

# Newsbriefs

NOVA SCOTIA EDITION FALL 2007 – Volume 6, No. 2



**Oil-contaminated soil had to be removed from the basement of this unit in Central Dartmouth Housing Co-op.**

## Are your oil tanks insured?

“On a cold Saturday morning last November,” says **Malcolm Francis** of **Central Dartmouth Housing Co-op**, “my family and I awoke to no heat or hot water. I knew that I had a large oil delivery the previous day so I thought that both burners had problems. Going to the basement the first thing I noticed was the overwhelming smell of oil.”

Malcolm soon discovered the problem was a leak in the oil tank. Fortunately, it was covered through The Co-operators’ new Limited Pollution Coverage.

“Within an hour I had 17 people in my basement – representatives from my burner service company, the NS Department of the Environment, KB Clarke Restoration Services and our manager, as well as representatives from The Co-operators and Strum Environmental. Orders were issued, people moved. The tank was cut in half to get it out of the basement and to confirm its age. It was only 10 years old!” [2] ▶



**Mark your calendar!**

**Education event**

**Saturday, November 3  
Citadel Halifax Hotel  
1960 Brunswick Street**

You won’t want to miss the workshops: Making policies work, Designing a planning session for your co-op, Understanding financial statements, and 2020 Vision.

To find out more, visit our website ([www.chfcanada.coop](http://www.chfcanada.coop)), call our Nova Scotia Office: 1-866-213-2667, or contact Karen Brodeur, Co-operative Services Officer, [kbrodeur@chfcanada.coop](mailto:kbrodeur@chfcanada.coop).

Malcolm learned that 400 litres of oil had gone down the drain in the basement floor. The smell of oil slowly invaded the rest of the house and for the next two months, “everything we ate or drank tasted of oil and our clothes and bedding smelled of oil.” Huge Hepa filters were brought in and slowly brought the smell under control.

The basement floor was jack-hammered out and the soil taken away, leaving a seven-foot hole. Special supports were poured to hold up the house at the back and sides as all the contaminated soil was dug out by hand and passed to a backhoe in the backyard. It took four months to remove the contaminated soil from the basement. In April the basement floor was finally replaced and the basement walls filled back in.

Malcolm has since repaired the front lawn where the bobcat sat. He is still waiting for the rest of the lawn to be replaced. Four test wells remain in the backyard and will be used by Strum Environmental to test the groundwater for any remaining traces of oil.

The cost for all this? The most recent estimate of the cost of cleanup and restoration stands at \$190,000 to \$200,000. 🇳

# Bursary program celebrates five

**F**or the past five years, bursaries from the Nova Scotia Department of Community Services have helped housing co-operatives attend CHF Canada’s Annual General Meeting. This year, members from 12 housing co-ops were able to travel to Winnipeg in June. Here’s what they had to say:

**Rachel Derrah, Metro Student Living Co-operative:** “...without the bursary, no one from our co-op would have been able to attend. I am grateful to have attended the AGM, making many contacts and hearing indispensable advice.”

**Doreen Beaton, Joe MacIsaac Housing Co-op:** “...we would not have been able to send two people to the AGM if the bursary were not available. It is a most worthwhile program which particularly benefits small co-ops like ours.”

**Lynn Drinovz, Needham Housing Co-op:** “I felt that if the Nova Scotia government was generous enough to offer the bursary program, we should take the opportunity to take advantage of it.... Needham would not have been able to send me to the AGM without the bursary program.” 🇳



## Nova Scotia’s Bursary Program

**AN INTERVIEW WITH WARREN OLSEN, HOUSING SERVICES**

### How did the bursary program get started?

The bursary program got started after discussions between the Province and CHF Canada on how to increase Nova Scotia representation at the AGM. In 2002 there was only one co-op from Nova Scotia. We began in Halifax the next year, which was a huge success. The challenge was then how to help get co-ops to other parts of the country. With so many of our co-ops being small in numbers, we decided travel bursaries would be best. Coupled with the small co-op rebate from CHF Canada, the AGM has been affordable for all co-ops who have chosen to take advantage of the program.

### What is the Department’s take on its success?

Based on the numbers who attend every year, we feel the program has been a huge success. When making these types of investments, it is important that there is value received. We feel that the education, networking and participation over the past five years have assisted in rejuvenating the grassroots movement in our housing co-ops.

## Could your co-op handle an oil tank disaster?

Housing co-operatives are now able to buy coverage to protect against leaking oil tanks. The Co-operators’ new Limited Pollution Coverage is specific to each individual oil tank a co-op owns. The oil tanks must be 15 years or newer if outdoors and 20 years or newer if indoors. Each tank must be ULC (Underwriters’ Laboratories of Canada) approved and have no apparent oil leaks at the time of coverage. Outdoor tanks must be sitting on an approved base. Tanks cannot have any evidence of flakes of rust or patching anywhere, especially around the seams and on the bottom.

Coverage is for “sudden and accidental” failure of the tank. Further information can be obtained from your local Co-operators’ representative.

# years

## Do you see the bursary program extending to future years?

As with any government investment, we need to ensure that the taxpayers are seeing a return on their investment. We would see the co-ops continue to access the funding and continue to learn and participate. It's like any partnership. It's only good if both people are at the table. Education and shared experiences are never wasted.

## What value does the Department see being received from this program?

We are really starting to see the benefits of the AGM experience and CHF Canada's local training events at the grassroots level. This is encouraging for everyone involved. This is assisting co-ops in planning, and taking control of their own affairs. We are also seeing stronger governance structures. If we have strong, healthy, viable co-ops, we all win. We think the bursary program has played a role in these developments. 🇨🇦

# McIntosh Run – 20 years of co-operative community

By Debbie Hamilton

*Emerald Crescent in Spryfield, near downtown Halifax, is lined with beautiful, mature shade trees and is home to the 54 semi-detached units which make up McIntosh Run Housing Co-op.*

**Bernice Spicer** is president and one of seven original members. McRun, as members refer to it, was incorporated in 1986 and occupied a year later. It has a mix of 2, 3, and 4-bedroom over/under flats and duplexes.

In 1992, when McIntosh Run was only five years old, they entered into a loan agreement with the Federal Co-operative Housing Stabilization Fund, a trust funded through fees paid by co-ops built under the Federal Co-op Housing Program from their capital budgets. The

Fund was set up to help those co-ops if they encounter severe, short-term difficulties.

In this case, mould was running throughout their homes and air exchangers had to be installed in every unit. The loan also enabled the co-op to replace their "contractor steps" with proper stairs with landings. They also replaced vinyl flooring that was tearing along the seams, creating a major hazard.

Repayment began at \$100 per month and has risen each year to the current monthly payment of \$1,880. To make the loan payments, market rents had to increase. As the co-op was in an area with relatively high vacancies, this led to some member turnover. Now, vacancies have been brought under control and the co-op has learned to keep close control over their budget.

The co-op has a common area in the basement of one of the units, with a storeroom, a small kitchen and an office. There is a good-sized meeting room which is the social hub of this co-op community.

"McRun is truly a co-op community," Bernice says. "The meeting room is used for much more than just meetings." Monday night is crib night and Wednesday, darts night. The meeting room has also been used for wakes and receptions.

Now, the sons and daughters of several of the early members are applying for vacant units so they can bring their families up in the same surroundings. Bernice smiles as she tells me this and adds "...I like to see that!" 🇨🇦

◀  
**The basement of this over/under unit houses McIntosh Run's meeting space.**





Warren Olson, Nova Scotia Housing Services, manages the AGM bursary program (see page 2 for details).

### Vacancy and marketing report

- Units currently vacant, the condition and attempts to market them
- Upcoming moves

### Report on legal issues (as required)

- Updates on legal issues
- Updates on changes to relevant legislation

### Sector/Community report

- Information about sector events and activities
- Upcoming co-op events

### Correspondence

A list of correspondence attached to the report.

### Legal assistance fund to help save co-op homes

This summer, **Labourview Co-operative Homes** in Chatham, Ontario went to court against being put into receivership. To help co-ops like Labourview that may need to go to court to protect member rights, CHF Canada will be collecting donations to a Legal Assistance Fund for housing co-ops. Watch for a letter about the Fund, coming to your co-op this fall.

### Bridget McConnell re-elected

Bridget McConnell has been re-elected as Nova Scotia regional director and returns to the CHF Canada Board for a two-year term. The election took place during a meeting at the spring education event in April. Congratulations, Bridget!



#### Publication information

Newsbriefs is published by the Co-operative Housing Federation of Canada. Material may be copied. Please credit CHF Canada.

Story ideas, comments or questions? Call Merrilee Robson at 1-877-533-2667 or e-mail mrobson@chfc.ca.

Editor: Debbie Hamilton  
Design: EGO Creative Solutions design@egocreatives.com  
Printing: Cielo Print Inc. jim@cieloprint.ca

#### Contact information

National Office  
311-225 Metcalfe Street,  
Ottawa, Ontario K2P 1P9  
Tel (613) 230-2201  
Fax (613) 230-2231  
Toll-free 1-800-465-2752

Nova Scotia Office  
201-1099 Marginal Road  
Halifax, Nova Scotia B3H 4P7  
Tel (902) 423-7119  
Fax (902) 423-7058  
Toll-free 1-866-213-2667

### Do you have the information you need?

Is your board getting the information it needs to make well-informed decisions? Whether this information comes from your bookkeeper, management company, staff or a member, your board needs up-to-date information in time for your monthly board meeting.

Your board needs:

#### Financial reports

##### Monthly financial statements

- Income and expense statement
- Monthly disbursements list
- Balance sheet
- Bank reconciliation
- Arrears
- Cash flow
- Capital forecasting
- Investments

##### Additional financial information

- Notes on significant items in the statements, such as reasons for variance from budget
- Annotations on arrears list
- Information about the audit

#### Maintenance report

- Update on preventative maintenance
- Summaries of any member maintenance requests
- Summary of work orders received and completed during the period