@chf.bc.ca).



So this bodes very well for housing co-ops seeking to qualify for grants when and if LEAP receives extended funding.”

## Co-op BBQ another huge success

On June 13, over 200 co-op members gathered at Trout Lake Park in Vancouver for a sunny BBQ, games and prizes. Co-hosted by CHF BC and CHF Canada, the event was well-received by members and their families. Besides lots of great organic food supplied by CHF BC member East End Food Co-op, there were hundreds of dollars worth of fabulous prizes donated by sponsors.



Thanks to our major event sponsors COHO Management, CANA Management, East End Food Co-op and RONA for their incredible support.

Thanks as well to all our many prize sponsors: the BC

Co-operative Association, BFI Canada, CCEC Credit Union, The Co-operators Insurance, CRS - COHO Repair Services, KBCC Cabinets and Countertops, and MemberGuard Insurance.



Top: CHF BC president Wes Hosler escorts Vancouver Island volunteer Candice Bunting in period costume to mark the opening of CHF Canada's AGM in Victoria.

Above: CHF Canada director Isabel Evans addresses delegates at the meeting.

## Victoria hosts CHF Canada national meeting

Housing co-op delegates from across the country converged at Victoria's Empress Hotel in May for CHF Canada's Annual General Meeting and an extensive array of workshops. Participants marvelled at BC's beautiful capital during a week of perfect, sunny weather.

Scores of local volunteers helped staff meeting rooms and welcome tables to ensure that everything went smoothly. By all accounts, this was one of the most successful and enjoyable national meetings ever.

Noteworthy to BC co-ops, CHF BC received the 2009 Jim McDonald award for leadership in environmental sustainability. Glen Armstrong of Pine Ridge Housing Co-op in Burnaby was elected for a two-year term to the CHF Canada board as an at-large director. And resigning from the board after serving three terms is Isabel Evans of Granville Gardens Housing Co-op in Richmond.

BC delegates passed a resolution to elect the BC/ Yukon regional director at a locally held meeting in the future. This resolution must be ratified in writing by CHF Canada member co-ops in BC within 180 days of the meeting. These co-ops have received a letter from CHF Canada which they must sign and send back for this resolution to pass.

Next year's national meeting is set for June 10-12 in London, Ontario.

## Leaky co-op update

# Two challenging leaky co-op repairs finally underway

**B**uilding envelope repairs are well underway at Paloma and Harris Road co-ops, despite the bleak prospects facing these badly damaged co-ops when they first looked for solutions to save their homes. That's when CHF BC and CHF Canada negotiated an enhanced lending framework with CMHC that led to a viable repair strategy for dozens of leaky co-ops.

"Early in 2007 we thought the process for financing leaky co-op repairs had broken down completely," recalls CHF BC executive director Thom Armstrong. "But then CMHC came to the table with CHF BC and CHF Canada, and everyone worked hard to find a more flexible solution. Today, more than 40 leaky co-ops are either repaired, under construction, or in the design/tender phase with approved financing in place. That's a huge accomplishment."

"Members of our co-op had pretty well given up," says Harris Road treasurer Irene Smith, "but we attended CHF BC's leaky co-op committee meetings and did everything they suggested to lobby CMHC for a solution." [p.23 ►]

**Building envelope repairs are underway at Paloma (right).**



## Island co-ops lead the way with 2020 Vision

**C**ongratulations to Island members for showing such enthusiasm and leadership for the new 2020 Compass! One Island co-op has completed the 2020 Compass, and three other Island co-ops are enthusiastic about starting it in the fall.

The 2020 Compass is a guided set of meetings enabling co-op members to agree on a mission statement and shared values. It is the first step towards becoming a 2020 certified co-op (see page 17 for details).

“Island members never cease to amaze,” says CHF BC member services director, Kerry Panter. “On a proportional basis Island members always demonstrate a high level of engagement with CHF BC programs and services. Island members are a pleasure to work with and the connection between Island co-ops is solid. The Federation’s affiliation rate on the Island is 34 of 35 co-ops! This is something CHF BC board and staff appreciate and never take for granted. It’s the fiscal year end for CHF BC and we thank Island members for a great year. We look forward to a busy and productive year ahead.” ■



Island members who helped host the big national meeting of housing co-ops in Victoria in May (see p.8 for details) were treated to a volunteer appreciation barbecue by CHF Canada. Pictured are Candice Bunting of Cameo Housing Co-op and volunteer coordinator Susan Barron of Waterside Housing Co-op.

## island dates

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

- |            |           |                           |
|------------|-----------|---------------------------|
| <b>Sep</b> | <b>29</b> | 2020 Compass Info Session |
| <b>Oct</b> | <b>14</b> | Vancouver Island Council  |
| <b>Nov</b> | <b>7</b>  | Island Education Day      |

For info about Island services, contact Kerry Panter in CHF BC’s Victoria office at 384.9444.

## Island Education Day

**Saturday, November 7, 2009**  
**9 am to 4 pm with lunch**  
**Howard Johnson Hotel**

Join us for a great day of networking and learning about good governance and leadership with three new workshops.

**Good elections, good directors**  
mini-workshop from 9 am to 10:15 am

**Directors' legal duties**  
mini-workshop from 10:30 am to 12 noon

**Beyond participation** — building a foundation for real member involvement **NEW**

Register at <http://www.chf.bc.ca/island.asp> or email [kpanter@chf.bc.ca](mailto:kpanter@chf.bc.ca).


## Working with you to protect your co-op.

Rhino Financial  
Services Ltd.  
Phone (604) 581-0471  
Toll free 1-866-581-0471



**Home Auto Life RSPs Farm Business Group**

# SCD PAINTING



**Quality**  
Painting for the right price!!!  
- Quick, Affordable.  
- On time and meeting deadlines.  
- Trustworthy.  
- WCB and liability Insured.

**Special!!!**  
10% complementary discount for co-ops members and tenants with this ad.

**Maher Shomali**  
Phone (604) 524-0409  
Cell (604) 318-1708  
Fax (604) 516-0401  
[maher.shomali@telus.net](mailto:maher.shomali@telus.net)

### JAWL & BUNDON, LAWYERS

Tel 250.385.5787  
Fax 250.385.4364  
[rmilne@jawlambundon.com](mailto:rmilne@jawlambundon.com)

Fourth Floor  
1007 Fort Street  
Victoria, BC V8V 3K5



## Private Cable TV

Give your property a Cost Saving Broadband Solution with Private Cable TV and Hi-Speed Internet services, all in your control!

### Why Private Cable?

Private Cable has proven to be a cost saving alternative for communities.

A Private Cable System will mean real value, adding desirable features to the building, while allowing residents to save money.



No other service or amenity offers you such a total value.

.....**Private Cable TV, is the way to go!**

Serving Western Canada 1(800)581-8288

 100% Canadian Owned and Operated since 1988



**Contract Division**

**Residential and  
commercial**

- Carpet
- Vinyl
- Laminate flooring

*Quality  
workmanship  
guaranteed!*



*We work hard for  
our customers.*

**For fast, effective and affordable flooring service, call 604.323.2027  
or email [flooring@chf.bc.ca](mailto:flooring@chf.bc.ca) for a free estimate.**

**AUDITS - SPECIFICATIONS - INSPECTIONS**



Flat Roofing



Sloped Roofing



Green Roofing



Metal Roofing



Waterproofing



Maintenance

**PROVIDING CUSTOM ROOFING SOLUTIONS  
TO HOUSING CO-OP'S**

**JOHN A. PITRE RRC**  
REGISTERED ROOF CONSULTANT

**VANCOUVER OFFICE**  
31 east 5th ave  
Vancouver, B.C  
V5T 1G7

**PHONE**  
604-909-7777

visit  
[www.trimstyle.ca](http://www.trimstyle.ca)



**KBCC**

**Kitchen, bathroom, cabinets, countertops**

**Vic Manolache**

**604.765.5975**  
[vicamanolache@yahoo.ca](mailto:vicamanolache@yahoo.ca)

## News you can use

# Insurance 101

**D**oes your co-op have enough insurance? If you are hit by a loss – for example a flood, fire or crime – will you have enough coverage?

“I am concerned that a lot of co-ops don’t have adequate coverage,” says Pat McClain, CHF Canada’s program manager, member relations. “For example, several co-ops have had fires or accidents where an individual member was at fault, but didn’t have their own insurance, in spite of co-op policies. As a result, the co-op or other members whose units were affected sometimes ended up being out of pocket. For co-ops covered by CHF Canada’s insurance program with the Co-operators, the \$1 million member liability coverage included means every member has liability coverage and so the co-op and members can rest easy.”

Here are some things a housing co-op needs to know about its insurance policy to make sure it is not exposed to setbacks and financial loss:

### CO-INSURANCE

If you have this clause in your insurance policy it could mean you would be responsible for part of a loss. Co-insurance means that you are a “co-insurer.” Do you know your current co-insurance requirement?

### RE-BUILDING

Does your policy contain a “same site clause” that forces you to rebuild on your current site? If something happens to your building that requires a rebuild, but your municipality wants you to relocate, will your insurance cover these costs?

### MEMBERS’ LIABILITY INSURANCE

Check if your plan covers your members’ liability. If not and a member gets sued for damages and can’t pay, the co-operative could be liable.

### EXCLUSIONS

Does your insurance policy let you know what it does not cover? Directors and officers liability, for example, always excludes “wrongful acts”. Depending how your policy defines the “wrongful acts” exclusion, your co-op could be liable for a director’s unintended mistakes.

### DIRECTOR AND EMPLOYEE FIDELITY CRIME COVERAGE

If your co-op loses money or securities due to fraudulent or dishonest acts committed by an employee, director or any person under management, are you covered?

### DEDUCTIBLES

This is the amount you would have to pay for any loss and insurance covers the rest. Deductibles range from \$500 - \$50,000 and vary depending on the claim (for example, property loss, earthquake, flood or sewer back up). The higher the deductible – the lower your premium.

CHF Canada’s co-op-friendly insurance program with The Co-operators does cover all these points – no co-insurance, guaranteed replacement even if you need to relocate, \$1 million personal liability for every member of your co-op, director and officers’ liability coverage to \$25,000 and deductibles that meet your needs. Make sure your co-op’s insurance program covers these things as well.

If you want to learn more about CHF Canada’s insurance program with The Co-operators or to arrange for a no-obligation quote, contact Pat McClain, CHF Canada’s program manager, member relations, at 877.533.2667 ext. 121 or [pmcclain@chfcanada.coop](mailto:pmcclain@chfcanada.coop). ■

**\* This is a general guideline only based on information provided for CHF Canada and is not meant to replace advice from a licensed insurance advisor.**



# Dave B. Contracting & Maintenance

All your general contracting needs...

- ☐ Painting
- ☐ Tile work
- ☐ Unit inspections
- ☐ Drywall
- ☐ Landscaping
- ☐ Snow removal
- ☐ Door, frame – lock repairs
- ☐ Pressure washing
- ☐ Etc...Just ask!

*I have been a Contractor in the Lower Mainland for over 25 years. Working and living within the Co-op Environment for the past ten years has given me an understanding of the fundamental need for continued "Quality Maintenance". Call for all your Maintenance needs.*

*Dave Balicki  
Contractor*

**Phone 604.266.0415**  
**Cell 604.616.2150**



## SILVANIA BUILDING MAINTENANCE

***For All Your Building's Needs!***

- ☞ **Kitchen and bathroom** complete renovation:  
countertops, cabinets, tiles replacement
- ☞ **Painting:** interior and exterior
- ☞ **Drywalling:** repair holes and textured ceilings
- ☞ **Carpentry:** decks and balconies, fences, doors and windows
- ☞ **Pressure washing**
- ☞ **Gutter cleaning and repair**

We want to earn your business and if you have any questions please do not hesitate to contact us.

For free estimates call Tino at 604 764 2397

E-mail: [silvania@telus.net](mailto:silvania@telus.net)

# GRANT'S

## HOME MAINTENANCE

*Specializing in co-op and strata housing.*

- |                         |   |
|-------------------------|---|
| <b>Pressure washing</b> | <ul style="list-style-type: none"> <li>■ complete building washing (includes siding and windows)</li> <li>■ parking lots and underground parking</li> <li>■ driveways and sidewalks</li> <li>■ roof moss removal</li> </ul> |
| <b>Gutters</b>          | <ul style="list-style-type: none"> <li>■ cleaned out by hand, drains checked</li> <li>■ outside gutter and fascia cleaning</li> <li>■ drainpipe installation and repairs</li> </ul>   |
| <b>Windows</b>          | <ul style="list-style-type: none"> <li>■ window and skylight cleaning</li> </ul>  |

Complete cleaning packages for co-ops and stratas. Professional, courteous, fully insured and guaranteed workmanship.

# 604-936-2808

grantshomemaintenance@shaw.ca

*your co-op specialists since 1976*

👍 **2nd Mortgages for Housing Co-ops**

👍 **Two CHIP options - savings or term deposits**

👍 **Share Purchase Loans for co-op members**

**call us today**



☎ 604.254.4100  
 📍 2250 Commercial Drive, Vancouver  
[www.ccec.bc.ca](http://www.ccec.bc.ca)

the progressive credit union where we do more than just answer the phone

## MemberGuard® + AutoGuard®

*Come home to great protection and better value for CHF Canada members.*

With MemberGuard and AutoGuard®, you can count on programs, designed just for co-op members, that give you:

- low monthly premiums on contents insurance for your household belongings
- OneStep™ 24-hour claims service, seven days a week.



*Call us today for your fast, no-obligation quote:*  
**1-800-387-1963**



The Co-operators™, used under license from The Co-operators Group Limited. OneStep™ and AutoGuard®, used under license from Co-operators General Insurance Company. Underwritten by COSECO Insurance Company and administered by HB Group Insurance Management Ltd. Member companies of The Co-operators Group Limited. †Discounts, coverage and eligibility vary by province. \*Auto insurance not available in British Columbia, Manitoba and Saskatchewan. For information on our privacy policy, please visit [www.cooperatorsgroupinsurance.ca](http://www.cooperatorsgroupinsurance.ca).

## Legal Services for the Construction & Housing Industries

### Construction Law

### Cooperative Housing Law

- Governance
- Dispute Resolution
- Rules and Policies
- Terminations

### Strata Property Law



**Barristers & Solicitors**

Grant Haddock  
 Steven Lee  
 Lamour Afonso  
 Michelle Wingert

**604.983.6670**

**200 – 1695 Marine Drive  
 North Vancouver, B.C. V7P 1V1**

**[www.haddock-co.ca](http://www.haddock-co.ca)**

# Fall Education Conference

The full workshop descriptions are on [www.chf.bc.ca](http://www.chf.bc.ca). Register online by clicking on the workshop of your choice—it's simple. You co-op will receive conference brochures by mail the end of August.

**Register early—workshops fill up quickly!**



**Saturday, October 17, 2009**  
**Executive Hotel and Conference Centre Burnaby**  
**4201 Lougheed Hwy, Burnaby**

Join us for the ever popular co-op housing conference to learn how to better govern, manage and lead your co-op. Each workshop below will help your co-op on the Road to 2020 Vision. Whatever your co-op needs, there's something here for you:

- Beyond participation—building a foundation for real member involvement **NEW**
- Privacy primer for housing co-ops—PIPA
- Understanding financial statements
- Emergency preparedness: Be prepared, not scared
- Tools for good governance—two mini-workshops:
  - Good elections, good directors **NEW**
  - Directors' legal duties **NEW**
- Funding green retrofits **NEW**
- Leadership that earns involvement
- What makes a good board?
- Ask the lawyers
- Co-op development: building on our experience **NEW**
- Effective meetings
- Becoming a 2020 Co-op

## LOOKING FOR PROFESSIONAL HELP?

**JRS ENGINEERING**  
BUILDING ENVELOPE CONSULTANTS



***A well-designed, well-built and well-maintained building envelope is critical to the health of your building...and your wallet.***



Our experts in building envelope assessment and design can help you get the most out of your building.

We provide cost-effective solutions to meet your needs for:

- maintenance services
- roofing & waterproofing
- pre-purchase review
- failure investigation
- second opinions
- condition assessments
- envelope repair/rehabilitation
- RCABC guarantee
- energy upgrades
- litigation support

[www.jrsengineering.com](http://www.jrsengineering.com)

[info@jrsengineering.com](mailto:info@jrsengineering.com)

**Tel: (604) 320-1999 • Fax: (604) 320-1991**

# 2020 Vision

## A case for 2020



Housing co-ops face several challenges after mortgages are paid and subsidies end. 2020 Vision certification, developed by CHF Canada and CHF BC in partnership, will help prepare your co-op for success.

**T**he year is 2020. Your federal program housing co-op, like most across the country, has paid off its mortgage.

Your operating agreement has ended, and funding for rent-geared-to-income subsidies is no more. You are no longer accountable to CMHC or the Agency for Co-operative Housing, but neither do you have the kind of safety net that came along with your co-op operating agreement.

Like most post-operating-agreement co-ops in 2020, yours is in serious need of major renovations such as plumbing, new roofs, or in some cases complete redevelopment. You now need to go to a credit union or bank to refinance your replacements and construction.

The good news is that yours is a certified 2020 Vision Co-op. You are well prepared for the new set of challenges you face. Many years ago your co-op enrolled in a 2020 Compass consultation offered by CHF BC. It was a great discussion among your members, and a huge morale boost. The result was a clear and member-supported mission statement and a set of shared values. And it put you on a path to establish plans and processes for sound co-op management and good governance. As a result, financial institutions are more likely to lend you the money you need since you represent a lower risk to them.

Unfortunately, the co-op across the street didn't embrace the 2020 Vision process. They are in trouble, with no long term plan or savings, and no idea how to restore an old and decaying building. Members of this co-op had wrongly

assumed that when the mortgage was paid off they would be rolling in extra money so they could lower their housing charges and generate an internal subsidy to make up for the end of CMHC funding. They were wrong. Now the co-op faces huge expenses, market-paying members are at odds with those who need subsidy, and they can't get financing because their governance and management is a shambles.

Now step back to 2009. Which side of the street are you on? Has your co-op signed up for the 2020 Vision process? Do you even know it exists?

This four-page feature offers a basic primer on 2020 certification and the 2020 Compass. It will show you how to get involved in what some co-op members in BC are calling the best thing they've done since their co-op was founded. ■

778.885.8341



**TRINITY PHG**  
**Plumbing • Heating • Gas**

Certified plumber and gas fitter - 24 hr service  
- Reasonable rates - Licensed, insured, WCB

*A proud co-op member serving co-ops.*

**AMY W. LEUNG**  
**Chartered Accountant**

#206-1201 West Pender Street  
Vancouver, BC V6E 2V2  
Tel: (604) 687-2880  
Fax : (604) 687-2887

SERVING CO-OP, NPO AND SMALL BUSINESS CLIENTS SINCE 1987.

# 2020 Vision



## The 2020 Vision standards

A 2020 Co-op has:

1. A mission statement and a vision for its future
2. A commitment to the values of the Canadian co-operative housing movement
3. A capital reserve and investment plan
4. A long-term financial plan
5. Good governance and principled leadership
6. A comprehensive maintenance plan
7. Sound management
8. A commitment to environmental sustainability

“The 2020 certification program is the best way to encourage members to think about their co-op’s long-term success as a viable business and a caring community.”

*Thom Armstrong, CHF BC executive director*

## A 2020 Vision primer

2020 Vision is a set of eight voluntary standards (see sidebar) designed by CHF Canada and CHF BC to ensure that co-ops are well placed to succeed after their mortgage is paid and their operating agreement ends.

Co-ops can measure their operations against the eight standards. Those that set out to meet all of them can register to become certified as a 2020 Co-op by CHF Canada.

The program is completely voluntary. No co-op has to become 2020 certified. But many will want to since co-ops take pride in how well they run their affairs and in the great communities they’ve created.

Although there are many parts to the 2020 Vision project, it is founded on the three building blocks that will ensure a strong future for a housing co-op:

- good governance and principled leadership
- sound management
- shared co-operative housing values

The aim in setting the eight 2020 standards was to build a profile of a co-op that has all three building blocks firmly in place. A lot of work went into setting the standards for becoming a 2020 Co-op at just the right level – not so high that co-ops won’t be able to reach them at all, yet high enough that becoming a 2020 Co-op really means something to those that reach it.

Here are the steps to becoming a 2020 Co-op:

- register on the 2020 Vision website: [www.2020vision.coop](http://www.2020vision.coop)
- make a plan to meet the tests designed by CHF Canada for the eight 2020 standards
- carry out your plan and meet the required tests
- receive your 2020 certification



## Why should my housing co-op pursue 2020 certification?

"Operating agreements will soon end. 2020 provides the tools and an exciting opportunity for members to revisit why they exist as a co-op, what they believe in and the direction that will best serve their co-op in the future. Here's the best part – members work through this process together!"

*Kerry Panter, 2020 Compass facilitator*

"2020 Vision is a way for co-ops to break the crisis management habit, take stock of where they are now and plan for a better, healthier future. The process itself will strengthen the community through discussions about why the co-op exists, what the members believe in and how to create a shared vision to work towards. It's a very positive way to move forward into the future."

*Pat McClain, 2020 Compass facilitator*

"The 2020 certification program is the best way to encourage members to think about their co-op's long-term success as a viable business and a caring community. It's also the most effective way to understand and organize the challenge of getting the work done, by dividing it into pieces that can be tackled one at a time or at the same time by different people."

*Thom Armstrong, CHF BC executive director*

## The rewards of 2020 certification

The road to 2020 certification is challenging, but the rewards will be seen in every aspect of the co-op's operation. Here is a list of the things you'll have in place by the time you reach the end of the process:

- Mission statement and a vision for your co-op's future
- Capital reserve plan (including a building condition assessment and a reserve fund forecast)
- Long-term investment plan
- Long-term financial forecast
- Education plan for directors and members
- Environmental sustainability plan
- Preventive maintenance plan
- Good governance resources (e.g. ethical conduct agreements for co-op directors)

## BC's 2020 Compass Pioneers

Stacey Chislett is on the board of Frances Gardens Housing Co-op in Sooke on Vancouver Island. She says members at her 36-unit co-op had stopped getting involved when they accepted an offer from CHF BC to help pilot the new 2020 Compass process.

"It has done wonders," says Stacey. "It got people involved again, and it really sparked new hope for Frances Gardens." She says a lot of people at her co-op didn't even know an end to their operating agreement was coming. But the 2020 Compass has started them thinking and planning for their future.

Lil Cameron is a director of Halston Hills Housing Co-op in Burnaby, and another 2020 Compass pilot co-op. Lil says her co-op initially got involved in 2020 as a result of an interest in redeveloping their co-op.

When they put up a notice of the 2020 Compass process, 25 members signed up to participate in a series of meetings to discuss the co-op's vision and future. Lil says the surprising thing was that, although they have a diverse membership, everyone was really on the same page when it came to forming their mission and values.

Since doing the Compass, they've formed a sustainability committee which has made significant improvements in recycling and waste reduction. They've also established a redevelopment committee, which despite having shelved plans for a new building, is looking into helping resolve issues of overhousing and adapting units for an aging membership.

She says the Compass got them rolling on the entire 2020 certification process and it has gone quite smoothly: "If it wasn't for recent work on a major piping project, we'd probably be done our 2020 certification already."

"It was great," says Lil. "And it did more than just help us with long-term planning, governance and management. This co-op is close to 25 years old, so this process really helped members reconnect with why we're here and how we want to live co-operatively." [p.20 ►]

# 2020 Vision



◀ p.19

As a result of these early success stories and intensive promotion by CHF BC, with free Compass information sessions, co-ops are now lining up to get going on 2020 Vision. Eight housing co-ops have already started the 2020 Compass with CHF BC.

Bronwyn Burton is the treasurer of Grandview Housing Co-op, a 19-unit co-op located in East Vancouver. She says her co-op wanted to pursue a more cohesive community to work together. Grandview is halfway through the process and she says the challenge has been to bring members who don't attend some of the discussions back up to speed without getting bogged down.

Her advice to other co-ops is to "let members know that if they're going to be part of the process, they need to commit fully to it, not just when it's convenient."

"I think that generally everyone was in agreement when it came to our mission and values," says Bronwyn, "but there are many different perspectives on what a word means. For example, safety was huge on the list of values, for a lot of people, and it probably wouldn't have occurred to me. But is it physical safety or emotional or mental safety. It's really getting people to think about what we value, and that's a great thing." ■

**Members of Grandview Housing Co-op in Vancouver are among the first to do a 2020 Compass consultation.**



## The 2020 Compass: your first step to 2020 certification

The 2020 Compass is a facilitated process to help your co-op achieve the first 2020 Vision standard: a mission statement and a vision for the future, based on shared values.

Working with CHF Canada, CHF BC designed a process that involves a certified Compass facilitator attending three members' meetings and two board meetings at your co-op. The facilitator guides your co-op through the process, doing lots of preparation work, including a survey of directors before the first members meeting. By the fourth members meeting, the co-op will be ready to formally approve its mission, vision and values. It's up to each co-op to decide how long to take to complete the process, but it could be from three to six months.

Besides being a roadmap to the future, the 2020 Compass brings other benefits to your co-op. It will improve morale, show how to make meetings fun and productive, focus attention on the things that really matter to your community, and help you choose between competing priorities for the short and long term.

The 2020 Compass will point you in the right direction as you take up the challenge of meeting all eight standards of a 2020 co-op.

For more information, contact CHF BC to enroll in a free 2020 Compass info session.



## Kenyan and Tanzanian Visitors share experiences with Canada

Kenyan and Tanzanian visitors with FECHIMM staff in Montreal.

*"This study visit broadened our ideas. We will take what we learned in Canada and use it to strengthen NACHU" says Ephantus Macharia, a NACHU board member.*

Ephantus is one of four representatives – including two from Habitat Forum Tanzania (HAFOTA) and two from the National Co-operative Housing Union of Kenya (NACHU) -- who visited Toronto and Montreal in May 2009. This Rooftops Canada-sponsored trip focused on sharing experiences and learning alongside Canadian organizations.

"I was struck by the diversity at Bleecker Street Housing Co-op," said Stanley Ndungu of NACHU, "especially the inclusion of people with AIDS and the youth engagement and scholarship program at the Co-operative Housing Federation of Toronto. We are also dealing with HIV and AIDS and an aging co-op leadership in Kenya." He is delighted that Kenyan and Canadian youth from NACHU and CHFT will be participating in an exchange this summer. Both organizations aim to build youth leadership to ensure the long-term survival of housing co-ops.

The HAFOTA representatives were impressed by the relationship between housing groups and government in Canada, especially the co-op sector's

strategy of putting across key messages in a non-threatening way and meeting with local representatives during the Ontario election. "I was also impressed by the time spent building relationships with staff from the local municipalities and government," said HAFOTA's Rose Pangamawe.

For their part, Canadian housing groups were impressed by NACHU's gender-balancing policy. NACHU fills three board vacancies by choosing candidates from the less well-represented gender -- which is still more often women. ■

**For more information about Rooftops Canada, or to sign up for their e-bulletin, visit [www.rooftops.ca](http://www.rooftops.ca).**

proud to be a  
supportive member of the  
Co-operative Housing  
Federation of BC

We offer many customized services for housing co-operatives and non-profit organizations. In addition, Vancity's Co-operatives Housing Investment Pool (CHIP) provides a competitive rate of interest on your operating and reserve funds, plus:

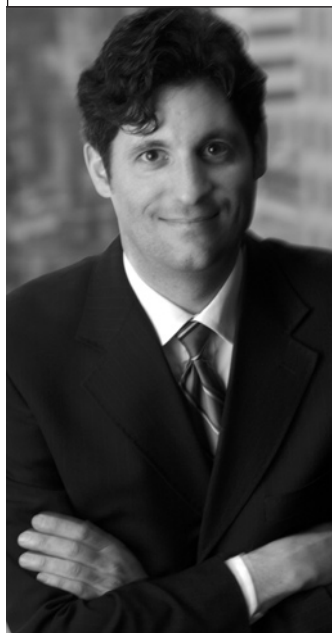
- Low monthly service charges
- Interest calculated on closing daily balance
- No limit on subsidiary accounts for reserves
- No penalties for early withdrawal
- over 47 convenient locations throughout the Lower Mainland, Fraser Valley and Victoria

Make your money work harder with Vancity's CHIP.

To find out more, call Wayne Richter, Manager,  
Cash Management at 604.877.8445.

[vancity.com/business](http://vancity.com/business)

**Vancity**



We provide a full range of legal services to housing co-operatives:

- Rules and Occupancy Agreements
- Membership and Terminations
- Meetings and governance
- Building envelope refinancing

**Please contact  
Geoffrey Dabbs at:**

**Direct: 604.642.0117  
Main: 604.642.6422  
Fax: 604.642.6433  
Email: [gd@gdlaw.ca](mailto:gd@gdlaw.ca)**

**[www.gdlaw.ca](http://www.gdlaw.ca)**

1201 - 1030 West Georgia Street, Vancouver, BC  
Canada V6E 2Y3

A PARTNERSHIP OF LAW CORPORATIONS



**You**'ve made the co-op choice in housing  
– what about food? We are Vancouver's  
co-op grocer, offering one-stop shopping  
for all your grocery needs. Fair pricing,  
good value and co-op too!  
Open 9am – 8pm daily.



1034 Commercial Dr., Vancouver V5L 3W9  
Tel: (604) 254-5044 O Fax: (604) 254-5069

**EAST END FOOD CO-OP**

**Marsh & Marsh Inc.**

**Chartered Accountants**

**Vancouver**

R.K (Ken) Marsh

**Burnaby**

W.A. (Bill) Marsh

R.G. (Richard) Marsh

747 East Broadway

Tel. 604.875.1491

Fax. 604.875.6253

405 – 1901 Rosser Ave.

Tel. 604.299.6344

Fax. 604.299.6355

**MEGA COUNTERTOPS**

We supply and install all styles of laminate  
countertops for new construction or renovation,  
and all related services as required.

★ ★ ★ FREE ESTIMATES ★ ★ ★

48-1833 Coast Meridian Road  
Port Coquitlam, BC V3C 6G5

Tel: 604.945.8716  
Fax: 604.941.8935



**NEMETH THODY ANDERSON**

Chartered Accountants

**BRUCE J. ANDERSON CA**

SUITE 540-475 WEST GEORGIA STREET, VANCOUVER BC, CANADA V6B 4M9  
TEL: 604 684.8221 DIRECT: 604 642.5630 CELL: 604 838.5630 FAX: 604 684.8299  
Email: [bruce@ntacan.com](mailto:bruce@ntacan.com) Website: [www.ntacan.com](http://www.ntacan.com)

Members of CPA Associates International

#### ◀ p.9 *Leaky co-op update*

Now this 90-unit co-op located in Pitt Meadows is scheduled to complete the first of three repair phases in August of 2009 with a final completion date planned for August 2010. They have also applied for federal renovation funding to upgrade flooring, bathrooms and kitchens.

Paloma Housing Co-op in East Vancouver has long been the 'poster co-op' for the leaky co-op campaign. Paloma member Wayne Callaghan served for many years as chair of the leaky co-op committee, and he has shown several federal ministers and MPs through his community to witness the damage.

"A sense of despair and imminent loss of the building had gripped many of our members," says Michael Springate, who chaired Paloma's ad hoc remediation committee. "Some people were leaving and it was difficult to attract new members."

Several roadblocks made repairs at Paloma seem unachievable, including extensive rot, low cash flow and being on leased land with no collateral asset. Persistent lobbying has paid off, resulting in a new lease agreement with the City of Vancouver which, together with CHMC's enhanced lending framework, has enabled repairs to move ahead.

At a certain point, Michael says, the co-op came to a turning point where they resolved to fight for their homes. They formed a committee. They started aggressive lobbying. They even commissioned their own cost analysis by an engineering firm to make the case that repairs would be affordable.

"We went to all of our elected representatives and copied our letters to the president of CMHC," says Michael. As things started to move forward, they had to convince the members to hike their housing charges even prior to remediation and during very intrusive remediation work.

Paloma members were very interested in working sustainability improvements into the envelope repairs, but cost has been a limiting factor. Michael says they will get a green upgrade with the work, but not as much as they had pushed for.

While the news has been good for so many leaky co-ops, the struggle to save every co-op home facing building envelope failure is far from over, says Armstrong: "We still have 24 leaky co-ops that need a solution, and we are working with our partners at CHF Canada and CMHC to look at every possible option. We're now down to some of the toughest challenges on our list, but no one is giving up and we will keep reporting on our progress at every opportunity." ■

RECONSTRUCTION  
REDEVELOPMENT

WEATHERPROOFING. WATERPROOFING.

**ALL WEATHER**  
COATINGS LTD.

GREEN, ECO-FRIENDLY PRODUCTS AND SERVICES

WE FIND SOLUTIONS  
WE **GUARANTEE** THE RESULTS

**WE WORK WITH YOU**  
ENVELOPE ASSESSMENT  
ENERGY ASSESSMENT  
PROJECT MANAGEMENT

**allcoat@telus.net**  
**tel: 604-929-8800 fax: 604-929-8830**

**SEAMLESS MEMBRANES**

- \* ROOFS
- \* BALCONIES
- \* DECKS
- \* PARKADES
- \* WALKWAYS
- \* FOUNDATIONS
- \* STUCCO REPAIR

CO-OP  
FRIENDLY

# CRS

The maintenance solution...

Services designed specifically for co-ops

## NEW SERVICES

- Comprehensive Maintenance Coordination
- Contracted Handyperson Services

Our professional co-op maintenance services now include:

- Comprehensive Maintenance Coordination
- Contracted Handyperson Services
- Capital Plan (RRF) Studies
- Professional Unit Inspections
- Building Warranty Compliance Program

COHO Repair Services will work with you to ensure you are getting the most out of your maintenance budget while taking care of your homes. Visit our website for more information or call today for a no obligation quote.

Vancouver 604-879-5770 Victoria 250-220-1088

[www.repair.coho.bc.ca](http://www.repair.coho.bc.ca)

### ARMAN EXPERT

**Carpet & Upholstery  
Furnace & Duct Cleaning**  
Call for free estimate on hallway and common area carpets. 20% discount to co-op members and management.

#### DRYER VENT CLEANING



For most effective and economic cleaning call  
**604.202.7700**

### R & E Gas Co.

- Installation of gas and electric hot water tanks, furnaces & boilers.
- Gas fitting service.

CHF BC members receive 10% off parts and labour

Call 604-874-6968 or 604-306-3399  
r - e g a s . b c . c a

Robert Fenton  
Law Corporation

*Barrister & Solicitor*

Specializing in co-op matters.

I understand co-ops as I lived  
co-operatively for 13 years.

TEL: (604) 688-6733

[robffenton@telus.net](mailto:robffenton@telus.net)

FAX: (604) 688-6736

4th Floor, 195 Alexander Street, Vancouver BC V6A 1N8



communitiesfirst

### MAKE YOUR NEXT MOVE A CAREER MOVE... JOIN THE CANA TEAM

If you have strong client relations skills, a penchant for detail and accuracy, and a desire to work as a member of a high-performing team...

Then we might have the perfect career opportunity for you. We offer a comprehensive training program, great clients, a fun and productive workplace along with a competitive salary and benefits package.

Interested? Send your resume along with a cover letter to [brendah@canateam.com](mailto:brendah@canateam.com)