

A Stronger Place for Community

A Year in Review

Co-operative Housing Federation of BC Group of Social Enterprises

Fiscal Year 2021

Co-ops, a stronger place for developing and fostering community



We at the Co-operative Housing Federation of BC (CHF BC) acknowledge and pay our respect to the Indigenous keepers of the traditional and unceded lands upon which our office and many housing co-operatives are situated: the Musqueam, Squamish, Tsleil-Waututh, WSÁNEĆ, and Lekwungen-speaking Peoples.

We acknowledge the impact of colonialism and that our presence here today was paved through a system of discriminatory and racist practices. We are committed to honouring, listening, and continuously learning from the diverse perspectives of these and other Indigenous Peoples.



Who We Are



Mission:

Unite, represent and serve our members
in a thriving co-operative housing movement

Vision:

Growing an inclusive community of sustainable
and permanently affordable co-operative housing



Who We Are

The Co-operative Housing Federation of BC (CHF BC) is a membership association created and owned by housing co-operatives. We exist to represent the interests of over 259 housing co-operatives and their almost 15,000 member households.

We are the hub for developing and strengthening co-op communities. We are dedicated to improving wellbeing and creating a supportive environment for co-operative living and learning.

We achieve this through:

EDUCATION:

Strengthening social connections and knowledge by creating a platform of learning that is easily accessible and developing tools and resources that facilitate co-op living.

CO-OP SERVICES:

Anticipating and engaging with members to directly support them in their commitment to good governance, democratic leadership, financial sustainability and sound management, creating resilient housing co-operatives together.

PLANNING AND RENEWAL:

Providing expert advice and assistance, so housing co-ops remain sustainable, thriving communities using long-term planning to complete major capital projects and access the borrowing required to complete those projects.

MEMBER ENGAGEMENT AND COMMUNICATIONS:

Connecting housing co-ops and their members to our programs and services while engaging with co-op communities and strengthening our collective voice to the broader public.

GROUP BUYING:

Harnessing the combined group buying power of 15,000 households to provide significant savings on quality products and services that housing co-ops need when they need them.

COHO MANAGEMENT SERVICES SOCIETY:

Non-profit property management society, owned by CHF BC's members, supporting the governance, professional management and maintenance of co-op homes and communities.

COMMUNITY LAND TRUST GROUP OF SOCIETIES:

Non-profit social purpose real estate societies, created and owned by CHF BC. Directed by a mission of acquiring, developing and preserving affordable housing for future generations.



In This Review

This integrated review will share the story of the impact of the CHF BC Group of Social Enterprises with our members and partners for the fiscal year ending July 31, 2021.

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Governance

In 2019, the CHF BC Board completed a reorganization of the group of social enterprises to modernize and streamline governance and provide better oversight to its operations. The combined business of CHF BC, COHO Management Services and the Community Land Trust has increased in sophistication. The new governance structure ensures that CHF BC and its subsidiary enterprises work together to advance CHF BC's mission and vision.

Now directors elected or acclaimed to the CHF BC Board are automatically directors of COHO Management Services Society and the Community Land Trust Group of Societies.

Our New Directors

- On October 14, 2020, Shannon Sangster was elected to join her fellow Vancouver Island Director to serve a two-year term.
- At the November 22, 2020 CHF BC Annual General Meeting, John Bathurst, Anne Davidson, Jarrett Hagglund, Judy Young and Suzann Zimmering were acclaimed to serve two-year terms as at-large directors.

2021 Board of Directors



A Democratic Association

As a democratic association of members, the resolution process allows our members to influence CHF BC's work directly. Between 2019 and 2021, CHF BC members adopted resolutions that continue to guide our work and define our priorities as a membership association.



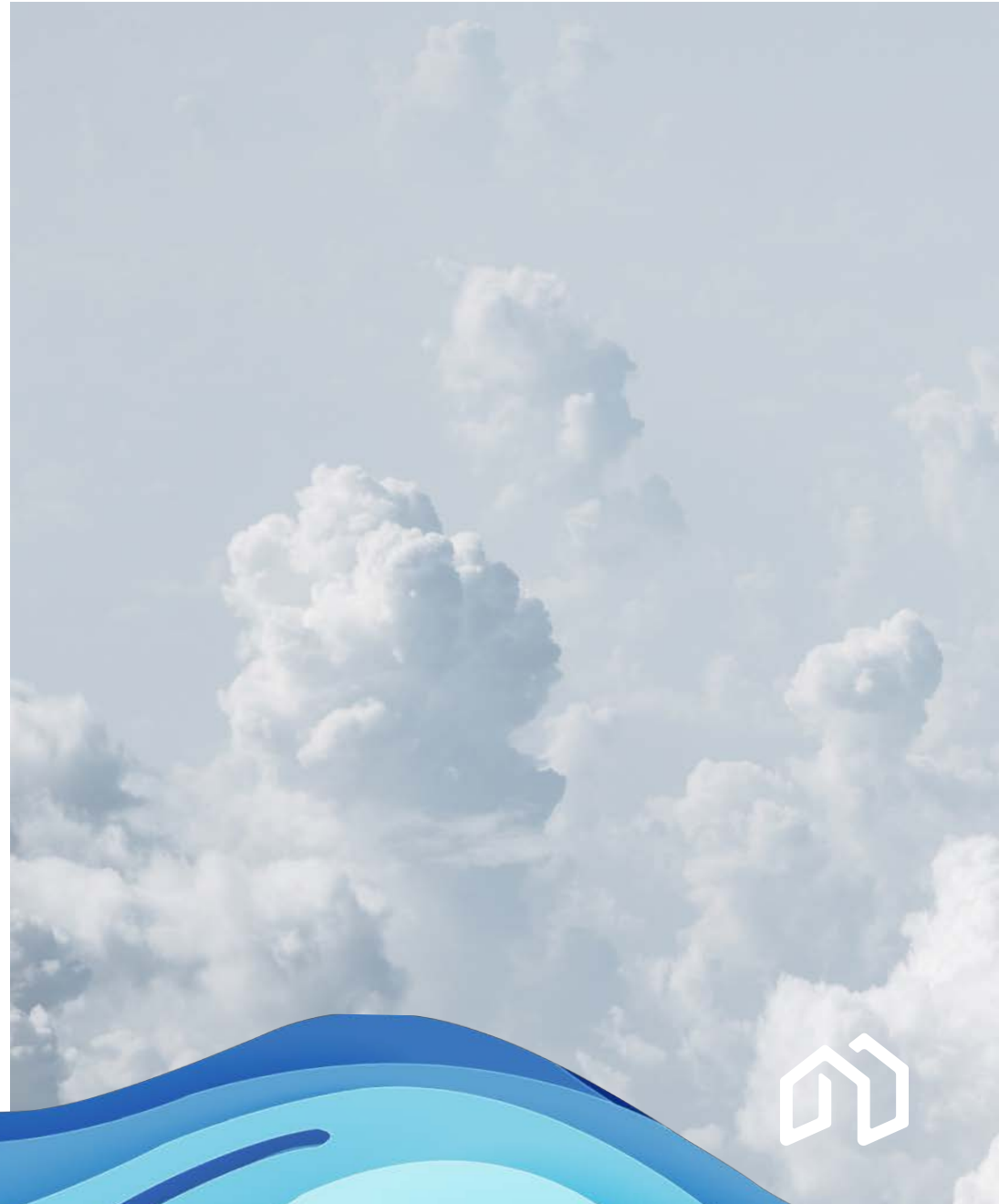
Global Climate Emergency

CHF BC believes that housing co-operatives can and should play an important role in responding to climate emergencies.

Our well-established community-oriented approach also provides resilient support systems to deal with the emotional distress and anxiety associated with extreme weather events. Co-ops offer an affordable and secure way to shift from single-family homes to more sustainable modes of living through:

- **Densification**
- **Reduced energy use**
- **Shared amenities**

This resolution directs CHF BC to develop and assemble tools, resources and programs to help housing co-operatives become more environmentally sustainable and resilient.



Equity, Diversity and the Sense of Belonging in BC's Housing Co-ops

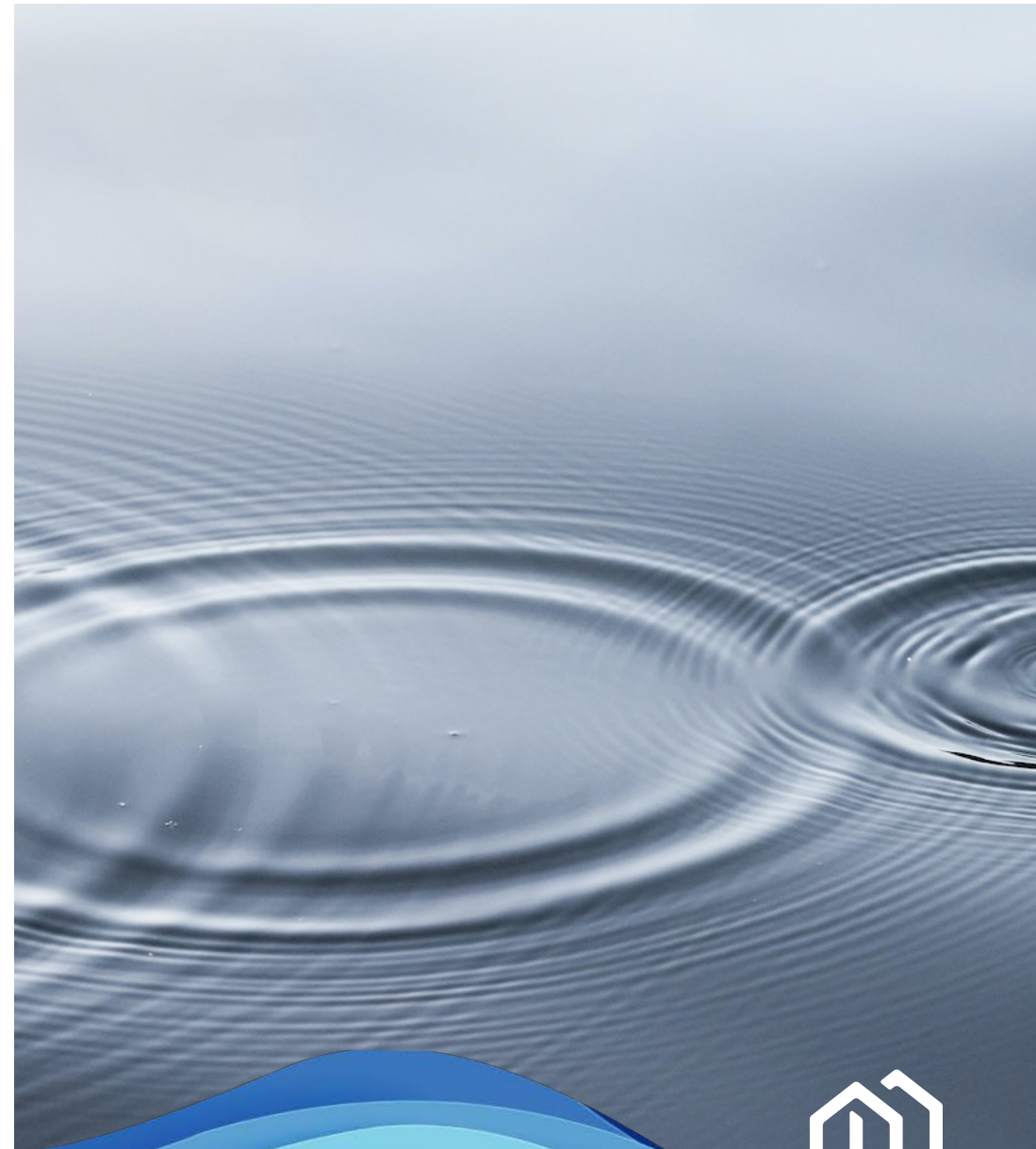
Equity, diversity and inclusion are not abstract goals; they are essential qualities of thriving co-operative communities.

Better understand and meet the needs of our members

Foster greater creativity, breadth of experience, and personal growth among our members, staff, and supporters

Essential to our long-term success as co-operative organizations

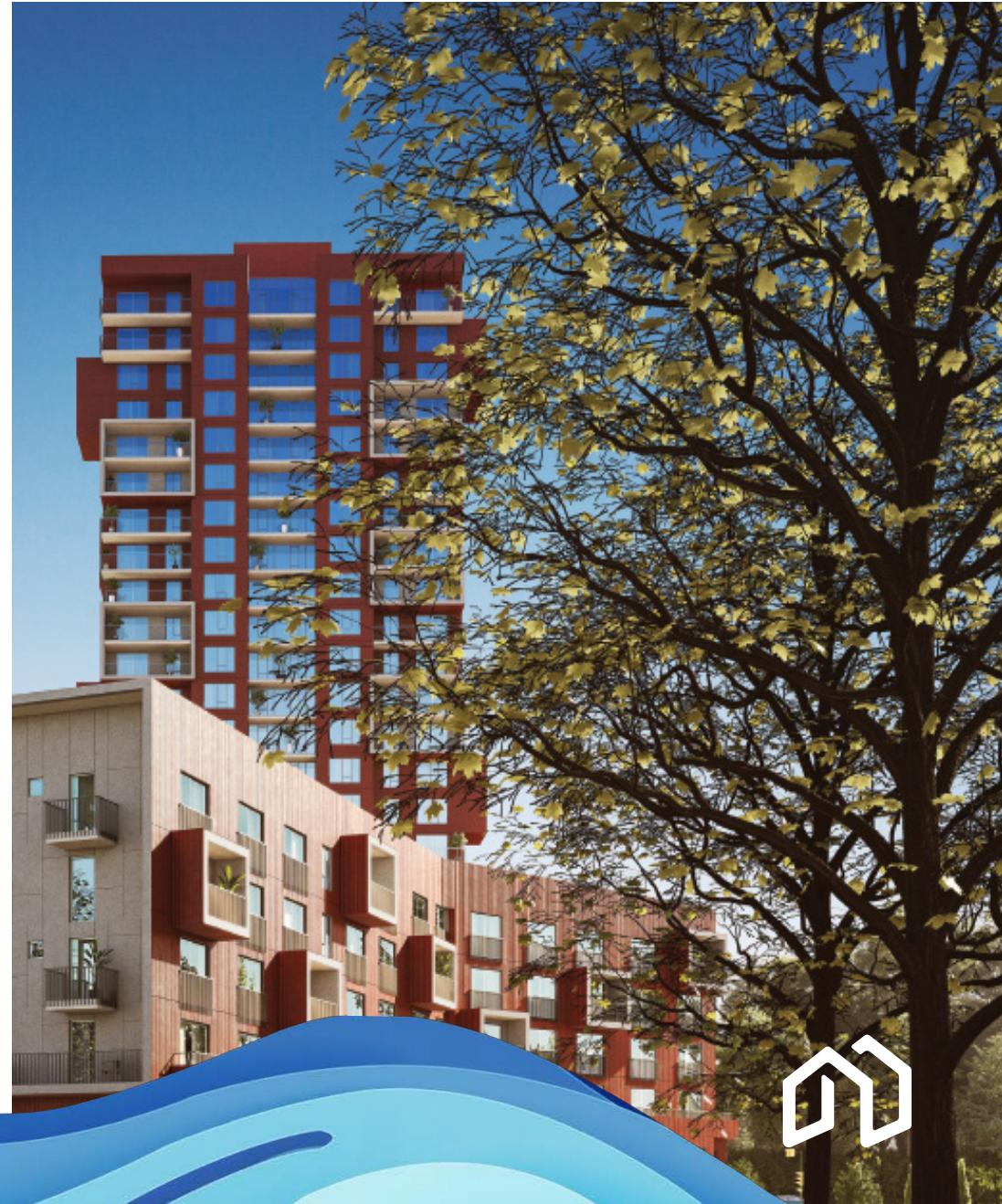
By putting this resolution forward, our members directed CHF BC to lead this work by modelling best practices, refreshing our programs and services and helping co-ops identify and remove barriers to equity, diversity, and inclusion in our communities.



Indigenous Housing Strategy

There is no shortage of data to demonstrate that Indigenous people are disproportionately represented in the homeless population in British Columbia and across Canada. They experience core housing need in more significant numbers proportionally than non-Indigenous people, and they lack housing choices that many of us take for granted.

This resolution supports our commitment to reconciliation and holds the government accountable for providing adequate funding for a National Urban Indigenous Housing Strategy. CHF BC is committed to working in solidarity with the Aboriginal Housing Management Association and other Housing Central partners, stakeholders and supporters to insist that the federal government address this oversight.



Our People

People and community are at the core of our business operations. Our teams at CHF BC, COHO and the Community Land Trust are a group of talented professionals who all play a role in delivering outcomes consistent with the mission and vision of CHF BC.

We aspire for a diverse and inclusive workplace that creates opportunities to staff to reach their full potential. We are a Living Wage Employer and believe in paying fair wages to our employees and fostering good working conditions. CHF BC and COHO employees are organized by Unifor Local 3000. We enjoy a strong working relationship with the trade union movement.

Our 128 staff are engaged across our operations, working virtually, from our offices in Vancouver and Victoria, or at co-op sites across Metro Vancouver and Greater Victoria.



Beyond Inclusiveness to Truth and Reconciliation

At the 2021 semi-annual meeting, CHF BC's member co-ops unanimously called on us to help them identify and work to remove barriers to equity, diversity, and inclusion in their communities. Our members want CHF BC to inspire and support housing co-ops in having courageous conversations with their members on how co-op communities can promote and embody **equitable access, opportunity, respect, and a sense of belonging for everyone.**

We are committed to:

- Providing resources to members for this ongoing journey
- Building and developing a staff team that are ambassadors of truth and reconciliation
- Engaging issues of diversity and inclusiveness

Call to Action **#92** calls on the corporate sector in Canada to adopt the **United Nations Declaration on the Rights of Indigenous Peoples** as a reconciliation framework and

"...Provide education for management and staff on the history of Aboriginal peoples, including the history and legacy of residential schools, the United Nations Declaration on the Rights of Indigenous Peoples, Treaties and Aboriginal rights, Indigenous law, and Aboriginal-Crown relations. This will require skills-based training in intercultural competency, conflict resolution, human rights, and anti-racism."

CHF BC is committed to implementing this Call to Action as part of our formal staff development curriculum across our entire team.



Senior Management Team



*Thom Armstrong,
Chief Executive Officer*



*Michelle Cooper-Iversen,
Chief Operating Officer*



*Halina Kuras,
Executive Director,
COHO Management*



*Tiffany Duzita,
Executive Director,
Community Land Trust*



Membership and Member Dues

CHF BC has three classes of membership

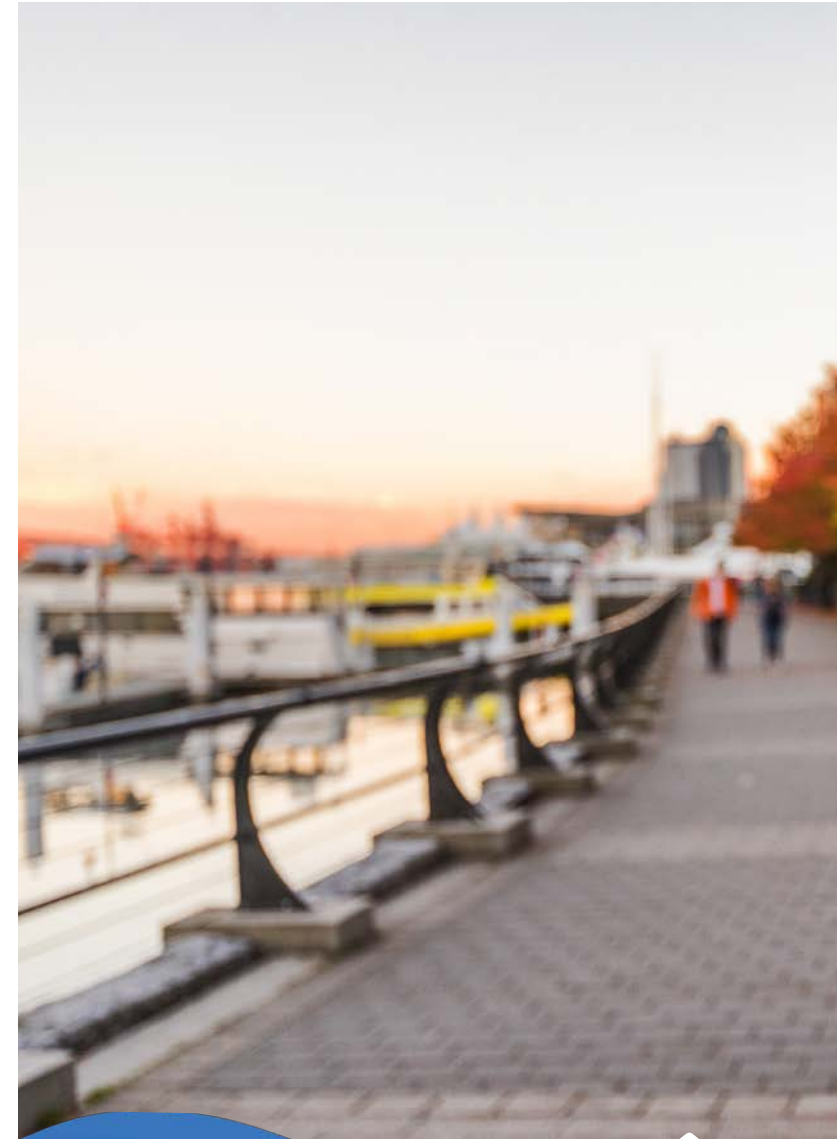
Class A

- Housing Co-operatives
- \$4.15 per unit/month
- 257 non-profit housing co-ops
- 14,266 co-op homes
- 96% of all non-profit housing co-ops in BC
- Three equity housing co-operatives representing almost 100 homes

Class B and C

- Organizations that exist to promote or support the creation or operation of housing co-operatives, and others who support our mission and vision
- Annual cost of \$360

No increase in member dues for a second consecutive year

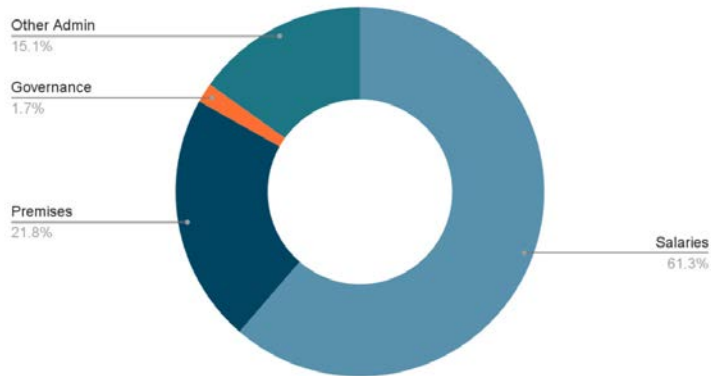


Financial Highlights



Revenue \$3.28M
Expenses \$2.78M
Surplus (Deficit) \$0.50M

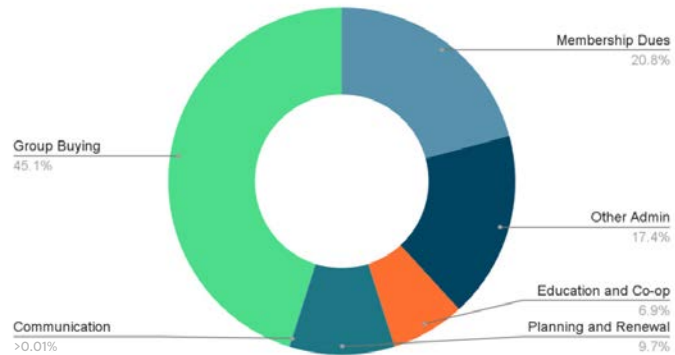
CHF BC Expenses



Expenses to July 31, 2021

Membership dues are only a small portion of our revenue.

CHF BC Revenue



Revenue to July 31, 2021



Financial Highlights

CHF BC Group of Social Enterprises 2021



Revenue	\$10.94M
Expenses	\$10.70M
Surplus (Deficit)	\$ 0.24M

To July 31, 2021

Encasa Financial Inc.



CHF BC owns a 20% equity stake in Encasa Financial Inc.

Encasa Financial is a registered investment fund manager with a portfolio of **more than \$550 million** in capital reserves invested by co-ops and non-profit housing providers in Ontario, BC, Alberta and Manitoba.

Our Encasa Equity Investment has **increased by 180%**

All surplus generated by CHF BC and our business units and investments stay within the BC co-op housing sector. They are reinvested to continue adding value to members and pursuing the mission and vision of the CHF BC Group.



Education

Our education program is designed to support housing co-operatives with workshops in core governance and management. Members are offered various educational programs and services, including:

- **Virtual education sessions**
- **Extensive online resources**
- **Monthly movie and film documentary nights**
- **Meeting chair services for housing co-op meetings across the province**

Many sessions focus on smaller groups to allow more dialogue and reflection, ensuring a quality learning experience. In 2021, our monthly documentary and discussion nights have been a popular format to address some of the untold stories of racial injustices in marginalized communities.

Education Program in Numbers

August 1, 2020 - July 31, 2021

Our team has a working knowledge of co-op best practices based on professional training and years of experience working with housing co-ops. From chairing co-op meetings to board coaching and advice on dealing with conflict, our team was fully deployed supporting our member co-ops.

Category	Topics	Attended
Governance	10	562
Management and Leadership	7	354
Diversity, Anti-Racism and Community Building	3	102

“What Makes a Good Director” was invaluable in helping me understand that good governance is a learned skill and not an innate ability.”



Virtual Education Conferences

In the Fall of 2020, our education conference theme was “Stories that Connect.” Conference sessions weaved narratives and voices on the history of the housing co-op movement and how we can live co-operatively now and in the years to come.

In the Spring of 2021, we introduced members to the newly created Climate Emergency Task Force and engaged in discussions on what housing co-ops can do to reduce the impact of climate change on our communities. ŚW, XELOSELWET Tiffany Joseph, closed the conference with her session “In Our Own Backyard,” sharing how Indigenous people continue to steward the land and the importance of caring for ecosystems.



Co-op Services

The Co-op Services team works directly with housing co-ops and their members to achieve positive outcomes for co-op businesses and communities by confidently addressing current and anticipated governance and management challenges.

The Co-op services team identifies emerging trends to inform the development or adaptation of the programs and services through regular engagement with members and connecting with our teams at COHO Management and the Community Land Trust.



Twin Rainbows Housing Co-op: Group Buying Success

Celebrating sector loyalty and taking advantage of the savings, Twin Rainbows Housing Co-op uses the full range of CHF BC's group buying services, **saving \$25,000 against retail costs after paying less than \$4,300 in membership dues for their 86-unit co-op.**

Through the years, Twin Rainbows:

- Has sent a representative to attend General Member meetings
- Has used COHO since 1984 for professional management services with co-op managers trained in the sector
- Renovated their units using CHF BC's programs for flooring, cabinets and countertops
- Became a Co-op Housing Interest Pool (CHIP) client – using their daily co-op deposits to generate more revenue from higher CHIP interest rates
- Has delivered big savings to their members through CHF BC's telecom program
- Took advantage of waste and recycling services
- Developed an asset management plan, received assistance with making financial arrangements and launched a building renewal project.



COVID-19 Response: Virtual Meeting Support

Due to the limitations imposed on in-person events, we introduced meeting support services in response to the growing trend for online meetings. Our virtual meeting support supplements the professional chairperson service by ensuring that co-op meetings meet all the legal requirements of members' meetings concerning voting and election of directors by secret ballot.

Some general meetings may not require a vote by secret ballot, and others only need a professional chairperson and host. Our meeting support services include election support, phone voting and scrutinizing of ballots.

Our most popular package is the Full Meeting Support which includes:

- Technical assistance
- Professional chairperson
- Meeting host
- Use of Election Runner for voting by secret ballot

We are incredibly proud that we hosted three bi-lingual meetings and facilitated 200 general meetings during the fiscal year.

"A large turnout makes things more complex, for sure. But it was all handled professionally and much appreciated by myself and the members."

- Burrardview Housing Co-operative

Service Requests

We set a record high of **1,650 inquiries** from members seeking advice on matters ranging from building operations, governance challenges, financial advice, and the diverse challenges of being a housing provider in the midst of a pandemic.

Member Resources

 [What is a Housing Co-op?](#)

 [A Conversation with the Executive Director of the Community Land Trust](#)



7th Co-operative Principle Concern for Community

The organizational values of social responsibility and caring for others have always been at the core of the way CHF BC conducts business. At the 2021 Semi-Annual General Meeting (SAGM), members adopted a resolution calling on CHF BC to help them identify and work to remove barriers to equity and inclusion in their communities. This resolution set in motion an examination of the role a membership association like ours can play in laying the foundation for cultural change that promotes equity, inclusion and belonging.

CHF BC recognized that we cannot regulate housing co-ops or oblige them to incorporate equity commitments in their day-to-day operations and routine decision-making. We took initial steps to recognize milestone events aimed at bringing attention to the full story of Canadian history, including the darker side of that history.

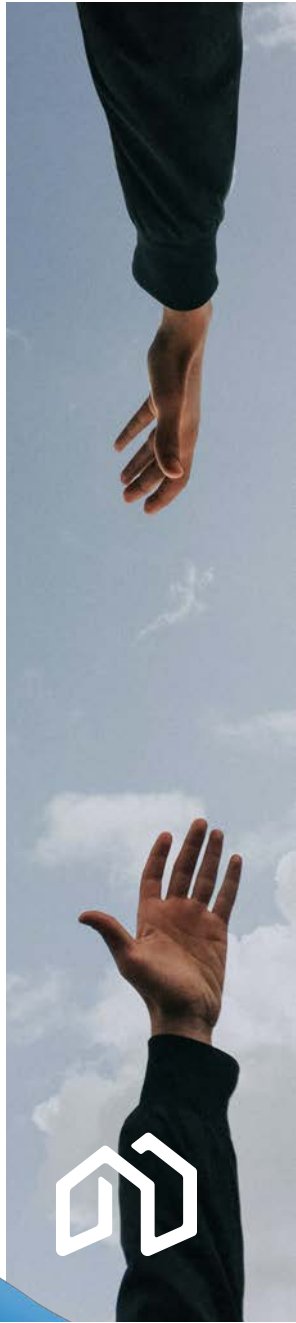
Our approach has been to create a network of ambassadors through education for members and staff. We do this through film nights and partnership with individuals and organizations bringing knowledge and tools to move the dial in the direction of racial equity through storytelling.

Over the year, CHF BC undertook storytelling campaigns designed to share the rich history of different cultures and their role and impact on our society and economy. This included Black, Sikh and Asian heritage histories. Many prominent figures have made positive contributions, and sadly, these stories are often muted or completely erased in our retelling of Canadian history. The response from staff, members and other stakeholders was very positive, and we plan to continue with similar themes as part of our ongoing programming at CHF BC.

We will continue our work to remove barriers for persons with developmental disabilities and create opportunities for women leaving violence to find affordable homes for their families. We have made considerable progress in these areas. These partnerships continue to produce meaningful results, such as the Getting Home Project Final Report —of which CHF BC was on the steering committee—addressing the lack of affordable and appropriate housing for women and their children who experience violence in BC. Check out the [Getting Home Project Final Report](#) to read about the project's successful partnerships across the province and key findings carried out by the [BC Society of Transition Houses](#).

We are engaging in a project to help co-ops in BC better understand the lands they use and their histories. Our goal is for co-op members to:

- **Learn about and acknowledge their use of traditional and unceded First Nations territories**
- **Understand where historical communities are and were situated in relation to their co-ops**
- **Gain a greater appreciation of the traditional names of those locations**



Planning and Renewal

Long-term planning is essential for co-ops to be successful housing providers.

CHF BC offers a variety of services to help members develop and implement major capital repairs. This may involve engineering studies and financial projections to undertake major capital projects.

To date, one in five co-ops sought additional financing for their projects. We assisted them in completing their applications. These co-ops received excellent rates from our financial partners.

\$100M+ Cumulative lending associated with our services

We have worked with different types of co-ops across the province with virtually all funding types. This year we worked with 124 new housing co-ops. Just over 30 of the housing co-ops that worked with us were returning clients seeking to update their asset management plans.

COVID-19 Response: Inspecting Units

Despite the pandemic, we have seen interest from co-ops in long-term planning, and we expect a modest number of new co-ops to sign on to our program over the coming fiscal year.

We continue to monitor protocols for work performed inside members' units to ensure we are fulfilling that work safely and considering relevant public health orders. Some co-ops choose in-person review(s) by the engineering consultants, while others opt for review by photograph or look to a hybrid approach to accommodate the needs of co-op members.

Over the late spring and summer, including Q4, we saw an increasing number of co-ops moving ahead with in-person reviews. As province-wide vaccination rates increase, we expect more openness to in-person reviews, but we remain cautious of changing public health circumstances.



Government Relations

2021 was a busy year for the government relations team. This team supports policy and advocacy work on behalf of BC's housing co-operatives. CHF BC has continued to partner effectively with allies to advance issues of concern to our members.

Federal

CHF BC partnered with BC Non-Profit Housing Association (BCNPHA) and Aboriginal Housing Management Association (AHMA) in a united BC effort to work with CHF Canada. Under the "Vote Housing" banner, Canadian Housing & Renewal Association (CHRA) and the Canadian Alliance to End Homelessness coordinated a successful federal election campaign to raise the profile of housing and homelessness issues as never before.



Provincial

CHF BC and BCNPHA made a joint submission to the province's Select Standing Committee on Finance and Government Services on the 2022 provincial budget. The focus of the submission was:

- More rapidly deploy investments in new affordable housing supply
- Funding of the proposed rental housing acquisition fund
- Funds to defray the expense of the property transfer tax on land lease renewals

Government officials continue to express interest in the acquisition fund proposal, and efforts will be made to convene the first meeting of the fund's steering committee before the end of the calendar year.

CHF BC and BCNPHA responded to a request from a wide array of groups concerned with climate action at the provincial level by endorsing a letter to Minister Eby calling for new zero-emissions standards for new buildings.

Staff continue to seek a solution to the grave situation facing some Burnaby co-ops whose properties are under threat of sell-off to private sector interests.



Government Relations

Municipal

The most notable progress came in July 2021 when Vancouver City Council approved a land lease renewal framework for the 55 co-ops on land owned by the City of Vancouver. We garnered much attention and support from our network of partners. However, it was the voices of our own co-op members who showed up in hundreds speaking to their positive experiences living in a housing co-operative that most impacted Council's final decision.

The next round of municipal elections in BC will be in October 2022. Election readiness in the community housing sector is a crucial capacity issue to be addressed in strategic plans and budgets. CHF BC and BCNPHA have already held their first joint meeting to begin planning for the campaign. More information on election activities will be available throughout the year.

As partners in community building, the City of Vancouver, BCNPHA, CHF BC and AHMA have established the Community Housing Committee to create a consultative and engaging forum for the community housing sector. This Committee is for the City to discuss city policy matters and their implementation that affects the community housing partners' membership. The Committee seeks to provide the opportunity for BCNPHA, CHF BC and AHMA to give input and feedback on community housing policy and implementation prepared and undertaken by the City. The Committee also provides an opportunity for the City to hear from the industry on matters that may impact City policy and processes.



Group Buying

Joining with other co-ops to combine their group buying power is one of the best ways a housing co-op can achieve greater economies of scale in its day-to-day operations.

CHF BC continues to support members through commercial services and group buying, negotiating preferred rates from trusted suppliers and monitoring service quality and performance. Despite some interruptions in services because of the pandemic, we continued providing services to our members, following directives by provincial health officials. By the end of the fiscal year, we returned to a normal level of operations with appropriate safety protocols in place.

CHIP - Growing Member Finances

The Co-op Housing Interest Pool (CHIP) continues to serve members well.

Of the three partner credit unions in CHIP, Vancity is by far the largest deposit holder.

- 154 Housing Co-ops
- \$130M+ of the \$140M on deposit

2021 CHIP Snapshot

3.7% growth to 196 Housing Co-operatives

In Q4 members earned more than \$200,000 additional interest revenue

Balances on deposits continue to grow steadily, and returns to members will improve even more when interest rates begin to rise.


Co-op Principle # 3 - Member Economic Participation

CHF BC's members are using our commercial services and supporting their co-operative financially. The volume of sales increased by 26.6% from 2020, and this capital is used to enhance the benefits we deliver to our members.

Services	# of Co-ops	2021 Volume of Sales (\$)
Waste Collections - Mainland	131	798,000
Waste Collections - Vancouver Island	18	107,000
Flooring - Mainland	69	1,843,000
Flooring - Vancouver Island	4	21,100
Appliances	109	752,000
Supplies - Maintenance and Hardware	89	521,000
Kitchen Cabinets and Counters	30	1,406,000
Telecom	204	861,000
Total Sales (\$)		6,307,000



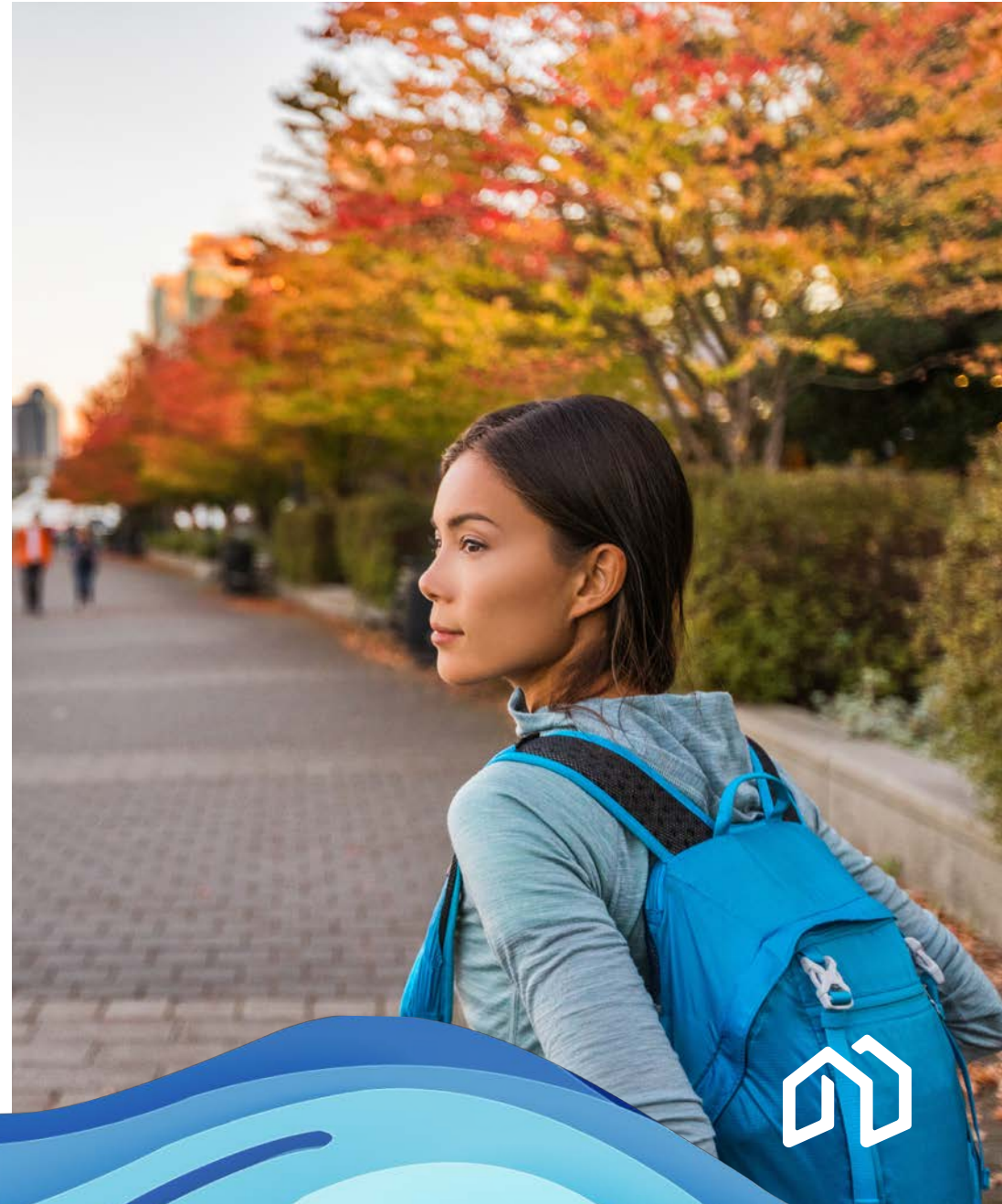
Resources for Members

 CHF.BC.ca has always been a go-to source of information for members to assist in navigating the complex issues facing housing co-operatives today. It is a popular hub for members to keep updated on sector news, events, and CHF BC's many interactive resources.

The website continued to be the go-to source of information for members. Our e-newsletters are a staple communication platform to summarize important information to our members.

We received a 34% average open rate this year, 10% higher than the industry rate.

 **Stay Up to Date With Us!**



Member Voices



\$10K Scholarships for undergraduate studies



Four youth to YES camp



A century of cooperation recognizing contributions of seniors to their co-ops



Celebrating "International Women's Day"

Women have been a part of CHF BC's staff and leadership since the organization's beginnings nearly 40 years ago.

These women have been at the helm of the CHF BC Board. As presidents, they have guided the organization through decades of change.



AIP committee addressing the needs of aging co-op members



Community Living Society welcoming persons with developmental disabilities to housing co-op communities to live semi-independently in housing co-ops.



In-unit renovations

"I've never been in any organization when I've seen so many really strong women.' So that really encouraged me to become more active in my own co-op and eventually to run for election to the CHF BC Board of directors."

- Isabel Evans



Community Land Trust

The co-op housing sector is taking charge of its future by creating co-op development and redevelopment capacity on a larger scale. CHF BC's Community Land Trust (CLT) is leading the way.

The Community Land Trust is a group of non-profit societies with a mission to acquire, create and preserve affordable housing for future generations. Its primary focus is on development and redevelopment opportunities to sustain and increase the supply of permanently affordable homes in British Columbia.



More than just the concrete went into these construction projects. The new co-ops recently completed in South Vancouver's Fraserview neighbourhood welcome individuals and families who have been busy making connections, starting up committees and creating community.

Ready, Set, Co-op!

Acquiring buildings, renovations or redeveloping property is about construction. The Community Land Trust's priority is building communities. We facilitate Co-op Cafes to engage co-ops in dialogue around making decisions for their community's future through a social, environmental, and financial lens.

Thanks to the CLT, we have added more than 400 co-operative homes in the River District area of South Vancouver.

CLT Portfolio

- 557 homes under construction
- 1045 homes under development
- 1,165 homes occupied
- Total number of homes = 2767*

*73% of these are co-operative homes



Community Land Trust

“We have over 1,000 co-op homes on the horizon”

-Tiffany Duzita, Community Land Trust Executive Director

2021:

- Construction starts on 132 co-op homes by redeveloping Hoy Creek Housing Co-operative in Coquitlam

2022:

- Construction starts on 401 new co-op and non-profit homes that include 76 homes at 177 West Pender in partnership with Atira Women’s Society and 69 homes for the redevelopment of Sunshine Housing Co-op.
- Construction completion on 58 new co-op homes for seniors (55+) at 3510 Fraser Street

2023:

- Construction completion of the 132 Hoy Creek co-op homes
- 258 new homes in Coquitlam and Vancouver start construction

2024:

- Construction completion of 584 co-op and non-profit homes that include 220 homes for Aboriginal families in partnership with M’akola Housing Society

2025:

- Complete construction of the 258 co-operative homes in Vancouver and Coquitlam

Between now and 2023, the number of new or secured co-op and non-profit homes in the community housing sector will grow by another 2,000 homes as a result of the CLT’s efforts. Almost 1,400 of those homes will be in co-op communities, and as a result the co-op housing sector in British Columbia will grow to include more than 16,300 co-op homes.



COHO Management Services Society

Sector-based Co-op Management Services

At the direction of its members, CHF BC incorporated COHO Management Services in 1984. COHO is a non-profit society with a mandate to provide professional management services to housing co-ops and other clients.

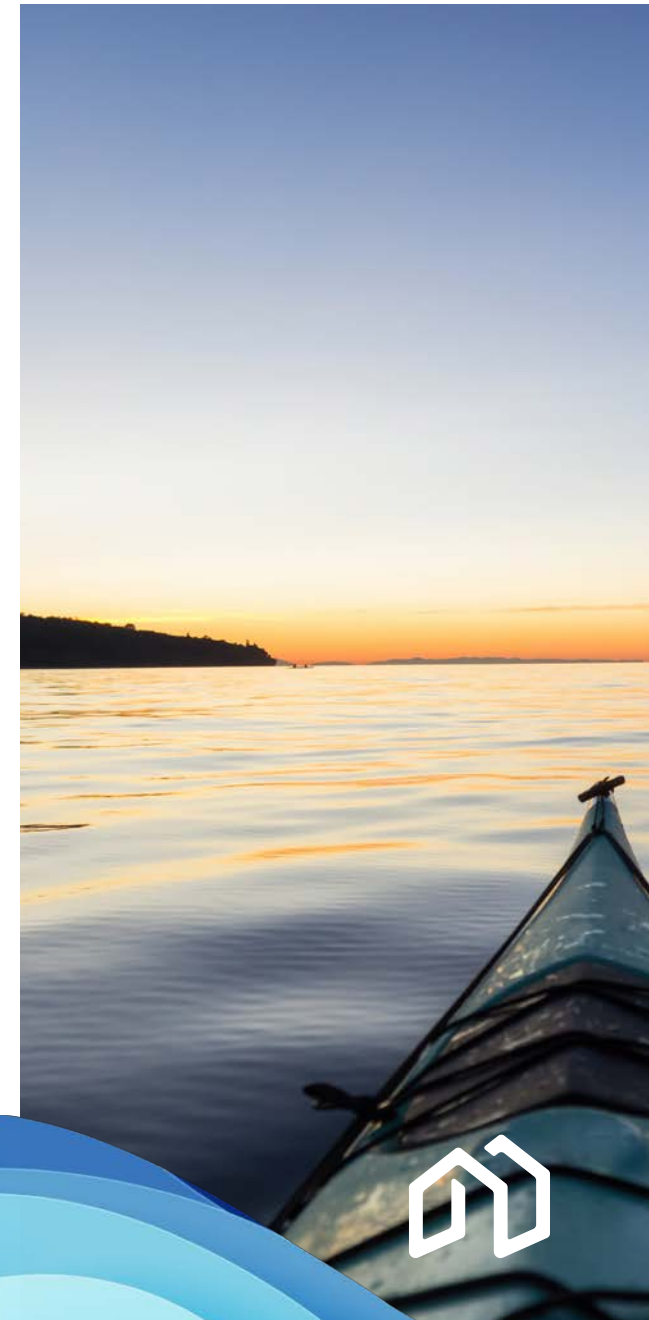
COHO is proud to reach a milestone accomplishment of 90 clients and just over 6,100 co-op homes. This is a 40% market share of potential non-profit co-op homes.

This is the most extensive client portfolio and contract volume in COHO's history and represents over \$6M in annual revenue.



"...From my perspective, COHO has always provided us with professional and efficient services. It's obvious that COHO has a great culture of hiring and training the best people available..."

-Dave Sommerfeld, Spectrum Housing Co-op



Looking Ahead for CHF BC Group of Social Enterprises



Our Mission

Unite, represent and serve our members in a thriving co-operative housing movement



Our Vision

Growing an inclusive community of sustainable and permanently affordable co operative housing



Our Strategy

Pursue three strategic priorities to achieve our goals over the next 3 to 5 years



STRATEGIC PRIORITY

1

Inspire housing co-ops to be communities that promote and embody equitable access, opportunity, respect, and a sense of belonging for everyone.



STRATEGIC PRIORITY

2

Model and promote the principles and best practices of social, economic and environmental sustainability in everything we do and encourage our members to do the same.



STRATEGIC PRIORITY

3

Champion the ongoing and significant development of co-op homes to expand our movement and increase the availability of co-operative housing in BC.



Looking Ahead for CHF BC Group of Social Enterprises

ARC - Active Resilient Communities

CHF BC created the ARC program to help co-ops face current and future challenges by exploring new ways to engage and collaborate. ARC is supported in part by a grant from the Community Housing Transformation Centre.



Community Housing Transformation Centre
Centre de transformation du logement communautaire



arc ACTIVE RESILIENT COMMUNITIES

- connecting members
- building communities
- expert support
- talking through challenges
- focused on solutions

