



THE AGENCY
FOR CO-OPERATIVE
HOUSING

L'AGENCE
DES COOPÉRATIVES
D'HABITATION

the bridge

2021 ANNUAL REPORT



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“New Verities, New Inklings”: The CEO’s View

The year 2021 was the bridge over which the Agency has had to cross to enter our future. In our last annual report, we observed that the Agency’s transformation began in 2020 when we took on the administration of CMHC’s new Rental Assistance Program (FCHI-2). Over 2021 the number of clients with active operating agreements under the legacy programs continued to decline, while the number of clients in CMHC’s new program grew almost in tandem. At the close of the year, we were still in transit. By the end of 2022, we expect to be on firm ground once again.



Olga Tasci, Chief Executive Officer

Fortunately, the footings of the bridge are solid. In this first year under my leadership, our management team settled into their positions, greatly assisted by the long history of each individual with the Agency and the support they received from staff members and fellow managers. While we have seen some retirements and added some new staff, we retain a stalwart core of employees with a profound understanding of the ethos of the Agency and its mission, vision and values. Through their efforts, we continue to fulfil our role as administrator of CMHC’s legacy housing programs, helping our clients—those with workouts especially—as they complete capital-repair plans, strengthen their operations and prepare for the end of their agreements.

In contrast, our team of rental-assistance officers, led by Franca Sorace, Manager, Rental Support Programs, carried much of the burden of assisting client co-ops in their transition year. They provided valued guidance to co-operatives as they navigated through the changing rules of a new program after over thirty-five years of stability. Clients and Agency staff alike struggled to understand and fulfil their new responsibilities and, just as important, to let others go. Many housing co-operatives were used to calling on their Agency relationship manager for support and encouragement in difficulties of every kind. However, the scope of our oversight is now more limited, and staff are responsible for many more clients than in the past. Moving forward was difficult. Rental-assistance officers also had to reassure co-operatives that the Agency’s new online tools under development would lighten their workload, without being able to give them a launch date. In the meantime, reports were due, audits had to take place and regular operations continued. All this, as recurring waves of COVID-19 ebbed and flowed.



We recognize that challenges still lie ahead before the Agency will reach firm ground on the other side of the bridge. Through the mist, we glimpse new prospects as staff return to our offices and potential clients are presented with fresh possibilities. As they move to the Rental Assistance Program in 2022, we will welcome many co-ops whose operating agreements expired prior to 2016. As provincial rent-supplement programs end, we expect western co-ops to turn to the federal Rental Assistance Program for the sake of their low-income members. We also have our own bridges to build beyond these groups to connect with others that can use our data and benefit from our systems.

As we look ahead to the growth and renewal of housing co-operatives across our nation, the Agency has a lot to offer. Our staff have expertise and tools available nowhere else. We believe that by working closely with federations, we can see to it that, one way or another, our clients receive the support they need not only to sustain themselves but also to grow. New possibilities abound, as we do our part to ensure that our clients remain in good health to deliver the affordable housing that Canadians need.

Church-Isabella Residents Co-operative, Toronto



It has been a pleasure working with you as our relationship manager during our operating agreement. ... I wish you all the best and thank you for the assistance over the years!

— A Client



**The Agency’s Board of Directors
(December 2021)**

[Top row, left to right] Ken McFarland, Treasurer; Tom Clement; David Lach; Berta Zaccardi, President [Bottom row] Anne Davidson; Gail Church, Vice-President; Karla Skoutajan



The Board of Directors

The Agency’s sole member, the [Co-operative Housing Federation of Canada](#) appointed the Agency’s seven directors now in office. At the end of 2021, two board members were based in British Columbia, one in the Prairies and four in Ontario.

Members of the Board are selected for the professional reputation they have earned over the course of their careers and for their extensive knowledge of at least one subject important for the Agency’s effective governance. These include law, finance, public administration, regional economic conditions, government housing programs, human resources and co-operative housing operations. Directors may serve for a maximum of three consecutive three-year terms.

A summary of each director’s experience appears on the [Agency’s website](#).



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

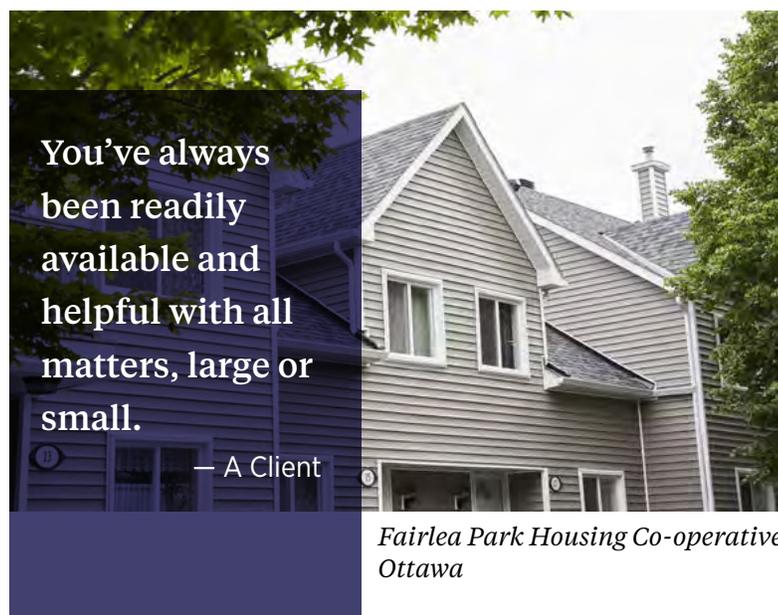
We work in concert with our stakeholders to achieve separate but complementary goals.

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.



You've always been readily available and helpful with all matters, large or small.

— A Client

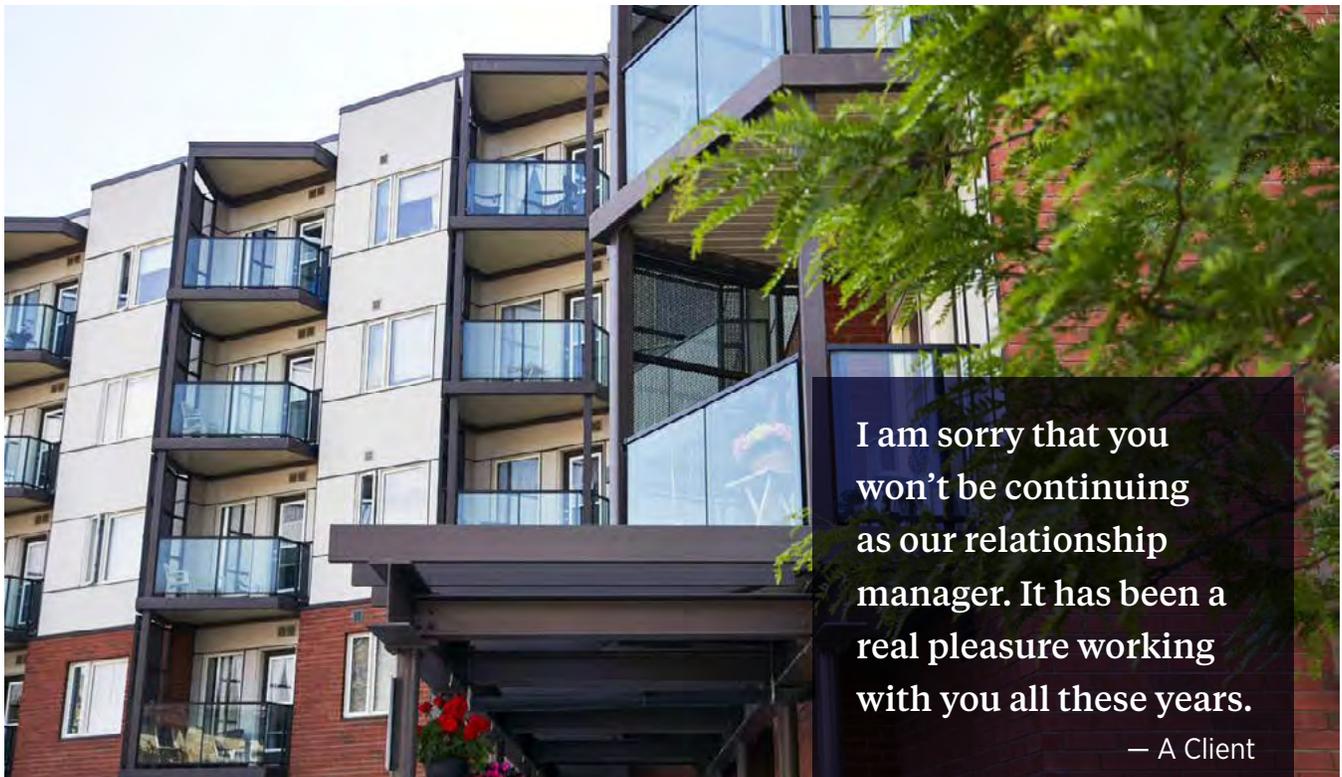
*Fairlea Park Housing Co-operative,
Ottawa*

The Agency in 2021: The Basics

Since 2006, the Agency has administered Canada Mortgage and Housing Corporation’s legacy co-operative housing programs in British Columbia, Alberta, Ontario and Prince Edward Island. In 2016, we assumed responsibility for CMHC’s Rent Supplement Program in Ontario and PEI, and, in September 2020, we began to administer CMHC’s Rental Assistance Program (FCHI-2), launched under the Federal Community Housing Initiative. In 2021 we rolled out the Temporary Rental Assistance initiative on CMHC’s behalf to housing co-operatives in B.C., Alberta, Ontario, Quebec and PEI whose operating agreements had expired before 2016.

A federally incorporated co-operative, the Agency has a single member—the Co-operative Housing Federation of Canada—which appoints Agency directors on the recommendation of the Agency’s board.

Throughout 2021, with very few exceptions, our staff worked exclusively from their home offices, owing to the repeated waves of the COVID-19 pandemic. We took the opportunity to close our Calgary office permanently and our B.C. office temporarily. Our Toronto office moved to a new location and our Ottawa office was substantially renovated.



I am sorry that you won't be continuing as our relationship manager. It has been a real pleasure working with you all these years.

— A Client

Eastern Ontario Christian Seniors Co-operative Homes



Marina Housing Co-operative, Vancouver

We ended 2021 with 45 staff members (44 full-time equivalents), including two on leave. Six were in term positions. Seven are fluently bilingual in English and French.

In 2021, the Agency delivered eight services on CMHC's behalf:

- information services
- compliance management
- risk management
- default prevention
- default management
- Rent Supplement Program administration (Ontario and PEI)
- Rental Assistance Program administration
- Temporary Rental Assistance

In addition, through the [HomeRun](#) website, we offered clients a self-directed benchmarking and best-practices service.

The Agency invites housing co-operatives without a CMHC agreement to subscribe to our [Annual Health Check](#) service for objective information about their operations. For a fee, this service provides a basic or premium suite of reports comprising Plain-Language Financials, a comparative Performance Report and an optional Risk Report. These reports, plus a Compliance Report, also go to active clients in the legacy programs. Co-operatives in the Rental Assistance Program receive a complimentary Premium Annual Health Check package.

Thank you for
such a quick
response and
for the clear
information.
Always thankful
for your help.

— 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.

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.

2020 The Rental Assistance Program is launched in September 2020.

2021 The Agency's service agreement is renewed for a fourth five-year term. CMHC's Temporary Rental Housing initiative is launched in January 2021.



A Climate Smart Organization

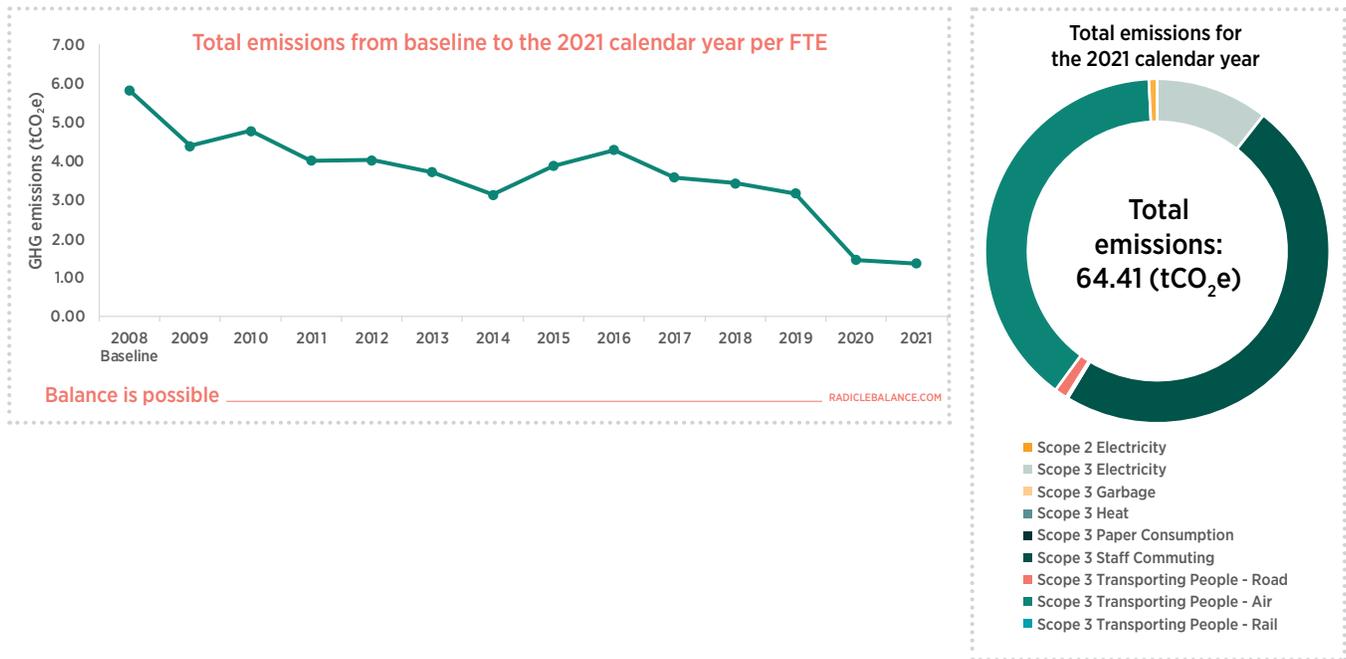
The Agency is a certified Climate Smart organization that measures our operational impact on the climate and strives to reduce it¹.



As compared to our 2008 baseline, in 2021 we cut our greenhouse gas (GHG) emissions by 76 per cent to 60.41 tCO₂e. This is equivalent to 768,494 fewer kilometres driven in a typical passenger car. However, we recognize that some of this reduction is due to our work-from-home protocols over the last two years, board meetings by video conference and the limits COVID-19 has imposed on business travel.

The Greenhouse Gas Protocol scores the Agency’s emissions according to our degree of control over them. Almost all our emissions, including those from unmetred, unbilled electricity, fall into Scope 3 (indirect GHG emissions associated with our operations but controlled by a different entity, such as staff commuting).

We continue with our plan to reduce emissions from air travel and temperature control, well aware that remaining at this reduced level will become more difficult in 2022 as our board resumes in-person meetings, business travel is again required and most staff return to our offices for at least a few days each week. We will nevertheless continue to explore ways and means to limit our GHG emissions.



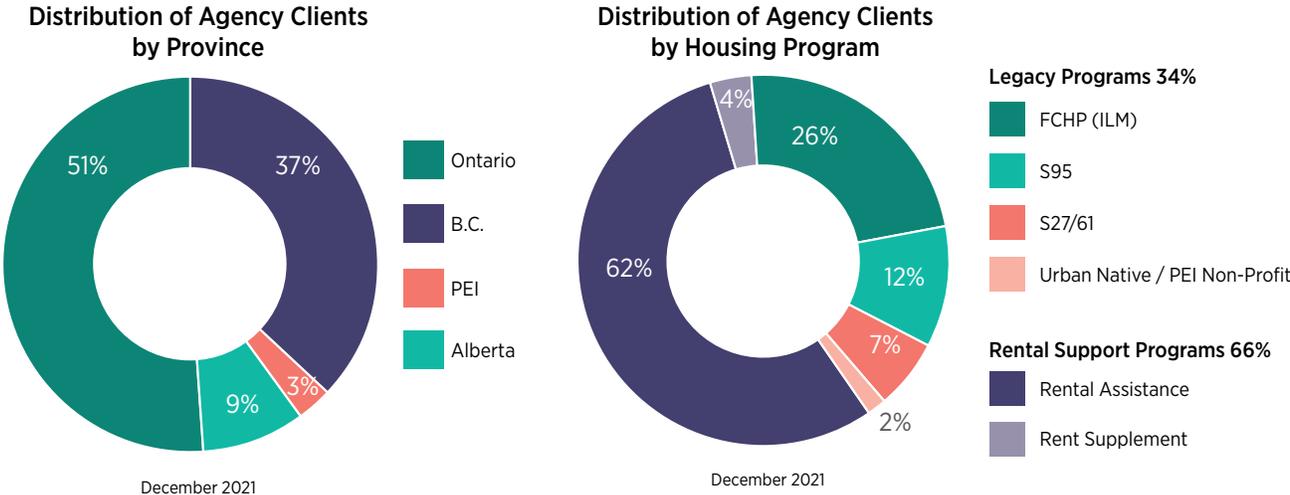
¹ The information on our emissions was compiled by Radicle, a Calgary-based organization that provides reports on compliance with the [Greenhouse Gas Protocol](#) Corporate Accounting and Reporting Standard, Revised Edition. The GHG Protocol is an internationally recognized standard published by the World Resources Institute and the World Business Council on Sustainable Development.

Standards of Performance and Client Service

After reaching a peak of 554 active clients in 2013, our portfolio began to shrink with the expiry of operating agreements between Canada Mortgage and Housing Corporation and housing co-operatives. However, most clients welcomed CMHC’s 2016 offer of operating-agreement extensions and then chose to sign on to the Rental Assistance Program (FCHI-2), securing housing affordability for their low-income households. As a result, at the end of December 2021, our CMHC clients numbered 491 co-operatives, down only 11 per cent from seven years earlier.

In addition, CMHC asked the Agency to roll out the one-year Temporary Rental Assistance initiative to housing co-operatives in British Columbia, Alberta, Ontario, Quebec and Prince Edward Island whose operating agreements had expired prior to 2016. (At that time, no program of federal assistance was available to them.) In Quebec, 51 co-operatives received temporary assistance; in the other four provinces, 53 qualified. Early in 2022, these co-operatives and others like them were invited to join the Rental Assistance Program.

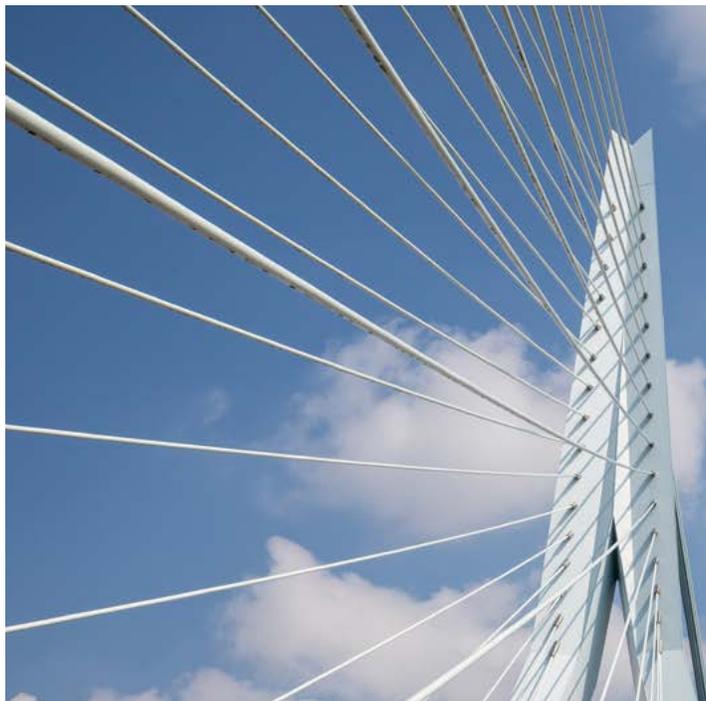
The distribution of clients at the end of 2021 by province and housing program is shown below. Because of rounding, the total does not equal 100 per cent. Because of clients with units from more than one program, co-ops under the individual legacy programs appear to comprise a greater percentage of the Agency’s portfolio than they do in reality.



Performance Standards

The Agency’s agreement with CMHC sets out 30 service levels to be met in 2021 when delivering the seven services we were managing on CMHC’s behalf. (Four new service levels related to the Rental Assistance Program FCHI-2 will take effect in 2022.) The required standard of performance ranges from 75 per cent in one case to 100 per cent in 15 others. All service levels were met or surpassed in 2021.

Services	Standards	Met or Surpassed
Information Services	3	✓
Monitoring and Seeking Operating Agreement Compliance	9	✓
Assessing and Taking Action to Mitigate Risk	7	✓
Default Prevention Services	2	✓
Default Management Services	5	✓
Rent Supplement Program Management	4	✓
Rental Assistance Program	4	Not yet in force



The board really appreciated your presentation last night. It was so delightful to see how excited they are about the new Rental Assistance Program. ... You were able to answer all their questions and they are excited to move forward and enroll in the new program.

— A Client

Client Service Standards

Report Card

Further to our goal of delivering a superior client experience, the Agency has adopted and published client-service standards more stringent than the performance standards in our agreement with CMHC. Visitors to our website can read our [policy on client service and satisfaction](#), which sets out these board-determined standards.

Over the course of 2021, we met our client-service standards, in the aggregate, 98.5 per cent of the time, surpassing our standard of 95 per cent. Please see the [2021 Report Card](#) on our website for detailed information on our achievements for the year and where we fell short.

	Standards	Aggregate Achievement	Instances
Information Requests	1	100.0%	722/722
Reporting Standards	7	99.2%	1,501 / 1,513
Granting Approvals	7	98.0%	692 / 706
Concerns and Complaints	2	97.4%	38 / 39
Sharing Information	7	97.0%	1,214 / 1,251
Annual Health Check	2	100.0%	5/5
Services to Organizations Serving Agency Clients	3	100%	27/ 27
Total	29	98.5%	4204 / 4,268



“Strung to a Vast Precision”: The Agency and Our Clients

For Agency staff and clients, the second year of COVID-19 posed different challenges from 2020. The intensity and anxiety of March 2020 had passed, as Agency employees learned that they could successfully work full time from home. We were tired, but we had adapted. A network of expertise stretching from Vancouver island to eastern Quebec, Agency staff understood what we needed to do in these strange but now-familiar circumstances.

Determined to take nothing for granted, the Agency surveyed staff in 2021 to confirm that they still had the equipment and office furniture required for optimal performance. Only a few minor items were requested. After experimenting with other programs, the Agency’s Information Services division settled on Microsoft Teams as the most satisfactory tool for meetings. Relationship managers and rental-assistance officers continued to receive many phone calls and emails from clients but were able to meet with them remotely.

Over the year, our document-management system (SharePoint) was moved to the Cloud, reducing the risk of equipment failure and the need for hardware replacements. However, our main focus was on expanding our bespoke information system (CHAIS) to include online tools for clients availing themselves of CMHC’s new Rental Assistance Program (FCHI-2), as their operating agreements expired. We recognized that after many years of calculating housing-charge assistance according to a familiar set of rules, many clients would have difficulties adjusting to the requirements of a new program.



Northern Way Housing Co-operative, Vancouver

Our plan was to develop an online Calculator that would guide co-op staff painlessly over the hurdles and through the hoops of consistently determining what assisted households should pay and how much to claim for their support. In addition, by entering information through the Calculator, clients would file a seamless annual reconciliation, once the data had been reviewed.

Creating a user-friendly structure, clear instructions and an accessible design was merely our starting point. The real challenge was programming CHAIS without waiting for clarity on many features of the program. As these details solidified, reprogramming was often required. While the Calculator was under development, clients completed and e-mailed CMHC's Excel spreadsheet, which was updated on several occasions as the Rental Assistance Program came together.

When the first filings arrived for our review, the Agency decided that clients could not be asked to reenter their calculations and tombstone data into the Calculator at some future time. Instead, we hired temporary staff to load the information into CHAIS. This process was also helpful in identifying bugs that could be corrected early. Late in 2021, the Calculator was piloted among a group of management companies, and further changes were made. A full-scale launch was scheduled for 2022.

A unique feature of the Rental Assistance Program is the requirement that each co-operative file a three-year Action Plan, which receives an annual review and update. Clients set goals in at least one of four areas, with sustainability as an added option. Determined to ensure that co-operatives reaped all possible benefits from this requirement, the Agency developed the Self Assessment, an easy-to-use questionnaire by which co-ops could assess their performance in the five areas listed in the sidebar. The Self Assessment tool allowed them to transfer the results to the Action Plan or to discard them, as they chose. As with the Calculator, the Self Assessment and Action Plan were carefully worded and pleasingly designed. While completing the Self Assessment is voluntary, we believe that clients who use it will achieve a more focused and appropriate Action Plan.

Although the majority of our clients were now in the Rental Assistance Program, we did not ignore those in the legacy programs. Relationship managers continued to advise them on how to improve their operations and on any actions required to return them to compliance with a CMHC agreement. As you see in the table below, arrears and bad debts were higher in 2021 than in pre-pandemic 2019, but show improvement over 2020. Once the Ontario Landlord and Tenant Board Tribunal has cleared its extensive backlog, we anticipate further improvements. However, it is worth noting that some workouts for clients in less difficulty are winding up, leaving those with more serious challenges to raise the median in measures such as the one below.

Action Plan Goals

Goals are set in at least one of

- ✔ governance
- ✔ social inclusion
- ✔ financial viability
- ✔ property management

Co-ops can also set goals in environmental sustainability.

Median Arrears and Bad Debts as a Percentage of Occupants' Share of Housing Charges

	Portfolio	Clients without a Workout	Clients with a Workout
2021	0.48%	0.37%	1.18%
2020	0.54%	0.48%	0.79%
2019	0.38%	0.36%	0.97%

Timely filings of Annual Information Returns continued to prove a challenge as neither auditors nor co-operatives had fully adjusted to audits conducted remotely. As shown in the table below, many AIRs were filed later by a month or more than in 2019. Fortunately, the alarming decline in performance from 2019 to 2020 seems to have stalled, though not yet reversed.

AIR Filings

	2021	2020	2019
Full Return Filed when Due	38%	36%	55%
Full Return Filed Late by 1-4 Months	30%	30%	16%

Almost all Agency clients transitioned to CMHC's new Rental Assistance Program when their operating agreements expired in 2021. In addition, we were honoured to administer the rollout of CMHC's one-year Temporary Rental Assistance to housing co-operatives whose operating agreements ended prior to 2016, before the Rental Assistance Program was available. This initiative made housing affordable for 688 low-income households in 102 housing co-operatives in five provinces, including Quebec.



Thank you so much for all that you have done for the co-op and for me over the years. Take great care, keep in touch, and looking forward to future conferences when we all can greet and gather again.

— A Client

“A Tide of Voices”: Concerns and Complaints

As an accountable organization, the Agency is committed to responding whenever we learn that a client or sector partner is not happy with our service. We consider it a concern when a person is worried or unhappy about the Agency, CMHC, a program feature or anything else within our mandate and when the person accepts our explanation or referral. We count as a complaint any matter that a person describes in that way or that cannot be resolved by the party receiving it. We report annually on all such concerns and complaints.

Over the course of the year, we registered 30 concerns (2020: 28) and four complaints (2020: 2). The greatest number were from co-op members (2021: 22 concerns, no complaints). Two members of the public expressed a concern (2020: 1 concern), as did five co-op housing staff and one co-op board member. Two complaints came from a single auditor, one from a co-op’s board of directors, and a fourth from a co-op manager.

Most concerns had to do with the governance or management of an individual housing co-operative (2021: 14 concerns, 0 complaints; 2020: 22 concerns, 1 complaint).

When co-ops or their members contacted us, we tried to find a solution, even though our responsibilities were limited to rent-supplement and rental-assistance concerns and legacy-program matters affecting a client’s financial performance or compliance with a CMHC agreement. Sometimes clearing up a misunderstanding or explaining a program feature solved the problem. On other occasions, we had to refer the complainant elsewhere.

In 2021 we logged 10 concerns about the new Rental Assistance Program. We resolved six by clarifying the program requirements, two by referring the complainant to the local federation for help and two by directing the member back to their board of directors.

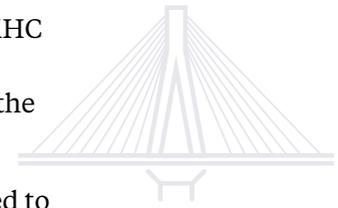


You are pretty amazing and we will miss working with you.

— A Client

Coopérative d’habitation Demers, Vancouver

One complaint from a co-op manager was about the utility allowances set by CMHC for the Rental Assistance Program. We were able to resolve it by explaining the methodology and sympathizing with the manager’s challenges in working with the new allowances.



Two complaints had to do with the Agency’s own services or processes, compared to one in 2020. The first two came from an auditor after learning that our email system was blocking messages from their firm as junk mail. On receiving the initial complaint, the rental-assistance officer apologized and marked her email as safe. When we received her second complaint, we recognized that we were dealing with a systems-wide issue. We then ensured that the issue had been resolved across the organization. The last service complaint came from a client board of directors that objected when our staff required the co-op to seek approval for a new manager, under the terms of the client’s workout agreement. We resolved this complaint by explaining the required process to the board and supporting their request for a change of management firm.

In 2021 the Agency advised 15 complainants to present their concerns to their co-operative’s board or manager (2020: 15). We referred eight to co-op federations (2021: 8). Eleven concerns and four complaints were resolved by the Agency itself (2020: 5 concerns, 1 complaint). No concerns were referred to CMHC (2020: -0-).



[Left to right] Bridget Bayliss, Director, Information Services; Olga Tasci, Chief Executive Officer; Donna Charbonneau, Director, Operations; Francesca Sorace, Manager, Rental Support Programs; Jennifer Brett, Director, Corporate Services; Agata Nobrega, Manager, Finance and Facilities; Catriona McCallum, Manager, Client Support

2021 Financial Highlights

		31 December 2021	31 December 2020
ASSETS	Cash and Investments	\$ 3,428,279	\$ 3,211,329
	Capital and Intangible Assets	1,149,623	737,231
	Other	85,578	377,773
		4,663,480	4,326,333
LIABILITIES		3,013,427	3,048,466
FUND BALANCES	Operating Reserve	274,465	235,000
	Capital Fund	1,375,588	1,042,867
		4,663,480	4,326,333
CHANGE IN OPERATING RESERVE		2021	2020
	Revenue	7,961,406	7,793,588
	Expenses	7,321,203	(7,227,089)
	Transfer to Capital Fund	(629,000)	(536,000)
		\$ 31,203	\$ 30,499

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.



Creekview Housing Co-operative, Vancouver

Agency Staff on 31 December 2021

Olga Tasci, Chief Executive Officer

CORPORATE SERVICES

Jennifer Brett, Director, Corporate Services

Mel Cameron, Culture and Client Service Champion

Nicola DeSousa, Senior Administrative Assistant

Maggie Keith, Communications Officer/Corporate Secretary

Michelle McHugh, Co-ordinator, Corporate Services

Sirikit Moreau, Team Leader, Human Resources and Administration

Danielle Williams, Executive Assistant

Nigel Morton, Specialist, Enterprise Records Management

Mitchell Vandeborn, Digital Communications Officer

Agata Nobrega, Manager, Finance and Facilities

Kim Bakir, Accounting Co-ordinator

INFORMATION SERVICES

Bridget Bayliss, Director, Information Services

Vicki Lackman, Specialist, Information Technology

Gail McKenzie, Software Quality Assurance Officer

Natascha Morrison, Information Officer

Sergei Pershukovich, Database Administrator

Snehith Kishtagari, Specialist Quality Assurance

Marisa Melchiorre, Senior Financial Officer

Stan Piechocinski, Lead, System Design and Data Management

Larry Lenske, Senior Business Applications Analyst

Tineke Vanderhorst, Business Applications Analyst

OPERATIONS

Donna Charbonneau, Director, Operations

Payam Ressalat, Lead Analyst, Default Prevention Services

Donna Burnett-Beckford, Default Management Officer

Sandeep Thethy, Analyst (on long-term leave)

Grace Zhao, Analyst

Michel St-Denis, Manager, Technical Services

Joanne Balmaceda, Co-ordinator, Technical Services

Francesca Sorace, Manager, Rental Support Programs

Brianne Dawson, Data Entry Assistant

Daniel Melchiorre, Data Entry Assistant

Erin Cousins, Rental Assistance Officer (interim)

Jean-Philippe Beaudet, Rental Assistance Officer

Meghan Friesen, Rental Assistance Officer

Rosalind Morton, Rental Assistance Officer

Trina Murphy, Rent Supplement Co-ordinator

Catriona McCallum, Manager, Client Support

Jacqueline Cooper, Relationship Manager

Traci Dubeau, Relationship Manager

Hia Inthavixay, Rental Assistance Officer

Heather Kennedy, Relationship Manager

David Nagy, Relationship Manager / Analyst

Shawn Preus, Relationship Manager (on leave)

G. Scott Wylie, Relationship Manager / Analyst

Heather Wesenberg, Relationship Manager / Analyst



www.agency.coop

*Jacqueline Cooper,
Relationship Manager*

*Meghan Friesen,
Rental Assistance Officer*