

# SACHA's AGM 2019

## Annual Report



# SACHA Year in Review

For the year ending December 31, 2018

**Membership with SACHA** provides your housing co-op with protection, security and help building a strong and healthy community. Our objective is to ensure that the services we provide will help our membership now and in the future. The following review will highlight what SACHA accomplished for our members in 2018.

## PROTECTION

- Advised and supported members in matters involving Canadian Mortgage and Housing (CMHC), The National Housing Strategy, The Agency for Co-operative Housing, Revenue Canada and The Co-operative Act of Alberta.
- Answered and assisted boards, committees and members on specialized matters of co-op business practices.
- Involved in Government Relation Committees both nationally and provincially. Lobbying for the continuation of subsidy dollars for our most vulnerable members is a priority for SACHA and all federations across Canada.
- Participated in the Canadian Housing Benefit Solution Lab, hosted by Canadian Mortgage and Housing (CMHC). The objective of this lab was the administration of subsidies for not for profit housing in Alberta.
- Supported CHF Canada, and other not for profit housing organizations in developing a bilateral agreement to extend and continue the Extended Operating Agreements (EOA).
- Represented our members at CHF Canada's "Vision Framework" seminar focused on how we as a sector can promote the development of more housing co-operatives in Canada.
- Served as a liaison with CMHC (Canadian Mortgage and Housing) to help our members understand financial assistance programs in accessing the National Housing Strategy - Co-Investment and Seed Programs - Preservation Funding.
- Continued to provide property management services to our member housing co-operatives (member mandated service).
- Provided staff training to employees working in our housing co-operatives.
- Provided consultations on employment standards and other employment issues.
- Provided human resource consulting coupled with legal referrals on employment matters.
- Provided mediation services.
- Expanded our education services focusing on governance, management, refinancing, capital planning and community building.
- Assisted co-op members looking to refinance their housing co-ops. First Calgary Financial has provided refinancing to many of our members.
- Worked closely with the City of Calgary on strategies for further development of housing co-operatives which allows us to highlight the diversity and success of the housing co-ops in Southern Alberta.
- Continued SACHA's active membership in ACCA (Alberta Co-operative Community Association) working to promote and develop cooperatives in Alberta.

## SECURITY

- Our Bulk Buying Program continues to provide our members with valuable products and services.
- **First Calgary Financial** Members enjoy high interest rates provided through our SACHIP program with First Calgary. The SACHIP program provides 2.4% interest on accounts. This rate is higher than any other financial institution can offer and is a benefit of membership. Important to note Co-ops are entitled to hold five accounts under this program at First Calgary Financial. We recommend that co-ops check their investment portfolio to see how they compare to this rate. Many of our members have discovered they have been losing out on valuable interest by investing in GIC's and other investment portfolios.
- Negotiated a refinancing program with First Calgary Financial for our members. SACHA's membership receives the lowest interest rates due to the long and successful relationship SACHA has had with First Calgary Financial for many years.
- **Canada Rug** continues to provide flooring services to our membership.
- **The Brick** serves our membership by providing quality appliances to our housing co-ops. Through this partnership, you will be able to order GE and other brands of appliances with excellent service and delivery time. Housing co-ops and individual members are able to purchase other products such as furniture, mattresses and electronics at reduced prices.
- **Sherwin Williams** (formerly General Paint) continues to provide excellent paint products to the membership.
- **STAPLES Advantage** is another fine partnership our members and housing co-operatives enjoy with quality products available at a reduced prices for member housing co-ops and their membership
- **AMRE** Supply provides competitively priced appliance parts, equipment, and supplies and gives exceptional service to our membership.
- **Rent Check** is an excellent service for our members. A potential member's credit history is crucial in the member selection process. Rent Check offers competitive rates by providing personal credit ratings to our membership.
- **RONA** continues to provide an array of product selection for home improvement projects.
- **TELUS** provides a substantial discount to our members for internet, cable and phone.

**Our Bulk Purchasing Program** exists because our membership wanted to use their collective buying power to provide quality services and fair pricing. No co-op is required to use them. To ensure quality SACHA wants to hear from you if you are experiencing any difficulties with any products or service. SACHA receives a small rebate from our vendors that to cover the cost of doing business, as well as building our education programs and keeping costs down for members.

## COMMUNITY

- Respond to the public's need for information about co-op housing.
- Actively addressing ways that could help further development and provide clarity on how housing co-ops can bridge the gap in the affordable housing crisis.

- Provided daily support to our housing co-ops and members to address issues within communities and provide education and clarity on matters that concern them (Note: as part of the membership dues; some services involve more in-depth assistance and therefore may involve a fee.)
- Provided advice, education, mediation, legal and other community referrals to our members as well as individual members of housing co-operatives - human resource services are also available.
- Continued to provide financial management services to our member co-ops.
- Provided property management services to our member co-ops and anticipate that this number will continue to grow.
- Continued to deliver the City-Wide Board Courses to anyone interested in sound business practices in their co-ops - an excellent opportunity for boards to send new board members or interested members to learn more about Good Governance, Sound Management and Community Building
- Began an 'Aging in Place Committee', of which we are very proud - please contact SACHA's office for further detail.
- Continued to deliver quality education to our membership through the following workshops:
  - Board Governance and Management
  - The RESPECT Series (building community)
  - Capital Reserve Planning
  - Board Orientation
  - Member Orientation
  - Member Selection
  - Maintenance and Conflict Resolution
  - Policy and Bylaw Revision
  - City-Wide Board Course

Human Resources and other specialty workshops are also available. Our Education Program also provides customized workshops to our members as requested.

- Continued to deliver the "RESPECT" series of educational workshops developed by SACHA. Both RESPECT 1 and RESPECT 2 workshops continue to be popular with our membership. RESPECT 1 is an interactive workshop that allows for open communication amongst the membership to discuss delicate issues in a safe and monitored environment. RESPECT 2 is a structured workshop that helps boards, committees or interested members work together on common issues within their communities.
- Hosted the following annual events: Special General Meeting (SGM), Annual General Meeting (AGM), Education Event, Goldeye Conference and Trade Fair - visit our website for more information.
- Cooperated with CHF Canada, The Agency and CMHC on co-op housing matters.
- Assisted members with policy and bylaws review.
- Bylaw Review Service - Contact SACHA for further details.

**Respectively submitted by:**

**Brenda Davies, Executive Director, Southern Alberta Housing Co-operative**

# SACHA Financial Report

For the year ending December 31, 2018

**SACHA has carried** out another successful financial business year. This report details the financial activity at SACHA during the year of 2018.

SACHA's reputation for providing quality services increases each year as our members' requests for services increase. We have noted that this demand in service correlates with the changes our membership is now facing. There are more complex issues as many co-ops have reached or are reaching the end of their Operating Agreements. Once again, members are looking to SACHA for our expertise and rely on us to search for and implement specialized services to help them reach their goals now and in the future. Each housing co-operative is an important co-op enterprise that must be well governed and managed to meet the future challenges and the needs of your members. It is imperative that every effort be made to preserve co-operative housing for future generations. Specialized services are needed by our membership and SACHA is meeting these demands by expanding our services.

SACHA is dedicated to the needs of our members and we are committed to helping them in any way possible. Due to the increase in demand in the area of Education, Consulting and Property Management the need for professional facilitators and consultants and other staff to work with our membership has grown exponentially. We are focused on succession planning and growth. Increased demand in services created a \$12,743.00 surplus overall. These funds were allocated to our reserves as approved by our membership at the December 2018 Special Members Meeting. In order for SACHA to maintain our services and keep them current, this surplus is good news. Within any business, it is imperative that a business have a reserve fund. This provides a sound foundation to provide and grow services for our members.

Our educational programs, and operational services are available to our member co-ops and we continue to add to and modify these programs in order to keep current and relative to the needs of our membership. Providing property management, administration and consulting services continues to be in high demand. We are developing other specialized workshops and curriculum to assist with the management of co-ops to help you build a cohesive community with your membership. Providing these services ensures that the value of sector support within our community grows as well. This facilitates the ability for all our members to meet their operational needs in a supportive and cooperative environment.

Our Bulk Purchasing Program is evaluated throughout the year. We rely on our membership to provide us with feedback on the products and services that are offered through this program. The Purchasing Program was mandated by our members, to help you find quality products for a reasonable price and to provide accountability by the service provider. Therefore, the more

housing co-ops participate in the program the more our purchasing power increases, and we are able to keep the costs down. Once again it is important to remind our members that the more that you use the program, the greater our buying power will be. We expect that participation will continue to grow and that we will continue to add new partners in 2019. If any of our members have suggestions for services please do not hesitate to contact us with your ideas.

The SACHIP Program, through First Calgary continues to be an outstanding success for all of our members. We are pleased to report that each participating housing co-operative in this program collected 2.40% interest on their operating accounts in 2018. The amount of interest that each of your co-ops receive through this program is substantial. SACHA was able to negotiate a guaranteed interest rate with First Calgary that guarantees that this interest rate will not fall below 2.40 % even in challenging economic times. In more affluent times the interest rate for co-ops could rise but the rates will never drop. This provides security for your investments and we can say with confidence that this rate surpasses what you can find in today's market with another competitor. Another example of how the co-operative sector supports one another. No other financial institution can offer this rate or guarantee to you, which is another benefit of your membership with SACHA.

In 2013 two of our member co-ops were hit hard by the flood. SACHA's fund raising effort rose over \$77,000 to help these co-ops. Prior to 2018 we had released \$65,000 of these funds between the two affected co-ops. In April 2018 we released the remaining funds of \$12,430.58 equally between the two affected co-ops.

All revenue generated by our Bulk Program helps to offset the SACHA's expenses and helps to ensure that member dues' increases are kept to a minimum. We are always interested to hear from our members and to answer any questions you may have. We welcome the opportunity to share more about SACHA's services with our members and the community at large. Thank you to everyone for your commitment to our organization.

**Respectfully submitted on behalf of Joanne Crouse by:  
Brenda Davies – Executive Director and Della Brown – Bookkeeper**

# SACHA Board of Directors Report

## AGM 2019

**Each year** I feel privileged and honoured to write this report on behalf of SACHA's Board of Directors. This is a time for reflecting on what SACHA has accomplished and helping the organization gain prospective for the future. SACHA is committed to providing services that will ensure that your housing co-operatives remain strong and viable indefinitely. The National Housing Strategy announcement in 2017 provided hope with regards to development of more co-op homes and the continuation of subsidies for our most vulnerable members.

I am happy to report that SACHA's Education and Operational services continue to be in demand and reflected steady growth in 2018. We continue to provide quality services to help members meet the challenges of doing business and to assist the membership with growing needs. We take our responsibility to evolve with the times and to embrace change very seriously. SACHA recognizes that member needs are always changing and actively researches and implements new ideas and programs as needed. The federation represents the membership at all levels of government working with CHF Canada and other federations across Canada. Collectively, we lobby government on important issues such as subsidies and co-operative housing development. The **You Hold the Key** campaign efforts were successful in securing subsidies for many co-ops. That campaign is a prime example of how co-operation amongst co-operatives works. Together we can accomplish more. Principle 6 is proving to be a power in the co-operative sector.

Request for educational workshops and community development contracts continued in the past year. SACHA continues to provide services and ongoing research for new workshops and training in order to meet the diverse needs of our members. Member housing co-ops are committed to providing professional and ethical ways of doing business, and SACHA is dedicated to help them every step of the way.

Property Management Services continued to grow in 2018. For over 15 years members lobbied for this service due to complexities and differences in the way housing co-ops operate. This service enables co-ops to identify the differences between the roles of Governance and Management that continue to cause serious problems in our co-ops. The SACHA team, under the direction of Brenda Davies, our Executive Director, are extremely busy working with members on these important issues.

Brenda remains involved in the local housing scene as more community groups are realizing that co-op housing is a viable and sustainable option in the affordable housing market. Brenda continues to meet with the City of Calgary's Affordable Housing Department bringing the voice of Alberta's housing co-ops to more and more people. This can only mean favourable things for the future.

Our Bulk Buying Program continues to grow as we add new partners to the program. We invite our membership to let us know if they would like us to add a specific vendor to our program and we also encourage the membership to provide feedback if you encounter difficulties with any of our partners.

At this time I want to thank our wonderful staff for all their hard work, Brenda Davies, Colleen Rollinson, the Property Management Team, Della Brown and our team of experienced consultants. Thank you for your dedication and hard work. The Board is thankful for their ability to move forward and make SACHA the professional organization it is today. Our staff deal with delicate and challenging situations when working with our members. SACHA is committed to providing a safe and respectful environment by supporting a healthy work place free from harassment. The Board of Directors thanks you for your commitment and for all your hard work.

Lastly as always, I want to thank my fellow Board members for their dedication and commitment to this organization over the past year. It is my pleasure to work with each of you.

**Respectfully submitted by:**

**Linda Bouchard – Board Chairperson on behalf of the Board of Directors**

# SACHA Education Program Report

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In 2018, the Education Program delivered quality workshops and related services to SACHA's members. The following lists represent both events and facilitated workshops.

### Mobile Workshops

Mediation and Consultation Services

Mobile Workshops to Member Housing Co-ops

### Special Workshops

Annual City-Wide Board Course – February 10, 2018

SACHA's Annual General Meeting – April 21, 2018

Goldeye Conference – September 21 – 23, 2018

Fall Education Event – November 17, 2018

Customized Board Courses – February, 24, 2018; October, 27 2018

Board orientation – October 29, 2018

### Workshops Delivered at SACHA's Events in 2018

Board Course – Full Day

Focus Your Attention and Manage Your Time

Addressing Smoking and Cannabis Policies in Housing Co-operatives

Everything You Need to know about Your Co-ops Finances

Vision Framework

RESPECT - Workshop One

A Conversation About Hoarding

Brilliant Board Meetings

Defining Your Social Purpose and Theory of Change

Fostering Member Engagement: Bridging the Generation Gap

Team Building for a strong co-op Community

SACHA welcomes and encourages feedback on or requests for workshops. These services are assigned to and carefully vetted to ensure that, where possible, both the appropriate person and the quality of the material are provided.

**Submitted by Colleen Rollinson – Member Services Assistant**

# SACHA Personnel Committee Report

## AGM 2019

**The Personnel Committee** is a standing committee of SACHA. This committee meets on an as-needed basis, either in person or by teleconference. It generally meets a couple times a year to discuss staffing issues and to make recommendations to the Board.

The purpose of the committee is to ensure that the personnel policies and procedures, as they relate to SACHA staff, are being followed. It also reviews these documents and makes recommendations for changes and updates to the Board.

The Personnel Committee works with the Executive Director to facilitate communications between staff and the Board. This committee is small by design as it may deal with sensitive and confidential issues.

**Respectfully submitted by:**

**Linda Bouchard – SACHA Chairperson**

# The Co-operative Principles

1. Voluntary and open membership
2. Democratic control
3. Member economic participation
4. Autonomy and independence
5. Education, training and information
6. Co-operation among co-operatives
7. Concern for community

## **Southern Alberta Co-operative Housing Association**

#110, 2526 Battleford Avenue SW  
Calgary, AB, T3E 7J4

Phone: (403) 233-0969

Fax: (403) 237-9181