

THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC

Brighter days ahead for leaky co-ops?

Feds launch new action plan, co-ops prepare for repairs.



Plus: Fall Education Conference insert Helen's Court Housing Co-op in the spotlight



SCOOP changes with the seasons

Pelcome to your new lighter, brighter – and now seasonal – *SCOOP*! What you are holding in your hands represents the result of numerous communications committee meetings, staff, delegate, board and member feedback discussions, a professional redesign, some gut-wrenching decisions and the odd arm wrestle. We hope you enjoy the results.

Yes, the co-op notices are out...but not forgotten. They're available on-line at www.chf.bc.ca or on paper from the CHF BC office. And the change has freed up a whopping six pages per edition. That allowed us to add things like a youth section (we still need a youth editor – call us to volunteer), more stories profiling co-ops and co-op members and more photos showing members at work, play or just living daily co-op life. We've also added some useful co-op tips and expanded our coverage of co-op issues.

In redesigning *SCOOP*, our goal was to create a design driven by content, not dazzling graphics that obscured the stories. We're thrilled with the work by designer Stephanie Ballantyne of EGO Creative Solutions. She produced a punchy design with more

What do you think?

Help us give you what you want in a newsmagazine for BC housing co-ops. We really want to know what you like or dislike about this new *SCOOP* format. Contact *SCOOP* editor, Scott Jackson, by phone at 604.879.5111 extension 139 (toll-free at 1.866.879.5111), email sjackson@chf.bc.ca, or mail to *SCOOP*, 200-5550 Fraser Street, Vancouver, BC V5W 2Z4. white space – which is easier on the eyes – along with whimsical touches, such as the tilted photos on the contents page.

Of course, the job was all overseen by CHF BC's tireless communications director, Scott Jackson. Even after spending months bringing the new *SCOOP* to life, he's eager to hear from readers (see contact info below) about what they like, hate, want to add to or change in *SCOOP*. It's your publication; talk to us about it. ■

Jennifer Gray-Grant chairs CHF BC's Communications Committee. She is a writer, journalist, community activist and a member of Pacific Park Place Co-op.

CO-OPERATIVE HOUSING INVESTMENT POOL

VanCity's Co-operative Housing Investment Pool provides a higher rate of interest on your deposits, with a lot more flexibility.

- Suitable for both operating and reserve funds
- Low monthly service charge packages included
- Interest calculated on closing daily balance
- No limit on number of subsidiary accounts required for accounting purposes
- No penalties for early withdrawal
- VanCity convenience throughout the Lower Mainland, Fraser Valley and Victoria

Make your money work harder with VanCity's CHIP.

For more information call Wayne Richter, Manager, Cash Management at 604-877-8445.







Co-op Notices are now published separately and will no longer appear in *SCOOP*.

Co-op Notices are available online at www.chf.bc.ca (click on 'Co-op Directory'), by calling 604.879.5111 (or toll-free in BC at 1.866.879.5111) or emailing sevans@chf.bc.ca. Or 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.

contents

FEATURES

- 9 Cover: Brighter days ahead for leaky co-ops? Roll out the tarps and get ready to fix our leaky co-ops.
- **17** In the spotlight: Helen's Court Housing Co-op This confident, creative community in Kitsilano faced more than its share of challenges and came out singing.
- Insert: 2003 Fall Education Conference Share, learn and have fun at this year's Fall Education Conference, Saturday, October 18.

COLUMNS

- **5 Up front** *Letters*, *Hot dates*, *On the net* and more.
- **10** News you can use Want to get more politically involved? Check out this political action primer.
- **11 National report** Toronto co-op uses innovation to create additional housing.
- **13 Island scene** for the news from Vancouver Island.
- **16 The new view** This hip new column for co-op youth (and the young at heart) needs an editor and contributions from you. Check it out to find out more.
- **19 Commercial services** Get the scoop on the new Home Depot Commercial Direct program. Also: *Nuts*+ *Bolts*, *CHIP rates*.

hot dates Mark your calendars for upcoming co-op housing events you don't want to miss. Mainland **5** Vancouver Island **14**.

COHO REPAIR SERVICES INC.

Reliability. Accountability. Excellence.

You expect it. We deliver.

COHO Repair Services offers a wide range of routine and emergency maintenance services for your housing co-op. Call us for more info or a no-obligation quote on:

604.879.5770

- interior and exterior repairs
- unit inspections
- painting
- 24-hour emergency response.

SCOOP is published quarterly by CHF BC to provide a link between housing co-ops and the Federation, and a forum for opinion. SCOOP's content does not necessarily represent CHF BC policy. Publication of an advertisement does not imply endorsement of the product or service. SCOOP is distributed free to all households in CHF BC member co-ops. **ISSN 1206-2776**

Subscriptions	\$12 per year (includes GST)
Editor	Scott Jackson
	sjackson@chf.bc.ca
Design	EGO Creative Solutions
	design@egocreatives.com
Printing	Broadway Printers
	litho@broadwayprinting.com

CHF BC board of directors

President	Savo Djuretic, City Gate
	sdjuretic@chf.bc.ca
Vice president	Glen Armstrong, Pine Ridge
	garmstrong@chf.bc.ca
Treasurer	Suzann Zimmering, Quebec Manor
	szimmering@chf.bc.ca
Secretary	Mike Alsop, Misty Ridge
	malsop@chf.bc.ca
Directors	Doreen Aquino, Dundee Court
	daquino@chf.bc.ca
	Candice Bunting, Cameo
	cbunting@chf.bc.ca
	Wayne Callaghan, Paloma
	wcallaghan@chf.bc.ca
	Dianne Cook, Creekside
	dcook@chf.bc.ca
	Janet Hall, Pheasant Meadows
	jhall@chf.bc.ca
	Joe Johnson, Seawalk
	jjohnson@chf.bc.ca
	Darren Kitchen, Lore Krill
	dkitchen@chf.bc.ca
	Paul Tubbe, Kinross Creek
	ptubbe@chf.bc.ca

Co-operative Housing Federation of BC www.chf.bc.ca

Vancouver Victoria

200-5550 Fraser Street, V5W 2Z4 Tel: 604.879.5111 Fax: 604.879.4611 Toll-free: 1.866.879.5111 info@chf.bc.ca 410-1105 Pandora Avenue, V8V 3P9 Tel: 250.384.9444 Fax: 250.384.0349 islandinfo@chf.bc.ca



up front

LETTERS

Open meetings

Should co-op board meetings be open to members?

Anonymous co-op member Vancouver

Many co-ops allow members to attend board meetings. It's good for members to know how the business of the co-op gets done and what's involved in being a director. The *Co-op Act* is silent on this question, so each co-op has to decide for itself.

Whatever you decide about attendance at board meetings, remember that the board has a legal obligation to manage the business of the co-op. Sometimes that means doing its job in camera, or without anyone else looking on. The board should do its work in private when it must deal with:

- personal or financial information about members
- disciplining or terminating employees
- matters so sensitive that people cannot reasonably be expected to discuss them in public
- information that could hurt the commercial position of the co-op if it were public.

The *Co-op Act* also requires that financial information about members be kept confidential. Keep this in mind when you're deciding what to include on your in camera agenda. ■

What works for your co-op? Are board meetings open to members? Do you distribute board minutes? Tell us what you do and why. Send a letter or email to *SCOOP* or log onto BC Talk at www.chf.bc.ca.



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

Oct 14

Delegates' forum

12-18 Co-op Week

18 Co-op Housing Day. See page 7 for details.

18 Fall Education Conference. See insert for details.

Nov 29

Annual General Meeting. See ad on page 8.

Dec 8

Delegates' potluck

Jan 12 Delegates' forum

Robert Fenton Law Corporation

Barrister & Solicitor

Specializing in co-op matters. I understand co-ops as I lived co-operatively for 13 years.

 TEL: (604) 688-6733
 FAX: (604) 688-6736

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

We want your stories

Recently, *SCOOP* has featured some stories about how co-op members sometimes go "above and beyond the call of duty" to help each other. Can you think of something that happened at your co-op that made you proud to be a member? Mail it to *SCOOP* editor, 200-5550 Fraser Street, Vancouver, BC V5W 2Z4 or email it to sjackson@chf.bc.ca. Each submission will qualify you for a draw to win a cool "I love my co-op" mug.

Pride Parade

A crowd of over 140,000 was on hand on a perfect sunny day to watch Vancouver's 25th annual Pride Parade on August 3.

This year, BC's housing co-op float was an even bigger parade hit with a marching carnival band in our ranks! For a third year in a row, our parade entry was sponsored jointly by CHF BC and CHF Canada. And there were lots of housing co-operators in the parade audience adding to the fantastic welcome given to our float. The whole parade was great fun.

Domestic Violence Relief Fund update

In the last issue of *SCOOP*, we told you about a new trust fund to help women fleeing domestic violence. CHF BC has now reached an agreement with BC's Ministry of Community, Aboriginal and Women's Services on the terms of their \$25,000 endowment for the new Co-op Housing Domestic Violence Relief Fund.

The Fund will provide loans to help women leaving abusive relationships who cannot



afford to purchase shares when they move into a housing co-op.

The Domestic Violence Relief Fund, which will be administered through the Community Housing Land Trust Foundation, will be up and running later in the Fall. If you would like to help women escaping abuse get into safe, affordable housing, please consider making a donation. Individual donors will receive a tax receipt.

For more information, contact Mary Boles at 604.879.5111 extension 141 (toll-free at 1.866.879.5111) or email mboles@chf.bc.ca.

Tidal Flats celebrates 20 years

Tidal Flats Housing Co-op in Vancouver threw a big party this summer to celebrate its 20 years as a co-op community. In one of the most touching moments of the day, founding

Left: For a fourth year in a row, housing co-op members had a great time marching in the Vancouver Pride Parade. Below: Tidal Flats member Elizabeth Harris gives speech to commemorate the co-op's 20th anniversary.



member Elizabeth Harris rose to the microphone from her wheelchair to express her thanks to the co-op for the many ways it had helped her over the years.

Call for Mary Flynn Award nominations

CHF BC's Awards Committee is seeking nominations for the 2003 Mary Flynn Award to be presented at the November 29 Annual General Meeting to a CHF BC member housing co-op that has contributed to the Federation, the co-op sector, or the community. The deadline for nominations is October 20, 2003.

For information or nomination forms call CHF BC at 604.879.5111 (toll-free 1.866.879.5111) or email info@chf.bc.ca. Members and guests, including elected officials and representatives from CHF BC and CHF Canada, cut the ribbon at City Gate's opening ceremonies.



City Gate celebrates opening

On July 8, members and guests cut the ribbon to celebrate the grand opening of City Gate, a 103-unit Homes BC housing co-op. On hand were members, local news media and a large number of elected officials, including Vancouver's Deputy Mayor, Ellen Woodsworth; BC's Minister of Community, Aboriginal and Women's Services, George Abbott; BC Housing CEO, Shayne Ramsay; Secretary of State Responsible for CMHC, Steven Mahoney; and Vancouver Centre MP, Hedy Fry. CHF Canada president, René

Daoust, also attended. CHF BC president Savo Djuretic performed double duty as president of City Gate.

The entire event was a big success. Congratulations City Gate!

Kids art contest to mark Co-op Housing Day

This year, you can celebrate Co-op Week from October 12 to 18. Co-op Housing Day is on October 18. CHF BC and CHF Canada are co-sponsoring a repeat of last year's popular Co-op Kids Art Contest in honour of Co-op Housing Day. This year's theme is "Celebrating diversity in my co-op." To enter the contest, send your art submissions to CHF BC's Vancouver office before the October 10 deadline. All participants age 16 and under will receive a prize. The art will be displayed at CHF BC's Fall Education Conference, which is being held this year on Co-op Housing Day, and at the Island Education Day in Victoria on November 15.

Kinross Creek loses member

Vern White, a long-serving and active federation delegate for Kinross Creek, passed away on July 6. Doreen Aquino attended the memorial service on behalf of CHF BC members.

a.m.p. services

Unit Inspections Maintenance Coordination Office Coordination

Call: 604-807-9908 E-Mail: ampservices@uniserve.com



Working exclusively with housing co-ops since 1981.

628 Carnarvon Street New Westminster, BC V3M 1E5 Tel: (604) 524-8524 Fax: (604) 524-8594 Our commitment is to provide housing co-ops with the <u>very</u> best administrative services to support them in achieving their goals.

Disability Trust – stronger than ever

The Co-op Housing Disability Trust recognizes recent contributions to the fund from the following individuals: Angie Allard, Marlene Deacon, Margaret Fox, Pat McClain and Mariann Will. Thanks also to Le Coeur, Quebec Manor and Westwood housing co-ops for their donations. A very special thanks goes to Green Shield Canada for its generous grant of \$5,000 to help ensure the fund will be able to provide loans for many years to come.

In order to make sure the Disability Trust will always be in a position to make loans to qualified applicants, the Trustees recently approved a change to the program. Beneficiaries will now be required to make small monthly repayments on their loans. After an initial grace period, they will have up to five years to repay loans, thereby making more money available for loans to others.

The Disability Trust provides loans to people with disabilities who cannot afford the cost of shares when they move into a housing co-op in BC. Since 1982, the Trust has helped more than 180 people by providing loans totalling more than \$146,000.

For more information, including how to apply or make a donation, contact Mary Boles at 604.879.5111 ext 141 (toll-free at 1.866.879.5111 outside the Lower Mainland) or email mboles@chf.bc.ca. ■

Mark your calendars now!

The Co-operative Housing Federation of BC's Annual General Meeting will beld on November 29 at the Executive Inn in Burnaby. The cost is \$40 per person (includes GST) and covers the business meeting, lunch and refreshments. To register, call 604.879.5111 (toll-free at 1.866.879.5111).

Annual General Meeting

November 29 11:00 am - 3:30 pm Executive Inn 4201 Lougheed Hwy, Burnaby

604.879.1111 (1.866.879.5111)



ON THE NET

In this section of *SCOOP*, we'll point you to some interesting websites both at home and abroad. Try these great sites:

www.byrnecreek.bc.ca

Byrne Creek Housing Co-op in Burnaby, BC.

www.umich.edu/ ~nasco/

NASCO (North American Students of Co-operation), the federation of campusbased housing and retail co-ops in the US and Canada.

www.chf.bc.ca

If you haven't already, don't forget to register for members-only access to the new online tools on our site: BC Talk (a member chat board) and Member Resources (a library of downloadable federation and co-op documents).

Got a website suggestion for next issue? Email us at info@chf.bc.ca.

cover story

Brighter days ahead for leaky co-ops?

Roll out the tarps and get ready to fix our leaky co-ops

he Honourable Steven Mahoney, Secretary of State responsible for Canada Mortgage and Housing Corporation, offered new hope for leaky co-ops in his July visit to BC. Calling the leaky co-op crisis "a national disgrace," he came to BC with an action plan to tackle the problem head on. Mahoney met with the CHF BC board on July 7 to announce his plan. The next day he visited two leaky co-ops and spoke with co-op members in a meeting organized by MP Hedy Fry.

Leaky co-ops have been asking CMHC to speed up the process leading to repairs, stop using money meant for income-tested subsidies to pay for repairs, and make the cost of borrowing money for repairs more affordable. Mahoney's action plan delivers something on all three counts. The Minister also promised

The Minister also promised that no co-op subsidies will be redirected to pay for repairs. Co-ops will be able to use all

of their income-tested assistance to help low-income members. Co-ops may also receive additional help if the money they get from CMHC for subsidies is reduced when their mortgages roll over at lower interest rates.

To make the cost of borrowing money more affordable for co-ops, CMHC will:

- write off half of the interest payments on third mortgages right up front, and
- write off the other half after ten years if a co-op is in financial trouble.

Mahoney confirmed that these new measures are available to all leaky co-ops, even those that have already signed loan agreements with CMHC. This means that no one will be left behind. This is a major step forward in the fight to save leaky co-ops. ►

To speed up the process, CMHC will:

- create a new team of specialists in BC with full decision-making authority to work out financial solutions for leaky co-ops, and
- use the building envelope experts at BC Housing to handle the building assessment and repair process.

Photo courtesy of CHF Canada.



Above: Young members at Jasmine Place peer out to inspect repairs. Left: (I to r) Djuretic, Mahoney and Daoust celebrate the new plan.

Next page: Member pauses outside the damaged exterior of Sunshine Co-op.



Thanks are due to BC MPs who pressed the new Minister to pay special attention to the problem. In particular, Hedy Fry, Stephen Owen and Libby Davies have each played a key role in taking our message to Ottawa.

"This is welcome progress," said CHF BC president Savo Djuretic. "Co-op members in BC and across Canada can take pride in this

accomplishment. The phone calls, postcards, letters and meetings with MPs – not to mention those generous donations to the Leaky Co-op Defence Fund – had a huge impact. Now we have to make sure that we turn the Minister's promise into real action." Executive director Thom Armstrong agrees. "We've really just traded campaign banners for construction tarps. That said, it will be a pleasure to report on the numbers of co-ops under repair in future issues of *SCOOP*."

CHF BC will be holding info meetings for leaky co-ops to help explain the new arrangements with CMHC and BC Housing.

Special thanks to the members, board and staff of CHF Canada who have made the leaky co-op campaign a top priority. We could not have achieved this without their support at every step of the way.



C. Grant Haddock *Barrister and Solicitor*

Practicing Co-operative Association and Construction Law

Tel: 604.983.6670 Fax: 604.983.6607

News you can use

A political action primer

by Mike Alsop and Diane Winkler

At recent CHF BC meetings, co-op delegates have asked how they can become more politically involved. "Can the Federation produce a 'Dummies Guide To Political Action'?" they asked. Here is our advice on how to become politically involved and how to be effective.

VOTE Vote federally, vote provincially and vote locally. This sounds so simple, but voter turnouts have been dropping at all levels. The recent Olympics Referendum in the City of Vancouver was an exception. People took time to listen and to educate themselves. Then they made the effort to get out and cast their ballot. They were engaged!

PARTICIPATE Involve yourself in your co-op, your community, your professional association, your union or any other organization that you support. Get involved in issues that are important to you. You don't need to spend huge amounts of time working for one organization or on any single issue. Act according to your conscience and the time you have available.

FOCUS Identify the issues that affect you, your family and your friends. Pick issues that affect your sense of well being within your community.

DISCUSS Try to get and give information on your issue. Don't be afraid to ask questions.

THINK CLEARLY Avoid oversimplifying complex issues. People often generalize to hide what is really at stake or to promote a different agenda. (*p. 21*) \blacktriangleright

Growth without government

Margaret Laurence Co-op wins Jim MacDonald Award for adding units

hile housing co-ops continue to press the federal government for new programs to build affordable housing, one Torontoarea housing co-op has demonstrated that it's possible to build new co-op housing without a government program. "The next wave of co-op housing development won't come from building on green fields," says Jon Harstone, a consultant working with Margaret Laurence Housing Co-op on its expansion, "but from existing co-ops deciding to add a few units."

The co-op received the prestigious Jim MacDonald award in June at CHF Canada's annual meeting for its innovative work to create more co-op housing. Margaret Laurence is a 17-storey apartment building in downtown Toronto. When the co-op was built in 1993, the developer planned to build a second building adjoining the co-op. The original construction included two elevator shafts and lobbies, not owned by the co-op, that were intended to serve the neighbouring building.

When the developer of the site decided not to build the second building, the co-op asked them to donate the space and started a plan for 16 new co-op units. In June 2002, Cathedral Properties gave the co-op the elevator shafts and lobbies, some amenity space on the ground floor and 2,000 square feet of open space. They also donated \$122,000 to help the co-op with the development. Additional grants came from CMHC, the City of Toronto, the federal government, CHF Canada and the Co-operative Housing Federation of Toronto. The co-op used the space to build 16 new onebedroom units. Everyone living in the new units will pay a rent geared to their income. Four of the new units will be offered to people who are clients of the Toronto People with Aids Society.

At CHF Canada's 2003 annual meeting in Halifax, the co-op received their highest award, named for Jim MacDonald, who as the executive secretary of the National Labour Co-operative Committee, helped found CHF Canada. ►



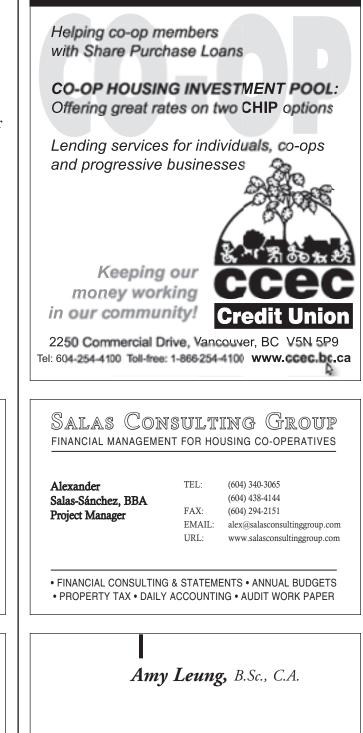
"We hope that our success will motivate other co-op communities to explore creating housing through innovative infill developments of their own," the co-op said when nominated for the award.

While new federal and provincial housing programs are still the best way to provide any significant amount of badly needed affordable housing, other co-ops are looking at ways they can add more units. Some co-ops are considering using the equity in their existing buildings to purchase adjoining or nearby property for new co-op homes. Other suburban co-ops with two and three-storey townhouses on large lots are considering redeveloping their land to include seniors' apartments for their aging membership. Margaret Laurence shows that with innovative ideas and lots of hard work, it is possible to build new affordable units and create new co-op homes.

Merrilee Robson is the Communications Director for CHF Canada and works out of CHF Canada's Vancouver Office. You can reach Merrilee at 1.877.533.2667 (879.4116 in Vancouver) or mrobson@chfc.ca.

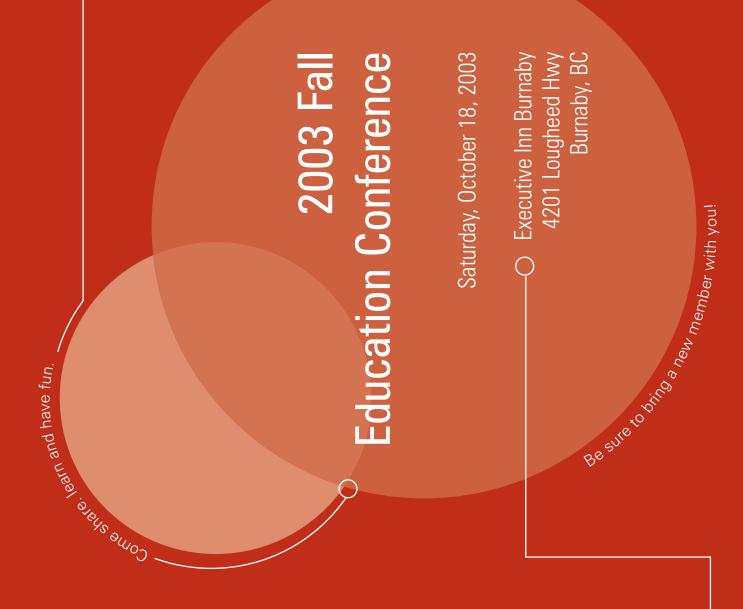


We've been proudly serving our co-operative community since 1976!



AMY W. LEUNG Chartered Accountant Suite 730, 1155 W. Pender Street Vancouver, BC Canada V6E 2P4

Tel: 604.669.5617 Fax: 604.681.5530



Wheelchair accessible. Easy access by bus or car. Free parking available.



	2003 F	2003 Fall Education Conference
Full Day Workshops 9:30 am to 4:45 pm	Come and share your ideas and experience on co-op leadership and management. We'll focus on the issues that matter most to you and your members.	co-ops. We'll give you an overview of the Acts and look at their impact on co-op management. We'll also give you the tools to help your co-op meet the requirements of the new laws.
Co-op money management Halina Kuras	Marning Workshons	Risk management: Accidents can
What's involved in managing your co-op's finances? We'll look at the key aspects of financial planning and management for the board	9:30 am to 12:30 pm	happen NEW Suzanne Longpré, The Co-operators Linda Stephenson, CHF Canada
and finance committee:	Suzann Zimmering	Is your co-op as safe and secure as it could be?
 planning the co-op's finances, including preparing a budget 	As a general overview of the board's duties, this workshop is ideal for those recently elected – for	there are accidents waiting to happen right in your co-op. You can do something about it, and
using financial statements and reportsmanaging arrears	old hands looking for a refresher and for anyone even thinking about running for the board.	we'll show you how. For co-ops participating in CHF Canada's commercial insurance program,
using internal financial controlsfinance policies	Topics include the role and responsibilities of the board and individual directors, co-op principles,	the Risk Management Kit helps you reduce risks that lead to injury and insurance claims. We'll
committee structureeducating members about finances.	decision making and planning. We will discuss and share tips on effective meetings and on	show you how to use the kit and make your co-op safer.
Z Board of directors – advanced Thom Armstrong	working as a team – with committees, start and the membership.	6 Running an effective committee Jeff McKeil
If you're an experienced co-op director who wants to move bevond the basics, this workshop	4 Acts? NEW To be announced	Co-ops use committees to make decisions and carry out tasks. This workshop will cover
is for you. Our subject is excellence and how to achieve it. Topics will include:	Privacy legislation is coming your way! There's the federal <i>Personal Information Protection and</i>	committee mandates, member job descriptions, policies, communication with the rest of the co-op and running meetings. We will also look
 leadership on the board and in the co-op legal and ethical responsibilities working with volunteers and management 	Electronic Documents Act (FIFED Act). And in BC, Bill 38, the <i>Personal Information Protection</i> Act was introduced into the House in April 2003. As of January 1, 2004 housing co-ops	at problems committees may have and explore ways to overcome or prevent them.
 o succeeding as a co-op business and a caring community o planning, goal setting and problem solving. 	must comply with new federal and provincial laws protecting personal information. This will mean some new policies and procedures for most	Afternoon Workshops 1:45 pm to 4:45 pm

Develoning leadershin	April English	Housing co-ops are democratic organizations	and require leadership to function well. What does leadership mean to you? Who are the	leaders in your co-op? What does it take to be a good leader? We'll talk about:	 principles and styles of leadership 	• functions of leadership		Whether the leadership in your co-op is formal or informal, liberal or autocratic, there are	leaders present. What effect do you want them to have on your community? (over for more) ▶			Oneration feedback		We always want to hear from you, our members,	about what you think of our bus therrited services. At the last Education Conference, CHF BC's education	committee asked attendees about their co-ops'	education needs and if they found workshops valuable. We've used some of these ideas planning	this current Fall Conference line-up. Watch for our	Operation Feedback volunteers at the next education	event.			
	Participant information and fees	-	Co-op	First name Last name	Street address	City Postal code	Phone: Home Work	Fax Email	FEES (per person, includes lunch)	Full day rates	(or two half day workshops)	CHF BC member \$125	Non-member \$250	\$10 discount if received	discount if	4th full day participant - \$50	Half day rates	CHF BC member \$75	Non-member \$150	Subtotal	+ 7% GST		lotal enclosed
00	Workshop registration		Mark 1 beside your first choice and 2 beside your second choice. Workshop limit is 20 persons;	workshops with fewer than 10 people registered will be cancelled.		FULL DAY (9.30 afr1 - 4.45 ptr1) (aive 1st and 2nd choice)		 1 Co-op money management 2 Board of directors – advanced 	Or	MORNING (9:30 am - 12:30 pm)	(give 1st and 2nd choice)	3 Board Basics	4 Is vour co-op ready for the new	Privacy Acts?	5 Risk management: Accidents can happen	6 Running an effective committee		AFTERNOON (1:45 pm - 4:45 pm)	(give 1st and 2nd choice)	7 Developing leadership	8 Making our co-ops senior-friendly	 9 Landscaping in your co-op 10 Membership committee – bringing 	good members into your co-op

Pat McClain

Our co-op housing population is aging. How can housing co-ops help seniors – both in meeting their housing needs and in keeping them as active members in the co-op community? Come and talk about what your co-op needs to do to be a seniorfriendly housing co-op.

9 Landscaping in your co-op **NEW** Kerry Panter

The appearance of your co-op is important. A well-landscaped community is an effective way to market your co-op and increase member participation and pride. This fun and informative workshop includes

- the role of the grounds committee
- O developing a long-term landscape plan
- practical information for coping with landscape challenges like slope, high-traffic, wet, dry or full-shade areas.

Join us with your gardening experience and pictures of problem areas in your co-op for us to examine and discuss together.

10 Membership committee – bringing good members into your co-op Lee Ann Johnson

The membership committee is the gatekeeper to the co-op. Let's make sure your committee is well equipped to do a good job. You will discuss the structure and responsibilities of the committee, criteria for membership, the selection process, orientation and integration of new members.

Registration information

Register early – workshops fill up quickly.

Don't wait for your next co-op meeting – ask a board member how to send your registration early.

Complete the registration form, indicating 1st and 2nd choices and forward with cheque to: CHF BC, 200-5550 Fraser St., Vancouver BC V5W 2Z4. For speedier registration, fax form to: 604.879.4611 or email registrar@chf.bc.ca and mail your cheque. The quickest and easiest way to register is online using our website at www.chf.bc.ca (click on 'member services' then 'education conferences and events').

Discounts

Early bird registration: September 22

Register early to avoid disappointment – some workshops fill up quickly.

\$50 discount

After 3 people from your co-op have registered for a full day (full day workshop or two half day workshops), the fourth full day person from your co-op gets a \$50 discount. If this is the first time your co-op has sent a member, you get a \$50 credit towards one full day registration.

Thompson Okanagan, Northern BC and Kootenay co-ops are welcome.

Two free registrations for CHF BC member co-ops from these regions – we want you to make the trip.

> Encourage the hidden resources in your co-op to come to the workshops – young people, new Canadians, people from groups that are often under-represented at co-op events, new members in your co-op. Make the movement stronger by giving other voices a voice.

These aren't the only workshops! Can't find the workshop you need? Can't make it on October 18? There are many more to choose from! Ask us about our portable workshops. We can tailor a workshop to meet your needs and we come to your co-op. Up to 20 members can attend. What could be more convenient?

"A better educated board means a better managed co-op" said a participant at a portable Board Basics workshop held at Garry Point Co-op, in Steveston in June.

For information about portable workshops, see our website at www.chf.bc.ca/pages/ services.asp. Call Sue Moorhead or Leslie Burdak at 604.879.5111 (toll-free 1-866-879-5111), extensions 136 or 137 or email at smoorhead@chf.bc.ca and lburdak@chf.bc.ca.



island scene

Island Education Day

In the words of a recent workshop participant, a better educated board means a better managed co-op. So come share, learn and have fun at the Vancouver Island Education Day on November 15.

Morning Workshop 9:00 am to 12:00 pm

The seven habits of highly effective housing co-ops (advanced) Sue Moorhead

We'll talk about the seven things successful co-ops do well, from planning to decision-making, to community building. And you'll get a chance to discuss how to put these habits into practice - and maybe come up with some more good habits to add to the list! For experienced directors and members who want to move beyond the basics.

Afternoon Workshop 1:00 pm to 4:00 pm

Preparing a budget

Halina Kuras

Budgeting is a tool that takes your co-op where you want to be. It can involve and energize all members. Learn a procedure that takes you from gathering information and getting the budget approved to monitoring the budget once it's been implemented. Members do care how their money is spent.

Workshop fees are \$100 for the full day (\$200 for non-members) and \$60 for a half day (\$120 for nonmembers), plus GST. Lunch is included.

Island **Education Day**

Saturday, November 15, 2003

1507 Glentana Road Victoria, BC

Register early to avoid disappointment. Workshop limit is 20 persons. Workshops with less than 10 registered will be cancelled. To register call Kerry Panter at 250.384.9444 or fax 250.384.0349 or email kpanter@chf.bc.ca.

CHF BC's Victoria office is located at 410-1105 Pandora Avenue. Call Kerry Panter, Member Services Director at 250.384.9444 or email islandinfo@chf.bc.ca.





A wholly-owned Canadian company

- Garbage collection services
- Recycling totters and bins
- · Temporary roll-off bins

Proud to serve CHF BC Vancouver Island members

Call BFI Canada Inc.

250.652.4414

island scene

Co-op member and COHO Management co-op coordinator, Agnes Piotrowski (second from left) with family and friends.



Agnes Piotrowski

Co-op coordinator, COHO Management Services Society

Agnes has been a familiar face to many on the Island since she joined COHO in December 2002. Agnes works in COHO's Victoria office, providing financial and administrative services and office support for COHO's four island clients. She has a background and interest in accounting and is familiar with co-op policies as treasurer of Orchard Green Housing Co-op.

Agnes says COHO services vary from client to client. "A contract is designed to fit each co-op's needs financially and administratively. Some examples include income verification, monthly financial statements and reporting, invoice processing, and advice on matters such as rules and occupancy agreement issues."

Asked how she originally got involved with co-op housing, Agnes says "a young couple we know who lived in a co-op recommended it. We like the community and the support it provides for young and low-income families." And as for her job at COHO, she says "I really like working with the people in the co-ops we serve." ■





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

Oct 18

Fall Education Conference (mainland). See insert.

28 Vancouver Island Council Meeting*, 7:00 pm-9:30 pm

Nov 15

Island Education Day*, 9:00 am - 4:00 pm

29 Annual General Meeting. See page 7 for details.

Dec

6

Potluck, 7:00 pm

* Held at 1507 Glentana Road, Victoria.

ROBERT G. MILNE

JAWL & BUNDON, LAWYERS

Tel 250.385.5787 Fax 250.385.4364 rmilne@jawlandbundon.com Fouth Floor 1007 Fort Street Victoria, BC V8V 3K5

Kerry J Blain BSc CA CFP TEP

Suite 540-645 Fort Street Victoria, BC V8W 1G2

Tel: 250-388-5070 Fax: 250-386-6151 kblain@blainallen.com www.blainallen.com

BLAIN-ALLEN 널 CHARTERED ACCOUNTANTS



Krisineleos Co-op member Pam Bassett (right) – with fellow artist Jennie Whitman – at their art exhibit in Victoria on June 20.

news in brief

Member's art on display

Krisineleos Co-op member Pam Bassett held her very first art exhibit entitled "Brilliant All Sorts" in Victoria on June 20. The exhibit featured an exploration of paint, paper, line canvas and mosaic. Wonderful work, Pam. Congratulations!

Federal action plan offers new hope to leaky co-ops. Find out more on p.9.

island chip rates

Preferred rates for CHF BC member co-op operating accounts. These rates were effective August 1, 2003 and are subject to change.

Coast Capital (Vancouver Island)

VanCity

island scene

2.75%

2.693%

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

H

Co-operative Housing Federation of Canada

Way to go SCOOP!

Congratulations CHF BC and all the member co-ops who contributed to the great new look for *SCOOP* newsmagazine.

Your friends at CHF Canada

www.chfc.ca

the new view

Sitka Housing Co-op member Katie Gingera shares the "best experience of her life" with other co-op youth at Camp Rainbow.

The Camp Rainbow experience

An interview with Katie Gingera, Sitka Housing Co-op

atie Gingera, 14, of Sitka Housing Co-op, received the Federation's 2003 Camp Rainbow sponsorship. In an interview with SCOOP, Katie said her week at Cowichan Lake this summer was "the best experience of my life."

"Every day," said Katie, "we'd get up at 8 o'clock and go outside to do something called Wake and Shake, kind of like a dance, to get the energy flowing. After breakfast, we'd do something called Sessions – talking about communications, leadership, and things to do with life. Then we'd have lunch, then afternoon activities, which was the best part. We might go canoeing or swimming, stuff like that. Then maybe some free time. Then dinner, and at the end of the day we'd have Reflections, a small group of campers and two counsellors talking about the day. Usually this was pretty emotional because we didn't want to leave."

"There was one session that everybody really liked where we talked about body image and eating disorders. The girls and the boys split up into two different groups to talk about it. Then the guys came in and the girls asked them about what they thought about girls and stuff. Some of the girls were really emotional because they were telling stories they'd never told anybody before like how they or their friends or mothers had anorexia."

Asked what she got from the camp now that it's over, Katie said "there's a whole bunch of friendships for one. Everyone I met there I've stayed in contact with. When you go there, you're not expecting to have another outlook on life, but when you finish you have this whole new appreciation. It's like you're a better person. It's not that you've changed a lot but you feel better about yourself, like 'I should change this' or 'I should work harder at school' or 'I should be nicer to my little brother or sister.' It makes you want to make a difference. It was so good!" ■

To find out more about Camp Rainbow, contact the BC Co-operative Association at 604.662.3906 or check out www.ccabc.bc.ca.



New view editor wanted

Are you a young co-op member with a sense of fun and a love of writing and telling stories? Could you write something to put on this page? To make this new *SCOOP* section reflect the outlook of co-op youth, we're looking for a *New view* editor. Interested? If so, contact Scott at 604.879.5111 ext 139 (toll-free 1.866.879.5111) or email scoop@chf.bc.ca.



in the spotlight





Top: New member, twelve-year-old Sanja Jovanovic (top left) with co-op friends. Left: A view of Helen's Court Co-op from the street.

Helen's Court Housing Co-op

This confident, creative community in the heart of Kitsilano faced more than its share of challenges, and came out singing.

ound halfway between the lively street scene of West Fourth Avenue and Kits Beach in Vancouver, Helen's Court Housing Co-op is certainly blessed with "location, location, location." But the members of this co-op seem much more concerned about contributing to the quality of their city than with taking any advantage.

Take, for example, documentary filmmaker Nettie Wild, Headlines Theatre artistic director David Diamond, Georgia Straight theatre critic Colin Thomas, instrumental rock musician Mike Beddoes, or Anne Howe's devotion to providing quality childcare to her community. Helen's Court is full of people who use the security of co-op living to contribute to the soul and character of the neighbourhood. "It's important for me to do work that
 has value outside of monetary value," says
 Ann. "I mean, I'd love for childcare to
 have monetary value or acknowledgement
 as well, but the fact that it's not just a
 paycheque but benefiting the world I live in, that's

very important to me."

Helen's Court opened as a 44-unit co-op in 1982, after a developer purchased a walk-up apartment building by the same name and four surrounding house lots. He evicted everyone, bulldozed the buildings, then went bankrupt – a common occurrence in the early 80s. Former Helen's Court tenants got together and jumped on the chance to start a co-op on the site. The original leaded glass sign from the rental walk-up still hangs over the co-op's main entryway.

Not content to solve their individual housing needs, several members used their creative talents to bring attention to Vancouver's affordable housing crisis, ►

with the musical play *Buy*, *Buy Vancouver* and the video documentary *Right to Fight*.

Helen's Court was one of the first co-ops to notice building envelope problems...

Helen's Court was one of the first co-ops to notice building envelope problems familiar to so many leaky co-ops in BC. In fact, members suspected trouble before the building was

completed. "While we were being built," says longtime member Charlie Wyse, "the sub-trades were telling us they were having to do a sub-standard job on things, using questionable materials, odds and ends used from other sites, all under direction of the contractor. We asked to be allowed to hire an inspector independent of the contractor, which would have cost about \$5000, but CMHC was handling the mortgage advances and wouldn't allow it. So when the leaks started getting noticed in '94 we went to CMHC again. They got their backs up and sent engineers out to prove that it was deferred maintenance. We ended up deciding to attempt the work without extra assistance before things got worse."

The co-op managed to get repairs done for around \$120,000, although they micromanaged expenses all the way, working some repairs into ongoing maintenance and replacements.

members dressed up as CMHC with a black hat and moustache. It was done for laughs and people really enjoyed it. It hit the national news and the whole leaky co-op story broke in 1995. Our story, Heritage Co-op, and others, were all covered. CMHC was in the hot seat that year."

Leaks, however, weren't the only challenge faced by Helen's Court during its 19 years as a co-op community. No sooner had they finished fixing the leaks than fire broke out. Members stayed with other members and were back in their rebuilt units less than five months later. Neighbourhood businesses and housing co-ops from across the country also helped out with everything from free coffee and sandwiches to \$4,000 in donations. "Of course, some members had unit insurance, others didn't," Charlie reflects. "After that fire at Mountain View Co-op in Port Moody, I was interested in how they automatically had MemberGuard insurance for their members. That's a great idea!"

As for some of the more common challenges of co-op living, such as participation and member relations, Charlie figures Helen's Court is a fairly standard group of co-operators. "We have challenges with community building," he says. "I suppose everyone has them. It's sort of a different thing – most people don't grow up in strong communities. Participation's not bad. You just look around and say 'Well okay, there are three people who haven't done (*p. 21*)

Still, members weren't happy with how they were treated by CMHC. "So we thought," says Charlie,

"wouldn't it be fun to do a skit making fun of them" at CHF Canada's 1995 annual meeting held in Vancouver. "For the skit, our members dressed up as rotting buildings, with mould all over the costumes. One of our

Far left: Members enjoy a day of sun together on the co-op grounds. Left: Long-time member Charlie Wyse at the front archway of the co-op.







New member discounts

with Home Depot Commercial Direct

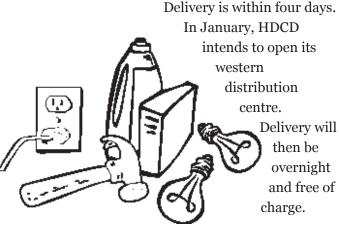
ttention maintenance committees! CHF BC has reached an agreement with Home Depot Commercial Direct (HDCD) – Home Depot Canada's wholesale supply business, to serve the maintenance supply needs of member co-ops. The agreement is effective October 1, 2003.

What does this mean to you?

A huge range of products. From brand name tools and equipment, electrical and plumbing parts to fixtures, light bulbs and janitorial supplies, HDCD offers over 5,000 items to serve your co-op's maintenance, repair and operating needs.

No more battling traffic and line-ups to make your purchases. You can order direct from the comfort of your home or office with an easy-to-use HDCD catalogue. The catalogue will be mailed to CHF BC members and available at www.hdcdd.com. Items are delivered direct to your door.

Convenient ordering. Ordering is available via toll-free phone, fax, and email. Orders received by 5 pm are processed and shipped the same day.



Savings for your co-op. CHF BC members will get a 3.5% discount on catalogue prices, no matter how small the order. Extra volume discounts are also listed in the catalogue.

HDCD is committed to service excellence. Their team of professionals is available to answer your questions, provide technical support and assist with project planning. They also offer a 100% satisfaction guarantee, including a no-substitution policy in the event the item ordered is unavailable, and a hasslefree return policy.

CHF BC members will receive a \$2,000 credit limit, upon approval, with itemized billing, monthly statements and 30-day net terms. COD purchases are also available.

How can your co-op participate in this program?

Introduction letters will be delivered to all member co-ops with a copy of the catalogue this month. Orders will be accepted starting October 1, 2003. You will receive your user name and password once you are registered to order on HDCD's website.

Co-operation among co-operatives means real savings for Federation members. CHF BC is excited to bring another value-added commercial service to our members.

Please note that orders must be processed through Home Depot Commercial Direct. Purchases made at Home Depot retail stores <u>do not</u> qualify for this program. For more information, contact Julie Hunter at 604.879.5111 ext 138 (toll-free 1.866.879.5111) or jhunter@chf.bc.ca.

Nuts+bolts

maintenance tips

Don't go off halfcaulked

by Wendy Dragomir

BC co-ops know only too well the threat posed by moisture damage, even from something as minor as a leaking bathtub.

Sometimes it's the little things. Or, what's the old expression? "An ounce of prevention is worth a pound of cure." Sealing tubs isn't likely the most glamourous job a co-op maintenance committee ever sank its collective teeth into, but failing to stay on top of this seemingly minor issue can easily lead to the most expensive of problems and inconvenience to members.

A watertight seal around a bathtub isn't difficult to achieve. It needs to be done every two to three years, and it needs to be done correctly. More often than not, it would be wise for a maintenance committee to devote its precious time to inspecting suites and planning, leaving the work itself to an experienced professional. But something is better than nothing and if you do plan to do the work yourself, here's how:

- Remove the old caulking with a flat edge such as a paint scraper or back end of a utility knife
- Wipe the area with a little rubbing alcohol or bleach and water solution
- Fill the tub with water for weight. Most people skip this step and can end up with splitting caulk.
- Surfaces need to be completely dry before applying caulking.
- Get a caulking gun and the best kitchen and bath caulking you can buy.
- Cut a hole in the tip of the tube, matching as closely as possible the size of the gap you are filling. Cut the hole small to start and go bigger if need be.
- You may want apply masking tape on both the tile and tub surface to act as a clean edge.
- You have very little working time once you apply the caulking, so have everything you need on hand and apply one section at a time. Wet your finger and smooth the

caulking, wiping your finger on a paper towel. Then start the next section. (Barrier cream helps with hand clean up later.) Be sure to include the top portion of taps and spouts or faucets.

- Most caulking takes 24 hours to cure so don't use the tub before then, even if it looks dry.
- If your shower stall doesn't reach the ceiling you will also need to caulk along the top edge.

Other areas to consider caulking are the floor in front of your tub and toilet. Leave the back area open to provide a water escape route should the seal fail.

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

chip rates

Preferred rates for CHF BC member co-op operating accounts. These rates were effective August 1, 2003 and are subject to change.

CCEC - variable	2.2 %
CCEC - fixed 12-month	2.5%
Coast Capital (Vancouver Island)	2.75%
Prospera (formerly Fraser Valley)	1.65%
VanCity	2.693%

*▶ p. 18*Helen's Court

anything in a long time.' My approach is, 'what's not getting done from the co-op's point of view?'"

To finish off with a first impression of a brand new addition to the Helen's Court community, Sanja Jovanovic, 12, seems genuinely impressed with her new home and neighbours. "The coolest things," she says, "are the friendly people and beautiful flowers. When my mom came to give her application to the co-op there were kids playing and they were really nice to me and said hi right away."

Sanja says she loves her new home and friends. It won't be surprising if she goes on to be yet another creative contributor to Vancouver's Kitsilano neighbourhood. ■

◄ p. 10 Political action primer

EDUCATE Read whatever information you can find. Most MPs and MLAs distribute information to each household in their riding. Your local newspaper has more to it than sales flyers and is probably your best source of information about issues in your local community. Read the newsletters that are distributed by any organization you belong to.

QUESTION Ask yourself if people, organizations or governments are acting not just in your best interests, but in the interests of your family, association or society.

COMMUNICATE Express your opinions. Talk around the dinner table. Call your MP, MLA, Councillor or Mayor. Express your concerns or support on any issue that matters to you.

These are just a few simple suggestions for those who want to become more politically engaged. Remember, a progressive and civil society is an actively engaged society. It is we, as individuals, who make up society.

Chartered Accountants

W.A. (Bill) Marsh R.K. (Ken) Marsh R.G. (Richard) Marsh 747 East Broadway Vancouver, BC V5T 1X8 Tel (604) 875-1491 Fax (604) 875-6253



PATRICIA HALL

Certified General Accountant

Auditing • Administration • Computer Support

4246 Hoskins Road	Tel: 604 924-1230
North Vancouver, BC	Cell: 604 626-1813
V7K 2P6	patriciahallcga@shaw.ca

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:

- General co-op issues
- Co-op Association Act
- Occupancy agreement
- Contract interpretation
- Member disputes
- Rules

Call CHF BC for more information: 604.879.5111 or toll-free 1.866.879.5111

CLASSIFIEDS

OWN A HOME in a Danishinspired "co-housing" community, providing diverse, sustainable, safe and healthy neighbourhoods with resident-selected common facilities. Homes are available and new groups forming in the Lower Mainland, and many other areas within BC and Canada. For more information check out the web site at www.cohousing.ca or call the information line 604.878.3311

CO-OP STAFF WANTED: CANA MANAGEMENT for info about our job opportunity visit us on-line at www.canateam.com.

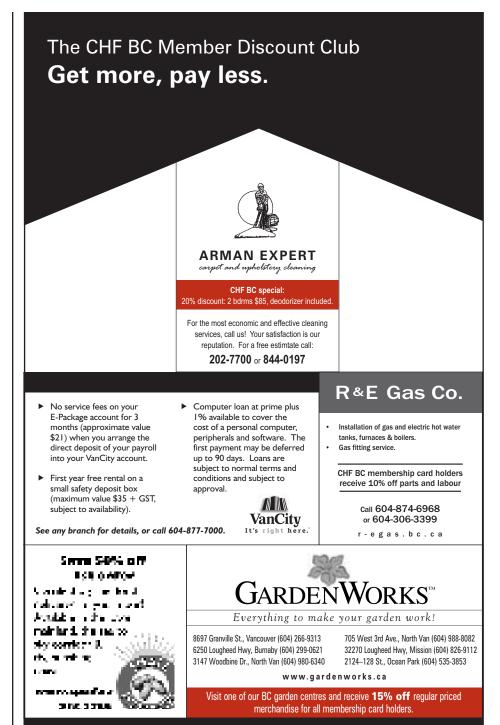
A MEETING PLACE IN

CYBERSPACE where co-ops can exchange ideas, showcase their homes, find potential members and help maintain public awareness about housing co-ops. Interested in living in a co-op? Apply on-line at www.CanCoNet.com.

CO-OP CO-ORDINATORS

WANTED: COHO Management Services Society is seeking exceptional people interested in secure employment as Co-op Co-ordinators. Accounting background and co-op experience an asset. Fax your resumé to 604.879.8792 or mail it to 205-5550 Fraser Street, Vancouver V5W 2Z4.

Co-op notices no longer appear in *SCOOP* (see page 3 for details on how to get these listings).



These suppliers offer co-ops and co-op members great discounts off their regular prices. Call or visit one of these participating suppliers today. Just show them this *SCOOP* ad to get your discount or special offer.*

Don't have a membership card? Call CHF BC at **604.879.5111** to get yours today and start saving!

* Suppliers will also recognize your old membership or affinity cards.







Have you ever considered extended service protection for fridges and stoves?

With appliance service, labour and parts costs rising annually, Edmonds Extended Service Protection deserves your consideration. **This Edmonds Program is discounted to all CHF BC Members.** \$89 per appliance: 4 years all parts, all labour, no exclusions from Manufacturer's 1st Year Warranty (1 year: Manufacturer, 3 additional years: Edmonds).

Edmonds Extended Service Protection. Fully insured. And worth it!

PLEASE CALL ANNE OR GLENN FOR INFORMATION AND DELIVERY SCHEDULING 7788 EDMONDS STREET (AT CANADA WAY), BURNABY 604.525.0244



Residential and

commericial

- Carpet
- Vinyl
- Laminate flooring





We work hard for our customers.

Fast and effective flooring service. Call Michael for a free estimate.

Cell: 604.729.7854 Office: 604.303.9898



Great coverage. Low affordable rates. CHF Canada's commercial insurance program leaves the others behind.

But don't take our word for it. Just ask any one of over 650 co-ops across Canada that already belong. Like Four Sisters Housing Co-op in Vancouver who will save nearly \$11,000 when they join CHF Canada and the commercial insurance program. In fact, since CHF Canada and The Co-operators teamed up to cut BC premiums (in many cases by almost 50%), the program's creating quite a buzz in BC. Many new members are joining the program – designed by co-operatives, for co-operatives. They know they can save thousands, offset their CHF Canada member dues and protect their co-op community. And there's the added benefit of \$1,000,000 in free personal liability coverage for each member in your co-op. So your members can save on their household insurance too.

Find out what CHF Canada can do for your co-op today. Call **Pat McClain** at CHF Canada's Vancouver office at 1.877.533.2667 (604.879.4116 in Vancouver) or e-mail pmcclain@chfc.ca.







Co-operative Housing Federation of Canada