



## Rooftops Canada: Decent Housing For All!

**Did you know that one and a half billion people on our planet are considered homeless or radically underhoused?** Obviously it's extremely difficult to provide health care or any other services to people in these circumstances. It seems clear to me that desperate circumstances create desperate people, desperate acts, and a world that is less safe for everyone.

Did you know that the Co-op housing movement has its own international development organization? **Rooftops Canada was founded as the international development program of the Co-op Housing Federation of Canada.** Rooftops Canada works with partner organizations abroad to improve housing conditions and to build sustainable communities. Rooftops focuses on helping local organizations build their capabilities, so that they can provide sustainable solutions in their local community.

The Canadian International Development Agency of the Federal government (CIDA) provides a major share of our funding. **Recently, an independent review for CIDA concluded that Rooftops Canada is one of the most knowledgeable and cost-effective organizations working in the area of housing.**

Our work has taken many forms over our 20 year history, working with partners like the National Co-op Housing Union in Kenya, Women Advancement Trust in Tanzania, and Housing People of Zimbabwe. **These organizations, with some technical assistance from Rooftops, work directly with poor urban communities to secure land, install infrastructure and build or improve housing.**

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## Why Co-op Housing?

Our vision of who we are is also shaped by our commitment to give service of the best possible quality at a fair price. We define our commitment to serve through the aims that Canadian housing co-operatives hold in common. Our shared aims include:

### Meeting our members' need for:

- good housing people can afford through wise decisions at the time of development, an active membership, not-for profit operation and assistance for low-income households;
- security of tenure based on respect for members' rights as joint resident-owners, fair application of by-laws, effective management, striking a balance between group and individual needs, and protection from the sale of the property;

- safe and secure communities in physical design and in attention to domestic violence and other crime in our co-operatives and neighborhoods;
- control over our housing environment through educated decisions on budgets and governance, and resistance to undue intervention by government in co-op affairs;
- community by means of co-op traditions that celebrate tolerance, mutual support and social, cultural, ethnic and economic diversity among members as a source of strength; and
- opportunities for personal growth through co-op education and our expectation that all members will contribute what they can to the co-op.

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**SACHA**

**Staff**

Joanne Mick  
Audrey Templeton

**Board of Directors**

Sheila Ward, Chairperson  
Daryl Sedor, Vice-Chairperson  
Jim Olsen, Treasurer  
Dana Rosland, Corporate Secretary  
Jeannette Whiston, Member at Large

**SACHA Member Co-ops**

Acton House, Alberta 75, Bridge,  
Canadian Hispanic Village, Clearview,  
Deerfoot Estates, Hi-wood Meadows,  
Hunter Estates, Jubilee, Moccasin Flats,  
Moose Country, Ramsay Heights, Sarcee  
Meadows, Sikome Rise, Skotoko,  
Springhill Ranch, Sunnyhill, West  
Heritage Manor, West Scenic Acres,  
Whippletree West.

**SACHA Shares** is a newsletter, published twice a year for member housing co-operatives, that provides information and commentary on issues important to co-operative housing members. It is delivered *free* to every member household. Layout by Michele Decottignies.

Comments can be addressed to:

SACHA Shares  
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Calgary, AB T3E 7J4

[www.sacha-ab.ca](http://www.sacha-ab.ca)

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If you would like more information about how to get involved in any of the activities discussed in this newsletter, please call SACHA's office at 233-0969.

Thanks to Betty Jean Coates, who copy-edits every issue for us... and many thanks to the volunteers and staff of housing co-ops for delivering the newsletter to the member households.

## Rooftops Canada

Often this work takes place in very difficult circumstances. Consider a few statistics from Zimbabwe:

- The annual inflation rate is 400%;
- The life expectancy is 35 years;
- The unemployment rate is 80%; and
- AIDS has created one million orphans (in a total population of 11 million).

You can help support the work of Rooftops by making a personal donation, and by encouraging your Co-op to become a donor.

**Ramsay Heights, Sikome Rise, and Sarcee Meadows Housing Co-ops and SACHA have been donors for years.** Why not add your co-op to the list? Talk to your co-op neighbors, and put the idea forward at your next general meeting? For more information, check our website at [www.rooftops.ca](http://www.rooftops.ca).

*Deryl Thompson*

*(Deryl is the President of Rooftops Canada; he has lived in Keegano Housing Co-op in Edmonton for 21 years.)*

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## Why Co-op Housing?

### Meeting our responsibility to the larger community:

- through involvement in our immediate neighborhoods;
- through fair employment practices within co-operatives;
- through choices that respect the environment and demonstrate the principles of sustainable human settlements; and
- through support for co-operative development in Canada and abroad.

co-op lands and buildings, economical management, not-for-profit operation and the creation of land trusts;

- by lobbying governments for fair housing policies that work for all of us; and
- by developing new housing co-operatives at home and abroad.

*(Co-operative Housing Federation of Canada, Building on Common Ground - Our Vision of the Canadian Co-operative Housing Movement.)*

### Meeting our responsibility to future generations:

- by practicing stewardship, including responsible care of

# AGM Reports: SACHA and CHF Working Together!

SACHA's AGM was held on April 17, 2004, and it was a very full agenda! The members approved the audited financial statements, received reports on SACHA's operations for the past year and from CHF Canada representatives, and held an election!

Congratulations to acclaimed directors Jim Olsen and Jeanette Whiston, both from West Heritage Manor, and Sheila Ward from Hunter Estates. They join Dana Rosland from Alberta '75 and Daryl Sedor from Sarcee Meadows. Retiring Directors Bob Jensen and Marcel Morin were thanked for their contribution. The officers were elected at subsequent board meetings and are listed in this newsletter (on page 2).

## Hallowe'en Fun!

Halloween comes from the pagan festival of Samhain. It was believed that spirits of all those who had died the year before would come back to haunt the living. To scare away these spirits, people dressed up in fiendish costumes and left food offerings at their door. During the 8<sup>th</sup> century, the Christian church changed the pagan holiday to All Hallows Eve or Hallowe'en.

The carving of Jack-O-Lanterns comes from an 18<sup>th</sup> century Irish folk tale about a miserly drunkard named Jack who is said to have trapped the Devil in the branches of an apple tree.



After Jack's death, he was not allowed into Heaven, but the Devil wouldn't accept him either. So Jack was left to wander the night endlessly, lighting his path with a lit piece of coal inside a hollowed out turnip (we use pumpkins now!).

In 16<sup>th</sup> Century France it was believed that several noble families had become Werewolves. After several wolf attacks had occurred on their land, a servant went to the local Bishop and confessed that he'd seen his employers turn into wild dogs. After being captured and tried, the accused "werewolves" were executed with silver rosary beads fired from a musket.

NACHA Directors, John Reynolds and Erika Kuss were present. CHF Canada was represented by Directors Joanne Crouse, Calgary, and Isabel Evans, Vancouver, and by CHF staff member Pat McClain from the Vancouver office.

Quebec City was the beautiful and historic setting of this year's CHF Canada's AGM. Audrey Templeton represented SACHA. Congratulations to Joanne Mick, who was elected to her second term as At-Large Director. Details from the meeting are posted on CHF Canada's web site [www.chfc.ca](http://www.chfc.ca).

## Welcome New SACHA Members!

Welcome to SACHA: Acton House and Moose Country Housing Co-ops, from Rocky Mountain House. These co-ops have also become members of CHF Canada. SACHA will be working with the co-ops on their documents of continuance and we look forward to seeing them at SACHA events.

### MemberGuard + AutoGuard

Come home to great protection and better value for CHF Canada members.

With MemberGuard and AutoGuard \*, you can count on programs, designed just for co-op members, that give you:

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Co-operative Housing Federation of Canada



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# Protecting Your Privacy: A Guide to PIPA

The Alberta government has enacted the **Personal Information Protection Act or PIPA**. This Act applies to personal information that any organization collects, uses or shares in the course of commercial activity. The activities of housing co-ops fall under the Act since the provision of housing, even though it is non-profit, is a commercial activity.

The Act regulates and restricts the collection, use and disclosure of personal information. Personal information is defined as any information about an identifiable individual. Under PIPA, housing co-ops must explain why they need information, how they will use it, and who will have access to it.

## Under the Act, co-ops can still collect personal information to do the following:

- process member applications;
- verify income;
- maintain records relating to housing charges;
- process internal moves;
- administer the waiting list;
- maintain emergency contact information; and
- handle member complaints.

## Co-ops are able, therefore, to continue collecting this type of personal information:

- contact information;
- income;
- household size and composition;
- previous housing;
- employment;
- citizenship and residency status;
- payment record;
- credit rating;
- age and medical information;
- property damage incidents;
- complaints; and
- next of kin and emergency contact.

## Under the Act, however, this type of member information is not considered to be private:

- Information which is already public;

- Information about debts owed to the co-op. Note that co-ops can disclose personal information to collect a debt such as arrears owed by members or persons who have left the co-op. Most co-ops have policies in place to keep information about member's arrears confidential, however, the board must have this information to carry out their duties. When members appeal a termination of membership decision, the co-op can reveal personal information at the member's meeting where the appeal is heard. Only information related to the appeal can be shared.
- When engaging a collection agency or small claims court, personal information of the person who owes money to the co-op can be given. This information can be given while the member lives in the co-op or after they have left.
- Information which would help in the investigation of a suspected breach of the law.
- When the information is in the individual's best interest and they cannot give consent. For example, revealing a person's medical history to EMS personnel while the person is unconscious would not be considered a breach of the Act.

**Co-ops must also know that there are severe penalties for deceit or non-compliance:** \$10,000 for an individual and \$100,000 for an organization. The Act also protects staff from penalties should they report on activities which breach the Act or if they are asked to do something which would breach the Act and refuse to do so.

## For more information on the Act:

- visit [www.psp.gov.ab.ca](http://www.psp.gov.ab.ca);
- call the PIPA toll free number at 1-310-0000-780-644; or
- contact the Office of the Information and Privacy Commissioner at [www.oipc.gov.ab.ca](http://www.oipc.gov.ab.ca) or 1-310-0000-780-422-6860 (toll free).