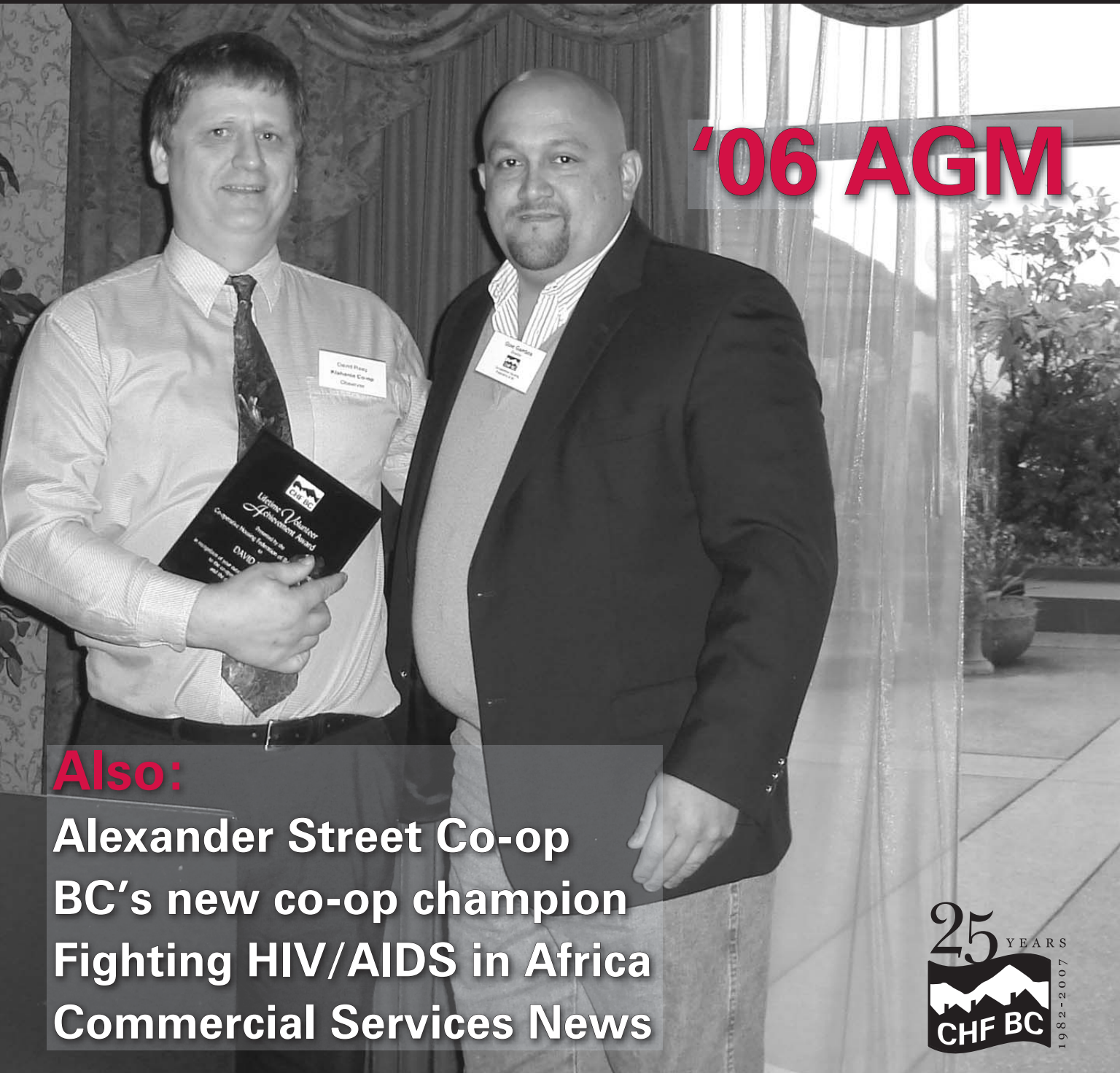


SCOOP

THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC



'06 AGM

Also:

**Alexander Street Co-op
BC's new co-op champion
Fighting HIV/AIDS in Africa
Commercial Services News**



guest editorial

BY DAN MAXWELL, C.A.

Why participate in the Affordable Housing Investment Program?



Four years ago, interest rates were continuing to trend down and housing co-ops were struggling to earn greater returns on replacement reserves and other long-term investments. Large sums of money were sitting idle when they could have been earning much greater returns if invested prudently. With this in mind, CHF BC, the BC Non-Profit Housing Association (BCNPHA) and BC Housing worked together to find ways for housing providers to earn greater returns without taking unreasonable risks. The solution: the creation of the Affordable Housing Investment Program (AHIP).

AHIP is managed by Phillips, Hager & North (PH&N), an investment management firm that was selected through a

competitive tendering process. PH&N is well regarded and their return on mutual funds is impressive. Working together, co-ops who invest in AHIP also benefit from some of the lowest possible investment fees – much lower than most could attain individually. Co-ops in the program also receive support and education from CHF BC on good investment policies.

Co-operative and non-profit society boards of directors are right to be concerned about the risks associated with investing funds that will be needed in the future. The strengths of AHIP include the involvement of CHF BC, BCNPHA and BC Housing, the diversification of investments, and the high level of service. A great deal of thought

went into which mutual funds to include in the program's portfolio. Six mutual funds were chosen including two with a mandate to invest in a socially responsible manner. These funds have differing investment horizons and levels of risk. By investing thoughtfully, co-ops can increase investment returns while only taking a level of risk that is appropriate for each co-op.

Over the past three years, the returns produced by AHIP have been impressive. To find out more about participating in AHIP, contact Julie Hunter at CHF BC.

Dan Maxwell is vice president of corporate services and chief financial officer at BC Housing. See page 14 for a record of AHIP fund performance.



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Legal consultation for co-ops

Co-op directors can seek legal advice from three lawyers experienced in co-op housing law. This service includes consultation on the following:

- ▶ General co-op issues
- ▶ Co-op Association Act
- ▶ Occupancy agreement
- ▶ Contract interpretation
- ▶ Member disputes
- ▶ Rules

Call CHF BC for more information: **604.879.5111** or toll-free **1.866.879.5111**

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📍 **Commercial Services News**

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hot dates Mark your calendars for upcoming co-op housing events you don't want to miss. Mainland **5** Vancouver Island **12**.



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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 410-1105 Pandora Avenue in Victoria.

ON THE COVER: David Reay (left) of Klahanie Housing Co-op receives the 2006 Lifetime Volunteer Achievement Award from CHF BC vice president Gino Gamboa. See page 7 for details and other AGM news.

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up front

LETTERS

Dear SCOOP,

I couldn't attend my co-op's last AGM because I had to work. The election of directors was on the agenda. I knew who I wanted to vote for, so I sent a letter to the meeting with my neighbour (who is also a member) authorizing her to vote on my behalf. When it was time to hold the election, the meeting chair refused to let my neighbour vote for me. Was the chair right to stop me from voting?

The chair of your meeting was right to stop your neighbour from voting on your behalf,

because housing co-ops do not allow proxy voting. A proxy is someone you authorize to act on your behalf.

According to Section 43 of the Co-op Act, co-ops cannot allow a member to vote by proxy unless the member lives at least 80 km from where the meeting is being held. The co-op's Rules can set a different distance. For example, CHF BC delegates can vote by proxy if their co-op is more than 200 km away from the Federation's office.

Of course, housing co-op members rarely live more than a block from wherever the co-op holds its meetings, so proxy voting is never an option.



Help celebrate 25 years

This year is CHF BC's 25th anniversary (see p.6) and we want to celebrate with your stories, photos, artwork and other contributions. We've launched a 25th Anniversary Contest with lots of fabulous prizes (see p. 20 for details). We look forward to sharing your unique perspective as we celebrate a quarter century of co-operation!

All contest submissions qualify for our prize draw. The contest deadline is April 20, 2007. Send photos, art, stories, video, etc to CHF BC, attention: anniversary contest, 200 – 5550 Fraser Street, Vancouver, BC V5W 2Z4. Submissions may be reproduced in CHF BC print materials and on CHF BC's website.



hot dates

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

- | | | |
|------------|-----------|--|
| Feb | 12 | Delegates' Forum |
| Mar | 12 | Delegates' Forum |
| | 31 | Spring Education Conference (see p.10) |
| Apr | 21 | Interior education day, Kelowna |
| | 25 | Policies that work workshop (see p.10) |
| | 28 | Semi-Annual General Meeting |

chip rates

Preferred rates for CHF BC member co-op operating accounts. These rates were effective January 1, 2007 and are subject to change.

| | |
|---|--------|
| CCEC – variable | 3.20% |
| CCEC – fixed 12-month | 3.70% |
| Coast Capital (Vancouver Island) | 3.75% |
| Prospera | 2.90% |
| VanCity | 3.943% |

Vancity's Maureen Cureton presents a cheque for \$20,000 to CHF BC executive director Thom Armstrong.

CHF BC celebrates 25 years of success

CHF BC turns 25 in 2007, and we'll be doing a lot of celebrating. The board of directors has approved a wide range of activities and events throughout the year. Starting this spring, there will be events in Vancouver, Victoria and the Interior. We're also moving our traditional Co-op Housing Day kids' art contest to the spring, expanding it to all ages and forms of expression, and offering a fabulous bunch of prizes (see p. 20 for details). And to cap it off, next fall we will get together for an unforgettable fun party.



SCOOP invites you to tell your part of CHF BC's anniversary story. For more information about our anniversary activities and events, please contact Scott Jackson at 604.879.5111 ext 139 (toll free 1.866.879.5111) or sjackson@chf.bc.ca.

John Vance

John Vance, educator, instructor, affordable housing developer and passionate advocate for social justice, died Sunday, November 5, 2006. John was a past member of Broadview and Eburne Landing housing co-ops. He was instrumental in the development of over 50 affordable housing projects in BC while working for BILD (Building Independent Living with the Disabled) and Access Building Association, beginning in 1982. He will be greatly missed.

Left: John Vance helped develop many housing co-ops in BC.

Federation receives grant from Vancity

Vancity Savings Credit Union has given CHF BC a \$20,000 grant as part of its Financial Capacity Grant Program. The program is designed to help non-profit, community-based organizations become more viable and financially self-sufficient.

The grant will help cover the costs of the Federation's information technology upgrade, which includes an investment in "customer relationship management" software to improve member service.

Opposite page (right): Your CHF BC board of directors for 2007. (far right): Island delegates at CHF BC's 2006 annual general meeting.



AGM Report

CHF BC held its annual general meeting on Saturday, November 25 in Burnaby's Executive Hotel. 95 people attended the meeting chaired by Jamie Ritchie.

Executive director Thom Armstrong reported that CHF BC's membership has grown to 225 housing co-ops and 11,800 co-op homes. Membership is expected to exceed 12,000 units by the end of the current fiscal year.

CHF BC's Lifetime Volunteer Achievement Award was presented to David Reay of Klahanie Housing Co-op for his contributions to co-op housing and the community of Richmond.

Delegates held a member forum on the 2020 Vision project: a national effort to

map a vision for the long-term future of housing co-ops and the co-op housing sector. They also gave unanimous approval to a resolution allowing members on Vancouver Island to elect Vancouver Island Directors at Vancouver Island Council meetings in Victoria.

Treasurer Suzann Zimmering and auditor Richard Marsh reported that the Federation's financial picture remains healthy. The year ending July 31, 2006 produced a sixth consecutive operating surplus.

Rooftops Canada presented a short video documentary of the slum clearances that took place in Zimbabwe in 2005. For more information on this topic you can visit www.rooftops.ca or for a DVD of the video you can contact Sue Moorhead at smoorhead@chf.bc.ca.

Delegates re-elected two directors: Doreen Aquino (at-large), and Candice Bunting (Vancouver Island). They also elected four new directors to the board: Debbie Bailey, Wayne Callaghan, Bui Petersen and Catherine Porter. Retiring from the board are Georgia Andrews, Glen Armstrong, Dianne Cook and Victor Mogollon. Re-elected to serve on the finance committee is Robert Klein.

You can download the AGM reports and documents from the 'member meetings' area in the members' section of www.chf.bc.ca.

Mark your calendar for our semi-annual general meeting on April 28, 2007. We hope to see you there.



Leaky co-ops

CHF BC and CHF Canada are still actively negotiating with CMHC staff to make the financial framework for repairs more affordable to the co-ops stalled under the current process. For more information, contact government relations director, Darren Kitchen, at 604.879.5111 ext 144, toll-free 1.866.879.5111 or dkitchen@chf.bc.ca.

Mandy Yeomans, CHF BC's leaky co-op liaison officer continues to assist co-ops working their way through the remediation process. You can contact Mandy at 604.879.5111 ext 132, toll-free 1.866.879.5111 or myeomans@chf.bc.ca.



Our leaky co-op team has put together some checklists and written guidelines for co-op boards and committees to download and use. These are now available on the CHF BC website at www.chf.bc.ca/pages/leakyco-ops.asp.

CMHC grant extension

In a recent *SCOOP* article (summer 2006, p.13), Nola Tonkin outlined funding available from CMHC to finance accessibility improvements. At that time, she reported that these programs were scheduled to shut down in March 2007. The good news is that they have since been granted a two-year extension, so if

your co-op has a member who would likely benefit, we urge you call CMHC's BC office at 604.731.5733 or 1.800.639.3938 to see if your co-op qualifies for a grant. There will be a workshop in Victoria on April 23 for Island co-ops seeking to take advantage of these programs (see p. 12).

Leslie Burdak retires after 13 years at CHF BC

CHF BC accounting co-ordinator Leslie Burdak officially retired this past December. She is currently working on contract for CHF BC to help with the transition as she passes on her duties. CHF BC held a surprise party for her in December at her own housing co-op: Twin Rainbows in Vancouver.

Leslie first started working for CHF BC in 1994 as an administrative assistant for the education program. In 1997, she took on the responsibilities for bookkeeping and accounting. That became her main role, but she has covered other duties over the years, including the Land Trust, the investment program, the resource library, taking minutes at AGMs, writing articles for *SCOOP*, and taking countless phone calls from co-op members.



Leslie Burdak.

Leslie has long been involved in the co-op housing sector, as co-op member since 1981, and later as a co-op coordinator. In fact, Leslie represented her co-op at the very first meeting held to discuss the idea of forming a regional federation in BC, resulting in the incorporation of CHF BC.

“It had always been my ambition to work for the Federation,” admits Leslie. “I look at my experiences before this as training. In fact, I think it's very important that the Federation find people with co-op experience to serve as staff.”

“It's going to feel very strange the first time I have a question about CHF BC's books and Leslie isn't there to answer it,” says executive director Thom Armstrong. “We all admire Leslie's dedication to co-ops and her commitment to co-op principles. That's what we'll really miss.”

"DEAR BOARD OF DIRECTORS:
"THERE IS AMONG US A CERTAIN LAZY, SELF-ENAMOURED, SLOVENLY, OBNOXIOUS CREATURE CALLED

LAZY HOUND

WHEN I PHONED THIS MONSTER ABOUT A SCARY NOISE IN MY KITCHEN WALL



Thanks to our generous donors

The following organizations and individuals donated money to one or more of CHF BC's three charitable funds during 2006: Cana Management, CHF Canada, COHO Management Services Society, Dundee Court Co-op, False Creek Co-op, Four Sisters Co-op, Grant Haddock, Granville Gardens Co-op, Greenland Co-op, HW Flesher Co-op, Jasmine Place Co-op, Judy Shaw, Kaslo Gardens Co-op, Lakewood Terrace Co-op, Laura Jamieson Co-op,

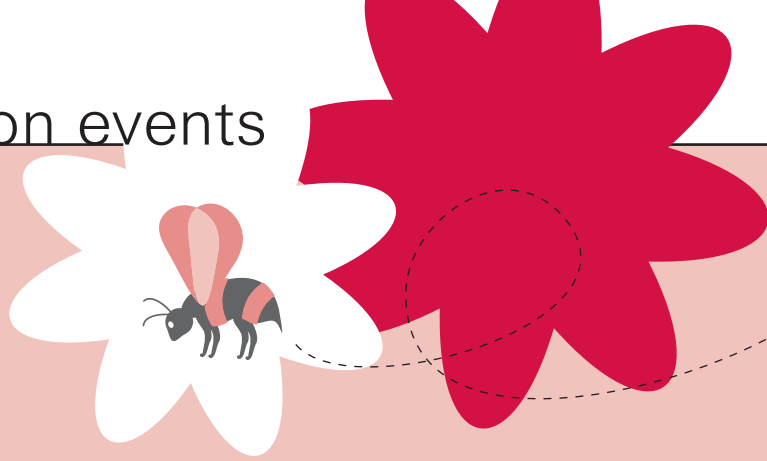
Levellers Co-op, Lore Krill Co-op, Nola Tonkin, Pat McClain, Patricia Angus, Penta Co-op, Pine Ridge Co-op, Riverside Landing Co-op, Glamazon Production Team, Seawalk Co-op, St Georges Co-op (Ottawa), Terra Nova Co-op, and the Vancouver Pride Society.

CHF BC administers the Disability Trust, the Domestic Violence Relief Fund and the Aaron Webster Memorial Fund. The Disability Trust provides interest-free loans to help people with permanent disabilities who can't afford to pay for shares when moving

into a co-op. The DVRF works exactly the same way but provides loans to women leaving abusive relationships. The Aaron Webster Fund was established to provide project assistance to young people wishing to promote diversity in their communities.

For more information about how your co-op can take advantage of one of these funds, contact Mary Boles at mboles@chf.bc.ca or 604-879-5111 ext.141 (toll-free at 1-866-879-5111). And if you are looking for a worthy cause to contribute to, consider making a donation this year.

Spring education events



Spring Education Conference Saturday, March 31 Executive Hotel and Conference Centre 4201 Lougheed Hwy, Burnaby

Spend an enjoyable day with us—whether you're on the board or a committee or just thinking of joining one, you'll find lots to learn and discuss. Choose from this exciting line-up of workshops:

- 2020 and the Co-op Principles **NEW**
- Ask the lawyers
- Greening your co-op **NEW**
- Is your co-op at risk? Come and find out what the Agency has to tell you **NEW**
- Privacy primer for housing co-ops (PIPA)
- Membership and occupancy agreement terminations
- Maintenance policies at work for you **NEW**
- Dealing with member complaints **NEW**
- Board basics – full day
- Financial management – full day

Check out the conference brochure

mailed to your co-op or visit www.chf.bc.ca to register. Space is limited, so register early!

Policies that work Wednesday, April 25 Sue Moorhead, workshop leader 7:00 to 10:00 pm at CHF BC Vancouver office

Now that your co-op has updated its Rules and Occupancy Agreement, it's time to make sure that your policies are just as current.

Good policies improve everyone's quality of life and play a big role in the smooth management of your co-op—from parking to painting to arrears collection. Bad policies make everyone miserable. Having no policies is a recipe for chaos.

This workshop will show you how

to use CHF BC's Co-op Policy Manual to:

- make changes to your co-op's policies
- develop new policies that really work
- match your policies to your Rules and Occupancy Agreement
- encourage member support throughout this process.

This workshop will give you the tools and the direction—the rest is up to you.

Fees for the policies workshop are \$60 for members and \$180 for non-members plus GST. Register at 604.879.5111 ext. 0 or info@chf.bc.ca or register online at www.chf.bc.ca.

**Mark your calendar for the
Fall Education Conference on
October 27, 2007.**

Promoting good management, sound governance and principled leadership.



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

Education program rated highly in member survey



The results are in from CHF BC's evaluation of our education services. More than 500 people participated in the survey and telephone interviews conducted in the summer of 2006.

This feedback will help CHF BC extend the reach of our education services to more people and more co-ops throughout the province.

Members provided many useful suggestions—from workshop topics to new methods of delivering education

An overwhelming number of members who have used CHF BC's education resources were satisfied with them. They found them relevant, interesting and useful.

Members provided many useful suggestions—from workshop topics, to new methods of delivering education, to ways of reaching out to those less involved.

Here's a sample of the positive feedback received:

"My fellow board members take their role much more seriously now and ask many more questions at meetings. Everyone just seems more involved, and we are using the reference material from CHF BC. We have also learned to look to the future when making decisions and ask ourselves 'how will this affect the co-op in five years?' All in all just great information."

We also heard from members who have never used our education services. They tended to be newer members in their co-ops, and members further away from the Greater Vancouver and Victoria areas.

To help identify priorities for follow-up, the survey results have been reviewed and discussed at delegate meetings and by the Island and Mainland education committees. After these discussions, CHF BC's board approved a plan to keep the education program fresh and relevant. These include:

- ✓ enhancing our focus on the core governance, management and leadership skills members need to run their housing co-ops
- ✓ recruiting, training and maintaining an ample pool of program instructors
- ✓ expanding efforts to reach co-ops outside Greater Vancouver and Vancouver Island more directly
- ✓ enhancing our capacity to deliver program resources over the Internet, and
- ✓ extending our reach to members who are not currently using the education program.

Staff is now busy working on implementing these priorities. Some of the education conference workshops (see page 10) were suggested in the survey. We will be holding another Interior Education Day in Kelowna on April 21. And watch for more tools on our website.

Thanks to all who participated for your valuable feedback. ■

Island news

AGM news

At CHF BC's Annual General Meeting on November 25, 2006, delegates gave unanimous approval to a resolution allowing Island members to elect Vancouver Island directors at Vancouver Island Council meetings in Victoria. Candice Bunting of Cameo Housing Co-op was re-elected to CHF BC's board of directors as an Island director. See page 7 for details.



New Vancouver Island director Larry Maralia.

In profile

Larry Maralia

Larry Maralia is the newest Island director on the board of CHF BC. He was appointed by the board following his selection by delegates at the Vancouver Island Council meeting last October.

Maralia is a six-year member and current chair of the board at Craigflower Housing Co-op in Victoria. He says the double responsibility of being his co-op's president and a CHF BC director hasn't been too bad so far, especially since other directors have helped him with the learning curve.

Larry says he can really see the importance of CHF BC education for co-ops. "I've participated in CHF BC workshops in Vancouver and Victoria, and they've been really good. We've put the information to good use at Craigflower."

Maralia's top concern as a CHF BC director is to resolve the leaky co-op issue once and for all. "At Craigflower we're having lots of problems with leaks," he says.

He also wants to see government restore funding in order to develop new housing co-ops "because who can afford a \$500,000 mortgage?"

He looks forward to getting better acquainted with Island members and delegates at CHF BC meetings and education events in 2007.

island dates

- | | | |
|------------|-----------|---|
| Feb | 22 | Vancouver Island Council |
| Mar | 10 | Island Education Day (see p.13) |
| | 31 | Spring Education Conference, Burnaby (see p.10) |
| Apr | 23 | Adapting our homes workshop (see p.8) |
| | 28 | Semi-Annual General Meeting, Burnaby |

island chip rates

Preferred rates for CHF BC member co-op accounts. Rates effective January 1, 2007 and subject to change.

| | |
|--|---------|
| Coast Capital (Vancouver Island) | 3.75 % |
| VanCity | 3.943 % |



Island Education Day

Vancouver Island's spring education day will focus on vision and values for continued success in housing co-ops. Join us on Saturday, March 10 at the Glentana Centre with two half-day workshops.

2020 Vision—securing our future **NEW**

CHF BC and CHF Canada are working together on an exciting new project: 2020 Vision. It's about mapping a successful future for housing co-ops beyond their partnerships with government and keeping the co-op housing movement healthy and strong.

By 2020 more than 1,200 co-ops across Canada will not have any relationship with government. Join us for a look at the key role co-op boards and members will play to get ready for the future.

A question of ethics

Co-op members expect their directors to live up to the highest standards of conduct. But what's the right standard? And what's the difference between directors' legal and ethical responsibilities? We'll discuss what is meant by ethical conduct, how to educate directors about their responsibilities to the co-op and the members, and much more.

For more information, or to register, contact Kerry Panter at 384.9444 or kpanter@chf.bc.ca. Or register online at www.chf.bc.ca.



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**For info about Island services,
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Victoria office at 384.9444.**



Services for CHF BC member housing co-ops

Compare your co-op's investment performance to AHIP

CHF BC's Affordable Housing Investment Program (AHIP) was developed to help co-ops get the best return on their investments (see page 2). Through AHIP, CHF BC members get access to investment education and advice from professionals familiar with the co-op housing sector, replacement reserve requirements and the fiduciary responsibilities of co-op directors.

AHIP is considered to be low risk compared to many other mutual funds and investments and yet has a good track record of returns. In response to CHF BC members' requests, the program contains two socially responsible investment funds.

While investment returns from mutual funds are not guaranteed, studies show that over the long term, bond and equities funds perform better than other types of investments like GICs and money market funds. Is your co-op currently invested in GICs? How does your rate compare?

| AHIP RETURNS TO SEP 30, 2006 | % | | % Annualized | | |
|----------------------------------|-------|------|--------------|-------|-------|
| | 3 mos | 1 yr | 2 yrs | 3 yrs | 4 yrs |
| Canadian Money Market | 1.0 | 3.3 | 2.7 | 2.4 | 2.5 |
| Short-term Bond & Mortgage | 2.6 | 3.0 | 3.6 | 3.6 | 4.1 |
| Bond | 4.6 | 4.0 | 6.3 | 5.7 | 6.4 |
| Community Values Bond | 4.6 | 3.7 | 6.0 | 5.4 | 6.0 |
| Canadian Equity | 4.8 | 5.9 | 16.6 | 17.5 | 18.9 |
| Community Values Canadian Equity | 5.5 | 9.2 | 16.9 | 17.4 | 18.7 |

Please note that mutual fund returns are not guaranteed. Past returns may not indicate future performance.



Affordable Housing Investment Program
Plan. Invest. Grow.

For more information about this program or to arrange for a complimentary presentation, contact Julie Hunter at CHF BC, 604.879.5111 ext.138, or email jhunter@chf.bc.ca.



Contract Division

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Armstrong Natural Creations™ may be just what you're looking for. CD Contract stocks three colours (light, medium and dark-wood tone) of these specialty vinyl planks manufactured by Armstrong flooring for commercial applications. This product is recommended for lobbies, common areas, kitchens and bathrooms. CD has installed it in a number of CHF BC member common rooms as well as wheelchair-accessible units with great results.

The natural wood graining and color variations authentically convey each wood's true character. And embossed visuals, such as wood tick, barn side and saw cut display a depth of texture found in natural wood planks.

The planks are 36" long. They feature beveled edges and are appropriately sized to 4", 6" or 8" widths to complement each style. They feature a urethane coating for low maintenance. Natural Creations is certified for low VOC (volatile organic compound) emissions.

For more information about this or any other flooring replacement product contact Michael Dondera at 604.303.9898.



Co-op discovers BFI SAVINGS PAY OFF

Say goodbye to high prices, even if you're not at the end of your contract! That is exactly what Garry Point Housing Co-op did.

Most waste and recycling collection contracts include an intimidating clause requiring customers to pay big cancellation fees should they end their contract prior to the expiry date. This has usually scared co-ops away from investigating the net cost of cancelling a contract. In fact, we have generally cautioned our members that it would cost them more to get out of an existing contract than to ride it to expiry.

But the members of Garry Point Co-op were tired of paying the usual high prices and the many surcharges and extras that were being added to their monthly bills by their supplier, Waste Management. They got out their calculator, and what they discovered might surprise you. After doing the math, they found that they can get out of their existing contract, pay liquidated damages of \$2,500, and still save over \$1,000 per year by signing a contract with CHF BC and BFI Canada!

While the numbers may not be the same for every co-op, it could pay to get a quote from BFI. We'll help you with the comparison.

BFI has been CHF BC's waste and recycling supplier through three consecutive contract tenders for good reason. They have consistently provided the winning combination of high-quality service and extremely competitive prices. Just ask the more than 100 CHF BC members currently participating in this program.

For more information about how your co-op can benefit from this or other CHF BC Commercial Services programs, please contact Julie Hunter at 604.879.5111 (ext. 138) or email jhunter@chf.bc.ca.



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Nuts + bolts

John Waldo, COHO Repair Services

Preventive maintenance protects your co-op

If you could stop water damage and mould in your walls, floor, and ceiling just by taking the time to recaulk your bathtub and service your bathroom fan, wouldn't you do it?

Preventive maintenance is vital to successful co-op maintenance. It consists of planned and scheduled work designed to find and repair small problems before they become big, expensive disasters.

Preventive maintenance is often overlooked since we don't usually think of repairing something until it breaks down completely. But by taking preventive maintenance measures, you can extend the life of building items for a fraction of the cost of full replacement or emergency service.



The result is a win-win situation: the co-op saves lots of money and the building is maintained for the long term. You also improve member satisfaction and reduce member turnover.

Here are just a few examples of important preventive maintenance you should schedule regularly:

- cleaning bathroom and kitchen ventilation fans
- cleaning dryer ducts
- caulking and grouting bathrooms
- servicing furnaces and changing filters
- cleaning roof gutters

Does your co-op practise preventive maintenance on a regular basis? If most of the items above get inspected or replaced in your co-op on a set schedule, then you are on the right track. If not, it's likely that your co-op has experienced a number of large repair bills – or will soon.

After you've identified what preventive maintenance items apply to your co-op, make a list of all the items and how often they should be checked or serviced. Use this list to create or add to your co-op's annual maintenance calendar (an important tool to schedule work and keep records of completed tasks). ■

COHO Repair Services (CRS) offers full preventive maintenance programs through its Maintenance Co-ordination Services. Contact CRS today at www.repair.coho.bc.ca or 604.879.5770 to find out how we can help you.

John Waldo is the Director of Client Services for COHO Repair Services. For a free quote on preparing your RRF Plan or other maintenance solutions call 604.879.5770 or email jwaldo@coho.bc.ca.

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BC Court of Appeal releases key decision for housing co-ops

Model Rules and Occupancy Agreement pass legal tests

On December 13, the BC Court of Appeal released its decision in the matter of Corbett v. Still Creek Housing Co-operative. The decision is good news for every housing co-op in BC using CHF BC's Model Rules.

The case concerned a member of Still Creek Housing Co-op in housing charge arrears. The co-op terminated his occupancy agreement, which is based on the Federation's Model Rules.

The member refused to give up possession of his unit, arguing that the co-op had not followed all of the procedures for termination of membership as set out in the co-op's Rules and in sections 35 to 39 of the *Cooperative Association Act*.

The co-op argued that it was under no such obligation because it had not terminated his membership. Instead, he was considered to have withdrawn from membership when his occupancy agreement was terminated, and the co-op had followed the procedures set out in the agreement.

The case went to the BC Supreme Court in November 2004. CHF BC and CHF Canada covered the co-op's legal expenses and retained additional counsel to represent CHF BC as an intervenor. The Supreme Court found in favour of the co-op in February 2005.

The member then took his case to the Court of Appeal. Again, CHF BC and CHF Canada agreed to cover the co-op's legal expenses because of the potential implications for the Model Rules and Occupancy Agreement. The Court of Appeal hearing was held on November 20, 2006. The judgment and reasons were released on December 13, and the appeal was dismissed with an award of costs in favour of the co-op.

Here's what this means for your co-op:

1 The provisions in CHF BC's Model Rules and Occupancy Agreement respecting termination of membership and termination of occupancy are valid and enforceable.

2 Co-ops may terminate an occupancy agreement on the terms and conditions set out in the agreement. This will trigger a withdrawal from membership in the co-op according to Rule 4.3 of the Model Rules. Because this is a withdrawal from membership, it is not subject to the procedural requirements of Rule 5 or sections 35 to 39 of the Co-op Act.

3 The procedures and notice periods found in the model occupancy agreement (i.e. 10 days' notice to correct a failure to pay the housing charge, and 30 days' notice of termination) have been found by the Court of Appeal to be "reasonable and consonant with the principles of natural justice."

4 These issues have now been resolved by the Court of Appeal. You can consider the matter closed.

Thanks to the directors of Still Creek Housing Co-op, who stood up for the Model Rules through two court cases. Thanks also to lawyers Geoffrey Dabbs, who represented the co-op, and Grant Haddock, who represented the Federation in the original Supreme Court case. ■

Alexander Street Housing Co-op president Ren Bowrun.



Alexander Street

This community in the heart of Vancouver's Downtown Eastside has faced more challenges than most BC co-ops.

Located just a few blocks from the intersection of Main and East Hastings, Alexander Street Housing Co-op is all too familiar with the struggles of a neighbourhood with the unfortunate distinction as Canada's poorest postal code.

"It's an ongoing war here," says co-op president Ren Bowrun. "When I joined eight years ago, rooms were being used for sex and drugs by people who didn't live here, and you'd find needles, crack pipes and condoms in the common areas. The building next door is a crack house and the traffic goes back and forth all the time."

This 57-unit co-op used to go by the name of DERA, after the Downtown Eastside Residents Association which helped put the development together 22 years ago. But the co-op later changed its name to create a more distinct identity.

"The last five years has been a lot of work but you can see improvement," says Bowrun, who has 22 years of experience as a building manager.

"We've had a lot of good people, and we've won back the co-op suite by suite, floor by floor."

Asked what the best thing is about Alexander Street, board member Georganne Cathrea says it's the people.

"I had a stroke shortly after I joined the co-op," says Cathrea, "and before I came back people got me a bed, a TV, cleaned my whole unit, and did all sorts of stuff. If we have someone here who can't take care of themselves any longer, we help them find supportive living. We even help move them so that they have enough stuff in their new place and still feel at home."



The co-op's inner courtyard is now clean and peaceful, a welcome change from a few years ago.

Cathrea is Alexander Street's only wheelchair member. The co-op was originally meant for people with disabilities, but its ramp doesn't fit modern wheelchairs.

"Our biggest challenge is money," says Cathrea. "We need repairs to our building envelope, which have been approved by CMHC, but last year we had a big flood underneath the courtyard. The elevator shaft flooded and we didn't have an elevator working, which was a big problem for

me. The flood cost us more than \$40,000 from our replacement reserve, which was a big hit."

"We've had many ups and downs," says Alexander Street member Dave Torok. "When I first arrived I didn't understand what co-op life was about. At first I was just interested in the rent and that they accepted my animals. As I've been here I've come to appreciate co-op life, but I also now realize that there's room for improvement."

Torok hopes that the fact the co-op has just joined CHF BC is going to help people get more educated and involved.

Bowrun also sounds optimistic about where the co-op is headed. "It's good here," he says. "We've put a lot of work into this place during the last few years and it has really paid off. This is my last year. I'm leaving the board, and as I look at who is going to come up next on the board, things look good."

"You have to live in the present, take care of the past and plan for the future, all at the same time." ■

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3rd prize – Cineplex movie night for two

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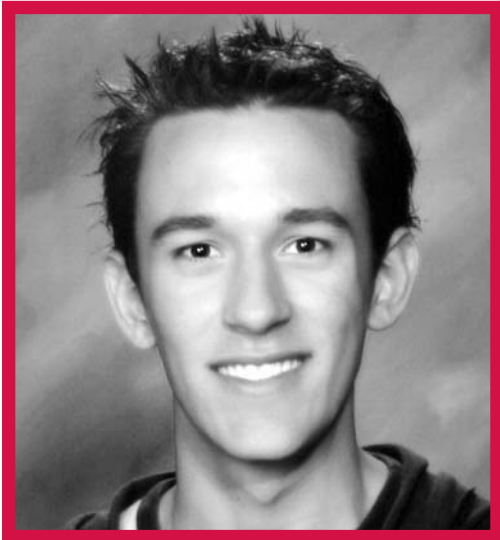
Now you can help us celebrate by sharing your unique perspective. Contribute something on the theme "Celebrating 25 years of co-operation" in any media -

- photographs
- drawing/painting
- writing/poetry
- video/multimedia
- etc.

This contest is open to people of all ages. Please send your submission, including your name and co-op, to CHF BC, 200 – 5550 Fraser Street, Vancouver, BC, V5W 2Z4. The contest deadline is April 10, 2007.

Help get our anniversary year off to a great start this spring!

We'll share and display your contributions throughout the year at meetings, in print and online. Be sure to let us know if you don't want us to identify you by name or co-op should we publish your work. Also let us know if you want to pick up your submission after the contest.



Signing off

Youth editor Lucas Petter says goodbye to *SCOOP* and invites someone younger to take his place.

I have been *SCOOP*'s volunteer youth editor for three years, and before the upcoming spring issue can be published I will be eighteen years old. As I see it, I will no longer be a youth, thus I am stepping down and passing the baton to another lucky munchkin.

During my youth editor experience, I feel I have benefited not only in my writing, but also in my skills as a leader because of Camp Rainbow (now The Yes). I have Scott Jackson, *SCOOP*'s editor, to thank for introducing me to Camp Rainbow. I would be an entirely different person today if not for the camp experiences, which will stay with me for the rest of my life.

Currently, I am in grade twelve at Prince of Wales Secondary, where I am a peer counsellor and run the school's Art and Entrepreneurship Clubs. I hope to go to the Emily Carr Institute of Art and Design next year to study animation, industrial design or anything else that captures my interest.

I now offer the Youth Editor position to someone new. It's a fun job filled with oceans of opportunity. If interested, you can contact Scott Jackson by email at sjackson@chf.bc.ca, or call him at 604.879.5111 extension 139.

I leave you now with a quote by a very intelligent man named Walt Disney: "All of our dreams can come true if we have the courage to pursue them."

Best wishes,
Lucas Bleackley Petter

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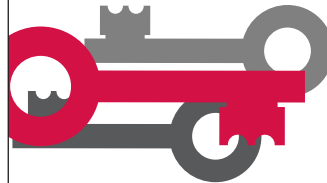
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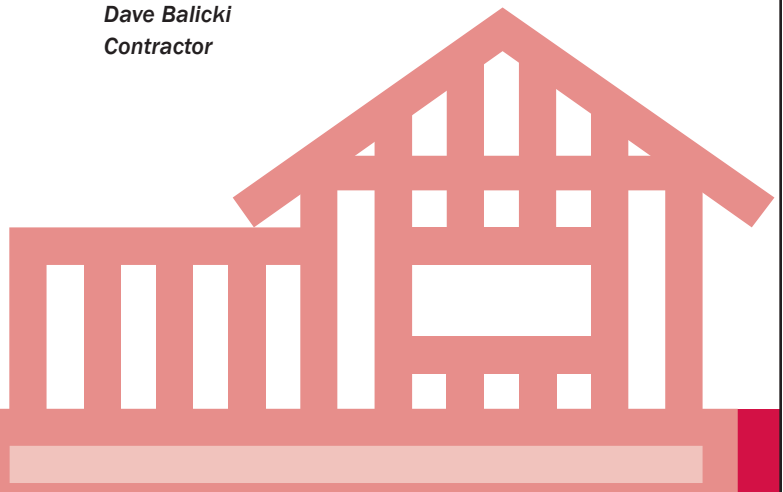
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Environment a key theme for CHF Canada's 2007 AGM

"We're flooded with information every day about the dangers to the environment," says Eleanor McDonald, a member of Toronto's Hugh Garner Housing Co-operative. "But what changes do we make to our lifestyles and habits to help alleviate these problems?"

Co-op members across Canada will have a chance to think about this question and find some answers, thanks to a resolution Hugh Garner presented to CHF Canada's annual meeting last June.

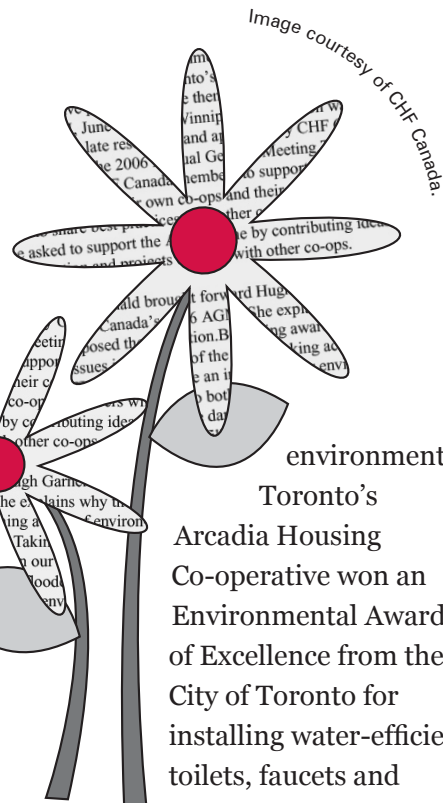
The resolution asked housing co-ops to support environmental initiatives in their own co-ops and share best practices with other co-ops. This will be the theme and a key part of CHF Canada's 2007 annual meeting in Winnipeg, June 7-9.

Some co-ops are already well on the way. When Conservation Housing Co-op, an 84-unit co-op in Ottawa, was built in the mid-1990s they planned to incorporate a wide range of environmental features while meeting the strict

cost guidelines of the Ontario provincial housing program. Since the co-op is within walking distance of downtown Ottawa and has a public transit stop located just outside the main entry, only eight parking spaces were provided while there is storage space for 240 bicycles. They used recycled materials in construction and designed the units with space for recycling bins in each kitchen. Low-flush toilets, passive solar heating, and energy-efficient light fixtures were all included in the design, and the gardens included areas for composting and rainwater collection.

Blue Heron Co-operative Homes, a new co-op just opened in Ottawa, also had the chance to consider energy efficiency in their plans and has just received an award for sustainable project of the year from the Ottawa Homebuilders' Association.

But starting from scratch with new construction isn't the only way co-ops are focusing on the



environment. Toronto's Arcadia Housing Co-operative won an Environmental Award of Excellence from the City of Toronto for installing water-efficient toilets, faucets and showerheads. Recently, the co-op installed a solar hot water heating system on its roof.

And Hugh Garner co-op is busy raising funds for a green roof project of their own.

CHF Canada has hired The Natural Step, an international non-profit organization, to help with plans for the AGM. Kelly Baxter, TNS's executive director, will be the keynote speaker, and a task force of co-op members from across Canada will help prepare for an annual meeting that will help housing co-ops prepare for a sustainable future. ■

 **For more information, visit CHF Canada's website at www.chfcanada.coop.**

Merrilee Robson is CHF Canada's Communications Officer.

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Caring for people living with HIV/AIDS and poverty

It is a typical Johannesburg day, bright and sunny. As we begin to pass flimsy scrap metal and wood houses, and some small homes made of bricks and mortar, I know we've reached Vosloorus Township where the Masizakhe women live and work. Alongside the road we see makeshift shops - tarps attached to sticks. People are selling sacks of potatoes, oranges, bananas and treats. When we arrive at the office of

Masizakhe Home Based Care (MHBC), the women are there to greet us.

MHBC members are amazingly dedicated and hard-working women who have provided home based support to community members affected by HIV/AIDS since 2003. They volunteer their time with minimal support from local health clinics. They conduct home visits, and

help affected families access government grants, medication and food parcels. Planact, one of Rooftops Canada's South African partners, provided much needed training and helped guide MHBC through the process of becoming a registered not-for-profit organization. This will improve their chances of accessing funding grants.

For the past several years, Planact has been integrating HIV/AIDS responses, especially home based care, into its participatory local governance program and housing delivery projects. Planact is addressing the links between poverty, housing, community empowerment, and HIV/AIDS. Planact's work in Vosloorus is part of a pilot program in community-based HIV/AIDS response in partnership with the City of Johannesburg and with support from the Canadian High Commission.

Currently, seven MHBC women visit approximately 42 families a week.

"The greatest challenge is trying to do something with nothing," says one member of the group. "How can one help families with no food, no medication, and no paraffin for heating water!"

► p. 26



Caring for people

It is clear that this situation is emotionally draining for the women as they try to provide support and hope when they have so little themselves. With financial assistance, MHBC would be able to purchase proper medical supplies such as soap, medication, bandages and protective gear such as latex gloves for care givers. They also want to start community gardens to provide much needed nutritional support for the sick.

Despite many obstacles, the women assist wherever they can. Plans are under way to raise awareness of HIV/AIDS and MHBC's work during World AIDS Day. I hope to help MHBC secure some funding before the end of my internship. ■



For more information, contact Rooftops Canada at www.rooftops.ca.

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BC's new co-op champion

Stéphane Audet is brimming with ideas to strengthen the social economy. During his first week on the job, the BC Co-operative Association's new director of co-op development sat down with SCOOP to talk about his ideas.

Audet's background includes a lot of work with co-ops, internationally and more recently in Ontario for the Conseil de la coopération de l'Ontario.

His co-op education started early while he was growing up in Quebec, a very co-op friendly province.

"I think it all started for me when I was six years old in elementary school," says Audet. "Desjardins Caisse Populaire came to school and you could open an account. Each week the bank manager himself would come to the school and you could deposit money. Right away from grade one they had every kid in Quebec integrated into the co-op movement."

Audet has been involved with healthcare co-ops in Quebec, Spain and Japan. He says B.C.'s aging population and healthcare needs would be well served by healthcare services and facilities operated by co-ops., rather than by for-profit entities such as the private clinic recently launched in Vancouver.

Audet says his top priority is to make sure young people are actively engaged in the co-op sector. "It's about giving youth the opportunity to start co-ops that respond to their needs so that they themselves can take control and ownership".

"For example, young people are very interested in the consequences of globalization, unfair trade practices and the environment. I'm exploring the idea of connecting young people with a co-op involved in international trade, selling organic or fair trade goods. We could help them learn about the market and North-South trade relationships and challenges – interest them in starting a co-op of their own involved in the fair trade movement – inspire young people to start co-operative enterprises and make a difference."



Audet brainstorms through several ideas, including the possibility of renting a tour bus to travel the province to educate and inspire people with examples and possibilities of co-operative enterprise and ingenuity.

"It's been my dream to move to BC," says Audet. "The co-op sector here is extremely diverse and fascinating. There are a lot of really interesting ideas. Co-op people are looking around at what's happening in the world right now and they're not satisfied. They want more and they want it better. What we're trying to do at BCCA is to ensure that there are funding and resources to guide a group through the process of starting new co-operative initiatives." ■



For more information, visit www.bcca.coop.

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