



THE AGENCY FOR
CO-OPERATIVE HOUSING
L'AGENCE DES
COOPÉRATIVES D'HABITATION

THE OPEN ROAD

2022 ANNUAL REPORT





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“A New Gladness and Roughness”: The CEO’s View

Our bridge year is now behind the Agency and the open road lies before us.

In our last annual report, we recalled the beginning of the Agency’s transformation in 2020 as we assumed responsibility for administering CMHC’s Rental Assistance Program (FCHI-2). As the federal legacy agreements expired, housing co-operatives flocked to join the new program, which offered them the best hope of remaining mixed-income communities. In 2022, CMHC extended an invitation to co-operatives in five provinces whose operating agreements had ended before 2016, and almost all accepted. Not only does this mean that lower-income households can remain in their co-op homes, but also that the Agency’s portfolio is growing once again.



Olga Tasci, Chief Executive Officer

Throughout 2022, Agency staff begin to return to our three regional offices at least on a part-time basis. Old hands were becoming acquainted with the valuable new talents who have joined our staff in the past year, while unconsciously teaching them about the Agency’s history and traditions as a risk-based, data-driven, client-focused organization. While valuing our past, the staff and management are taking a fresh approach to the Agency idea in response to the changing nature of the programs we are administering.



“Thank you for your ongoing support. I truly appreciate your prompt and clear responses to the question I asked during this process of learning how to comply with the FCHI-2 program.”

– A co-op manager

Abiwin Co-operative, Ottawa

After many years of stability, in 2022 the Agency’s board of directors had to adapt to the retirement of David Lach who brought to the board a keen eye for detail, sensitivity to language and deep experience of co-operative organizations. In his place the board welcomed Catherine Porter, also from B.C., who comes to the Agency after many years as a middle manager in the health sector and as a volunteer in local and national co-operative housing.

Before David Lach left the board, he participated in the review of the Agency’s Strategic Plan. We rethink this document every five years, or more frequently, when circumstances have changed. The 2019 version of the plan predated the Rental Assistance Program and was no longer relevant. So it was time for a refresh. After consultations with our board, staff and management, a new plan emerged.

The Strategic Plan (2023–2027) is organized under the general categories of growth, enhancement of our best attributes, and service to the sector. Growth encompasses possible additions to the Agency portfolio. The next section anticipates wider use of Agency data in research and the Annual Health Check service and enhancements to HomeRun, our benchmarking and best practices services. The objectives on sectoral support look to the preservation of CHAIS, assistance to federations and sharing our experience through partnerships within the broad world of community-based housing.

The vision of sharing Agency methods with the Quebec movement through a partnership dates from the early proposals to the federal government for an alternative to the devolution that was threatening the future of co-operative housing as a national movement. This vision re-awoke in 2022 when I met with the Quebec leadership to describe what the Agency is doing for housing co-operatives, in particular, the new tools being developed for rental-assistance clients in our portfolio. Our hope is for a closer relationship when the time is right.

No less important is our renewed emphasis on collaboration between the Agency and the Co-operative Housing Federation of Canada, as well as the regional federations. As a sector, we are most successful when all levels of the co-operative housing movement work together to help our co-op clients provide the best housing possible, at a fair price. I have every confidence that our shared commitment will enable us and the federations (in the words of Walt Whitman) to “go toward the best—toward something great.” ❖



“go toward the best
—toward something great.”

- Walt Whitman

“Thank you for supporting our Winter Workshops with your talent and advice.”

– Federation staff



The Agency's Board of Directors (December 2022)

Left to Right: Tom Clement; Berta Zaccardi, President; Ken McFarland, Treasurer; Karla Skoutajan; Anne Davidson

Far right top: Gail Church, Vice-President; bottom: Catherine Porter

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 2022, 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](#). The Agency's Facebook pages have also included a short introduction to several of the directors as individuals.

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.



*Charleston Terrace Housing
Co-operative, Vancouver*

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 in 2022: The Bare Facts

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 National Housing Strategy. In 2021 we rolled out the Temporary Rental Assistance



*Francesca Sorace
and Ellie Williams
in a Team-Building
Exercise*

initiative on CMHC’s behalf to housing co-operatives in B.C., Alberta, Ontario, Quebec and PEI whose operating agreements had expired before 2016. In 2022 we agreed to administer CMHC’s Preservation Funding for our clients.

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 much of 2022, most of our staff continued to work from their home offices, owing to the persistence of the COVID-19 pandemic and, in Ottawa, ongoing office renovations. By the end of the year, staff were beginning to return to the offices for at least a few days each month.

We ended 2022 with 46 staff members (44.5 full-time equivalents). Five were in term positions. Seven are fluently bilingual in English and French.

In 2022, the Agency delivered nine 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 (for part of the year)
- Preservation Funding administration

**“Great support
from my Rental
Assistance Officer.
Also, the webinars
are very helpful.”**

– A property manager



“I was impressed with the Action Plan tool and how well it was explained. Very easy to understand and user-friendly. You guys did a great job. I thought it was going to be a tedious workshop. It wasn’t. You covered everything, and you didn’t waste anybody’s time. I’m glad I registered for it. Thank you.”

*Windward Housing
Co-operative, Toronto*

– A co-op manager

In addition, through the [HomeRun](#) website, we offered clients a self-directed benchmarking and best-practices service. We expect to refresh HomeRun in 2023.

The Agency invites housing co-operatives without a CMHC agreement to subscribe to our [Annual Health Check service](#). This fee-based service delivers 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. The Annual Health Check ensures that once a year a subscribing co-operative has its financial temperature measured and learns the result.



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.

2022 Housing co-operatives whose operating agreement expired prior to 2016 are invited to join the Rental Assistance Program after the end of Temporary Rental Assistance.

2022 CMHC makes the Agency responsible for administering Preservation Funding.

A Climate Smart Organization



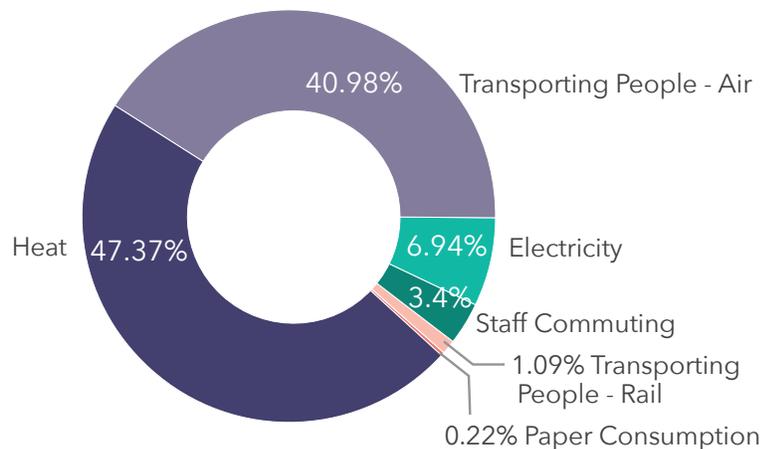
The Agency is a certified Climate Smart organization: we measure our operational impact on the climate and attempt to reduce it¹. This year we are pleased to announce that the Agency is also a net-zero organization, as we have purchased carbon offsets equivalent to our net 2022 emissions.

As compared to our 2008 baseline, in 2022 we had cut our greenhouse gas (GHG) emissions by 55 per cent to 115.57 tCO₂e, largely owing to staff working from home and our replacing air travel with train travel, where practical. While this result is a great improvement over our starting point, it represents a considerable increase over emissions of 60.41 tCO₂e in 2021.

This increase was anticipated, however. Agency staff began to return to our three offices; the board of directors met face-to-face once again; in-person conferences and business meetings took place. Even so, over the course of a year this reduction in GHG emissions is equal to the elimination of 42.9 passenger vehicles.

Total emissions for the 2022 calendar year

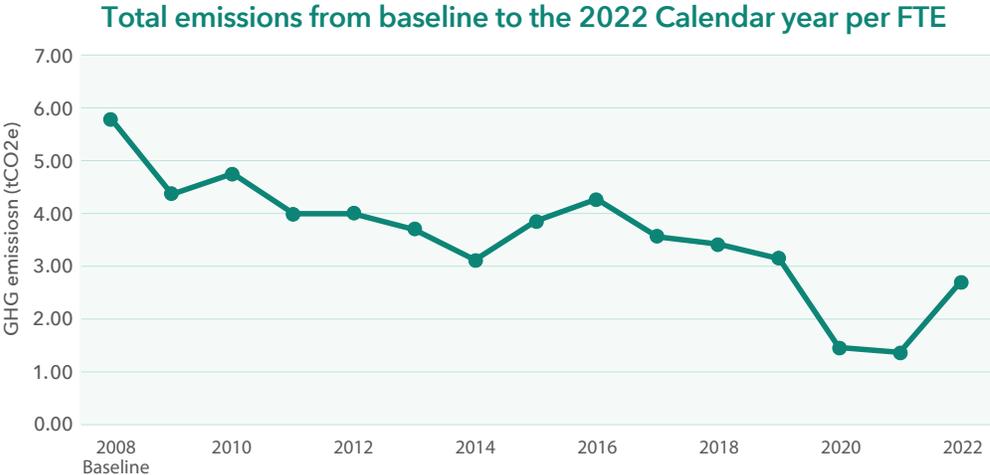
Total emissions = 115.57 tCO₂e



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.

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 our efforts to reduce emissions from car travel and office heating and cooling, including by allowing hybrid work arrangements for staff.



Northern Way Housing Co-operative, East Vancouver

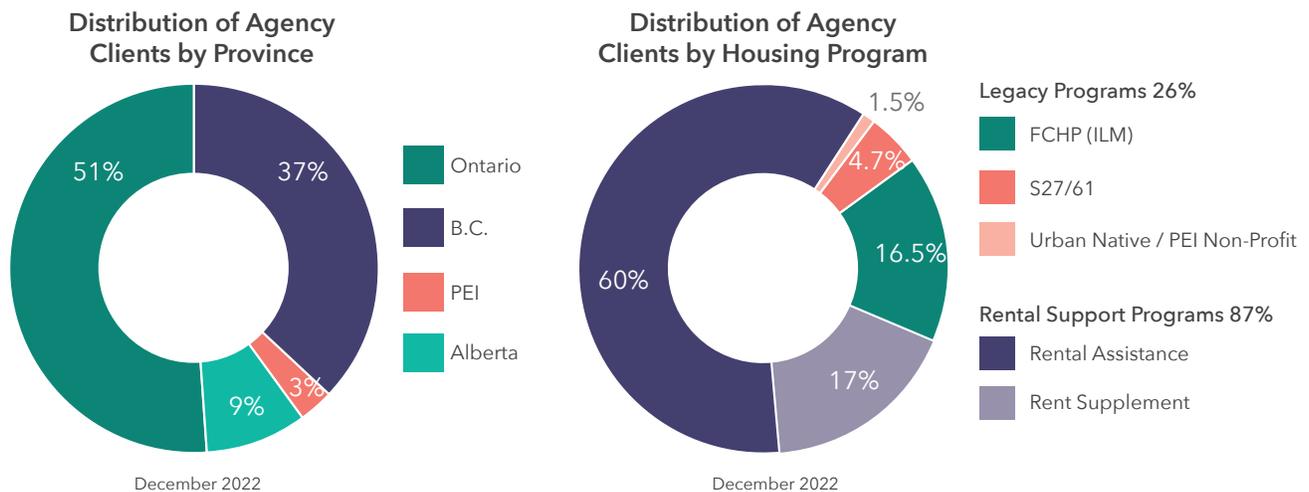
Standards of Performance and Client Service

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), ensuring that their low-income households did not face economic eviction and that they remained Agency clients.

In 2021, CMHC commissioned the Agency to roll out a one-year Temporary Rental Assistance initiative to housing co-operatives in British Columbia, Alberta, Ontario, Quebec and Prince Edward Island. Co-ops were eligible for this funding if their operating agreement had expired prior to 2016, excluding them from the Rental Assistance Program. In Quebec, 51 co-operatives were approved for temporary assistance; in the other four provinces, 50 qualified.

Temporary Rental Assistance ended on 31 March 2022. Before that date, these co-operatives and others like them that had not accepted Temporary Rental Assistance were invited to join the Rental Assistance Program. In the end, 49 additional clients in four provinces (excluding Quebec) had joined the Agency portfolio.

The distribution of Agency clients at the end of 2022 by province and housing program is shown below. Because of rounding, the total does not equal 100 per cent. As some clients have 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 actually do.



Performance Standards

The Agency’s agreement with CMHC sets out 34 service levels to be met in 2022 when delivering the nine services we were managing on CMHC’s behalf. This total includes four new service levels related to the Rental Assistance Program. The required standard of performance ranges from 75 per cent in one case to 100 per cent in 16 others. All service levels were met or surpassed in 2022.

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	✓



Grace MacInnis Co-operative Housing, Toronto

“[Your staff member] was, and always is, excellent in providing prompt, detailed and informative responses.”

– A co-op manager

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 demanding 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 2022, we met our client-service standards, in the aggregate, 98 per cent of the time, surpassing our standard of 95 per cent.

In 2007 we began to post a report card so as to be transparent about our strengths and weaknesses in client service, year by year. Please see the [2022 Report Card](#) on our website for more information on our recent achievements and where we could have done better.

	Standards	Aggregate Achievement	Instances
Information Requests	1	100%	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%	5/5
Services to Organizations Serving Agency Clients	3	100%	32/32
Total	29	98.5%	4204 / 4,268



“Forever Alive, Forever Forward”: The Agency and Our Clients

In 2022 after more than two years of COVID-19, the Agency saw most clients striving for normality, apart from residual caution about in-person meetings.

By year end, some Agency staff had returned to our three offices for at least four days each month. Still others had resumed full-time attendance at a central location, preferring the atmosphere of collegiality and the facilities available there.

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.

While the work of the frontline staff continued at a steady pace, the back office threw its energy into completing three online tools for the use of clients in CMHC’s Rental Assistance Program. After thirty years or more in the legacy programs, we knew that learning a different set of rules would be challenging for some co-operatives. While the Rental Assistance Program is less demanding for co-ops than the legacy programs, it does come with new and different reporting requirements. Our goal was to make these as easy to fulfill as possible.

A unique feature of the Rental Assistance Program is that, after a year, each co-operative must file a three-year Action Plan, which it reviews and updates annually. Under the plan, clients must set goals in at least one of four areas, with sustainability as an added option.

Multi-year planning is often a challenge for small volunteer-led organizations, such as housing co-operatives. As a result, many clients were anxious about this requirement. In response, the Agency developed an online Self Assessment, an easy-to-use questionnaire helping co-ops identify areas for improvement among those listed in the sidebar. While its use is optional, we were sure that clients would more easily complete the required Action Plan if they began with a Self Assessment.

The questionnaire is pleasingly designed and written in plain language and in a gentle and supportive style. A client can pause its Self Assessment and return to it later or move directly into the Action Plan, retaining or rethinking the goals set in the questionnaire. After a spring launch, the Agency provided a guide and a series of webinars to ensure that clients were comfortable with the new tool and would be able to file their Action Plan online by their due date.



Sawmill Creek Housing Co-operative, Ottawa



“I really liked your presentation and appreciate that it’s difficult to keep everyone’s attention after 6:00 p.m... Excellent presentation. I appreciated that it was in French.”

– A co-op volunteer

The response was very positive. Our survey about our webinars secured a 25 per cent response rate from volunteers (59%) and staff (35%). We learned that 92 per cent found the webinar helpful and 90 per cent believe they can use the tool effectively. By year end, 79 clients had completed a Self Assessment and another 174 had gone partway through the questionnaire before moving to the Action Plan.

As for the online Action Plan itself, 308 co-ops were due to file in 2022. Of these, 298 met this requirement, partly due to a deadline of 1 August 2022 for 293 clients, which allowed them almost five months to submit their Action Plan after the online tool was launched.

A third-party survey commissioned in the fall (34 per cent response rate) showed that 86 per cent of the respondents had used the Self Assessment to create their Action Plan and the same percentage expressed satisfaction with it as a tool. Moreover, the Agency has received feedback indicating that certain sceptics have now been convinced of the value of medium-term planning.

The Agency’s experience with the online Calculator was very different. We planned a tool that would guide co-op staff smoothly through the process of determining what assisted households should pay and how much to claim for their support. At the same time, online filing through the Calculator would produce each client’s required annual reconciliation, which Agency staff would review and approve. All the data would also feed automatically into the Agency’s information system.

While the Calculator is well designed, its functions are complex and include more than basic calculations. The Calculator must also facilitate adjustments for

additional or missing services within each housing co operative, mid-year changes in housing charges and shifts in household income and composition. It also needs to track and accommodate different calculation methodologies. Given the enhanced complexity, much could have gone wrong—and did.

While the Calculator was under development, clients filed their information using an Excel spreadsheet developed by CMHC and updated from time to time. In order to add the filed calculations and tombstone data into CHAIS, the Agency hired temporary staff to transfer the information from client spreadsheets and smooth clients' transition to the new program.

We undertook a limited and experimental launch late in 2021, followed by a phase of last-minute corrections and a full-scale roll-out in August. After a few weeks, it was clear that problems with coding were resulting in data corruption. It was necessary to refer clients, once again, to CMHC's Excel spreadsheet for rental-assistance calculations.

After more than six months of corrective work, the Calculator is tentatively scheduled for relaunch late in the spring of 2023.

By the end of 2022, about 78 per cent of our clients were in the Rental Assistance Program. Relationship managers continued to advise the shrinking legacy cohort on ways to improve their operations. This included carefully monitoring the spending of Special Contribution Funding, which some co-ops in difficulty had received for capital repairs. Relationship managers focused on clients at risk, with the goal of ensuring their long-term viability and their eventual transition to the Rental Assistance Program.

While some aspects of 2022 were disappointing, we are looking ahead to 2023 in a positive spirit. Our staff are energized by the resumption of in-person contact with clients and one another. We know the Calculator will be a valuable tool when ready for general use, and we are excited about all it will do for our clients. "Allons! The road is before us" (Walt Whitman again).



“Support always available if needed from helpful and courteous staff, but it was not needed in my case —found it all very easy—surprisingly so!”

– A co-op co-ordinator

Central Okanagan Cooperative Housing Association, West Kelowna

“The Profound Lesson of Reception”: 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 define a concern as a situation where 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 define a complaint as any matter that a person describes in that way or that we cannot resolve or refer. We report annually on all such concerns and complaints.

Over the course of the year, we registered 33 concerns (2021: 30) and one complaint (2021: 4). Most were from co-op members (2022: 25 concerns, one complaint; 2021: 22 concerns, no complaints). Two members of the public expressed a concern (2021: 2 concerns), as did two co-op housing staff and three co-op board members. All other concerns and one complain came from co-op members.

Most concerns had to do with the governance or management of an individual housing co-operative (2022: 19 concerns, no complaints; 2021: 14 concerns, 0 complaint).

When co-ops or their members contacted us, we tried to find a solution, even though our responsibility is limited to rent-supplement and rental-assistance issues 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 2022 we logged eight concerns about the Rental Assistance Program (2021: 10 concerns). We resolved five by clarifying the program requirements, one

by referring the complainant to the local federation for help and one by directing the member back to their board of directors.

The sole complaint we received in 2022 about our service had to do with how long we took to respond to web-based feedback. We immediately improved our monitoring of this inbox by connecting it to a staff email. We also took the first steps toward setting up an information-system help-desk.



Payam Ressalat, Allie Lacasse, Nevada Truchan and W. Scott Wylie in a Team-Building Exercise

The complainant also pointed to problems with the 2022 Performance Report issued to their housing co-operative. Those concerns included blank text fields, labels missing from the report and an omitted data set, all owing to administrative error. The Agency’s Director, Information Services worked with the member in logging these issues for correction. Furthermore, the director committed to providing the complainant with information about the remedial action undertaken.

In 2022 the Agency advised 12 complainants to present their concerns to their co-operative’s board or manager (2021: 15). We referred 10 to co-op federations (2021: 8). Twelve concerns and a single complaint were resolved by the Agency itself (2021: 11 concerns, 4 complaints). Once again, it was not necessary to refer any concerns or complaints to CMHC (2021: -0-).



John Bruce Village Co-operative, Toronto

2022 Financial Highlights

		31 December 2022	31 December 2021
ASSETS	Cash and Investments	\$ 3,223,247	\$ 3,428,279
	Capital and Intangible Assets	1,238,446	1,149,623
	Other	120,606	85,578
		4,582,299	4,663,480
LIABILITIES		3,036,881	3,013,427
FUND BALANCES	Operating Reserve	331,302	274,465
	Capital Fund	1,214,116	1,375,588
		4,582,299	4,663,480
CHANGE IN OPERATING RESERVE		2022	2021
	Revenue	7,789,069	7,961,406
	Expenses	7,198,232	7,321,203
	Transfer to Capital Fund	(534,000)	(629,000)
		\$ 56,837	\$ 31,203

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 on 31 December 2022

Olga Tasci, Chief Executive Officer

CORPORATE SERVICES

Jennifer Brett, Director, Corporate Services

Mel Cameron, Culture and Client Service Champion
Jennie Cottenden, Senior Administrative Assistant
Nicola DeSousa, Senior Administrative Assistant
Maggie Keith, Communications Officer / Corporate Secretary
Michelle McHugh, Co-ordinator, Corporate Services
Sabine Saintilus, Human Resources Officer
Nevada Truchan, Senior Administrative Assistant
Mitchell Vandeborn, Digital Communications Officer
Ellie Williams, Executive Assistant

Payam Ressalat, Manager, Finance

Kim Bakir, Accounting Co-ordinator

INFORMATION SERVICES

Bridget Bayliss, Director, Information Services

Adewale Ketiku, Lead, Information System Projects

Donna Burnett-Beckford, Default Management Officer (cross-appointed)
Snehith Kishtagari, Specialist, Quality Assurance
Vicki Lackman, Specialist, Information Technology
Gail McKenzie, Software Quality Assurance Officer
Marisa Melchiorre, Senior Financial Officer
Natascha Morrison, Information Officer
Trina Murphy, Rent Supplement Co-ordinator (cross-appointed)
Sergei Pershukevich, Database Administrator

Stan Piechocinski, Lead, System Design and Data Management

Larry Lenske, Senior Business Applications Analyst
Tineke Vanderhorst, Business Applications Analyst

OPERATIONS

Donna Charbonneau, Director, Operations

Grace Zhao, Analyst

Michel St-Denis, Manager, Technical Services

Joanne Balmaceda, Co-ordinator, Technical Services

Francesca Sorace, Manager, Rental Assistance Programs

Jean-Philippe Beaudet, Rental Assistance Officer
Erin Cousins, Rental Assistance Officer (on leave)
Brianna Dawson, Rental Assistance Officer
Meghan Friesen, Rental Assistance Officer
Allie Lacasse, Rental Assistance Officer
Daniel Melchiorre, Rental Assistance Officer
Rosalind Morton, Rental Assistance Officer

Catriona McCallum, Manager, Client Support

Jacqueline Cooper, Relationship Manager
Traci Dubeau, Relationship Manager
Hia Inthavixay, Relationship Manager / Analyst
Heather Kennedy, Relationship Manager
David Nagy, Relationship Manager / Analyst
Heather Wesenberg, Relationship Manager / Analyst
G. Scott Wylie, Relationship Manager / Analyst



www.agency.coop

*Joanne Balmaceda,
Technical Services
Co-ordinator*

*Gail McKenzie,
Software Quality
Assurance Officer*

*Sergei Pershukevich,
Database
Administrator*