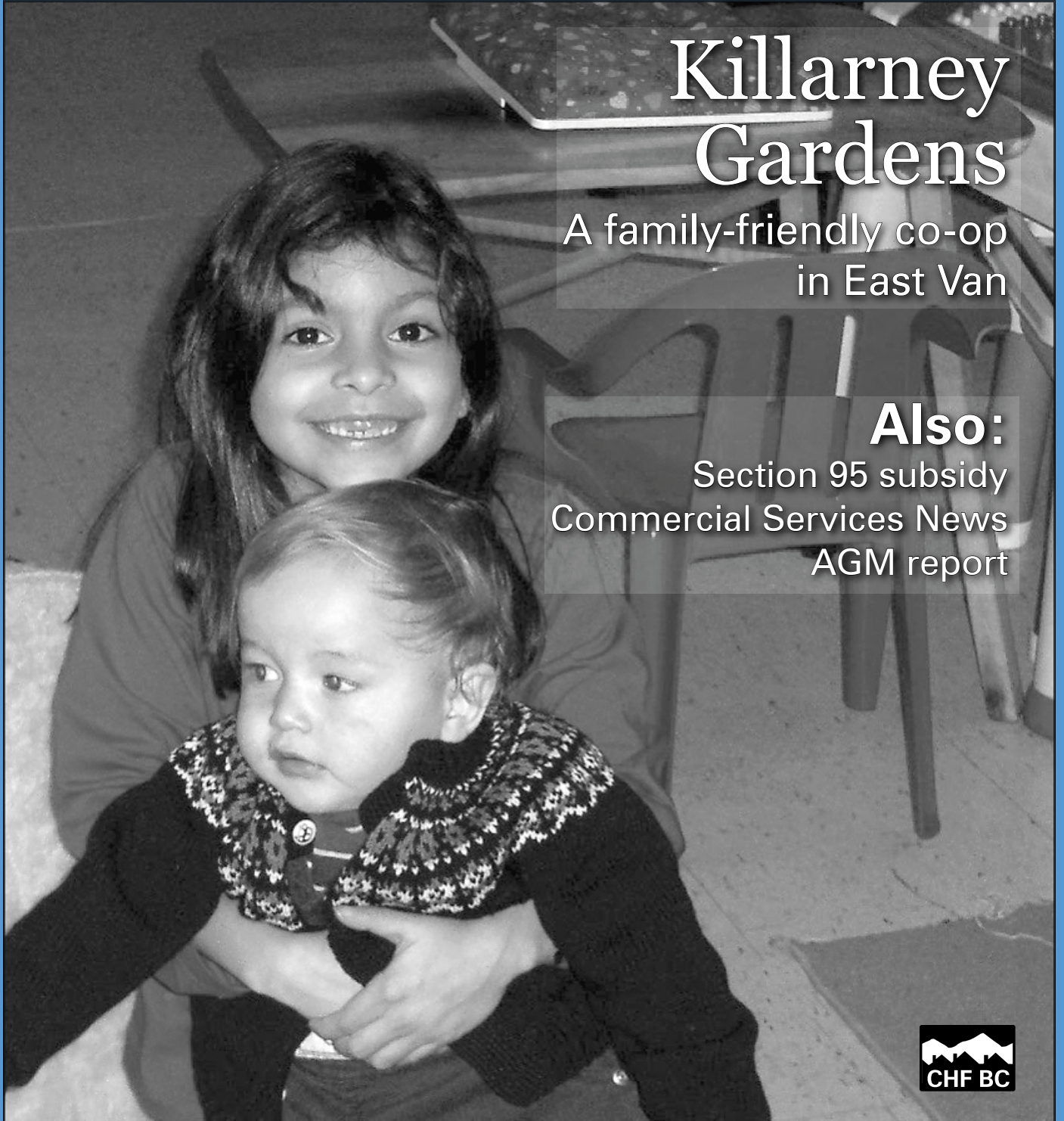


# SCOOP

THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC



## Killarney Gardens

A family-friendly co-op  
in East Van

### Also:

Section 95 subsidy  
Commercial Services News  
AGM report



Winter 2004 \$3.00

# We asked, you answered, we listened.

Last Spring, CHF BC hired the Institute for Media, Policy and Civil Society (IMPACS) to do a communications audit for the Federation. This included a survey that all CHF BC members – and some non-members – were invited to fill out.

While IMPACS also collected information through focus groups and targeted interviews, it was the survey that told us what the general membership was thinking about the Federation's work, its communications and the content of its messages.

You were invited to participate in the survey electronically on our website, or with pen and ink through *SCOOP*. You responded with a whopping 256 completed surveys (including 19 from non-members), a participation rate that impressed IMPACS.

CHF BC's communications committee reviewed the results and was pleased to see that members are generally satisfied with the range of communications from the Federation and with their opportunities to be heard. We were also delighted to see that members see the Federation's work in the area of advocacy as one of its top benefits.

The committee was more interested, though, in the opportunities identified for improvement. We were concerned that few seniors and youth responded to the survey, and we have started to talk about *SCOOP* and website content and how it could better reach these two groups.

We also noted that the survey identified ongoing problems with *SCOOP* delivery. A few respondents said there have been problems getting their copy.

Another challenge many organizations are facing in these days of information overload is how to focus the flow of messages. The survey identified this as an area where CHF BC is doing well, but we will remain vigilant to ensure we don't overwhelm members with messages.

Finally, the survey also provided us with valuable information regarding recruitment of new members. We now plan to increase the number of personal visits to potential member co-ops, we'll offer more testimonials from satisfied members and we'll describe how CHF BC is a lead advocate for our sector.

Thanks for taking the time to tell us what you're thinking. With your help, we're able to plan better communications for you and for all of our members. ■

**Jennifer Gray-Grant** is a member of Pacific Park Place Co-op and chairs CHF BC's communications committee.

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📍 **Insert: Commercial Services News**

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**hot dates** Mark your calendars for upcoming co-op housing events you don't want to miss.  
Mainland **5** Vancouver Island **12**.



8



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### 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 [sevans@chf.bc.ca](mailto:sevans@chf.bc.ca). You can get a free printed copy by visiting our offices at 200-5550 Fraser Street in Vancouver or 410-1105 Pandora Avenue in Victoria.

**On the cover:** Young members at Killarney Gardens Co-op enjoy their kid-friendly co-op community (see page 16).

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# up front

## LETTERS

### CHF BC helps cool tempers

A few members of my co-op discovered something done by the president and vice-president that we thought was completely wrong. We felt it was a serious misappropriation of co-op funds.

I called CHF BC to explain our concerns and seek advice on how to bring these two board members to some sort of justice (hang them or shoot them!). Well, cooler heads prevailed as it was quickly suggested that before anything else be done, we should first confront the president either in writing or verbally. We took that advice and spoke to the president

who gave us his reasons for doing what he did. While we may not be in agreement with what was done, at least we now have an understanding of why it was done.

I guess we were ready to “shoot first and ask questions later”, but thanks to the advice received from CHF BC, we cooled down and so has the situation that concerned us.

So I urge other co-ops to contact CHF BC whenever they face adverse situations and need advice on how to deal with it.

*Co-op member, name withheld*

**CHF BC staff take hundreds of calls each year from members looking for information or advice. Let us know if you need our help; that's what we're here for.**

### Not getting *SCOOP*?

Some members tell us that *SCOOP* doesn't find its way to their door after it's delivered to their co-op. If this is the case for you, here's what you can do:

- Talk to your co-op. Find out who is responsible for distributing *SCOOP*. Consider volunteering to distribute *SCOOP* yourself.
- Sign up for CHF BC's email notices on our website at [www.chf.bc.ca](http://www.chf.bc.ca) to receive an email alert when *SCOOP* is mailed so you'll know when to look for your copy.
- Contact CHF BC staff at 604.879.5111, toll-free at 1.866.879.5111 or by email to [info@chf.bc.ca](mailto:info@chf.bc.ca) if you are having trouble getting *SCOOP*. We'll try to help.



## hot dates

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

<b>Jan</b>	<b>10</b> Delegates' Potluck
<b>Feb</b>	<b>14</b> Delegates' Forum
	<b>21</b> Membership Terminations workshop (see p.10)
<b>Mar</b>	<b>8</b> Policies that work workshop (see p.10)
	<b>14</b> Delegates' Forum
<b>Apr</b>	<b>2</b> Spring Education Conference (see p.10)
	<b>30</b> Semi-Annual General Meeting

## chip rates

Rates effective December 1, 2004 and subject to change.

<b>CCEC</b> – variable	1.45%
<b>CCEC</b> – fixed 12-month	1.75%
<b>Coast Capital</b> (Vancouver Island)	2.0%
<b>Prospera</b> (formerly Fraser Valley)	1.15%
<b>VanCity</b>	2.193%





# Section 95 campaign

***The section 95 subsidy crisis affects 150 co-ops in BC and more than 1,000 co-ops across Canada.***

## What's the section 95 program?

More co-ops were developed under the federal section 95 program than under any other government housing program. Originally known as the section 56.1 program, it began in 1979 and ended in 1985. In that time, more than 38,000 co-op homes were built or renovated across Canada, 8,500 here in BC.

## What do the numbers mean?

One 32-unit co-op reports that its mortgage will renew next October. Its interest rate is now 6.45 %. If the mortgage renewed today (early December) the interest rate would be 4.23%. The co-op's mortgage payment would drop by \$1,152 a month, but its subsidy would drop by \$2,656 a month. That's \$18,000 less in subsidy over a year, straight from the pockets of low-income households.

**What's the issue?** When a co-op's mortgage rolls over at a lower interest rate, the subsidy the co-op gets from the Canada Mortgage and Housing Corporation (CMHC) drops by more than the drop in the mortgage payment. This is because of the way CMHC interprets the program operating agreement to calculate the subsidy due to the co-op.

**The result:** co-ops can't provide subsidies to as many households, members pay higher percentages of their incomes in housing charges, and co-ops become less affordable to the people who need affordable housing the most.

We held information meetings to talk to members about the problem in September. Then we issued a survey to collect the data we need to prove our case. By early December you returned 55 surveys – a third of the section 95 co-ops in BC. The results are worse than we feared. In one round of mortgage renewals, we lost 750 subsidized co-op homes. And some of the stories from members are heartbreaking. (p. 21) ►

# 2004 AGM

More than 100 people spent Saturday, November 27 in Burnaby's Executive Hotel for CHF BC's annual general meeting, ably chaired once again by Jennifer Gray-Grant. They came from as far away as Fort St. John, Victoria, Ottawa and Longueuil, Quebec.

If you couldn't make it, here's what you missed:

➔ Executive director Thom Armstrong reported the good news that CHF BC's

membership now includes 221 housing co-ops and 11,500 co-op homes. Federation services are more popular than ever among members. Interest in the new Opening Doors program is strong (see page 14).

➔ Vice-president Glen Armstrong led off a board report that included updates on youth and diversity plans, the federal election campaign, progress made repairing leaky co-ops, and action to solve the section 95 subsidy crisis.

➔ Members passed resolutions:

- calling on BC Housing to reverse cuts to full replacement reserve funding for Homes BC co-ops
- launching a nation-wide campaign to restore lost subsidy to section 95 co-ops (see page 7).

## Did you know that...

- 5 leaky co-ops are tendered or under construction
- CMHC has approved loan agreements for 7 more
- Average repair costs to date are more than \$45,000 a unit
- The bill to fix every leaky co-op will be more than \$150 million
- CMHC will provide funding for CHF BC to hire a financial analyst in 2005 to help leaky co-ops

Above right: Chabelo (Isabel Ramirez) wows audience with her surprise performance.

Below: Your new board of directors (from left): Suzann Zimmering, Wes Hosler, Doreen Aquino, Diane Winkler, Gino Gamboa, Georgia Andrews, Glen Armstrong, Candice Bunting, Mike Alsop, Dianne Cook, James Quaife, and Victor Mogollon.





➔ Delegates also held a member forum on securing our future. How can we keep our co-ops affordable and viable, now and after their operating agreements expire? The suggestions came thick and fast. See the new poll on our website to have your input.

➔ Treasurer Suzann Zimmering and auditor Richard Marsh brought more good news about the Federation's financial picture. The year ending July 31, 2004 produced a fourth consecutive operating surplus, and CHF BC's reserves are now halfway to the members' target of six months' operating expenses.

➔ Delegates re-elected four directors (Doreen Aquino, Glen Armstrong, Dianne Cook, Candice Bunting). We welcome three new directors to the board: Georgia Andrews and Victor Mogollon (at large) and James Quaife (Vancouver Island). Robert Klein was elected to serve on the finance committee.

➔ In a surprise performance, Chabelo (a.k.a. Isabel Ramirez from Garry Point co-op in sunny Steveston) showed delegates why she won the national title of Mr. CHF at the CHF Canada annual meeting in June.

Don't miss another meeting. Come to the SAGM on April 30, 2005. ■



## THE NET

**[www.chf.bc.ca/OpeningDoors/main.html](http://www.chf.bc.ca/OpeningDoors/main.html)**

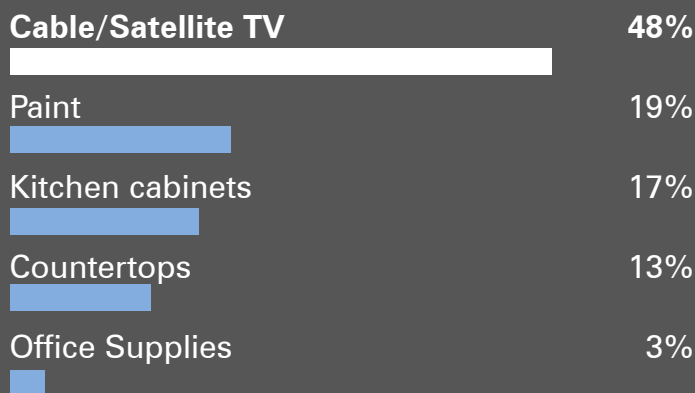
The webpage of the Opening Doors campaign to help improve access to co-op housing for women escaping domestic violence (see page 14 for more information).

Have a website suggestion for our next issue?  
Email us at [scoop@chf.bc.ca](mailto:scoop@chf.bc.ca)

## CHF BC web poll

Here's what you had to say:

**Which of the following commercial services would you most like CHF BC to offer next?**



Be sure to visit [www.chf.bc.ca](http://www.chf.bc.ca) regularly to checkout our latest news, polls, and the useful resources and chat boards in the Members Section.

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

# Education events

**Networking Evening –  
Vancouver Island  
Membership options in the Rules  
Wednesday, February 2**

See page 13 for details.

**Membership terminations workshop  
Monday, February 21  
7:00 to 10:00 pm at  
CHF BC Vancouver office**

Forcing a member to leave the co-op involves a difficult and sometimes complicated legal process. It's also very stressful for everyone in the community. Come to this workshop if you need to know:

- the legal steps involved in terminating membership and occupancy
- how to avoid the most common (and expensive) mistakes
- where to find resources to make the process easier and more reliable
- how to balance community and individual rights.

**Policies that work workshop  
Tuesday, March 8  
7:00 to 10:00 pm at  
CHF BC Vancouver office**

Policies play a big role in the smooth management of your co-op – from parking to painting to arrears control. You already have CHF BC's new Co-op Policy Manual and can access it at [www.chf.bc.ca](http://www.chf.bc.ca). This workshop will show you how to use it most effectively. Learn how to make changes to your co-op's policies, develop new policies that really work, and match your policies to your new Rules and occupancy agreement.

CHF BC can bring this workshop right to your co-op as a "portable", and we can tailor it to meet your needs. Contact Sue Moorhead at 604.879.5111 ext 136, toll free 1.866.879.5111, or [smoorhead@CHF.bc.ca](mailto:smoorhead@CHF.bc.ca).

**Island Education Day  
Saturday, March 12  
Venue to be announced**

Come to one or both of these great workshops.

- How well does your co-op run? **NEW**
- Managing Section 95 (56.1) subsidy

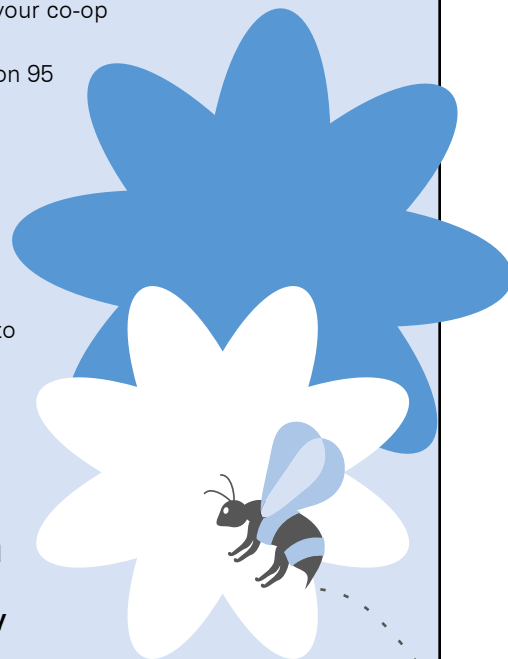
Check out the spring island education day brochure, coming to you the end of January, or visit [www.chf.bc.ca](http://www.chf.bc.ca) to register.

**Spring Education  
Conference  
Saturday, April 2  
Executive Hotel and  
Conference Centre  
4201 Lougheed Hwy  
Burnaby**

Did you know that more than 90 co-ops attended our education conferences last year? We hope you will plan to spend an enjoyable Saturday, April 2 at CHF BC's spring education conference. There will be many topics to help with effective co-op management, governance and building caring, co-operative communities. Choose from a range of half-day or full-day workshops. Whether you are on the board or a committee or thinking of joining one, you'll find lots to learn and discuss.

Come share, learn and have fun. Check out the spring conference brochure, coming to you in January, or visit [www.chf.bc.ca](http://www.chf.bc.ca) to register.

Space is limited for these workshops and events, so register early by calling CHF BC or [info@CHF.bc.ca](mailto:info@CHF.bc.ca).



## Policy overhaul

*Terra Nova Housing Co-op, a 73-townhouse community in Richmond, recently had CHF BC give a “Policies that work” session as a customized portable workshop at the co-op. SCOOP interviewed policy committee member and board liaison, Gino Gamboa, about how it went.*

### How did your co-op start to review its policies?

We created a committee of nine members to get things started. We wanted a mix on the committee: founding members, new members, people with and without pets or cars, etc. First we made binders with all our policies and the CHF BC Co-op Policy Manual. Then we got some training so we'd all be on the same page.

The portable workshop was very good. It was especially interesting since it was tailored to our co-op. We worked on two of our current policies using the samples from the manual. This helped clarify what a policy is. The next step was to work out the procedures that fall under it. We realized that our old policies were more like procedures than policy.

### What process will you use?

Our committee will look for input first, then we'll work in small groups, each on a different policy. The whole committee will discuss each draft policy. If all nine of us try to write a policy together, we'll be sitting together for a long time.

### What are your priorities?

The first priority is privacy, but there is a template that we can follow for that (PIPA Tools at [www.chf.bc.ca](http://www.chf.bc.ca)). Next are parking, participation and pets.

### What's your time frame?

We aren't going to bring one policy at a time to the membership because that would make for too many meetings. We'll work on three or four at once.

### What advice do you have for other co-ops thinking of reviewing their policies?

The CHF BC workshops are really valuable and worth it. The Policy Manual is an excellent tool for co-ops and provides a useful opportunity for everyone to get involved, even those who say they don't have experience with policies.

**See page 10 for our next scheduled “Policies that work” session, or for information on how to book a portable workshop at your co-op.**

## Which Rules rule?

Some co-ops are getting caught in an awkward situation when they submit new Rules to the Registrar and then don't follow up to confirm when the Rules came into force. New Rules come into force when they are “filed” (signed and date-stamped) by the Registrar of Companies, not when the co-op adopts them. But the Registrar won't necessarily tell you when that happens; he'll just mail you a filed copy.

If you're planning on doing any important business around the same time you submit your new Rules, you should check their status with the Registrar. If you don't, you might find yourself conducting a meeting according to your old Rules, thinking they still apply, when in fact you should be operating under your new Rules. In some cases, the difference is important.

It just takes a quick phone call to the Registrar to find out if your new Rules have been filed. On the mainland, phone 604.775.1046; on Vancouver Island, phone 250.356.8673. You'll find it's a few minutes well spent.



## island dates

Come and get all fired up about co-op housing:

- Jan 13**  
Island Potluck, Marigold Co-op, 3950 Columbine Way, 6 pm
- Feb 3**  
Networking Night – co-op rules and membership options
- 26**  
Island Council Meeting, Marigold Co-op, 3950 Columbine Way, 1 pm
- Mar 12**  
Island Education Day
- Apr 2**  
Spring Education Conference, Vancouver (see page 10)

## island chip rates

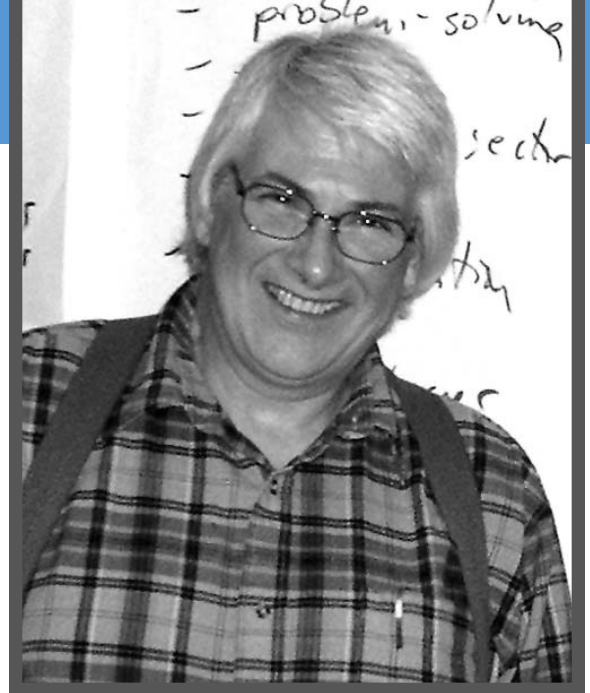
These preferred rates for CHF BC member co-op operating accounts were effective December 1, 2004 and are subject to change.

**Coast Capital** 2.00%  
(Vancouver Island)

**VanCity** 2.193%

**For info about Island services, contact Kerry Panter in CHF BC's Victoria office at 250.384.9444.**

Introducing new Island director, James Quaife (see page 8 for details).



## Education events for Island co-ops

Another successful Island Education Day took place on November 6. Attendance was excellent with 16 co-ops represented. Several co-ops sent two or three members to the event. Many were attending a CHF BC education event for the first time. They were very enthusiastic about the workshops, the delicious catered lunch and the opportunity to chat with other members over the noon hour. Workshop evaluations had positive comments about the two workshops offered, Policies that work and Membership Terminations. Members found the day informative, useful, and fun.

It is important to CHF BC that Island members attend workshops and other education events. CHF BC offers \$50 travel

discounts to any Island co-op sending members to CHF BC education conferences held on the mainland each spring and fall. Island education days are offered in Victoria each spring and fall as well. The next Island Education Day is scheduled for March 12, so mark your calendar now!

In the past few months, several Island co-ops have requested portable workshops including Replacement Reserve Planning and the newly developed Board Basics training.

Let us know if your co-op could benefit from a workshop or assistance with Rules or policy revision. Contact Kerry Panter at 384.9444 or [kpanter@chf.bc.ca](mailto:kpanter@chf.bc.ca) for more information about CHF BC's great education services. ■



## island news

### Vancouver Island Potluck

CHF BC and COHO Management Services invite Island members to attend the third annual Island Potluck. We've had fun the past couple of years. Let's start the new year with a get-together, lots of laughter and great food. Please bring a plate of your favourite appetizers or treats to Marigold Co-op (3950 Columbine Way) on Thursday, January 13 at 6 p.m. Hot and cold beverages and

napkins, cutlery, cups and plates will be provided. Please contact Kerry Panter at [kpanter@chf.bc.ca](mailto:kpanter@chf.bc.ca) or phone 384.9444 to confirm your attendance. Everyone is welcome. We look forward to seeing you there.

### Island Directors

At CHF BC's Annual General Meeting on November 27, Candice Bunting of Cameo Housing Co-op and James Quaife of Tyee Housing Co-op were elected as Island directors to the Federation's board of directors. See page 8 for AGM details.

### Networking night on co-op rules

Members have asked us about joint, principal and associate memberships and how these different options affect their co-op. CHF BC has responded by making membership the topic of discussion for a networking event on February 2. Be sure to join us for coffee, refreshments and an informal evening of guided discussion with co-op lawyer, Bob Milne. This might be just the thing your co-op needs to start, or finalize, the rules revision process in your co-op. ■



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1007 Fort Street  
Victoria, BC V8V 3K5

# Opening Doors campaign gathers momentum

In October, Opening Doors brochures and posters arrived at co-ops around the province. Phone calls started pouring in immediately. Co-ops are saying this issue is important to them and that they want more information.

Great turnouts at the Meet and Greet events in Victoria and the Lower Mainland show that interest in the Opening Doors campaign is strong. Co-op members and community workers supporting women leaving abuse shared information, asked questions and left with a better understanding of each other and how to best work together. Many phone numbers and email addresses were exchanged.

As the year comes to an end, Opening Doors is pleased to report some very exciting news. In November, Misty Ridge Housing Co-op in Burnaby became the first co-op to adopt a resolution to open its doors. From now on, every fourth vacancy at Misty Ridge will be reserved for a woman escaping abuse. "You don't even have to think about it," said Ray Reed, Misty Ridge delegate to CHF BC's annual meeting. "It's (p. 26) ►



## Opening Doors

### Thank you

*Opening Doors* would like to thank its advisory committee members:

#### **Azima Buell**

Alder Bay Co-op and  
Jewish Family Services

#### **Cole Dudley**

Kitsun Co-op, COHO  
Management Services, formerly  
with Battered Women's Support  
Services

#### **Lisa Rupert**

Grace McInnis Co-op  
and YWCA Munroe Second  
Stage House

#### **Mary Boles**

CHF BC staff and  
Domestic Violence Relief Fund  
administrator

The extensive knowledge of these women in both co-op life and the needs of women leaving abusive relationships has been invaluable.

# Young artists celebrate their homes

The New View's Lucas Petter gives a first hand account of our Co-op Housing Day celebration

The Co-op Housing Day celebration on October 23 at the Executive Hotel in Burnaby was enlivened with 14 eager children there to enjoy the festivities, but more importantly, to pick up prizes for their submissions for the Third Annual Co-op Kids Art Contest!

All the youngsters, ranging in age from five to ten, displayed their love of co-op living in the form of 16 drawings, paintings, poems, and descriptions of co-ops and co-operation. Their artwork further enhanced the hall, which had been decorated with streamers and colourful balloons.



For this special occasion, Carmen Foyle-Ostorga, a Camp Rainbow friend, and I were on hand as co-op youth representatives. After lunch, we were asked up to the podium, where Carmen talked about the benefits and wonders of co-op living and I nervously spoke about my Camp Rainbow experiences. We then read aloud the Co-op Housing Day proclamation from the BC Government officially designating October 23 Co-op Housing Day.

Then came the best part: I read aloud the names of the 14 young artists and each of them ran up to get a certificate and have their picture taken with Carmen. It was fun to see their excitement as they chose from an assortment of prizes, from Play-Doh sets to beading kits, displayed at a big table. (p. 26) ►

**Above:** Just one of the fantastic pictures by young co-op artists for Co-op Housing Day. This picture and others are now framed and displayed at CHF BC's Vancouver and Victoria offices.

in the spotlight

# Co-op profile: Killarney Gardens

Family-friendly co-op in  
East Vancouver offers great,  
safe place for kids.



**T**alk to members at this Vancouver co-op, the common story will be that Killarney Gardens is a wonderful place for families.

“I’m so impressed that it is such a great, safe place for kids,” says co-op member Laura Tompkins.

Killarney’s 227 apartments and townhouses sit on ten acres, giving children a virtual private park including a private outdoor swimming pool.

“My kids love this place, especially the pool,” says Maritza Calvo. Many young people learn to swim at Killarney, and enjoy spending time by the pool throughout the summer.

“When my kids were younger they loved the co-op’s playroom,” says Maritza, who along with being on membership and social

committees and the board of directors, also helps organize a kids club every Tuesday.

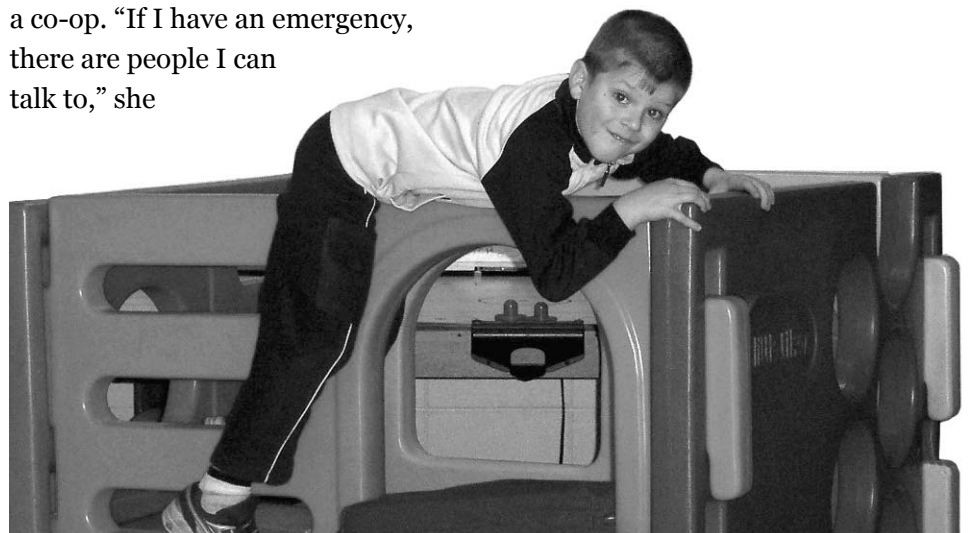
Killarney also offers fireworks on Halloween, dollar movie nights every month and 75-cent childcare during co-op meetings to encourage participation. But it’s not just the kids who benefit: members say Killarney’s size helps make it a great cross-cultural, multi-generational community.

Gloria Swann, 71, has lived at Killarney since before it became a co-op. “If I have an emergency, there are people I can talk to,” she

says, “and my son, who also lives here, is just a few houses away.”

Killarney Gardens Housing Co-op is an interesting story in the history of co-op development. It was cobbled together out of imagination and circumstance in an era of co-op development when people were more willing to take a chance and try something new.

Jamie Ritchie is a former member who helped turn Killarney into





Above left: Kids club volunteer Maritza Calvo (pictured back row, second from left) helps organize lots of fun activities for Killarney kids in the co-op's playroom.



a co-op. He says the project had some big hurdles to overcome at the start. Originally built in 1968 to be sold as condominiums, by the '80s this sprawling complex had become rental housing and suffered from a lack of maintenance. Killarney needed over \$10,000 per unit in cosmetic improvements alone, before launching itself as a co-op.

Killarney was also a challenge due to its size. "In the days I was there," says Jamie, "the meetings had to allow crosstalk in order to provide for translation into several different languages at different tables in the room."

Asked what made it work over the years, Jamie says "The lands, the generous size units, and by and large the generous people. Sure, there have been issues, but in the end there are 227 units of affordable housing there that otherwise would be just more Vancouver condominiums."

Jamie agrees with current members about Killarney's family-friendliness. "It was great, especially for kids, with wonderful grounds, and with cars kept from circulating through the units by way of underground and offsite parking lots. Kids loved it and as a parent you could let kids play outside without any worry." ■

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## 2005 AGM

Edmonton, June 16-18

A shorter AGM, lower delegate fees and streamlined materials will make it easier and more affordable for members to attend the 2005 annual meeting in Edmonton. Watch for details coming to your co-op by mail this month, read the Special AGM Report in CHF Canada's Newsbriefs and visit the AGM Information Centre online at [www.chfc.coop](http://www.chfc.coop).

New this year! Online registration begins in February 2005.



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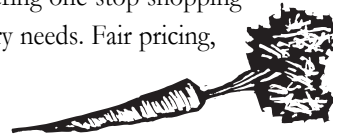
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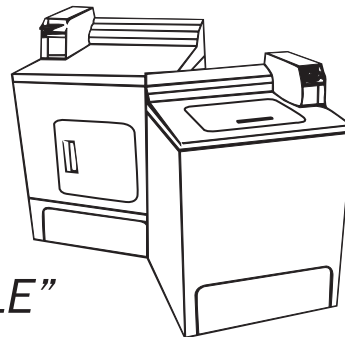
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# Children International Housing Project

**Manila, Philippines** – Paz Montemor, her husband and their two children were living in an informal settlement in Letre, Malabon in a small one-room shelter. Their home had no water, toilet or drainage system and was very dirty and unsafe, such that Ms. Montemor constantly worried for her children's safety. There was no land tenure since they were on private land, and her family was constantly at risk of being removed or relocated.

However, what little they did have was still their home, and they were devastated when, in April of 2001, fire swept through and destroyed much of their neighbourhood, making hundreds, including Paz Montemor and her family, homeless.

The destruction of their home, and the sponsorship of their eldest child by Children International, placed them in the immediate selection process for an emergency housing project created in response to the Malabon fire. This housing project is the first of its kind to be initiated by Children International in the Philippines, who enlisted the services of Alterplan, Philippine partner of Rooftops Canada, to manage the construction of the site. Rooftops Canada has supported Alterplan's work through internships, study tours and funding assistance for project research and development.

Ms. Montemor and her family are now making payments to own their new home, unit 11 of the 'Children International Housing Project' in Novaliches, Quezon City. Their new home is a permanent single-family townhouse constructed of concrete, with full septic service, connection to potable water, electricity, and drainage and with a separate bedroom, bathroom, and kitchen.

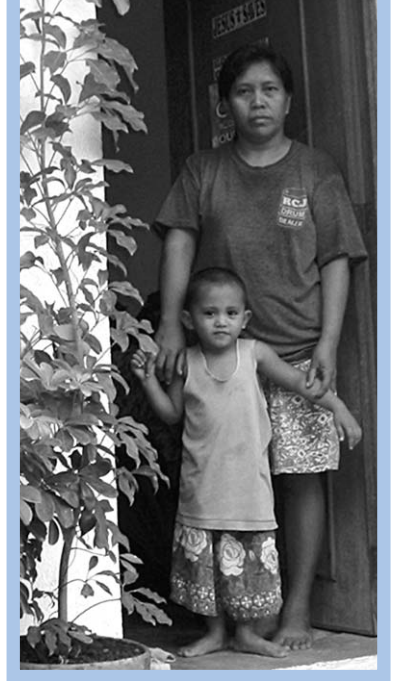
"This place is quiet and safe, the area is clean, unlike before, and we are happy now," says Ms. Montemor.

The neighborhood has a feeling of community where "the children are happier and there is a big difference in living for them. School is within walking distance, unlike before when they had to pay for travel."

The monthly payments on their new home are reasonable and Ms. Montemor says, "Our salary is just enough to make our payments and living expenses." Ms. Montemor now has the space and time to make rugs she sells in the community.

Children International, with help from Alterplan, is currently completing construction on an additional 43 units at the site, with plans for 27 more units in 2005. These units will provide homes for some of the remaining victims of the fire that devastated the community in Malabon.

What's more, with the help of Alterplan, this site represents the beginning of a new housing program instituted by Children International in the Philippines, which will in time provide permanent housing for many more like Ms. Montemor and her family. ■



**Patrick Klassen** from Vancouver is currently on a Rooftops Canada's internship assignment with Alterplan as a Project Feasibility Officer. For more information about Rooftops Canada, contact Brad Lester at 416.366.1445 or [brad@rooftops.ca](mailto:brad@rooftops.ca).

# Need for new affordable housing grows

***"A large stock of aging and substandard housing... with a substantial number of households living in crowded conditions or paying shelter costs they could ill afford."***

While these words accurately describe the housing situation in Canada today, it is actually from a government report that led to the creation of CMHC and the federal government's role in housing in 1945.

Alex Munter, a former Ottawa city councillor and long-time housing advocate, quoted this report in his speech at CHF Canada's federations conference, held in Ottawa in October. Munter pointed out that the federal government agreed to the first co-op housing program in a political climate very similar to today's. Then, he said, "from the ground up, communities got organized," and put pressure on government. Munter urged the co-op sector to continue to press for new housing programs.

Today, 1.7 million Canadian households are in need of decent, safe, affordable housing, according to CMHC's own reports.

According to the 2001 Census, some 1.5 million out of 3.9 million renter households in Canada are paying more than 30 percent of their income for a place to live. At least 700,000 are paying as much as 50 percent of their income. Many more Canadians are living in substandard or overcrowded housing because they cannot afford better. These statistics got worse, not better, during the 1990s.

CHF Canada members passed a resolution at our annual meeting last June calling on the federal government to introduce and fund a new national housing program in co-operation with provinces and territories. The resolution called for the creation of new mixed-income communities that would provide long-term affordable housing. CHF Canada is lobbying to make sure that new housing co-ops can be built.

The October 5 Speech from the Throne included the following statement:

*"Shelter is the foundation upon which healthy communities and individual dignity are built. The Government will extend and enhance existing programs such as the Affordable Housing Initiative, the Supporting Communities Partnership Initiative for the homeless, and the Residential Rehabilitation Assistance Program."*

While this is promising, how this announcement is regarded will depend on specific details and any funding announcements that may follow in the budget. CHF Canada will continue to lobby the government in the period leading up to the next federal budget in February.

A meeting with Joe Fotana, the Minister Responsible for CMHC, was positive. Following the meeting, CHF Canada's president René Daoust wrote to the minister, saying:

*"The goal of new co-operative and non-profit programs should be to produce 25,000 units of new or rehabilitated affordable housing each year. To ensure an early start on this effort, it is critical that there be a commitment of new funds in the 2005 federal budget from the promised additional \$1.5 billion."*

**Merrilee Robson** is CHF Canada's communications officer. You can reach Merrilee at 1.877.533.2667 (879.4116 in Vancouver) or [mrobson@chfc.coop](mailto:mrobson@chfc.coop).



## Legal consultation for co-ops

Co-op directors can seek legal advice from three lawyers experienced in co-op housing law. This service includes consultation on the following:

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◀ p. 7

## Section 95 campaign

### Survey results: Losing affordable homes

avg # subsidized units before last mortgage renewal	31
avg # subsidized units now	26
average loss of subsidized units per co-op	5
estimated total loss of subsidized units	750

Members passed a resolution at the CHF BC AGM on November 27 calling on the Federation to mount a vigorous campaign to win a solution for section 95 co-ops. Members were unanimous and determined.

The campaign won't be restricted to BC. This is a national crisis and we will be working closely with CHF Canada and federations all across the country to make our voices heard.

As usual, our success will depend on our ability to work together

and to work effectively. We'll be meeting with MPs, government and opposition, sending letters and postcards, making phone calls. We'll take our stories to the media. We'll settle for nothing less than a full and fair solution for co-ops and co-op members.

The campaign will begin early in January. Stay tuned to [www.chf.bc.ca](http://www.chf.bc.ca) for regular updates and to *SCOOP* for a report on our progress. Whether you can do a little or a lot, it will take a complete effort to win a solution. ■



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# Nuts + bolts *by Wendy Dragomir*

## Reduce the fire risk in your co-op!

Nowhere in our preventive maintenance plans is it more important to minimize damage and maximize safety than in the area of fire prevention. A recent news report stated that eight people a week die in fires, 17 percent of fires start in kitchens, 5 percent in living rooms and 20 percent in bedrooms.

The Risk Management Binder issued to co-op clients by The Co-operators insurance company reports that 48 percent of co-op claims were for kitchen or grease fires and 65 percent of fires were caused by members. At least two BC co-ops I know of have experienced fires recently, causing great material loss, and displacing and distressing members.

Here is a list of common fire risks in co-ops:

**Improper storage** – Curtains, clothes and paper should be kept away from heaters. Flammables and combustibles should be in approved containers, away from any source of heat and kept outside the building in a separate shed. Keep a Class B fire extinguisher near gasoline. Storing too much makes fires spread faster and limits escape

options. Common walkways and corridors should be free of obstacles and not used for storage.

**Poor maintenance of safety equipment** – Smoke alarms are often unplugged because they go off too frequently. Try to figure out why rather than disabling such an important lifesaver. Your stove element or toaster plates may need cleaning or the detectors may be too close to the kitchen. Have extra on hand to replace them quickly. Detectors need to be vacuumed as dust and dirt may affect their sensitivity. Install one on every floor level. Exit lights are needed in case you have to leave in a hurry, and they may be the only thing you can see in a smoke filled area. Be sure to replace burnt bulbs rather than leave them until the annual fire inspection.

**Ignoring city fire bylaws** – Members disable their door closers and prop doors. Door closers are meant to stop fire from spreading. They also keep people from entering the area once a fire starts.

**Unsupervised use of candles** – I've cleaned candle wax off of heaters, carpets, floors and countertops. Fire Prevention Canada reported that, in 2000, 500 fires were started by candles or tapers causing \$11.3 million in losses and the loss of five lives.

**Lack of education or planning** – Sometimes people just don't know or they need a good reason to adopt certain habits. For example, don't plug too many things into one outlet. Instead, use a power bar. Electrical cords should not be put under carpeting, where a short could cause a fire.

Though most fire safety is common sense, if we don't take the time to think about it and plan procedures ahead of time, such as the exit plan, we won't be ready. Stress shuts the brain down but practicing makes things automatic so that we can react without much thought.

The Risk Management Binder was delivered free to all member housing co-ops who have Co-operators insurance. The binder also includes sections on reducing risks of water damage and personal injuries, and preventing fraud and theft.

Last year I attended a CHF BC workshop on risk management at the education conference. Participants seemed appreciative of the binder as a resource. It's well worth checking out.

**Wendy Dragomir** does maintenance work for co-ops and is a member of Le Coeur Housing Co-op.

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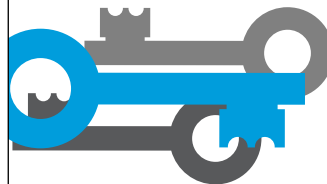
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Funding for Opening Doors is nearing its end, yet there is so much more work to be done. Phone calls continue to come in for presentations and many are already booked for December and January. Work is underway to secure more funding in order to extend the project until June 2005.

In the meantime, if your co-op would like a presentation on Opening Doors, please contact Jelena Putnik as soon as possible at 604.879.5111 ext 146 or [jputnik@chf.bc.ca](mailto:jputnik@chf.bc.ca). ■



## CLASSIFIEDS

### **MAINTENANCE COORDINATOR**

needed by twenty-five unit co-op to contract an on-call basis. This is not a handy-person position. Primary duties are to liaise with co-op members on maintenance issues and coordinate maintenance activities. There are no specific hours to the position but attending maintenance committee meetings is a requirement of the job. Anyone interested should contact Linda at 253-6728 for more details and application procedures or proposals can be sent to: Tidal Flats Housing Co-op, 26-1110 Odium Drive Vancouver, BC V5L 3L7

### **MAINTENANCE COORDINATOR**

needed by co-op that has 13 buildings on six sites. Primary duties are organizing all repairs and renovations in conjunction with Maintenance Committee. Attending the monthly maintenance committee meetings is a requirement of the job. Contract position to begin January 2005. For details visit our website at [www.vcn.bc.ca/vaneast1](http://www.vcn.bc.ca/vaneast1). Send application and resumé marked "Maintenance Coordinator" by January 4 to Board of Directors, Vancouver East Housing Association, 3-1220 Salsbury Dr. Vancouver, V5L 4B2.

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### **Young artists celebrate**

There were further squeals of delight from the kids when they heard that they would be the first ones to get a slice of a delicious-looking cake covered in small pastries. In the centre of the cake was a large, flat piece of chocolate iced with a rainbow and the words "Co-op Housing Day." Naturally, all the children wanted this part, so it was lifted up and chopped into pieces to share. When the conference was over, the kids took most of the balloons home, minus the ones floating on the ceiling.

My last impression was watching a little girl run up to each table to snag the mint candies from the cup at each table. She must have gotten at least 30! I'm sure this will be only one of many good memories these kids took with them of their role in helping to celebrate Co-op Housing Day. ■

**Lucas Petter** is a member of Marina Housing Co-op, youth editor for *SCOOP* and grade 10 student at Prince of Wales Secondary.

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*Here are 235 reasons for our success in 2004.*

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Alder Bay  
Alexander Laidlaw  
Amicae  
Andras Place  
Anita Lewis  
Anskar Court  
Antrim Place  
Arboretum  
Arbutus  
Arland Mews  
Arlington Grove  
Ashley Mar  
Atira Property Management  
Avalon  
Bakerview  
BC Non-Profit Housing  
Association  
BC Co-operative Association  
Beckley Farm  
Benryk Mews  
Birch  
Blue Skies  
Bounty  
Bracken Heights  
Brambles  
Broadoaks  
Broadview  
Brooksford Place  
Burlington Heights  
Burrardview  
Byrne Creek  
Cameo  
Co-operative Auto Network  
Cana Management Associates  
Capilano  
Cariboo Heights  
Cedar Mill  
Centennial Park  
Chances  
Charles Square  
Charleston Terrace  
CHF Canada  
Chilean  
China Creek  
City Edge  
City Gate  
Cityview  
Coopérative d'habitation Demers  
Coal Harbour  
Collingwood Village  
Columbia Housing Advisory  
Association  
Common Ground  
Community Alternatives  
Connaught  
Core Artist Live/Work  
Cougar Canyon

Craigflower  
Craigilea  
Creekside  
Creekview  
Crossroads  
David Wetherow  
De Cosmos Village  
Delta Green  
Desert Breeze  
Devonshire Court  
Domago  
Dunbar Village  
Dundee Court  
East End Food  
Eburne Landing  
Edmonds Place  
Eight Oaks  
Emma G  
False Creek  
Ford Road  
Four Mile Heights  
Four Sisters  
Frances Gardens  
Fraser River Place  
Friendship  
Garden Square  
Garry Point  
Grace McInnis  
Grandview  
Granville Gardens  
Greenland  
Greenway  
Griffin's Walk  
H.W. Flesher  
Halston Hills  
Harbour Cove  
Harbour Manor  
Harris Road  
Hatley Park  
Heatheridge  
Helen's Court  
Heritage  
Heron Court  
Hillside Place  
Homeward  
Hoy Creek  
Hunter Hill  
Huntington Place  
Ida Vista  
Indian River  
Innovative Housing  
Consultants  
Inti  
Jackson Avenue  
James Bay  
Jasmine Place  
Juniper  
Kaien Island  
Kailasa  
Kaslo Gardens

Killarney Gardens  
Kinross Creek  
Kitsilano Terrace  
Kitsun  
Klahanie  
Krisineleos  
La Casa  
Lakewood Terrace  
Lang Cove  
Laura Jamieson  
Lavender  
Le Coeur  
Levellers  
The Links  
Lock Lane  
Lore Krill  
LTD Homes Society  
Lynn Valley  
Manhattan  
Maple Creek  
Marigold  
Marina  
Marine Court  
Mariner's Cove  
Marpole Terrace  
Mau Dan Gardens  
Maya  
Meadow Walk  
Medina  
Melton Court  
Misty Ridge  
Mitraniketan  
Mosquito Creek  
Mount Seymour Park  
Mountain View  
New Westminster  
Noons Creek  
Norman Bethune  
North Shore  
Northern Way  
Northridge Housing  
Oak Bay Kiwanis  
Oaklands  
Orchard Green  
Orion Enterprises  
Pacific Heights  
Pacific Park Place  
Paloma  
Penta  
Pheasant Meadows  
Phoenix Court  
Pine Ridge  
Pioneer  
Quebec Manor  
Queens Avenue  
Queens Park  
Rainbow's End  
Richmond Heights  
Rishon  
Rising Star

River Mist  
River's End  
Riverside Landing  
Robert Owen  
Robson Park  
Rose Garden  
Roundhouse  
Salal  
Sam Greer  
Sandpiper  
Sapperton Terrace  
Seawalk  
Sitka  
Sojourn  
Solstice  
Southgate Manor Assoc.  
Spectrum  
Spring Ridge  
Spruce  
Stanley Noble Stronge  
Steeltoe Construction  
Still Creek  
Strathcona  
Sunbridge  
Sundune  
Sunrise  
Sunset Heights  
Sunset Point  
Sunshine  
Superior Street  
Synala  
Terra Nova  
Terra Property Management  
The Maples  
Tidal Flats  
Totem  
Trafalgar  
Trout Lake  
Twin Oaks  
Twin Rainbows  
Tye  
Valley Village  
Vancouver East  
Vera  
Victoria Gardens  
View Court  
Walnut Grove  
Washington  
Watershed  
Waterside  
Westerdale  
Westminster Landing  
Westwood  
Whattlekainum  
Wilderness Park  
WISHS  
Wit's End  
Yew Street

*Thank you for your support!*