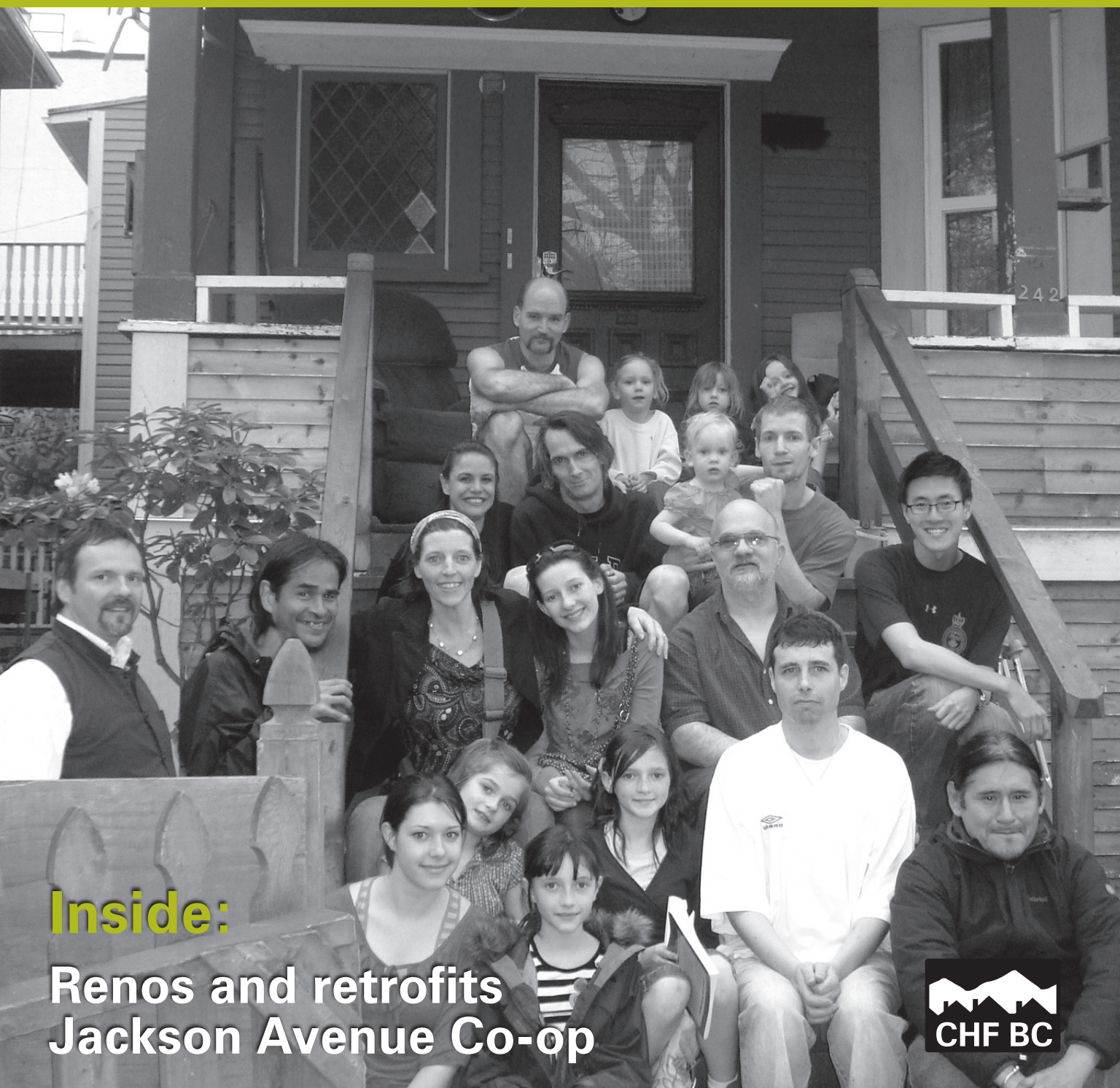


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THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC



Inside:

**Renos and retrofits
Jackson Avenue Co-op**



Seizing the Moment for Affordable Housing

In last month's piece we looked at the causes of the 2008 economic meltdown, which began with the bursting of the housing bubble in the US. But what does a crisis that began with housing tell us about housing policy as we look ahead? And what does it mean for new co-op housing and other kinds of affordable housing in Canada?

One thing is clear. The idea that the ultimate solution to housing need is individual home-ownership for everyone is dead. Good thing, too. Far too much has been expected from owning a home — a roof over the head, a store of wealth, a speculative investment and a gateway to yet more dodgy credit to buy all the toys that go with the house. This is all far too much to expect from a single asset whose value over modern history has kept pace with the cost of living and no more. It's interesting to note that from 1895 to 1995, the price of houses in the U.S. went up, on average, by the general rate of inflation in the economy. But from 1995 to 2007, the housing market outstripped inflation by 80%! Something had to give, and it did, big time.

So that dream is over. And the 2006 census data tells us that there are still close to 1.5 million households in core housing need in Canada, about a third of which are in chronic need.

Where does it leave us? First and foremost it should wake up policy makers to the fact that we need a variety of solutions to people's housing needs. And that means the availability of non-ownership housing has to grow. What are the options? Two really. The first is private market rental. There's nothing wrong with market rental, if it can be delivered at rents people can afford. But by and large the break-even rent for new rental housing is just too high, equal in many cases to what a mortgage payment on the same home would be. No one's to blame for that, it's just the economics of housing development.

That leads to our second option: government intervention to make non-ownership housing more affordable and increase its supply. The only responsible way for the government to do that is to invest in non-profit housing, including, of course, co-op housing. Because that's the only way to ensure that government spending truly is an investment in long-term affordability. We know that because the government has subsidized private rental programs in the past, and we have nothing to show for it today by way of true affordability.

Recently, to its credit, the federal government has loosened the purse strings on housing spending. Since



September 2008 Ottawa has put more than \$4 billion on the table for housing transfers. Some is for renovation, for which the co-op housing sector can take a large piece of the credit. But significant funding is also available for new affordable development.

There's one problem, and it's a big one. Most of this money gets transferred to the provinces with very little accountability for outcomes. As CHF Canada has told the federal government, that's a great shame. Unless federal spending is tied to outcomes, progress in reducing the level of housing need will probably continue at the same sluggish pace, which from 1991 to 2006 went from 13.7 percent of the population to 12.7%.

We have a great opportunity in front of us, should we choose to take it. There is federal housing funding on the table. Provinces are willing to match a lot of it. The cost of developing housing is softening in the recession, even while the need is growing. We have a rare chance as a country to reduce housing need, to put new affordable co-op and other non-profit housing on the ground that will return value for many years to come. Let's seize the moment while it's here.

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 (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 330-1105 Pandora Avenue in Victoria.

ON THE COVER: Members and neighbours of Jackson Avenue Co-op, BC's newest occupied housing co-operative in the Downtown Eastside of Vancouver (see p. 12).



hot dates Mark your calendars for upcoming co-op housing events you don't want to miss.
Mainland **5** Island **15**



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

Subscriptions	\$12 per year (includes GST)
Editor	Scott Jackson sjackson@chf.bc.ca
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Printing	Thunderbird Printers tbirdpress.com

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letters

FROM CO-OP MEMBERS...

Subletting co-op units during the Olympics

Dear SCOOP,

I'm looking for feedback on the implications for co-ops if members ask to sublet their unit during the Olympics.

Some co-ops do normally allow members to sublet, with prior permission, which includes interviewing the proposed sublettee and adherence to strict rules about duration, responsibilities and so forth.

However, a proposed one- or two-month Olympic "rental" is beyond a normal subletting arrangement in several ways.

Thank you in advance for your thoughts on this.

*An excerpt from BC Talk at www.chf.bc.ca
Juliet Pendray, co-op coordinator,
Vancouver*

Thanks for asking this question here and on BC Talk. At our May 2nd SAGM, we invited members to join the discussion and share their opinions online. CHF BC will be seeking other opinions and we'll publish something on the website or in the next issue of SCOOP when we have more information to share.



hot dates

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

May	27-30 CHF Canada AGM, Victoria (see p. 14)
June	13 Co-op Housing BBQ, Trout Lake
Sep	14 Delegate Forum

Co-op Housing Spring BBQ

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This event is sponsored by
CHF BC and CHF Canada.

Federal repair and reno grants: ready, set.... wait...

As *SCOOP* goes to print, we are still waiting to find out more about the housing repair and renovation grants announced in the last federal budget. The word from federal Minister Diane Finley is that CMHC will be accepting applications “shortly”. We hope that the first applications will already have been submitted by the time you read this.

WANTED your stories

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

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Email scoop@chf.bc.ca.

The winner for this issue is Juliet Pendray.



Of the \$1 billion set aside for social housing renovation and energy retrofits, Canada Mortgage and Housing Corporation (CMHC) will deliver \$150 million over two years to federally-administered units in BC, Alberta, Ontario, Quebec and PEI. This is welcome news for federal housing co-ops in British Columbia.

Our best information is that eligible projects will include general improvements and renovations, modifications for persons with disabilities, and energy efficiency retrofits. Available funding could amount to as much as \$28,000 per unit. You'll need to be able to start work quickly after receiving CMHC approval and be finished on a tight deadline.

So what's the best thing you can do right now? The short answer is: get ready! You should be busy bringing any planned capital projects right up to the tender-ready stage. That means fully specified work with engineering or other expert assessments, as appropriate, and depending on the scope of work. Your goal should be a project that is fully planned, fully priced, and ready to start as soon as possible.

We will let you know as soon as we hear any more news. We will send this information out to CHF BC's email list and put it on www.chf.bc.ca as soon as we receive it.

This *SCOOP* contains more information on co-op renovations (p. 17) and green retrofits (p. 18).

David Fields, president of Salsbury Green Housing Co-op and CHF BC's newest member, spoke to the SAGM about how their co-op was formed.

SAGM Report

CHF BC members gathered in Burnaby on May 2 for the Federation's 2009 Semi-Annual General Meeting. 48 delegates, 3 alternates and 25 observers made it a successful event.

Delegates approved the Federation's budget for next year, including a small dues increase. Co-op membership dues for the year beginning August 1, 2009 will be \$3.40/unit/month.

Delegates also heard good news about the work to repair leaky co-ops, good governance initiatives, the 2020 Vision Project, action on sustainability, and new co-op development. They heard an inspiring story from David Fields, president of CHF BC's newest member, Salsbury Green (see *Two new members*, this page).



A lively election forum featured Diane Thorne (NDP) the Opposition Housing Critic and MLA for Coquitlam-Maillardville and Carrie McLaren (Green) candidate in the riding of Burnaby-Edmonds. The BC Liberals were a no-show, and were represented during the debate by a white helium balloon.

For photos of the meeting, or for copies of meeting reports and other documents, visit CHF BC's website at www.chf.bc.ca.

And mark November 28 on your calendar so you won't miss CHF BC's AGM.

Two new members

CHF BC welcomed two new members in April. Salsbury Green Housing Co-op was formed by a group of Vancouver tenants who were approached by their landlord. He wanted to help facilitate a way to preserve a historic building from condo development. Saltspring Island Land Bank Society is a new class C member that owns a plot of land and is considering developing a housing co-op on it. CHF BC is excited by these creative new additions to our membership and looks forward to supporting new co-op housing development opportunities wherever they may arise.

CHF BC's sustainability strategy seeks to reduce our carbon footprint and help member co-ops to likewise.

CHF BC wins national award for sustainability

CHF Canada has announced that CHF BC will receive the 2009 Jim McDonald Award for social change at their AGM on May 30 in recognition of its sustainability initiatives.

In 2008 CHF BC responded to a member resolution by instituting a sustainability plan and going carbon neutral. A partnership agreement with Offsetters to purchase carbon offsets made CHF BC the first carbon-neutral federation of housing co-ops in Canada. CHF BC's sustainability plan sets goals for six main areas of our operation: energy use, water efficiency, waste disposal, pollution and toxic materials, buildings and carbon emissions. Resulting initiatives include an improved recycling program, reduced paper use and switching *SCOOP* to 100 percent recycled paper.



CHF BC has also been busy helping member co-ops work toward the same goals, partnering with City Green Solutions to get co-ops involved in the province's Energy Savings Plan program. Five co-ops have already completed the recommended energy efficiency upgrades with the help of provincial grants, resulting in \$86,000 in annual energy cost reductions. And now the Federation is working to get co-ops involved in a pilot program called LEAP (see p. 18), which will deliver provincial grants to multi-unit housing developments to pay for significant energy efficiency upgrades.

CHF BC is the first organization to have received this award twice, having won in 2005 for its Opening Doors initiative to educate co-op members about the critical role that housing co-ops can play in ending the cycle of violence against women.

Co-op member wins prestigious literary prize

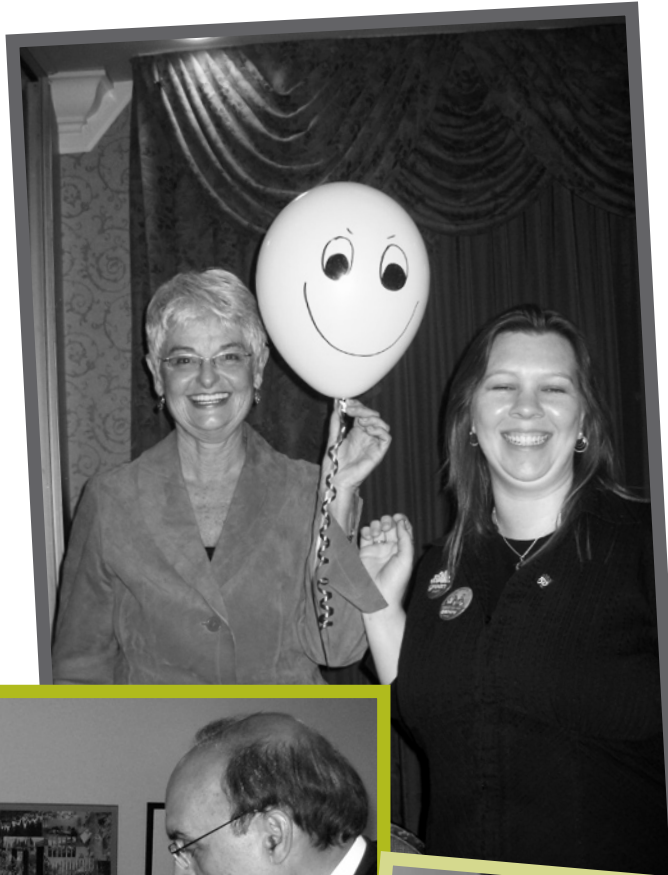
Bruce Serafin's 2007 book of essays, *Stardust*, was named winner of the 2008 Edna Staebler Award for Creative Non-Fiction. It's the first time this prize has been awarded posthumously. Bruce, a longstanding member of Twin Rainbows Housing Co-op, died in 2007 as his book was going to press. His partner Sharon Esson accepted the \$10,000 award on Bruce's behalf on April 24, 2009 at an event co-hosted by New Star Books and Wilfrid Laurier University, who administers the prize.

Members tell candidates that Co-op Housing Matters!

Right: Pictured at CHF BC's SAGM are Diane Thorne (NDP), the MLA for Coquitlam-Maillardville and Opposition Critic for Housing, and Carrie McLaren (Green), candidate for Burnaby Edmonds. The balloon represents the Liberals, who did not send a representative.

Bottom left: Raj Chouhan speaks with guests at the Pine Ridge meet and greet event on May 6.

Bottom right: 24 Island members representing 14 co-ops attended CHF BC's Victoria event held May 8th at Marigold Housing Co-op.



During the recent provincial election, we asked you to help us send a clear message to parties and candidates that co-op housing matters. And as always, you were up to the task.

You put up our "Co-op Housing Matters" posters at your co-op. You visited our election website for information, links, and Darren Kitchen's excellent election blog.

And you asked tough questions at our Election Forum on Co-op Housing at our May 2 Semi-Annual General Meeting and our three Meet and Greet events hosted by co-ops in Vancouver, Burnaby and Victoria.

As *SCOOP* goes to print the results are just in: a (Liberal/NDP) (majority/minority). CHF BC will continue to insist that co-op housing matters as we support our members and the thousands of BC families who don't already have a safe, affordable co-op home.

Thank you for supporting this effort. Thanks to Pine Ridge, Marigold and Lakewood Terrace housing co-ops for hosting our candidate meetings. And thanks to CHF Canada for providing financial and staff support to this provincial campaign. Together, we are making a difference! ■



Co-op inspections

The scoop on licensing and certification standards

Good inspections are the foundation of sound capital planning and effective maintenance management. A good inspector can play a key role in delivering the best value for your maintenance dollar. If you don't know what kind of shape your co-op is in, how long key building components will last, and how much it will cost to replace them, you'll never have good short-term or long-term maintenance plans and budgets.

Choosing the right inspector is a key decision for any co-op. You wouldn't ask a volunteer to inspect your car for safety defects, or your heart for a blocked artery. So why are we often so reluctant to use a qualified inspector to protect the most valuable asset we own: our homes?!

Recently, the BC government started licensing home inspectors. That requirement doesn't apply to housing co-ops, so people or companies carrying out inspections for co-ops won't need a license.

Then how, you ask, is a co-op to know what qualifications it should look for in a home or building inspector?



There are two professional associations that provide training and certification programs for home and building inspectors: the Applied Science Technologists and Technicians of British Columbia (ASTTBC) and the Canadian Association of Home and Property Inspectors (BC) (CAHPI BC).

Certified inspectors have undergone rigorous training and passed exacting tests before they can be certified by either association.

You'll find more information about qualifications for home and property inspectors at:

- Applied Science Technologists and Technicians of British Columbia – www.asttbc.org
- Canadian Association of Home and Property Inspectors (BC) – www.cahpi.ca.
- National Certification Program for Home and Property Inspectors – www.nca-anc.com

Before you hire an inspector for your co-op, ask for evidence of their qualifications and references from other clients. It's the best way to make sure that your maintenance program is built on a solid foundation.

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in the spotlight

Miracle on Jackson Avenue

SCOOP visits BC's newest housing co-op, a unique community and a beacon of care in their little corner of Vancouver's Downtown Eastside.

Kathy and Lane Walker stand proudly in front of their new co-op. They tell how it all came to be that a few high-rent hellholes next to Oppenheimer Park became a beautiful collection of brightly-coloured character houses and a place of support and refuge for the neighbours in their community who often live in crisis.

Of course, this new co-op is not very new to the Walkers and other residents who moved here with them over 15 years ago, but it has changed. Back in the mid 90s, their house on the corner of Jackson Avenue and East Cordova was a rundown rental costing \$3,000 a month. It had a dirt basement floor, a termite problem and the whole building tilted so badly that city inspectors visited with a tilt meter to ensure it wasn't falling down.

But they wanted to be here, in a neighbourhood many young parents would consider terrifying, right in the thick of the Downtown Eastside, across from a park notorious for drug dealing and all sorts of disturbances.

They realized, however, that the park was also an important community gathering place. And it didn't take long before they discovered they had something to contribute. First they started inviting people in the park to join them for communal dinners. Later, when the BC government refused social assistance to people coming to the province, they took in refugees who were homeless and without financial resources.



Opposite page: Kathy Walker (centre) with neighbours preparing for a community meal.

Right: A couple of the co-op's 19 kids.

As Kathy tells their story, it seems everyone who passes by on the sidewalk greets her like an old friend. A tall, thin man in his mid 40s walks over from the park holding a blender. It looks as though he might be trying to sell it, but he's starting a home business making hot sauce that he wants to sell on Granville Island and his machine is broken. Kathy lends him the co-op's blender.

Throughout the interview and her exchanges with neighbours, Kathy radiates a warmth and vision that must have sustained her through six years of lobbying and wrangling during an era with no established funding programs for co-op housing. The fact that Jackson Avenue is now operational with support from all three levels of government demonstrates the strength and appeal of their idea and the people behind it.

"The co-op hosts four meals a week open to people in the community."

"Jamie says it's a really attractive project," says Kathy. The City of Vancouver likes to call their pretty housefront "the painted ladies" and the co-op's kids (the co-op is home to 19 children) have appeared in more Downtown Eastside photo exhibits and fundraising calendars than one can count. "Jamie" is housing development consultant Jamie Ritchie, who worked with them to put the co-op together. Kathy says they selected him because he respected their independence, "and he has good sense of humour."



The founding group has a faith-based background, and this is what underlies their work in the neighbourhood. Kathy says that a friend once pointed out that what they were doing seemed a lot like the Catholic Worker movement started by Dorothy Day during the Great Depression, founded on the idea of the God-given dignity of every human being. Kathy says, "when we read about that, we were encouraged to discover others with a similar vision."

The story is interrupted again when several of her five daughters arrive home on their walk from school, looking as comfortable and safe as if they were in the suburbs. However, when a few of the younger ones head across to the park unattended, Kathy calls over to ask who is watching them.

"We try to balance community and concern," says Kathy, "encouraging the children to be both aware and at home."

So they were doing their good works long before they became a co-op, but in the late 90s, with increasing real estate prices, the landlord started putting their house and the neighbouring ones on the market. Kathy began to work on the idea of buying the houses on a non-profit basis.

To this end she got very creative, accompanying anyone who toured the houses – to the chagrin of the owner—telling them all the hidden problems with the houses. It was about this time that they received a 10-day eviction which they fought and won.

Then, a friend helped them by purchasing two carriage-style houses (turned crack dens) in the back alley and leasing them back to the group. A local community group gave them some money to underwrite the project development work. And a \$200,000 donation from an anonymous couple made their efforts a going concern. Kathy and a graphic artist friend put together a project booklet with photos of their community work and this attracted the attention of the City, CMHC and later BC Housing. Things were coming together.

Now Jackson Avenue Co-op is completely renovated (save a few corners with 'character' that are on the to-do list), tilt free, with seven family units and 19 single resident rooms rented out at welfare rates. Lane says another attractive element of the project for the funders was that the members and local volunteers did a large amount of the renovations which kept the costs reasonable. [p.24 ▶]

Victoria volunteers prepare to host CHF Canada's national meeting

When Waterside Housing Co-op member Susan Barron heard that the CHF Canada annual general meeting was coming to Victoria in May 2009, she saw a natural fit to apply as local volunteer coordinator.

"From my days in union positions to supervising a very busy lab, I love to make things happen," says Susan.

For the AGM, the organizing is on a grand scale. Close to 700 people will attend for more than three days of meetings and activities from May 28 to 30. To prepare, Barron was invited to CHF Canada's AGM last year in Toronto. "I got a chance to experience all the volunteer positions and shadow the local coordinator."

Helen Cave, a member of Pheasant Meadows Housing Co-op in Victoria for 23 years, is excited about volunteering at the AGM this year.



It will be her first time at an annual meeting. She will be helping with registration, in the AGM Store and at the guest reception.

"I think the opportunity to meet and talk with people from across the country and to hear about their experiences will be really good," says Helen.

The biggest challenge has been finding more volunteers. Michelle Iversen, CHF BC's executive assistant in Vancouver, is helping Susan with volunteer recruitment. It's difficult for mainland members to come to Victoria, so they focused on recruiting members from Vancouver Island co-ops and through Volunteer Victoria.

Opposite page: Victoria volunteers prepare to host CHF Canada's national meeting (Susan Barron is pictured at bottom left).

"85 to 95 percent of our volunteers are co-op members," says Michelle. "We recruited a student who lives in a Victoria housing co-op to take our flyer door to door at several co-ops."

Staff from the COHO Management Services and CHF BC offices in Vancouver are also volunteering with help from CHF Canada to cover their costs. And Michelle and Susan are working to make it easy and appealing to get involved.

"Volunteers get incentives right up front," says Michelle. "If there's space in a workshop they can take it, and for every four-hour shift they get a meal voucher, and of course a t-shirt. It's a great chance to see how an AGM works and meet co-op members from across the country." ■



island dates

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

- May 27-30** CHF Canada AGM, Victoria
- Oct 14** Vancouver Island Council

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

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It's renovation time!

Will new federal stimulus funding prompt housing co-ops to address the needs of their aging buildings?

If there is a silver lining for housing co-ops in the recent global economic meltdown, it's that the combination of federal stimulus funding (see p. 6) and reduced construction costs provides a golden opportunity to address major capital replacement needs.

At CHF Canada and CHF BC, the phone has been ringing steadily with co-ops eager to secure funding for items on their wish list.

"Co-ops across the country are phoning us about major projects such as roofs, windows and insulation," says Merrilee Robson, CHF Canada's program manager, communications. "The news of the federal stimulus funding has been very gratifying, because it's something CHF Canada has lobbied for. The idea of properly maintaining and renovating our aging co-op buildings is a key element in our 2020 Vision plan to ensure the future of the sector."

"A lot of our clients' building systems are long past their serviceable life," says John Waldo, head of COHO Repair Services, a CHF BC-affiliated company specializing in co-op maintenance and capital planning.

"Many of our clients haven't put enough money into their replacement reserves

over two years," says John, "and now, even with big housing charge increases, they don't have enough to meet their capital replacement needs. That's when we have to get creative, working with their management companies, the Agency and CHF BC to raise the money they need. That's tough because it isn't easy to borrow money."

Staff at the new Agency for Co-operative Housing agree that stimulus funding and reduced costs of materials and labour is a unique opportunity to address an issue that some observers describe as the biggest challenge facing the co-op housing sector.

"It's long overdue," says the Agency's BC Prairies team leader, Joanne Mick, about the need for housing co-ops to address major capital renovations. "The Agency has been emphasizing this for quite some time. Physical condition is one of the three leading indicators of a co-op at risk, along with liquidity and net income."

This need for major replacements is due to a combination of factors. Most co-op buildings are at least 20 years old, and many were initially built with cheaper materials. But probably the most important factor is deferred maintenance and inadequate capital planning.



Funding options

Replacement reserves

A co-op's best and most reliable source of funding is to have a thorough, long-term, fully-financed capital plan and a prudent investment strategy.

Federal stimulus funding

CMHC has announced \$150 million in grants to fund shovel-ready projects. Federal program housing co-ops are eligible to apply. (see p. 6)

Tax rebates

CHF BC has asked Canada Revenue Agency for a ruling on whether co-ops members are eligible for the new, one-time \$1,350 tax rebates for home renovations.

John Waldo describes a typical encounter with a client co-op that has neglected its building: "Often when we do a capital plan, we attend a co-op members' meeting. As an outside party we'll say to members your building systems are past their serviceable life and they're falling apart. You'll need to spend a lot of money to replace them." [p.18 ▶]

renos + retrofits



◀ p.17

"Often this is met with hostility as in 'why do we have to pay so much when everyone before got to pay so little?' It's difficult in these cases because the free ride has already happened," says John. "They've already allowed the building to absorb deferred maintenance so now the current and future members of the co-op are going to have pay for past decisions. This is a hard truth and a difficult sell, but it's surprising how many times co-op members accept that truth and move on. And that's really heartening to see."

John says the housing co-ops that most readily accept this truth and deal with it tend to be the ones heavily involved in the sector, sending delegates to CHF BC meetings and education events, communicating regularly with the Agency, and dealing with co-op sector management companies.

CHF BC's executive director agrees. "We're really dealing now with the flipside of enjoying low operating costs over many years. Maybe we underestimated the kind of ongoing, professional maintenance that a multi-unit residential development needs," says Thom Armstrong. "But the good news is that more and more co-ops are recognizing the need to pay attention to routine and preventative maintenance. And with the encouragement of the Agency and the help of the sector, everyone is talking about the need for capital planning."

Both John and Joanne see the current conditions as an excellent opportunity for co-ops to do major capital replacements. But they also both insist that the major source of capital needs to come from co-op members.

"These federal grants aren't just a gift," says John. "This is a chance to take the co-op up a notch and keep it there in the future. We don't want to be seen as a sector that helped waste taxpayer dollars. This is a great catalyst to get a reluctant co-op to do a building envelope study or prepare a capital reserve plan."

"It's my biggest fear," says Joanne when asked whether co-ops might see federal funding as yet another excuse not to fully fund their own internal capital replacement funds.

"We encourage co-ops to raise the revenues they need to do proper maintenance and save for capital replacements," says Joanne, "and you only have one place to get this money from." She compares two co-ops that are located across the street from each other, same age, with the same type of building construction. One co-op regularly raised its housing charge a small amount every year since its inception; the other didn't. The first co-op is well-maintained with healthy reserves; the other co-op is looking ragged, has close to no reserves, and recently had to approve a dramatic and painful housing charge increase.

"The interesting thing is that if you look at both co-ops today, their housing charges aren't very different, but the co-op that planned and saved is in much better shape," says Joanne.

Time will tell whether the delivery of federal retrofit grants is the spark for a sector-wide focus on renovating an entire portfolio of co-op housing. ■



GREEN RETROFITS

LEAP pilot program funds green retrofits at several housing co-ops

By Ryan Coleman, project manager, eaga Canada

The LiveSmart BC Efficiency Assistance Program (LEAP) is an initiative developed by the Ministry of Energy Mines and Petroleum Resources (MEMPR) to improve the energy-efficiency and comfort of low-income households. As part of their commitment towards energy-efficiency, MEMPR, through the LiveSmart BC program, is working with eaga Canada and City Green, to deliver a pilot that improves the energy-efficiency of social and co-op housing in British Columbia. In summary, LEAP provides access to grants up to \$2,000 for each eligible unit, to cover the cost of energy assessments and energy-upgrades for lower income homes at no charge to the participating tenant.

Opposite page: Insulation is installed at James Bay Housing Co-op (shown here at left).

CHF BC, in partnership with City Green and eaga, will review the results of the LEAP pilot program and lobby for its expansion to assist more housing co-ops to reduce energy consumption and greenhouse gas emissions. CHF BC will publicize the program widely when there is funding and capacity to take on additional applicants.

For more information, visit www.chf.bc.ca/sustainability.asp. ■

LEAP profile: James Bay Housing Co-op

James Bay Housing Co-op, a CHF BC member located in Victoria, is a 28-unit, townhouse complex built in 1976. Given the age of the townhomes, James Bay Co-op is an ideal candidate to participate in LEAP.

To start the process, each of the individual units at James Bay underwent a comprehensive energy evaluation. Certified energy-advisors from City Green Solutions conducted a detailed, onsite evaluation of the energy use from the attic down to the foundation.

The purpose of the report was to clearly define areas of improvement and recommend upgrades for the individual units at James Bay Co-Op.

The James Bay report outlined several measures that would improve the energy-efficiency of the co-op while also improving the overall comfort for its owners. Recommendations included attic insulation, wall insulation, air sealing, ventilation, water conservation,

windows, doors and solar hot water systems. Given a budget of \$1,700 per unit, it is important to note that not all of the energy-measures could be addressed through LEAP.

LEAP installations started in May, 2009. James Bay Co-op is receiving a wide array of upgrades including:

- attic insulation – upgraded from R12 to R40
- ventilation – installing ENERGY STAR bathroom fans
- dehumidistats
- low-flow showerheads and faucets
- outlet /switch gaskets – to improve the air sealing on outside walls
- compact fluorescent lightbulbs – replacing 84 incandescent lights (60-100W) with CFLs (13W)

Following completion of the project, preliminary estimates for energy savings at James Bay Co-op indicate annual reductions of 15% or more are achievable.

In addition to James Bay, the following housing co-ops are either active or wait-listed participants in LEAP: Killarney Gardens, Burlington Heights, Roofs & Roots, Collingwood Village and Hoy Creek.

Funding green retrofits

Federal stimulus funding

Energy-saving initiatives are eligible for funding. (see p. 6)

ecoENERGY program

Federal grants are available to single family homes, detached, semi-detached and low rise multi-unit residential buildings.

LEAP

The province's LiveSmart BC Efficiency Assistance Program (see p.18) is in its pilot phase. CHF BC is lobbying to expand this program.

Green loans

Green loans such as Vancity's ecoEfficiency loan will help finance projects where the money saved on energy bills covers the monthly loan payments.

renos + retrofits



CHF BC has re-organized its education program around the “Road to 2020”. The idea is to give co-ops the tools they need to achieve all eight standards of a 2020 Vision co-op—standards of excellence to aim for now and in preparation for the future.



2020 Vision and co-op maintenance

By the year 2020, some 55,000 co-op homes in Canada will be operating outside of any contract with CMHC.

It means no more government rules to follow, but it also means no more subsidies for low-income members and no government safety net if a co-op runs into trouble.

Routine and preventive maintenance is a vital part of the 2020 Vision plan. Most of the articles in this “Renos and Retrofits” issue of *SCOOP* help you with four of the eight 2020 Vision standards.

Standard 3: A capital reserve and investment plan

Your co-op can meet this standard by having a capital plan that includes:

- a building condition assessment (BCA)
- a reserve fund forecast for your capital (or replacement) reserve fund that spans at least 10 years and is updated regularly
- an investment strategy for your capital reserves that matches the duration of your investment to the timing of your cash needs
- a short-term capital spending plan, or capital budget.

Standard 6: A comprehensive maintenance plan

Standard 7: Sound management

A co-op can meet these two standards if it has management arrangements in place that produce the results described in CHF Canada’s Getting Management Right guide. The guide describes a set of core management standards in five key areas: managing the finances; keeping the co-op in good repair; keeping the co-op full; meeting your co-op’s legal requirements; and supporting good governance.

The best way to meet standards 6 and 7 is to make sure you are using people who are trained and skilled and who can be relied on to get the job done when it needs doing.

Standard 8: A commitment to environmental sustainability

A co-op can meet this standard if it has adopted or is planning measures to conserve energy, reduce waste and become more environmentally sustainable.

More and more co-op members believe that they owe it to current members and to a future generation of co-op members to make sure that their co-ops are strong and healthy for a long time to come.

We’re ready to support our members at every step of the way along the road to 2020. Take a look at CHF BC’s education program. Talk to us about the workshops, facilitation or advice you need next to help you achieve sound management, good governance and principled leadership on the Road to 2020.

2020

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CD Contract offers recyclable carpet

In response to requests for sustainable products, CHF BC's flooring supplier, CD Contract Division, has sourced a quality carpet that is 98% recyclable.

The product, called Artistic Dreams and manufactured by Shaw Industries, is a cozy 41-ounce cut pile with a 10-year warranty. Because they purchase it in bulk amounts, CD is able to offer Artistic Dreams in a variety of colour options, at preferred prices, to CHF BC member co-ops.

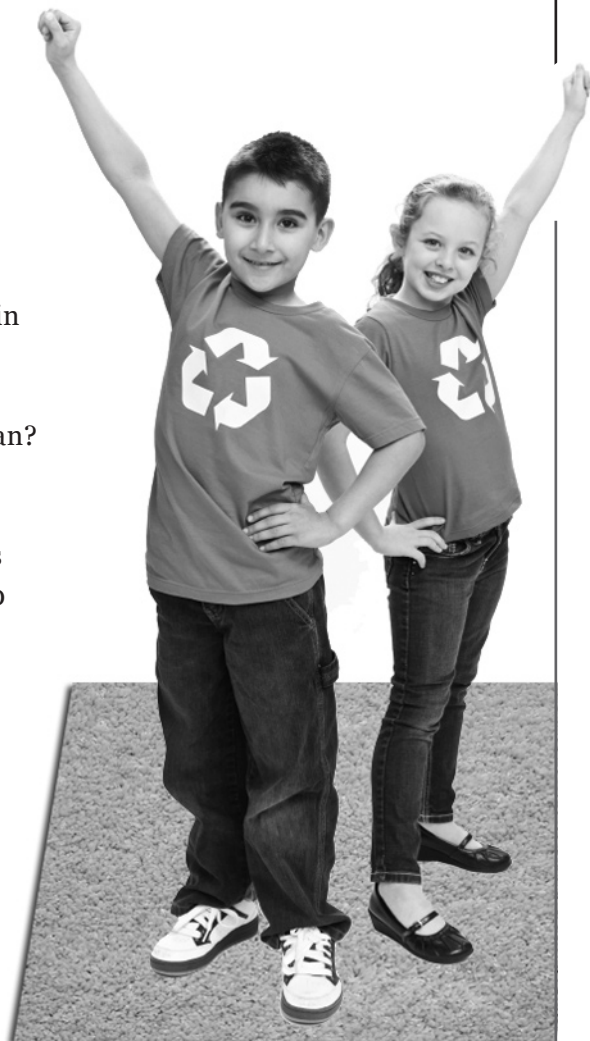
Shaw's Artistic Dreams carpeting is made from Nylon 6 fibre which can be recycled in a closed-loop process. This means the used carpet fibre is broken down into its raw material and recycled into first-quality carpet again. The process may be repeated continuously, without loss of beauty or durability and, more importantly, without ever having to take the product to the landfill.

So far only Nylon 6 has this "cradle to cradle" or Carpet to Carpet™ capability.

Used carpeting is collected at dedicated recycling depots across North America (including one set to open in BC in the next year or two) and sorted according to fibre type. The type 6 nylon is transported to Shaw's one-of-a-kind Evergreen Nylon Recycling facility in Atlanta, Georgia.

So what does all this mean? This recycling process saves enough energy to heat thousands of homes each year, and keeps 300 million pounds of carpet from becoming landfill waste (the equivalent of running a 12' wide roll of carpet coast to coast three times!)

For more information about this and other flooring products contact CHF BC's flooring department at 604.323.2027.



Miracle on Jackson Avenue

Joining them for dinner is a unique experience. The co-op hosts four meals a week open to people in the larger community. They say they don't do take out: their goal is to expand relationships with their neighbours. The co-op has a large well-appointed open-concept kitchen, dining and living area. On this particular evening, there are about 25 people, including four or five from outside the co-op. The atmosphere is friendly and festive and the two-pot communal meal is delicious. One of the guests supplies a half-melted tub of vanilla ice cream for dessert.

One of the many children circulating is a ten-year-old girl recovering from chicken pox. She's having an animated discussion with several kids and a guest about her ailment. Asked whether she likes living at Jackson Avenue, she says "sometimes I wish I could have a quiet dinner alone...but that's okay, because I like to talk."

"I think what has helped earn us the co-operation and respect of our neighbours, including the troublemakers is the fact that we're raising children here," says Lane. "I can't count the number of times I've gone out in the middle of a disturbance and said, 'you know what, we've got kids here, what are you doing?' One time when we had a shooting in the park, one drug dealer who had been shot came up to me later and said 'I know you're the guy with the kids and I totally support what you're doing. And I want you to know that I'm not going to cause trouble.' And I remember telling this story to a woman in Chicago and she said, 'he's a drug dealer, why are you even talking to him?' But he's a person; these are all people here." ■

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Sustainability at Home: A toolkit for your co-op is available online for CHF Canada members.

CHF Canada launches green guide online

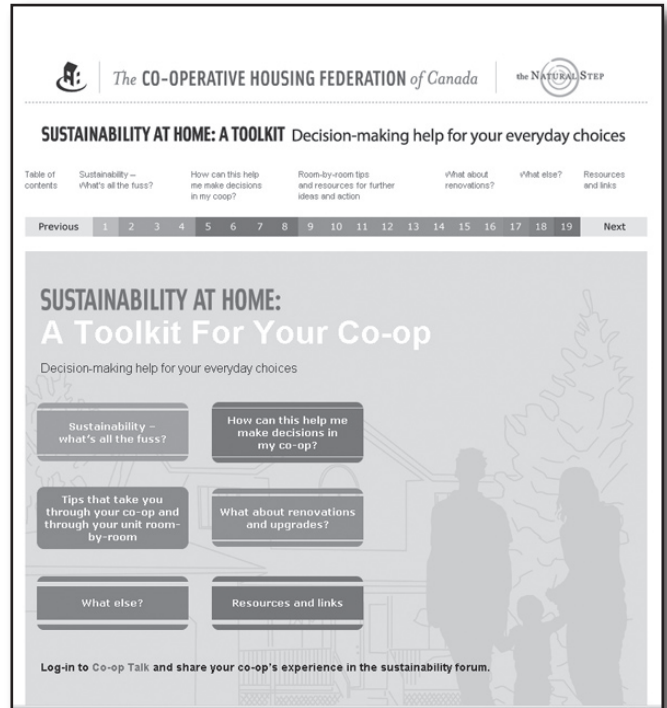
In April, CHF Canada launched its online sustainability toolkit for co-op households: Sustainability at Home. With a resolution at the 2006 AGM, CHF Canada launched efforts to become more environmentally active and aware. The Natural Step Canada – a non-profit organization started in Sweden in the late 1980s with the vision of creating a sustainable human society—worked with CHF Canada to advise the staff and board.

Put simply, the Natural Step framework is based on four root causes of “un-sustainability”:

1. removing material from the Earth
2. creating new compounds (pesticides, fire retardants) and adding them to natural systems
3. causing damage to natural systems
4. living in societies where people can’t meet their basic needs (eg. lack of affordable housing)

A second resolution in 2007 asked CHF Canada to look for ways to create specific guidelines and tools for members to help all co-ops achieve sustainability. Together, CHF Canada and The Natural Step have created a sustainability guide for co-ops.

The new online household toolkit was adapted from a printed household guide developed by The Natural Step for homeowners. Now co-op members can get background on the science of sustainability, along with a room-by-room guide for everyday sustainable choices in co-op homes that can help them save money and make a difference for the planet.



By creating a vision of what a sustainable housing co-op looks like, co-op member can see what needs to change to move towards realizing that vision. And co-ops can work to limit the amount they contribute to the four root causes. As an affordable housing option, housing co-ops already have made a big step ahead of other housing on the sustainability journey.

CHF Canada has worked with CHF BC to develop the 2020 Vision program. And the eighth standard co-ops need to meet 2020 Certification is “a commitment to environmental sustainability.” Working with the toolkit can help them. And because the toolkit is online, it will be adaptable to changing information and new ideas, without needing to reprint on paper. For those who do need to see the toolkit in print, most of the information is also available as a downloadable PDF file. And members can discuss their own challenges with other co-op members on Co-op Talk in the sustainability forum.

You can check out CHF Canada’s new Sustainability at Home toolkit at www.chfcanada.coop. ■

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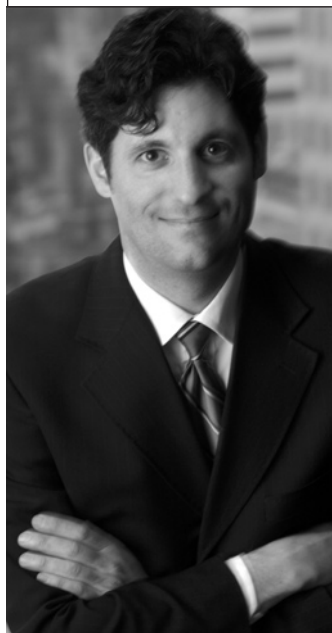
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Beyond this, the camp includes great outdoor activities including field games, canoeing, swimming and hiking. There are many opportunities for participants to take part in making plans for each day through committees like the Random Acts of Kindness Committee and the We're Going to Surprise You Committee.

Each day at camp ends with relaxations and reflections, a good chance to cool down from the day and make long lasting relationships with other participants in focused, small group discussions.

The YES is an excellent chance to learn some new skills to help you at home, at school and in your community. It is also an amazing opportunity for you to learn about yourself, build your confidence and self-esteem and meet youth from all over BC.

The YES camp staff do an incredible job of making the week fun, hilarious and exciting. Check them out on the website at www.theyes.ca and sign up for a week that will change your life!

The YES is supported by co-ops and credit unions from around the province. If you would like to come but are in need of sponsorship, please contact The YES director at youth@bccca.coop. ■

And be sure to enter CHF BC's draw for several lucky people, age 14 to 16, to attend one free week of Yes Camp. For information, visit www.chf.bc.ca or email info@CHF.bc.ca.



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