

SCOOP

THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC



Inside:

Spotlight on leaky co-ops

Capital planning

'Zines' and more...



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The year ahead

As president of the Co-operative Housing Federation of BC, I am pleased to take this opportunity to communicate directly with the membership of the Federation.

2006 will be a busy year for CHF BC. At the board planning session, held on January 21, your board reviewed the current status of the Federation and set priorities for the coming year.

We are committed to maintaining the core services that are of value to our members and to creating more opportunities for our members to use our commercial services.

We will keep our education program fresh and relevant.

We will endeavour to promote sound governance, good management and principled leadership within our co-operatives.

We shall continue the fights for section 95 subsidies and leaky co-ops.

We will be a strong voice for co-operative housing at every level of government, including working for a new co-operative housing program and promoting a long-term vision for affordable co-operative housing.



And we will capitalize on and celebrate the diversity within our membership while involving new leadership especially among our youth.

It will be a busy year for all of us, but with the continued support of our members and our dedicated staff, I am confident we will be able to accomplish these very important tasks.

Wes Hosler is president of CHF BC and a member of Lore Krill Housing Co-op.

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hot dates Mark your calendars for upcoming co-op housing events you don't want to miss.
Mainland **5** Vancouver Island **12**.



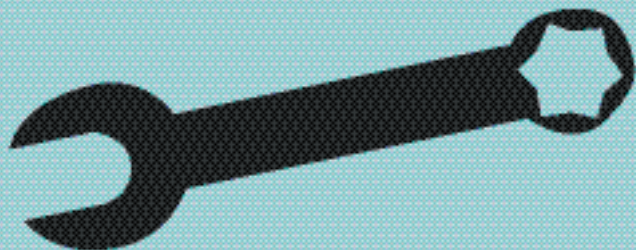
Co-op notices are published separately.

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

ON THE COVER: Members at Lakewood Terrace Housing Co-op celebrate the completion of their leaky co-op repairs (see page 14).

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Editor	Scott Jackson sjackson@chf.bc.ca
Design	EGO Creative Solutions design@egocreatives.com
Printing	Broadway Printers litho@broadwayprinters.com

CHF BC board of directors

President	Wes Hosler , Lore Krill whosler@chf.bc.ca
Vice president	Gino Gamboa , Terra Nova ggamboa@chf.bc.ca
Treasurer	Suzann Zimmering , Quebec Manor szimmering@chf.bc.ca
Secretary	Doreen Aquino , Dundee Court daquino@chf.bc.ca
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Co-operative Housing Federation of BC www.chf.bc.ca

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

up front

LETTERS

Dear *SCOOP*:

I'm on my co-op's board. One of our directors resigned last week after an argument during a board meeting. He wrote a letter on the spot and left it in the office. Two days later he changed his mind and wants us to tear up the letter. Should we accept his resignation or pretend that it never happened?

Dear Reader:

Section 80 of the Co-op Act says that a director is no longer a director if s/he resigns. Section 81 says that a resignation takes effect immediately when it is received at the co-op's office or by a director or officer of the co-op (unless the letter of resignation includes a specific time or date in the future).

So in the situation you've described, you don't really have a choice.

Because a resignation takes effect when it's received, the board doesn't have the option of accepting or refusing to accept it, or pretending that it never happened. And the director doesn't have the option of changing his mind, because at that point s/he is no longer a director.

That's why directors should think twice when they're tempted to resign over a disagreement with other directors or members. Reversing the decision isn't just a matter of saying "I didn't really mean it."

If your Rules allow it, and if a majority of directors agree, a director who resigns and then has second thoughts can be appointed by the board to fill the vacancy created by the resignation. This is a complicated solution to a problem that's better avoided in the first place.



hot dates

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

- | | | |
|-------------|-------------|--|
| Apr | 29 | Semi Annual General Meeting |
| May | 8 | Delegates Forum |
| | 13 | Spring Education Conference* |
| | 24 | Workshop: Adapting our Homes* |
| June | 8-10 | CHF Canada AGM, London, Ontario (visit www.chfc.coop for details) |
| | 19 | Workshop: Policies that Work* |

* See p. 9 for more information.

chip rates

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

CCEC – variable	2.7%
CCEC – fixed 12-month	3.25%
Coast Capital (Vancouver Island)	3.25%
Prospera	2.4%
VanCity	3.44%

WANTED

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

All letters, stories, pictures and questions qualify you for our prize draw. This issue's winning contributor is Angela Dawson from Superior Street Co-op in Victoria.

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

Majority of housing co-ops have revised Rules

Congratulations to the 165 housing co-ops in BC that have filed new Rules with the Registrar of Companies since the new Cooperative Association Act took effect on January 31, 2001.

Co-ops need new Rules because the Act includes different requirements for important things like voting on special resolutions and terminating memberships. If you haven't filed new Rules yet, CHF BC's model Rules and Occupancy Agreement can make the job much easier. Check out these valuable resources at www.chf.bc.ca. And call us for help—it's easier than you might think.

Council cuts plans for affordable housing in Southeast False Creek

CHF BC executive director Thom Armstrong was one of 46 people who lined up to speak to Vancouver City Council in January regarding the future of housing in Southeast False Creek.

"CHF BC fields more than 1,000 inquiries a month from

Campaign Updates

Section 95

In the wake of the recent federal election and with a new government in Ottawa, CHF BC and CHF Canada are re-positioning the campaign to restore lost Section 95 subsidies. We are trying to secure meetings with cabinet ministers and especially with Dianne Finley, the minister responsible for CMHC.

The new government's approach to housing policy is unclear, but a fair solution to the subsidy problem remains one of our key goals. In the meantime, when co-ops renew their mortgages they will receive the partial solution our campaign succeeded in winning from the previous government. That is to say their subsidies will no longer drop by more than the reduction in their mortgage payments. Watch future issues of *SCOOP* and the website at www.chf.bc.ca for new developments.

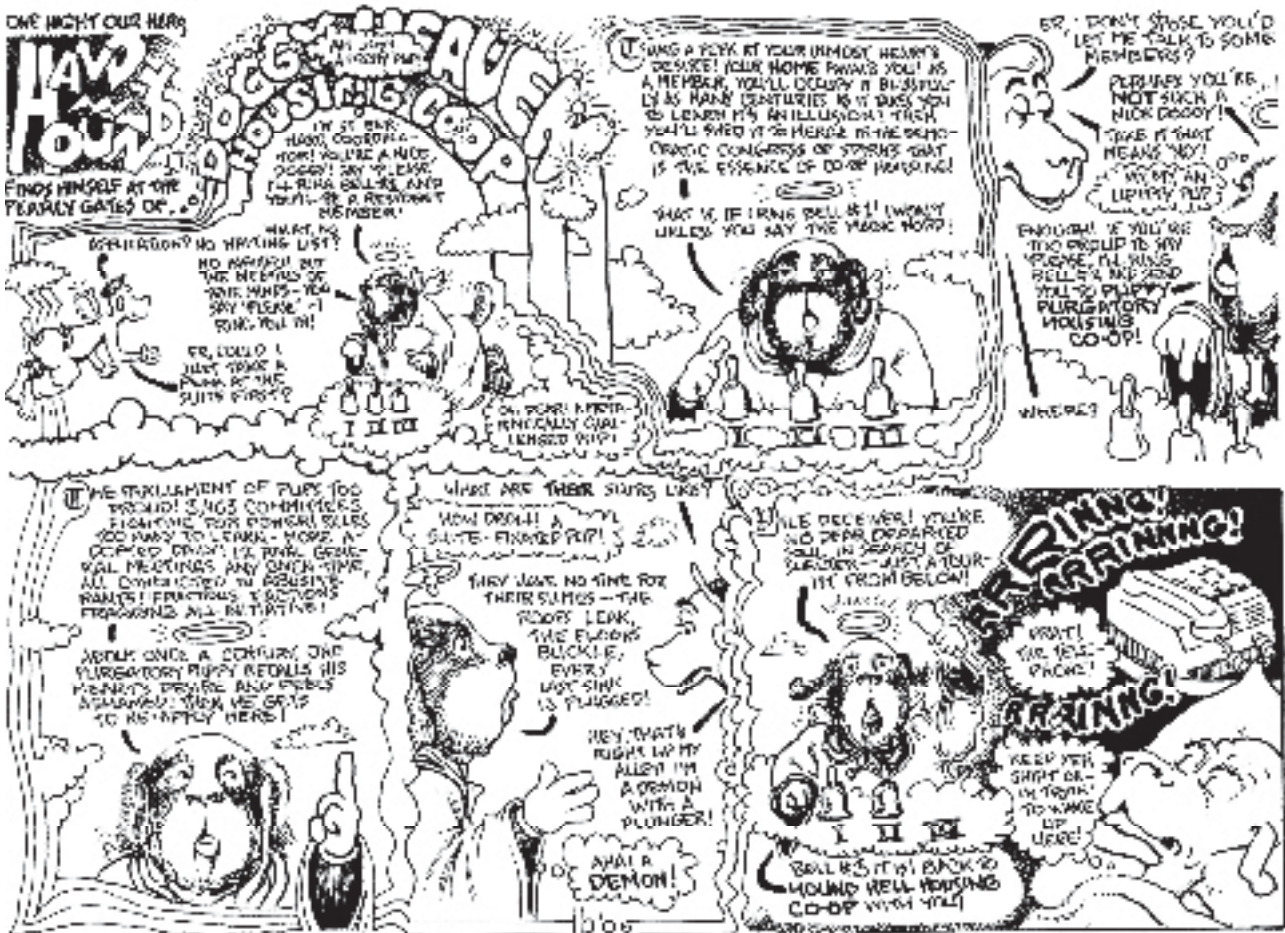
Leaky Co-ops

The last issue of *SCOOP* reported that CHF BC and CHF Canada would be presenting a new lending framework for leaky co-ops to senior CMHC staff in Ottawa. The purpose of the proposal was to ensure that all leaky co-ops could be repaired, something that is not possible in the existing financial framework. To date, nine co-ops have been fixed and four are under construction.

CHF BC and CHF Canada staff met with Karen Kinsley, president of CMHC, and Bill Smith, vice president for assisted housing, in Ottawa in December. The meeting was open and productive with Kinsley acknowledging the need for new tools to ensure that more co-ops could be repaired and to speed up the current process. Our new proposal was politely received, and Kinsley committed to have senior CMHC staff meet with us soon to discuss which aspects of it could be incorporated into the existing framework, and also to look at new financial tools developed by CMHC to make the workout process more accessible and affordable to co-ops.

A second meeting was held in Vancouver in February and CHF BC gained a better understanding of CMHC's new tools. CHF BC and CHF Canada are now evaluating these tools and will return to Ottawa in April for further discussions with Kinsley and Smith. CHF BC will report any news from this meeting at the Semi-Annual General Meeting on April 29.

For more information contact our campaign co-ordinator, Darren Kitchen, at 604.879.5111 ext 144 (toll-free 1.866.879.5111) or email dkitchen@CHF.bc.ca.



people looking for affordable housing,” said Armstrong in his address to Council. “There are 13,000 households on the BC Housing waiting lists and the challenge is precisely to achieve the housing mix proposed in the current Southeast False Creek plan.” Later, the new NPA Council cut the provisions for affordable housing and childcare facilities, despite the urging of CHF BC and other community advocates.

For a more detailed account of CHF BC’s presentation to Council, visit www.chf.bc.ca, click on “search” and key in “Vancouver Council”.

Tsunami campaign completed

The Canadian Co-operative Association has announced the successful conclusion of its Asia Reconstruction Fundraising Campaign. Launched soon after the tsunami hit on December 26, 2004, the campaign has raised over \$750,000 from Canadian co-operatives and credit unions to aid communities in Sri Lanka and Indonesia.

“We are grateful for the many donations received from co-operatives, credit

unions and caring individuals across the country,” said CCA spokesperson Jim Barr, who visited Sri Lanka shortly after the tsunami and spearheaded the campaign. “This money is hard at work helping SANASA – the credit union movement in Sri Lanka – rebuild and deliver needed services to communities. CCA is also working through the capable network of Transparency International Indonesia in that country to establish new co-operative enterprises in communities devastated by the tsunami.”

CCA is a national organization representing co-operatives and

credit unions. Over the past 30 years CCA's international program has assisted credit unions and co-operatives in approximately 40 developing countries.



For more information, visit CCA's website at www.coopscanada.coop.

Vancouver to host World Urban Forum

From June 19 to 23, 2006, Vancouver will host the third UN-HABITAT World Urban Forum. The 2006 World Urban Forum will be an opportunity to discuss

international co-operation in urban development and sustainable urbanization, and to develop models to address urbanization issues in cities around the world. The World Urban Forum is an initiative of the United Nations' Human Settlements Program (UN-HABITAT).

Since 1950, the percentage of the world's population living in urban areas has increased from 30 to nearly 50 percent. By 2030, that number is expected to reach 60 percent. This dramatic shift in population density has created a range of serious issues, including water, sanitation, shelter, urban

poverty, HIV/AIDS and urban governance.

In 1976, Vancouver was honoured to host HABITAT I: the historic first United Nations conference on Human Settlements. HABITAT I helped bring urban issues to the forefront of international awareness, and led to the United Nations resolution that created UN-HABITAT.



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Amy Leung, B.Sc., C.A.

AMY W. LEUNG
Chartered Accountant

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V6E 2P4

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Education events

Spring Education Conference
Saturday, May 13
Executive Hotel and
Conference Centre
4201 Lougheed Hwy, Burnaby

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

- In pursuit of excellence: advanced board of directors
- Improve your interviewing skills
- Show me the money! Keeping arrears down to zero **NEW**
- Protecting our homes: building envelope maintenance for housing co-ops
- Understanding mental illness **NEW**
- A question of ethics (advanced)
- The YES nano camp **NEW** (see page 24 for details)
- Beyond unit inspections **NEW**
- Ask the lawyers **NEW**
- Privacy primer for housing co-ops—PIPA
- Protect your co-op against fraud

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

*Promoting good
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Adapting our homes
Payam Ressalat, Canada Mortgage
and Housing Corporation (CMHC)
Wednesday, May 24, 7 to 9 pm
CHF BC Vancouver office

Nola Tonkin, Heritage Housing Co-op
Moderator: Sue Moorhead, CHF BC

Our co-op buildings and homes may need changes to:

- make them safer and more accessible for members who are getting older, and
- accommodate the special needs of members with physical disabilities.

Come and find out about federal programs you can use to help. CMHC will provide information on two programs:

- Home Adaptations for Seniors' Independence (HASI), and
- Residential Rehabilitation Assistance Program (RRAP) for Persons with Disabilities.

Heritage Co-op will describe their success using HASI to adapt their units and provide some helpful tips.

\$25 for members and \$50 for non-members plus GST.

Policies that work
April English, workshop leader
Monday, June 19, 7 to 10 pm
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. This workshop will show you how to use CHF BC's Co-op Policy Manual (Policies on the web at www.chf.bc.ca) to:

- make changes to your co-op's 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.

\$60 for members and \$180 for non-members plus GST.

Register with Stephanie at 604.879.5111 (toll-free 1.877.879.5111) ext. 0 or info@chf.bc.ca or register online at www.chf.bc.ca.

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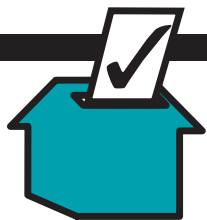


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FEDERAL ELECTION 2006

BY DARREN KITCHEN



Housing co-ops host candidates meetings in several BC ridings

CHF BC started 2006 with a very active election campaign. Staff and members met with 17 candidates from ten ridings, nine of whom went on to win election. Our reception was always friendly and positive, and as readers of my election blog will know, candidates were surprisingly knowledgeable about housing and co-ops.

We also held four “Meet and Greets” at co-ops in Esquimalt Juan de Fuca, Vancouver Kingsway, Vancouver Centre and Burnaby Douglas. These events, attended by a total of over 100 members, were intended as an informal gathering to allow members and candidates to mingle and discuss issues. In practice, the mingling lasted about half an hour and then, at members’ request, became a more traditional all-candidates meeting with questions from the floor being answered by all candidates. It seemed like a good mix and we may use the same model for the next campaign. Thanks to host co-ops H.W. Flesher, Pacific

Heights and Pine Ridge and to those who attended these events for your support.

Working together, CHF BC and CHF Canada also had considerable impact at the policy level. For the first time ever, the Liberal Red Book explicitly acknowledged co-op housing. This was likely a response not just to the election work, but also to our members lobbying during the Section 95 campaign. The NDP not only acknowledged co-op housing but put forward a specific policy, with considerable input from both federations, to create a new co-op housing supply program.

The election results, a small Conservative minority with no single opposition party holding the balance of power, make the future very hard to predict. Certainly housing is not high on the government’s agenda and the move away from having a minister of housing back to having a minister with responsibility for CMHC means less presence at the cabinet table for housing issues.

Since the new government is firmly committed to leaving matters such as housing to the provinces, CHF BC will increasingly focus our efforts on Victoria. While the provincial budget announced in February contained little new housing money, Minister Coleman is expected to announce details of his new provincial housing strategy soon. ■

Candidates for Burnaby-Douglas, the Liberal’s Bill Cunningham (left) and the NDP’s Bill Siksay (right) attended one of several meet and greet events hosted by co-ops during the election. Thom Borle (centre) is treasurer of the host co-op for this meeting, Pine Ridge.



Read about
Island member
Superior Street
Housing Co-op
on page 16.



island chip rates

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

Coast Capital (Vancouver Island)	3.25%
VanCity	3.443%

Praven Pather of Kailasa Co-op and Joelle Berard of Friendship Co-op take a break during the legal workshops at CHF BC's Island Education Day.

Island Education Day popular with members

Island members had only good things to say about workshops given by co-op lawyers Bob Milne and Grant Haddock at the Island Education Day held March 25 in Victoria.

Members were pleased to welcome Bob Milne and hear his answers to legal questions. Many thanks to Vancouver based lawyer Grant Haddock for his generous offer to deliver a human rights workshop in Victoria. Workshop evaluations were excellent with members requesting more information and full day sessions on these topics in the future. ■

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

island dates

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

Apr	29	Semi Annual General Meeting
May	13	Spring Education Conference*
	24	Vancouver Island Council, Howard Johnson Hotel, 4670 Elk Lake Rd, Victoria, 7 p.m.
June	8-10	CHF Canada AGM, London, Ontario (visit www.chfc.coop for details)

* See p. 9 for more information.

WANTED: One Vancouver Island Director for CHF BC Board

Two of the 12 directors on the CHF BC board are Vancouver Island Directors. They are elected by Vancouver Island delegates at the Federation's annual meeting.

One of these positions is now vacant, due to the resignation of James Quaife. Candice Bunting is the other Vancouver Island Director. Many thanks to James for his contribution to CHF BC.

The CHF BC board is asking the Vancouver Island Council to

select someone to fill this vacancy at its next meeting. The Council will meet on May 24, 2006 at the Howard Johnson Hotel, 4670 Elk Lake Road, Victoria beginning at 7:00 p.m. The CHF BC Board meets on May 29 in Vancouver, and will appoint whoever the Council selects to fill the vacancy.

You can be a Vancouver Island director if you currently live on Vancouver Island and are:

- at least 18 years old

- a member of a housing co-op that is a member of CHF BC and whose dues are current
- not in arrears to your own co-op
- not an undischarged bankrupt
- of sound mind.

This is a great opportunity to get more involved in the work of CHF BC. If you want to nominate yourself or someone else or if you have any questions, contact Kerry Panter at 384-9444 or kpanter@chf.bc.ca.

Plan to attend the May 24 Vancouver Island Council meeting to be part of this important decision and much more. ■

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in the spotlight: leaky co-ops

There's no easy way to describe the complex battle to fix BC's leaky housing co-ops. For some co-ops it's good news, for others bad. For too many, it's no news at all. CHF BC and CHF Canada are working closely with CMHC to come up with solutions that work for more co-ops. In the meantime, here's a snapshot of what's happening out there, from the vantage point of three co-ops.

Lakewood Terrace Vancouver

As *SCOOP* goes to press, building envelope repairs at Lakewood Terrace Housing Co-op in Vancouver are almost finished. We spoke to Lakewood Terrace member and project co-ordinator Mandy Yeomans about the work.

Where do repairs stand at this point? We had an 18-month schedule. We started April 1, 2005, and we're about two weeks from being done, so we're going to finish six months early.

You're a Lakewood member, but do you also work for the co-op? Yes. I'm the liaison. I get the keys and I post notices. Normally the contractors post notices but I've never found a contractor yet that was good at this. If you're not in control of the administration,

and a large part of this is letting the members know what's going on, I think you're going to have problems.

How long did it take before repairs got started? Things were stalled for a long time. A lot of people here worked on it for about seven years. We eventually got a loan agreement and an engineer, and we were about three days from going to tender when things stalled again for another year.

This actually ended up being a good thing for us because the scope of work was drastically revised, and a lot of work that we would have had to do five years from now with the smaller scope of work, we are doing now.

How did it go during the repair phase? Our relationship with the main contractor, Golden Globe, was excellent. It was the subtrades that we'd sometimes have problems with. Quite often

I'd have to get Golden Globe to come in and clean up after them because they don't have the same regard for the site that the main crew has. The crews have been very responsive and very understanding about the needs of the residents. They were willing to shuffle their schedule for instance if someone in a unit got sick.

BC Housing has been amazing. They are very professional and objective and have stepped in a few times and resolved things. You have to understand that they are CMHC's voice – not the co-op's. But their thinking is that what's best for the co-op is what's best for CMHC, because if you can't fill your units after all this work, then there is no sense in CMHC making this tremendous investment in the project.

Do you think these fixes are adequate? Yes, actually I do. Our original design and construction were seriously flawed. We had foundations poured on top of rubbish, so the rubbish disintegrated and water leaked into the units. We had flat roofs that were tarred but not up the walls where the flat roof ended. So as soon as you had a puddle on the flat roof, it leaked into the wall.

Since repairs started we've had torrential rains this winter, but we haven't had a single roof leak. It's a huge improvement. I used to walk into 50 to 60 percent of the units with a heavy scent of mould. Now there's none. The co-op looks a hundred times better, and I think it's going to last. There are always problems that come up, but at this point everything seems to be great.

What are the costs of the repairs at Lakewood? We originally had a \$1.95 million loan agreement to do about 40 percent of the co-op. When we finally went to tender it was quite a bit higher than that, partly due to a 15 to 20 percent increase in materials and labour.

My biggest concern personally is that our loans are amortized over 40 years now, and the CMHC agreement with the co-ops is 35 years. So for five years you have no subsidy support and are still paying off your mortgage. My concern in the long term is that Canadian taxpayers have made an investment in affordable housing, and for five years we'll have no financial capacity to subsidize units.

Do you have any advice for other leaky co-ops going through or looking forward to repairs? Try to get somebody on site who can handle it, either a building committee or someone to provide continuity. Every day there are design decisions, problems and last-minute situations. No matter how well you plan it's like a war zone. Ideally, get a project co-ordinator who lives on site. Part of the reason we got done on time is that our co-op was able to respond very quickly.

Leaky co-ops at a glance

68	leaky co-ops
3,812	units in these co-ops
9	of these are fixed
4	are under construction
1	is at tender
11	can't be helped under the current lending framework
43	are at earlier stages in the process

Crews fixing the leaks at Lakewood last summer. This spring the work is just about complete, and the cover of this issue of *SCOOP* shows some of the results.



Superior Street Victoria

Members of Superior Street Housing Co-op
are happy to be getting their leaks fixed.



Our co-op was opened in July 1984 and had its first leak that winter.

After years of patching and spending thousands of dollars on repairs and appeals to CMHC to help us, the engineers were finally called in November 2003. We had our first tarps up at the end of that same month on the back of the building, which got the worst of the lashing rain and wind. They were dark green and were very depressing.

By the spring we had new white tarps up and were allowed to make zippered holes in them to let air and sunshine in during the hot summer months. As the tarping material broke down the rain started coming through them and some units were "shrink wrapped" to keep them dry.

In February of this year the scaffolding finally started going up. We are now covered in the familiar green and blue netting. We have an excellent relationship with the engineers, Read Jones Christoffersen (RJC), and Jason Guldin in particular. Knappett Projects, the construction company, and RJC have given us mid January as a completion date but hope to complete it before then.

This has been a very long haul for most of us and we're all very relieved and excited to see action at last. It'll mean a pretty dark and dismal summer in our units but we have a beautiful new building to look forward to. Susan Traill, our membership committee chair has been busy organizing pot lucks and parties to keep our spirits up and Carolyn Zyha, our treasurer and "leaky liaison" has put in countless hours and long days making sure we are all up to date on what's happening. The construction crew seem very polite and cognizant of the fact that this is our home.

All in all morale has been amazingly high throughout this whole process and we're all looking forward to the day that we can light up our barbecues and get a suntan on our decks. They'll hear the "yahoo" in Sooke.

Angela Dawson,
Superior Street Co-op

Hoy Creek

Coquitlam

Building envelope problems at Hoy Creek Housing Co-op in Coquitlam are so severe that the co-op can't be repaired using CMHC's current lending framework. CHF BC and CHF Canada are still exploring alternatives with CMHC. But in the meantime, Hoy Creek members suffer the effects of mould and rot in their homes. Hoy Creek president, Susan Harris, spoke to *SCOOP* about the current situation.

What state is the co-op in right now? There's a smell of mould through everything. At least 10 of our 157 units are condemned, and we've lost quite a few members who have moved out because they became ill – mostly with things like asthma and allergies to mould.

Below: Beverley Osmond, pictured here with daughter Cassie (r), had to switch units after mould became too severe.

We're being told repairs may happen soon so don't do anything for now: don't landscape, don't do anything because it's all going to get wrecked when they do the work on the outside. Meanwhile, the building has deteriorated, and along with that the look of the neighbourhood. We look like a slum – there's no other way I can put it.

Has there been any progress towards repairs? As far as I know nothing's happening right now. People are afraid. They're concerned that nothing will be done to fix the building and that they'll have to leave. We had a meeting here with CMHC last fall, and we asked them to tell us if there was any chance they'd say no to us. It was very frustrating not to get a clear answer. Some people were thinking of moving.

How are members coping? At one point the negativity became really high. Lately though, with more communication and openness, there's been a renewed sense of fight. They want to stay here. They want it back the way it was, and they want to get more involved, write letters, whatever they can do.

I've been president since December. My big part right now is to try to improve morale. We're going to do some work on the outside, start painting some walls and just make the place look as good as we can – anything to brighten it up a little bit. Of course it's just Band-Aids, but it's something we can do.

Most people love it here. The whole sense of the co-op is why they're here. They want that community feeling, and that's why a lot of people have moved in. But when you're physically looking at mould growing in your apartment it's very hard to feel that this is a place where you want to live. When everything else is so right but the building isn't safe – that's hard.

You had a wet winter. How has that been? Bad. As spring has come that's when more mould complaints have come in, and we've had people leave because the mould has been so bad. One of our members had to move to another unit, and every time she goes back to clean up her old unit she gets full-blown asthma attacks.

What would you say to co-ops in similar situations? Just keep the morale up. Let people feel included. The members need to know all the correct information to stop rumours, so be as open as you can. And let's get out and fight for ourselves. These are our homes. ■



Fees matter!

By Brent Sutton, Vice-president,
Phillips, Hager & North Investment Management Ltd.

The fees associated with mutual fund investing confound most people – and for good reason. Poor disclosure and confusing terminology make it difficult for investors to understand what they are paying and, as importantly, the impact of fees on long-term performance. The purpose of this article is to help clarify these issues.

There are two basic costs associated with mutual funds. The first is portfolio

management and operating expenses, collectively known as management expenses. This includes the costs of operating a mutual fund (audit and accounting fees, legal and filing fees, custodial fees and taxes) as well as the fees paid to the investment manager for managing the portfolio. In Canada, management expenses average about 2.5% per year for equity funds, about 1.75% for bond funds and about 1.0% for money market funds.

The second type of costs are commissions or sales fees (“loads”) charged by those selling mutual funds to investors. Sales fees are charged at the time of purchase as a percentage of the amount invested (“front-end load”) or upon redemption (“back-end load”) as a percentage of the amount invested or redeemed. Sales charges are all over the map but are frequently about 5%.

Finally, some financial institutions may also apply administration fees (up to \$125 per year) and transaction fees (up to \$125 per transaction).

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A key benefit of the Affordable Housing Investment Program (AHIP) is its low fee structure. Fund management expenses for Phillips, Hager & North's funds, including AHIP, are typically less than half the industry average and there are no sales fees. Further, there are no administration or transaction fees. The one additional fee AHIP participants face is an annual administrative charge of 0.15% of assets under management, which is paid to CHF BC for its assistance in support of the program.

Low fees are an important benefit of AHIP. This can be best seen by way of an example. An initial investment of \$250,000 would be worth \$407,224 after 10 years if a 5% annualized return were achieved. Apply fees of 0.75% per year and this investment would be worth \$379,054. Apply, instead, fees of 2.0% per year and this investment would be worth only \$335,979, or about \$43,000 less than would have been the case in the low fee scenario. ■

For information on AHIP, contact Karey Irwin, Cam Holland or Marion Tennant, investment advisers at Phillips, Hager & North, at 1.800.661.6141.



Further information on mutual fund fees and their impact on investors can be found at www.phn.com. See, in particular, the articles under "Planning & Education."

Nuts + bolts *by John Waldo*

The importance of capital planning

Unexpected replacement costs can wreak havoc on any co-op budget. Every co-op should develop a comprehensive Replacement Reserve Fund Plan (RRF Plan) to avoid nasty surprises. Careful planning can make the difference between well-maintained affordable homes and unexpected housing charge increases.

A current and accurate RRF Plan is a standard requirement of both CMHC and BC Housing. But to be "current" and "accurate" is not always as straightforward as it sounds.

Having a clear picture of future capital needs is vital to the health of the co-op and it is often worthwhile to seek professional help. Just as a doctor's exam can give an educated assessment of a person's physical condition, so can an RRF Plan help you assess the condition of a building's capital items like roofs, appliances and mechanical systems. A study also helps determine a realistic allocation of funds for replacements by factoring in the effects of inflation and interest earned.

Whether the replacement reserve study is done by a professional service or a group of dedicated

volunteers, the concept is simple. The life expectancy of every capital item is determined and the replacement cost is calculated. Using this data, a co-op can forecast how much money will be needed and when.

The next step is to bring together an accurate RRF Plan and a matching investment strategy. Maximizing funds through prudent investment is a step often overlooked, yet it can generate considerable revenue for the co-op and reduce the pressure on contributions to reserves.

The cost of using a professional service to assist in your RRF planning is an allowable RRF expense and will ensure the effective use of co-op funds. The absence of an accurate and current RRF Plan and adequate funding is likely to result in faster deterioration of a building's assets and the cost to repair will be greater than if a well-constructed plan is in place.

So what are you waiting for? Capital planning is too important to leave for tomorrow. Let's get started today. ■

John Waldo is the Director of Client Services for COHO Repair Services. For a free quote on preparing your RRF Plan or other maintenance solutions call 604.879.5770 or email jwaldo@coho.bc.ca.

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New Co-op Agency set for launch

Last May, the federal government signed a contract with the Agency for Co-operative Housing (the Agency) to deliver services to co-ops after ten years of planning and lobbying by the co-op housing movement.

A year later, on May 8, 2006, the first regional service centre of the Agency will open in Toronto to serve federal program co-ops in Ontario and PEI. In September, the Alberta and BC regional service centres will begin work with co-ops in those provinces. The Agency will replace Canada Mortgage and Housing (CMHC) as the point of contact on federal program matters.

What differences will you notice under this new arrangement? You'll see a whole new approach. The Agency will chart a new course in client service: answering questions about your program, sharing information with all federal co-ops, diagnosing problems quickly, and helping to develop solutions promptly.

One of the Agency's most important tools is the new Annual Information Return (AIR). After

August 2006, Alberta and BC co-ops will have their auditors file an AIR with the Agency via the Internet. The AIR will restate information from audited financial statements in a standard format. This will allow the Agency to analyze the financial health of your co-op and compare your co-op's results to those of similar co-ops.

The board of your co-op will be asked to answer some questions to confirm that the co-op is following its operating agreement.

Every two years, the Agency will inspect the common areas and vacant units of your co-op to provide an overall physical condition rating for your property.

The Agency will identify any co-ops at financial risk and work with them to find solutions before problems become serious. Over time, we expect that the Agency's focus on early intervention will lead to better results for co-ops, for their members and for the co-op housing movement. Since March, the Agency has begun to work with co-ops in serious financial difficulty.

Over the next two years, the Agency will begin to offer other services such as managing rent supplement programs. Once everything else is in place, the Agency will roll out a brand new program for benchmarking and best practices. The Agency's approach will be to show you how well you are doing compared with similar co-ops. In addition, co-ops that are operating especially well will be invited to share their strategies and approaches. The Agency is confident that the benchmarking and best practices service will inspire superior co-op performance. Mutual self-help and building on one another's best ideas are the foundation of the co-operative housing movement.

Olga Tasci is the Agency's Director of Information Services and Best Practices. . If you have any questions about the Agency, you can email them at info@agency.coop or call 1.866.660.3140. ■



For the latest updates, visit the Agency's website at www.agency.coop and sign up for their bi-monthly e-bulletin.

Coming this fall CHF BC will host an event presented by the Agency: *Doing business with the Agency for Co-operative Housing*, on September 25 in Vancouver and September 26 in Victoria.

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Cinamatic

Kuyassa Fund, South Africa

“If my husband was alive today he would have been proud of this achievement,” says Mrs. Nobephuthi Khwezi, a widow living in the Harare section of Khayelitsha, South Africa.

Mrs. Khwezi received a loan from Kuyasa Fund, a Rooftops Canada partner, to build her home.

Kuyasa Fund is a housing micro-finance institution based in Cape Town. Established in 1999, it is one of the few housing micro-lenders in South Africa consistently reaching very poor households that are excluded from the housing finance market.

When they first came to Cape Town, Mrs. Khwezi and her family lived in Greenpoint, Khayelitsha, in shelters constructed from plastic. The living conditions were appalling, with water leaking

in from beneath the floor from heavy rain and strong winds coating the interior with sand and dust. The structures were also flimsy, and Mrs. Khwezi recalls their tent collapsing one night while they were asleep when a drunk fell on it.

In 1993, the Khwezis left Greenpoint and moved to Harare where they built a one-room shack. The location had changed but living conditions had not improved.

“Our whole house was that room,” says Khwezi. “We cooked, ate, slept and bathed in there. There were no spare rooms.”

Mrs. Khwezi always hoped that she and her husband would own a house one day, and when they received their government subsidy they added their savings to build

a 753 square foot three-bedroom house with the assistance of the Ikhwezi housing project. Tragedy struck during construction of their house when her husband passed away. Mrs. Khwezi, who was unemployed, was left to take care of five children on a government grant of only R780 (\$146 CDN). In order to complete the house, Mrs. Khwezi needed a way to access additional funds. She overheard a conversation about the Kuyasa Fund and attended a presentation by a senior loans officer at Kuyasa Fund. Kuyasa loaned her R3,000 (\$600 CDN) for home improvements. “I was not relaxed before but I am now.”

Beyond having a house, Mrs. Khwezi, who is a traditional healer, now has a place to treat her patients. Previously, her clients would wait outside, but now the house has a waiting room and a consultation room. It took years of struggle, and although her husband is not here to enjoy it, Mrs. Khwezi has finally realized her dream and ensured that she, along with her children and grandchildren, have a real house of their own.

Caleb Martin is a Rooftops Canada young professional intern from Prince George, BC, on assignment with Kuyasa Fund in South Africa.

Mrs. Nobephuthi Khwezi and her grandchildren have a new home.



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Zines 101

Have you ever found yourself wanting to express something to a huge audience, but not having the guts to stand up on a stage in front of all those people? A zine could be your best way to reach a crowd. It's a small magazine, typically made by one person or just a few, that focuses on a specific topic, such as art, society, sports, music, technology or politics. It may have many different forms for content, but it doesn't have to be a slick magazine. In fact, most zines are just photocopies.

The first thing to think about after deciding on a theme is page layout. What size will the zine be? Can one sheet of paper be folded in half to create four? How many pages are needed? It's up to you, but I recommend keeping things simple for the first issue by having a small zine.

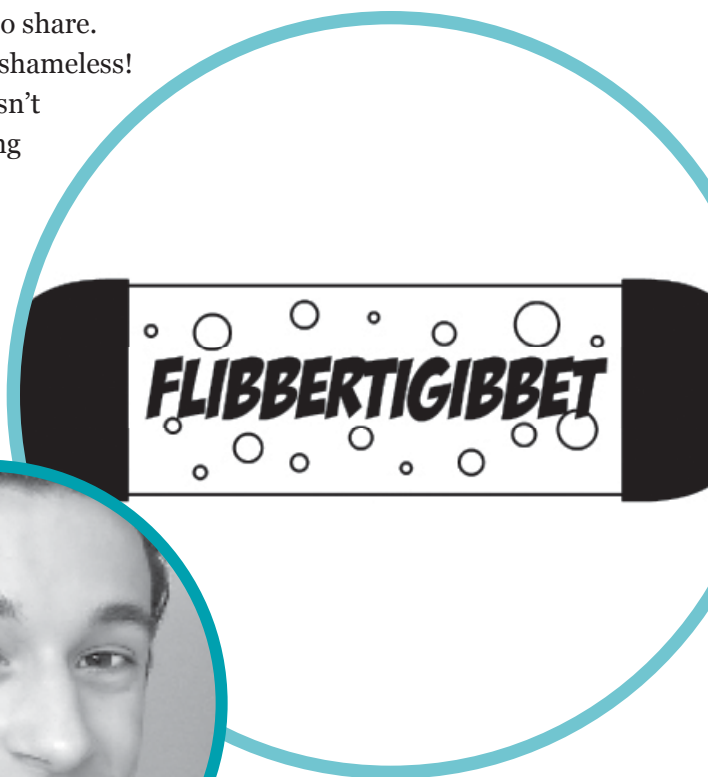
Next, you will need some appropriately-sized paper, a separate sheet of paper for each page. Glue these papers to cardboard, then trim the cardboard to fit the page, so a good base is formed that's warp-free when you're ready to get creative.

Artwork can make a zine look stunning and adds life to the project. Try using collage by cutting out pictures from newspapers, magazines, photos or computer printouts and gluing them onto the cardboard page. Also draw or paint your own pictures. However you decide to boost the zine's appearance, keep in mind that you don't want to spend forever on one item, so balance quality and quantity.

Adding text can be just as fun as putting images into your zine. Write about whatever comes to mind that you want to share. Don't hold back—be shameless! However, if writing isn't your thing, just having a single, thought-provoking word on one page can do the trick.

Design a cover that is eye-catching and clearly explains the zine's theme. A logo and the name of the zine is common, but instead, you could draw a unique picture for each issue. Don't forget to include the issue number and date of publication so the collection can be easily organized as more are created.

If you'll be publishing several copies of the zine, it's a good idea to do some accounting as printing costs can add up. Decide the number of copies, which (p. 26) ►



New View's Lucas Petter (left) and his zine masthead for "Flibbertigibbet" (above).

Zines 101

printer or copier will be used, and whether the zine will be free or how much to charge to cover costs. Breaking even at first may be difficult as you may be inclined to give them away to friends for free!

Now you're ready to take the cardboard pages over to a cheap, local copy centre to make double-sided copies. When complete, bring them all home for collating (putting the pages into proper sequence and stapling them together).

It's now distribution time. You can sell the zines to friends, or set up a table at school or work. If you're ambitious, make a deal with a local magazine. There'll be more options if they're free, as they can be handed out as you please.

In my art class, we've been making zines for several weeks and I've had so much fun with it that I wanted to share the concept with more people. The method above is the one we used and is the most hands-on and creative, but you can easily put together an incredible zine using a computer, an imaging program, and a word processor. I truly urge you to try making one, even if you only put ten minutes into it. It's definitely worth it; even if you don't distribute it, creating it is all the fun.

And who knows, maybe the youth in your co-op would enjoy publishing a zine together! ■

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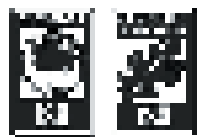


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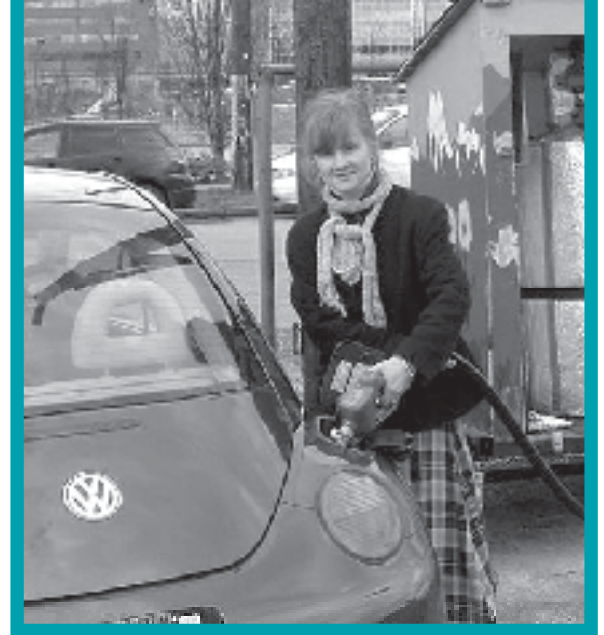
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the co-op connection

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Biodiesel Co-op member Louise Schwarz
picks up her fuel.**



Vancouver Biodiesel Co-operative



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performance including quieter engines.

Large scale operations such as the City of Vancouver and TransLink are already on the biodiesel bandwagon, but it still isn't a convenient alternative for individual consumers.

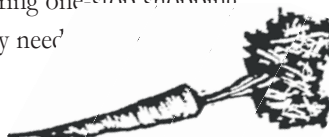
The Vancouver Biodiesel Co-operative currently offers the only means for individuals to purchase 100% biodiesel in the City of Vancouver. The co-op has 70 members who can purchase biodiesel from their fueling station near False Creek and then mix it with standard diesel for use in their vehicles. The biodiesel available through the co-op is produced in Canada from recycled vegetable oils from restaurants and the rendering industry. For more information about the Vancouver Biodiesel Co-op, call 604.874.7283 or visit www.ecofuels.ca. ■



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