

# SCOOP

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THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC



## Inside:

**Section 95 co-ops:  
getting ready for the next 25 years**

**Incredible, edible co-op gardens:  
recreating your co-op with  
landscaping**





## Sizing up our future: talking about scale

How can we harness the power of scale to our mutual benefit while keeping the advantages we enjoy now?

**Thom Armstrong** is the Executive Director of CHF BC.

**E**arlier this year at CHF Canada's annual meeting in London, delegates attended a "town hall" meeting and webcast called "Sizing up our Future". (You can watch highlights of the webcast at [www.chfcanada.coop](http://www.chfcanada.coop))

Our aim was to start a conversation about scale in the co-op housing sector. We asked: Are Canada's housing co-ops, and the organizations that serve them, the right size to give them their best chance for success in the coming years?

Our co-ops were designed to build communities. And that they surely have—2,200 member-owned, resident-controlled communities across Canada.

Thirty years later, though, we find ourselves asking if our co-ops could be managed more efficiently. Are there ways of combining our operations to save time and money? And do we really need close to 2,000 volunteer directors to govern the 260 co-ops here in BC?

The rubber really hits the road when we talk about what it will take to refinance or redevelop our aging co-ops. Will a 20-unit co-op have access to the capital it needs to add another 40 years to its lifespan?

We're not the only sector wrestling with these questions. In 1987 there were 1,500 credit unions in Canada outside Quebec. Today there are just over 400. The number of credit union members and assets hasn't declined, but the system had to consolidate to remain viable.

This isn't just about housing co-ops looking at the future differently. The organizations that serve housing co-ops should also be taking a close look at themselves. Do we really need 17 separate regional federations, including five in Ontario, to partner with CHF Canada in delivering local services?

For a similar story close to home, we don't have to look any further than the merger of CHF BC and the Vancouver Island Co-op Housing Association back in 2002.

Instead of shying away from this discussion, we should embrace it. How can we harness the power of scale to our mutual benefit while keeping the advantages we enjoy now? CHF BC will be at the leading edge of that discussion, and we hope that you will join us.

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**hot dates** Mark your calendars for upcoming co-op housing events you don't want to miss.  
Mainland **5** Island **13**



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### Co-op listings are published separately.

Check [www.chf.bc.ca](http://www.chf.bc.ca) in the 'Co-op Directory' or call 604-879-5111 or 1-866-879-5111 or by email to [info@chf.bc.ca](mailto:info@chf.bc.ca) to get a free copy.

**ON THE COVER:** Paloma Housing Co-op is 25 years old and got a new building envelope this spring.

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# letters

## Will we own our co-op homes?

Dear SCOOP,

*Our co-op's agreement with CMHC ends in 2017. That's not too far off. At our last members' meeting, someone stood up and said "only seven more years until we all own our co-op units." Is that true? Am I seven years away from being a homeowner?*

Whoever said that at your meeting hasn't read section 173 of the *Cooperative Association Act*. In short, the Act provides that no part of the property of your co-op can be paid or distributed to the members now or when the co-op is dissolved or wound up. So when it comes to who owns your co-op unit, nothing will change when your agreement with CMHC has run its course.

That makes perfect sense when you think about it. The co-op was built and operated with significant subsidies from the federal government. And it has been governed and managed all of these years on a non-profit basis through the efforts of its many members. It would be grossly unfair if those members lucky enough to live in the co-op on the last day of a 35-year agreement with government all of a sudden found themselves holding individual title to their co-op homes.

So don't worry. Your co-op will still be a non-profit association run for the mutual benefit of all members long after your agreement with CMHC is done.



## hot dates

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

- Sep 13** Delegate forum, Vancouver
- Oct 5** **FREE** 2020 Compass Information Session, Vancouver
- 12** Delegate forum, Vancouver
- 16** Education Conference, Burnaby
- 17-23** Co-op Week
- 26** Beyond Participation webinar
- Nov 27** AGM, Burnaby
- Dec 8** Membership Terminations workshop, Vancouver

## chip rates

Preferred rates for CHF BC member co-op operating accounts. These rates were effective August 1, 2010 and are subject to change.

<b>CCEC</b> – variable	0.13%
<b>CCEC</b> – fixed 12-month	1.35%
<b>Coast Capital</b> (Vancouver Island)	0.95%
<b>Vancity</b>	1.1%

## Emergency Preparedness: Garry Point Housing Co-op shares its plan

We live in Garry Point Housing Co-op in Steveston (Southwest Richmond), a 64-unit family complex of apartments and townhouses. Our Emergency Preparedness Committee has been active for the past eight years with our goal to be self sufficient for the first 72 hours of a disaster. Our committee is only five to six members but during an emergency we expect all our co-op members will help as much as they can to ensure everyone's survival.

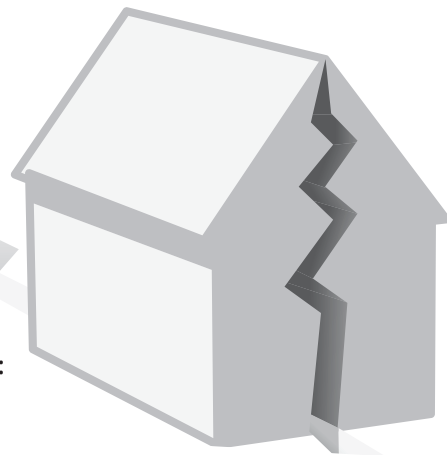
### Is your co-op prepared?

Being prepared for any kind of disaster is important. It could be a fire, flood, earthquake, or anything else Mother Nature can dish out. All of us have thought about having a plan to take care of our families – and some of us may have one. But does your co-op have a plan? Do you have an Emergency Preparedness Committee or Team working on ways to support your co-op when something like an earthquake happens?

Here's what we've been doing:

In addition to stocking up on supplies – water and non-perishable food, blankets, medications and first aid equipment – we plan to create stations and teams to help people out during an earthquake or disaster. Here are some:

- First-Aid Station – for anyone who's injured.
- Communications Station – we will have a radio to listen for updates and perhaps a two-way radio to communicate with authorities.
- Damage Assessment Team – a team to assess each building for obvious signs of structural damage and turn off gas if needed.
- Recovery Team – this team would help get people out.
- Child Minding Area – where parents can leave children with people they know while they help.
- Sign In/Out – a place for everyone to check in so we keep track of people and record if they leave in case others are looking for them.



We hope by sharing this with you your co-op will start its own Emergency Preparedness Committee, or if you already have one maybe we can share information that would benefit us both. Co-ops connecting with each other can only make us wiser and stronger. We are open to any comments or enquiries from other co-ops.

You can contact us through BC Talk ([www.chf.bc.ca/pages/bctalk.asp](http://www.chf.bc.ca/pages/bctalk.asp)) where you can discuss emergency preparedness with other members or write to us at:

Emergency Preparedness Committee  
Garry Point Housing Co-op  
11631-7th Ave  
Richmond, BC V7E 5V6

Wishing you safety and good health!

Kim and Jane  
Emergency Preparedness Committee  
Garry Point Housing Co-op

## Fourth annual co-op housing BBQ a big hit

The sun was shining again for CHF BC and CHF Canada members at Trout Lake for the Summer Barbecue on June 26. Members shared good company, hamburgers, hot dogs and potluck items. The old-time picnic event had fun for everyone with games and races – popular with the kids and some adults too – and a chance for a prize for everyone.

**Eat, play, love:** Members had fun at the annual Summer BBQ at Trout Lake (top to bottom) Executive Director Thom Armstrong serves up burgers, a sack race for adults too, and young co-operators take part in face painting.



the inside scoop

## WANTED your stories

*SCOOP* – your co-op magazine – wants to hear from you! Send photos, stories, questions, anything to CHF BC, attention:

*SCOOP*  
200 – 5550 Fraser Street  
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OR

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

# 2010 SAGM

More than 100 co-op members, staff and guests packed the Executive Inn in Burnaby on May 1 for CHF BC's 2010 semi-annual general meeting.

**M**embers heard an inspired report from the board that looked at the goals for the year ahead: continuing on the "Road to 2020" education program, helping more members take advantage of the power of group-buying, planning successful futures for leaky co-ops, modeling good governance on the CHF BC board and refreshing our strategic vision. This included a call to members to look at how we must change in order to continue to be successful.

Yaana Dancer, Karla Skoutajan and Nicholas Gazzard invited CHF Canada members to their AGM in London in June, talked about the history and mandate of CHF Canada's new Aging in Place Committee and introduced the idea of a sector-wide strategic plan.

Executive Director Thom Armstrong brought members up to date on exciting projects including work on a new CHF BC website, an energy inventory survey (see summary of this project on page 19), and our partnership on the 2020 Vision project with CHF Canada.

And in a first, the SAGM took a short break so that CHF Canada could hold an election for its regional director. Anne Davidson of Granville Gardens Housing Co-op was elected as the new BC Regional Director on the CHF Canada board. ■

**Left: CHF Canada members elect their regional director at a break in the CHF BC semi-annual meeting.**

**Opposite: Amrit Dhadwal speaks about the Community Housing Land Trust Foundation at the CHF BC semi-annual meeting.**





## CCA Congress held in Vancouver this June

The Canadian Co-operative Association (CCA) 2010 National Congress in Vancouver, June 14-16, was a big success. Partnering with the BC Co-operative Association (BCCA), the event had a theme of “Co-operation and sustainability: the way forward”. Members of worker co-ops, farming co-ops, retail co-ops, credit unions and other co-ops from across the country came together to discuss how co-operatives can be leaders in sustainability.



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### ***Internship report***

*Amrit Dhadwal interned with CHF BC from BC Co-operative Association's Career Internship Program from March through June. She worked on reviving information and resource materials about the Domestic Violence Relief Fund (DVRF) and the Disability Trust (DT). She also promoted the funds to our membership. As she leaves her position here she urges co-ops to consider supporting the DVRF.*



Housing co-ops can provide women with affordable homes in safe and nurturing communities. The Community Housing Land Trust Foundation encourages co-ops to support the Domestic Violence Relief Fund (DVRF) by welcoming women leaving abusive relationships into their co-op community. Together we can raise also raise awareness and support the DVRF. Please visit our website to learn more about the fund and how you can support it ([www.chf.bc.ca](http://www.chf.bc.ca)). Together we can assist women to live violence-free.

# Re-growing YOUR co-op



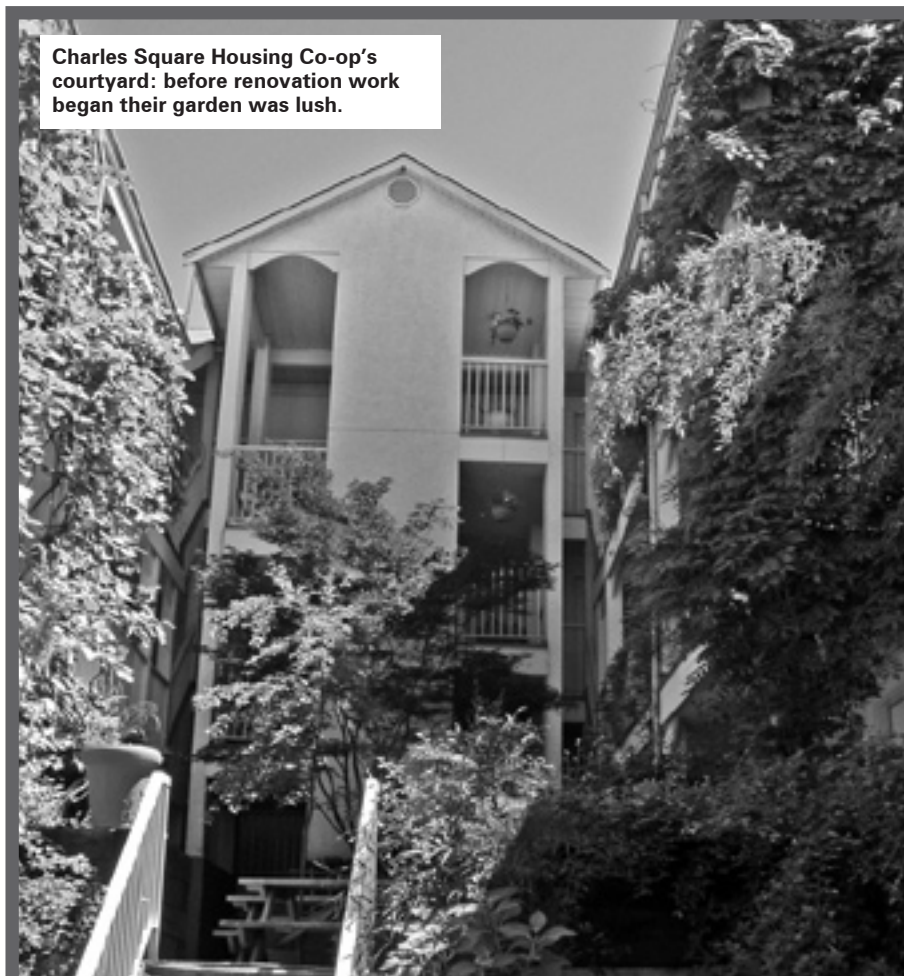
David Tracey is a landscaper, arborist and a writer with a passion for urban agriculture. He knows what it takes to make a liveable landscape. As a member of Charles Square Housing Co-op – a co-op that is in the middle of a building envelope repair – he also knows what it means to live without one.

"Before, anybody who came to visit our co-op was really pleasantly surprised by all the greenery," says Tracey. "The courtyard was lush, a positive place to be, and people could pick up on the vibe and inviting landscape." The co-op's landscape is now mostly gone and with work on their piping being done at the same time, "inside and out – it's hell."

Here's what Tracey recommends for any co-op who needs or wants to recreate their landscape:

**1** If you are going through a building renovation, find a way to protect trees. "Ideally a co-op could bring in an arborist. But they can also do it themselves." He points to the city of Vancouver website that gives guidance on how to protect trees: [vancouver.ca/commssvcs/planning/treelaw/treesit.htm](http://vancouver.ca/commssvcs/planning/treelaw/treesit.htm)

Charles Square Housing Co-op's courtyard: before renovation work began their garden was lush.



“

Do we want to be in an environment that is engaging, positive and community friendly – or not? ...I think we should be the leaders and models for the rest of the community.

”

**2** “Sit down with the garden committee and come up with a comprehensive plan of how you’d like your garden to look,” Tracey recommends. “Ask: what kind of lives do we want to live? Do we want to be in an environment that is engaging, positive and community friendly – or not? Because we’re in co-ops we can choose – and I think we should be the leaders and models for the rest of the community.”

**3** No more lawns – especially if you don’t use your lawn. “If you have a lawn that you actually use, if you love the lawn, then keep it. But don’t start with the lawn as a default.”

**4** More biodiversity. Tracey says the trend is away from the standard ‘turf and bush’ landscaping and towards the use of native plants and edible landscaping.

“It’s a far more interesting and environmentally friendly look and co-ops should be leading this trend.”

**5** Add more edibles: “You can have beauty, biological diversity, habitat, four season interest and you can eat your landscape too. If you’re choosing a tree or shrub anyway, choose edible varieties that are beautiful and a great way to get people more involved because there’s a payoff.” Whether you choose berries, veggies or beans, our mild climate means you can add edible plants to your co-op landscape and have a year-round harvest.

**6** If your co-op only has concrete grounds, then use containers.

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# Vancouver

## *New CHF BC member services officer for Vancouver Island co-ops*

**C**HF BC welcomes Alan Ford, our new member services officer, to the Island office. A housing co-op member for ten years, Ford takes over the position from Kerry Panter, who will return to the role in April 2011.

"I'm really looking forward to this opportunity," Alan says. "Living in a co-op has been a wonderful experience for my family. I feel strongly about the co-operative housing movement and what it can do for people, particularly young families, within the capital region."

Alan's goals include a fresh look for the Vancouver Island pages of *Scoop*, and soon, a new identity on the CHF BC web site.

You can contact Alan at the CHF BC Victoria office, 250-384-9444 or [aford@chf.bc.ca](mailto:aford@chf.bc.ca). ■



**Alan Ford,**  
Member Services Officer,  
Vancouver Island office.



# island

## *Island co-ops reap results with renovation and retrofit funding*

If approved, four Island co-ops will get high efficiency Energy Star window and sliding door replacements.

Vancouver Island co-ops received well over \$250,000 in the 2009 federal government Renovation and Retrofit Initiative grant process.

Craigflower Housing Co-op replaced 402 windows with energy efficient models for \$180,000. Krisineleos Housing Co-op replaced 18 hot water tanks for \$18,000 and got new energy efficient appliances, from Trail Appliances, for \$23,000. Other island co-ops received similar benefits.

The 2009 approved work is now completed and, so far in the 2010 Renovation and Retrofit grant process, four Island co-ops have preliminary approval for almost \$1 million of work.

If approved, these co-ops will get high efficiency Energy Star window and sliding door replacements. This will improve energy use, decrease heating/cooling costs, and reduce demands on the co-ops' maintenance budgets. An added bonus means the co-ops don't have to tap into replacement reserve funds. And of course everyone wins with a reduction in carbon emissions. ■

## island dates

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

- |            |           |  |
|------------|-----------|--|
| <b>Sep</b> | <b>25</b> | Getting Financial Management Right, Victoria |
| <b>Oct</b> | <b>13</b> | Vancouver Island Council Meeting, Victoria   |
|            | <b>16</b> | Fall Education Conference, Burnaby           |
| <b>Nov</b> | <b>6</b>  | Island Education Day, Victoria               |

For more information or to register for any of these events contact Alan Ford at 250-384-9444 or [aford@chf.bc.ca](mailto:aford@chf.bc.ca).

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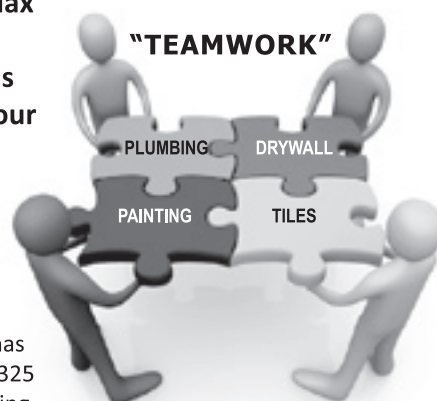
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# Nuts + bolts

## An Energy Inventory Survey coming to you this fall



### How energy efficient is your co-op?

Do you have information about your co-op building's energy performance? Without this important data, co-ops have to scramble to locate building information so they can apply for funding designed to reduce energy consumption. What does this mean to your co-op – missed funding opportunities, and poor building energy performance that may lead to higher energy bills.

### How can our survey help?

Over the last couple of years, co-ops have benefitted from the federal government's Renovation and Retrofit program. Killarney Gardens Housing Co-op, for example, received over \$2 million in government grants. The co-op was able to move quickly on this opportunity because it had information on the condition of its buildings, and an action plan that highlighted work that needed to be completed. By responding

to the survey your co-op will have more information on your buildings and may be better positioned to act quickly on valuable, (but often limited) funding.

CHF BC has partnered with City Green Solutions, an enterprising non-profit that works to develop building energy efficiency solutions for regular market and affordable housing, and eaga Canada, a social enterprise that does energy efficiency work for low-income households. With backing from BC Hydro, Terasen Gas and BC Housing, CHF BC hopes to get a better understanding of your housing co-op's current building energy efficiency so we can:

- Connect your co-op to the most up-to-date funding and program opportunities.
- Tailor programs and services offered through CHF BC to match the current state of your housing.
- Help housing co-ops across the province move towards greater environmental sustainability and their 2020 Vision targets.

- Advocate effectively on your co-op's behalf.

The Co-op Housing Energy Inventory Survey is a one-time opportunity for your housing co-op to:

- Measure your energy use.
- Calculate possible energy savings.
- Compare your co-op's energy use to other similar buildings.
- Be ready for funding opportunities to make energy efficiency upgrades.
- Position your co-op to take advantage of free energy efficiency retrofits that will help take your co-op closer to its 2020 Vision goals!

You can expect a letter from us this fall inviting your co-op to take part in the survey. In the meantime, if you'd like more information about the survey, please contact Fiona Jackson [fjackson@chf.bc.ca](mailto:fjackson@chf.bc.ca) or 604-255-4590 ext. 139. ■



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# in the spotlight



## The last of the Section 95 co-ops turn 25

**W**ith the sounds of the wind chimes that play in the breeze outside her window, Cathleen Willoughby recalls the sense of inspiration she felt when she first moved into HW Fleisher Housing Co-op 25 years ago.

"A friend said, 'I'm going to an information meeting at Britannia Community Centre about co-ops.' I was intrigued. After the meeting I chatted with the chair and asked: 'What do you have to do to get accepted?' I was accepted and then appointed to HW Fleisher's first board of directors."

That was in 1983. When the co-op was ready in 1985, Cathleen moved in with her daughter. "This wasn't a stepping stone for me, this was what I wanted. The whole concept of co-ops as opposed to renting, to be part of the decision-making process – it was just an amazing concept."

There have been housing co-ops in BC for more than 35 years. But from 1979 to 1985 with the federal Section 95 funding

program, British Columbia housing co-op construction took off. Section 95 was the largest housing co-op program in Canada and created close to 39,000 units of housing across the country and almost 9000 units in BC. After 1985, funding to build housing co-ops tapered off. Since the mid-1990s very few housing co-ops have been built anywhere in Canada outside Quebec.

Over in Burnaby, Lil Cameron was a founding member of Halston Hills Housing Co-op. She moved into her co-op in 1985 too. "Back then, the housing charges weren't that different than market rents so the benefits – the self management, the collective ownership, the security of tenure, and brand new homes – were all more important than now."

### 2020 Vision

Founding members of co-ops may well remember the early days of planning their buildings and new communities. Over the years these buildings have aged while the communities evolved. It's time now to start planning the next phase of your co-op's future. 2020 Vision can help ensure you have a well-run, well-led co-op that's a great community for your members. For some co-ops, that means getting ready for "life after government" when operating agreements end. But for all of us it's about choosing success.

Check out the 2020 Vision website at [www.2020vision.coop](http://www.2020vision.coop). It has the tools and support you need to get your co-op pointed in the right direction — stable, strong and ready for future challenges. Ask CHF BC's education program to help you on the Road to 2020. Our 2020 Compass facilitation can involve all members in developing a mission statement and vision for your co-op's future. All members—new and old—can then be "founding members" of your new 2020 Vision co-op.





**Opposite: Halston Hills Housing Co-op celebrates its 25th anniversary with a Hawaiian luau. Above left: Paloma Housing Co-op during 1984 building construction. Above right: Paloma as a leaky co-op.**

Governing and managing a successful housing co-op is a different game today than it was 25 years ago. How we deal with the challenges... in the next decade will define us for the next generation.

Being part of a community was a big draw as well. In the Commercial Drive neighbourhood of East Van, Paloma Housing Co-op was starting up and Pat McClain was an original member. She recognizes the spirit that continues to make a difference in her co-op today. "We've had a lot of social activists, creative people, writers, artists, and we've always seemed to have at least a foundation of people who understand co-op principles or the benefits of working together co-operatively."

Over the last 25 years, housing co-ops, including the ones built with Section 95 funding, have faced challenges.

In the 1990s, section 95 co-ops faced a "clawback" of subsidy from CMHC, which had tried to take back net operating revenues. Working with CHF BC and CHF Canada, they were able to stop the process and reinstate the original agreement which allowed net revenues to return to the co-op.

When mortgage rates began to dip, Section 95 co-ops also faced a "glitch" when their subsidies dropped by more than the drop in their mortgage payments.

They had to work with government to get a subsidy fix so that the subsidy would change by the same dollar amount as the mortgage payment.

And in BC, the biggest challenge of all was for the section 95 co-ops built in the 1980s that were leaky.

Shirley Hunter is a founding member of Kitsilano Terrace in the west-side of Vancouver. "We moved into the co-op in May 1984 and we leaked in November," Shirley recalls. "I was in a three-bedroom then and the water poured down the wall. We have 27 units and over the first five years 26 leaked at one time or another." Shirley recalls marching for leaky co-ops and notes that the co-op's challenges brought them together. "When we leaked we were always going to other peoples' apartments, to see where the leaks were coming from. There was more of a community spirit."

Back in East Van, Paloma Housing Co-op leaked too and they just completed repairs this year. Pat McClain again cites the community spirit in her co-op as a big factor in their achievement. "Just look what we've accomplished – that was everyone working together." [18] ►

## The last of the Section 95 co-ops...



In fact the repair rate of leaky housing co-ops is another sign of the success of the co-operative housing model. There are only a few housing co-ops in BC with building envelope repair problems that haven't completed the repairs they need – a much higher success rate than leaky strata units whose owners had to battle for refinancing as individuals.

In fact, almost 160 Section 95 not-for-profit housing co-ops in BC continue to provide safe, secure, affordable housing communities for their members – proof that the program funding was a good investment.

The challenge,” says CHF BC executive director Thom Armstrong “is making sure that we are just as successful over the next 25 years.” Armstrong is optimistic, but he cautions against a ‘steady as she goes’ approach. “Governing and managing a successful housing co-op is a different game today than it was 25 years ago. How we deal with the challenges of refinancing, rebuilding or even redeveloping many of our co-op communities in the next decade will define us for the next generation.”

If their history is anything to go by, BC's section 95 housing co-ops will be up to the challenge. ■



**Above left and right: Paloma Housing Co-op gets a new look with building envelope repairs completed this spring.**

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# RONA ECO Recycled Paint



**Up to 10% of all paint purchased in Canada ends up as excess. That's over 1 million gallons destined for landfills or incinerators.**

RONA is pleased to announce that it has carried its eco-responsible initiative another step forward by adding recycled latex paint to its range of RONA ECO products.

This high quality paint is made from 90% recycled quality paints which have been collected and separated as latex or oil and into separate color groups. A color technician hand tints each color group batch to the standard colors. Several tests are then conducted to ensure product quality and color accuracy.

Available in 16 pre-mixed colours plus three neutral tones designed to blend with the colour palette, this interior latex performs as well as the major brands. It's easy to apply, has high hiding power, is easy to wash and low in volatile organic compounds (VOCs). What's more, it also offers an outstanding quality-price ratio. The paint is also offered in a floor and patio grade.

RONA ECO products adhere to the strictest standards and eco-label requirements.

The products in the RONA ECO line go one step further than most eco-responsible products that qualify for environmental benefits. RONA ECO products have been assessed through life cycle analyses and they generate a smaller environmental footprint than equivalent standard items.

RONA ECO recycled paint was developed according to rigorous criteria to leave the smallest possible ecological footprint in each phase of its life cycle, from the paint recovery and restoration process at the manufacturing stage, to post-consumer processing. RONA ECO paint is certified by EcoLogoM, one of the largest and most respected eco-labelling programs in North America.

**For more information about this or other RONA ECO products contact your local RONA store or Stan Neumann (shown on left) at 604-882-6208 or [stanley.neumann@rona.ca](mailto:stanley.neumann@rona.ca).**





# commercial services



## Electronic materials ban + recycling options

BC Recycling regulations expanded to include a greater number of the electronics and electrical products effective July 1, 2010.

Phase I of the new regulations began in August 2007 and included computers, monitors, printers and periphery and televisions. Phase II has expanded that list to include the following items:

- Personal or portable audio and video playback/recording systems
- Home audio and video playback/recording systems

- Home Theatre in a Box (HTB) systems
- Vehicle audio and video systems
- Non-cellular telephones and answering machines
- Mobile devices
- Fluorescent light bulbs and lamps sold for residential use
- Thermostats
- Batteries for use in products listed, including primary and rechargeable batteries

These items, like those in Phase I, will be considered prohibited materials. If they are found in your co-op's garbage bin, your service provider may refuse to provide service as they will be subject to a surcharge at the landfill.

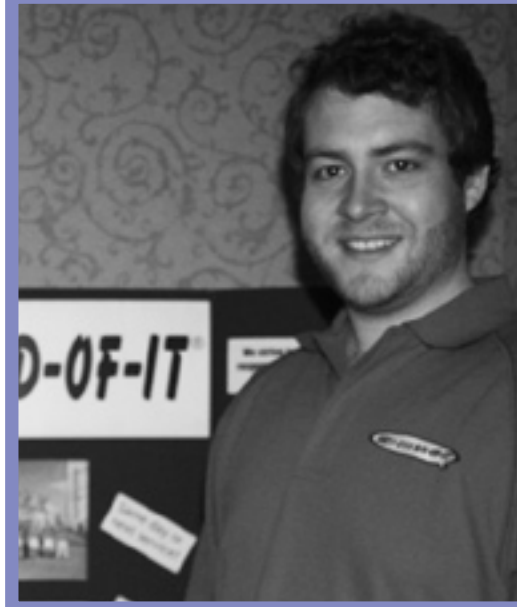
The electronics industry in Canada, including the members of the Electronics Stewardship Association of British Columbia (ESABC), have developed initiatives to reduce the impact of electronics on the environment. Efforts focus on five key areas of improvement: chemical management, energy efficiency, materials management, design for recycling, and product expandability.

You can get more information on how to safely handle electronic waste and a complete list of banned materials at the links below.

**Electronics Stewardship Association of BC (ESABC)**  
[www.esabc.ca/cfm/index.cfm](http://www.esabc.ca/cfm/index.cfm)

**Return-It Electronics**  
[www.encorp.ca/electronics/](http://www.encorp.ca/electronics/)  
[www.encorp.ca/electronics/largevolume](http://www.encorp.ca/electronics/largevolume)

**BFI Canada's Todd Huisman speaks to members at CHF BC's semi-annual meeting on May 1st.**



## Junk Removal

Here's how it works: Call 1-800 RID-OF-IT and their staff to book an appointment that works for your co-op. We'll show up at your address with our 1-800 RID-OF-IT® Junk Removal truck and two eager staff to efficiently load and take away your clutter.

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## Getting to know Pam Hatch, your Trail contact

Pam Hatch is one of Trail Appliance's key CHF BC program contacts. We recently sat down with Pam to get to know a little about her and her role and responsibilities at Trail.

Pam has worked with Trail Appliances as a Builder Administrator for some of Trail's Outside Sales Representatives for almost four years. She responds to inquiries from housing co-op members and schedules deliveries, creates spec sheets, prepares bid proposals, and writes up sales orders. She's also ready to deal with any service issues and product orders.

Before joining Trail, Pam worked for the Ledcor Group of Companies as an Executive Assistant to the CEO. When she's not at work she relaxes at home with her husband where they enjoy reading and playing with their two boxers. "They are our pride and joy and are always making us smile," Pam says.

If your co-op is looking for new appliances don't hesitate to contact Pam at 604-534-7461 or [apreplacement@trailappliances.com](mailto:apreplacement@trailappliances.com).

**Left: Pam Hatch, Trail Appliances.  
Opposite page: 1-800-RID-OF-IT staff  
at the CHF BC semi-annual meeting.**



**Contract Division**



## All about laminate

Laminate is made of an environmentally-friendly high-density fiberboard core covered with a decorative surface which gives it the appearance of real wood without the high cost or maintenance of wood. This surface is protected by a highly abrasive-resistant transparent overlay.

While laminate flooring is remarkably durable, there is no such thing as an indestructible flooring material. To protect your laminate floor from surface scratches, place walk-off mats inside any exterior doorways to collect dirt that may track in on shoes. Also, use felt floor protectors on the legs of chairs, sofas and tables and any other easily movable furniture.

Laminate should not be installed in areas that are prone to moisture such as kitchens, bathrooms, laundry rooms or eating areas. For these areas we recommend sheet vinyl or vinyl plank, which has a similar look to laminate, as better choices.

Where laminate is installed on any floor other than the ground floor of a building, acoustic under pad is very effective in reducing the noise level for people living below.

Laminate is easy to maintain. Sweep or vacuum for general cleaning and use a damp, not wet, mop to wash, as required. For best results we recommend using a laminate floor cleaner or a mixture of 1-cup vinegar to 1-gallon warm water.

So what's the bottom line? The cost to purchase and install laminate flooring is almost double what you would pay for carpeting. The difference comes in the durability and warranty of the laminate. Most carpeting comes with a 10-year warranty. CHF BC's flooring suppliers, in the Lower Mainland and Vancouver Island, supply and install high quality 8mm laminate manufactured by Shaw Industries that carries a 20-year residential warranty.

For more information about laminate or other flooring program options, contact:

Vancouver Island: Lee Mitchell or Martin Kalsbeek at Hourigan's Carpets and Linos 250-220-8811 or [lee@hourigans.com](mailto:lee@hourigans.com)

Lower Mainland: CHF BC flooring, 604.323.2027 or [flooring@chf.bc.ca](mailto:flooring@chf.bc.ca)

**Left: Mike Dondera of CD Contract shows flooring samples to members at the CHF BC semi-annual meeting.**



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## West Coast well-represented at London AGM and on the board

THE FIRST SIGN THAT BC'S HOUSING CO-OPS WOULD HAVE A HIGH PROFILE AT CHF CANADA'S 2010 ANNUAL MEETING WAS DURING THE TOWN HALL WEBCAST ON SCALE IN THE CO-OP HOUSING SECTOR ON JUNE 11.

Despite the early start time of 9:00 am in London, Ontario which converted to a punishing 6:00 am in Vancouver, a roomful of dedicated co-operators gathered at CHF BC's Vancouver office for champagne and orange juice to watch this session live over the Internet. Despite the early hour and interesting refreshments, the feedback from BC about how housing co-ops and federations could benefit from economies of scale was lively and thoughtful.

BC was also prominent during CHF Canada's national business meeting on June 12. One of the meeting highlights was a presentation by CHF BC president Catherine Porter and executive director Thom Armstrong showing before and after photos of dozens of beautifully repaired leaky co-ops.

About ten years ago, the leaky co-op crisis was brought to the attention of co-op members across the country at a CHF Canada annual meeting. CHF Canada joined the fight to save these co-ops. Today, with the help of CMHC, a large and increasing number of leaky co-ops have been repaired and restored.

Mark your calendars for next year's annual meeting, May 25-28, 2011 in St. John's, Newfoundland!

"Your moral, financial and political support has meant everything to us," said Catherine to a visibly moved audience. "We will never forget it. And in return we will always support the efforts of co-ops fighting long odds, no matter where they are in the country."

Wes Hosler of Lore Krill Housing Co-op in Vancouver was re-elected as an at-large member of CHF Canada's board of directors. On June 13, the board elected Wes as CHF Canada's new president, replacing Ken Elliott from New Brunswick who stepped down after reaching the end of his three-term limit on the board.

Anne Davidson of Granville Gardens Housing Co-op in Richmond was welcomed to the board following her election at CHF BC's semi-annual general meeting on May 1. Anne replaces Yaana Dancer of Sitka Housing Co-op who stepped down as the regional director for BC/Yukon after her two-year term. Together with Glen Armstrong of Pine Ridge Housing Co-op in Burnaby, that puts BC's representation on the 16-member board at three.

Rooftops Canada executive director Barry Pinsky received the CMHC award for Outstanding Contribution to Co-operative Housing. CHFT's Diversity Scholarship Program won CHF Canada's Jim MacDonald Award for Social Change. And Toronto lawyer Bruce Lewis was named CHF Canada's 2010 honorary lifetime associate for his contribution to the legal framework for co-op housing. ■

**BC members and staff in Vancouver take part in the Town Hall on Scale of the Sector, webcast from the annual meeting.**



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## Microfinance the key to improving housing in East Africa

CHF CANADA'S PROGRAM MANAGER FOR NATIONAL COMMUNICATIONS, SCOTT JACKSON, WENT TO TANZANIA AND KENYA THIS JULY ON A ROOFTOPS CANADA STUDY TOUR. ROOFTOPS CANADA IS THE INTERNATIONAL DEVELOPMENT ARM OF CANADA'S CO-OP HOUSING MOVEMENT, CELEBRATING ITS 25TH ANNIVERSARY IN 2010.

“  
what I didn't  
know was just  
how positive  
the housing  
microfinance  
projects are and  
how great the  
groups, the staff,  
the people are  
”

“Rooftops Canada is doing amazing work with its partners in East Africa,” says Scott. “And I was privileged to witness the results of the beginnings of housing microfinance and the optimism it has inspired.”

In Tanzania, Rooftops Canada works with WAT Human Settlements Trust and in Kenya with the National Co-operative Housing Union (NACHU). Both groups work primarily with housing co-ops. Microfinance lending for housing has shown great promise in recent years, and is poised to really take off with a loan of \$80,000 from CHF Canada. This money was multiplied by contributions from

the Canadian International Development Agency (CIDA) which secured a larger loan from the Co-operative Bank in Kenya resulting in \$1 million Canadian for housing microfinance.

Scott had heard the stories about Rooftops Canada's work in the developing world before. “I knew about the work on housing amid harsh circumstances,” he says. “What I didn't know was just how positive these housing microfinance projects are and how great the groups, the staff and the loan recipients are. They survive with fortitude and optimism in a place where it's the exception to have electricity or water. They work on a shaky foundation, with no government support or infrastructure.”

By Canadian standards, many Kenyans and Tanzanians would be classified as homeless, with large families often living in single-room mud or metal shacks with no land tenure. But microfinance is giving hope to improve their housing, if only in small steps, such as better roofs, a latrine, or an extra room to rent out. While microfinance is not new, microfinance for housing is. And Scott says “Rooftops Canada's partners in Africa are leaders in making housing microfinance work.”

If your co-op is interested in supporting housing microfinance in Africa, contact Rooftops Canada at [www.rooftops.ca](http://www.rooftops.ca). And for details, more pictures, and videos from the Rooftops Canada study tour, visit the “CHF Canada” or “Rooftops Canada” pages on Facebook. ■

**Scott Jackson with kids in the Mongola Ndege unplanned settlement on the outskirts of Dar es Salaam during a tour of homes eligible for housing microfinance from WAT Human Settlements Trust.**





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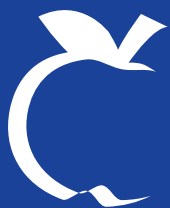
# the co-op connection

This year the theme of Co-op Week is "Experience the Co-operative Difference." Do you know about other (not housing) co-operatives in your neighbourhood? Here's a chance to check them out. To find out more about other kinds of co-operatives and what's going on to celebrate Co-op Week, see: [www.bcca.coop](http://www.bcca.coop).

**Co-op Week  
October 17-23**

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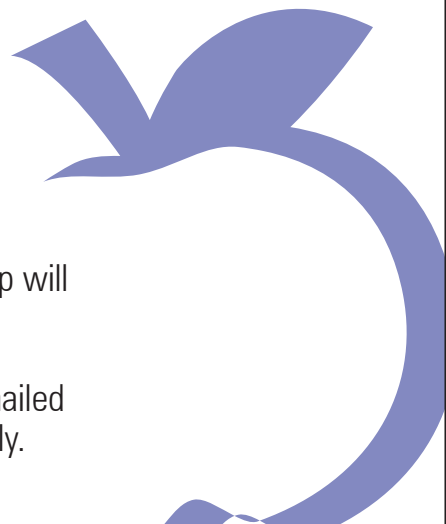
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