

# SCOOP

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THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC



**Inside:**

**AGM – CHF BC goes carbon neutral**  
**What makes a good director?**  
**Africa's housing challenges**



# From crisis to opportunity: politics and stimulus budgets

**T**he Federal budget of January 27, which delivered significant dollars for affordable housing, is the latest, but by no means the final outcome of a financial crisis that began in the first place with a housing policy failure. What's far from clear is whether the right policy lessons are being learned.

The global financial meltdown that has led us to Jim Flaherty's stimulus budget has its origins in the United States housing market. Earlier this decade in the U.S., homeownership was promoted as the 'holy grail' solution for everyone's housing needs. Interest rates were low and government policies encouraged high risk lending practices to new homeowners, many of whom didn't understand and couldn't afford the complex debt they were taking on. But neither lender nor borrower worried because the prices of houses kept on rising and they could always be sold for a profit, or so everyone believed in the U.S. housing bubble.

Meanwhile the Wall Street whiz kids started repackaging all this shaky, 'sub-prime' mortgage debt into increasingly complex investments that would be sold to investors around the globe, along with other exotic kinds of investments that were related to the value of mortgages. There was big money to be made in

selling all this dodgy debt, so bankers, lax government regulators and the firms that rate the quality of credit all turned a blind eye to the potential risks these investments carried.

It was like a high stakes game of musical chairs with the overheated housing market providing the dance beat. Then, in 2007, house prices started to fall and the music stopped. And suddenly there were no chairs for anyone. All those shaky mortgage-backed investments stopped performing. Homeowners couldn't refinance or pay the consumer debt they had racked up. Housing starts dried up. People stopped spending, banks stopped lending, and job losses mounted. Enormously powerful financial corporations went down. Financial markets around the world were sent reeling, and investment values tanked. The housing bubble had burst.

This mess crossed the border into Canada without so much as a customs declaration. Here, demand plummeted for the commodities our exports depend on, and the auto sector, already on its knees from having made the wrong products for too long, went into cardiac arrest. Suddenly, no one was in the mood to buy a Hummer. The financial institutions weren't as badly hit here but became just as jittery and stopped lending money to

each other, making access to borrowing very difficult, especially for businesses. Consumer confidence dropped like a stone, the economy stopped growing and it was official: Canada was in a recession.

So the Conservatives, having abandoned last November's steady-as-she-goes strategy (which was steadily going nowhere for the government), decided on an extensive public spending strategy to stimulate us out of the recession. And affordable housing is on the shopping list. The finance minister has put \$2 billion on the table for affordable housing renovation and development. The provinces are expected to match that money. If and how they will remains to be seen, but let's agree that \$2 billion for affordable housing is good news if it's actually spent, and spent wisely.

Stay tuned to this space in the next SCOOP for the next chapter in this high-stakes drama. We'll be looking at whether one great big bad outcome — the housing meltdown south of the border—is leading to positive outcomes for co-ops and other affordable housing in the Great White North. And we'll get back to the question we asked off the top: have we learned any housing policy lessons from this crisis?



**Nicholas Gazzard** is the executive director of the Co-operative Housing Federation of Canada.

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### Co-op notices are 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 [info@chf.bc.ca](mailto: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:** Heritage Housing Co-op member, Lynne McClintick, organized an initiative to paint a mural over a graffiti-covered alley wall near the co-op's entrance (see letter on p. 5).



**hot dates** Mark your calendars for upcoming co-op housing events you don't want to miss.  
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**SCOOP** is published by CHF BC to provide a link between housing co-ops and the Federation, and a forum for opinion. *SCOOP's* content does not necessarily represent CHF BC policy. Publication of an advertisement does not imply endorsement of the product or service. *SCOOP* is distributed free to all households in CHF BC member co-ops. **ISSN 1206-2766**

♻️ Printed on 100% recycled paper using environmentally-friendly inks.

<b>Subscriptions</b>	\$12 per year (includes GST)
<b>Editor</b>	Scott Jackson sjackson@chf.bc.ca
<b>Design</b>	EGO Creative Solutions design@egocreatives.com
<b>Printing</b>	Thunderbird Printers tbirdpress.com

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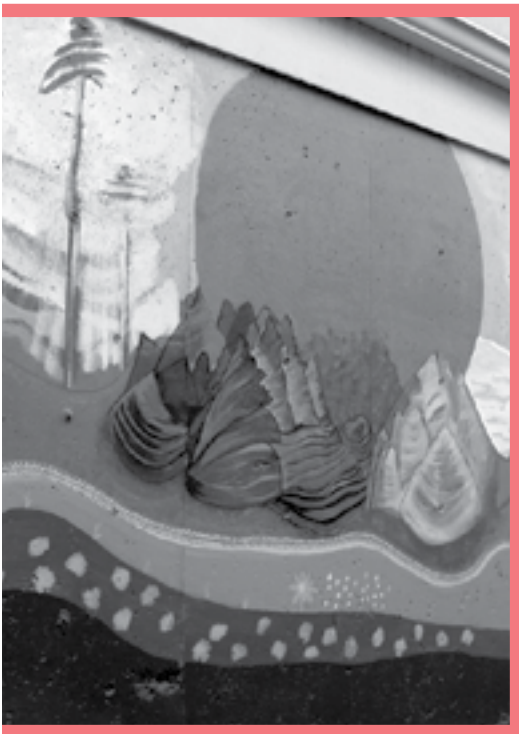
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## Graffiti-hiding mural expresses co-op community

Also shown on front cover

Dear SCOOP,

Imagine driving through a forest of beautiful, Emily Carr-like trees to enter your underground parking lot. That's what it's like for members of Vancouver's Heritage Housing Co-op because of the beautiful paintings that reside on their alley walls.

It all started when member Lynne McClintick approached the members with an idea to cover the graffiti-tagged walls with another form of art, a colorful mural. After Lynne received approval, she and other co-op members presented their idea to the city's anti-graffiti committee. The city loved the idea and agreed to cover the cost of paint.

With co-operative principles in mind, the residents designing the mural strove to include each co-op member in some way. For example, some members had ideas of specific items they'd like to see painted. As well, many members, including the children, worked together to paint the mural. This collaboration resulted in a piece of urban art that celebrates the rich diversity and fun nature of the Heritage Co-op community.

The lane-way, once a graffiti-tagged corridor, is now a beautiful and positive reminder of what can be achieved when a small group of people work together with a large dose of creativity and co-operation.

*Debbie Bowman  
Heritage Housing Co-op*

## BC-STV referendum BC could get co-operative government

Dear SCOOP,

On May 12, BC voters will get one last chance to make BC politics more co-operative by choosing the BC-STV voting system, and in turn bring the work of ordinary BC citizens to fruition.

In 2004, 160 average, randomly-selected citizens overwhelmingly recommended that we change our electoral system from the current first-past-the-post to BC-Single Transferable Vote (BC-STV). In the last referendum in 2005, BC-STV got 57.7% of the vote falling just shy of the 60% required to pass.

Our current system, called First Past the Post (FPTP), has a number of flaws. It produces false majorities, wrong winners, and cheats us out of co-operative government, leading to wild policy swings, while electing MLAs with as little as 40% of the popular vote. In 1996, the NDP got 39% of the vote and formed a majority government. The Liberals got 43% of the vote, 4% more than the NDP, but lost the election. In 2001, the Liberals got 57% of the votes and 97% of the legislative seats leaving the 43% of voters who did not vote Liberal with just two MLAs to represent them. If these were rare outcomes no one would be looking to change the system, but sadly, they are all too common.

BC-STV belongs to a family of electoral systems that are called proportional representation (PR) which means that they translate the percentage of popular vote each party wins into seats in the legislature. Under BC-STV, current ridings would be grouped together so that each electoral district would have a minimum of two MLAs. [6] ►

## WANTED your stories

*SCOOP* – your co-op magazine – wants to hear from you! All submissions qualify for our prize draw.

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**The winner for this issue is  
Debbie Bowman of Heritage  
Co-op.**

# up front

◀ [5]

It is important to understand that under BC-STV the total number of MLAs does not have to be increased unless the population does and so boundaries of electoral districts don't get used for cheap political tricks. And like all PR systems BC-STV would lead to an increased presence of both women and visible minorities as parties have to put forward a slate that appeals to the entire spectrum of voters.

So what would BC-STV change and how would those changes make for a better province? For starters, virtually all voters would get represented by an MLA in the Legislature and only a very small number of votes are lost. In addition, BC-STV makes your second choice very important because part of your vote is transferable, meaning that every candidate needs to appeal to most voters as a good second choice even if they aren't your first choice.

## BC Election: May 12

BC's fixed-date election legislation means that the next provincial election is May 12, 2009. As always, CHF BC will be campaigning on behalf of housing co-ops, and we'll need your help to ensure our message is heard. Stay tuned to the election section of our website at [www.chf.bc.ca](http://www.chf.bc.ca) for details.

That means that politicians tend to behave better and recognize the value of working co-operatively.

And to get re-elected, you need to be the type of person who can share power with members of your own party and possibly with the members of the other party in a coalition. This could mean an end to the days of power centralized in the Premier's Office and the top-down model of governing.

Let's make BC-STV pass this time and make BC politics fair and co-operative for all our sakes!

Want to know more about BC-STV? Here are some websites you can visit:

- [www.citizensassembly.bc.ca/public](http://www.citizensassembly.bc.ca/public) where you can read the Final Report of the Citizens Assembly and watch an animation on how balloting actually works.
- [stv.ca/join](http://stv.ca/join) and [www.fairvote.ca](http://www.fairvote.ca) provide more information and you can request a speaker.

*Darcy Suehn  
Edmonds Place Housing Co-op*



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## CHF BC goes carbon neutral

After a 2007 member resolution urging the Federation to reduce the impact of its operations on the environment, CHF BC announced at the 2008 Annual General Meeting that it has signed an agreement with Offsetters, a local carbon offset company. CHF BC is the first federation of housing co-ops in Canada to take this important step.

CHF BC now has begun implementing a comprehensive sustainability strategy, which includes initiatives to save energy, save and recycle paper, improve recycling, and reduce its carbon footprint. Offsetters will review and assess CHF BC's performance on an ongoing basis as part of a three year 'carbon friendly' agreement.

CHF BC is also working to help member housing co-ops on the path towards greater sustainability, with green workshops at education conferences and by working with governments and other organizations such as Vancity and City Green Solutions to provide financial incentives and other support for green retrofits.

## Federal budget includes investment in housing

The 2009 Federal budget passed in February includes significant short-term investments in housing. The budget included more than \$2 billion for affordable housing across Canada. It will help many Canadians by improving their housing conditions, and by creating employment (or saving jobs) in the construction and forestry sectors—all welcome news for BC's challenged economy.

It now remains to be seen whether the budget represents good news for co-op housing, particularly in British Columbia. Of the budget's many housing measures, the social housing retrofit fund is the most promising opportunity for housing co-ops. The government has made it clear that federally administered housing co-ops are eligible for the fund, but project selection criteria are still being developed.

Some co-ops have asked if the home renovation tax credit can be used to the benefit of co-ops or co-op members. We are looking into the rules that will apply to this measure, and we will let members know as soon as we receive a ruling from Canada Revenue Agency.

So what does this mean for CHF BC and its members? We will be working with CHF Canada to learn more about the conditions that will be applied to the delivery of funds under the social housing retrofit program. And we will make the case that co-ops should have access to those funds here in BC. We will also be looking hard for every possible advantage the budget measures might represent for housing co-ops, and we will share our findings with you at the earliest opportunity.

# 2008 Annual General

**A**lmost 100 people, including 50 delegates, attended CHF BC's annual general meeting chaired by Geoffrey Dabbs at Burnaby's Executive Hotel on November 29.

Executive director Thom Armstrong reported that CHF BC's membership has grown to 236 housing co-ops and 12,276 co-op homes. A record number of members took part in custom workshops delivered by the Federation. And members saved money by doing a record amount of business with CHF BC group buying programs last year.

The Federation's board announced to delegates that CHF BC has officially become Canada's first carbon neutral federation of housing co-ops (see page 7). Directors also gave an update on the 2020 Vision project and spoke about work during the 2008 federal election campaign to promote housing co-ops as the answer to Canada's affordable housing crisis.

Treasurer Catherine Porter and auditor Ron Royston brought more good news about the Federation's financial picture. The year ending July 31, 2008 produced an eighth consecutive operating surplus.

To continue the sustainability focus of the meeting the afternoon included a member discussion on how housing co-ops can become more environmentally friendly.

Delegates re-elected two directors: Dianne Brubaker and Catherine Porter. We also welcome four new directors to the board: Lisa Berting, Peter Brennan, Isabel Evans and Avis Michalovsky. Avis was elected by Vancouver Island delegates at the Island Council meeting held on October 15.

Retiring from the board are Doreen Aquino, Candice Bunting and Wayne Callaghan. Ferhan Kassam was elected to serve on the finance committee. Delegates also gave unanimous approval to a late resolution in support of Thornhill Green Co-operative Homes in Ontario, which is fighting the sale of its co-op to the York Region's housing company.

You can download the AGM reports and documents from the 'member meetings' area in the members section of the CHF BC website at [www.chf.bc.ca](http://www.chf.bc.ca).

Mark your calendar for our semi-annual general meeting on May 2, 2008. We hope to see you there. ■





# Meeting

## New faces on the Board



**Lisa Berting**

As Manager of Financial Services at Cana Management, I work with a lot of co-ops on replacement reserve planning, budgeting and subsidies. And I've worked closely with Cana teammates such as Mike Alsop and Wayne Callaghan who have been on the CHF BC board, so I felt like it was a logical next step for me.

I think the biggest thing I have to offer the CHF BC board is the feedback and perspective I've gained while meeting and working with many co-ops. I think I can help recognize and serve the wide range of perspectives that are a part of co-op communities.

As for issues, succession planning at co-ops is a big thing for me. I'd like to help co-ops to tackle the challenge of renewing their boards, helping to supplement experienced housing co-op boards by encouraging newer members to get involved.

Lisa Berting has been a member of Misty Ridge Housing Co-op since 1992.



**Isabel Evans**

After eight years on the board of CHF Canada, I wanted to step away and allow some leadership renewal there. But I still feel that I have a few good years remaining to participate in the wider co-operative housing sector, and I feel that I have received much more than I have ever given to the sector.

During the past several years I have noticed good things happening at CHF BC. Looking ahead, I want to encourage members to participate in the new 2020 Compass, to become well informed about what's going to happen when co-op operating agreements end, but not to wait until then. Leaky co-ops is another a big BC issue. Things have happened in that area absolutely beyond our control, but I still think we have to fight for the leaky co-ops and get as many of them fixed as possible.



CHF BC's 2009 board of directors, front row from left, Larry LeSage, Azima Buell, Dianne Brubaker, Catherine Porter, Isabel Evans, and Avis Michalovsky. Back row from left: Ferhan Kassam (finance committee), Marty Norgren, Alana van Dam, Wes Hosler, Lise Berting and Peter Brennan.

And although governments have pulled back from affordable housing, I think we need to keep reminding them that they are responsible in a country like Canada to provide affordable housing programs for all Canadians.

Isabel is a veteran of the boards of both CHF BC and CHF Canada. She is currently the president of Granville Gardens Housing Co-op in Richmond.



**Peter Brennan**

Peter is a member of Lavender Housing Co-op in Victoria. He was elected to the board of CHF BC at the November 2008 AGM as an at-large director.

## Leaky co-op update

# HPO halts funding for leaky co-ops

In a dramatic development, BC's Homeowner Protection Office has decided to stop offering financial assistance to leaky co-ops. CEO Ken Cameron broke the news to co-ops in a letter dated December 15, 2008.

While the HPO will honour its existing financial commitments to 19 co-ops with signed loan agreements, it will not approve additional funding if those co-ops need loan increases, and it will not consider new funding commitments for 33 other leaky co-ops that are still waiting to be repaired. Sixteen co-ops are already fully repaired and unaffected by the HPO's decision.

HPO assistance has been a key element in the financial package available to help leaky co-ops. To date, the HPO has committed roughly \$50 million to make the interest payments on building envelope loans for ten years after the co-ops' construction year.

In response to the HPO announcement, CHF BC invited every co-op affected by the decision to a meeting on

January 7. The purpose of the meeting was to explain what the decision means, clarify its impact on co-ops at various stages of the repair process, and discuss how to respond.

The meeting was well attended by more than 50 people representing affected co-ops, their management companies, and CHF BC staff and directors. CHF Canada executive director Nicholas Gazzard made a special trip from Ottawa to attend.

After reviewing the HPO decision and its implications, CHF BC executive director Thom Armstrong read a letter from CMHC President Karen Kinsley. In her letter, Kinsley acknowledged the HPO decision and offered assurances that CMHC will continue to work with CHF BC to find solutions for the affected co-ops. According to Kinsley, "...CMHC estimates its mortgage insurance operations will spend an additional \$50 million to help these (co-ops)." This is encouraging news.

Below left: Hillside Place before repairs.  
Below right: Hillside Place after.



In the discussion following the presentation, co-op members expressed concern over this unexpected development. But they also repeated their determination to find viable solutions to their building envelope challenges. CHF BC and CHF Canada assured everyone present that leaky co-ops are still at the top of their common agenda. The two federations will continue to work in partnership to explore every possible opportunity for leaky co-ops that do not yet have financing arrangements in place.

## Leaky co-ops at a glance

Category	Co-ops	Units
Fixed	16	804
Under construction	9	653
Design/tender	12	513
Letter of intent	2	75
Under review	14	897
Other	12	685
<hr/>		
Total	65	3,627



Since the January 7 meeting executive directors Armstrong and Gazzard attended a productive meeting with CMHC in Ottawa. Loan presentations have been scheduled for seven more leaky co-ops since then. CMHC appears to be taking steps to fill the gap left by the HPO's withdrawal.

For more information, contact Darren Kitchen or Mandy Yeomans by telephone at 604-879-5111 (1-866-879-5111 outside Greater Vancouver) or by email at [dkitchen@chf.bc.ca](mailto:dkitchen@chf.bc.ca) or [myeomans@chf.bc.ca](mailto:myeomans@chf.bc.ca). ■



## hot dates

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

- Mar 28** Spring Education Conference
- Apr 15** Delegate Forum
- 20** 2020 Compass info session
- May 2** Semi Annual General Meeting
- 11** Delegate Forum
- 27-30** CHF Canada AGM, Victoria (see p. 19 )
- June 13** Co-op Housing BBQ, Trout Lake

## chip rates

Preferred rates for CHF BC member co-op operating accounts. These rates were effective March 1, 2009 and are subject to change.

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## Report from February 25 Island Council

It was a full house at the Vancouver Island Council meeting held February 25. Members welcomed guest speaker Joanne Mick who provided an update on the work of the Agency for Co-operative Housing.

CHF BC directors Avis Michalovsky and Larry LeSage reported on the financial results and election of directors at the Federation's AGM held in November 2008 (see p. 8). They also reminded everyone of the progress CHF BC has made to reduce its impact on the environment. CHF BC is proud to be the first carbon-neutral federation of housing co-ops in Canada (see p. 7).

Member services director Kerry Panter provided an update on the Federation's education program. The March 7 Island Education Day is now sold out. Executive director Thom Armstrong reviewed the progress made toward the repair of BC's leaky co-ops.

CHF BC is pleased to welcome RONA (see *Commercial Services News* insert) as our new commercial services partner. RONA representatives Stan Neumann and Robert Trubenbach described the great products and services now available to members at RONA retail stores on Vancouver Island.

Susan Barron, local co-ordinator for the CHF Canada AGM coming to Victoria in May 2009, made an enthusiastic call for volunteers to help with the conference. The next Council meeting will be held May 20, 2009. Mark your calendars now! ■

**RONA sales manager  
Robert Trubenbach  
presents Shawn Braun  
of Pheasant Meadows  
Co-op with a cordless  
drill door prize.**





## Join us at a free 2020 Compass Information Session

**March 24, 2009, 7 pm to 9 pm**  
**Marigold Co-op, 3950 Columbine Way, Victoria**

The 2020 Compass is a facilitated, step-by-step process to help co-ops chart a course for their future beyond the expiry of their operating agreements. We invite member co-ops to this free information session to show you how the 2020 Compass can work for your co-op to help develop a vision and mission statement based on your shared values. To register, contact Kerry Panter at 250.384.9444, or email [kpanter@chf.bc.ca](mailto:kpanter@chf.bc.ca).

## island dates

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

- Mar**     **24**    2020 Compass  
                         Information Session
- 28**    Spring Education  
                         Conference, Burnaby  
                         (see p. 15)
- May**     **2**     Semi Annual General  
                         Meeting, Burnaby
- 20**    Vancouver Island  
                         Council
- 27-30** CHF Canada AGM,  
                         Victoria (see p. 19)

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# What makes a good director?

**As part of our revised Road to 2020 education program, CHF BC has launched a new set of workshops for board training. This training offers short modules that target key elements of board performance standards. The information is easy to use and will help your co-op get the results you want.**

**We have separated the board and director workshops into separate modules. Every board can excel if directors know their job. The 'What is a good director' module focuses on what you need to know and do as a director of your co-op.**

Some board tasks are easier to manage than others. The agenda is a good example. Your board uses the agenda to plan, monitor and implement governance and management tasks throughout the year.

But some board tasks are more challenging. Working together productively can be one of them. To manage and govern a co-op effectively, directors need to work together. The boards in well governed co-ops strive to work well as a team.

Directors receive training and sign ethical conduct agreements. They understand their job and what is expected of them. They hold one another accountable about things like declaring conflicts of interest, maintaining confidentiality and supporting fellow directors and board decisions.

Most of the time directors work well together and within the scope of their job. Now and then this isn't the case. What would you do if a fellow director did something that put your board or the co-op at risk?

Looking the other way and doing nothing is not an option. Neither is resigning from the board.

As a director, your duty of loyalty (or 'fiduciary' duty) does not end with resignation from a board of directors. You may be liable as an individual director for decisions made during your tenure on the board. Although boards purchase liability insurance, individual directors may still be liable for:

- participation in fraudulent activity

- material gain through undeclared and unreported conflict of interest situations
- signing off on unsatisfactory contracted work without practicing due diligence
- signing a contract on behalf of the co-op without board knowledge or approval

If your board is working as it should, you'll rarely need to remind directors about appropriate conduct. If your board is experiencing problems with individual directors consider whether your co-op has provided the training they need to do a good job for you.

Where a director's conduct is unacceptable the board can:

- discuss the issue and remind all directors about appropriate conduct
- advise a director that certain conduct is unacceptable

Very rarely, a director does something that merits more serious action.

## Becoming a 2020 Co-op

The new 2020 certification program recognizes housing co-ops that reach standards of excellence. Go to [www.chfcanada.coop](http://www.chfcanada.coop) and follow the 2020 link to check out CHF Canada's new web-based guide to becoming a certified 2020 Co-op. You can register now to start the certification process.

The 2020 Compass is a facilitated process that helps your co-op develop a vision and mission statement based on your shared values. The Compass is a key building block of the 2020 Vision project. For more information on getting a 2020 Compass consultation, visit [www.chf.bc.ca](http://www.chf.bc.ca) and attend CHF BC's free information sessions.





The board can:

- censure a director in board minutes and request their voluntary resignation  
– remember members elect directors at the co-op's AGM and only members can remove a director
- remove a director from an officer position - directors may remove an officer (president, vice president, treasurer and secretary) by simple majority vote at a properly called board meeting. The director remains on the board.
- recommend that members remove a director

No co-op wants to see this happen. And chances are it won't if you provide your co-op directors with everything they need to do the job they were elected to do. ■

## Spring Education Conference

**Saturday, March 28, 2009**  
**Executive Hotel and Conference**  
**Centre Burnaby**

Join us for another great line-up of workshops—geared to help your co-op achieve sound management, good governance and principled leadership, and to meet the 2020 Vision standards.

- Getting co-op maintenance right
- Member complaints: handling them effectively
- What makes a good director?
- What makes a good board?
- Human rights in housing co-ops
- Member satisfaction: improving our service to members
- Preparing a co-op budget
- Co-op housing basics
- All about pests
- Risk management: keeping our co-ops safe

Workshop details are at [www.chf.bc.ca](http://www.chf.bc.ca) and in the brochure mailed to your co-op. Register on-line early as workshops fill up quickly.



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# Victoria 2009



This coming May, Victoria will light up the stage for the 2009 CHF Canada annual meeting. BC housing co-ops won't want to miss this year's premier event with its focus on 2020 Vision. So join us. It's a great opportunity that's close to home. You will help to improve the leadership, management and governance of your national federation and your own co-op – all critical to our 2020 Vision for the future.

**FIND OUT MORE. REGISTER ONLINE.**  
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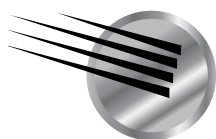
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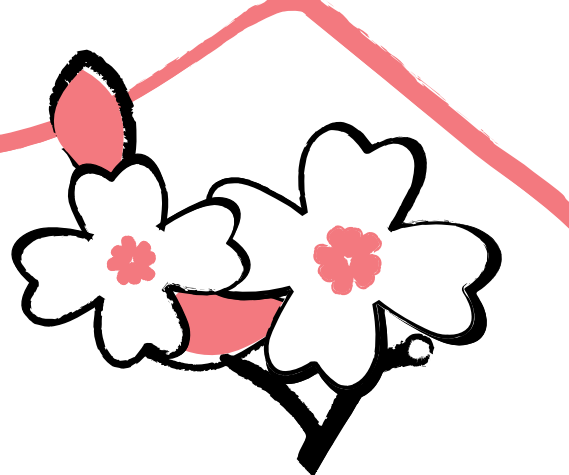
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## Check out CHF Canada's annual meeting – right here in BC



**S**usan Barron, CHF Canada's local AGM co-ordinator and chair of the committee of local volunteers hosting our annual meeting in Victoria, is excited. The AGM will take place in Victoria, May 28–30, and the organizing committee is well into its preparations.

"I really enjoyed myself last year in Toronto," says Susan, a member of Waterside housing co-op in Victoria. "I loved meeting people from other co-ops and hearing about their experiences. And we really want to show off Victoria, the City of Gardens, and bring in some of that theme to the AGM."

The committee is busy checking out local entertainment for a social event on May 28 in the Crystal Gardens, and the closing dinner on Saturday, May 30. They are also putting together information for the approximately 700 delegates coming to the meeting from across Canada.

They still need more volunteers for the organizing committee and around 100 people for volunteer activities during the meeting – everything from stuffing meeting kits, greeting members at the registration desk, and handing out materials during the meeting. If you have a few hours to volunteer or want more information on what's involved, Susan would love to hear from you. You can reach her by email at [agmvolunteer@gmail.com](mailto:agmvolunteer@gmail.com).

CHF Canada is the national federation of housing co-ops, representing more than 900 housing co-ops and other members in every province and territory in Canada. The annual meeting includes a business

meeting where CHF Canada's members debate and vote on resolutions that set the direction for the organization. They also elect a board of directors that governs CHF Canada between annual meetings.

There is an education forum with over 40 workshops. This year's themes are 2020 Vision, developing leadership skills, and member involvement. And there is a co-op management conference for housing co-op staff.

Because CHF Canada's annual meeting is in BC this year, it's a great opportunity to check it out without much in the way of travel costs. There are discounts for smaller co-ops to make the meeting more affordable.

Registration for CHF Canada's annual meeting started February 11. Visit [www.chfcanada.coop/2009agm](http://www.chfcanada.coop/2009agm) for more information and to register, or call CHF Canada's Vancouver office at 1.877.533.2667 (604.879.4116 in the Vancouver area). ■

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## Local housing experts reflect on sobering Africa trip

*Last November, Rooftops Canada sent a delegation, including CHF BC's government relations director **Darren Kitchen** and BC Housing CEO **Shayne Ramsay**, to witness the work it sponsors in Kenya and Tanzania. SCOOP interviewed them to get an informed BC perspective on the housing challenges and successes in Africa.*

**DK:** One of the first things we noticed when we arrived was the lack of streetlights: everything was dark except a few homes. There is little municipal infrastructure such as roads, water systems and sewers. When you think of how important these things are to delivering a housing program, you begin to realize the challenge here. Nothing works! Most people spend half their day just trying to find water.

**SR:** What really struck me is the difference between the use of housing here in BC compared to there. The majority of families are living in one-room shacks not much bigger than an SRO room. But these are just sleeping quarters. During the day people are out on the street trying to make a living. You see very few people begging, but you see people selling stuff. Everybody was hustling.

The challenges of municipal infrastructure, the finance system, the land title system, corruption, HIV/AIDS all conspire to make housing challenges seem insurmountable. At some points in the trip, you feel like saying this is absolutely hopeless.

But then you see small successes with Rooftops-sponsored organizations such as WAT Human Settlements Trust in Tanzania and the National Association of Co-op

Housing Union (NACHU) in Kenya. WATT helps people get surveys and title to their little informal 5'x10' hovels. We met this woman name Issa in Dar Es Salam who qualified for a micro loan, around \$20 Canadian, after she got title to her home to put in a window with some bars to get light and air circulation. Other folks got loans to add a room or a divider so they could rent out a space and generate income.

**DK:** In Kenya, which is a wealthier country than Tanzania, NACHU is working on some bigger and more sophisticated projects, such as highrise development, condos, and public-private partnerships. For instance, they helped set up a housing co-op for medical doctors in Nairobi, and use that revenue to fund their other work.

The problem is capacity, many more people qualify for loans than WATT or NACHU have the capital to provide. If you wanted to give money to help people in Africa, you'd get real bang for your buck giving it to Rooftops, NACHU or WATT.

**SR:** Louis-Philippe Duperre was on our trip representing FECHIM, the co-op housing federation on Montreal Island. They loaned about \$25,000 directly to NACHU, who then lent that money to individuals. If they can do this in Montreal, we should be able to do it in BC.

I was thinking about how BC Housing could partner with Rooftops to lend money out at our going rate of two or three percent. NACHU could then lend it out at five for a profit, that's ten percent under the going rate in Kenya.

And what about the housing co-ops in BC, your readers, getting together to pool \$25,000 or \$50,000, maybe in partnership with BC Housing or Rooftops Canada?

**DK:** Even a fraction of that would do a world of good in Kenya or Tanzania where the average loan is around \$100.■

**Darren Kitchen (back row left) and Shayne Ramsay (back row centre) toured a housing development in Kenya during their tour of projects supported by Rooftops Canada.**



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## Co-op names reflect character and values

**H**ave you ever wondered where the name of your housing co-op came from? Although it may not be very consequential in some co-ops, in others the name might be as important as the Rules or Mission Statement.

In the heyday of co-op development, when new co-ops were getting incorporated weekly or even daily with the help of resource groups, a name was sometimes an afterthought, one more hurdle to jump quickly. Other co-ops had or made the time to get together to discuss or debate a name that would reflect their unique community, geography, or mission.

Browsing through the list of housing co-ops in BC, you see that many are named after the locale or street (or even the street number) they inhabit. In many cases these co-ops have become central pillars of their namesake neighbourhoods.

Sometimes the name is explicit to the co-op's mission (Core Artist Live Work, WISHS – Women in Search of Housing Society). Other naming trends include features, such as Blue Skies in Vernon or Eight Oaks (with its big trees) in Vancouver. Community ideals are also a big theme, as in Common Ground, Friendship, Homeward and Chances. Many co-ops, such as Le Coeur, Paloma, Krisineleos and Klahanie reflect the different languages and the diversity of co-op membership.

Co-op name	Explanation
<b>Aaron Webster</b>	former co-op president killed in a hate crime
<b>Alexander Laidlaw</b>	co-op advocate, helped create federal housing co-op programs and CHF Canada
<b>Anita Lewis</b>	worked in housing co-op development in BC
<b>De Cosmos</b>	after Amor De Cosmos, early BC premier and a Father of Confederation
<b>Emma G.</b>	Early 20 <sup>th</sup> century anarchist Emma Goldman
<b>Four Sisters</b>	after the four (now five) sister cities of Vancouver
<b>Grace MacInnes</b>	first BC woman elected to House of Commons
<b>Klahanie</b>	Chinook word for “outdoors”
<b>Mitraniketan</b>	Sanskrit for “abode of friends”
<b>Paloma</b>	‘Dove’ in Spanish, symbolizing peace
<b>Robert Owen</b>	19 <sup>th</sup> century activist, a founder of socialism and co-op movement
<b>Sam Greer</b>	Early Kitsilano settler, shot Sheriff Tom Armstrong who tried to evict him from his 160-acre squat in 1891
<b>Stanley Noble Strong</b>	police officer disabled in the line of duty
<b>Whattlekainum</b>	Cowichan chief who gave presents to men in his community to spare explorer Simon Fraser

Then there are the many names of people, sometimes those directly involved in co-op development (Stanley Noble Strong, Anita Lewis), famous co-operators (Alexander Laidlaw, Robert Owen), activists (Lore Krill, Laura Jamieson) or historical and political figures (Amor De Cosmos, Grace MacInnes, Sam Greer)

And just to make sure people know co-operators have a good sense of humour and don't take themselves too seriously, there are names like Wits End and Flip Flop (this last one is a Nova Scotia co-op).

Does your co-op name have an interesting story behind it? You can share it by emailing [scoop@chf.bc.ca](mailto:scoop@chf.bc.ca), or you can post it on the BC Talk chat in the members' section of [www.chf.bc.ca](http://www.chf.bc.ca). ■



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