

SCOOP

THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC

Section 95 – A promise kept?

Also:

Summer celebrations

View Court Co-op

Good governance – finance



Plus CHF Canada's AGM and more...

Fall 2005 \$3.00

Time to turn up the heat on Section 95

In the last issue of SCOOP, we reported that Joe Fontana, federal Minister of Labour and Housing, had promised to fix the Section 95 subsidy crisis. But since then nothing has happened. Almost six months later the cuts continue and low-income co-op members are taking the hit.

So what is the delay? Why are co-ops still waiting for the help they need? When can they expect cheques from CMHC to replace those lost subsidy dollars?

When we met with Minister Fontana in September, he made it clear that he wants the Section 95 crisis resolved. I left the meeting convinced that the Minister genuinely wants to work with us to make our co-ops affordable again. It is also quite clear that he likes co-ops and that he is the strongest champion of social housing to have held that portfolio for a long time.

But for whatever reason, we have not seen results. So now we have to do what we do best, and turn up the heat in our campaign!

The key to success will be how many co-op members make their feelings known to their MPs. Please contact them. Ask them to keep the pressure on Minister Fontana. The more he hears from his colleagues the more quickly we can expect action.

So check out the information in this SCOOP and the action kits we mailed to co-ops.

Then call, write, email—every bit helps.

Help us push this over the top! It's a fight we can't afford to lose.

Mike Alsop is the president of CHF BC.

Minister of Labour and Housing Joe Fontana meets with members at Pine Ridge Housing Co-op in Burnaby on September 19.



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Co-op notices are published separately.

Co-op notices are available at www.chf.bc.ca (in the 'Co-op Directory'), by calling 604.879.5111 (toll-free 1.866.879.5111) or by email to sevans@chf.bc.ca. You can get a free printed copy by visiting our offices at 200-5550 Fraser Street in Vancouver or 410-1105 Pandora Avenue in Victoria.

ON THE COVER: New Mountain View members Tracy Zhou and son, Aaron Xie, at the co-op's mortgage burning celebration in August (see p. 6 for more summer celebration photos).

 **hot dates** Mark your calendars for upcoming co-op housing events you don't want to miss. Mainland **7** Vancouver Island **15**.

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up front

LETTERS

Accessibility

Thanks for your recent article on hiring a contractor.

I suggest that certain things be taken into consideration with respect to handicap units. I am a multi-handicapped individual – my leg was amputated and my sight went with my heart surgery.

I am grateful that I live in a decent unit. The problem is my sink is far removed and diagonal to my toilet. I wish it was adjacent and very close to the toilet. I have fallen on several occasions trying to get from my toilet to the sink, and the ambulance was notified to come and pick me up. This happens when I do not have any help around.

I am a very independent person to some extent but this situation makes it impossible for me to exercise my independence.

Thank you again. Stay blessed.

Kathleen Townsend
La Casa Housing Co-op
Surrey

Most seniors wish to continue to live in their own homes for as long as possible. But many homes are not well designed to meet our changing needs as we age.

Co-ops can help members as they get older by approving reasonable changes to units. It's a win-win situation: your members can continue to live safely in their homes and your co-op will have a more stable community.

Maintaining Seniors' Independence Through Home Adaptations: a self-assessment guide (from CMHC) helps seniors identify difficulties and describes the types of adaptations that can help (to get this publication electronically, visit www.cmhc-schl.gc.ca and use the site's search feature).

Some of these changes, such as grab bars in bathrooms and handrails in corridors, do not cost very much. Sometimes members need more expensive changes to their units. The co-op can apply for money from two programs at CMHC:

- Residential Rehabilitation Assistance Program (RRAP) for persons with disabilities can provide funding to modify dwellings occupied or intended for occupancy by low-income persons with disabilities.
- Home Adaptations for Seniors Independence Program (HASI) can help pay for minor adaptations to extend the time low-income seniors can live independently.

Contact CMHC for details and approval before you carry out any work.

You can also check out these helpful links: BC Paraplegic Association, www.bcpara.org; Canadian National Institute for the Blind, www.cnib.ca; Co-op Housing Bookstore, www.coophousing.com/bookstore.

WANTED

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

All entries qualify for our prize draw. This issue's winning contributor is Michelle Nelson from Sunrise Co-op in Vancouver.

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

Summer celebrations



Pictured clockwise from top right: Terry Banifield, centre, attends the 20th anniversary of HW Flesher with daughter Stephanie, left, the first baby born at the co-op, and co-op president Provie Dyck, right; Bill Siksay, Member of Parliament for Burnaby-Douglas congratulates Halston Hills president, Lil Cameron, at the co-op's 20-year celebration; Mountain View Co-op celebrates paying off the mortgage by burning it; Tamara Castrejon in face paint at Mountain View; A professional wrestler hired as part of the Mountain View party; Mountain View members get a Polynesian dancing lesson at their mortgage burning party.

Opposite page: Members of Garry Point Housing Co-op in sunny Steveston celebrate 20 years.



Vancouver proceeded with the bylaw after a successful development called Electric Avenue in Vancouver's West End offered car sharing as an amenity. It showed the car sharing concept was practical and attractive for both developers and the public.

CAN also recently celebrated another big milestone. After starting in 1997 with only two cars, the CAN fleet now includes over 100 vehicles. "Our next project," says Axelsson, "is corporate car sharing, for employees who need a vehicle at work so they can commute by transit and then share cars."

hot dates

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

- Oct 22** Fall Education Conference (page 12)
- Nov 7** Policies that work workshop (page 12)
- 14** Delegates Forum
- 23** Privacy primer for co-ops workshop (page 12)
- 26** AGM (page 13)

BCICS appointed national leader of research on social economy

The British Columbia Institute for Co-operative Studies (BCICS) has been selected as the new national hub for the Social Economy project of the Social Sciences and Humanities Research Council. BCICS will receive \$1.7 million over the next five years to provide leadership for six regional research "nodes" across Canada. They will also receive a \$137,000 grant to prepare a study on "best practices" in starting co-ops.

BCICS is headed by Professor Ian MacPherson at the University of Victoria. MacPherson was recently elected chair of the International Co-operative Association's research committee. For more information visit <http://web.uvic.ca/bcics>.

Auto-sharing co-op on road to success

The Co-operative Auto Network (CAN), a BC co-operative and CHF BC member, celebrated several recent accomplishments this year. Most notably, they convinced the City of Vancouver to pass a unique bylaw permitting developers to reduce the number of required parking spaces by providing spaces for car sharing.

"It's the first legislation of this kind anywhere," exclaimed CAN executive director Tracey Axelsson. "I've been working with the city on this for the past nine years, and we're overjoyed! It's really a win, win, win – for developers, the community, and the environment." She says other BC municipalities are showing an interest, and her phone has been ringing ever since with organizations wanting to copy their success worldwide.



Top: BC delegates sing their SHRA song in Edmonton. Right: Doug Perry accepts his award.



CHF Canada's 2005 AGM

Nearly 700 co-op members from across Canada travelled to Edmonton in June for this year's national meeting and conference. The condensed agenda was packed with highlights. Keynote speaker, Stephen Lewis, was so inspiring with his stories of hardship and struggle in Africa that by the end of the meeting delegates had pledged \$14,500 to help with AIDS relief.

Ontario co-ops brought their fight against Ontario's *Social Housing Reform Act* (SHRA) to the AGM. The Act robs them of independence and the ability to run their co-ops properly.

BC delegates were strong in their support, standing up during the meeting to sing a song of their own creation. John Gerretsen, Ontario's Minister of Municipal Affairs and Housing promised delegates that he would fix the major irritants in the SHRA.

Federal housing minister Joe Fontana announced that he had fixed the Section 95 subsidy formula (though four months later nothing has happened – see p. 11 for details).

Also addressing the meeting were Deputy Prime Minister Anne McLellan who welcomed delegates to her home city of Edmonton, and NDP leader Jack Layton who spoke of his strong support for co-op and affordable housing.

Isabel Evans of Granville Gardens Co-op in Richmond, BC was re-elected to CHF Canada's board of directors for a third consecutive term as a director-at-large.

BC was well represented during the awards portion of CHF Canada's annual meeting on June 18. The *Opening Doors* project received the 2005 Jim MacDonald Award for Social Change for its efforts to find housing for women leaving abusive relationships. "Receiving this award is a real recognition of what a community can do together," said Domestic Violence Education Project Director, Jelena Putnik.



THE NET

“We have achieved something very significant - we have broken the silence around abuse and taken action to help women and children live violence-free. I am very proud of this. *Opening Doors* will only continue to grow.”

Doug Perry, president of CANA Management Associates Ltd., was presented with the CMHC Award for Outstanding Contribution to Co-operative Housing. Perry joined CANA in the early 1980s, and together with the late Fred Bustin, purchased CANA in 1988. CANA has provided services to co-ops in the Lower Mainland for more than 20 years, currently working with over 3,300 units in 48 housing co-ops.

“An award seems like something I should be giving, not getting,” said Perry while accepting his award.

Next year’s meeting takes place in London, Ontario. For more information about the Edmonton meeting, visit CHF Canada’s website at www.chfc.coop.

www.chf.bc.ca CHF BC’s own website has a new look and new features. Check out the new information about commercial services savings and benefits under ‘member services’.

www.stephenlewisfoundation.org Stephen Lewis, the keynote speaker at CHF Canada’s AGM in Edmonton last spring (see p. 8), launched the Stephen Lewis Foundation to support people living with HIV/AIDS in Africa.

www3.telus.net/westwoodcoop Westwood Housing Co-op’s new website.

Be sure to visit www.chf.bc.ca regularly to checkout our latest news, polls, and the useful resources and chat boards in the Members Section.

CHF BC web poll

**Which recent federal announcement is the most encouraging news for housing co-ops?
(Jun 15 - Jul 25, 2005)**

An extra \$1.6 billion for new affordable housing. 51%



Solving the Section 95 subsidy problem. 36%



Signing the agreement to fund the new national program agency. 13%



www.chf.bc.ca

Construction costs stall leaky co-op repairs

As *SCOOP* goes to print, rapidly increasing construction costs in the Lower Mainland are causing more headaches for leaky co-ops. The problem is so severe that some co-ops are finding that previously signed loan agreements are no longer viable.

BC Housing estimates that construction costs are rising at between 1.5 and 2 percent per month. The reasons are varied, but include the

residential construction boom in the Lower Mainland, which is leading to a shortage of labour and escalating demand for materials.

These cost increases, plus the lengthy and complex workout process, are forcing repeated re-evaluations of workout loans and further delaying an already slow process.

Not all of the news is bad. Five co-ops are repaired, four more are under construction, and two will soon have work crews buzzing around their homes. But the situation is

grim for many more who can't see the light at the end of the spreadsheet.

CHF BC and CHF Canada are working hard to come up with solutions to the most difficult challenges. We've made proposals to CMHC that we hope will break the log jam for the co-ops most seriously affected.





Section 95 subsidies: the crisis continues!

On April 22, Minister Joe Fontana announced that the government would fix the problem of drastic cuts in federal subsidies to Section 95 housing co-ops. The cuts – caused by a flaw in the subsidy formula used by CMHC – have reduced the number of affordable homes in federally sponsored co-ops and put thousands of low-income Canadians at risk.

Months later, nothing has changed.

The Minister's promise is bogged down in CMHC delays. And the solution on the table will help only 20% of co-ops that renew their mortgages in 2005. The rest will have to wait many months or years before their situations improve.

Meanwhile, low-income co-op residents are suffering. Many are paying higher than 50% of their modest incomes. Co-ops everywhere are being forced to turn away low-income Canadians looking for secure, affordable housing.

It's time to turn up the heat! Contact your MP. Ask them to write or speak to Minister Fontana as soon as possible and urge him to solve this crisis. Tell them the solution is as easy as 1-2-3:

1. **Get the promised subsidy to co-ops without delay**

Low-income residents need help immediately. Tell CMHC to deliver the subsidy promised by the Minister to co-ops with mortgage renewals this year.

2. **Help all Section 95 housing co-ops**

The federal government should adjust the subsidies for all Section 95 co-ops, not just the 20% with mortgages renewing in the current year. This will preserve thousands of affordable homes for low-income people.

3. **Work with us to create thousands of affordable homes**

Making up for the flawed subsidy formula will help, but it will not restore more than \$100 million in subsidies taken away over the last two decades. The federal government should help Section 95 co-ops to house low-income residents in up to half of their units overall. This will make 10,000 co-op homes affordable to people in need.

CHF BC and CHF Canada mailed campaign kits to all Section 95 co-ops, so look for our postcards and other info in your mailbox. Call us if you need more campaign materials.

Please share your letters with us and tell us if you want to attend one of our meetings with MPs. Call our campaign coordinator, Darren Kitchen at 604.879.5111 ext 144 (1.866.879.5111 outside Greater Vancouver) or email campaign@chf.bc.ca. ■

Promoting excellence in co-op management and governance.

Fall education events

2005 Fall Education Conference
Saturday, October 22
Executive Hotel and
Conference Centre
4201 Lougheed Hwy, Burnaby

Did you know that more than 90 co-ops attended our education conferences last year? We hope you'll plan to spend an enjoyable day with us in October. Whether you are on a board or committee or thinking of joining one, you'll find lots to learn and discuss. Choose from our list of scheduled workshop topics:

- Organizing a co-op maintenance program
- Board basics
- Let's talk about over- and under-housing
- Volunteers: challenging the way we work
- Replacement reserves and how to fund them
- Financial statements – a puzzle no more
- Human rights in housing co-ops
- What's on your board agenda? What isn't?
- Prudent investing for housing co-ops
- Membership terminations

Check out the fall conference brochure coming to your co-op office by mail, or visit www.chf.bc.ca to register. Space is limited, so register early.

Fall Island Education Day
Saturday, November 5
Marigold Co-op
See page 15 for details.

Policies that work
Monday, November 7
Kerry Panter, workshop leader
7:00 to 10:00 pm at
CHF BC Vancouver office

Good policies improve everyone's quality of life and play a big role in the smooth management of your co-op – from parking to painting to arrears collection. Bad policies make everyone miserable. Having no policies is a recipe for chaos. The choice seems clear. Your co-op has received CHF BC's Co-op Policy Manual and you can access it at www.chf.bc.ca. This workshop will show you how to use it well to:

- make changes to your co-op policies
- develop new policies that really work
- match your policies to your new Rules and occupancy agreement
- encourage member support throughout this process.

This workshop will give you the tools and the direction – the rest is up to you.

Privacy primer for housing co-ops
Wednesday, November 23
Ulryke Weissgerber,
workshop leader
7:00 to 10:00 pm at
CHF BC Vancouver office

How can you protect members' right to privacy while running an effective housing co-op? What is the role of the co-op privacy officers? (And no, they do not have access to confidential information!) This practical workshop will help your co-op comply with the 2004 *Personal Information Protection Act* (PIPA). CHF BC's privacy tools for housing co-ops are in Member Resources in the Members' Section at www.chf.bc.ca. You will learn how to adapt and implement these tools for your co-op. With almost two years' experience with PIPA, we'll share common problems that co-ops have resolved.

Fees for "Policies that work" and "Privacy primer for housing co-ops" are \$60 for members and \$180 for non-members plus GST. Register with Stephanie at 604.879.5111 or sevans@CHF.bc.ca or register on-line at www.chf.bc.ca.

diversity in action



Co-op pride!

Co-op housing made its annual appearance in the Vancouver Pride Parade on July 31. This was the sixth year housing co-ops have been represented at the parade, and the fourth year that CHF BC and CHF Canada have worked jointly to put on this event.

This year our group included more than a dozen enthusiastic volunteers, plus a new float designed and built by CHF BC's diversity committee.

With this year's crowd estimated at more than 160,000, the Pride Parade is certainly one of Vancouver's biggest and most entertaining annual public events. Thanks to everyone who participated. Thanks especially to Business to Business Technologies, CD Contract, and Phelps who sponsored our participation in this year's parade. ■

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

Introducing the new logo for CHF BC's diversity committee, created by Cheryl Andrews of Whattlekainum Housing Co-op. Thanks to everyone who submitted designs.

ON THE NET

CHF BC's website has a new page to promote diversity in our co-op communities. Visit www.chf.bc.ca/diversity.asp or go to the homepage and click on the "diversity" link to check it out.

November 26

AGM

Mark your calendars now!

The Co-operative Housing Federation of BC's Annual General Meeting will be held on November 26 at the Executive Hotel in Burnaby. The cost is \$45 per person, GST included, and covers meeting, lunch and refreshments. To register, call 604.879.5111 (1.866.879.5111) or email info@chf.bc.ca.

November 26
10:30 am - 4:30 pm
The Executive Hotel and Conference Centre
4201 Lougheed Hwy, Burnaby

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

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Island members rise and shine to catch first morning ferry on their way to a CHF BC education conference.

Islanders catch first ferry

Island members have to start their day early, catching the first ferry to Tsawwassen when attending the CHF BC education conferences held twice yearly in Burnaby. It's a long day but people always have good things to say about travelling together, the great workshops and the chance to connect with people who live in other co-ops. (See p. 12 for details on the next conference.)

It's a fun day, and affordable. CHF BC automatically deducts \$50 off the total registration fee for any Island co-op sending one or more members to an education conference. If you'd like to join us October 22 for a day of great co-op education, contact Kerry Panter at 384.9444 or kpanter@chf.bc.ca.

CHF BC also hosts two Island Education Days each year. The next Island Education Day will be held November 5 (see p. 15). Be sure to register your co-op soon.



Island co-ops love new appliance program

In May of this year CHF BC announced a new appliance partner, Appliance Canada West. One of the key benefits of this new partnership is service extended to include Vancouver Island.

Now, after several months of appliance service to Island members, we've heard back. Here is what you've reported to us about this new Island service:

"Quality top-of-the-line products at great savings."

"Everything from ordering to transport to installation to the ability to get parts and service locally...excellent and smooth."

"The installation people were accommodating and very helpful as some units were a challenge."

"I love the service...I can order something on a Sunday through email and by Monday morning it's under control."

"Excellent service!"

By now your co-op will have received a complete information package by mail. For more information about Appliance Canada, or any of CHF BC's commercial services, visit our website at www.chf.bc.ca or contact Julie Hunter toll-free at 1.866.879.5111 ext 138 or jhunter@chf.bc.ca. ■



island dates

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

- Oct 22**
Fall Education Conference, Vancouver (see p. 12)
- Nov 5**
Island Education Day Marigold Housing Co-op (see this page)
- 26**
Annual General Meeting, Vancouver (see p. 13)

island chip rates

These preferred rates for CHF BC member co-op operating accounts were effective October 1, 2005 and are subject to change.

Coast Capital 2.25%
(Vancouver Island)

VanCity 2.443%

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

Island Education Day

Vancouver Island's fall education event is set for Saturday, November 5, 2005 at Marigold Co-op with two half-day workshops:

Let's talk about over- and under-housing (NEW)

Is over-housing a hot topic in your co-op?

Most co-op operating agreements are silent about matching household size to unit size. Co-ops need good policies to fill the gap. But what is good policy? And when should household size be an issue?

Join us for this long overdue discussion. We'll talk about what it takes to:

- manage our co-ops well
- avoid vacancy loss
- meet the changing needs of members
- make the best use of scarce, affordable housing
- treat members equitably.

This workshop will not cover BC Housing occupancy guidelines.

Financial statements – a puzzle no more (NEW)

Have you ever looked at your financial statements and wondered what you're approving? It's not enough to understand a financial statement. It's a critical management tool for your co-op, so you should know how to use it for that purpose.

First we'll review the statement of operations (income statement), the statement of financial position (balance sheet), and other necessary reports.

Then we'll talk about:

- what financial reports you should get every month and why you need them
- what the statements can tell you and why you need to know
- what to look for on the statements
- how to use them to make good financial decisions for your co-op.

For more information, or to register, call Kerry Panter at 384.9444 or kpanter@chf.bc.ca. Or register online at www.chf.bc.ca. ■

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This issue focuses on one of the Core Management Standards – finances. Thanks to CHF Canada's Newsbriefs for this article which SCOOP has edited.

Managing co-op finances

Every housing co-op must manage its finances well. It takes qualified people and good management practices to look after your co-op's money properly. Here are the key signs that your co-op's finances are well managed:

The co-op adopts a workable budget each year

Managing your co-op's finances starts with planning. Make sure your co-op puts together a well-prepared annual budget – one that uses your actual financial results for the prior year as a starting point.

Be sure to gather all the right budget information: What are our operating costs this year? How will they change next year? How much will we need to spend on maintenance? Have we estimated our taxes? How about insurance? Will our mortgage payment change? Where do we set our housing charges so that we bring in enough revenue?

Go through every category of expense asking these kinds of questions. Budgeting isn't rocket science, but it is about attention to detail. Always aim for a balanced budget. Balanced budgets mean stable communities.



The co-op pays its bill in full and on time

Who can afford late charges on unpaid invoices? Or to ignore a prompt payment discount? Make sure that bills are properly approved for payment and that cheques are signed and mailed in time to meet that payment deadline. Late charges are a waste of your money.

The co-op has up-to-date books and financial records

Make sure a professional bookkeeper or accountant does your books, using a proper bookkeeping system that's kept on a computer using accounting software. Make sure your bookkeeper is using accrual accounting, not cash accounting. Your auditor can explain the difference.

The board gets and reviews the financial statements each month

Your accounting system should be giving you a balance sheet and income statement every month, and a housing charge arrears

report at least twice a month (unless you have no arrears).

The board should review the statements and ask questions. If the directors don't understand the statements training is readily available from CHF BC. Ask questions about anything that's not clear. Remember, there are no stupid financial questions.

The co-op has good financial controls and proper insurance to safeguard its assets

Financial controls keep your money safe. They include making sure that:

- your bookkeeping and banking systems are sound
- the members' money is safe and properly accounted for
- your assets are adequately protected by insurance
- you haven't left your finances all in the hands of one person
- there is no risk of fraud

Your auditor should also give you a management letter every year with advice on improving financial systems and controls.

The co-op collects housing charges right away

Don't accept arrears as normal or inevitable. Collect housing charges on the first of each month. Post-dated cheques are

the standard, and some co-ops are offering debit card service to their members.

If you have not received payment from a member, you should either work out a payment plan or take steps to evict. It's that simple. Harsh? Not really. Arrears can easily get out of hand. And that hurts all the members. Don't forget, your co-op has bills to pay too.

The co-op has a replacement reserve plan

A replacement reserve plan gives you a long-term forecast of the cost of things you spend your replacement reserves on. All co-ops need a replacement reserve plan. Otherwise they won't know how much they should put in the replacement reserve each year.

A replacement reserve plan will help you make investment decisions too. If you know when to expect major financial liabilities, you can time your investments properly.

These are the key signs that your co-op is practicing sound financial management. With the right people, tools and training, you can be sure that you're getting it right. For more advice on core management standards, visit www.chfc.coop or www.chf.bc.ca. ■

View Court president Peter Royce says members are very interested in helping choose the co-op's post-mortgage options.

View Court

Their mortgage is almost paid off, so this Vancouver co-op considers their options – with pleasure!

Starting in 1983 as a small rental conversion in a fairly modest neighbourhood off Main Street, View Court has kept its ambitions small and its budget tight.

But the view at View Court is looking better by the day. Not only is the co-op due to pay off its mortgage in June of 2006, it's also benefiting from Main Street's new reputation as the city's latest hot spot. With a bright future in several respects, View Court president Peter Royce is excited about the prospects for renewal and revitalization.

"The numbers look really good for after the mortgage," says Royce as he sifts through files and emails on his laptop.

His small but charming one-bedroom is actually one of the larger of the co-op's 32 units, most of which are bachelor suites.

In comparison, nearby Quebec Manor Housing Co-op has the same number of units but twice the total amount of living space.

View Court wasn't built as a co-op. This 100-year-old red brick four-storey started out as rental apartments called Ryan's Court. It changed to View Court in the 30s when a church across the street burned down, prompting the owner to entrench the new mountain and city panorama if only in name.

The co-op conversion created some interesting hurdles concerning community space. There is no dedicated common room, so meetings take place around a long table next to the laundry machines in the basement. The co-op also includes a house next door so the two buildings share its back yard as a bit of common green space. Social get-togethers usually

happen here or in the hallways and stairwells of the main building.

Royce says that both the demographic mix and the old rental-style layout of View Court pose challenges for co-operative community building. But these are just a few of the things they might be able to tackle in their post-mortgage life.

CMHC gave View Court a short 25-year mortgage partly due to its assessment of the age and condition of the building. "They thought we didn't have long," says Royce "but these old sturdy buildings have really proven themselves, especially in contrast to all the recent stories of flawed and leaky construction. We're in good shape."

So View Court is on the leading edge of what will eventually be large numbers of co-ops facing



mortgage-free budgets and no CMHC operating agreements. This will present all sorts of options as operating costs drop significantly, but it also means the end of subsidies from CMHC. Will co-ops choose to generate their own subsidies from mortgage savings? Will they reduce housing charges? Will they use the funds to invest in building improvements or to catch up on deferred maintenance? Are there other choices?

“The two main options we see are increased affordability and improving the building,” says Royce. “But we have some other progressive ideas floating around as well. We’ve always been a big social justice community so

we’re talking about the possibility of dedicating some funds to community and co-op sector initiatives.”

As one of several View Court leaders spearheading the co-op’s current soul searching, Royce has his own shopping list of ideas. One is a co-op-funded mortgage guarantee fund to finance new housing co-ops (see his opinion piece in the spring 2005 issue of *SCOOP*). But he says he doesn’t want to prejudice or dominate an open discussion by members.

“We’re really only in the initial stages of seeing what could be done,” says Royce. “With CHF BC’s help, we’ve hired a consultant to help us discuss our

options. He told us, rightly so, that the first thing we had to do was come up with shared values.”

Royce says the first meeting left it far from clear what these shared values will be. One couldn’t tell whether members might lean towards creating an internal subsidy system, social justice initiatives, or a new co-op rooftop garden and common room, or some combination of these.

What is clear is that the co-op is engaged in a happy conundrum: how to handle a vastly improved financial picture. The first meeting attracted the best attendance in years, and as one veteran member said afterwards: “I sensed the vitality of our community more than I have in the past 20 years.”

Royce says he realizes that View Court is one of the first to tackle the post-mortgage frontier, putting it in a precedent setting position. “This is where we learn about creating self-managed housing for the long term. It’s like the exciting time when people were creating BC’s first housing co-ops.”

“It seems to me that this is a real challenge and opportunity for CHF BC, to help co-ops tackle the overwhelming range of options, to offer leadership and expertise in an area that will soon present a huge issue.” ■

Alexandra Wilson at CHF Canada's annual general meeting in Edmonton.

Bidding farewell to Alexandra Wilson

Alexandra Wilson stepped down as the executive director of the Co-operative Housing Federation of Canada at its annual meeting in Edmonton on June 18.

Wilson has been working on special assignment to manage the start-up of the new Co-operative Housing Programs Administration Agency of Canada. She will continue that assignment until the agency is launched.

Alexandra Wilson joined CHF Canada in September 1990. She has spent her career working in the co-operative movement. Her involvement with co-ops began in 1974, when she and her neighbours organized the conversion of a 260-unit rental complex into a non-profit housing co-op, putting a stop

to the owner's plans to evict the low-income tenants and sell the units as condominiums. After spending two years as the co-op's property manager, she moved in 1978 to the Co-operative Housing Federation of Toronto, becoming the federation's managing director in 1983. She joined CHF Canada after a stint with the International Affairs department of the Canadian Co-operative Association. Ms. Wilson serves on the board of directors of The Co-operators insurance company and the Citizen's Bank of Canada.

CHF Canada's board of directors accepted her resignation with deep regret. "Alexandra Wilson has given CHF Canada both strong stewardship and a creative vision that has led to such innovations as the new agency for co-operative housing," said



president René Daoust. "The board would like to express our deep appreciation of her work."

CHF BC's executive director Thom Armstrong was one of the speakers thanking Wilson at the CHF Canada AGM. CHF BC and COHO Management Services Society had already held a surprise reception for Wilson on May 12, thanking her for all her work on behalf of housing co-ops in British Columbia.

"It's impossible to imagine saying 'farewell' to Alexandra," says Armstrong. "We should say 'thank you' instead for her dedication to CHF Canada and its members." ■

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

Breaking news

As SCOOP goes to print, Alexandra Wilson has been hired as the first CEO of the new Agency for Co-operative Housing. Nicholas Gazzard has been appointed to serve as CHF Canada's new executive director.



Alyssa at the podium during CHF Canada's Edmonton AGM.

Photo courtesy of CHF Canada.

Edmonton inspires youth delegate

First of all I would like to thank the general membership of my co-op – Le Coeur Housing Co-op in Vancouver – as well as everyone at CHF BC for making my attendance possible in Edmonton at CHF Canada's AGM and conference. This life changing experience could not have happened without their unlimited support.

From the moment I entered the Shaw Conference Centre I was welcomed by so much positive energy. I was amazed at how many people had shown up to an event I had only just heard of. At first, I was a little intimidated. Many of these people were veterans catching up with old friends and with memories linked to past AGMs, whereas it was my very first! I was soon

comforted though by many new and friendly faces, as well as a few familiar ones.

Things started for me with Thursday's early morning youth caucus. We all contributed to a discussion about roles youth play in housing co-ops, and what youth want their roles to be. From this workshop as well as another I attended called "Involving youth in your co-op", I learned that youth, just like adults, want their voices to be heard, especially when decisions affecting them and their community are being made. Indeed, all youth need is a chance. But to my dismay, not many youth had shown up! I sincerely hope to see more youth getting involved with the co-op movement at future AGMs.

I also attended "Rooftops Canada: Housing co-ops respond to HIV/AIDS in Africa" which definitely broadened my horizons and increased my interest in international development. "Co-ops in the United States" was interesting. I doubt the term 'co-op housing' sparks the same image there as it does here! BC's caucus showed me British Columbians sure are creative and keen when it comes to supporting others and getting our point across! And, of course, there was the actual AGM.

The AGM showed me the real reason co-operatives are so successful: co-operation of course! Democracy is definitely another very important element I witnessed. The AGM itself made me truly proud of being a part of the co-op movement.

But the proudest moment of the trip was when I took part in accepting the prestigious 2005 Jim MacDonald Award for Social Change awarded to CHF BC's very own *Opening Doors* project. Representing such a worthy cause as well as all of British Columbia was a fantastic honour!

I have benefited more from this experience than I could have ever imagined, yet it has only just begun. ■

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GROUP OF COMPANIES

A young girl comforts her brother after their home is demolished. Children are among about 1.5 million people now homeless across Zimbabwe.



Government demolishes homes in Zimbabwe

On July 18, 2005, three days after the government announced it was suspending its controversial 'clean-up' campaign, Zimbabwe police destroyed an industrial and office block in Harare. Tenants watched in shock and horror as armed police and bulldozers razed the property to the ground. In another incident, villagers in Buhera, the rural home of the opposition leader Morgan Tsvangirai, were given less than two hours to demolish all thatched huts and cattle kraals.

The campaign, Operation Murambatsvina (roughly translated as 'drive out the filth'), started in May with the demolition of flea markets, informal settlements and co-operatives in the process of acquiring land and building permanent homes. In many cases, urban poor across Zimbabwe have been woken by police raids and ordered to remove what belongings they could before their homes were demolished. Police sometimes charge a demolition fee in foreign currency to those unable to dismantle their home in time. Recently, people have been demolishing their homes before police arrive for fear of being charged fees.

Nearly 1.5 million people have been left homeless during one of the coldest winters Zimbabwe has experienced in years. More than 300,000 homes have been destroyed, 46,000 people

have been arrested, and over 300,000 children have dropped out of school since their homes were destroyed. One Muslim community was forced at gunpoint to demolish a mosque that could have provided shelter for homeless. In Hatcliffe Extension all structures including a daycare centre, a care center for AIDS patients and an orphanage were demolished. The last time Africa witnessed forced removals on this scale was in apartheid South Africa.

Thousands of evicted people have been staying at the makeshift Caledonia camp outside Harare. There is only one toilet for 3,000 people, no running water, and no access to health care or education. People have to build shelter using plastic materials and wooden poles.

Rooftops Canada's partner, Housing People of Zimbabwe (HPZ), is engaging the Zimbabwean government. The meetings they have had with government officials have not been very successful. They were told the government will relocate people and that co-operatives should make sure that they are part of that process. The government wants all humanitarian assistance to be distributed through its own social assistance channels. Any help offered directly to people will be deemed illegal and part of the resistance to the operation.

Despite less than fruitful results, HPZ and homelessness groups continue the dialogue. They have presented a framework for a way forward to the Minister of Local Government. And they are arranging meetings with various provincial government committees to present requests for land and re-register co-operatives and homeless members onto local authority waiting lists. They continue to assess the situation, collect information and provide it to affected groups.

"We visited Hatcliffe Extension, Victoria Falls, Bulawayo and Kadoma and met with co-operatives in the areas," says Barbra Kohlo, executive director of HPZ. "In Victoria Falls, some co-op members are out in the open and it is dusty, dry and very cold. In Kadoma, people have been moved into a former tuberculosis hospital wing."

Rooftops Canada has sent a letter to Canada's Foreign Minister, the Hon. Pierre Pettigrew. At CHF Canada's annual general meeting in Edmonton, over 300 co-op members signed a letter to Zimbabwe's embassy in Ottawa.

Kitty Molefe is the education co-ordinator at Rooftops Canada. For more information on HPZ or the work of Rooftops Canada, visit www.rooftops.ca or call 416.366.1445.

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Co-op governance and AHIP

Boards of housing co-ops have a fiduciary duty to ensure that the monies entrusted to them are managed prudently. The purpose of this article is to explore this responsibility more fully.

The board of a typical housing co-op oversees funds supporting a variety of purposes. These funds relate to activities such as replacement reserves, share capital and other cash reserves. In overseeing these funds, the board has assumed a fiduciary role: a responsibility that exists when one party (the board) is able to exercise discretionary power that affects the interests of others (co-op members). In taking on this responsibility, boards must, among other things, exercise a standard of care that a prudent person with appropriate industry knowledge would exercise in dealing with the property of another. Boards must also avoid conflicts of interest and act in the best interests for which the funds were established.

Establishing a proper governance program is key to ensuring that these fiduciary responsibilities are met. In the case of investment management, effective governance is achieved by: (1) identifying the activities associated with prudent fund management; (2) assigning these tasks to competent parties; (3) monitoring performance; and (4) taking corrective action if deficiencies are identified.

The Affordable Housing Investment Program (AHIP) was designed to assist co-op boards in meeting their fiduciary responsibilities. The six funds selected for the program were based on the general needs of housing co-ops. These funds enable the overall portfolio of each co-op to be tailored to its specific needs. In addition,

CHF BC provided assistance in the design of the program and in selecting the fund manager. CHF BC continues to monitor the investment performance and service quality of the fund manager. In short, participation in AHIP demonstrates a commitment to proper fund governance. ■

For more information, contact Commercial Services Director, Julie Hunter, at 604.879.5111 ext 138 or email jhunter@chf.bc.ca.

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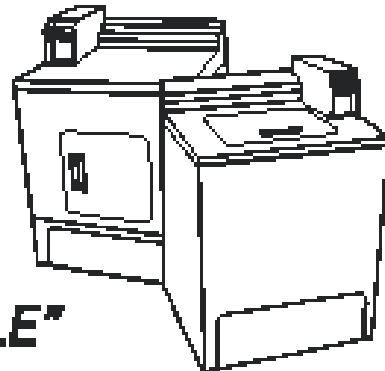


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