



# It is their Care that the Gear Engages: 2009 Annual Report

*“Wary and watchful all their days that their  
brethren’s days may be long in the land.”*

*– Kipling*



The Agency for Co-operative Housing  
L'Agence des coopératives d'habitation



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*“The basic framework of our reports ... opens up the conversation for further improvements. That’s where the RMs can get creative (and the most interesting part of the job, in my opinion).”*

— **Quentin Wright**, Relationship Manager

# Board of Directors



[Left to Right] Peter Crawford, Treasurer; Jill Kelly, Vice-President; Carol Davis; Ray Hession, President; W. Laird Hunter, Q.C.; Stuart Thomas

*“High-quality staff work is essential to the effective functioning of any board. In my experience, it’s very rare to find the degree of competence that we have at the Agency.”*

— Ray Hession, President

# 2009: “Wary and Watchful All Their Days”

The Agency has three conspicuous strengths: a sophisticated information system, a passion for client service and a highly committed staff. With more than 500 client co-operatives at year end and just over 40 employees, each position—each person—has a load-bearing place in the organizational structure.

From the Agency’s inception, it has comprised three divisions focused on three key functions: engagement with clients; development of working tools; and support for front-line staff and for the Agency itself as an organization. Each division tends to attract a different character type. Program Management Services staff—our front lines—are typically energetic, determined and disciplined. Information Services staff form a subculture that is conscientious, creative and idiosyncratic. Corporate Services is strong in collaborative attitudes, the capacity to multitask, and a talent for remaining pleasant in trying circumstances.

We selected our staff with care and retained only those who proved themselves able to do the work in the right spirit. Some came from Canada Mortgage and Housing Corporation, others from the co-operative housing movement, often with a distinguished record of achievement. Many staff behind the scenes at the Agency’s Ottawa Support Centre had no more than a brief involvement, if that, with co-operative housing, but their personal traits and professional qualifications allowed them to mould much-needed tools well-suited to the busy hands of relationship managers.



*“To an old jungle hand like me—29 years and counting in co-op housing—the Agency is Valhalla.”*

— Maggie Keith,  
Communications Officer



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In 2009 staff demonstrated their collective capability once again by surpassing the exacting program-management standards mandated under the Agency's agreement with CMHC and our own more demanding client-service standards.

The three divisions have served the Agency well, but the time has come to break the established pattern for the sake of future progress. In 2010 staff will be reconfigured into Corporate Services—those who facilitate the core work—and Operations—those who do the core work. A third specialized group will be responsible for the intensive activities focused on clients in, or at risk of, financial difficulty. Management is confident that this new combination of traits and qualities will release fresh energies within our staff in the service of both our client co-operatives and CMHC.



*“For me, it is mainly the energy of the place. You feel the dedication, the sweat, the tears. And the laughing..”*

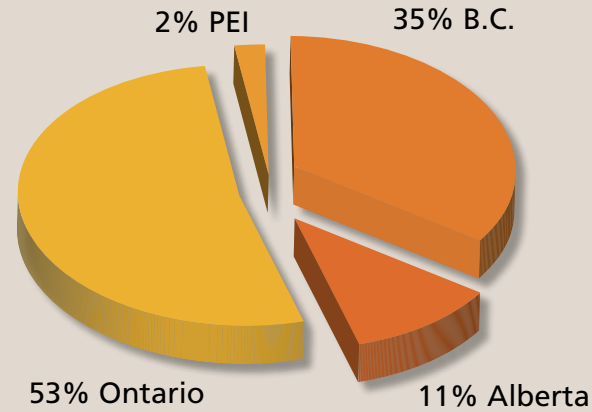
— **Lise Bourgeau**, Senior Administrative Assistant



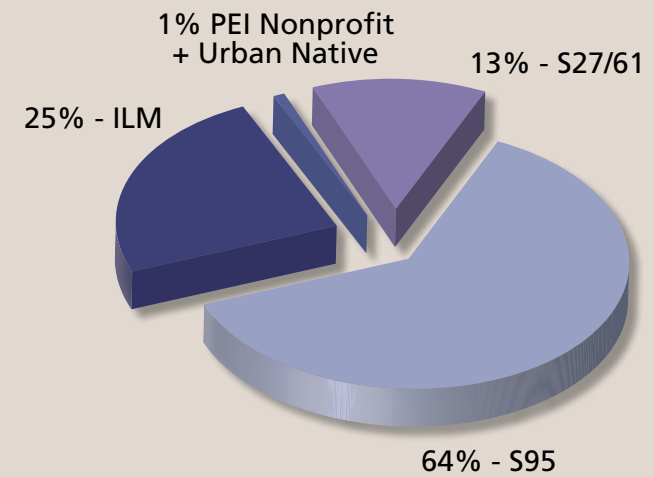
# Clients

At the end of 2009, the Agency's client housing co-operatives numbered 525. Their distribution across four provinces and different housing programs is illustrated below.

**Regional Distribution of Agency Clients**



**Percentage Clients of Under Each Program**




[Left to Right] Shawn Diana Preus, Relationship Manager; Franca Sorace, Relationship Manager

*“In my work with a co-op, I want them to have a success based on their own agenda. I think this creates a more self-help model.”*

— Shawn Diana Preus, Relationship Manager





“They do not teach  
that his pity allows them to drop their job  
when they dam’-well choose”

Although the Agency’s staff are not a solemn body, we are distinguished by a profound sense of responsibility at all levels and in all positions. It is our common “care to embark and entrain, tally, transport and deliver duly” our clients, as Kipling put it, whatever the cost to ourselves.

In support of our front lines and the co-operatives they work with, 2009 was used to refine and sharpen several devices already hanging from the Agency’s tool belt. We expanded our information system, offering more to our clients and staff; worked to improve the accuracy and scope of the reports clients file with us and those we send to them; and took the first steps to equip staff with intelligence reports drawn from our increasingly rich data store.

Inseparable from our success is the effort the Agency makes to inform staff about how their efforts are received. In 2009 our Client Service Champion collected more than 300 reviews of our work from housing co-operatives and their auditors. To the credit of Agency staff, 92 per cent of the opinions garnered were positive. Reaching past the limitations of the questionnaire format, we conducted regular interviews with clients, CMHC and other partner organizations. All this feedback was analysed for significant trends, procedural concerns and learning opportunities for our employees, both front-line and back-office.

Propelled by a bias toward action, front-line staff intensified their focus over the year on effective interventions with underperforming clients. Our relationship managers worked to awaken drowsy co-operatives to the predictable consequences of the way they were running their businesses. The reality of aging buildings calling out for fresh capital investment provided our staff with a powerful argument for a change in direction, where one was needed.



— Alexandra Wilson,  
Chief Executive Officer



The difficult mission of our relationship managers is to communicate a sense of urgency to the boards and members of those clients who have yet to abandon their belief in keeping housing charges as low as possible. Although our message is often unexpected and not always welcome, our staff know that it must be delivered—if need be, more than once, in different voices and different ways—until it is accepted and acted upon.

Ultimately, the most powerful voices for change may not come from our staff. Still unheard are those of our most successful clients. Many housing co-operatives are managing very well, maintaining their properties with careful attention and enjoying the benefits of life in a matured community. These clients have attitudes and strategies to share with their less accomplished peers through the Agency's best-practices service, once it is launched.

In the end, however, housing co-operatives are their own masters. Agency staff will advise, warn and facilitate, but our clients must themselves make the hard choices that are needed to secure the future for their members, present and to come.

Alexandra Wilson,  
Chief Executive Officer



[Left to Right] Scott Wylie, Relationship Manager;  
Jane Davidson-Neville, Relationship Manager;  
Sandeep Thethy, Relationship Manager;  
David Nagy, Relationship Manager

*“After the meeting had lasted a good three hours, the co-op finally agreed to increase their housing charges to market.”*

— Sandeep Thethy, Relationship Manager





# Financial Highlights

	31 December, 2009	31 December, 2008
<b>ASSETS</b>		
Cash	\$ 1,565,566	\$ 1,532,366
Capital Assets	1,074,336	1,258,283
Other	106,464	132,979
	<u>2,746,366</u>	<u>2,923,628</u>
<b>LIABILITIES</b>		
	2,023,112	1,990,412
<b>FUND BALANCES</b>		
Operating Reserve	84,979	140,143
Capital Fund	638,275	793,073
	<u>2,746,366</u>	<u>2,923,628</u>
<b>CHANGES IN OPERATING RESERVE</b>		
	<b>2009</b>	<b>2008</b>
Revenue	5,418,948	5,248,982
Operating Expenses	(5,163,038)	(4,964,538)
Transfer to Capital Fund	(311,074)	(283,707)
	<u>\$ (55,164)</u>	<u>\$ 737</u>

The full financial statements, audited by Marcil Lavallée, have been provided to the Co-operative Housing Federation of Canada and Canada Mortgage and Housing Corporation.

# Staff

Alexandra Wilson, CEO

## Corporate Services

Gail Church, Director, Corporate Services

Jennifer Algera, Senior Administrative Assistant, Vancouver (on leave)

Chris Beggs, Information Systems Administrator

Lise Bourgeau, Senior Administrative Assistant, Ottawa

Pascale Clément, Senior Administrative Assistant, Ottawa

Shannon Crandell, Senior Administrative Assistant, Vancouver

Catriona McCallum, Senior Administrative Assistant, Toronto

Toby McSween, Senior Administrative Assistant, Prairies

Sirikit Moreau, Senior Administrative Assistant, Ottawa

## Information Services and Best Practices

Olga Tasci, Director, Information Services and Best Practices

Gail Chiu, Software Quality Assurance Co-ordinator

Maggie Keith, Communications Officer

Julie LaPalme, Information Officer

Ken Lawson, AIR Help Desk Officer

Larry Lenske, Financial Officer

Sergei Pershukevich, Data Administrator

Stan Piechocinski, Manager, Systems and Standards

Chantal Roy, Client Service Champion

Michel St-Denis, Manager, Technical Services

Dave Switzer, Intermediate Software Developer

*“The Agency is like a bicycle. The relationship managers are the front wheel and Information Services is the back wheel. We wouldn’t get very far without each other. We’d just be unicycles going in circles.”*

— Julie LaPalme, Information Officer



# Staff

## Program Management Services

Penelope Winter, Director, Program Management Services

Jennifer Brumwell, Relationship Manager

Margaret Callaghan, Relationship Manager

Jean-Marc Carrière, Relationship Manager

Donna Charbonneau, Relationship Manager

Jacqueline Cooper, Relationship Manager

Jane Davidson-Neville, Relationship Manager

Cole Dudley, Relationship Manager

Robin Hillgartner, Relationship Manager

Dave Howard, Team Leader

B.J. Barth, Default Management Officer

Joanne Mick, Team Leader

David Nagy, Relationship Manager

Greg O'Neill, Analyst

Shawn Preus, Relationship Manager

Payam Ressalat, Relationship Manager

Debbie Saidman, Relationship Manager

Francesca Sorace, Relationship Manager

Sandeep Thethy, Relationship Manager

Heather Wesenberg, Relationship Manager

Quentin Wright, Relationship Manager

G. Scott Wylie, Relationship Manager

*“The last thing the co-op said to me was ‘Well, it’s always great to see you, even when you’re kicking our asses.’”*

— **Cole Dudley**, Relationship Manager



Payam Ressalat, Relationship Manager and  
Cole Dudley, Relationship Manager



# Mission, Vision, Values

## Our Mission

The Agency administers co-operative housing programs, deploying risk-based strategies, superior information management and client-centred service to safeguard the public's investment and help our government and co-operative partners attain their goals.

## Our Vision

The Agency aspires to be a superlative administrator of co-operative housing programs, recognized for its leadership by governments across Canada and valued by housing co-operatives as a partner in their success.

*"The hat says it all. Let's get to work here!"*

— Michel St. Denis, Manager, Technical Services



## Our Values

We hold to these values, which govern our conduct with the general public, our government and co-operative partners, and our employees and other stakeholders.

- **Respect** — We esteem our clients and at all times treat them fairly and with consideration.
- **Transparency** — We promote the open and honest sharing of knowledge and information, while guarding the privacy of individuals.
- **Trust** — We earn the confidence of our co-operative and government partners through exceptional service and consistent performance.
- **Excellence** — We pursue superior results and continuous improvement. Success, for us, is getting the right things done as well as possible.
- **Innovation** — We challenge ourselves constantly to find fresh approaches that will lead to ever-better outcomes for our partners.
- **Co-operation** — We work in concert with our stakeholders to achieve separate but complementary goals.
- **Accountability** — We answer to our government and movement partners for the results we achieve as responsible stewards of the programs entrusted to us.
- **Sustainability** — We look to the future, strengthening our operations, honouring the environment and encouraging our clients to sustain and conserve the properties they hold in common.

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*“They did a 360 over there. I feel so good when a client takes my advice.”*

— **Marg Callaghan**, Relationship Manager



[Left to Right] Chantal Roy, Client Service Champion; Jean-Marc Carrière, Relationship Manager; Marg Callaghan, Relationship Manager