

SCOOP

THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC



Inside:

**Spring BBQ and SAGM news
Ending 'participation'
Equity co-ops**



Building a better team

By the time this issue of *SCOOP* hits co-op doorsteps, the Stanley Cup will have been awarded to the hockey team that survived the greatest test of stamina in major professional sports. With any luck, we'll get a week or two off before the next hockey season begins.

While not everyone is a hockey fan, we can still appreciate the better qualities of the teams that seem to finish at or near the top of the pack every year. Maybe we can learn something from them as we build our own team – the governance and management team.

Why a team? Because that's how we can best achieve our goal of sound management, good governance and principled leadership. Good governance and good management go hand in hand – you can't have one without the other.

So what can we say about the most successful teams, be it hockey or governance and management?

1. **They have a common goal and they work toward it.** Every player on the ice is trying to keep the puck out of one net and put it in the other. If every member, director and manager is focussed on the same goals, a co-op will be in much better shape. If governors and managers are working at cross purposes, neither will get much done.
2. **Teammates support each other.** There may be fighting in hockey, but never between players on the same team. They know it's impossible to win if they don't stand up for each other. The same solidarity would improve morale and results in many co-ops.
3. **Everyone knows their role and they stick to it.** If your job is to defend, you'll soon find a seat on the bench if you spend too much time behind the other team's net. Likewise, governors who meddle in management and managers who would rather be governing are a liability to the team.

4. **Great teams have leaders who lead.** They're the first ones on the ice and the last ones off. They lead by example, and they inspire others to follow them. They don't look for special favours because it's not about them, it's about the team. It's about what they give, not what they get. If this describes the leaders in your co-op, you're well on your way to building a great governance and management team.
5. **The great teams are always trying to improve.** They're never satisfied. New skills, new players, new strategies are the rule. Why? Because the game changes, and the best teams know they have to change too. Some co-ops think that the game of governance and management hasn't changed in 25 years. They're wrong. The best co-ops invest in education for volunteers and staff so they can stay ahead of the curve.

Maybe we can learn something from the most successful hockey teams after all as we look to build a great governance and management team. We may not win the Stanley Cup, but sound management, good governance and principled leadership is a prize most co-ops will settle for instead.

Thom Armstrong is the executive director of the Co-operative Housing Federation of BC. Truth be told, he watches a lot more curling than hockey.

contents

FEATURES

15 **Commercial Services News**

17 The end of participation In this article, the executive directors of CHF BC and CHF Canada suggest that it's time to evaluate whether the traditional model of member participation in housing co-ops is working.

20 The ABCs of equity housing co-ops As CHF BC contemplates allowing equity co-ops to join as federation members, find out more about this type of co-operative housing.

COLUMNS

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

11 Sustainability City Green extends eco-assessment program, CHF BC assesses its carbon footprint, and more.

12 Vancouver Island News and information for and about island co-ops.

19 Nuts + Bolts John Waldo, COHO Repair Services, takes a look at preventing mould.

22 News you can use Vancity's Springboard program provides financial help for co-op members interested in private home ownership.

23 National Merrilee Robson reports from CHF Canada's recent AGM in Toronto.

25 International Mike Alsop asks co-ops to support two important Rooftops Canada projects.

27 Co-op connection Micheal Zelmer reports from a recent global conference of co-op youth seeking to build a carbon neutral world.



hot dates Mark your calendars for upcoming co-op housing events you don't want to miss.
Mainland **5** Island **13**



6



8

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: The group picture from this year's Co-op Housing Spring Barbecue (see page 6 for details and more photos).

CRS

The maintenance solution...

Services designed specifically for co-ops

New service

Has your co-op completed major building envelope repairs?

CRS Building Warranty Compliance Program!

Protect your investment.

COHO Repair Services continues to grow with the co-op sector as needs change. Our services now include:

- Comprehensive Maintenance Coordination
- Contracted Handyperson Services
- Replacement Reserve Fund Studies
- Professional Unit Inspections
- Building Warranty Compliance Program

COHO Repair Services will work with you to ensure you are getting the most out of your maintenance budget while taking care of your homes. Visit our website for more information or call today for a no obligation quote.

Vancouver 604-879-5770 Victoria 250-220-1088

www.repair.coho.bc.ca



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 recycled page with 40% post-consumer waste, using environmentally-friendly vegetable inks.

Subscriptions	\$12 per year (includes GST)
Editor	Scott Jackson sjackson@chf.bc.ca
Design	EGO Creative Solutions design@egocreatives.com
Printing	Broadway Printers litho@broadwayprinters.com

CHF BC board of directors

President	Wes Hosler , Lore Krill whosler@chf.bc.ca
Vice-President	Marty Norgren , HW Flesher mnorgren@chf.bc.ca
Treasurer	Catherine Porter , Pine Ridge cporter@chf.bc.ca
Secretary	Candice Bunting , Cameo cbunting@chf.bc.ca
Directors	Doreen Aquino , Dundee Court daquino@chf.bc.ca Dianne Brubaker , Creekside dbrubaker@chf.bc.ca Azima Buell , Alder Bay abuell@chf.bc.ca Wayne Callaghan , Paloma wcallaghan@chf.bc.ca Larry LeSage , Washington llesage@chf.bc.ca Lise Stewart , Northern Way lstewart@chf.bc.ca Alana van Dam , Kinross Creek avandam@chf.bc.ca Carolyn Withrow , David Wetherow cwthrow@chf.bc.ca

Co-operative Housing Federation of BC www.chf.bc.ca

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

up front

LETTERS

Dear SCOOP,

At our recent annual meeting, the treasurer moved a motion to approve the co-op's audited financial statements. She makes the same motion every year. This year, however, one of the members argued against the motion because he didn't like the financial results. The motion still carried with a majority in favour, but what would have happened if the members decided not to approve the audited statements?

This is a common source of confusion. In the case you describe, nothing would have happened, because the members considered the wrong motion. Members do not approve the audited financial statements (or any financial statements, for that matter). They receive the statements, along with the auditor's report, for information.

The Co-op Act requires the board to present the audited financial statements to the members at the annual meeting. But the statements are approved by the board before they are presented to the meeting. That's why you'll find the signatures of two directors on the statements – as evidence of that approval.

The members are entitled to a complete picture of the co-op's finances, along with the auditor's opinion on whether the statements are a fair representation of that financial picture. That means they need to see the final version of the statements, after they are approved by the board.

While it wouldn't serve any purpose, the members could theoretically refuse to receive the statements. Doing so would not affect the validity of the statements, because the Act only requires that they be presented to the meeting, and nothing more.

Wanted: your stories

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

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



hot dates

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

Sep	8	Delegates' Forum
Oct	14	Delegates' Forum
	18	Fall Education Conference
Nov	10	Delegates' Forum
	29	Annual General Meeting

chip rates

Preferred rates for CHF BC member co-op operating accounts. These rates were effective June 18, 2008 and are subject to change.

CCEC – variable	2.13%
CCEC – fixed 12-month	2.55%
Coast Capital (Vancouver Island)	2.50%
Prospera	1.65%
Vancity	2.693%

Co-op Housing Spring Barbecue

Over 200 people enjoyed fun in the sun at the Co-op Housing Spring Barbecue at Trout Lake Park in Vancouver on Saturday, May 31.

CHF BC and CHF Canada co-hosted this fun member event – featuring free food, games, and prizes – which drew a large co-op crowd, including over 40 children.

In response to member suggestions, this was a green event with a dedicated bike lock area, and a sustainability draw prize for members who cycled, used transit or brought reusable plates and

cutlery. We used two different recycling companies to take care of food waste and plastics. Thanks to our event and prize sponsors for helping make this event such fun: COHO Management Services Society, CRS (COHO Repair Services), Cana Management, Memberguard, Pacific Wholesale Appliances, Terra Property Management, and The Co-operators.

Visit www.chf.bc.ca for more photos of this event.





CHF BC members gathered in Burnaby on May 3 for the Federation's semi-annual general meeting.

SAGM hosts candidate selection forum and equity co-op discussion

CHF BC members gathered in Burnaby on May 3 for the Federation's Semi-Annual General Meeting. 43 delegates, 5 alternates and 24 observers made it a successful event.

Delegates approved the Federation's budget for next year, including a small dues increase. Membership dues for the year beginning August 1, 2008 will be \$3.35/unit/month.

Delegates also heard good news about the work to repair leaky co-ops, improvements in CHF BC's education program, good governance initiatives, the 2020 Vision Project, action on sustainability, new co-op development, and plans to make our voices heard in coming municipal, provincial and federal elections.



A lively member forum featured a discussion about whether equity housing co-ops should be invited to join CHF BC (see page 20).

CHF Canada members attending the meeting selected Yaana Dancer of Sitka Co-op as their candidate for the position of BC/Yukon Regional Director on the CHF Canada board of directors. As planned, Yaana was the only candidate in the June 14 election held in Toronto. She has just begun her two-year term as our regional director on the CHF Canada board. Congratulations, Yaana! For copies of meeting reports and other documents, visit the Members' Section of www.chf.bc.ca.

And don't forget to mark November 29 on your calendar for CHF BC's next AGM.

Cyclists ride for a "world of better housing"

On June 19, cyclists Patrick Mason, Mike Shives and Jan Gorski, university students from Ottawa, set out from Vancouver on a cross-Canada bike trip to raise awareness about Rooftops Canada, which helps provide affordable housing worldwide. To find out more about the project, how you can support it, and to follow the cyclists' journey visit www.rooftops.ca or their Facebook site called Rooftops Canada: Coast 2 Coast for a World of Better Housing.

Vancouver approves deal with car co-op

Vancouver City Council voted to sign a deal with the Co-operative Auto Network to promote on-the-job car sharing among its staffers and reduce greenhouse gas emissions. The deal means the Co-operative Auto Network will provide cars for city staff when they attend meetings, inspections or other city business. The program will complement another city plan offering incentives to get city employees out of their cars and walking, busing or cycling to work. The Co-operative Auto Network is a CHF BC member.

Bike trailer co-op founded in memory of co-op member

In February 2008, Isobel Kiborn, a 22-year member of Tidal Flats Housing Co-op in Vancouver, passed away suddenly due to pancreatic cancer. At her co-op Isobel served for many years as a keen federation delegate and as a fair, diplomatic and good-humoured president. In her community, Isobel was known as an activist and environmentalist. A true 'happy warrior', Isobel had once famously confronted BC Premier Bill Bennett with a dead bird killed by an oil spill, saying "Smile for the birdy, Mr Bennett!" in front of a crowd of journalists and TV cameras.

So in a fitting tribute, her family, friends and co-op neighbours have dedicated a new Cargo Bike Co-op to Isobel's memory. These shared cargo bike carts will allow Vancouver cyclists to use their bikes for big shopping trips that would normally require a vehicle. You can follow their progress at www.cargobikecoop.org. Donations can be made to the Isobel Kiborn Legacy Project, Vancity Plan 24 Savings Account, 400390 Branch 9.

CHF BC produces translations of co-op principles poster

As announced at the SAGM in May, CHF BC's Diversity Committee has produced translations of the popular co-op principles poster. The committee applied for and received a grant from CHF Canada last year, which enabled us to produce posters in Chinese and Spanish. The posters are also available in English. To get posters for your co-op, contact CHF BC at info@chf.bc.ca or by phone at 604.879.5111 or toll free at 1.866.879.5111.

On June 19, cyclists Patrick Mason, Mike Shives and Jan Gorski, university students from Ottawa, set out from Vancouver on a cross-Canada bike trip to raise awareness about Rooftops Canada.



BCPA helps disabled applicants search for affordable, accessible homes

After seven months, Rich Green found an accessible co-op home. During these months of searching, Rich relied on the BC Paraplegic Association (BCPA) to provide listings of accessible housing that he could apply for. BCPA also provided Rich with contact information for housing co-ops and educated him on how co-ops function

so that he could begin to put his name on waiting lists. Rich also received guidance to complete the necessary paperwork during the application process.

The biggest challenge Rich faced was the lack of subsidized wheelchair-accessible units, but after several months Rich finally got lucky and found an accessible unit with a subsidy in a housing co-op. He's happily settled in now and able to be active in both his co-op and the community around him now that his housing situation is stable.

BCPA currently has a list of 95 clients actively searching for accessible housing. Their rehab team provides assistance with finding accessible housing, assessing the suitability of housing in relation to client needs, and providing ongoing follow-up to ensure a smooth transition and solve issues or concerns that may arise.

If your co-op has an accessible unit available, please contact Louise Gaudry at BCPA, at 604.326.1211 or lgaudry@bcpara.org. For more information on BCPA visit www.bcpara.org.

MemberGuard®

Come home to great protection and better value for CHF Canada members.

With MemberGuard, you can count on:

- a contents insurance program designed specifically for co-op members
- low monthly premiums to protect your household belongings, and
- OneStep® 24-hour claims service, seven days a week.

Call us today for your fast, no-obligation quote:
1-800-387-1963



Co-operative Housing
Federation of Canada



HB GROUP INSURANCE
MANAGEMENT LTD.



OneStep® is a trademark owned by Co-operators General Insurance Company, used under license. Administered by HB Group Insurance Management Ltd., a leader in voluntary home and auto insurance since 1979, and underwritten by COSECO Insurance Company.



KBCC

Kitchen, bathroom, cabinets, countertops

Vic Manolache

604.765.5975

vicamanolache@yahoo.ca



CHF BC assessing its own environmental impact

At the 2007 AGM last November, CHF BC members passed a resolution directing the Federation to reduce the impact of its operations on the environment. Since then, staff has participated in a half-day sustainability workshop facilitated by Vancity's Maureen Cureton, and received a Vancity scholarship to enroll in a three-day Climate Smart program run by the Pembina Institute and Ecotrust Canada to assess CHF BC's carbon footprint. The next step will be to present a sustainability action plan for board approval. Watch for news in the next issue of *SCOOP* and at our 2008 AGM.

Members of H.W. Flesher Housing Co-op marked their second year as participants in the City of Vancouver's "Keeping Vancouver Spectacular" program by cleaning up the streets, alleys and other public areas in their neighbourhood.

City Green extends Affordable Warmth BC

By Britt Karlstrom, Coordinator, Affordable Warmth BC

City Green Solutions is the only non-profit in BC performing energy assessments. In 2007, we launched the Affordable Warmth BC program offering free building walk-through energy assessments and retrofit planning for affordable housing, multi-unit residential buildings in the Capital Regional District, Metro Vancouver Region and The Resort Municipality of Whistler.

These walk-through assessments typically recommend building envelope upgrades (windows, doors, insulation, air-sealing), mechanical system upgrades (heating, ventilation, energy controls) and lifestyle changes.

We have identified the need for an ongoing Affordable Warmth program as well as a long-term plan that addresses the need for energy retrofits for affordable housing throughout BC.

Energy poverty is a relatively new concept in BC, where natural resources seem inexhaustible and inexpensive energy has been the norm; but all this is set to change. The introduction of a provincial carbon tax and an important shift in the market value of energy and home heating means there is no better time than right now to make building retrofits and improve the energy efficiency of your home.

Many co-ops participating in the City Green assessments have questions about the cost of energy retrofits versus the potential payback. Here is an example from a 1977, 16-storey, concrete, 118-unit building that replaced its aging boiler:

Work item	Cost	Estimated annual savings	Simple payback (years)
Boiler Replacement	\$148,000	\$17,520	8.5

The tangible benefits of this boiler replacement included lower energy bills, improved building energy efficiency, and protection from increasing fuel prices.

But what about co-ops who want to reduce energy consumption and may not have the necessary funds to make extensive heating upgrades? Let's look at another example:

Work item	Cost	Estimated annual savings	Simple payback (years)
Low-flow shower heads	\$465	\$672	0.7

This second example was generated from a 1975, three-storey, wood construction, 31-unit building. Savings of \$672 were achieved with a payback of less than one year!

City Green envisions communities throughout BC where residents live in their homes, in comfort, without harming the environment. To find out more about the Affordable Warmth BC program and eligibility please call our office toll free at 1.866.381.9995 or email environment@citygreen.ca ■

Victoria Car Share Co-op visits Council meeting

Half of our Vancouver Island member co-ops were represented at the Vancouver Island Council meeting on February 20. Congratulations to Marie Honey (Marigold Co-op) elected as council chair and Stephen Gallard (Greenway) elected to the vice chair position. Special thanks to James Quaife (Tyee Co-op) who chaired Council meetings so ably for the past two years.

Thanks also to Branden Rishel who provided delegates with an interesting presentation about the Victoria Car Share Co-op.

The Victoria Car Share Co-op (VCSC) has 16 vehicles in 11 locations from James Bay to Oak Bay to UVic to the Town & Country Mall, and several points within that area. The co-op is excited to report that business is expanding and that they add about one vehicle every six weeks to their fleet.

Car sharing is easy. You can book online or on the phone for car use immediately or up to three months in advance. Your fleet key will give you access to all vehicles. You just pick it up and return it to its home location.

Car sharing is a great choice for businesses or individuals that use a vehicle fewer than five days per week. If this applies to you, you'll

probably save money compared with vehicle ownership, so contact the co-op for an estimate based on your car use. And why use a huge truck for business meetings or try to move loads of stuff in a small sedan? The Victoria Car Share Co-op gives you the choice of sleek sedans, pick-ups, or a seven-passenger minivan.

Car sharing is socially and ecologically responsible. Besides the warm fuzzy feeling you'll get from supporting a local co-op business, everyone will recognize that your co-op is "green" when you use a car co-op vehicle.

Individuals may join the co-op, and the it has already set up agreements with local developers and the University of Victoria. Branden says they are interested in options that are a good fit for co-ops. He envisions creating flexible agreements to administer car sharing at housing co-ops for members.

For more information, visit www.victoriacarshare.ca or contact Branden Rishel at 250.995.0265. ■

Checking out a vehicle from the Victoria Car Share Co-op during the February Island Council meeting.





Waterside Housing Co-op
after concluding their building
envelope repairs.

Two Island co-ops celebrate completion of building envelope repairs

Members of Superior Street and Waterside Housing Co-ops in Victoria are relieved to be finished or concluding repairs to their buildings.

One year after completion, members of Superior Street Co-op are thrilled to have the tarps behind them. Access to their decks is a special pleasure as this is the first time in four summers that they've really been able to

be on their decks and enjoy the sunshine (when it's out). Their 25th anniversary this September will provide a double celebration.

And Stacey Johnson of Waterside Housing Co-op says "Now that the work is almost complete I think I can say on behalf of everyone living at Waterside that we love it! No more worries about a leaky building and although not everyone is happy with everything – you can never please everyone all of the time – overall it is a definite improvement. It was a long, sometimes painful process but worth it in the end. A big 'Thank you!' to all the members for their patience as well as to Westrock Construction, RJC, CMHC, CHF BC, CHF Canada and BC Housing." ■

island dates

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

- | | | |
|------------|-----------|------------------------------------|
| Oct | 15 | Vancouver Island Council |
| | 18 | Fall Education Conference, Burnaby |
| Nov | 1 | Island Education Day |

island chip rates

Preferred rates for CHF BC member co-op accounts. Rates effective June 18, 2008 and subject to change.

Coast Capital 2.50 %
(Vancouver Island)

Vancity 2.693 %

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

JAWL & BUNDON, LAWYERS

Tel 250.385.5787
Fax 250.385.4364
rmilne@jawlandbundon.com

Fourth Floor
1007 Fort Street
Victoria, BC V8V 3K5



Serving Vancouver Island co-ops.

Affordable
management
options for co-ops
of all sizes.

Contact our Victoria office:
Ph. 412.0772, Fax 412.1212

Working with you to protect your co-op.

Rhino Financial
Services Ltd.
Phone (604) 581-0471
Toll free 1-866-581-0471



Home Auto Life RSPs Farm Business Group



**Free! Energy
Assessments
and more**

Announcing...

Affordable Warmth BC offers CHFBC members a program to save energy, save money, increase home comfort and improve indoor air quality!

Contact City Green to find out more about upcoming:

- Energy Efficiency Workshops
- Building Energy Consultations
- Grants and Rebates
- Energy Savings Resources for Tenants and Managers

Sponsored by



Environment
Canada

Environnement
Canada

Vancity

1 866 381 9995

www.citygreen.ca



Dave B. Contracting & Maintenance

All your general contracting needs...

- ☐ Painting
- ☐ Tile work
- ☐ Unit inspections
- ☐ Drywall
- ☐ Landscaping
- ☐ Snow removal
- ☐ Door, frame – lock repairs
- ☐ Pressure washing
- ☐ Etc...Just ask!

Phone 604.266.0415
Cell 604.616.2150

I have been a Contractor in the Lower Mainland for over 25 years. Working and living within the Co-op Environment for the past 8 years has given me understanding of the fundamental need for continued "Quality Maintenance". Call for all your Maintenance needs.

Dave Balicki
Contractor





Services for CHF BC member housing co-ops



CD Contract suppliers going green

At CD Contract Division we are always looking for durable and sustainable products at a reasonable price for CHF BC member co-ops.

Our main suppliers, Beaulieu Canada and Shaw Industries, like many large companies, have further to go in meeting our request, but they are moving in the right direction.

Beaulieu Canada has recently made several sustainability improvements in their operations:

- first carpet mill to source 100% of its energy from renewable sources: hydroelectricity and wind power.
- installed a solar wall in place of conventional masonry when expanding their distribution centre, capturing solar energy to heat air before it enters the building's ventilation system.
- implemented a thermal exchange system which enables waste hot water to preheat incoming fresh water.
- reduced in the first year by 5,870 tons of greenhouse gases

Beaulieu Canada's Webster and Radcliffe brand carpets meet or exceed the Green Label Program requirements for indoor air quality and low-emitting products established by The Carpet and Rug Institute.

At Shaw Industries Evergreen Nylon Recycling facility in Augusta, Georgia, they are recycling Anso® nylon carpets back into the raw to make new carpets, keeping it out of the landfills. Shaw's Always Perfect™ 49-oz cut pile carpeting is a product of this "cradle-to-cradle" initiative. Always Perfect™ is currently available through CD Contract for \$24.50 per square yard.

For more information on CHF BC's flooring program or sustainable flooring alternatives, contact CD Contract at 604.323.2027 or flooring@chf.bc.ca



HD Supply Litemore: experts in energy-efficient lighting

We know co-op members and managers are always on the lookout for ways to reduce operating costs. Energy is one of the most easily controlled property management costs, and saving energy means saving money.

Becoming more energy-efficient needn't require drastic change. You can start increasing energy efficiency today with the right products and some expert help.

Part of the HD Supply family, Litemore, is Canada's largest national commercial lighting distributor. HD Supply Litemore understands that energy management is crucial to good co-op management.

Rather than cutting back on light, it makes good economic sense to install more efficient light sources and fixtures in combination with switching control and systematic maintenance programs. HD Supply Litemore is committed to offering energy-efficient products to its many co-op customers, from LED exit lamps to spring lamps to fluorescent bulbs.

HD Supply Litemore offers the latest in lighting technology, professional expertise and energy efficient high quality lamps and fixtures to help lower operating costs. Furthermore HD Supply Litemore is able to assist you in further saving through the BC Hydro PowerSmart rebate program.

To find out more about how the HD Supply can better serve you, contact Maury Laurino at maury.laurino@hdsupply.com



To help make a difference in the lives of seriously ill children, BFI Canada is pleased to announce the donation of 20 Starlight Fun Centers.



BFI supports children's hospitals through Starlight Foundation

To help make a difference in the lives of seriously ill children, BFI Canada is pleased to announce the donation of 20 Starlight Fun Centers to local hospitals in the communities we serve through The Starlight Children's Foundation.

The Starlight Foundation is an international non-profit organization that has been dedicated for over two

decades to helping seriously ill children and their families cope with pain, fear and isolation through entertainment, education and family activities.

A Starlight Fun Centre is a mobile unit containing a flat-screen television, DVD player and Nintendo Game Cube or Wii System that is able to roll right up to the bedside of a hospitalized child.

For more information, contact CHF BC commercial services director, Julie Hunter, at 604.879.5111 extension 138, toll free 1.866.879.5111 or jhunter@chf.bc.ca.



The Apartment Appliance Specialist

Special
Coop Member
Rates!



Pacific Wholesale Appliances is your number one choice for service and value. We offer a superior selection of appliances at unbeatable prices.

We carry Energy Star Appliances which are the most energy-efficient on the market today, and provide you the benefits of reduced energy costs.

Call David Harapiak for more details on special Coop Member rates.

2451 Vauxhall Place, Richmond, British Columbia V6V1Z5
Tel: 604-270-2460 Toll Free: 877-241-0848 Fax: 604-270-2452

Cinamatic
GROUP OF COMPANIES

Nuts + bolts

John Waldo, COHO Repair Services

Preventing Mould

Moisture, water damage and mould are problems for homes, especially in the Lower Mainland and Greater Victoria. If moisture is not stopped, prevented and dried out it will lead to mould in most cases. Mould can be very destructive and unhealthy if untreated. Not all mould is bad for our health but all mould is bad for our buildings as it will grow and spread if not dealt with.

Why does mould grow?

Mould only grows in areas where moisture is consistently present. It will not form on plastic and metal surfaces or vinyl and aluminum window frames by itself. To thrive, it needs an organic food source (e.g. dead skin, dust, pet dander) and a moist environment. Moisture will occur for many reasons: flooding; leaks in the roof or plumbing; poor ventilation; sources of water like a failed sink, bath, grouting or caulking; excess humidity due to climate; or not enough air movement around objects such as storage boxes or furniture.

What can I do?

You must do everything you can to prevent water damage and moisture, but the reality is that it can occur despite our best efforts. Here are some mould removal basics.

- Discover the source of the moisture or water and correct it.
- All areas must be completely dried out or replaced, or mould will likely return.
- Clean the area thoroughly immediately. If not effective, then the area should be opened and all mould-affected items must be removed or sterilized. This includes boxes, drywall, clothing, stored items, etc. Once every item with mould is removed and cleaned, the area needs to be thoroughly dried out then treated with antifungal disinfectant. Then the area can be restored.

The following is a brief outline of the requirements for Mould Remediation as outlined by WORKSAFE BC:

1 Any affected area of less than 10 square feet can be dealt with by a handyperson, providing the person wears appropriate filtered respirator (not a dust mask), a disposable drop sheet is placed on the floor prior to removal, and all flooring and surfaces are vacuumed using a filtered vacuum after removal.

2 Anything from 10 to 100 square feet requires a qualified individual or company. Good restoration companies are equipped to deal with this correctly.

3 Jobs above 100 square feet require a hygienist or environmental engineer.

The most important thing to remember is that we must do everything we can to prevent moisture build up or water ingress. Proper cleaning, good ventilation, and committed preventive maintenance are key to preventing mould and maintaining our homes. ■

John Waldo is the Director of Client Services for COHO Repair Services.

Marsh & Marsh Inc.

Chartered Accountants

Vancouver
R.K (Ken) Marsh

747 East Broadway
Tel. 604.875.1491
Fax. 604.875.6253

Burnaby
W.A. (Bill) Marsh
R.G. (Richard) Marsh

405 – 1901 Rosser Ave.
Tel. 604.299.6344
Fax. 604.299.6355

The End of Participation

BY NICHOLAS GAZZARD AND THOM ARMSTRONG

At last year's CHF BC fall education conference, Thom Armstrong and Nicholas Gazzard facilitated a session called *The End of Participation*. The session led to a wide-ranging discussion and participants asked for a report to be published. This is the first section of a report that first appeared in CHF Canada's member publication, *NewsBriefs*.

Hands up if you think the members in your co-op don't participate enough.

It's a complaint often heard in housing co-ops. But co-ops have been complaining about the same thing for almost 40 years. Why haven't we solved the problem?

Maybe it's time to evaluate whether our current model of member participation in housing co-ops is working. Maybe it's time to ask some hard questions about how much we expect from our members and whether we're getting the results we want.

What do we mean by participation?

When co-ops talk about participation, they usually aren't talking about governance roles – attending meetings and making decisions. They also don't call it participation if you pay your housing charges on time, take care of your unit and are considerate of your neighbours. In other words, being just the

kind of person everyone wants to have living next door to them doesn't earn you any points.

Usually co-ops think of participation as contributing to the daily operation of the co-op by doing chores, joining a committee, or doing some or all of the co-op's management.

In most cases, co-ops call their members who participate "volunteers". But if these tasks are required by the co-op, there's nothing voluntary about it. It's really a system of unpaid management.

Does member "participation" work?

Many co-ops evaluate whether they have good or bad "participation" in their co-op by how many members are on a committee or doing chores. And many people would say that getting enough members to participate in their co-op has been a huge struggle for as long as they can remember.

What they should be asking is, "Has our model of participation led to cost-effective, well-managed, well governed housing co-ops that are also good places to live?"

Because that's all that counts. If our approach to participation hasn't led to that, then something is broken and needs fixing. Participation can't be the goal. It's not the objective we're trying to achieve. It's the means to an end. And that end is good, cost-effective management, sound governance and healthy communities.

Having 90% of your members on committees isn't a result. And when it comes to sound management, results are what count. Let's look at the outcomes you can expect to achieve if your participation model is working...

Are your co-op's finances in order?

Your model isn't working, if:

- Housing charges aren't collected from everyone, every month
- Bill's aren't paid on time
- Arrears aren't followed up on
- Some directors are in arrears
- The co-op has vacancy losses because the membership committee is not able to fill the units quickly.
- The co-op's investments are poorly handled so that the co-op doesn't have the money it needs for the long term.

Are your buildings well maintained?

You can't maintain a multi-million dollar housing development with an annual clean-up day.

Your model isn't working if you don't have:

- a regular system of routine, preventive maintenance,
- a quick response to repair needs,
- reliable emergency response capability, and
- a capital plan, with funded reserves and a schedule to make it happen.

It's a rare co-op that has all of these. As a result, the co-op housing sector has a huge problem of deferred maintenance. Many buildings need a massive re-investment from replacement reserve funds that, in many cases, don't exist.

Co-op housing was not meant to be disposable housing. We made promises to the government – and to our members – that we would provide affordable housing for the long term.

Are your members involved in the right way?

We're not advocating that co-op members just go home and close the door. We're saying that participation and meaningful member involvement aren't the same thing. The role of members should be active and voluntary involvement in the governance of the co-op.

Rather than doing everyday chores and taking on work that should be done by paid professionals, member involvement in governance means:

- making sure that the co-op runs according to the co-op principles
- meeting all the responsibilities of membership – the “ethical contract” with the co-op
- supporting good governance, principled leadership and sound management

- attending and participating in membership meetings
- seeking out opportunities for education and training
- sharing leadership duties
- contributing to a rich community life in the co-op through welcoming and orienting new members, and planning social events.

Do you have a sense of community?

Forced member “participation” never built a community. Think about what motivates you. When was the last time you did something because someone told you you had to? If you put people in a situation where they are having fun, making friends and learning something new, it will do more to build a co-op community than all the “participation” policies in the world.

It's time to rethink some of our attitudes and challenge some of our oldest ideas. The 2020 Vision project calls on us to build a strong future for co-op housing. Let's stop making life harder for our members than it already is. Let's make sound management and good governance a reality. Let's replace the participation principle with the co-op principles – they've worked for more than 150 years. ■



Tell us what you think.
Write to scoop@chf.bc.ca or join the discussion on BC Talk at www.chf.bc.ca.

The ABC's of equity housing co-ops

At the Federation's semi-annual general meeting this Spring, members talked about whether "equity housing co-ops" should be invited to join CHF BC. No decision was made, but everyone agreed that it would be good to know more. What are equity co-ops? Who lives in them? How do they operate and what makes them different from the non-profit housing co-ops we know so well? This first instalment of a two-part series on equity co-ops will examine what they are and compare them to other forms of housing.

Non-profit housing co-ops

Let's start the discussion by having a close look at what we know best: non-profit housing co-ops. There are 260 non-profit housing co-ops in BC today. They are "non-profit" because their incorporating documents and Rules provide that:

A When members leave the co-op, their member shares are redeemed at par value. In other words, if you paid \$2,000 for your shares when you moved in, you get \$2,000 (minus whatever you owe the co-op) when you move out

B The assets of the co-op can't be distributed among individual members, either during the co-op's operation or when it is dissolved. If a co-op is dissolved, its assets must be given to charity or to another non-profit entity.

Their non-profit status is what made it possible for co-ops to attract start-up funding and ongoing financial assistance under three decades of federal and provincial co-op housing programs beginning in the early 70s.

C Under BC's *Cooperative Association Act*, a non-profit housing co-op cannot change its status to something other than a non-profit co-op. This means that the government's investment in affordable housing can never be converted to private gain generated by the increase in the co-op's market value over time.

Equity housing co-ops

Not all housing co-ops are "non-profit". Estimates differ depending on who you ask, but there may be 40 or more co-ops in BC providing housing to their members outside of the non-profit restrictions in the Co-op Act. In other words:

A When members leave the co-op, their shares are redeemed at the price they can bring on the market, unless the co-op has restricted their resale value (which, as it turns out, they often do).

B If a co-op is dissolved, its assets can be distributed among the members.

It's interesting to note that many "equity" co-ops operate a lot like non-profit co-ops, even though they don't have to.

Many were formed in the 1980s and 90s by church groups and community associations to provide affordable housing for seniors. The original members provided enough of the equity to secure conventional financing outside of government programs.

In many cases, however, departing members are usually refunded the original value of their share purchase without any capital gain (typically about 50% of the value of a comparable strata unit). Some equity co-ops increase their share value to keep pace with inflation, but usually any profit on the increase in value goes to the co-op. In addition to their share of the co-op's mortgage payment, members pay a monthly fee, usually in the \$200 to \$300 range, to cover co-op operating expenses, maintenance and taxes.

So despite their name, many equity co-ops in BC really exist as a form of affordable housing for seniors, without any assistance from government.

COther equity co-ops operate on a market basis. Shares are traded at market value, and if they are ever dissolved, the assets will be distributed among the members. They are still incorporated under the Co-op Act and still required to operate on a co-operative basis, without non-profit restrictions.

They are able to operate in this manner because they did not require any government assistance at start-up, and they do not make use of any ongoing government assistance to provide affordable housing to lower-income members.

Housing corporations

There is another form of equity housing in BC that is sometimes confused with equity co-ops. People living in housing corporations frequently use the term 'co-op' to describe a type of housing that is not legally a co-operative but in some ways operates like one.

According to Vancouver realtor Jay Peterson, who specializes in housing corporations, there are more than 50 of these self-described 'co-ops' in the west side of Vancouver alone. They were incorporated as private companies prior to 1968 when there was no strata legislation in BC. Homeowners in these buildings purchase a share in a housing corporation which entitles them to a unit, and typically costs around 25% less than a comparable strata unit. They buy their share from the previous owner, who profits from any increase in the value.

Peterson says use of the term 'co-op' among housing corporation is so common and problematic that he distributes his own brochure clarifying the difference.

He says that although these housing corporations are the same as the exclusive 'housing co-ops' of Manhattan that make up over 80% of apartment ownership in New York City, they are not actually co-ops at all.

Lawyer Stephen Silbernagel, who specializes and owns shares in a housing corporation, agrees. "The term equity co-op is a misnomer," he says.

"The rules of these housing corporations are in some ways similar to co-ops," says co-op lawyer Grant Haddock. Much like a co-op, they usually require that someone wishing to buy a share must be interviewed and approved by the board of directors. They also tend to have regulations that are more stringent than strata corporations. For instance, they almost always stipulate no children under 19, no pets, and no rentals.

Our discussion of CHF BC's membership rules will not include housing corporations. We will only be asking ourselves if the rules should be changed to include equity housing co-ops, which will still require incorporation under the Co-op Act and not the legislation governing private companies. ■

In the next issue of *SCOOP* we will profile some equity co-ops and their members.

Vancity helps some co-op members purchase private homes

Vancity's Springboard Homeownership program can help housing co-op members move into private home ownership. The program aims to help reduce waiting lists for affordable housing by freeing up co-op and non-profit housing units for others in need.

Many thousands of Canadians have decided that their co-op home and community is the right choice for their long-term security and happiness. Others see co-op living as a stepping stone to home ownership when the market or their personal situations permit.

Vancity has created a program that will help some co-op members make the transition to homeownership if that's a choice they want to make.

The Springboard program lends qualified applicants 100% of the money they need to buy a home. The loan covers the down payment, which is often a serious barrier to many people who would like to own their home. The loan comes in two parts:

- 20% down payment loan is interest free and payable over 10 years
- 80% 10-year fixed-interest mortgage has interest-only payments for the first ten years and can then be converted into a regular mortgage of up to 25 years.

To be approved for a loan, you must be living in co-op or non-profit housing, have verifiable employment or pension income and have two years of unblemished housing charge payments. The total of the two loans cannot exceed \$300,000.

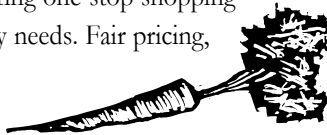
Interested applicants must also complete a 'Home Readiness' financial course: a six-hour financial literacy workshop delivered over one or two sessions by the Mennonite Central Committee. This course is designed to provide a practical approach to buying and owning a home, so that participants can be confident that they made the right decisions. It addresses such topics as pros and cons of home ownership, financial help for home ownership, finding the right home for you, and many other useful topics.

Vancity has offered the Springboard program since November 2006. Since then, 16 families have used it to finance mortgages for private homes.

If you think the Springboard program might be right for you, contact Vancity's Njeri Kontulahti at (604) 709 5868.



You've made the co-op choice in housing – what about food? We are Vancouver's co-op grocer, offering one-stop shopping for all your grocery needs. Fair pricing, good value and co-op too!
Open 9am – 8pm daily.



1034 Commercial Dr., Vancouver V5L 3W9
Tel: (604) 254-5044 ○ Fax: (604) 254-5069

EAST END FOOD CO-OP

AMY W. LEUNG Chartered Accountant

is pleased to announce the moving of her office to:

#206-1201 West Pender Street
Vancouver, BC V6E 2V2
Tel: (604) 687-2880
Fax : (604) 687-2887

SERVING CO-OP, NPO AND SMALL BUSINESS CLIENTS SINCE 1987.

proud to be a supportive member of the Co-operative Housing Federation of BC

We offer many customized services for housing co-operatives and non-profit organizations. In addition, Vancity's Co-operatives Housing Investment Pool (CHIP) provides a competitive rate of interest on your operating and reserve funds, plus:

- Low monthly service charges
- Interest calculated on closing daily balance
- No limit on subsidiary accounts for reserves
- No penalties for early withdrawal
- over 47 convenient locations throughout the Lower Mainland, Fraser Valley and Victoria

Make your money work harder with Vancity's CHIP.

To find out more, call Wayne Richter, Manager,
Cash Management at 604.877.8445.

vancity.com/business

Vancity

Delegates show democracy in action at CHF Canada's annual meeting

There was a sense of urgency as 800 housing co-op members from across Canada started gathering in Toronto for CHF Canada's annual meeting. Just days before the meeting, members learned that one Ontario housing co-op had to go to court to defend itself. York Region, which administers the Ontario co-op housing program in that area, was trying to force the sale of the Thornhill Green to its own housing company, at little more than half the market value.

CHF Canada members moved quickly to help them, passing a motion of support and contributing \$3,260 to the Legal Assistance Fund to help Thornhill Green and other Ontario co-ops defend themselves. CHF BC led the way with a donation of \$1,000.

"York Region tried to steal our homes," an emotional Tibor Barsony told members. "When we were alone and helpless, CHF Canada stepped in and gave the help and support that only true friends can."

Yaana Dancer, CHF Canada's new regional director for BC/Yukon, said she found the debate on resolutions the most exciting part of the meeting. "It was interesting to see how delegates handled challenging decisions, and to see how the discussion played out in a way that reached a reasonable conclusion. It was fascinating to see democracy in action."

CHF Canada members have started a process to elect the regional director in this region. Although the formalities of the process will take some time, BC members held a candidates forum and vote at the CHF BC semi-annual meeting on May 3. When Yaana was the successful candidate at that forum, the other candidates withdrew and Yaana was declared elected at the CHF Canada meeting in Toronto.

Yaana, a member of Sitka housing co-op in Vancouver, ran for the board in order to find better ways for small and distant co-ops to participate in CHF Canada. She believes holding regional elections locally is one way to improve member participation in CHF Canada elections.

CHF Canada members also re-elected Wes Hosler to the board, who remains on the executive as treasurer, and thanked retiring director Mike Alsop for his service on the board.

CHF Canada's next annual meeting will take place in Victoria, May 28 – 30, 2009. ■

 For more information on the court case and the Legal Assistance Fund, visit www.chfcanada.coop, www.thornhillgreen.ca or call CHF Canada's Vancouver office at 1.877.533.2667.

Three CHF BC directors at CHF Canada's 2008 AGM in Toronto: (from left) Catherine Porter, Candice Bunting and Doreen Aquino.



When You
Need A Hero...

Summon
First General Services
To Save The Day!

Whether your property is damaged by Water, Fire, Wind, Mould, or any relative archenemy, our team of skilled professionals are stocked with an arsenal of equipment and are poised for action!

With locations in Burnaby & Langley, First General Services can respond quickly to any disaster, from a small claim to a large CAT loss.

When disasters strike, time is your enemy! Our 24 Hour Emergency Teams are ready to respond when you need them the most!

Serving Greater Vancouver & Fraser Valley

604-532-6458

www.firstgeneral.ca



You will find satisfaction with...



- Replacing windows, sliding doors and hardware
- Replacing foggy double paned glass
- Window films

BRAD JOHNSTON, Vancouver (604) 525-5365.
Head office: 7915 Edmonds Street, Burnaby BC
V3N 1C1.

NEW LOCATION

DOUG ROTH, Abbotsford and
Fraser Valley (604) 552-4225. 2491
McCallum Road, Abbotsford, BC.



**Mention this ad for introductory
offer 10% off glass at Abbotsford.**

action_glass@telus.net www.actionglassbc.com



Contract Division

**Residential and
commercial**

- Carpet
- Vinyl
- Laminate flooring

*Quality
workmanship
guaranteed!*

*We work hard for
our customers.*



Fast and effective flooring service. Call Michael for a free estimate.

Cell: 604.729.7854 Office: 604.303.9898

Rooftops Canada needs your support

Crisis and opportunity are possibly the best ways to describe the challenges that face Rooftops Canada right now. The crisis is the fallout from the post-election violence in Kenya. It has led to over 800 deaths and over 255,000 displaced people. This conflict has resulted in lost income, shelter, crops, belongings, schooling and – worst of all – hope. Many co-op units, or indeed entire co-ops, were damaged and destroyed.

According to Mary Mathenge, general manager of the National Co-operative Housing Union (NACHU), “No one knows what the future holds because the wanton destruction of life and property does not appear to have an end.”

The opportunity presents itself as a result of a recently concluded series of workshops held in Dar Es Saalam, Tanzania which focused on housing micro financing (HMF). As a result of this meeting there is a very real possibility that HMF is ready to launch in a meaningful way that will create the financial framework to give small loans to some of the neediest people in sub-Saharan Africa.



For more information, or if you would like Rooftops to make a presentation at your co-op explaining its work and its goals, please contact www.rooftops.ca.

Mike Alsop is a member of the board of Rooftops Canada.

Kenya

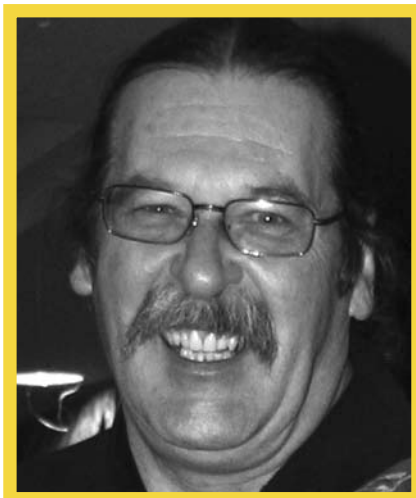
Post-election violence in Kenya has led to over 800 deaths and over 255,000 displaced people.

Tanzania

The Housing Micro Financing (HMF) needs capital to begin the process of granting small loans to the poor and marginalized in Tanzania.

However, we cannot turn to the Canadian International Development Agency (CIDA) for the immediate needs of either of these challenges. Rooftops relies on generous support from the co-op sector, from co-ops, co-op members and others to donate funds that can be used generally, or targeted to specific challenges that present themselves from time to time.

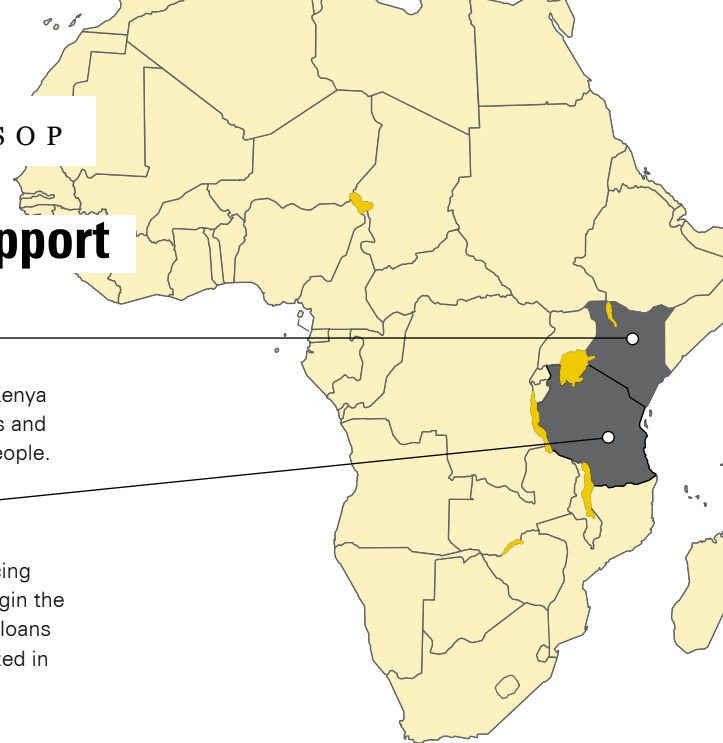
Our goal is to raise \$100,000 from our partners and supporting organizations to assist NACHU to rebuild these Kenyan co-ops.



As Thandi Nkomo of Rooftops points out “If we could reach that mark it would really make a difference in the lives of displaced co-op members”.

And the HMF needs capital to begin the process of granting small loans to the poor and marginalized in Tanzania. This is a process that has an unbelievable potential to house the inadequately housed and virtually homeless in various parts of Africa.

We need your help. And as we have learned watching the poorest of the poor save literally a few cents a month, it all makes a difference. Co-ops in BC have been generous in their financial support of Rooftops. Please consider continuing those donations, or consider making a personal donation or organizing a fundraiser at your co-op. One co-op recently donated two five gallon pales of pennies. It all helps. It is all needed, and it all makes a difference. ■



AUDITS - SPECIFICATIONS - INSPECTIONS



**PROVIDING CUSTOM ROOFING SOLUTIONS
TO HOUSING CO-OP'S**

JOHN A. PITRE RRC
REGISTERED ROOF CONSULTANT

VANCOUVER OFFICE
31 east 5th ave
Vancouver, B.C.
V5T 1G7

PHONE
604-909-7777

visit
www.trimstyle.ca

classifieds

OWN A HOME in a Danish-inspired "co-housing" community, providing diverse, sustainable, safe and healthy neighbourhoods with resident-selected common facilities. Homes are available and new groups forming in the Lower Mainland, and many other areas within BC and Canada. For more information check out the website at www.cohousing.ca or call the information line 604.878.3311

GEHLEN DABBS BARRISTERS & SOLICITORS



We provide a full range of legal services to housing co-operatives:

- Rules and Occupancy Agreements
- Membership and Terminations
- Meetings and governance
- Building envelope refinancing

**Please contact
Geoffrey Dabbs at:**

Direct: 604.642.0117
Main: 604.642.6422
Fax: 604.642.6433
Email: gd@gdlaw.ca

www.gdlaw.ca

1500 - 1030 West Georgia Street, Vancouver, BC
Canada V6E 2Y3

A PARTNERSHIP OF LAW CORPORATIONS

MEGA COUNTERTOPS

**We supply and install all styles of laminate
countertops for new construction or renovation,
and all related services as required.**

★ ★ ★ FREE ESTIMATES ★ ★ ★

48-1833 Coast Meridian Road
Port Coquitlam, BC V3C 6G5

Tel: 604.945.8716
Fax: 604.941.8935



NEMETH THODY ANDERSON

Chartered Accountants

BRUCE J. ANDERSON CA

SUITE 540-475 WEST GEORGIA STREET, VANCOUVER BC, CANADA V6B 4M9
TEL: 604 684.8221 DIRECT: 604 642.5630 CELL: 604 838.5630 FAX: 604 684.8299
Email: bruce@ntacan.com Website: www.ntacan.com

Members of CPA Associates International

Youth pioneering co-operation around the world

Last month, on June 2 and 3, young people from around the world met to discuss how co-operatives can offer solutions to a sustainable future – and they did it without a single plane trip.

The annual Building Co-operative Futures youth conference was held simultaneously in Vancouver, Saskatoon, Guelph, Karachi (Pakistan) and Buenos Aires (Argentina) this year, linked together by video conference. The 2008 theme, “Building Co-operative Futures... in a Carbon Neutral World” inspired the organizers at the BC Institute

for Co-operative Studies (BCICS) and the BC Co-operative Association (BCCA) to reduce the carbon footprint of the conference as much as possible.

By pursuing web-based opportunities to link participants instead of air travel, the conference estimates it avoided producing more than 300 metric tonnes of carbon dioxide.

In addition to those participating at the regional forums in the five cities, people from around the world could view the conference online as it happened and submit questions to the presenters.

The regional forum in Vancouver focussed particular attention on learning about co-operative values and structure, including how to form and develop co-ops of all types, and the potential of co-operatives to “re-localize” economies.

A substantial delegation of high school students from Victoria presented on their innovative retail co-op through which they sell fairly traded products to classmates and the community, donating the surplus to charity.

The Co-operative Auto Network, Sustainability Solutions Group Workers Co-op, Sprouts Co-op, and the Post Carbon Institute also gave presentations illustrating the natural relationship between co-operation and environmental leadership.

The 2008 Building Co-operative Futures conference was made possible through contributions from Coast Capital Savings Credit Union, BCICS, and BCCA. ■

Michael Zelman is the staff person responsible for member relations and communications at BCCA. For more info, visit www.bcca.coop.

Conference participants try a co-operative drawing exercise led by facilitators from The New Practice co-operative. Photo by Robin Puga.



ARMAN EXPERT

Carpet & Upholstery Furnace & Duct Cleaning

Call for free estimate on hallway and common area carpets. 20% discount to co-op members and management.

DRYER VENT CLEANING



For most effective and economic cleaning call
604.202.7700

R & E Gas Co.

- Installation of gas and electric hot water tanks, furnaces & boilers.
- Gas fitting service.

CHF BC membership card holders receive
10% off parts and labour

Call 604-874-6968 or 604-306-3399
r - e g a s . b c . c a

Robert Fenton Law Corporation

Barrister & Solicitor

Specializing in co-op matters.

I understand co-ops as I lived
co-operatively for 13 years.

TEL: (604) 688-6733

robffenton@telus.net

FAX: (604) 688-6736

4th Floor, 195 Alexander Street, Vancouver BC V6A 1N8



communitiesfirst

MAKE YOUR NEXT MOVE A CAREER MOVE... JOIN THE CANA TEAM

If you have strong client relations skills, a penchant for detail and accuracy, and a desire to work as a member of a high-performing team...

Then we might have the perfect career opportunity for you. We offer a comprehensive training program, great clients, a fun and productive workplace along with a competitive salary and benefits package.

Interested? Send your resume along with a cover letter to brendah@canateam.com

We've been proudly serving our co-operative community since 1976!

*Helping co-op members
with Share Purchase Loans*

CO-OP HOUSING INVESTMENT POOL:
Offering great rates on two CHIP options

*Lending services for individuals, co-ops
and progressive businesses*



*Keeping our
money working
in our community!*

CCEC
Credit Union

2250 Commercial Drive, Vancouver, BC V5N 5P9
Tel: 604-254-4100 Toll-free: 1-866-254-4100 www.ccec.bc.ca

Legal Services for the Construction & Housing Industries

Construction Law

Cooperative Housing Law

- Governance
- Dispute Resolution
- Rules and Policies
- Terminations

Strata Property Law



Barristers & Solicitors

Grant Haddock
Steven Lee
Lamour Afonso
Michelle Wingert

604.983.6670

200 - 1695 Marine Drive
North Vancouver, B.C. V7P 1V1
www.haddock-co.ca