

SCOOP

THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC



New privacy legislation

2003 AGM

AIDS in Africa

Commercial services news



A new year, with new challenges

Is it possible that a whole year has gone by since I became CHF BC's president? When you do something that you truly enjoy, the passage of time is not measured. In my case, I am extremely fortunate. We have had a great board that worked very well together. We have a terrific staff. With people like these, it is far easier to achieve all that we wish for our members.

We fought a long, hard campaign for leaky co-ops. The result was a promise from the Honourable Steve Mahoney to fix the problems (see p. 9). We have also introduced some great new member services this year (see centre insert).

So, is now the time to rest on our laurels? Most certainly not! There are more battles to fight, leaky co-ops to fix, new member services to introduce – all for the benefit of our member co-ops.

Let us also look to the future. Do we still need more affordable housing in our province? Obviously the answer is yes. Can we be a voice that is heard on housing issues? Without a doubt, yes – but we must work together, focussed on a common purpose.

With that in mind, I encourage you to get involved in a CHF BC committee (see p. 6). If more of our members get involved, our committees will become stronger, more diverse, and more productive. And our board will have the support it needs to reach out to the greater community around us.

We will then join hands with other groups working on the issues we care about, bringing fresh new ideas back to our own table for consideration. By creating

a stronger voice with our friends and allies, our Federation will have more input in the larger public discussion leading to the 2005 provincial election.

We want to build more co-ops in this great province of ours. The need is great. Let us all work together toward this worthy goal. ■

Savo Djuretic is president of CHF BC. He lives in City Gate Housing Co-op.

On the cover: Co-op Housing Day 2003 artwork by 11-year old Terita Deare, Terra Nova Housing Co-op.

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contents

FEATURES

- 11 2003 AGM** Our annual general meeting featured something for everyone.
- 13 Saying farewell to two passionate supporters** Co-op housing mourns the loss of Fred Bustin and Haji Jivraj.
- 16 News you can use** The new *Privacy Act* comes into effect January 1, 2004. How will it affect your co-op?
- 🌀 **Insert: Commercial Services News** From laundry to appliances and investing co-op reserves, this insert adds value to your membership

COLUMNS

- 5 Up front** *Letters, Hot dates, On the Net*, an update on leaky co-ops and more.
- 12 The new view** New youth editor seeks input from young co-operators. Can you bring it?
- 14 Island scene** for news from Vancouver Island.
- 17 National** Ontario co-ops optimistic as new government pledges its support for affordable housing.
- 18 International** Rooftops Canada examines the threat of AIDS to South Africa's social housing.
- 19 Nuts+Bolts** looks at maintenance routines.



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



Co-op notices are now 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.

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up front

LETTERS

Termination

What is the difference between termination of membership and termination of a member's occupancy agreement?

These are two separate procedures. One, termination of membership, is described in detail in the *Cooperative Association Act*. The other isn't. Which one to use is something to be discussed with your co-op's lawyer if the need arises.

When you live in a housing co-op, you are:

- a member of the co-operative association, and
- an occupant of a co-op unit.

A person's membership in the association can be terminated using the very detailed procedure beginning in section 35 of the Act. Once someone's membership is terminated, s/he then loses the right to occupy a unit, under section 171 of the Act.

When an occupancy agreement (or lease) is terminated, either as a matter of contract law or by reference to the *Commercial*

Tenancy Act, it's just the reverse. Losing the right to live in a unit triggers a "deemed withdrawal", or loss, of membership.

These are two routes to the same end. On the first procedure, you lose the right to live in a unit because you've lost your membership. On the second, you lose your membership because you've lost the right to live in a unit.

The membership termination procedure involves more steps and an opportunity for the affected member to appeal the board's decision to the members and, ultimately, to the courts. The procedure for terminating the occupancy agreement does not provide for an appeal to the members. It is used primarily in cases of housing charge arrears.

Which procedure should you use? That depends on the circumstances, your lawyer's advice, and your judgement as to what's the best balance in a given situation between the rights of individual members and the interests of your co-op. ■

What challenges is your co-op facing? Are there issues that leave you frustrated or confused? Send a letter or email to SCOOP or log onto BC Talk at www.chf.bc.ca.



hot dates

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

- Jan 12**
Delegates' forum
- 26**
Privacy Act workshop*
- Feb 9**
Delegates' forum
- 17**
Privacy Act workshop*
- 25**
Networking night: team building
- Mar 9**
Delegates' forum
- 10**
Privacy Act workshop*
- 27**
Spring Education Conference (see p. 7 for details)
- May 1**
Semi-Annual General Meeting

* 3-hour workshop at CHF BC's Vancouver office. Fee: \$50/member and \$100/non-member.

Pushing for more housing co-ops in BC

In October, Vancouver City Council considered the following resolution proposed by Councillor Jim Green:

“THAT, given issues of affordable housing and homelessness can only be addressed by the co-ordinated action and commitment of all levels of government, the City of Vancouver call upon the Federal and Provincial Governments to fund 2,000 units of non-profit rental and co-operative housing annually in BC to serve low and modest income persons and families who cannot afford market rental housing...”

Left: Co-op members (l to r) Ray Sullivan, Julia Mark and Gail Bowen celebrate Lore Krill’s official grand opening with the Hon. George Abbott, the minister responsible for BC Housing (second from right). Right: On October 18, BC co-op members celebrated Co-op Housing Day with the third annual co-op kids art contest. Pictured are several of the young artists.

Kari Hewett, a member of View Court Housing Co-op, wrote a letter in support of this resolution, and specifically supporting construction of more housing co-ops as “well-established providers of affordable accommodation.” She also sent a letter to her MLA, Finance Minister Gary Collins, urging him to investigate “the many possibilities the co-operative movement offers, particularly with respect to affordable accommodation.” This is the kind of activism that makes things happen, and a great example of what we can do to influence public policy.

We want you for a CHF BC committee

CHF BC is a co-operative, a lot like your own housing co-op. And just like your housing co-op, we need volunteers to get things done—serving members, promoting co-ops and affordable housing.

Member focus

A warm welcome to new members:

- Ida Vista Housing Co-op, Salmon Arm
- Innovative Housing Consultants
- Marigold Housing Co-op, Victoria
- Oak Bay Kiwanis Housing Co-op, Victoria
- Orion Enterprises
- BC Co-operative Association

CHF BC Membership:

- 211 non-profit housing co-ops
- 13 other organizations

Congratulations to members celebrating anniversaries:

- Eight Oaks Housing Co-op – 20th anniversary
- Lore Krill Housing Co-op – official grand opening
- Sojourn Housing Co-op – 20th anniversary





In his president's message (see p.2), Savo Djuretic talks about how active, well-supported committees are an important part of a strong federation, able to reach out to other groups to affect public policy on housing.

There are several committees that would welcome new members: Awards, Communications, Education (one for the mainland and one for Vancouver Island), Joint Member Relations, and Youth. For more information on how to get involved, contact us at 604.879.5111 (toll-free 1.866.879.5111) or info@chf.bc.ca

'Tis the season...

Looking for the perfect gift this holiday season for the person who has everything? Consider making a donation in their name to one of two great causes:

Since 1982, the Co-op Housing Disability Trust has been helping people with disabilities who can't afford to pay for co-op shares. The Disability Trust, which provides interest-free loans to qualified beneficiaries, is only successful because of the generosity of its supporters. The Trust appreciates recent contributions from Pat Fenner,

June Soroskie, CHF Canada, and from Marina, Terra Nova, Whattlekainum, Cedar Mill and Fraser River Place Housing Co-ops. Most of these gifts were given in memory of the late Fred Bustin, an avid supporter of the Disability Trust.

The Co-op Housing Domestic Violence Relief Fund (DVRF) is a new program to help women leaving abusive relationships to find safe, affordable housing in co-op communities. The DVRF provides loans to help low-income women purchase shares when they move into a housing co-op.

To make a tax-receiptable donation, contact Mary Boles at 604.879.5111 ext 141 (toll-free at 1.866.879.5111) or email mboles@chf.bc.ca.

Spring education conference

Plan to spend Saturday, March 27 with other co-op members at CHF BC's Spring Education Conference. You can choose from an interesting and varied line-up of co-op housing workshops – either full or half-day. Please note that rather than the usual SCOOP insert, CHF BC will mail the conference program to co-ops in January (info will also be on the website at www.chf.bc.ca). Be sure to register early to avoid disappointment – the Fall Conference was sold out. So count on joining us in the Spring!

Co-op policies – the four P's

CHF BC is currently working on a Co-op Policy Manual as volume two of the *Effective Governance for BC Housing Co-ops* resource materials. Parts of this Manual were previewed at the November AGM. The Co-op Policy Manual will help members make sure that their policies (often called house rules) are compliant with the Rules adopted by their co-op and the *Co-op Act*. It will help co-ops review existing policies and develop new ones.

As a first step, we've posted some draft policies (the Four P's: Pets, Parking, Participation, and Privacy) on the Members Section of www.chf.bc.ca for you to review. Member input is important, so we've also set up a new chat section called "Policy Manual" in BC Talk for you to post feedback. We

invite you to take a look at these policies and post your comments.

Or if you have a policy that you'd like to share, please forward it to CHF BC's Vancouver office, attention: Policy Manual, or email smoorhead@chf.bc.ca. ■



THE NET

Try one of these interesting co-op websites:

www.vcn.bc.ca/foursis/ Four Sisters Housing Co-op in the Downtown Eastside of Vancouver.

web.uvic.ca/bcics/ The BC Institute for Co-operative Studies (BCICS) at the University of Victoria specializes in co-operative thought and practice.

Got a website suggestion for next issue? Email us at scoop@chf.bc.ca. Be sure to visit www.chf.bc.ca regularly to check out our latest news, polls, and the useful resources and chat boards in the Members Section.

CHF BC web poll

Should co-ops hire their own members for work in the co-op?

50% YES
50% NO

64 votes (50%) Yes. If the co-op is going to pay to get work done, members should be the first to benefit.

65 votes (50%) No. The problems that come with hiring members outweigh the benefits.

Full house for leaky co-op meeting

A special information meeting to announce plans for repairing BC's leaky co-ops attracted more than 120 people from 50 co-ops and a dozen other organizations on October 30. Every seat in the downtown Vancouver conference room was filled by people eager to learn how CMHC, BC Housing, CHF BC and CHF Canada will be working together to ensure that the new process succeeds.

"we'll accomplish our goals and get leaky co-ops fixed"

CHF BC's executive director, Thom Armstrong, opened the session by describing the process leading up to the meeting and commenting on the spirit of teamwork that the key players are bringing to the table. "I think we've turned a page," said Armstrong. "My expectation is that we'll accomplish our goals and get leaky co-ops fixed."

Fleuri Perron, CMHC's national team leader, offered an overview of the process and explained CMHC's role in approving financial assistance for leaky co-ops. Perron emphasized that his mandate is to repair leaky co-ops and that's what he intends to do, with the co-operation of everyone who has a role to play.

CHF BC's executive director, Thom Armstrong, opened the session by describing the process leading up

Justin Dinsdale, BC Housing's building envelope coordinator, gave everyone a detailed explanation of BC Housing's building remediation services. CMHC has contracted with BC Housing to provide technical services and advice to co-ops. Dinsdale spoke about BC Housing's track record of success in this field and how his department's expertise would be available to help leaky co-ops. And CHF Canada's leaky co-op specialist, Roland Nogue, assured co-op members that he will still be involved to help co-ops navigate their way through the new process.

Co-op members responded with a number of tough but fair questions, focusing on how they will be affected by the new arrangement and what they can expect in the short term.

In his closing remarks, CHF BC president, Savo Djuretic, described the mood as one of "healthy scepticism." Djuretic reminded everyone that the campaign to save leaky co-ops had been long and hard fought. "But I hope that what I'm hearing from you now is cautious optimism that we will succeed if we all work together." ■

For information and news regarding the remediation process, stay tuned to the leaky co-op page of www.chf.bc.ca. You can also visit the new "Leaky Co-op" discussion board on BC Talk in the Members Section.

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Building a co-operative future

Excerpts from the 2003 AGM keynote speech by John Restakis, Executive Director of the BC Co-operative Association

“ Over the last five years, The BC Co-operative Association (BCAA) has been in the forefront of a movement to expand economic democracy in communities all across BC – to rediscover co-operatives and co-operation, as a way to renew local economies, to strengthen small businesses, to advance industrial sectors, and to develop new forms of social care.

In this work we have made many allies, from members of the co-operative and credit union movement to partners in the non-profit sector, in government, and increasingly in the business community. These allies and others are rethinking the role of co-operatives in the work that they do.

It is clear that more and more people, from all walks of life, are searching for real alternatives to the status quo. People are thirsting for change.



At the heart of this desire is the feeling that our economic institutions are beyond our control, and that the social values that are the lifeblood of community are constantly corroded by an ideology that says all things are subservient to the market.

Somehow, we have been living with the notion that democracy, “the rule of the people”, is fine in politics, but not so fine in our economic lives. This, despite the fact that we spend most of our lives at our workplaces, and that there can be no true democracy that is not also an economic democracy. And people sense this. People know that economic power means political power. The co-operative model offers the evidence of a better world – a more humane world. And it is our task to build it. But what does it mean to build a co-operative future?

At the most basic level, it means to offer another way of looking at the world. We do not accept that money alone is the measure of all things. People matter. The way people live in community matters. And the sense that people do better, and are happier, by working together than by struggling alone is at the root of the co-operative ideal.

But it is also the responsibility of individual co-operatives and credit unions, which are the laboratories of a profound social and economic experiment. ■

”

For a complete transcript of this keynote speech, check out “Members Meetings” in the members section of the CHF BC website at www.chf.bc.ca. Left: BCCA executive director, John Restakis

agm report

Your new board of directors (back row, l to r) Joe Johnson, Glen Armstrong, Wes Hosler, Gino Gamboa, Diane Winkler, Mike Alsop, Savo Djuretic (front row, l to r) Suzann Zimmering, Diane Cook, Doreen Aquino, Paul Tubbe, and Candice Bunting.



The 2003 AGM

A full agenda featured something for everyone.

More than 100 people packed Burnaby's Executive Inn on Saturday, November 29 for CHF BC's 2003 Annual General Meeting. The very full agenda featured something for everyone: resolutions on current issues, hotly contested elections, inspiring speakers and new services for members. Chair Jennifer Gray-Grant kept everyone on track and on time.

Delegates passed three resolutions unanimously: pledging to support and monitor

the new process to repair leaky co-ops; affirming the rights of BC's lesbian, gay, bisexual and transgendered (LGBT) people; and calling upon the provincial government to abandon its planned time limits on welfare benefits.

The meeting was treated to an inspiring keynote speech by John Restakis of the BC Co-operative Association on building a co-operative future (see page 10). Jean-Yves Lord of the Canadian Co-operative Association also challenged delegates to look for

ways to make co-operation the answer to a vacuum of leadership and economic democracy in the larger community.

Delegates elected six directors to the Federation board – from 14 candidates! Joe Johnson was re-elected as a Vancouver Island director. Mike Alsop, Gino Gamboa, Wes Hosler, Diane Winkler and Suzann Zimmering were elected to at-large positions on the board. And delegates chose Darren Kitchen and Patrick McGrath to serve on the Finance Committee.

The Federation used the occasion of the AGM to launch three new member services: the Affordable Housing Investment Program, a direct-order deal with Home Depot Commercial Direct, and a partnership with Phelps – “the Coin Laundry People” (see insert). ■

For meeting details, documents and transcripts, visit 'Members Meetings' in the Member Section of www.chf.bc.ca.



Above: Delegates were actively involved in approving three important resolutions. Right: Meeting chair, Jennifer Gray-Grant.



Meet SCOOP's new youth editor

Greetings! As SCOOP's new youth editor, I'll tell a wee bit about myself, and give you a taste of my vision for revving up the SCOOP youth section so that it showcases way cool co-op youth – like you!

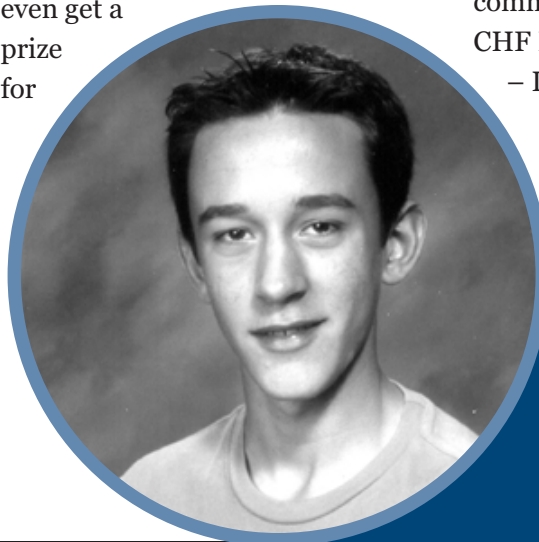
I've been living at Marina Housing Co-operative, in False Creek by Granville Island, since I was four. Early memories include riding up the elevator in my play car, transformed with spidery fabric into a cushy monster car, to go to the Halloween party where co-op members were concealed in ghoulish costumes. The blood juice in the dry ice cauldron was the best. Then countless Easter Egg Hunts, Christmas parties with Santa, and the good will of all the members here have cemented my fond feelings for co-op living.

Currently I'm a grade nine student at Prince of Wales Secondary, participate in the Entrepreneurship Club running the school store, play GameCube, and spend way too much time on the computer building websites and making games.

Now over to you. Yes, here's your chance to be heard, and maybe even get a prize for

it! It will be great to hear about the colossal things you've done for your co-op, why you love it, what's different about it, how a neighbour helped catch your escaped gerbil, how your co-op reaches out to the community, or... you get the idea. Just tell us about your co-op life from any slant you choose. And, ahem, I just may be putting some of your comments on a youth web page on CHF BC's website, so bring it on!

– Lucas Bleackley Petter



Lucas Bleackley Petter, takes on the role of youth editor for SCOOP.

Can you bring it?

In 250 words or less, write a short story, true or too good to be true, starting off with "Just as I put the key in the front door of our co-op home..." You can finish the rest. The best story wins the prize – matinee movie tickets, pop and popcorn for two.

We're also offering an identical prize of movie passes etc. to the person who contributes a new name for this 'New View' youth section for SCOOP.

All submissions should be received by January 31, 2004. Email scoop@chf.bc.ca, or mail to SCOOP, 200-5550 Fraser Street, Vancouver, BC V5W 2Z4.



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commercial services news

CHF BC COMMERCIAL SERVICES

WINTER 2003

Investment program offers long-term choices for co-ops

CHF BC, is pleased to launch the Affordable Housing Investment Program (AHIP), a family of six professional managed investment funds, selected to meet the needs of housing providers in BC.

The program is offered in partnership with the BC Non Profit Housing Association and the respected investment management firm Phillips, Hager & North.

Co-ops already use CHIP – the Co-op Housing Investment Pool – to earn bonus interest on their operating accounts. But what about money that should be invested over a longer term?

AHIP provides a wider range of investment options for the reserve funds you want to build over the long haul. It will give you access to investments providing the best combination of security, flexibility

and potentially higher returns. Two of the funds offer a socially responsible investing option.

For more information contact Julie Hunter at 604.879-5111 (ext 138), toll-free 866-879-5111 or jhunter@chf.bc.ca.



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PHELPS, the coin laundry people

PHELPS – the coin laundry people – is pleased to provide coin laundry services to CHF BC members. Phelps was established in Vancouver, BC in 1983. The company's goal is to provide owners of multi-family housing with a superior alternative to owning and operating their own washers and dryers.

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co-op. In addition, Phelps' outstanding success in deterring vandalism has improved the peace of mind, as well as the income stream of many clients.

We offer three competitive options to CHF BC members including *(continued on back)* ▶

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chip rates

There preferred rates for CHF BC member co-op operating accounts were effective December 1, 2003, and are subject to change.

CCEC – variable	1.7%
CCEC – fixed 12-month	2.05%
Coast Capital (Vancouver Island)	2.25%
Prospera (formerly Fraser Valley)	1.4%
VanCity	2.443%

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- Most garbage collection contracts require 90 to 120 days notice not to renew.
- If you don't give the required amount of notice your contract could renew automatically.
- The cost of getting out of a contract will likely be more than any savings you may get with another supplier.

It's a good practice to review your waste collection contract and know when it expires. That way you can ensure that your contract doesn't renew before you consider all of your options.

BFI Canada Inc. is pleased to serve the waste collection needs of over 80 CHF BC member co-ops. We provide garbage and recycling services, as well as temporary roll-off bins for your big co-op clean up jobs. Why not give us a call?

If you have questions about your existing service or are interested in receiving a competitive quote, please contact Todd Huisman at BFI Canada Inc. Phone: 604-517-2617 or email: todd_huisman@bficanada.com.

Higher standards key to company's success

This past October Edmonds and Y. Franks Appliances – sister stores which share the same ownership, management and philosophy – celebrated their 139th Anniversary.

Y. Franks Appliances in West Vancouver is the longest continually operating business, of any kind, in Vancouver. From its inception in 1896, it was owned by the same two families. In 1994, Barry and Judy Gunn and Bruce and Judy Young – owners of Edmonds Appliance Centre – purchased Y. Franks.

“There is a tremendous responsibility in carrying on the tradition of excellence our two stores have achieved. We're serving second, third, fourth, even fifth, generations in our stores,” says General Manager Glenn Anderson. “I suspect we've equipped more than 300,000 homes over the years. And 90 percent of that business was either repeat or referral,” says Glenn.

“Our higher standards are reflected in the brands we choose to represent and in

the selection of our staff,” says Glenn. From reception to sales staff, warehouse to delivery, all staff are committed to higher standards.

“We have a staff of 40,” says Glenn, “and we've only had one staff change in the last two years. We have career people, people who have chosen to work for Edmonds and Y. Franks.”

Edmonds makes money the old-fashioned way – hard work and higher standards. And service for it's own sake.

Edmonds is pleased to provide this high level of service to CHF BC members through the CHF BC's Commercial Services Program whether you're looking for one appliance or doing a full co-op replacement. Call Glenn or Anne at 604.525.0244.

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in the spotlight

We say farewell to two passionate supporters

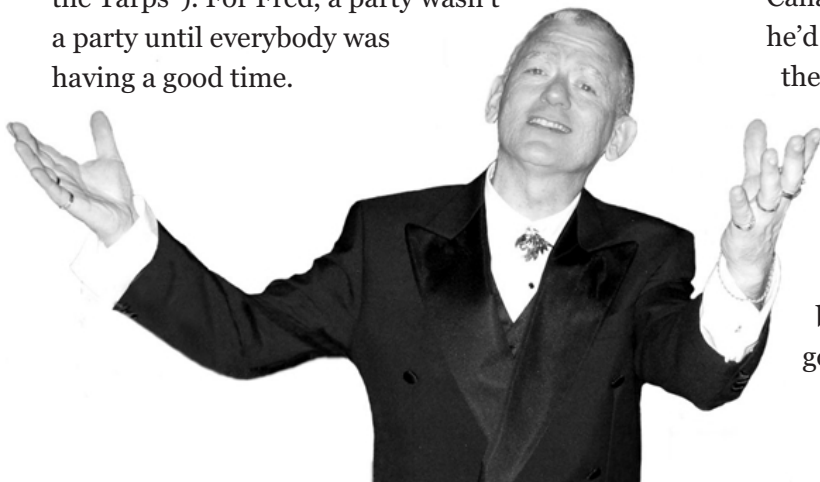


Above: Twin Rainbows founding member, Haji Jivraj.
Below: Managing partner at Cana Management and co-op housing supporter, Fred Bustin.

FRED BUSTIN Fred Bustin was a managing partner at Cana Management Associates, and a devoted supporter of housing co-operatives for more than twenty years. On September 23, after a long illness, Fred died peacefully, surrounded by friends and family.

When Fred was hired in 1983, Cana Management was just a newborn – six enthusiastic co-operators serving a handful of co-op clients from a tiny basement office. Fred was hired as Cana’s office manager, accountant, personnel director, and computer programmer. Hours were long and pay was modest, but Fred loved the work. By 1988, Fred was a managing partner at Cana. His principles were simple-put clients first, share decisions, work hard, have fun, and autograph your work with excellence.

Fred always made room for what he called “quality time” – attending AGMs to share a laugh with members, decorating the office, organizing the annual Christmas party, or masterminding our annual staff camping trip (where he earned the title “Lord of the Tarps”). For Fred, a party wasn’t a party until everybody was having a good time.



Fred was a determined supporter of housing co-ops—their members, and the volunteers, staff, and organizations who serve them. He was a true friend and mentor to his co-workers, an unfailing resource to anyone who sought his help, and a staunch ally to everyone who cared about co-operative housing. We’ll miss him. – *Doug Perry, Cana Management*

HAJI JIVRAJ Haji Jivraj passed away on Friday, October 31, after a long fight with cancer. Haji was a dedicated co-op sector supporter, serving on the boards and committees of both CHF BC and CHF Canada. He was a founding member of Twin Rainbows Housing Co-op in Vancouver, and served as its federation delegate, on its board of directors and as treasurer. Haji was also an active volunteer at his mosque. He served there as a kamadia for several years, helping to conduct religious services. Haji is survived by his wife and son.

Diane Winkler, a member of Mau Dan Housing Co-op, says Haji was always a keen co-operator, having lived in a co-op in Africa before moving to Canada. “When he met new immigrants to Canada, he’d encourage them to apply for co-op housing. A lot of them ended up in co-ops.”

“He was my mentor,” says Diane. “He got me to run for the board of CHF BC. He was a big believer in getting involved in co-op causes. He also believed very strongly in working through both the national and regional federations. I’m going to miss Haji.” ■

Is your co-op getting the best deal on insurance?

Pioneer Housing Co-op has become the first co-op on Vancouver Island to join the CHF Canada's commercial insurance program. "It was cheaper and we are quite happy with the coverage we got," says Barb Newell, Pioneer's president. "Other co-ops should definitely look into it."

Barb says that when it was time for Pioneer to renew the insurance on its buildings, the board got three quotes. The Co-operators

quote was significantly cheaper and included coverage that was not included in the other packages. And the co-op liked the idea of dealing with an insurance company that is also a co-op.

Savings on commercial insurance are available to CHF Canada members. The program has always been popular in other provinces, attracting over 86% of CHF Canada's members. Until this year, the program wasn't as competitive in BC because of the cost of earthquake coverage. But this year BC co-ops got the good news that The Co-operators rates for earthquake coverage were going down and over 100 co-ops in BC signed up.

What's so special about this program? It's designed specifically to meet the needs of housing co-ops. All claims are pooled, so your premiums are based on the group's claims experience. And coverage includes \$1 million in personal liability coverage for each member of your co-op.

Interested? Check out the ad on the back cover of this issue of *SCOOP* or visit CHF Canada's website at www.chfc.coop. ■



James Quaife (Tyee) and Ollie Imhoff (Cameo) at the Island Education Day on November 15.



island dates

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

- Feb 11**
Vancouver Island Council Meeting
- Mar 6**
Island Education Day, including *Privacy Act* workshop
- 27**
Spring Education Conference (mainland) see p. 7

island chip rates

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

Coast Capital (Vancouver Island)	2.25%
VanCity	2.443%

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

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

island news

VanCity launches expanded branch in Victoria

VanCity's Victoria Community Branch recently celebrated the grand opening of its new expanded branch at the busy corner of Douglas and Finlayson. Festivities kicked off with a reception attended by over a hundred VanCity staff and board members, and community and business leaders – topped off by a tree-planting ceremony to

symbolize VanCity's roots in the community. The next day, it was the community's turn to party when 1,500 residents poured into the VanCity parking lot throughout the day to meet the VanCity team, and participate in a variety of festivities.

VanCity has long supported the financial needs unique to co-ops with programs such as CHIP (see ad on p. 1). Come on down and meet your VanCity team in Victoria and take advantage of the specials you're entitled to as a CHF BC member!

Welcome to new Island members

We extend a warm welcome to new CHF BC members, Marigold and Oak Bay Kiwanis. We are pleased to report that 31 of 34 Island co-ops are CHF BC members.

CHF BC is happy to meet with member co-ops or co-ops interested in CHF BC membership. Please contact Kerry Panter at the CHF BC Victoria office at 384.9444 or kpanter@chf.bc.ca for more information.



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New privacy act applies to housing co-ops

On January 1, 2004, the provincial *Personal Information Protection Act* (PIPA) will come into force for all organizations in BC not covered by other privacy legislation. Your housing co-op will need to comply with PIPA.

PIPA was designed to protect the privacy of personal information in the private sector. It governs the collection, use and disclosure of personal information by organizations. This includes information routinely collected by housing co-ops about applicants, members and employees such as income information, birth date and relationship to other household members.

A co-op's obligations under the new legislation

Under PIPA, co-ops will be required to tell people why they are collecting personal information, who will have access and with whom it will be shared. If the reason information is being requested is obvious, there is no need to explain why it is being collected. However, personal information may be used only

for the purposes for which it is collected and it must be stored in a secure place. It must be destroyed once no longer needed.

The co-op must, if requested in writing, allow individuals to see any of their personal information the co-op possesses. The individual has a right to know what the information has been and will be used for, who has access, and with whom the information has been shared. Any errors in the information must be corrected.

What does your co-op need to do?

Each co-op will need to appoint at least one person to act as the Personal Information Protection Officer who will be responsible for ensuring the co-op complies with PIPA. The co-op will also need to develop and adopt a privacy policy and a procedure for handling complaints. The co-op should review current practices for collecting, using, storing and sharing personal information and make any changes necessary to comply with PIPA. As well, the co-op should educate members and staff

about their responsibilities for protecting personal information.

Where to get help or more information

CHF BC has developed tools to help co-ops comply with PIPA. They can be found on the Members Section of our website at www.chf.bc.ca. As well, the Federation will continue to hold workshops to help members understand and comply with the privacy legislation. Workshop dates are listed on p. 5 and on the CHF BC website.

You can download a copy of PIPA at www.legis.gov.bc.ca/37th4th/3rd_read/gov38-3.htm, or purchase a copy from Crown Publications (250.386.4636) or International Travel, Maps & Books (604.687.3320). Other sources of information on PIPA and compliance issues include BC's Corporate Privacy & Information Access Branch (www.mser.gov.bc.ca/foi_pop/privacy); BC's PIPA hotline (250-356-1851); BC's Information and Privacy Commissioner (www.oipc.bc.ca); and BC's Freedom of Information and Privacy Association (www.fipa.bc.ca). ■

Ontario co-ops hopeful about new government

After suffering for eight years under a provincial government hostile to social housing, Ontario co-ops are optimistic since an October 2 provincial election brought in a new Liberal government under Premier Dalton McGuinty.

A key plank in the Liberal election platform was a promise to build 20,000 new affordable housing units over four years. McGuinty has already signalled one of his first items of business will be to sign a new deal with the federal government to build affordable housing. In contrast, the former Conservative government made dismantling social housing one of its first priorities when elected in 1995. Premier Mike Harris immediately cancelled the province's housing programs, even stopping construction on projects that had already been approved.

A new, complicated *Social Housing Reform Act* (SHRA) eroded the autonomy of provincially funded co-ops – half of Ontario's 551 housing co-ops – and transferred existing provincially funded housing co-ops to municipal administration.

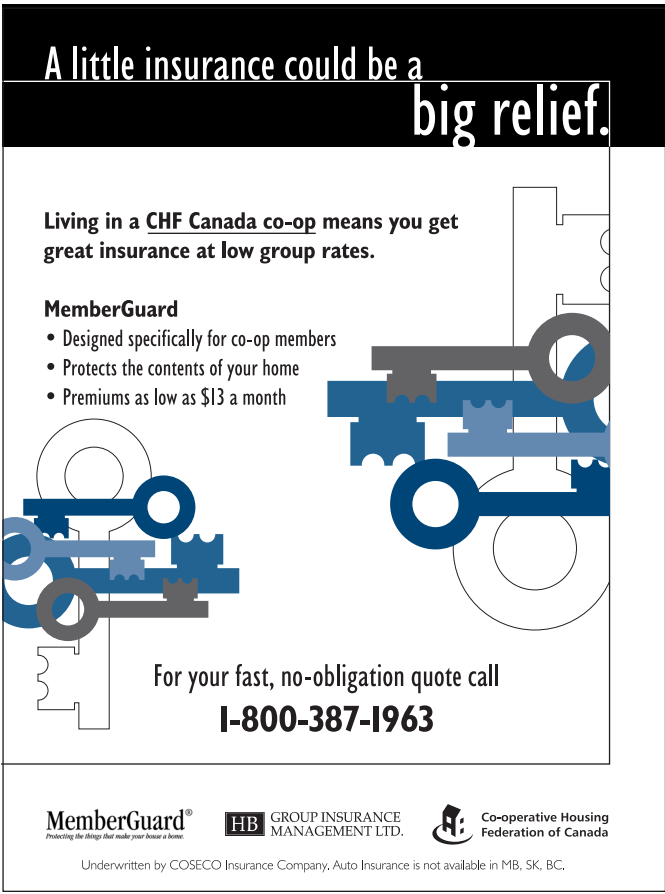
So, understandably housing co-ops were very active during the recent election. CHF Canada and its Ontario members focussed on two issues-creating more co-op housing, and fixing the download legislation-all under the slogan "speak up for co-op housing."

Members were encouraged when McGuinty pledged to recognize the importance of a strong government role ensuring all Ontarians have access to good quality affordable housing. Fixing the SHRA didn't get the same kind of attention but many Liberal

MPPs have promised to work with the co-op housing sector to put in place a program that works for co-ops.

Now CHF Canada is working to build a positive relationship with the new government. "Ontario housing co-ops look forward to working with the new government to follow through on their housing promises and deal with the concerns of co-op members," says Harvey Cooper, CHF Canada's manager of government relations for Ontario. "It will just require us to do what co-op members to best – speak up for co-op housing". ■

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.



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AIDS threatens social housing in South Africa

Rooftops Canada helps define the challenge

Each year in South Africa, more than 360,000 women, men and children die from AIDS related diseases. Over four million – or one in ten South Africans – are reported to be living with HIV/AIDS. Many of these people are parents and main income earners, and many come from low-income families living in non-profit, social and co-op housing.

On a good day, they barely make enough money to handle the cost of basic housing, food and clothing. Now, they have to deal with HIV/AIDS. Covering medical costs for their sick or dying family members puts a huge strain on their incomes. Funeral expenses are often the last straw.

When parents die, the oldest children are often forced to become parents to their younger siblings. In the best possible case, an extended family member takes in AIDS orphans, usually a grandmother will move into the home to care for the children. Already poor and over-extended, she becomes further impoverished by the addition of new mouths to feed and housing fees to pay – all this on her meagre pension. More often than not, she is unable to pay the fees.

As non-payment of rentals increases, the social housing sector is faced with difficult questions. Earlier this year, Rooftops Canada and South Africa's Social Housing Foundation completed a report on the impact of HIV/AIDS on housing. It found that up to 25 per cent

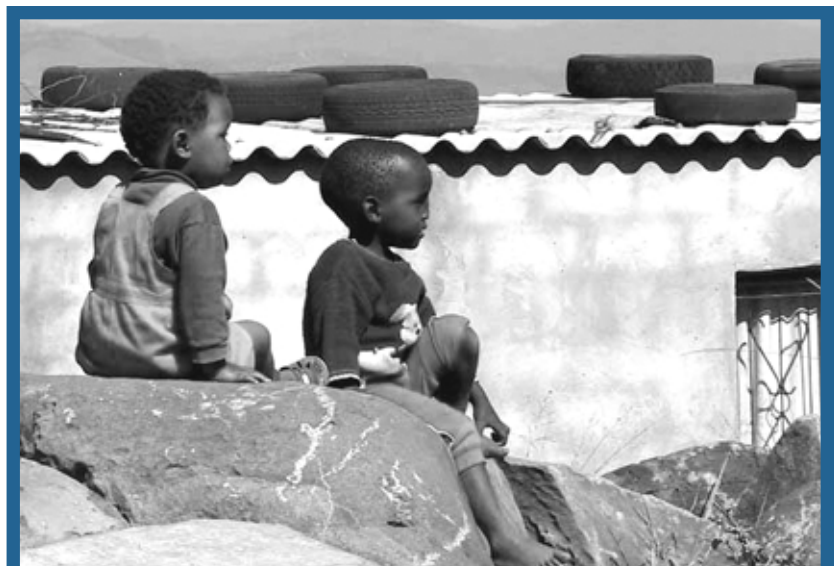
of residents might eventually be too ill to pay their rentals, and there is no plan on how this will be handled. The co-ops and non-profit housing need rental income to keep housing programs running, but they also have a social responsibility.

They are the last resort for these families facing not only serious financial challenges but also discrimination if their health status is made public.

Rooftops Canada and the Social Housing Foundation have incorporated HIV/AIDS programs within all their work and partnership agreements. The ideas they are wrestling with include insurance schemes to cover residents who cannot pay. There is talk of modifying social housing construction so that extended family members can move in, and neighbours can help. Social housing could also play a role in providing a community of support for persons with AIDS.

In short, the report suggests the sector must deal with the fact that HIV/AIDS will change the housing needs of millions of South Africans. ■

Kitty Molefe is the education co-ordinator at Rooftops Canada. To support programs that provide HIV/AIDS education to local housing groups, communities and co-ops, send your tax-receiptable donation to Rooftops Canada, Suite 207, 2 Berkeley St, Toronto ON M5A 4J5.



Nuts + bolts by Wendy Dragomir

Maintenance routines make for happy co-ops

A well-organized maintenance program matched with a team approach to getting the work done can give your co-op maintenance committee a great sense of accomplishment. It is also an important part of marketing your co-op and ensuring member satisfaction.

Most discretionary expenses in a housing co-op budget are in maintenance. Yet seldom is this area given the attention it deserves. Here are some maintenance strategies to consider for your co-op:

- Have a list of “member versus co-op” responsibilities to clarify areas members should handle for their own unit.
- Periodically review maintenance policies and their impact on your budget.
- Conduct annual unit inspections to prevent problems and emergency calls as well as to help plan your replacement reserves.
- Identify strengths in your membership and where you want their help.
- Train members how to do things as simple as shutting off the water in their own unit in an emergency.
- Some work is best done by professionals. Identify these areas and keep a list of reliable contractors.
- Hire consultants when needed. It can save money in the long run.
- Well-planned work parties are a bonding experience for members and can reach those members that aren’t good at attending meetings. Good food is always an incentive.
- Identify members willing to



be part of work crews for snow removal and salting, painting, unit turnover etc.

- Plan for emergencies. They will happen and are especially costly. With a little knowledge and a few tools members can handle many emergencies.

There are many well-run co-op maintenance committees in BC. We invite you to submit your own ideas and strategies that help you keep members happy and expenses down. ■

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

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- ▶ Rules

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(see p. 3 for details on how to get these listings).

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