

# SCOOP

THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC

GO GREEN  
with car sharing

Also:  
Election issues,  
*Privacy Act* and  
Co-ops in India



Spring 2004 \$3.00

# Boards and members need to work together

Lately we've seen more special resolutions to remove co-op boards from office than ever before. Directors are elected by members, so members can certainly remove them if they're not doing their jobs. But everyone probably agrees that removing the entire board (or even one director) is a worst-case scenario. By working together, you can usually avoid the need for such drastic measures.

As members, keep in mind that directors have a duty in law to manage the business of the co-op. That's a heavy responsibility, and it means that the board won't always be popular with every member. But directors are liable—sometimes personally—for making sure the job gets done to the best of their ability. They deserve your support, even if you don't always agree with them.

You can start by electing the right people to the board. Think back to your last annual meeting. Did you have an election or were there just enough volunteers to fill the spaces available? If there aren't more candidates than vacant positions, members never get to choose—the directors will be whoever volunteered, not who the members thought were the best people for the job.

As directors, you have been given a special trust that should never be abused. Always act honestly and in good faith. Your job is to do what's best for the co-op, not what's convenient for you.

Sometimes you'll have to make tough decisions. That comes with the job. Never be afraid to tell the members what you've done and why. Ask for their input. When they tell you they disagree with you, thank them for caring enough to say so.

Things will sometimes go badly, even when everyone tries their best. That's when it's most important to communicate. Co-op democracy is the art of disagreeing without being disagreeable. Look for the middle ground, and practise the art of compromise. It's not easy, but it's almost always better than a last-resort debate on a resolution that just creates winners and losers.

Remember, we're all on the same team—even when we're not on the same page. ■

Thom Armstrong is the executive director of CHF BC.



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### Co-op notices are now published separately.

Co-op notices are available at [www.chf.bc.ca](http://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](mailto: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 of the Co-operative Auto Network (CAN) get all revved up about car sharing.**

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# up front

## LETTERS

### Replying to applicants

*Must we give applicants written reasons if we turn down their application for membership?*

You should always respond to applicants in writing, whether it's to accept or turn down their applications.

Be specific if your reasons allow you to be. For example, if the applicants would be over- or under-housed according to your policy, or if you have income ceilings and their income is higher, tell them. If your reasons are more subjective, simply advise the applicants that, in the board's opinion, they do not meet the co-op's membership criteria.

Remember, you can't turn down a membership application for reasons that are contrary to BC's Human Rights Code or your agreement with CMHC or BC Housing.

### A close vote

*At our last members meeting, 15 members voted in favour of a motion, 12 voted against and 4 abstained. The chair ruled that the motion passed by a majority, but 15 isn't a majority of 31. Did our chair make a mistake?*

Your chair ruled correctly. According to the *Co-op Act*, an ordinary resolution needs a majority of the votes cast in order to pass. An abstention is not a vote cast. In your case, there were 27 votes cast (15 for, 12 against). 15 is more than half of 27, so the motion passed by more than a simple majority.

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](http://www.chf.bc.ca).



## hot dates

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

- Mar 27**  
Spring Education Conference (see p. 9)
- 30**  
Rooftops Canada South African evening (see p. 15)
- Apr 13**  
Delegates forum
- 20**  
Privacy Act workshop\*
- 26**  
Housing Registry Information Session (see p. 6)
- May 1**  
Semi-Annual General Meeting (see p. 9)
- 2**  
Co-op Youth – our future 2004 (see p. 19)
- 12**  
Privacy Act workshop\*
- Jun 2**  
Privacy Act workshop\*
- 9-12**  
CHF Canada AGM, Quebec City (see p. 9)

\* 3-hour workshop at CHF BC's Vancouver office. Fee: \$50/member and \$150/non-member (see p. 22).



## Housing Registry Info Session

The Housing Registry provides access to a current, centralized database of applicants interested in joining your co-op. This could mean no more processing applications and fielding applicant enquiries—the Housing Registry will do it for you. When you have a unit to fill, log onto The Housing Registry, review applicant files and choose a member using your regular selection process. On Monday, April 26, from 7 to 9 pm at CHF BC's Vancouver office, there will be a free, brief demonstration of the Housing Registry

database and a discussion on how housing co-ops can use it. To register, call Stephanie at 604.879.5111 ext. 0 or email sevans@chf.bc.ca.

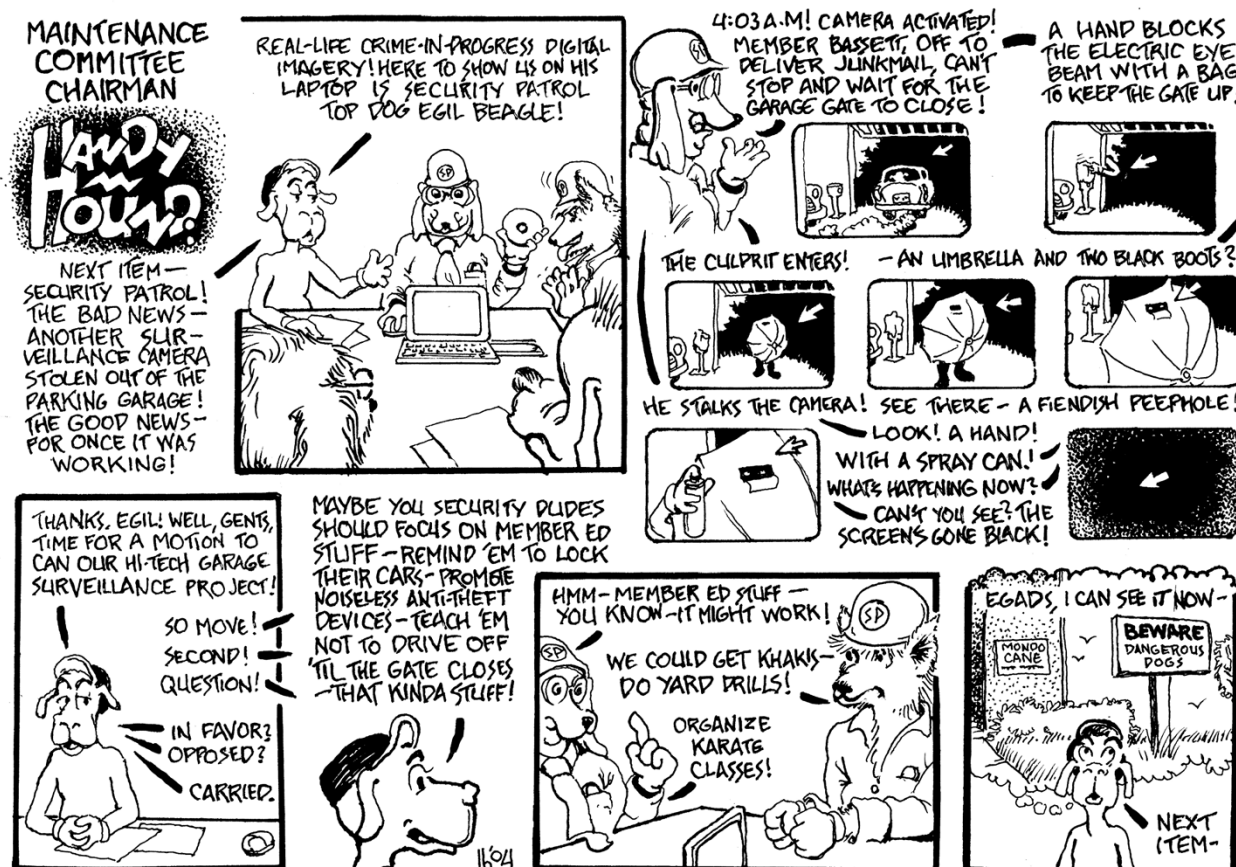
## Domestic Violence Education Project

CHF BC administers the Co-op Housing Domestic Violence Relief Fund on behalf of the Community Housing Land Trust Foundation. This fund provides interest-free loans to help low-income women escaping domestic violence buy shares to join a housing co-op.

In order for the fund to be successful, housing co-ops

must be willing to make units available to women escaping abuse. Recognizing that there is often fear and a lack of information about domestic violence, we have received funding for a Domestic Violence Education Project. The purpose of this project is to raise awareness among co-ops and to encourage them to support the Fund. More information about this project will appear in *SCOOP*, on the website and at Federation meetings and events.

Thanks to VanCity Savings Credit Union and the Real Estate Foundation of British Columbia for their generosity.



Each has contributed \$10,000 for the Domestic Violence Education Project. To make a tax-deductible donation to the Fund, please contact Mary Boles at 604.879.5111 ext 141 (toll-free at 1.866.879.5111).

## Province softens stance on welfare time limits

A February press release from BC's Ministry of Human Resources reported that 339 employable clients stand to lose their benefits for not following their employment plans. This compares to 29,000 people some critics had predicted would be forced off social assistance after government documents were leaked last year. The change was celebrated as a victory for community groups who have been harshly critical of the government. CHF BC members voted at their annual meeting in November to oppose these cuts.

"This new development is a credit to the groups, including housing co-ops and CHF BC, who told the government that we were opposed to drastic cuts," said CHF BC executive director Thom Armstrong.

The government press release listed 25 exemption categories so that the time limits do



## THE NET

**www.chf.bc.ca** Help us serve you better by taking a few minutes to complete CHF BC's member survey.

**www.davidsuzuki.org** Take the David Suzuki Foundation's Nature Challenge and pick three of the 10 most effective ways for people to help conserve nature and our quality of life.

**http://bru.resist.ca** The Bus Riders Union believes that the needs of the transit dependent must be at the centre of transportation planning. They oppose new SkyTrain development in favour of putting more buses on the road.

Got a website suggestions for next issue? Email us at [SCOOP@chf.bc.ca](mailto:SCOOP@chf.bc.ca)

## CHF BC web poll

Here's what you had to say: A housing co-op's Rules should provide for...

**One vote per unit—because every household should have an equal stake in co-op decisions.**

**61%**  
(51 votes)

**One vote per person—because you can't ask people to participate unless they have a vote.**

**39%**  
(33 votes)

If you have an opinion on this issue, make sure you talk about it when reviewing your co-op's Rules. Check out our Model Rules (with easy-to-read Guide) at [www.chf.bc.ca/pages/resources-modelrules.asp](http://www.chf.bc.ca/pages/resources-modelrules.asp) for more information.

More co-ops are taking advantage of CHF BC's online services. Over 80 per cent, or 182 of 223 members, are signed up for the member section of the website to receive email broadcasts, use online resources and use the online message board, BC Talk. Is your co-op using these handy online tools? Register today at [www.chf.bc.ca](http://www.chf.bc.ca).

not affect society's most vulnerable such as persons with disabilities, pregnant women, single parents with young children, or those with alcohol or drug problems.

## Co-ops to qualify for higher GST rebates

The federal government included some good news for non-profit housing co-ops in its recent Speech from the Throne.

For some time, non-profit housing co-ops have been able to apply for a "municipal designation" from the Minister of National Revenue. This means that your co-op has been entitled to a rebate from the federal government equal to 57.14 per cent of the GST paid on some of your expenditures. In its recent Throne Speech the federal government announced that the GST rebate to municipalities will increase to 100 per cent. They

have also confirmed that non-profit housing co-ops with a municipal designation will be eligible for the increased rebate. This is good news for housing co-ops looking for ways of dealing with rising costs and tight budgets.

The legislation needed to implement the full rebate has not yet been introduced in Parliament, but we are told that the Minister of Finance will do so "at the earliest opportunity." When the legislation comes into force, your co-op will be able to claim the higher rebate for expenditures dating back to February 1, 2004.

For more information, see the Department of Finance backgrounder online at [www.fin.gc.ca/news04/data/04-007\\_1e.html](http://www.fin.gc.ca/news04/data/04-007_1e.html).

## Co-op Act no longer new

January 2004 was the third anniversary of the "new" Co-op Act. Has your co-op updated its Rules to bring them in line with the Act? Scores of housing co-ops have already done so. CHF BC's Model Rules binder (*Effective Governance for BC Housing Co-ops*) and e-Rules make it easy to do. For information, call the office or check out the online resources in the members section of [www.chf.bc.ca](http://www.chf.bc.ca). ■

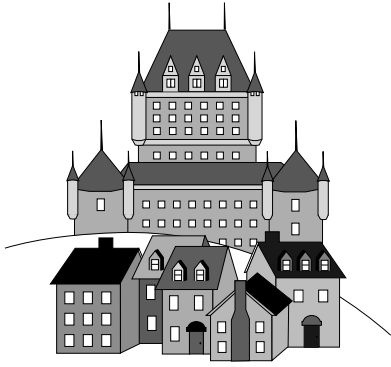
## Celebrating diversity

Here are ten ways to celebrate diversity:

1. **Respect everyone.** We're all human beings, and we're all equal too. Treat others the way you want them to treat you.
2. **Make the connection.** We are much more alike than at first it seems. We all have hearts and minds and dreams.
3. **Be proud of your heritage.** You are special—don't keep it inside. Share your culture and background with pride.
4. **Keep an open mind.** Listen to what others have to say. You're sure to learn something new that way.
5. **Learn about other cultures.** Explore the world that we all share. It's your world too, so show your care.
6. **Avoid stereotyping.** Don't judge others based on their looks. It's what's inside that matters—just like with books.
7. **Enjoy multicultural activities.** Go to cultural festivals, concerts and more. The world's full of interesting things to explore.
8. **Study another language.** You discover other cultures as you learn what people speak. Whether it's Japanese, Spanish, Swahili, or Greek.
9. **Reach out.** Friends of all backgrounds bring something new. Get to know people different from you.
10. **Build peace.** Kind actions and words help spread peace with ease. Tolerance, love and trust are the keys.

To join CHF BC's Diversity Committee, or for information about its activities, call 604.879.5111 (toll free 1.866.879.5111) or email [info@CHF.bc.ca](mailto:info@CHF.bc.ca).





## 2004 CHF Canada AGM June 9-12, Quebec City

Join us for your 2004 AGM in historic Quebec City where you'll find workshops, resolutions, great special AGM activities and hundreds of fellow co-operators from across Canada. Call Catherine Heslop, AGM Registrar at 1.800.465.2752 or e-mail [cheslop@chfc.ca](mailto:cheslop@chfc.ca) to find out more.

Need a new registration package? Go to [www.chfc.coop](http://www.chfc.coop) and download one today. If you hurry, you can still make the March 19 early registration deadline and save on your registration fees.



Co-operative Housing  
Federation of Canada

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## Final reminder to sign up. Spaces are going fast.

Call 604.879.5111 (1.866.879.5111 toll-free) to register. Or register online at [www.chf.bc.ca](http://www.chf.bc.ca)



## 2004 Spring Education Conference

Saturday, March 27, 2004

Executive Hotel and  
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## Mark your calendars now for our Semi-Annual General Meeting.

May 1, 2004  
11 am - 4 pm  
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Cost \$40 per person  
(GST included). Covers business  
meeting, lunch and refreshments.  
Call 604.879.5111 (1.866.879.5111  
toll-free) to register.



## *Fifty-one leaky co-ops sign on to new process*

Of the 56 leaky co-ops on CHF BC's list, 51 have already agreed to work with CMHC and BC Housing to get their leaks fixed. That was the good news announced by Fleuri Perron, head of CMHC's national leaky co-op team, at a leaky co-op committee meeting on January 29.

The meeting also heard from Justin Dinsdale, BC Housing's building envelope coordinator. CMHC has hired BC Housing to co-ordinate the design and construction process for leaky co-ops. CMHC will still handle the loans to finance repairs, helped by the province's Homeowner Protection Office and, if necessary, the national Mortgage Insurance Fund.

Perron and Dinsdale heard from co-op members at the meeting who wanted to know: how they will repay the loans they need to finance building repairs; how much their housing charges will go up; how much control they will have in deciding what repairs are necessary and how much they will cost; and whether there's enough capacity in the construction industry to fix every leaky co-op in a reasonable time. The meeting was a good chance for everyone to speak frankly about how the new arrangements to fix leaky co-ops are going to work.

"I think it was a very positive step in the process," offered CHF BC's executive director,

Thom Armstrong. "Finally, leaky co-ops, CHF BC, CHF Canada, CMHC and BC Housing are sitting around the same table talking about solutions and how we're all going to work together."

Members heard even more good news at the committee's February 26 meeting, when CMHC and BC Housing identified 17 "high priority" co-ops. Of those, BC Housing has completed repair strategy summaries and budgets for 13 and given them to CMHC for review. ■

**You can stay in touch by signing up for CHF BC's email broadcasts, checking our web site at [www.chf.bc.ca](http://www.chf.bc.ca) or coming to leaky co-op committee meetings. Check our web site event schedule for dates and times.**

**Below: Justin Dinsdale (left) from BC Housing and Fleuri Perron from CMHC.**



BY MIKE ALSOP

## Vote! It's your right and responsibility

As in co-ops, lack of participation is potentially ruinous to society.

As this issue of *SCOOP* goes to print, there is still talk of a possible spring federal election. Whether it happens in April or May, or gets postponed to autumn, I would like to offer some observations as to why co-op members should be involved and how you – yes you – can make your voting decision on election day.

First and foremost – if you don't vote, don't complain! The right to vote has been a long and difficult struggle. It is not just a right but a responsibility. That responsibility is not a difficult or time-consuming one. On election day, the entire process takes only a short period of time.

It is the same kind of responsibility that we accepted when we joined a housing co-op: some level of involvement and engagement that helps run, and shape, our home and community.

Nowadays, when cynicism surrounds the political process, it is all too easy to disengage. That, however, is a glib and dangerous attitude. It further erodes the accountability of elected officials, and it allows forces outside the direct political arena to have even greater influence over issues that affect all of us. Once again, as in co-ops, lack of participation is potentially ruinous to society.

Voting should of course be based on informed decisions. A good starting point is to assess your priorities. What is important to you as a citizen? Is it jobs, housing, taxes, social safety nets, the environment, education, health care, some other issue or a combination of issues?

The next step is to weigh statements and policy pronouncements of various parties as communicated through ads, public meetings and news

media. There is no one way to gather this information. Talk to friends and co-workers, read the paper, listen to the news on radio or TV. Some voters, hopefully many, will take the additional time to attend all-candidate meetings in their riding. At the end of the day each and every one of us can arrive at the polls with a sense of who we think will represent our interests to the best of their ability.

Is the system flawed? Of course it is, but it is the one we have in place and meaningful change to that system will not come without the direct involvement of us, the voters.

In an effort to keep members informed, CHF BC will post information about the platforms, all-candidates meetings and other information to email subscribers and on the website ([www.chf.bc.ca](http://www.chf.bc.ca)) as it becomes available.

Oh, but my vote doesn't count for anything! Try telling that to Landslide Al Passerel who won his Northeast BC riding in a provincial election by one vote. ■

**Mike Alsop is a CHF BC director and member of Misty Ridge Housing Co-op in Burnaby.**

BY SUJI MOON

## Baby, you **can** drive my car...

Car sharing, a growing trend with the environmentally aware, was pioneered by a thriving BC co-op.

In 1996, when the Co-operative Auto Network (CAN) began the first car-sharing operation in English-speaking North America, there were just a handful of people with a big vision. In the last few years, car sharing has exploded in the North America, and today CAN is thriving, with nearly 1,400 active members sharing 75 cars, trucks, minivans and station wagons. CAN remains, however, one of only a small number of car-sharing programs that continue to operate with a not-for-profit, co-operative model.

### What is car sharing?

In a sustainable society, instead of driving to every destination, people would mostly rely on walking, cycling, and public transit. But for many, cars are still necessary for that occasional trip to IKEA, to visit family in the suburbs, or to get to work meetings a few times a week.

By being part of a car-sharing network, members gain access to a car when they need it. They have the security of knowing they can get to places only accessible by car and that they can run errands

requiring one. But they are not locked into driving as a default mode of travel. They drive only when it is the best way to travel.

To join CAN, you purchase a share in the co-op and attend an orientation session. Once a member, you can reserve cars through an online booking system or a 24-hour call centre. CAN vehicles are parked in designated spots throughout

Vancouver—with cars also located in Burnaby, North Vancouver, New Westminster, Surrey, and several locations on Vancouver Island. You can book a particular vehicle of your choice for any length of time between 30 minutes to 30 days, and pick up and return the vehicle to the same location.

### How Much Does It Cost?

The typical cost of a vehicle driven in the Lower Mainland is \$0.56 per kilometre or about \$8,000 per year. Another way of looking at it is that a car will cost about \$200 a month to finance, \$100 or more a month to insure, \$50 for gas, plus an average of \$50 to maintain. That's \$400 per month without including depreciation, parking and those little (or huge) mechanical surprises.

With CAN, the rates include everything, from insurance and gas to maintenance and car washes. After the initial share purchase (\$500, or \$250 for a second member in the household) there are three basic charges: a monthly admin fee (\$5 to \$35), a distance charge (\$0.17 to 0.35/km), and a time

Members of Community Alternatives Housing Co-op and the car sharing vehicle on their block.



charge (\$0.88 for 30 minutes to a maximum \$21/day). There are different usage plans that members can choose to suit their different needs.

For example, a member who uses a CAN car one evening per week for a short trip across town and one weekend per month to go out to the suburbs would pay around \$130 per month.

## The benefits

CAN, an environmental organization first and foremost, focuses on enhancing the social and economic wellbeing of its community while creating incentives for people to walk, cycle and take transit or taxis. Members pay based on how much they drive, giving people a price incentive to drive less. When they do drive, it's in a well-maintained car. The result

is better air quality, less noise, less congestion and less stress on green space, fostering a friendlier place to live.

## Would car sharing work in a housing co-op?

CAN generally looks for 16 to 20 members in an area to consider locating a car there. If there's interest in your co-op, give CAN a call. We can discuss ways to help you consider car sharing for your community. Or you may discover that there is already a car just steps away! ■

**Suji Moon** is the acting executive director of CAN. CAN is a member of CHF BC. For more information about car sharing, visit [www.cooperativeauto.net](http://www.cooperativeauto.net) or call 604-685-1393.



# Talk about housing co-ops in the federal election

Prime Minister Paul Martin is expected to call an election this year. This will be an opportunity for co-op members to talk about solutions for Canada's homeless problem and the clear need for more affordable housing.

There is growing awareness of the need for affordable housing. While Canada Mortgage and Housing Corporation studies show that rental vacancy rates in many Canadian cities are rising, Bob Dugan, Chief Economist at CMHC, says, "Nevertheless, at the most affordable level, there is still an inadequate supply of units. Therefore, there is a need to add to the affordable rental stock. This fact is reinforced by evidence that a large proportion of low-income families have to pay more than 30 per cent of their income for rent."

In January, the Vancouver Sun ran a series of articles on homelessness. Later, the CBC radio talked to local housing groups about how the face of homelessness is changing, with more families and working people becoming homeless.

That same week, Board members of the national co-op housing association in Norway paid a visit to Vancouver. They had a tour of Lore Krill Housing Co-op and met with CHF Canada and CHF BC. They enjoyed their visit, except for one thing – they were

shocked by the number of people they saw sleeping in the streets.

It's embarrassing to see the extent of Canada's homeless problem through the eyes of

visitors. It's even more shocking to realize how familiar a sight the homeless are in today's Canada.

Canadian housing co-ops have a 35-year record of providing affordable housing for low and middle-income Canadians. A CMHC study of housing co-ops conducted last year concluded that, "Overall, the 1,976 co-operative housing projects with 65,273 housing units financed under federal programs since 1973 are providing adequate, affordable housing for low- and moderate-income households and residents' involvement in their housing has generated additional benefits such as improved security of tenure and quality of life. The government expenditures are enabling households that would otherwise not be able to afford alternatives to rental housing to achieve benefits not available in rental housing such as greater security of tenure and resident control of their housing."

CHF Canada and CHF BC will be working together during the election to talk about co-op housing as a way of providing much needed affordable homes. For more information, visit CHF Canada's Web site at [www.chfc.coop](http://www.chfc.coop) or call Merrilee Robson toll-free at 1-877-533-2667 (604-879-4116 in the Vancouver area), ext. 122. ■

**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](mailto:mrobson@chfc.coop).

## **Rooftops South African meeting**

Representatives of the National Association of Social Housing Organizations in South Africa will talk about the emerging social and co-op housing movement in their country March 30 at 7 pm at CHF BC's Vancouver office. Register with Sue Moorhead at 604.879.5111 ext.136 or email [smoorhead@chf.bc.ca](mailto:smoorhead@chf.bc.ca).

# A Passage to India

***BC instructor and facilitator April English jumped at a chance to help create housing co-ops in the slums of India.***

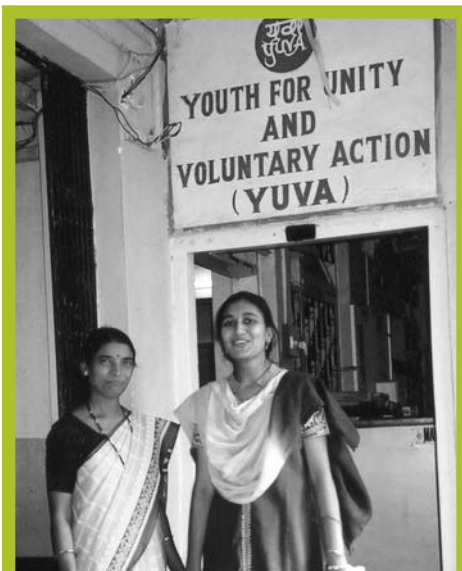
Last November, I had an extraordinary opportunity to work for Rooftops Canada on a contract in India to assist a group called Youth for Unity and Voluntary Action (YUVA).

Since 1985 YUVA has assisted the oppressed and marginalized in urban and rural areas through a wide range of development and income generation activities. The staff are all young, drawn from a variety of backgrounds, including professionals as well as members of the communities where YUVA works.

With a population of 15 million, Mumbai has the largest slum community in Asia with 1.4 million people. Nagpur is less urbanized and has less development support from state and federal governments.

Rooftops Canada is helping YUVA to start up housing co-ops in the slum communities of New Babhrekar Nagar in Mumbai, and Shanti Nagar and Sewadal Nagar in Nagpur—three projects to support 2,400 families who have been forcibly evicted or displaced by slum redevelopment. I worked with YUVA staff to coordinate the development of these three housing co-ops—including setting up financial management, creating committees and educating members about their co-op responsibilities.

Rooftops support includes financial, technical and training assistance, including a grant of 1.2 million rupees (\$40,000 Canadian) to start a revolving shelter fund. The fund will provide loans to improve (p. 18) ►





## island dates

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

**Mar 20**  
CHF Canada Island Insurance Day (see p. 18)

**27**  
Spring Education Conference, Vancouver (see p. 9)

**Apr 7**  
AHIP info session (see p. 20)

**22**  
Privacy Act workshop, Marigold Co-op, 3950 Columbine Way, Victoria (see p. 22)

**May 1**  
Semi-Annual General Meeting (see p. 9)

**2**  
Co-op Youth – our future 2004 (see p. 19)

**15**  
Vancouver Island Council Meeting

**Jun 9-12**  
CHF Canada AGM, Quebec City (see p. 9)

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](mailto:islandinfo@chf.bc.ca).

## Two key issues every co-op must address

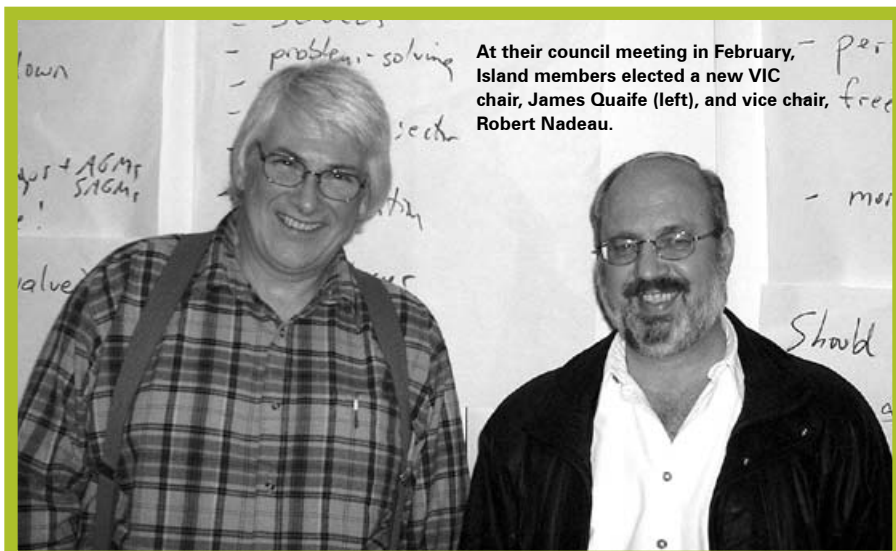
### Rules revision

Has your co-op started this process yet? The new Co-op Act came into effect more than three years ago. All BC co-ops must bring their existing Rules and policies into compliance with the new Act.

To help co-ops do this, CHF BC developed and provided every housing co-op in BC with *Effective Governance for BC Housing Co-ops* materials. CHF BC sent your co-op this binder in November 2002. It contains a guide to the Co-op Act, a guide to the Model Rules, a set of Model Rules and Occupancy Agreement, and additional resources.

These materials guide co-op members through a step-by-step process from setting up a rules committee to registering your new Rules with BC's Registrar of Companies. To make the process easier still, your co-op can purchase e-Rules from CHF BC. The e-Rules is a CD enabling your co-op to use a computer to key in or select drop-down options to print off a final Rules document to submit for approval by your membership and the Registrar.

CHF BC can provide support by answering your questions by phone, fax or email. We can also attend meetings in your co-op to answer questions and provide information about the Rules.



At their council meeting in February, Island members elected a new VIC chair, James Quaife (left), and vice chair, Robert Nadeau.

## Privacy Act

The *Personal Information Protection Act* (PIPA) came into effect January 1, 2004. This provincial legislation governs the collection, use, disclosure and storage of personal information. PIPA applies to all housing co-ops in BC.

There are things your co-op must know, and do, to comply with PIPA. Each co-op, for example, must appoint a personal information protection officer. CHF BC has developed and published several tools—available

online in the members section of [www.chf.bc.ca](http://www.chf.bc.ca) – to help members comply with PIPA. Your co-op can use these tools to make sure that you are in compliance with the new legislation.

CHF BC is printing articles in *SCOOP* (see p.22) and is providing Privacy Act workshops to members in Victoria (see p. 16) and Vancouver.

Watch for upcoming workshop dates in *SCOOP* and on the website, and feel free to contact CHF BC with your Privacy Act questions. We're happy to help. ■

## island chip rates

These preferred rates for CHF BC member co-op operating accounts were effective March 1, 2004 and are subject to change.

**Coast Capital**  
(Vancouver Island) 2.00%

**VanCity** 2.193%

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



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## island news

### Co-op investment workshop

The Affordable Housing Investment Program (AHIP) is now up and running. We think there is a tremendous opportunity to create an investment program together, take advantage of the volume we can generate as a sector, and offer investment alternatives not available to individual co-ops. That's what AHIP is all about—professionally managed funds, competitive pricing, and service excellence.

CHF BC and Phillips, Hager & North Investment Management Ltd. are offering a free information evening at Pheasant Meadows Co-op, 1322 Pheasant Lane, Victoria, for Vancouver Island members. Mark your calendar for Wednesday, April 7 to learn about investment opportunities through AHIP. For more information about this free session, contact Julie Hunter at CHF BC 1-866-879-5111 extension 138 or email [jhunter@chf.bc.ca](mailto:jhunter@chf.bc.ca).

### Risk management workshop

There are accidents just waiting to happen in your co-op. Find out about the risks and how to avoid them in a free workshop on March 20, when CHF Canada and the Co-operators hold an Island Insurance Day for housing co-ops.

This event will give you information about commercial (property) insurance policies – what to look for, how to make sure you have the coverage you need, and what those coverages actually mean. They'll also talk about CHF Canada's program in particular. The goal of this session is to provide information that might save your co-op money.

It takes place March 20, 9:30 am to 1 pm at Pheasant Meadows Co-op, 1322 Pheasant Lane, Victoria. Lunch is included at this free session. To sign up, call May-Liz Vahi at 1.877.533.2667, extension 123.

◀ p. 15

## A Passage to India

existing homes and upgrade water and sanitation systems. Through self-help finance groups and credit co-ops, the residents will help manage the fund, which is set to launch in April 2004, and will plan for its use and long-term growth.

Impressions I carry with me are of the strength and quiet dignity of the women I met in the slum communities—the lack of obvious strife despite the pure mass of people and frenetic level of activity in the streets—the buzz of activity in the YUVA office—and the dedication and abilities of YUVA staff. I look forward to the return trip this spring to complete this project with YUVA and Rooftops Canada. ■

Based in Vancouver, **April English** has 18 years experience as a trainer, facilitator, mediator and project coordinator with housing communities across the province. To support programs that provide affordable and decent housing for urban poor communities, send your tax-deductible donation to Rooftops Canada, 2 Berkeley Street, Suite 207, Toronto, ON M5A 4J5

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## Co-op Youth:

# Our Future 2004

CHF BC is inviting co-op teens to speak up at a youth event to be held this spring. It's all part of a blueprint to make sure there's future leadership in housing co-ops and to involve youth in decisions on activities and plans for CHF BC.

This free event, organized by the great people who do the Camp Rainbow co-operative leadership camps, is aimed at getting teens involved in the co-op housing movement. It will cover principles of co-operation, what it means to be part of a co-op community and recognizing that doing something together co-operatively works. It will also let participants talk about what they would like to see happening in their own co-ops.

This highly active day will be powered by looking at how you and other participants can work together toward achieving common goals. When it's over, you'll be more familiar with the concept of co-operation, you will have learned how you can make a difference where you live, and you'll have had an amazing time connecting with other co-op youth.

So if you're into making your good life in co-op housing even better, think about being there. It happens May 2 from 10 am to 5 pm in Vancouver (youth from Victoria are also welcome). There will be space for participants between the ages of 14 and 16 who already live in a co-op.

For information, or to register, call 604.879.5111 (toll free 1.866.879.5111) or email [info@chf.bc.ca](mailto:info@chf.bc.ca) ■

### Co-ops on the moon!

The president of the United States, George Bush, has said that he would like to build a base on the moon. Eventually, this would lead to people living on the moon. Can you imagine what it would be like to live in a co-op on the moon? How high would the buildings be? What types of transport would there be? What sports would be fun to play with low gravity? What types of clothes would you wear? Draw a picture or write a letter and it'll appear here, and you'll have a chance to win some great prizes! Just send it to *SCOOP*, 200-5550 Fraser St. Vancouver, BC V5W 2Z4 or email [SCOOP@chf.bc.ca](mailto:SCOOP@chf.bc.ca).

# Commercial services

## Getting started with AHIP

Housing is a long-term asset, and the best way to protect that asset is with a long-term investment strategy.

Co-ops have always known how to get the best short-term returns on their money, with CHF BC's CHIP or similar programs.

But where should you put money you won't need until it's time to replace that flooring in five years, or that roof in ten? The new Affordable Housing Investment Program (AHIP) is designed to match your investments to the timing of predictable cash needs for the life of your co-op. It gives

you the tools you need to get the job done.

AHIP is a family of six professionally managed investment funds selected to meet the needs of housing co-ops and non-profit housing providers in BC. Two of the funds offer a "socially responsible investing" screen.

AHIP is a joint project of CHF BC and the BC Non-Profit Housing Association. We've combined our numbers to give members access to professional advice that would otherwise be unavailable to most individual investors.

Our investment manager is Phillips, Hager & North, a BC success story. Since its founding in 1964, Phillips, Hager & North has grown to become one of Canada's largest and most respected investment managers.

For more information about getting your co-op started with AHIP, contact Julie Hunter at 604.879.5111, ext. 138 (toll free 1.866.879.5111) or email [jhunter@chf.bc.ca](mailto:jhunter@chf.bc.ca). ■



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---

## Changes at Home Depot

CHF BC's commercial services partner for maintenance, repair and operating supplies—Home Depot Commercial Direct—has changed its name to "The Home Depot Supply". Federation members will continue to receive lower than wholesale prices, personalized service, a wide product selection and a \$1,000 line of credit, upon approval.

The new Home Depot Supply catalogue, with over 1,000 new

parts, was mailed in January. If your co-op hasn't received one simply call Home Depot customer service at 1.800.782.0557. Or you can always review it online at Home Depot Supply's new website: [www.hdsupply.ca](http://www.hdsupply.ca).

If there's something you need that you can't find in the catalogue, Kris Barski is Home Depot Supply's sales representative based in the Greater Vancouver area. He would be pleased to

answer any questions or assist you with special orders. Call Kris at 604.830.2385 or email [kris\\_barski@hotmail.com](mailto:kris_barski@hotmail.com)

Construction on Home Depot Supply's new Western Distribution centre is now underway. Once it is operational, deliveries will be overnight and free of charge. ■



# Nuts + bolts by Wendy Dragomir

## Shopping for your co-op closet

Here are some items a co-op might want to consider having on hand, to help avoid emergency trips to the neighbourhood hardware store. Your own inventory will be subject to available storage space and maintenance or contracting arrangements in your co-op. Ensure items are well marked as co-op property.

- screwdriver with a good assortment of bits
- unit deadbolts with keys (keyed to a master if applicable)
- mailbox locks with keys
- assortment of light bulbs
- stove elements & fuses
- fridge and oven thermometer

- toilet auger and sink snake
- toilet flappers and handles
- water pump pliers or pipe wrench
- faucet washers
- plumber's tape
- adjustable wrench
- a piece of rubber, nut driver and 1/2" and 1" clamps for leaks
- shop vac
- bi-fold door parts
- extra smoke alarms
- paint supplies
- snow shovels and salt
- landscaping and gardening tools
- ladders
- WD 40
- and, of course, duct tape

To stock up on these and over 5,000 other items with preferred pricing and service for CHF BC members, you

can check out Home Depot Supply (1.800.782.0557 or [www.hdsupply.ca](http://www.hdsupply.ca)).

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

## chip rates

There preferred rates for CHF BC member co-op operating accounts were effective March 1, 2004 and are subject to change.

**CCEC** – variable 1.45%

**CCEC** – fixed 12-month 1.80%

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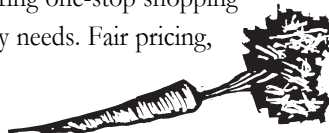
**Prospera** (formerly Fraser Valley) 1.15%

**VanCity** 2.193%



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## New privacy act and co-op minutes

In the last issue of *SCOOP* (Winter '03) we talked about the steps co-ops should take to comply with the new *Personal Information Protection Act* (PIPA).

Under PIPA, “personal information” means information about an identifiable individual—such as age, marital status, sexual orientation, race, income, home address, or phone number. In a co-op, it could even include a request to do major unit improvements. Obviously some personal information is more sensitive than others and should be handled differently.

How will this affect meetings and minutes in your co-op? CHF BC's sample policy suggests: “Discussions that will result in sensitive personal information appearing in the minutes will be held *in camera*.”

If you are not sure if the information is sensitive or not, think about how you would feel if the information were about you and others had access to it. Consider what's reasonable in the circumstances.

### Situation one:

The board is asked to discuss a dispute between two members and decides to meet *in camera*.

The board minutes might look something like this:

4.1  
Dispute between members

*In camera session*  
The board held an *in camera* discussion about a dispute between two members who have been unable to resolve it on their own. A record of the discussion was kept and will be filed with the *in camera* minutes of board meetings.  
End of *in camera* session.

RESOLVED that the board appoint a mediation committee made up of X, Y and Z to review the dispute and try to resolve it.

No names or circumstances about the dispute appear in the regular board minutes in order to protect the sensitive nature of members' personal information. The *in camera* minutes only need to contain information that

the board would need for future reference, such as the identity of the parties and the general nature of the complaint.

### Situation two:

The board approves a recommendation to allocate parking spaces to certain members. This is personal information, but it can appear in the regular minutes because it is not sensitive and it's related to the ordinary running of the co-op.

Refusing an applicant for a poor credit history? Arrears? The next issue of *SCOOP* will cover other examples of personal information and how to treat them. ■

## Privacy primer for housing co-ops: Workshop

Is your co-op ready for the Personal Information Protection Act? Your co-op must comply with this new provincial law. The good news is you don't have to start from scratch. You can use CHF BC's Privacy Act Tools for Housing Co-ops, available on the Members' Section of [www.chf.bc.ca](http://www.chf.bc.ca). We'll talk about how you can adapt and implement these tools for your co-op.

See page 5 for the dates of this 3-hour workshop in Vancouver and page 16 for Victoria. Fees are \$50 for members and \$150 for non-members plus GST. Register early, as space is limited, by calling Stephanie at 604.879.5111 ext. 0 or email [sevans@chf.bc.ca](mailto:sevans@chf.bc.ca). For Victoria, call Kerry at 250.384.9444 or email [kpanter@chf.bc.ca](mailto:kpanter@chf.bc.ca).

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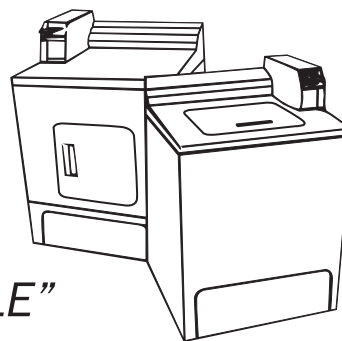
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- ▶ Occupancy agreement
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## Co-op notices no longer appear in SCOOP

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

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



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Your investment is tax-sheltered because interest compounds tax-free within the RESP. When the interest is paid out, it is taxable in your child's name. As a student, your child will likely pay little or no tax.

## **Transferable**

If your child decides not to pursue post-secondary studies, you have several options: You can transfer the plan to another beneficiary. Or you can transfer up to \$50,000 of interest to your RRSP or spousal RRSP tax-free, subject to certain conditions, and provided you have contribution room. Or you may withdraw the interest as income and pay tax on it.

## **Wide choice of programs**

Funds can be used at any recognized university, college or trade school in Canada or around the world.

## **Easy way to save**

We offer you a range of savings options to suit your financial situation and help you meet your goals.

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## *C.S.T. Consultants Inc.*

*Important conditions and details of the plan are contained in the Prospectus. Please read prior to investing.*

**For a personal consultation, please contact:**

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