

SCOOP

THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC

A black and white photograph of three women outdoors. The woman on the left is wearing a white t-shirt with 'CHF BC BOARD' on it and dark pants, holding a cane. The woman in the middle is wearing a light-colored t-shirt and pants. The woman on the right is sitting on a motorized scooter. They are standing on a paved path with trees and a flag in the background.

Inside:
Bowen Island Seniors Co-op
Agency up and running in BC
Good governance - maintenance



Plus CHF BC's fall education events and more...

FALL 2006 \$3.00

guest editorial

BY ALEXANDRA WILSON



The Agency sets sail

The Agency for Co-operative Housing has been in the making since 1996. “At last,” as someone said to me, “a real agency, not a dream.” When I look forward, I feel as if I were standing on the deck of a ship that is moving out of harbour and beginning to ride the waves and shoulder the sea winds. The Agency’s maiden voyage must succeed. What will it take?

The past year has been devoted to putting a strong structure in place and ensuring that the Agency will be a responsible steward of public assets, fully accountable to its government client under the terms of the service agreement signed in May 2005. Our challenges, looking ahead, are many. Housing co-operatives are faced with aging buildings and, in some places, weak markets. We must work as partners to ensure that the valuable property in their care lasts for the benefit of future generations. Yet the Agency is beginning its work ten years later than was hoped. This must limit the extent of our success.

We know that our plan for a risk-based, data-driven, co-op-focused approach is sound. We have confidence in the systems we have developed for managing information and risk. We are working with Canada Mortgage and Housing Corporation towards a smooth transfer of responsibilities. But the real test of our success will lie with our ability to deliver the quality of client service that we are committed to. We’ve made a lot of promises. We will be judged on whether we can put them into practice.

Our people will make the difference. The members of our team have come to us from many different backgrounds, bringing with them impressive talents. What they have in common is their belief in the Agency’s vision and their commitment to making it a reality. Our results will depend on their ability to work effectively with housing co ops in the spirit of mutual self-help, inspiring them, if not always to excellence, at least to be the very best they can.

Alexandra Wilson is the chief executive officer of the Agency for Co-operative Housing.

November 25

AGM

Mark your calendars now!

The Co-operative Housing Federation of BC’s Annual General Meeting will be held on November 25 at the Executive Hotel in Burnaby. The cost is \$45 per person, GST included, and covers meeting, lunch and refreshments. To register, call 604.879.5111 (1.866.879.5111) or email info@chf.bc.ca.

November 25
10:30 am - 4:30 pm
The Executive Hotel and Conference Centre
4201 Lougheed Hwy, Burnaby

604.879.1111 (1.866.879.5111), info@chf.bc.ca

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Co-op notices are published separately.

Co-op notices are available at 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. 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: Members of Bowen Island Seniors Co-op – Marlene Mather, Elizabeth Brandson and Thelma Clarke. See page 16 for their story.

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up front

LETTERS

Dear SCOOP,

I've heard it said in our co-op that someone in arrears is not a member in good standing. What does that mean?

Dear Reader,

It doesn't mean anything unless you define the term in a policy.

The Co-op Act doesn't use the term "good standing", so the Registrar doesn't want to see it used in co-op Rules (that's why you won't find it in CHF BC's Model Rules).

Some co-ops define "good standing" as not owing the co-op any money, or participating in the co-op according to its policies on member involvement. They sometimes use it to determine whether a member is eligible for an internal move or some other benefit.

Be careful, though, that anything you do doesn't conflict with the operating agreement you've signed with CMHC or BC Housing, or with the Co-op Act.

Whether a member is or isn't "in good standing" cannot be used to decide if that member can vote at a members' meeting. A member can only be barred from voting at a co-op meeting if s/he is in arrears on a call on shares.

Some co-ops require members to be "in good standing" if they want to run for election to the board. You can amend the co-op's Rules to achieve this, but you don't need to use the term "good standing". For example, if you think that members shouldn't owe the co-op any money if they want to run for the board, it's easier to say exactly that. See section 17.5 of the Model Rules for an example. You can view or download the Rules at www.chf.bc.ca.



hot dates

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

- | | | |
|------------|-----------|-------------------------------------------------------|
| Oct | 21 | Fall Education Conference |
| Nov | 8 | Workshop: Privacy primer for co-ops – PIPA (see p.11) |
| | 14 | Delegates forum |
| | 25 | Annual General Meeting |

chip rates

Preferred rates for CHF BC member co-op operating accounts. These rates were effective July 1, 2006 and are subject to change.

CCEC – variable	3.20%
CCEC – fixed 12-month	3.70%
Coast Capital (Vancouver Island)	3.75%
Prospera	2.90%
VanCity	3.943%

WANTED

SCOOP – YOUR CO-OP MAGAZINE – WANTS TO HEAR FROM YOU!

All entries qualify for our prize draw. This issue's winning contributor is Rhiannon Thorpe from Richmond Heights Housing Co-op in Richmond.

Send photos, stories, questions, anything to CHF BC, attention: SCOOP, 200 – 5550 Fraser Street, Vancouver BC V5W 2Z4 or email scoop@chf.bc.ca.

Your opinion counts

This summer, we asked co-op members to complete a survey telling us about their experiences using CHF BC education services. An overwhelming 480 members replied! The thoughtful comments and suggestions you gave us will help improve our services. Thank you for your valuable input. As SCOOP goes to press, we are still analyzing the results. By the November annual general meeting, the board will have adopted recommendations to improve our education program to serve members even better.

Leaky co-op update

Under the arrangements negotiated with CMHC, many of BC's leaky co-ops are making steady progress. Currently, ten co-ops have been repaired, six are under construction, and eight have been approved for loans and are either in the design phase or are waiting for work crews to arrive. That's 24 co-ops fixed or well on their way to getting fixed.

That still leaves 34 co-ops. Most are at some earlier stage in the process, a dozen or so co-ops don't fit CMHC's current financial framework.



So their cases are stalled. CHF BC and CHF Canada are actively negotiating with senior CMHC staff to make the framework more accessible and affordable to these co-ops. For more information on these negotiations, contact our government relations director, Darren Kitchen, at 604.879.5111 ext 144, toll-free 1.866.879.5111 or dkitchen@chf.bc.ca.

In order to facilitate the remediation process for leaky co-ops, CMHC has agreed to fund a new leaky co-op liaison officer position at CHF BC. Mandy Yeomans has been in place since August 1 of this year. She has been meeting with co-ops and working on tools and guidelines to help them make their way through the remediation and workout phases. You can contact Mandy at 604.879.5111 ext 132, toll-free 1.866.879.5111 or myeomans@chf.bc.ca.



Many co-ops held celebrations this summer, including Twin Rainbows' 30th anniversary, Greenland's 20th anniversary, and View Court's mortgage burning.




upgrade prior to February 1, 2007. Incentives, up to a maximum of \$23,000, are available for co-ops that will be upgrading hot water tanks, windows, heating systems, gas fireplaces, insulation, weather proofing, lighting, appliances and more.

They will also help participants access other complementary energy efficiency incentives and rebates beyond ESP. This is a first-come, first-served program, conditional on the amount of technical assistance required and energy savings achieved.

To be eligible, buildings must qualify as affordable housing, be located in the Lower Mainland or Southern Vancouver Island region, and complete an energy assessment with City Green Solutions by November 30, 2006.

To discuss program eligibility and incentives in more detail, contact City Green Solutions at 1.866.381.9995.

 For more information, visit www.citygreen.ca or www.saveenergynow.ca.

The Agency launches BC office

The office of the Agency for Co-operative Housing is now open in BC, conveniently located in the same building that contains the Vancouver offices of CHF BC, CHF Canada and COHO Management Services. The Agency has sent letters to affected co-ops explaining the changes and assigning a relationship manager for each co-op.

“The Agency for Co-operative Housing is the result of the dreams and hard work of co-op members,” says the Agency’s Team Leader for BC and the Prairies, Joanne Mick. “Thanks to all of you for making it happen. I know co-op members are hoping for

consistent and fair treatment in operating agreement compliance from an organization that understands them. And I’m confident that we’ll provide that for you.” You can read a message from the Agency’s CEO, Alexandra Wilson, on page 2 of this issue of SCOOP.

For more information, contact the Agency at 778.327.6017, toll-free at 1.866.660.3140 or visit www.agency.coop.

Co-ops eligible for energy efficiency grants

The province’s Energy Savings Plan and City Green Solutions are offering financial and technical assistance to affordable housing developments, including housing co-ops, willing to undertake an energy efficiency



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www.agency.coop www.agence.coop

Co-op members promote affordable housing in Richmond



This summer, Richmond city council approved an interim affordable housing policy that imposes a moratorium on converting rental suites to condominiums. It also encourages developers to include low-cost housing in their plans for new condo complexes. Richmond's Poverty Response Committee played an important part in this decision.

"One of our biggest things", says the committee's co-chair David Reay, "is pushing the city to do a review of affordable housing. The freeze on conversions originated as a measure from this review."

Reay is a member of Klahanie Housing Co-op. He says there are a lot of co-op members represented at meetings, sometimes making up half of the committee.

"That's saying something because there are lots of other groups in the community, whether it's mental health, disabled, homeless, or churches. So co-ops are noted for their contribution to the cause."

"I'm very gratified that there are a number of co-op members as regular attendees," says Reay. "Of course, it's in line with the seventh co-op principle: concern for community. I really see this as something co-op members can take the lead on in other communities too, because we show the system works. We're getting a great housing situation and we can help ensure that others are provided the same opportunity."

In 2001 Richmond's Community Services Advisory Committee, which includes service agencies such as food banks and health services, produced a Poverty Report Card. They discovered there were more people under the low-income cut off in Richmond than in Surrey as a percentage of population. As a result, they set up the Poverty Response Committee made up of four task forces, including one on affordable housing.

"I went to the meetings and after about six months I became chair by attrition," laughs Reay, who has been chair for over four years now.

The committee, which meets monthly with about five to ten people, makes regular reports to city council. It has advocated for, among other things, secondary suites, a standard of maintenance bylaw, universal design guidelines, and the creation of an affordable housing directory.

"We want to change the system so that the interests of people in need of affordable housing are considered right from the start," says Reay. "It is also an economic thing. There are studies in San Diego showing that for every person in a high-tech job you need two service jobs. When you make it so that a large portion of your work force can't live in your community, your economic engine is going to slow down. So while it's the right thing to do, it's also the economic thing to do."

Above: David Reay, pictured speaking at CHF BC's annual general meeting, is the co-chair of Richmond's Poverty Response Committee and chair of the Affordable Housing Task Force.



Aaron Webster Memorial fund grows

Last year, CHF BC established a fund in memory of Aaron Webster to provide project assistance to young people wishing to promote diversity in their communities. The fund has received numerous donations to date and now totals \$8,555. CHF BC's diversity committee hopes that, with your help, we can reach a goal of \$50,000. Donations can be made care of CHF BC. Donors requiring a tax receipt should contact CHF BC before sending their donation. ■

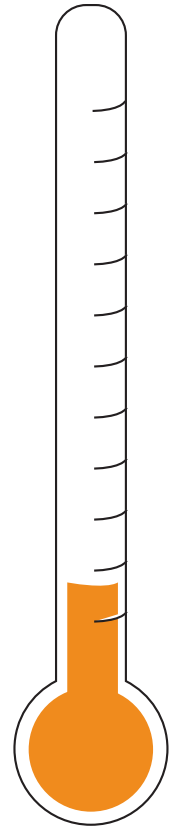
CHF BC's Diversity Committee welcomes your feedback regarding this article or any area of co-op diversity. Send your comments or suggestions to Diversity Committee, 200 – 5550 Fraser St. Vancouver V5W 2Z4 or to info@chf.bc.ca.

Aaron Webster
Memorial Fund goal:

\$50,000

Donations received
to date:

\$8,555



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Fall education events

Fall Education Conference
Saturday, October 21
Executive Hotel and
Conference Centre
4201 Lougheed Hwy, Burnaby

Spend an enjoyable day with us—whether you're on the board or a committee or just thinking of joining one, you'll find lots to learn and discuss. Choose from this exciting line-up of workshops:

- Board basics
- Challenging behaviour: just deal with it!
- Membership and marketing—the new reality **NEW**
- Replacement reserve planning
- Member participation: facts and myths **NEW**
- Provincial Housing Program operating agreements
- Investment 101: investing in your co-op's future
- Policies that work
- 2020 Vision—securing our future (Advanced) **NEW**
- Successful co-op maintenance **NEW**

Check out the conference brochure mailed to your co-op or visit www.chf.bc.ca to register. Space is limited, so register early!

Privacy primer for housing co-ops
Wednesday, November 8
Ulryke Weissgerber,
workshop leader
7:00 to 10:00 pm at
CHF BC Vancouver office

How can you protect members' right to privacy while running your housing co-op effectively? What is the role of the co-op privacy officer? (And no, they do not have access to confidential information!) This practical workshop will help your co-op comply with the 2004 Personal Information Protection Act (PIPA). CHF BC's privacy tools for housing co-ops are in Member Resources on the Members' Section at www.chf.bc.ca.

You will learn how to adapt and implement these tools for your co-op. With almost three years' experience with PIPA, we'll share common problems that co-ops have resolved.

Fees for the privacy workshop are \$60 for members and \$180 for non-members plus GST. Register at 604.879.5111 ext. 0 or info@chf.bc.ca or register online at www.chf.bc.ca

Mark your calendar for the
Spring Education Conference on
March 31, 2007.

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Good management goes hand in hand with sound governance and principled leadership. Whether you need help with policies, overall direction or taking care of daily co-op business, there's something in our program for you.

Keeping your co-op in good repair

by Nicholas Gazzard

Here are two important questions for your co-op:

1. Is your co-op physically sound? Are you doing the things you need to do to maintain your property and make sure that you won't have serious repair problems in the future?
2. Does your co-op look good? If you were looking for a place to live, would you want to move in to your housing co-op?

If your answer to these questions is yes, then you are making sound business decisions about the shape of your co-op's buildings and grounds. If the answer is no, then you have some work to do. Here are some signs that you are taking good care of your co-op.

The results we want:

The co-op has good "curb appeal". It's important that your property looks its best. That means getting the bigger jobs done, like keeping up with exterior painting. And it also means staying on top of the little things that make a big

difference—getting the grass cut, keeping the weeds under control and picking up garbage from your property. How your co-op looks to prospective members matters a lot. People want to live in a place they can be proud to call home.

The co-op responds without delay to requests for repairs.

First, you need to be clear about repairs that are the members' responsibility and those the co-op looks after.

When members are reporting problems or asking for repairs, have them to fill out a work order request form. Then make sure that the co-op follows up without delay. The standard you aim for should be that of a good landlord in the private market. And that standard can be pretty high. You should be able to promise your members that urgent problems, such as leaks or electrical hazards, will be taken care of right away. Less urgent repairs should be dealt with within a week. And always make sure the job is done professionally, by people who have the skills. Asking volunteers to do repairs isn't fair to them or to the members that need the work done.

Good governance

At CHF Canada's 2004 AGM, members adopted the Core Management Standards for the quality of management co-ops need to run well. The Standards focus on outcomes. They do not tell you what kind of management you should have—only the results you should expect. This is an edited version of an article on maintenance standards. It first appeared in the June 2005 issue of Newsbriefs.

The co-op has a routine and preventive maintenance schedule.

Regular maintenance is important. Building components can be made to last longer if you take care of them. If you schedule maintenance in advance, and budget for it, you won't be leaving the condition of your co-op to chance. A good building inspector can help you develop a plan to look after your buildings through routine maintenance. And don't forget to renew—and review—maintenance contracts for things like elevator maintenance, and other technical services.

The co-op inspects each housing unit once a year and whenever a member moves out.

You won't know what shape your co-op is in unless you look. Your co-operative needs to do unit inspections once a year on all units. Annual inspections allow you to plan for future repairs and check whether units are being damaged. When a member gives you notice to move out you should inspect then, too. That way you can make sure that the unit will be ready for the new member right away—and that the outgoing member pays for any repairs that are member responsibilities.

Once inspections have been completed, make sure you take care of any repairs that are needed without delay. And keep records of inspections and unit repairs. They can be a big help later if there is any dispute about the unit's past condition.

The co-op has a replacement reserve plan and keeps it up to date.

Your replacement reserve plan will tell you what building components need to be replaced (or have major repairs), when you can expect the replacements to be needed and how much you can expect them to cost. That allows you to budget properly for your replacement reserve contribution.

The co-op is free of safety hazards.

Make sure that your co-op is free of hazards such as

- ⦿ patio stones that have lifted,
- ⦿ slippery walkways,
- ⦿ debris or tools left lying around,
- ⦿ broken stairs or stair-rails.

The safety of your members and visitors is at stake, so get your property inspected regularly for these kinds of hazards and be sure to take care of any problems right away.

The co-op has an emergency response procedure.

Do the members of your co-op know what to do in the case of an emergency? Make sure your co-op and all the members know what needs to be done in case of

- ⦿ fire (always call 911)
- ⦿ flood
- ⦿ loss of power
- ⦿ loss of heat in winter
- ⦿ no water
- ⦿ breach of security

Remember, you may have to evacuate your buildings in an emergency. Get a plan in place and make sure your community is aware of the procedures.

Finally

To get the results you want, you'll need to make sure you are using the right tools and the right people. It's not reasonable to expect members to be carpenters or plumbers. Make sure all electrical work is done by a fully qualified electrician. If you hire your own maintenance staff, invest in the proper tools to get the job done. And don't forget that you need a work-order system for managing repairs and good record-keeping for inspection results and work you've carried out. ■

Nicholas Gazzard is the executive director of CHF Canada.



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Energy efficiency grants for Island co-ops

Be sure to read the story on page 7 about financial incentives for co-ops considering power-saving upgrades such as insulation, appliances, heating and more. Island co-ops are eligible.



Island Education Events

Education Day

Vancouver Island's fall education day will focus on helping you keep your units in good repair—now and in the future. Join us on Saturday, November 4, 2006 at the Glentana Centre with two half-day workshops and a special event.

Successful co-op maintenance **NEW**

Agnes Piotrowski

Co-op members are responsible for managing a very valuable asset: their homes. Are you sure you have the right tools for the job? We'll look at the outcomes you should expect from good maintenance, and the policies and procedures you need to get there. Learn how to decide what maintenance approach is right for your co-op. Discover how a good maintenance program can extend the life of your homes, save money, minimize vacancy loss, and keep members happy.

Special event: 1:00 pm to 1:30 pm

Staff from the new Agency for Co-operative Housing will be on hand to introduce themselves and talk about how effective maintenance programs can influence your co-op's overall risk assessment. They will also review the Agency's approach to replacement reserve planning and spending approvals.

COUVER island

Replacement reserve planning

Jamie Ritchie

Housing co-ops have a lot of control over how to spend their capital reserves—provided they have an approved replacement reserve plan. Co-ops without a plan have to ask the new Agency for Co-operative Housing for approval to do most capital work. Worse, they often don't know if they have enough money set aside for the future, when they need it.

As buildings age, sound replacement plans and investment strategies are critical to your co-op's long-term health. Don't miss this chance to find out how your co op can get its replacement reserve plan done. We'll show you how, step by step.

For more information or to register, contact Kerry Panter at 384.9444 or kpanter@chf.bc.ca. Or register online at www.chf.bc.ca. Follow the links to Vancouver Island events.

New Rules for your co-op

**Thursday, November 16
7 to 10 pm**

Workshop leaders: Thom Armstrong, executive director and Kerry Panter, member services director, CHF BC

This free workshop for Island member co-ops will be of special benefit to directors and members planning to work on your co-op's Rules. The provincial Co-op Act changed in 2001. Over 170 housing co-ops in BC have adopted new Rules to comply with it, but many Island co-ops haven't. Learn how easy it is when you use CHF BC's Model Rules and Occupancy Agreement.

You will leave this workshop with a good understanding of what's in the model and why, and a step-by-step procedure you can use to get those Rules finished, once and for all.

For details and registration, visit www.chf.bc.ca, call Kerry Panter at 384.9444, fax 384.0349, or email kpanter@chf.bc.ca

island dates

- | | | |
|------------|-----------|------------------------------------------|
| Oct | 11 | Vancouver Island Council |
| | 21 | Fall Education Conference (p.11) |
| Nov | 4 | Island Education Day (see p.14-15) |
| | 16 | New Rules for your co-op (see this page) |

island chip rates

Preferred rates for CHF BC member co-op accounts. Rates effective July 1, 2006 and subject to change.

Coast Capital 3.75%
(Vancouver Island)

VanCity 3.943%

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



in the spotlight

Bowen Island Seniors Co-op

Could life be sweeter? If you're a member of this seniors' co-op on Bowen Island, it probably couldn't.

First, you live in a cozy little townhouse unit with your own yard, perfect for some hobby gardening. Out your window you see nuthatches, waxwings and the resident family of deer – and of course Fluffy, the co-op cat. You know all the other members, ranging in age from 58 to 96, in your 19-unit co-op. The common grounds are landscaped to perfection by the co-op's live-in caretakers, Pat and Terry Quaite. And you're surrounded by forest on all sides, with a peekaboo view of the mountains bordering Howe Sound.

Best of all, you're insulated from the mainland metropolis of Greater Vancouver by a 20-minute ferry ride, enough of a moat to preserve an island look and culture, yet close enough to enjoy city life if the mood takes you. But who needs the city? Who needs a car for that matter when your home is less than ten minutes walk to Snug Cove with the ferry and all the services and shopping you need. Who even needs to leave the co-op? Everything worth doing happens in the co-op common room.

Thelma Clarke, pictured in front of her home, is one of the co-op's founding members.





Above: Co-op members Elizabeth Brandson and Marlene Mather. Right The co-op's resident family of deer.



“We’re party animals,” exclaims co-op president Marlene Mather, proudly wearing her Bowen Island t-shirt. “There’s a function going on here practically every day.” There’s an art club, a knitting group, and the island’s social club for seniors called SKY (Seniors Keeping Young) with line dancing, exercise sessions and the most creative entry in this summer’s Bowen Island parade. Oh, and of course the Saturday night movies with the new 52” flat screen television purchased with the help of a seniors grant.

Of course, when your co-op common building – originally the island’s two-room elementary school – is so nice, with its kitchen and two working fireplaces, and when you rent it out for the very reasonable rate of \$30 per night (\$20 if your group includes a co-op member), you get a lot of business in a small but vibrant community like Bowen. There’s even a community church that rents the space Sunday mornings. And the building, with its two fireplaces, is an emergency preparedness rally point, particularly helpful when the Squamish winds blowing down Howe Sound occasionally knock out the island’s power.

“We have a really long waiting list,” says co-op member Elizabeth Brandson, “but we try to accommodate seniors living on Bowen so that they don’t have to leave the island when downsizing from a home they can’t maintain anymore.”

“This is the best place to live,” beams Marlene.

CHF BC welcomes Bowen Island Seniors Co-op as the Federation’s newest member. ■

The Home Depot Supply sponsors maintenance workshops



A big thank you to The Home Depot Supply for sponsoring maintenance workshops for all CHF BC education events in the coming year. This includes the Successful Co-op Maintenance workshops at CHF BC's Fall Education Conference on October 21 and the Island Education Day on November 4. It also includes events to be featured during our spring education program and at the next BC Interior Education Day.

When you order through The Home Depot Supply you don't spend your money on contractor mark-ups or the gas and time away from the job. You order your maintenance and repair supplies by phone, fax or online and have them delivered directly to your co-op. Your maintenance contractors spend more time doing what you hired them to do and less time shopping for your supplies.

For more information about this program, contact Julie Hunter at CHF BC at 604.879.5111 ext 138 or Joe Campisi at The Home Depot Supply at 604.616.5400. ■



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Saying goodbye to Suzanne

Jennifer Gray-Grant appreciates a fellow co-op member and the care her co-op community delivered during her final days.



About a year ago, our friend and neighbour Suzanne gave our co-op a remarkable gift; the opportunity to help her die, fully supported and surrounded by love, at home. It was the experience of a lifetime.

Suzanne was the ultimate co-op member. From the day she moved into Pacific Park Place, a 40-unit co-op on Vancouver's eastside, she was a participator. As landscape committee chair, she implemented an organic plan to care for the plants and trees, and helped organize composting. On the membership committee she worked hard to bring enthusiastic, contributing members to our co-op. As a member of the board, she was always an advocate for children, ensuring that they were considered in all decisions.

In the last few years of her life, Suzanne trained as a postpartum doula, a woman who, after the arrival of a newborn, assists with infant care and helps to support mothers during the postpartum adjustment period. How ironic that she then gave all of us the opportunity to support her when she was suddenly diagnosed with lung and brain cancer.

The progress of the disease, once diagnosed, was rapid. Suzanne was hospitalized for a few days but when she accepted that she was dying, decided to come home. An intensely private person, Suzanne simply took a leap of faith that her friends and neighbours would support her as necessary, so that she could live her last days surrounded by her friends, memories and beloved dog, Joey.

It takes a large, committed group of people, with two or three very dedicated core supporters, to allow a person to die at home. Home care and nursing support are not provided around the clock until the person is very close to death. Suzanne's friends Do, Jo and Alex arranged Suzanne's increasingly complicated medicine program, scheduled fresh, organic meals from friends, arranged for visitors to sit with Suzanne and even organized a chart for Joey walkers.

Literally dozens of people, many of them from the co-op, dedicated time to Suzanne. In doing so, they eased her transition out of this life and made our own community that much stronger. It was remarkable to see kids arriving to walk Joey, adults popping by with meals, friends sitting with Suzanne to give her a back rub, and flowers by the bucket perched everywhere in her one-bedroom apartment.

Suzanne finally slipped away quietly at about dawn one day in mid-July, with her friend Alex by her side.

Two nights before she died, my husband Michael, our children Theo and Larissa and I dropped by to spend time with Suzanne. Suzanne was awake but kept her eyes closed and had not spoken that day. Michael had brought his guitar and started softly playing and singing. As more children and adults arrived, Suzanne's room quickly filled and Michael started to sing a little louder.

As he started singing, "This Little Light of Mine," Suzanne's face lit up and she smiled with joy. As Michael reached the chorus, she suddenly sang along: "This little light of mine, I'm going to let it shine." ■



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- CHF BC
- CHF Canada
- CMHC
- BC Housing

My experience at the YES

I answered the phone to an unfamiliar voice. “Yes, it’s Rhiannon” I replied, unsure. I listened, nodding to what he had to say, and hung up stunned. I wasn’t sure how to react. I had just won a week at the “YES” camp through a contest held by the Co-operative Housing Federation of BC.

Before I knew it, I had my things packed up and I was standing at the ferry terminal, not knowing what to do. Soon I had made plenty of new friends and the ferry ride was over.

I admit I was a little afraid again when a guy in a elephant suit was telling campers what room to go to, but soon I realized, at the YES, it’s okay to have fun and be yourself.

Throughout the week, we learned leadership and communication skills and all about the 80/20 ratio. But even though these were great things to know, I don’t think they were what made the YES so special. It was the people and the atmosphere that made the YES stand out. You could go up to someone and ask them their name and you two would be automatic friends, just like in kindergarten. You could run up

and hug someone without being thought of as crazy and you could start dancing just because you want to.

The last night at camp was full of tears and the murmur of voices saying their last goodbyes to the friends that they might never see again. Camp was an amazing experience that I will never forget.

Thank-you. ■

Rhiannon Thorpe (right) with two friends she made at YES camp this summer.



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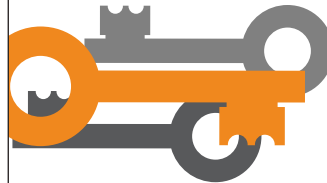
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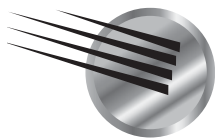
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American housing co-ops to visit Canada

Have you ever wondered what housing co-ops are like in other countries? Do they have ideas that would work in our own co-ops?

That's just what co-ops from across the United States are doing in October. The National Association of Housing Co-ops is meeting in Vancouver from October 17 to 21.

NAHC is the non-profit federation of housing co-ops in the US. They were incorporated in 1960, and play a similar role to CHF Canada's here. NAHC provides resources for co-op boards and management.

NAHC's national conference brings together about 500 people every year. Usually the meetings are in the US – recent meetings have been in Kansas City, Boston and Atlanta – but they have held meetings in Canada before, in Toronto and Montreal.

The meeting in Vancouver will give NAHC's members a chance to find out what housing co-ops in Canada are up to.


In a special session on Co-op Danger Signs, Alexandra Wilson, CEO of the new Agency for Co-operative Housing, will talk about how the Agency will work to spot weaknesses in co-op

operations and intervene to keep co-ops from worse financial difficulties. Then US panellists will talk about how it can be applied to American housing co-ops.

NAHC members will also hear about CHF Canada's 2020 Vision project – and learn how Canadian housing co-ops are preparing for the time when their mortgages, government operating agreements, and subsidies run out.

Are you interested in meeting some of our American colleagues and seeing a bit of the conference? CHF Canada and NAHC are looking for volunteers to help staff the registration table, provide directions to meeting rooms, and welcome American housing co-ops to Canada. Volunteers will receive lunch and the chance to attend a workshop on the day they're volunteering.

If you are interested in volunteering, contact Pat McClain in CHF Canada's Vancouver office at 604.879.4116 ext 121, toll-free at 1.877.533.2667 or by email at pmcclain@chfc.ca. ■

 For more information on NAHC, visit their website at www.coophousing.org.

Merrilee Robson is CHF Canada's Communications Officer.

Last year, NAHC delegates visited this housing co-op in Independence, Missouri.



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- ▶ Rules

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Rebuilding Banda Aceh after the tsunami

Our Rooftops Canada team has been working with the Canadian Red Cross (CRC) since July 2005 to design and implement a huge housing reconstruction program.

This effort started in the three most affected areas around the provincial capital, Banda Aceh. This includes the municipality of Kajhu where everything disappeared. People's houses were shaved to the ground, the trees uprooted and a great part of the land was swallowed under the sea. A desolate landscape remains.

One can only imagine the homes with beautiful ceramics floors that are now either flooded or exposed to the open air. Many people are living in temporary wood shelters called "Baraks", sharing them with other families.

In the past few months, we have started to see daily transformation in Banda Aceh. The first year after the tsunami was a time of shock, trauma, mourning, solidarity and re-organization. The changes are physical and emotional.

United, survivors organised and commemorated the first anniversary of the tsunami on December 26, 2005. A groundbreaking ceremony was organized to hand over our five model houses to orphans of the tsunami who are being cared for by the local community. A 360-unit housing project – one of many – was launched at the same time. These houses were designed with the community, and they will be built by local contractors selected through a regulated tender process. The affected communities are starting to believe that they will soon get houses after a long period of anxiety and some frustration.

Since the launch, other issues have come up such as conflict around land tenure. Some returning families are claiming that they are the legal owners of the land where new homes have been constructed. These problems are to be expected in this kind of situation and transparency is essential. The CRC is working with community leaders and local officials to ensure that houses are going to needy families. There are about 7,000 houses still yet to be built as part of the CRC program. They are an important part of the 110,000 houses needed in Aceh Province. We feel that the work is now really beginning. p. 26 ▶



After the tsunami

The day after the launch, new activities emerged. Collectively, people decided that the mourning was over and it was time to move on with their lives. The pre-tsunami public places of leisure became active once more. On Sundays, beaches deserted after the tsunami are alive again. Roads are crammed with motorbikes. Commercial activities are regenerating. New shops are mushrooming and the shelves are filled with new products. People are finding ways to pick up the pieces and move forward. ■



For more information, contact Rooftops Canada–Abri International at 416.366.1445, email info@rooftops.ca or visit www.rooftops.ca.

Cecile Arcand is a Rooftops Canada technical advisor working with the Canadian Red Cross as a shelter program manager in Indonesia.

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EAST END FOOD CO-OP

the co-op connection

Laura McElhinney and Tom Walker,
two of the friendly staff at the East
East Food Co-op.

East End Food Co-op

Founded in 1975 during the activist heyday of counter-culture, Vancouver's only consumer-owned grocery store survives thanks to a loyal member base and a willingness to change. East Vancouver's vibrant Commercial Drive neighbourhood has changed over the past decade, with chic stores replacing some of the communal enterprises of the 70s. While many alternative establishments have faded into memory, the small East End Food Co-op has managed to stay on with its progressive business model.

However, over the last year the co-op has been operating at a deficit. It has consulted with members and staff about how to adapt to challenges such as competition, rising fuel costs, tighter margins, and higher tax rates on co-ops.

"As a co-op, we pay twice the tax on profits, 35%, compared to 17% paid by our private competitors across the street," explains the co-op's president, Ron Stewart,

"and that ties our hands in terms of saving money, re-investing and expanding."

"We might look like your average grocery store, but we pay our staff a fair wage, more than the stores up the block," explains Stewart, "and we try to keep our selection affordable to people on a budget."

The co-op's member-run Product Education Committee also ensures that they stay on top of trends towards healthy eating including organics and locally-grown produce.

The East End Food Co-op has long been a CHF BC member, and Stewart – himself a member of Quebec Manor Housing Co-op – hopes that other housing co-op members will not only give co-operative food buying a try, but also consider lending their co-op experience to help lead a co-operative business.

"Getting board and committee members is always a challenge



for co-ops," says Stewart. "I think a lot of people gain good skills on the board or committee of a housing co-op, and they may want to transfer those skills to a co-op business such as ours."

"The co-operative community has lots of skills to share, great resources and wonderful people," adds Stewart. "The response to our request for help and advice has been positive and encouraging from CHF BC and CCEC Credit Union." ■



Visit the co-op's website at
www.east-end-food.coop.

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