



# build soil

2019 ANNUAL REPORT



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



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# “Going Home from Company”: the CEO’s View



*Alexandra Wilson,  
Chief Executive Officer*

Although we use our Annual Report to sum up the previous year, it is impossible to consider 2019 in isolation from the present—with isolation being the operative word. As the news about the novel coronavirus worsened, management made the decision to close our offices as of March 17 and direct staff to work from home. Despite the blueprint provided by our business-continuity plan, the Agency’s IT-support team was kept busy with various small

problems that emerged over the following week. Unable to meet in person with client boards, frontline staff had their own challenges with this new norm. However, Agency employees have adapted well, with no more than the loss of productivity to be anticipated from the all-day presence of small children in the home-turned-workplace.

Looking back over 2019, as well as these recent weeks, Robert Frost’s poem, “Build Soil—A Political Pastoral” has unmistakable resonance. In essence, the poem is about the need to strengthen the fundamentals by going back to basics. In effect, by going home, as our staff have had to do. In many ways, the Agency’s focus over the past year has been on the basics—working to feed the soil that will nourish our clients’ success in the medium term and far into the future.

Any consideration of the past year must begin with CMHC’s agreement that the Agency will administer its new Rental Assistance Program within the regions in which we now deliver services. Key to enabling

housing co-operatives to retain their traditional character as mixed-income communities, the program will secure the Agency's future for eight more years and sustain the Co-operative Housing Agency Information System as an invaluable repository of relevant information about co-operative housing in Canada.

To allow us to focus our resources on safeguarding the public investment in co-operative housing, 2019 saw management continue work begun earlier to streamline our operations by leaning our processes and polishing our touchpoints with CMHC. These measures should enable us to fulfil our mandate for as long as the expiring operating agreements and the new Rental Assistance Program may require.

*Wheelchair-accessible kitchen at Daly Co-operative*



I am particularly pleased with the results achieved last year by our Challenging Files Task Force. A group of our financial analysts and relationship managers convened to explore ways to reach clients that have not benefited from our usual methods. After identifying these co-operatives, the task force grouped them according to whether their problems were due to their buildings, their governance, their culture or a combination of these. Strategies and tactics for each category were recorded in a new Tool Kit. Our staff are eagerly putting the tools to work while these clients' operating agreements remain in force.



*Humberview Housing Co-operative*

We recognize that clients in financial difficulty may see little benefit in filing monthly or quarterly monitoring reports. First conceived, and still indispensable, as a device for tracking a client's progress or slippage between annual filings, we made preparations over 2019 to return in an accessible form the information we gather from these reports. Beginning in 2020, clients who submit regular monitoring reports will receive periodic Trends Reports

***“Thanks so much for helping to make this happen. [We] really feel that the Agency is on our side and is having a positive impact on [our co-op] this year!”***

— a client

drawing out their performance on key indicators in a direct and compelling way. By demonstrating that even small performance improvements matter, the report will answer the plaintive question from discouraged clients, “What difference will it make?” Groups trending in the opposite direction may get the wake-up call they need.

When co-operatives follow more sustainable practices, they eliminate waste, lower their members' living costs and reduce their carbon footprint. Far from seeing these practices as a frill, we consider them an essential feature of a sound housing operation.

Over 2019, the Agency promoted environmental sustainability measures through a video and a range of articles and news items posted on our website and distributed to our clients. These postings presented clients' achievements and provided ideas through articles such as “10 Ways a Co-op Can Save Money by Wasting Less.” In addition, Agency staff persuaded more co-operatives to adopt an environmental sustainability policy based on a model developed by the Agency and CHF Canada. This adaptable policy allows a client to choose among options that will shrink its operating costs while reducing harm done to the environment.



Instead of donating our carbon-offset funds to worthy causes abroad, the Agency decided to offer housing co-operatives at home the opportunity to “build soil” by improving their own sustainability. In 2016, in collaboration with CHF Canada, we developed the Greener Co-operative Microgrant Program, funded through carbon offsets from sector organizations, suppliers and the Agency itself. Last year we contributed \$12,000 and saw

14 Agency clients successfully apply for Greener Co-operative Microgrants of \$500 to \$4,000 for sustainability projects.

As a *climatesmart* organization, it is incumbent on the Agency to “walk the environmental-sustainability talk” ourselves. We encourage our board and staff to travel medium distances by train, rather than plane or car and have included a discussion of environmental-sustainability considerations in our financial-workout submissions to CMHC. Once again, in 2019, every Agency staff member adopted a bonusable objective or a learning and development goal related to sustainability. Employees signed up for webinars, attended conferences and committed to goals ranging from replacing a standard vehicle with a hybrid to reducing food waste at home by a measurable percentage.

These words from Frost’s poem apply well to our clients:

*Build soil. Turn the farm in upon itself  
Until it can contain itself no more,  
but sweating-full, drips wine and  
oil a little....*

*...For what is more accursed  
than an impoverished soil pale  
and metallic?*

Taking care of the basics by adopting sound budgets, filling units, collecting all they are owed and maintaining and investing in their property is our clients’ route to lasting prosperity and strong communities. Helping point the way is what we have always done, and continue to do, as the best way of helping them thrive.





*Okanagan Housing Co-operative Association*

# The Board of Directors

The Co-operative Housing Federation of Canada appoints the Agency's six directors, who may serve for up to three consecutive three-year terms. In 2019, board members were drawn from British Columbia, the Prairies and Ontario.

Members of the Board are selected for the professional reputation they have earned over the course of their careers and their extensive

knowledge of any of a number of subjects important for the Agency's effective governance, including law, finance, public administration, regional economic conditions, government housing programs, human resources and co-operative housing operations.

A brief summary of each director's experience appears on the Agency's website.

*"Thank you for going above and beyond for me with all your help!"*

— a client



***The Agency's Board of Directors (December 2019)***

*[Left to Right]; Ken McFarland, Treasurer; Tom Clement; David Lach, Vice-President; Berta Zaccardi., President; Anne Davidson; Roger Maloney*

# 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.

## 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.

# The Agency as It Stands

The Agency has administered CMHC's co-operative housing programs in British Columbia, Alberta, Ontario and Prince Edward Island since 2006. Since 2017, we have also managed CMHC's Rent-Supplement Program in Ontario and PEI. Structured as a federally incorporated co-operative, the Co-operative Housing Federation of Canada is our sole member.

Our staff work out of four Agency and eight home offices. We ended 2019 with 51 staff members (45.5 full-time equivalents), including those on leave. Eighteen per cent of our employees were in term positions. Sixteen per cent are bilingual in English and French.



CHF BC Spring Education Conference [Left to Right]: Franca Sorace, Relationship Manager; Cassia Kantrow, President, CHF BC; Cole Dudley, Relationship Manager

Throughout 2019, the Agency delivered six services on CMHC's behalf:

- information services
- compliance management
- risk management
- default prevention
- default management and
- rent-supplement program administration (Ontario and PEI).

In addition, through the **HomeRun** website, we offered clients a self-directed benchmarking and best-practices service.

The Agency invites housing co-operatives whose agreements with CMHC have expired to subscribe to our Annual Health Check service. For a fee, this service provides the suite of reports they received while the co-operative operated under a CMHC program. These include Plain-Language Financials, the Performance Report (formerly the Co-op Data Report), comparing a co-operative's past and present performance with that of its peers, and an optional Risk-Assessment Report.

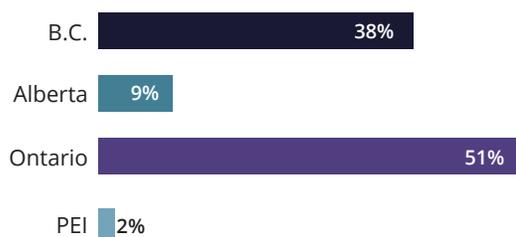
***“You and your teams’ hard work and determination have paid off and we are truly grateful.”***

— a client

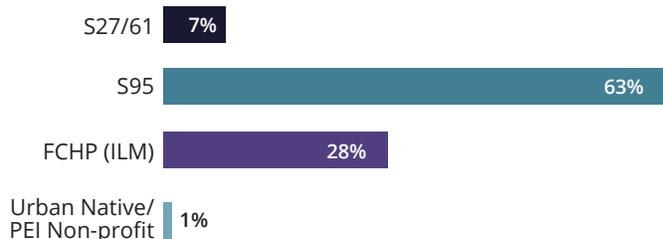
# Key Dates from Our History

- 1995** CHF Canada presents the federal Minister Responsible for CMHC with a proposal for an independent agency to administer the federal co-operative housing programs.
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- 1996** The federal budget proposes devolution of federal housing programs to the provinces and territories.
- 
- 1997–98** Program devolution takes place in the territories and six provinces, affecting about 15 per cent of federal-program housing co-operatives.
- 
- 1999** Halting further devolution, the federal Minister initiates a study of the agency proposal.
- 
- 2004** CMHC agrees to the first steps towards creating an agency. CHF Canada appoints a board of directors to oversee its set-up.
- 
- 2005** The Agency signs its first service agreement with CMHC.
- 
- 2006** The Agency begins delivering five services for CMHC in B.C., Alberta, Ontario and PEI.
- 
- 2011** The Agency's service agreement is renewed for a second five-year term.
- 
- 2016** The Agency's service agreement is renewed for a third five-year term.
- 
- 2017** The Agency assumes responsibility for managing CMHC's Rent-Supplement Program for Ontario and PEI co-operatives.
- 
- 2019** CMHC agrees that the Agency will administer CMHC's Rental Assistance Program for former federal-program housing co-operatives in British Columbia, Alberta, Ontario and PEI.
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# Standards of Performance and Client Service



**By Province**



**By Program**

The Agency's portfolio has been gradually contracting since 2013, as client operating agreements expired and no more co-operatives remained to transition from CMHC's oversight to the Agency's. However, most of our clients accepted CMHC's two offers of agreement extensions. As a result, by the end of December 2019, the number of clients with the Agency had fallen only to 509 from its peak of 553. The distribution of clients at the end of 2019 is shown by province and housing program. (Owing to rounding, totals may not equal 100 per cent.)

## 2019 PERFORMANCE AGAINST AGREEMENT SERVICE LEVELS

	Standards	Met or Surpassed
Information Services	3	3
Monitoring and Seeking Operating Agreement Compliance	9	9
Assessing and Taking Action to Mitigate Risk	7	7
Default Prevention Services	2	2
Default Management Services	5	5
Rent-Supplement Program Management	4	4

## Performance Standards

The Agency's agreement with CMHC sets out 30 service levels to be met in delivering our six services. The required standard of performance ranges from a low of 75 per cent, in one case, to 100 per cent for 15 services. All service levels were met or surpassed in 2019.



## Client Service Standards

### Report Card

Towards delivering a superior client experience, the Agency has adopted and published service standards more stringent than the performance standards set out in our agreement with CMHC. Visitors to our [public website](#) can read our [policy on client service and satisfaction](#), where these board-determined standards are found.

Over the course of 2019, we met our client-service standards, in the aggregate, 97.5 per cent of the time. We missed our standard of 95 per cent for issuing reports to our clients following rent-supplement on-site reviews. All other reports were delivered in a timely fashion.

	Standards	Aggregate Achievement
Information Requests	1	100%
Reporting Standards	7	87%
Granting Approvals	7	99%
Concerns and Complaints	2	100%
Sharing Information	7	99%
Annual Health Check	2	N/A
Services to Organizations Serving Agency Clients	3	100%
<b>Total</b>	<b>29</b>	<b>97.5%</b>

### Client Satisfaction Survey

Every three years the Agency commissions a third-party survey to test client satisfaction with our service. Our most recent survey took place in 2018, conducted by Forum Research.

Although each survey asks largely similar questions to allow for meaningful comparisons from year to year, the latest survey did more to investigate client experience than any in the past. We surveyed our main contact in each co-operative (usually a staff member) as usual, and we also sent separate surveys to at least one board member for each client. Completed surveys were received from 186 managers and 112 board members, for response rates of 52 per cent and 40 per cent, respectively. The results showed sustained improvement over baseline satisfaction levels from 2005, when CMHC still managed the federal co-operative programs.

Our last survey also tested satisfaction with the four Agency reports shared annually with clients: Risk Assessment, Compliance, Plain-Language Financials and Co-op Data. Results suggested that a refreshed version of the reports could have wider impact. In 2019, we redesigned all four. The new reports will roll out in 2020.



Mel Cameron, Client Service Champion

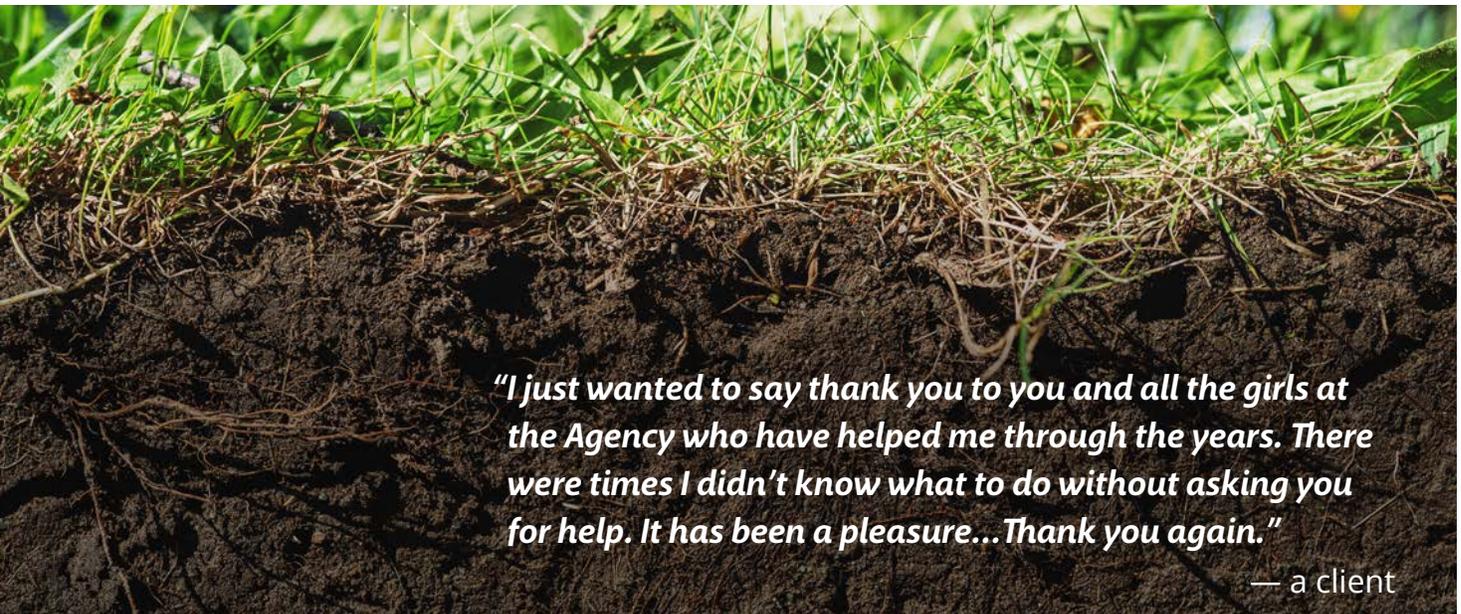
### The Client Journey

The Agency's Client Service Champion has continued the work of her predecessor in refreshing the Agency's approach to client service. Our frontline staff are now concerned to improve a co-operative's entire experience with the Agency, rather than simply assure satisfaction service by service. In looking at the whole client journey, we can see that a client might value its relationship with the Agency, yet be displeased with our delivery of a particular service. Or the reverse.

As part of this change in focus, in 2019 the Client Service Champion completed the development of personas—invented characters representing the kinds of people relationship managers commonly engage with in the course of their work. The personas are fleshed-out embodiments of the experienced

co-op manager, the management-company employee, the volunteer co-ordinator of a small co-operative and the long-time co-op member. By keeping these particular personalities in mind, staff are better able to develop strategies, craft communications and use other forms of outreach that will improve their relationships with these powerful local influencers.

In September 2019, at the Agency's All-Staff Conference, relationship managers presented short dramatizations of interactions between Agency relationship managers and the personas. Though amusing, these presentations had a serious side. They helped back-office staff understand some of the challenges of working directly with clients and showed frontline staff possible ways of reaching these very different individuals.



*"I just wanted to say thank you to you and all the girls at the Agency who have helped me through the years. There were times I didn't know what to do without asking you for help. It has been a pleasure... Thank you again."*

— a client



*New Brighton Housing Co-operative*

# “Steal Away”: Observations from the Front Lines

Relationship managers are the Agency’s most visible staff members. They do the spadework, while all other staff clear the brush, build the bridge or pass them the tools they need. By creating a relationship of trust, relationship managers work to persuade client decision-makers to do whatever will help their co-operative flourish for years to come. Once the difficult decision has been made to remove a board member in arrears or recommend a higher housing-charge increase to the members, the relationship manager is there to support the co-op board and staff in carrying it out.

The Agency entered 2019 prepared for one more very full year before a second round of operating-agreement extensions would expire at the end of March 2020 for almost half our clients. Relationship managers may have felt like a SWAT team in army boots, but could not allow their clients to see this. A sense of urgency, combined with calm confidence and trust, seemed to get the best results, as frontline staff worked with the Agency’s financial analysts to prepare clients for the end of their agreements.



**“It is a pleasure working closely with you and the team at the Agency.”**

— a client

The expiry of their mortgage and operating agreement would present our clients with the opportunity to refinance and make capital repairs and improvements to their aging buildings. Co-operatives with financial workouts would have to borrow additional funds to pay off what remained of their loan from CMHC, which would come due when their agreements expired. Relationship managers strongly advised both groups to arrange for a fresh building-condition assessment (BCA) to help determine how much they would need to borrow. The first order of business was to identify clients likely to need a new loan and then see them through the process of commissioning a BCA. The pressure was on.

Here again, housing co-operatives benefited greatly from the federal government’s National Housing Strategy. In 2019, at last count, 190 Agency clients had received funding for BCAs and other technical studies from the Seed Preservation Fund, and several applications to the Co-investment Fund had been approved or were pending. Take-up of seed funding was greatly increased by CMHC’s decision to pre-approve clients that had workouts and needed to refinance their remaining debt at the end of their operating agreement.

Some clients received assistance from the Agency’s Technical Services team to get studies done. On a fee-for-service basis, the team commissioned and oversaw the delivery of these reports. The manager of one client commented in a follow-up phone interview

*[The service] was good because the Agency already understands what being a co-op is all about. They know what our needs are because we talk with our relationship manager... [Securing the report] did not require so much of my time, leaving me to focus on the operations of the co-op. The Agency staff are all qualified professionals who know the ins and outs of housing co-operatives. This service was excellent.*

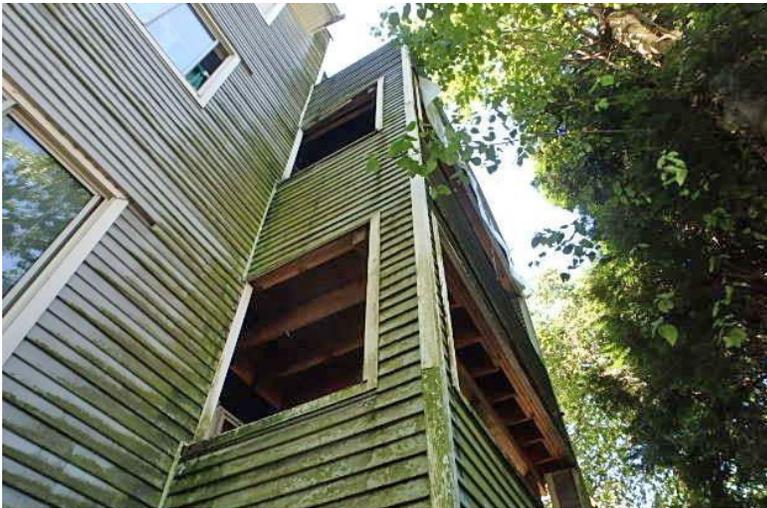
By year end, all clients that would need to borrow, and could likely do so, had a BCA in hand.

Getting a BCA and a reserve plan often inspired a client to increase its annual contribution to the capital-replacement reserve in order to keep future borrowing within bounds. In 2019, across the Agency’s portfolio, aggregated contributions to capital reserves grew at a rate well above inflation.

**Growth in Aggregate Contributions to Capital-Replacement Reserves**

	<b>Portfolio</b>	<b>West</b>	<b>East</b>	<b>Clients with a Workout</b>	<b>Inflation Rate</b>
<b>Increase over Previous Year</b>	<b>16.6%</b>	<b>25.1%</b>	<b>10.4%</b>	<b>8.5%</b>	<b>1.9%</b>

Once the BCA had been commissioned and completed—something of a lengthy process—and a capital-reserve plan developed, co-ops generally needed assistance to find a lender. Relationship managers encouraged clients to turn to the Co-operative Housing Federation of Canada, the Co-operative Housing Federation of B.C. or the larger management companies, where help was available on a fee-for-service basis. However, not all Agency clients could solve their problems by borrowing. For one B.C. co-operative, longstanding challenges seemed to have made their situation irretrievable.



*Condemned balconies: Aaron Webster Housing Co-operative*

***“With a huge amount of positive feedback from our members and the Board of Directors, we would like to give a special thanks to [relationship manager] for his outstanding job. His diligence and self-motivation, as well as dedication, has been a source of inspiration for the Board of Directors and members, as well.”***

— a client

Aaron Webster Housing Co-operative, located in East Vancouver, acquired its name in honour of its president, who had been murdered because of his sexual orientation. For nine years, the co-operative was held back from the Agency’s oversight while CMHC tried to find a solution to the co-op’s building problems, which were severe.

The Agency’s first inspection of the four-storey wood-frame apartment building at 1885 East Pender took place in 2015, when the inspector rated its physical condition poor. Co-op management reported that the roof was leaking badly and that the balconies had been condemned by the city. The inspector saw warped and leaking vinyl siding, rotted wood and mould, and an ineffectually tarped roof. Trades had refused to clean the gutters, deeming the site too dangerous. Visible columns and beams were exposed to the elements, leading the inspector to question their solidity. The elevator was nearing the end of its useful life. While from the street, Aaron Webster retained a certain charm, like many Vancouver buildings dating from the 1980s, it had not been designed for the environmental conditions of a temperate rainforest.

When the co-operative came over to the Agency, our staff were pleased to learn that for some time the board had been working with the Co-operative Housing Federation of B.C. to develop an asset management plan. Given its worsening situation, our staff advised the co-op to conclude its planning as soon as possible and to commit to a clear



*Jennifer Van Oosteroom, Co-ordinator, Administrative and Communications Support; Agata Nobrega, Manager, Finance and IT*

course of action. In an effort to secure private financing to save the building, the co-op increased its housing charges and joined CLT East 1st Community Society (CLT), the Vancouver-based land trust.

A well-run co-operative, on the whole, years of building problems had dispirited the members. On 4 November 2014, an article about the Aaron Webster Co-op appeared in the local newspaper, *The Tyee*: “My Co-op Is Falling Down.” It described the dire condition of the building and the members’ fears for their future. In 2016, the co-op lost more than \$15,000 to vacancies, a large amount for a Vancouver co-operative of this size. Although the co-op regularly refreshed its empty units to make them rentable, vacancy losses remained high because of the overall condition of the building. The co-operative was spending heavily on maintenance, but the money was never enough to make a difference.

In 2018, recognizing that the cost of saving the building exceeded the co-operative’s capacity to borrow, the members finally abandoned the idea of a conventional rescue. They also saw that retrofitting would leave them with an inaccessible building

that was not designed for families. Instead, rising property values and acceptance of higher density offered a different possibility. When CLT offered relocation of the residents to a shared building in Olympic Village, Aaron Webster Co-op opted for redevelopment in partnership with the land trust. By the end of August 2018, all 31 households had moved into pristine, safe and affordable homes. The vacant property was boarded up in preparation for teardown and rebuilding.

In July 2019, CLT and the co-operative finalized the transfer documents and lease with CLT. With financing from Vancity Credit Union, the land trust paid out the balance of the mortgage, which allowed the land transfer to take place. Demolition of the old building was scheduled for May 2020 and the new building should be completed within about three years. In the meantime, the co-operative community will stay together where they are until their new building rises from the rubble.

The best news of all in this unconventional happy ending is that redevelopment plans for the property anticipate a near-doubling in the number of units from 31 to about 58. Not only does this represent a real gain in badly needed housing, but it will add to the pool of members available to fulfil the volunteer requirements of the regenerated co-operative. Through the creative work of CLT and the Co-operative Housing Federation of B.C., the Agency saw 2019 come to an end with no permanent loss in co-operative housing units, but, rather, the prospect of a gain.

***“You’re the best!  
This is exactly  
the information  
I needed. Thanks  
for everything  
you do!”***

— a client

# “Judged by the Outcome”: Concerns and Complaints



*Mortgage-Burning Party:  
Betty Cote, Treasurer,  
Dovercourt Housing  
Co-operative;  
Tiffany Woodfield,  
Relationship Manager*

As an accountable organization, the Agency is committed to responding to and reporting on any concerns and complaints we receive about our service or other matters. We consider it a concern when a person is worried or unhappy about the Agency, CMHC, a program matter or anything else within our mandate and accepts an explanation or referral. We count as a complaint any concern that the person names as such or that cannot be resolved by the office that receives it.

Over the course of the year, the Agency received 26 concerns (2018: 25) and two complaints (2018: 6). The greatest number were from co-op staff or members (2019: 93%; 2018: 90%), with seven per cent coming from members of the general public.

Most concerns had to do with the governance or management of an individual housing co-operative (2019: 71%; 2018: 71%). Although an Agency responsibility only where the client's financial performance or its compliance with a CMHC agreement may be at issue, we often made an effort to resolve the matter. Sometimes clearing up a misunderstanding or explaining a program requirement was enough. In other cases, we had to advise the party to look elsewhere for redress.

Three of 2019's concerns were about operating agreements or program guidelines, which we explained to the complainant. Five concerns and complaints had to do with the Agency or our processes, compared with seven in 2018. All of these we were able to resolve, including two from the same co-op member. We received two concerns and one complaint about our service. A fourth case was a complaint about Agency standards. The fifth had to do with a co-op board's dissatisfaction with one of our property inspectors. That situation was resolved when the co-op accepted a promise from our technical-services staff that all future reports would include any client comments made during the property inspection.

The Agency was able to settle two-thirds of concerns and complaints (2018: 87%), including many unrelated to us or our core obligations to CMHC. Of the remainder, we referred 29 per cent to the client's board or manager (2018: 3%) and four per cent to the Co-operative Housing Federation of Canada or a regional federation (2018: 10%). We did not find it necessary to take any concerns to CMHC (2018: -0-).



# 2019 Financial Highlights

	<b>31 December 2019 \$</b>	<b>31 December 2018 \$</b>
<b>ASSETS</b>		
Cash	2,979,099	2,738,331
Capital and Intangible Assets	645,296	705,853
Other	194,927	92,561
	3,819,322	3,536,745
<b>LIABILITIES</b>		
	3,165,757	3,008,072
<b>FUND BALANCES</b>		
Operating Reserve	204,501	140,290
Capital Fund	449,064	388,383
	3,819,322	3,536,745
<b>CHANGE IN OPERATING RESERVE</b>		
	<b>2019</b>	<b>2018</b>
Revenue	7,589,265	7,444,454
Expenses	(7,085,054)	(6,961,580)
Transfer to Capital Fund	(440,000)	(472,000)
	64,211	10,874

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.

# Agency Staff at 31 December 2019

**Alexandra Wilson, Chief Executive Officer**

## **Corporate Services**

Mel Cameron, Client Service Champion  
Colin MacDougall, Manager, Special Projects

## **Cavelle Lane, Director, Human Resources and Administration**

Maggie Keith, Communications Officer and Corporate Secretary  
Michelle McHugh, Co-ordinator, Corporate Services  
Sirikit Moreau, Team Leader, Human Resources and Administration  
Jennifer Van Oosterom, Co-ordinator, Administrative and Communications Support

## **Agata Nobrega, Manager, Finance and Information Technology**

Vicki Lackman, Specialist, Information Technology  
Katrina Waters, Co-ordinator, Corporate Services

## **Stan Piechocinski, Manager, Information Systems**

Gail McKenzie, Software Quality Assurance Officer  
Sergei Pershukovich, Database Administrator  
Tineke Vanderhorst, Specialist, IS and Records Management

## **Lending and Default Prevention Services**

### **Jennifer Hobbs, Director, Lending and Default Prevention Services**

Bridget Bayliss, Senior Analyst  
Donna Burnett-Beckford, Default Management Officer  
Lisa Gardner, Analyst  
Greg O'Neill, Senior Analyst  
Payam Ressalat, Senior Analyst  
Sandeep Thethy, Analyst (on leave)  
Nick Van Dyk, Senior Analyst  
Grace Zhao, Analyst

## **Operations**

### **Olga Tasci, Director, Operations**

Jill Kelly, AIR Officer  
Ken Lawson, AIR Help Desk Officer (on leave)  
Larry Lenske, Financial Officer  
Natascha Morrison, Information Officer  
Trina Murphy, Rent Supplement Co-ordinator

### **Donna Charbonneau, Manager, Operations (Ontario/PEI)**

Jacqueline Cooper, Relationship Manager  
Zoe Draper, Senior Administrative Assistant  
Heather Kennedy, Relationship Manager  
Catriona McCallum, Relationship Manager  
Rosalind Morton, Relationship Manager  
David Nagy, Relationship Manager  
Tiffany Woodfield, Relationship Manager  
G. Scott Wylie, Relationship Manager

### **Joanne Mick, Manager, Operations (B.C./Prairies)**

Awo Ali, Senior Administrative Assistant  
Jennifer Brett, Relationship Manager  
Nicola DeSousa, Senior Administrative Assistant  
Traci Dubeau, Relationship Manager  
Cole Dudley, Relationship Manager  
Meghan Friesen, Relationship Manager (on leave)  
Hia Inthavixay, Relationship Manager  
Shawn Preus, Relationship Manager  
Francesca Sorace, Relationship Manager  
Heather Wesenberg, Relationship Manager

### **Michel St-Denis, Manager, Technical Services**

Joanne Balmaceda, Co-ordinator, Technical Services