

The
CO-OPERATIVE
HOUSING
FEDERATION
of Canada



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HIGHLAND HOUSING CO-OPERATIVE: life beyond their operating agreement

By Debbie Hamilton

How does a co-op get ready to be self-sufficient? **Highland Housing Co-op** in Antigonish shows us how to make the transition beyond your co-op's operating agreement. Highland is an 80-unit Section 95 co-op made up of mostly two-bedroom units spread over five buildings in two different areas of town. Unlike many other Section 95 co-ops, Highland's mortgage was only for 25 years. In February of 2008, they made their last mortgage payment, and their operating agreement came to an end.

"When we started to plan for our transition, CHF Canada's 2020 Vision was not yet in place to help us," says Highland Co-op's president, **Pam Cunningham**.

The farsighted board members planned early and the

co-op decided on a path to follow. In 2007, they hired an engineering firm from Halifax to do a five-year capital spending plan (replacement reserve study). With the help of Housing Services they completed an interior building inspection.

Highland completed its transition to a co-op with no operating agreement and no ties to the Department of Community Services in February of 2008. Today they continue to manage their co-op with a part-time bookkeeper and a maintenance person, but no full-time management.

Cunningham, together with the other two board members, **Janet Stark** and **Jody MacDonald**, all agree that their biggest hurdle was convincing members that:

- they could not go on a spending spree once the last mortgage payment was made, and
- maintenance would continue to be handled according to the agreed-on plan.

The co-op has since replaced roofs on all but one building, repainted the brick on all buildings, and started window replacements. They have also maintained subsidy for 15 units and left their market rents unchanged. The co-op has 12 names on their waiting list.

This spring, Highland Co-op's board proposed and was accepted for a project by senior business students at St. Xavier University. The students surveyed co-op members and got their input on the amount to set aside for replacement reserve, unit repair needs, renovation priorities, and member information on board and

committee involvement. Eighty-five percent of members responded. The students also sourced potential grant programs for the co-op and updated the capital spending plan for another five years. The cost of the work - mostly for paper - was \$60.

CHF Canada Member Services Co-ordinator, **Debbie Hamilton** toured three units of the co-op in June. "I was amazed at how well they were maintained as the buildings are now 45 years old. They have a community BBQ in the backyard, as well as picnic tables, a clothesline, and vegetable garden plots."

To learn more about 2020 Vision certification and how to get ready for the end of your co-op's operating agreement visit: www.chfcanada.coop/eng/pages2007/2020home.asp or contact Debbie Hamilton at 1.866.213.2667 or dhamilton@chfcanada.coop.



Why are move-out and move-in inspections so important?

The only way you will know whether or not to refund all of the deposit is if your co-operative arranges to complete [move out /move in](#) inspections.

The move-out inspection will tell you if there are repairs the member must pay for or do. It will also tell you what work the co-op needs to do before the new member moves in. The move-in inspection will confirm that the work has been

completed and that the unit has been restored to the co-op's required standard. It also gives the co-op documentation of the condition of the unit at move-in.

Co-operatives should include the following in their policies and procedures to ensure that their management companies are completing inspections thoroughly and to the same standard in every unit:

MOVE-OUT INSPECTIONS

- **Before the move-out inspection**, your manager should prepare an inspection form including information from the inspection that took place when the member moved in and from the last annual unit inspection.
- **Information should be updated** in light of any work that has been done since the last inspection.
- **The member should be present** when the inspection takes place and should sign the completed form, agreeing that the information noted on it is accurate.
- **If damages are extensive**, photos should be taken for the file. This will help prepare a case for the Residential Tenancies if required.
- **A notice should then be sent** to the member advising them of any repairs that are considered their responsibility with a specified date that the work is to be completed.
- **A follow-up inspection should be scheduled** to see if the repairs have been completed. If the work has not been completed arrangements should be made to have the work completed and charged back to the outgoing member.

MOVE-IN INSPECTIONS

- **The move-in inspection should be scheduled** with the new member as soon as possible after move-in.
- **The form used during the move-out inspection should be used for the move-in inspection**, reviewed by the member and signed.
- **The new member should be given information** about member responsibilities for unit maintenance.
- **A copy of the inspection should be given to the new member** and the original kept in the unit file.



NOVA SCOTIA CO-OPERATIVE COUNCIL'S 60TH ANNIVERSARY DINNER



Left to right: Nova Scotia Regional Director, **Jeanene Harnett**, Inspector of Co-operatives, Nova Scotia government, **Ron Skibbens**, and CHF Canada Program Manager, Co-operative Services, **Karen Brodeur** at a reception at the World Trade and Convention Centre in Halifax, prior to Nova Scotia Co-operative Council's 60th anniversary dinner on June 15.

OUR NEW REGIONAL DIRECTOR: JEANENE HARNETT

Nova Scotia CHF Canada members elected a new regional director at our spring education event. Jeanene Harnett replaces outgoing director, **Bridget McConnell** who stepped down. Harnett got her first taste of co-op living when she moved into **Capeland Housing Co-operative** in Halifax in 2006. She had heard about community-based housing from a friend who lived in a housing co-op, but it wasn't until she answered a newspaper ad for a rental house and discovered it was part of a co-op that she really considered it for herself. "I didn't know that individual houses could be part of a co-op," she says. Capeland is a co-op with six units, all single dwellings.

Her first co-op meeting was an eye-opener. "I realized we were a co-op in difficulty." She eagerly attended CHF Canada education sessions, learning about the role of members and directors in a co-op, and joined her co-op's board of directors as treasurer.

CHF Canada's information on good governance and good management helped her co-op. As a new director, Harnett wants Nova Scotia to be aware of the help they can get from CHF Canada and the Nova Scotia government, including education programs and a government bursary program to help co-ops from the province attend CHF Canada's annual meeting.

BURSARIES AND DISCOUNTS HELP KABUKI DELEGATE GO TO AGM, A PHOTO CONTEST WIN WILL SEND THEM BACK NEXT YEAR

Stephen Ryan of **Kabuki Housing Co-op** in Halifax went to his first AGM in Victoria this May. He got there



because as a small co-op (under 25 units), Kabuki had discounted AGM registration fees and qualified for the CHF accommodation bursary. He paid only \$200 for travel, and the rest was covered by a CHF Canada travel pool,

based on seat sale airfare. The Nova Scotia Department of Community Services, Housing Services also provided a bursary towards expenses.

Because Kabuki Co-op won a building photo contest at the AGM, the co-op will get free registration to next year's AGM in London.

Photo L to R: Nova Scotia delegates at the annual meeting in Victoria: **Jane Kansas** of **Halifax Women's Housing Co-op**, **Lynn Drinovz** of **Needham Housing Co-op**, Halifax, **Norman Goodyear** of **Atlantis Housing Co-op** in Truro and **Stephen Ryan** of **Kabuki Housing Co-op** in Halifax.



Kabuki's winning entry for "co-op building" photo

To see video footage of Ryan's AGM experience www.youtube.com/user/yanmanman and search for: "2009 CHFC AGM Victoria, BC."

GETTING SHARP – THE NEW SOCIAL HOUSING ASSISTANCE REPAIR PROGRAM: WHAT IT MEANS FOR YOUR CO-OP

In April, the Department of Community Services, Housing Services announced the new Social Housing Assistance Repair Program (SHARP) which provides co-operatives and non-profits under the Social Housing Agreement in Nova Scotia a maximum of \$24,000 per unit forgivable loan for:

- Health and safety repairs
 - Accessibility adaptations, improvements or modifications
 - Energy efficiency/conservation related repairs
 - In exceptional circumstances, unit restoration
- Fully funded replacement reserve fund
 - Application for an energy rebate program offered through the Provincial and/or Federal government
 - A minimum of \$5,000 per unit of the program funds used towards energy conservation repairs
 - Project management plan for the repairs needs to be approved by the Department
 - All energy rebate funds deposited directly to the replacement reserve
 - Application for the HST on all repair costs

In order to be considered for this loan co-ops need to complete an application and meet the following conditions:

- Property management for the duration of the loan
- A detailed governance/management plan
- Pass and register a by-law requiring board members to attend board training
- Development of comprehensive operating policies and procedures to be reviewed and approved by the Department
- A capital replacement study
- Quarterly statements submitted to the Department
- Annual budgets submitted for approval four months prior to the fiscal year end
- An agreement to maintain housing charges at low end of market as determined by the Department

Karen Brodeur, Program Manager for CHF Canada in Nova Scotia gives credit to the Department of Community Services, Housing Services. "This program will make a real difference in preserving affordable housing stock for existing members and future generations in Nova Scotia. CHF Canada is excited to play a key role in rolling out this program and in helping member co-ops complete the application process for SHARP funds."

If your co-op has questions about SHARP or needs assistance in completing the application process, please do not hesitate to contact Karen Brodeur, CHF Canada Program Manager at 1.866.213.2667 or kbrodeur@chfcanada.coop.

Mark Your Calendars Nova Scotia Fall Education Event

Saturday October 3
Holiday Inn Harbourview
101 Wyse Road, Dartmouth

Meet other members from around the province and gain valuable skills and knowledge in two half-day workshops. You can choose a morning workshop on either "Reading financial statements" or "Conserve Nova Scotia" and choose an afternoon workshop on either "What makes a good director" or "Meeting SHARP Conditions." Sign up today and don't miss out.

For registration information, visit www.chfcanada.coop or contact Debbie Hamilton at 1.866.213.2667 or dhamilton@chfcanada.coop.

We're moving! CHF Canada's Nova Scotia office is moving October 1, 2009.

Here's our new address:

202 Brownlow Ave
Suite 300, Tower 1
Dartmouth, NS B3B 1T5

Our phone, fax and email remain the same.

PUBLICATION INFORMATION



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