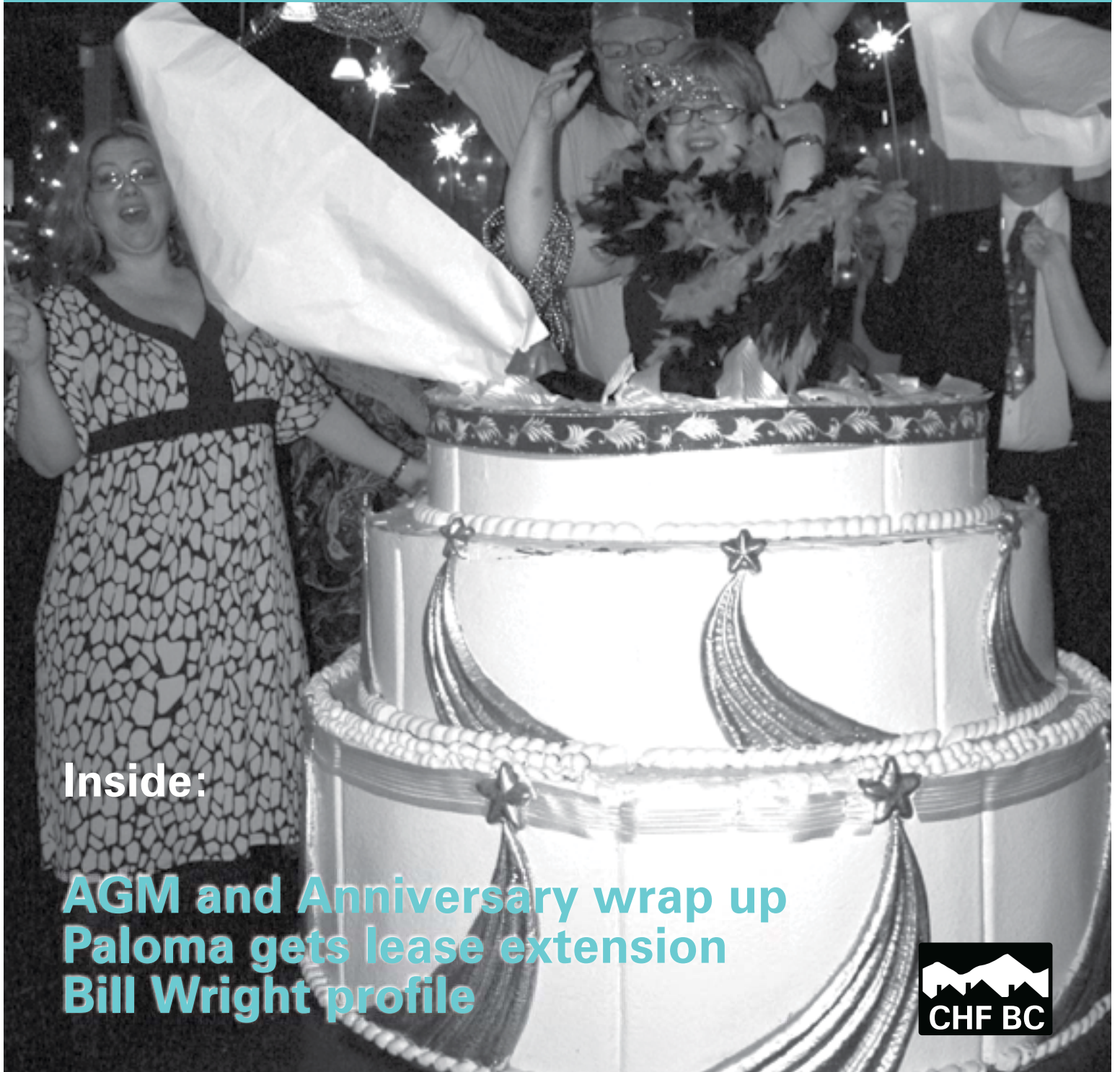


SCOOP

THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC



Inside:

AGM and Anniversary wrap up
Paloma gets lease extension
Bill Wright profile



Plus commercial services news

MARCH 2008 \$3

Let's act to solve Canada's shame

"The Federal Government needs to commit funding and programs to realize a comprehensive national housing strategy, and to co-ordinate actions among the provinces and territories, to meet Canada's housing rights obligations. Canada needs to once again embark on a large scale building of social housing units across the country"

Another CHF BC press release? CHRA? The NDP?

No. These are the words of Miloon Kothari, the Special Rapporteur on adequate housing for the United Nations Human Rights Council in a report to be delivered to the Council later this year. He goes on to note that Canada has signed international treaties promising to act to solve what he calls "a national housing crisis" but that "Canada's continuing failure to incorporate these international legal standards into Canadian domestic law has been noted with growing concern."

Stripped of its diplomatic phrasing, the message is blunt: Canada has a housing crisis; the Government is obligated to do something about it; they're not. It's a sad message for Canada, a country that prides itself on being a beacon of international co-operation, respect for treaty obligations and human rights.

And worse than sad, it's frustrating. As Mr Kothari points out, "Canada is one of the richest countries in the world" with "a reputation around the world for its progressive housing policies and programs. But that is no longer the case." Today, "Canada has fallen behind most countries in the OECD in its level of investment in affordable housing. Canada has one of the smallest social housing sectors among developed countries."

We need to do better. The scale of the problem was recently clarified by a CHF Canada study into housing need in Canada (see page 19). Almost 1.5 million households – more than 3 million people – live in core housing need. That means their housing is inadequate or costs too much or both. Among provinces, BC was the worst with over 15% of British Columbians living in core housing need. The rates for Aboriginal people, women and single parent families are even more shocking.



We can do better. Working with government, we could expand the number of subsidised units in our co-ops; we could extend our operating agreements to continue to provide affordable housing for years to come. Above all, we could, as Mr Kothari says, build more co-ops.

The co-op housing movement will continue to press government to work with us to do all these things and more. In the Throne Speech last October, the Federal Government said that "middle-class Canadians and their families worry about affordable housing and the number of homeless people on our streets. Our Government is committed to helping families meet their needs."

Let us hope that words will be followed by action and that the next time Mr Kothari visits Canada, his report will not shame Canada in front of the entire world.

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



contents

FEATURES

8 2007 AGM Find out what happened, who was elected, and who had the most fun at the Federation's 25th anniversary dinner party afterwards.

Commercial Services News



COLUMNS

5 Up front with *Letters, Hot dates* and news from BC's co-op housing sector.

12 Education events including the spring education conference and the Interior education day.

13 In the spotlight: Bill Wright has devoted his career to helping BC co-ops.

14 Vancouver Island Meet CHF BC's newest Island director, Larry Lesage.

16 News you can use Features CHF Canada's new capital planning guide as well as tips for ILM co-ops facing housing charge increases.

19 National Merrilee Robson summarizes CHF Canada's recent report on housing need.

21 International Rooftops Canada director, Mike Alsop, outlines an ambitious year for this international organization.

23 Co-op connection The BC Co-operative Association's Michael Zelmer explains the environmental and social benefits of coffee produced by farmer-controlled co-operatives.

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 info@chf.bc.ca. You can get a free copy by contacting our offices at 200-5550 Fraser Street in Vancouver or 410-1105 Pandora Avenue in Victoria.

ON THE COVER: To cap off the fun at CHF BC's big 25th anniversary finale dinner, CHF BC president Wes Hosler, accompanied by Merrilee Robson, who served as CHF BC's president in 1985, jumped out of a huge cake (see p. 8).



hot dates Mark your calendars for upcoming co-op housing events you don't want to miss.
Mainland **6** Island **14**

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up front

LETTERS

Co-op overcomes Rules hurdles with CHF BC's help

Finally, we've had our special resolution general membership meeting, approving our new Rules and Occupancy Agreement with only one abstention. High fives all around!

How did we get here?

Our co-op is 18 years old. Needless to say our rules were somewhat out of date and certainly not in compliance with the current Co-op Act. Being intimidated by the task and procrastination kept us from starting this process.

In 2006, we set up a rules committee of six members. The first step was to go through CHF BC's Guide to the Model Rules. We got together a couple of times to complete the options worksheet – maybe five or six hours total. There was never a need to consult a lawyer – thank God! Not difficult at all.

Once the options worksheet was completed and we knew what we wanted the documents to look like it was time to input the options, so we purchased the e-Rules. I don't know how many times I called Sue Moorhead at CHF BC for advice; whether for silly little questions or major concerns. Without her help we wouldn't be finished today.

By September 2007, the Rules Committee was ready to present the drafts to the Board. The board was given three weeks for review prior to the next directors' meeting. The board was impressed with the draft so we set a date for the special resolution general membership meeting. The documents were sent off to a copy centre and distributed to each unit in our co-op giving members three weeks to read through the documents as well.

Wanted – SCOOP, your co-op magazine, wants to hear from you! All entries qualify for our prize draw. This issue's winning contributor is Dave Bell from Blueberry Vale Co-op. Send photos, stories, questions, anything to CHF BC, attention: SCOOP, 200 – 5550 Fraser Street, Vancouver BC V5W 2Z4 or email scoop@chf.bc.ca.

The general membership meeting went very well and was well attended. After a short discussion and several questions a motion was made to accept the draft Rules and Occupancy Agreement. This co-operative has never had such a favorable acceptance of a motion!

I would recommend all co-ops undergo this very simple, painless yet so productive change. CHF BC is there to help you over the rough spots.

Dave Bell
Blueberry Vale Housing Co-op, Richmond

Member recruitment advice incomplete

Dear SCOOP,

I have a minor quibble with the advice given in the article "Keeping the co-op full" (MARCH 2008), in the section headed, "Don't promise a unit to an applicant then "withdraw" the offer." This section ends with the statement, "There are no circumstances that allow a co-op to withdraw that agreement [to give an applicant membership] unless of course the applicant agrees."

A co-op would have the right to withdraw its offer of membership if, for instance, the co-op finds out, before the applicant has paid for his or her shares and been entered onto the register of members, that the applicant lied on the application form. Intentional misrepresentation of a material fact by one party to a contract gives the other party the right to rescind the contract unilaterally if the terms have not yet been fulfilled.

The statement should go on to say, "without the co-op exposing itself to the risk of a claim for damages." There are situations where a co-op discovers a piece of significantly negative and relevant information about an applicant after the applicant has been approved for membership but, again, before the applicant has paid for his or her shares and been entered onto the register of members. Sometimes it is better for the co-op to "break the contract" with the applicant and pay the resulting damages (generally, at most a few months rent and some moving costs), rather than bring a problem member into the co-op. The key to keeping costs down is to withdraw the offer of membership as quickly as possible, so that the applicant has not given notice to the applicant's current landlord or incurred many costs related to arranging the move to the co-op.

While one would hope that a co-op never has to break its "contract" with an applicant for membership by withdrawing the offer of membership before the final paperwork has been completed, there are some special situations where this is either permitted by the law or where the consequences of doing so are less severe than honouring a commitment made on incomplete information.

Bob Milne
Jawl & Bundon Barristers & Solicitors,
Victoria



hot dates

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

- Mar** **29** Spring Education Conference (see p. 12)
- Apr** **14** Delegates Forum
- 19** Interior Education Day
- May** **3** Semi-Annual General Meeting
- 12** Delegates Forum

chip rates

Preferred rates for CHF BC member co-op operating accounts. These rates were effective March 5, 2008 and are subject to change.

CCEC – variable	2.63%
CCEC – fixed 12-month	3.25%
Coast Capital (Vancouver Island)	3.0%
Prospera	2.15%
Vancity	3.193%

up front the inside scoop

25th Anniversary Dinner & Dance

To cap off 2007 as our anniversary year, more than 150 CHF BC members and guests filled Federico's Supper Club on Commercial Drive after the AGM on November 24.

President Wes Hosler welcomed everyone to the grand finale of our 25th anniversary celebrations. Guests enjoyed a delicious five-course meal in Federico's elegant and intimate dining hall.

Everyone was in a splendid mood and the dance floor was packed shortly after the live entertainment started.

The warmth and spirit of the event clearly put people in a generous frame of mind. Doug Perry of Cana Management started things off with a \$500 donation to Domestic Violence Relief Fund and challenged other sector organizations to match it. Not to be outdone, COHO Management and CHF Canada each pledged \$1,000 to help women leaving abusive relationships buy membership shares in housing co-ops.

Thanks to everyone for supporting CHF BC's 25th anniversary in such grand style.

Below: Federico Fuocco was in fine singing form at CHF BC's anniversary dinner & dance. Opposite page: Co-op members danced the night away! For more pictures of this event, visit www.chf.bc.ca.





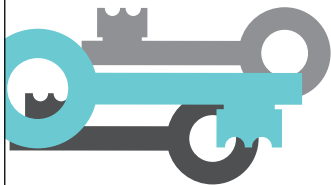
up front the inside scoop

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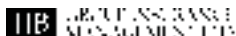
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Annual General Meeting

2007 AGM

CHF BC held its Annual General Meeting on November 24 in Burnaby's Executive Hotel. 101 people, including 62 delegates attended this meeting chaired by lawyer Geoffrey Dabbs.

Executive director Thom Armstrong reported that CHF BC has grown to 232 member housing co-ops representing 11,993 co-op homes. The report from the board of directors included an update on the 2020 Vision project and spoke about plans to explore new co-op development. Treasurer Suzann Zimmering and auditor Richard Marsh reported that the year ending July 31, 2007 had produced a seventh consecutive operating surplus.

Delegates re-elected three directors – Wes Hosler, Marty Norgren and Carlyne Withrow – and elected five new directors to the board: Dianne Brubaker, Azima Buell, Lise Stewart, Alana van Dam and Larry LeSage. (Larry was elected by Vancouver Island delegates at the Council meeting held on October 17.) Elected to serve on the finance committee is Colin Chan.



Board update

At its first meeting in December 2007, the CHF BC board elected its new executive: Wes Hosler (Lore Krill) – president; Marty Norgren (H.W. Flescher) - vice president; Catherine Porter (Pine Ridge) – treasurer; and Candice Bunting (Cameo) – secretary.

Retiring from the board are Bui Petersen, Debbie Bailey, Gino Gamboa, Larry Maralia and Suzann Zimmering.

Delegates gave unanimous approval to a late resolution calling on the board to make CHF BC's own operations more environmentally friendly.

Mark your calendar for our Semi-Annual General Meeting on May 3, 2008. We hope to see you there.

Below : Marty Norgren (a.k.a. Carnac the Magnificent) presided over the 25th anniversary retrospective.





Opposite page (top): CHF BC's 2008 board of directors, from left to right, standing: Larry Lesage, Dianne Brubaker, Wes Hosler, Carolyne Withrow, Marty Norgren, Candice Bunting, Alana van Dam, Lise Stewart, and Azima Buell. Seated: Catherine Porter and Doreen Aquino.

Above: Four CHF BC presidents cut the anniversary cake at the 2007 AGM. Pictured, left to right, are current president Wes Hosler; Herb Barbolet (1982); Merrilee Robson (1985); and David Lach (1983).

Bottom: CHF BC treasurer, Suzann Zimmering, who is retiring from the board, presented a parting gift to auditor Richard Marsh, thanking him for years of excellent service to the Federation.



For AGM details, visit www.chf.bc.ca where you can read a more detailed news report, view more photos in colour, and download reports and documents from the 'member meetings' area in the members section.



New faces on the Board

Dianne Brubaker

Dianne is returning to the board of CHF BC revitalized after a one-year break. Dianne has been a member of Creekside Housing Co-op for over 22 years where she has served as a director and president. Dianne is "really happy and excited to be back" and



looks forward to helping promote the Federation's many initiatives, particularly new co-op development, 2020 Vision and Rooftops Canada.

Alana van Dam

Alana has lived in Kinross Creek since 1997. She has served on the finance, social, and ad hoc social audit committees as well as on the board of directors twice, once as president. She has been employed with the federal government for close to 20 years and spends her free time volunteering in the community. "I am looking forward to learning more about the co-op sector on a national level and finding out how I can bring that knowledge back to my co-op," says Alana. "I anticipate the next two years will be ones of education and expanding my co-op horizons."



Azima Buell

Azima Buell has been in co-ops since she returned to university as a single mother with a two-year-old girl over 22 years ago. Currently at Alder Bay Coop, she has served on the board, membership committee, social committee and as the CHF BC delegate. She was also part of the Opening Doors project and has an interest in the international side of co-op housing as well as in exploring how co-ops can be self sufficient at the end of their operating agreements.





Handy Hound retires

Since 2003, Handy Hound and his fellow canine members of the fictional Mondo Cane Housing Co-op have been regular *SCOOP* fixtures (no maintenance pun intended). So it's with sadness that we report the end of this comic strip, penned by Twin Rainbows Housing Co-op member Leo Burdak.

Leo's CHF BC connection goes a long way back. He was on the Federation's founding board and was one of the first editors of *SCOOP*. Maybe this explains his keen comic grasp of co-op internal dynamics.

And apparently, like Handy Hound, Leo is quite the co-op handyman, though he assures us that any similarities between the Handy Hound comic strip and his own co-op are entirely coincidental. Many thanks to Leo for making laughter the unofficial eighth co-op principle.

Ten new CHF BC workshop leaders

CHF BC is pleased to welcome new workshop leaders to our education team. Last fall we trained ten keen, experienced co-operators. Some have already led workshops; others are co-teaching or observing workshops first before completing the training and heading out on their own to deliver workshops at co-ops or at Federation education events.

CHF Canada and CHF BC jointly led a three-day training session, then CHF BC followed up with additional training and mentoring. Watch for these new faces at workshops: Doreen Aquino, Scott Jackson, Terra Macdonald, Dawn-Leah McDonald, Bui Petersen, Glen Porter, TJ Roberts, Judith Scott, Ulryke Weissgerber, and Chris Whyte.

City Green still offering free energy assessments to housing co-ops

Thanks to federal funding for its Affordable Warmth BC program, City Green Solutions is offering free energy assessments to housing co-ops. This is a great opportunity for your co-op to save energy, save money, increase home comfort and improve air quality.

Already several dozen co-ops have contacted City Green to get involved, and six co-ops have completed their assessments. City Green is still looking for more interested co-ops.

For more details, or to register for your assessment visit www.citygreen.ca, or call 1.866.381.9995.

Property tax assessments – when to appeal

Some co-ops have been asking whether they should appeal increases in the assessed value of their co-ops. *SCOOP* asked the head of COHO Management's accounting department, Ted Simms, for advice.

“Statistics show that in BC the average assessment increase is 16%, and in Vancouver 12%,” says Ted. “We would recommend an appeal if:

- assessed value of the buildings is greater than 12% over last year (for land only if the co-op is ready to go through a market appraisal), or
- there are high vacancy losses,
- there are problems with the buildings, such as premature building envelope failure, or major repairs required. This would require an engineering study showing the estimated repair cost.”

Leaky co-ops

City Council grants lease extension to Paloma

On December 13, Vancouver City Council approved an extension of Paloma Housing Co-op’s land lease on very favourable terms. After hearing from speakers and asking a few questions at their meeting, councillors gave unanimous approval to a 20-year lease extension.

In March of 2007, CMHC agreed to implement an enhanced lending framework

to help leaky housing co-ops get fixed. Many co-ops have been repaired or approved for the necessary loans. But some co-ops, including Paloma, require lease extensions to match the time they need to pay off those loans without adding to the cost of their land.

The City’s decision clears the way to start design work that will lead to a full repair of Paloma’s building envelope.

Paloma Housing Co-op is celebrating its recent municipal lease extension clearing the final hurdle to do leak repairs. Pictured (from left) are city councillor Kim Capri, co-op president Carolyne Combs, and members Pat McClain and Micheal Springate.



Leaky co-ops at a glance

Category	Co-ops	Units
Fixed	14	758
Under construction	7	504
Design/tender	11	476
Loan approved	7	278
Analysis	9	533
Redevelopment	3	111
Other	15	960
Total	66	3,620

Education events

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Spring Education Conference

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Sound management goes hand in hand with good governance and principled leadership. Whether you need help with policies, your long-term vision, overall direction or taking care of daily business, there's something in our education program for you.

Spend an enjoyable day with us—whether you're on the board or

a committee or thinking of joining one, you'll find lots to learn and discuss. Choose from an exciting line-up of workshops, including six new ones:

- Organizing a co-op maintenance program
- Board basics: getting governance and management right!
- Ask the lawyers
- Preparing a co-op budget
- Leadership that earns involvement **NEW**
- Mapping the road ahead: developing a 2020 compass for your co-op **NEW**
- Designing a planning session for your co-op **NEW**
- Greening your co-op
- The 7 deadly governance sins (and what to do about them) **NEW**
- Hey! Hey! Ho! Ho!
Co-operation's the way to go! **NEW**

Interior Education Event

Getting financial management right

**9:30 am to 4:30 pm
Saturday, April 19
440 Yates Road, Kelowna**

Ulryke Weissgerber

Financial management is the key to co-op management; without it you won't accomplish anything. This workshop will show you how to adopt a workable budget each year, make sure your bills are paid, ensure your financial records are in order, read financial statements, collect housing charges in full and on time, save and invest for the future and support it all with good policies and procedures.

To register, visit www.chf.bc.ca, call 604.879.5111 (toll free 1.866.879.5111) ext 0 or email info@chf.bc.ca. Space is limited for these popular events.

Lawyer Bill Wright helped break ground for BC co-ops



Bill Wright can pinpoint the beginning of his involvement with housing co-ops to the day in 1969 when Shirley Schmid, now considered a founder of BC's housing co-op movement, walked into his office.

"It really seems like only yesterday when Shirley, a stranger, walked in and proceeded to inform me that she planned to build hundreds of units of co-operative housing. After some discussion I asked her how and with what funding. She took a penny out of her purse and said, 'with this; and you, young man, are going to help me do it.' With such a compelling invitation how could I refuse?"

Wright's involvement with the co-operative movement first

started in the early 60s with retail and producer co-ops when he articulated with the firm of Davis and Company. He stayed with the firm to work as an associate, a partner and eventually managing partner for 35 years.

Wright went on to help Shirley Schmid build the first housing co-operative in the province: De Cosmos Housing Co-op in Vancouver. He helped other co-ops get organized and incorporated. He was occasionally called in to help co-ops when they needed dispute resolution or help with membership terminations.

And he helped bring about the legislation and draft uniform rules that govern co-ops in the province today.

"I always say that one of the things from which I derived the greatest satisfaction – apart from all the wonderful people that you met in the co-operative sector – was being part of that team that was able to convince government that housing co-operatives are a unique form of housing and a unique form of co-operative and they should be recognized legislatively as such. Fortunately we were able to bring that about over the years."

Though Wright is retiring from his law practice, he continues to stay busy with roles on several boards and community organizations. ■

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EAST END FOOD CO-OP

New Island director, Larry LeSage, elected at the Vancouver Island Council meeting on October 17, 2007.



Introducing new Island Director Larry Lesage

Larry Lesage holds the distinction of being the first CHF BC director selected according to CHF BC's new rules allowing Island directors to be elected directly at Vancouver Island Council meetings.

Larry has worked in the insurance business as a claims adjuster for over 20 years. He has been a member of Washington Co-op in Victoria for four years where he quickly found himself on the board. He says his top priority on the board of CHF BC is helping co-ops, including his own, to become more sustainable as organizations.

"After attending a session on the 2020 Compass, I could see that my co-op wasn't the only one whistling by the graveyard," says Larry. "We need to work to ensure that co-ops do the proper planning and budgeting to ensure that they stay around for generations." You can contact Larry by email at llesage@chf.bc.ca. ■

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 at these great events:

- Mar 29** Spring Education Conference, Burnaby (see page 12)
- May 3** Semi-Annual General Meeting, Burnaby
- 21** Vancouver Island Council

island chip rates

Preferred rates for CHF BC member co-op accounts. Rates effective March 5, 2008 and subject to change.

Coast Capital (Vancouver Island)	3.0 %
Vancity	3.193 %

Island tops record number of co-ops using education

A record number of co-ops used CHF BC education services in our 2006-07 membership year. The highest level of participation came from Vancouver Island with 82% of co-ops taking advantage of this valuable member service.

Island co-ops attended many different events. The spring and fall Island Education Days were sold out, and there was an increase in the number of Island co-ops sending members to the mainland for the twice-yearly education conferences in Burnaby. Twenty-four Island co-ops took advantage of other sessions on Rules, The Agency, and Adapting our Homes.

“We couldn’t be happier with the uptake on education services’ said CHF BC’s education director, Sue Moorhead. “And member feedback has been very positive.”

Terry Ahern of James Bay Co-op said “Let me express a thank you for CHF BC’s dedication and hard work in 2007. I know I have learned a new thing or two over the past year about co-op living through the Federation’s continuing efforts to promote education and awareness on important and relevant issues. Bit by bit it all adds up and makes a difference.”

“Member participation and input helps us to evaluate and update the program to ensure it meets the needs of co-ops” said Moorhead. “The program we are planning for the future is exciting and dynamic.”

Co-ops seem to feel the same way. In an education audit conducted in 2006 members gave CHF BC high marks for the program and provided useful suggestions on how to better meet their education needs.

CHF BC is committed to keeping education relevant and useful to assist co-ops with governance requirements now, and in the future”.

Be sure your co-op takes advantage of co-op education in 2008! ■

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Capital planning

Setting the stage for long-term results

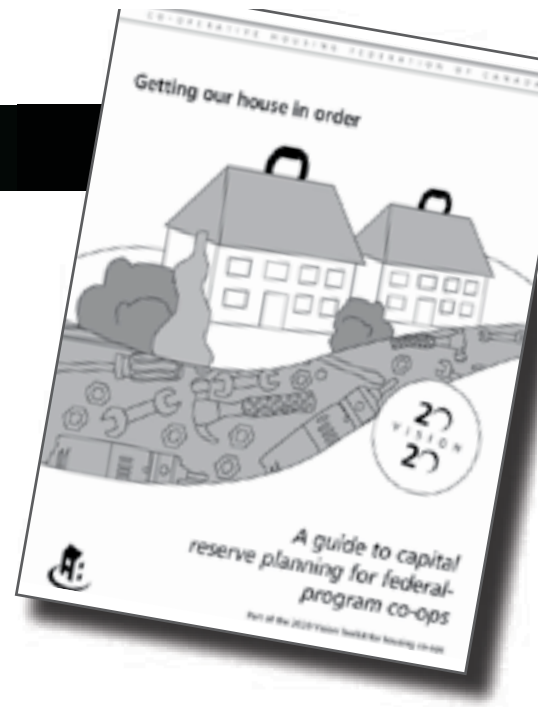
We all know how tough the challenge of maintaining our co-op homes can be. It's made even tougher by rising prices, labour shortages, aging buildings and members with less time than ever to volunteer in the co-op. No wonder so few housing co-ops have turned their attention to effective, long-term capital planning—it's hard enough to manage in the short term.

CHF Canada just made the task a little bit easier with its newest 2020 Vision publication: *Getting our housing in order: a guide to capital reserve planning for federal-program co-ops*.

This new guide to capital planning is the perfect introduction to what may seem at first like a hill too high to climb.

If you don't know what a capital reserve plan is, why you need one, or how to get one, this guide is for you. If you have tried to create a plan and found that the process bogged down, a quick review of this guide may help you figure out what went wrong and show you how to fix it.

No co-op can manage itself properly without a capital plan. You need a building condition assessment to estimate when capital items will need replacing and how much it would cost to replace them if the work was done today. Then you need a reserve fund forecast to tell you how much you'll need to spend each year on capital repairs and replacements, how different rates of return on your investments will affect your reserves, and how much you should be putting into your reserves each year to cover future costs.



The guide will show you how to manage the job of getting a capital plan done, when and how to update it, and how to use it to look at your long-term investments. It also points out some of the common mistakes that can slow you down: involving too many people in plan preparation, not using qualified inspectors for your building assessment, forgetting to keep your plan up to date or to follow it in the first place. And most common of all—not investing your reserves to produce enough revenue to meet the projections in your financial forecast.

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Whatever the state of your buildings or your capital reserves, there's something in the new capital planning guide for you. ■



You can download your copy of the guide from CHF Canada's website at www.chfcanada.coop/eng/pages2007/2020guides.asp. While you're there, check out the other fine 2020 Vision guides: *Getting governance right*, *Getting management right*, and *Getting our co-op principles right*. You'll be glad you did.

ILM co-ops

Do we have to increase our housing charges to 85% of market rents after Year 15?

Maybe not. Most co-ops funded under the ILM program* receive federal assistance. This assistance changes every year, based on the ILM inflation formula. Starting in Year 16 it can get more complicated.

Your co-op's assistance may be reduced if your housing charges are less than 85% of market rents. But the reduction is capped at a maximum, based on 5% of Year 15 housing charges. If your housing charges are only slightly less than 85% of market, the reduction in assistance won't be the full maximum.

Don't increase your housing charges to 85% of market rents simply to avoid a reduction in assistance. In 2007 some co-ops' housing charges were about 70% of market rents, due largely to a very high market increase. They could have avoided the reduction in assistance by increasing their housing charges to 85% of market rents—but that would mean increases of \$100 or more. The maximum reduction in assistance may be only about \$30 or \$40 per unit per month. So instead, these co-ops looked at the big picture.

Base your housing charges on a realistic budget.

If there's a reduction in assistance, you will probably have to increase your housing charges to make up the difference. Prepare your budget as you normally do. Be sure to consider the co-op's overall financial situation. Is enough money being put into operating costs? Is enough being set aside for replacement reserves?

Maximum reduction in assistance is only once.

Co-ops that go from no reduction in assistance to the maximum in one year usually take a big hit in increased housing charges for that year. But they will have no further reductions in assistance.

Challenging market rent

You can challenge the market rent appraisal without hiring your own appraiser, as long as you point out inaccuracies or inconsistencies that you want the Agency (or CMHC) to consider. The market rent is based on private market rental housing, which excludes co-ops and social housing. ■

***ILM: Index-Linked Mortgage.** ILM co-ops are funded under the Federal Co-operative Housing Program (FCHP). These co-ops were built between 1986 and 1991 under the third federal co-op program. Most ILM co-ops' operating agreements are now administered by the Agency for Co-operative Housing; some are still with Canada Mortgage and Housing Corporation (CMHC).



For more information, see CMHC's bulletin "Year 15 and Beyond: Reviewing the Level of Federal Assistance" found at the Agency website at www.agency.coop.

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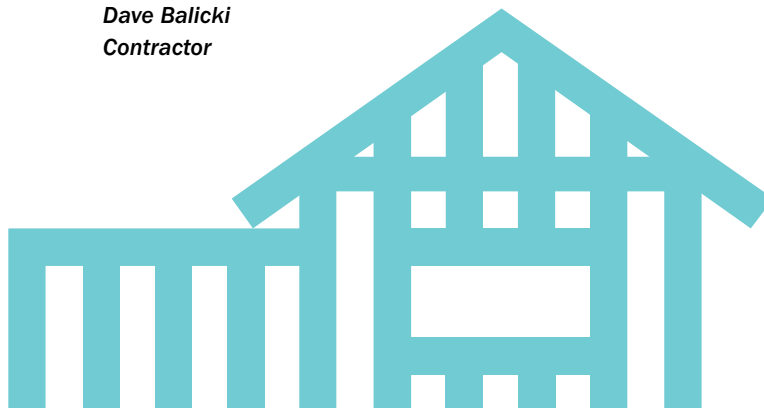
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CHF Canada report shows BC worst province for housing

A report released by CHF Canada shows that the rate of core need in British Columbia is among the worst in the country, with nearly 16% of BC households in core housing need – the highest percentage among the provinces.

This national report shows that 1.5 million Canadian households – almost 4 million people – are living without acceptable housing or are paying more than they can afford.

“Behind these housing statistics are real people,” said Nicholas Gazzard, CHF Canada’s executive director. “It is our neighbours, our friends, our families, ourselves who pay the price for Canada’s lack of affordable housing.”

Only two territories have higher rates of households in need than BC: Nunavut at 39% and Northwest Territories with 17%. The Yukon is tied with BC. Among the provinces, Nova Scotia (15%) and Ontario (15%) are next. The Canada-wide rate is 13.7%, with the lowest rate in Alberta at 11%.

Canada Mortgage and Housing Corporation defines core housing need as a household having to pay more than 30% of its before-tax income to get housing that is adequate, suitable, and affordable.

Written by economics researcher Will Dunning, the report, entitled “Dimensions of Core Housing Need in Canada,” looked at the most recent housing data (2001) from CMHC.

The Dunning report indicates that affordability is the most common difficulty in finding acceptable housing, with more than 89% of the 1.5 million households claiming it as a problem.

- Renters account for 68% of core housing need.
- Lone-parent families have a rate of 30%; double that of other Canadian households.
- Immigrants have higher rate of need than non-immigrants; for those households who have recently arrived in Canada, the rate is triple that of non-immigrants.



- Rates are also high among those aged 15-24 and those over 75.
- Across Canada, the incidence of core housing need for Aboriginal households is 78% higher than for non-Aboriginals.

“And, perhaps the most shameful statistic of all,” says Gazzard, “15% of children under ten live in core housing need.”

CHF Canada launched the report at a media conference in Ottawa on Parliament Hill in November. Gazzard made a presentation to a Senate committee looking at poverty later that same day. CHF Canada is part of a national campaign with other housing groups, working to get the federal government to work with other levels of government to reduce the number of Canadians living in core housing need. ■

 The full text of the report is available on CHF Canada’s website at www.chfcanada.coop.

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Rooftops Canada's BC director sees big year ahead

It looks like 2008 is going to be an exciting and productive year for Rooftops Canada, the international development arm of Canada's co-op and non-profit housing sectors.

On a local level, the board of CHF BC has named four directors to a Rooftops committee that will assist in local planning and education. This is the first time CHF BC has made an organizational commitment to Rooftops and we thank you for this formal expression of support.

In the international arena, Rooftops is developing a major

housing microfinance initiative to provide small loans to address the overwhelming need for housing in the developing world.

Lack of suitable housing finance has been a major obstacle to our work overseas. Although institutional capacity is in place, and communities are organized and saving, we lack a vehicle to deliver financing on a massive scale.

For example, NACHU, the Kenyan Co-operative Housing organization, has doubled the number of people engaged in the housing savings program, and as a result the volume of savings is



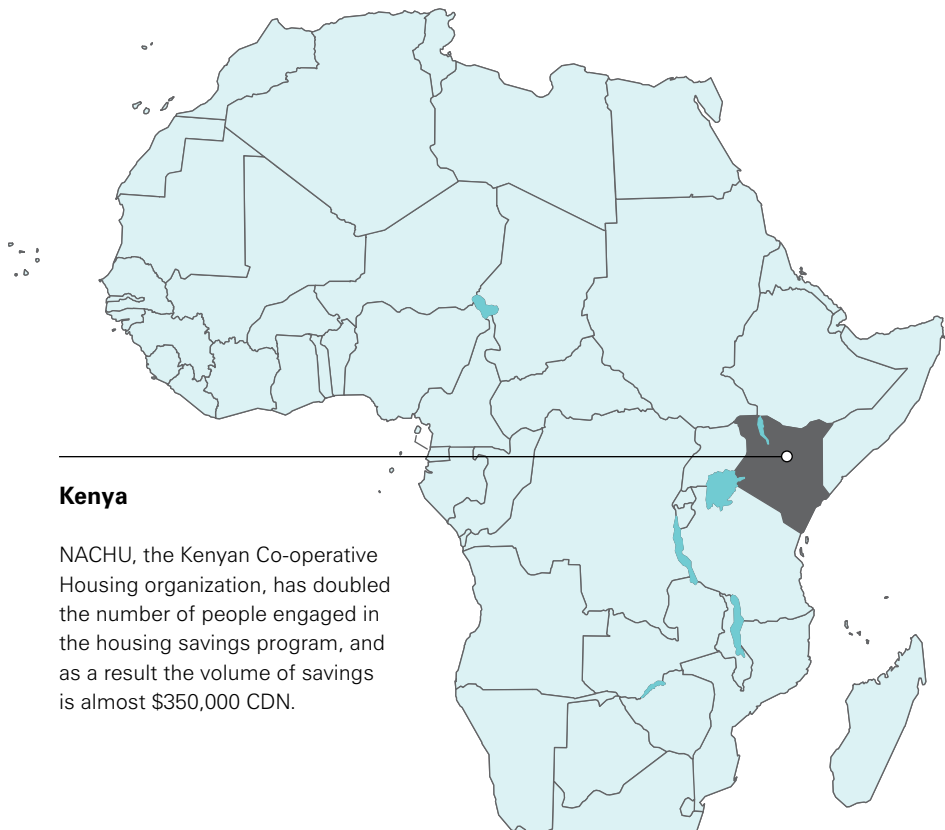
almost \$350,000 CDN. But this figure corresponds to an increased demand for loans outstripping our international partners' capacity to fund lending.

This new Rooftops initiative will provide alternative international sources of capital to assist in meeting the pent-up demand. As the process moves forward, it may even change the scope of the organization dramatically. Most importantly, it will enable our partners to develop much needed housing on a scale that might even be in keeping with the need.

It is early days in this exciting process, and I am thrilled to be involved with Rooftops when it is on the verge of a major step forward towards assisting our partners to provide housing in the places that most desperately need it.

I urge housing co-ops and individual members to think about what your involvement can do and what a small donation means in a place where the need is so great. ■

Mike Alsop is a member of the board of Rooftops Canada. For more information, or to sign up for Rooftops regular e-bulletin, visit www.rooftops.ca.



Kenya

NACHU, the Kenyan Co-operative Housing organization, has doubled the number of people engaged in the housing savings program, and as a result the volume of savings is almost \$350,000 CDN.

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Warm Coffee + Co-ops = Cool Planet?

Drinking at least one cup of coffee in the morning is as routine for many of us as brushing our teeth or pressing the snooze button. While few give much thought to the origins of our morning rush, our choice of coffee actually has environmental implications most of us would never dream of. At issue is the sort of farm our coffee comes from, and how we, as consumers, can tell when choosing between dozens of options in a café or supermarket thousands of miles away.

Coffee is produced under a wide range of conditions that vary according to the country of production, size of the farm, and availability of capital and credit.

You can also find coffee farms that are very similar to farms you might see in Canada; a few hundred to several thousand hectares of nothing but tightly-packed shrubs planted

in neat rows, tended by workers on foot and tractor, applying a range of fertilizers to encourage production and herbicides, insecticides, and fungicides to combat pests. Approximately half of the world's coffee is grown under these conditions and, once the soils are sufficiently depleted, their legacy is a treeless waste.

On the other hand, you can also find coffee farms that are virtually indistinguishable from tropical forests or, in some cases, may actually be tropical forests that have stood for centuries. These farms are usually only a few hectares in size, are managed by hand using primarily family labour, and use almost no synthetic fertilizers or pesticides.

Far from the uniformity of their more modern counterparts, these farms can house dozens of different types of trees, providing habitat for countless species of birds, mammals, and insects. If managed properly, this

approach to farming can actually rehabilitate an ecosystem by improving its soils and increasing its biodiversity.

Besides, much of the biodiversity is composed of or supported by an impressive number of food crops grown amongst the coffee, supporting regional food security and diversifying farmers' incomes.

The environmental significance of these coffee forests is profound, especially in regions that suffer or have suffered from high levels of deforestation. In El Salvador, the total land area covered by these forested coffee farms (9%) actually exceeds the total area of remaining primary forest (1%). And in Puerto Rico, after 99% of the country's original forests had been lost by the turn of the 19th century, new forests have expanded from abandoned coffee estates.

Choosing a coffee that supports the healthier ecosystem isn't as difficult as one might think, and choosing one that is either Fair Trade, organic, or both will ensure you have made the right decision. Fair Trade certified and many non-certified "fairly traded" coffees come exclusively from co-operatives of small-scale farmers, guaranteeing a livable income for producers. Organic certification ensures your coffee was not produced chemically, and requires continual improvement to the land. Much of the world's organic coffee is produced by farmer-controlled co-operatives. ■

Michael Zelman is in charge of communications and member relations at the BC Co-operative Association. For more info, visit www.bcca.coop.

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