

# THE Still Point

2024 ANNUAL REPORT



THE AGENCY FOR  
CO-OPERATIVE HOUSING

L'AGENCE DES  
COOPÉRATIVES D'HABITATION





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# “Old Stone to New Building”: the CEO’s View



Olga Tasci, Chief Executive Officer

As explored elsewhere in the Annual Report, in 2024 much of the Agency’s energy was directed to consolidation. By year end, our focus on catch-up and project completion had gathered up past and future projects to achieve a sort of dynamic stability. But while the Agency did not occupy new territory as we did in 2023, my role in 2024 was to prepare us, as T.S. Eliot put it, to fare forward.

The Agency has four remarkable resources of great value to the housing sector and to government. One of these is our staff. One third of the Agency’s workforce has been with us for fifteen years or more. Their dedication, knowledge of housing co-operatives, co-operative programs and the co-operative sector is a remarkable resource. In addition, our management team, without exception, has risen through the ranks, acquiring an unsurpassed understanding of the Agency and its processes.

The second resource is the Co-operative Housing Agency Information System (CHAIS), the bespoke database that is a repository of 20 years of information on the financial and organizational life of federal-program housing co-operatives. This extraordinary tool is central to our work. CHAIS analyses data, provides online platforms for submitting reports and filing annual information returns, supports calculation and reconciliation of rental assistance, generates reports and provides co-ops with the portal to view their Agency reports.

The third is our Annual Health Check service, the bundle of plain-language reports that channels the annual data filed by each housing co-operative into three personalized performance reports presented in ways that the co-operative’s board and members can understand, interpret and use for planning and making decisions. The Annual Health Check bundle consists of a Risk Report, a Performance Report and a set of Plain Language Financials. This accessible business intelligence can feed a process of continuous improvement for our clients by providing fresh perspectives that lead to reflection and redirection. The comparative information in the Performance Report can inspire questions such as why other co-ops achieve lower arrears and whether more money should be put aside for future capital work. Drawing on all this information, a housing co-operative

can understand its situation and make progress in rectifying its weaknesses, the first step being to identify them. In 2024, we created a [video](#) to increase awareness of this resource. It is available on our website and as a link in the email signature of our frontline staff.

A fourth resource is our Technical Services team. CMHC has provided a handful of co-operatives in difficulty with Special Contribution funding to help them pay for overdue capital replacements. The Agency's role, undertaken by Technical Services, has been to assist these clients with commissioning technical reports; developing capital plans; preparing Requests for Proposals for project management; reviewing repair plans and budget reports; examining draft project manuals; reviewing tender

bids; and monitoring each project to completion. This expert support has set up these struggling co-ops for success. CMHC will also benefit from the new-found ability of most to retire debt, including the deferred interest on workout loans, by securing private financing when their operating agreement expires.

With a view to making the fullest use of our resources, in 2024 the Agency began the process of expanding the reach of our services to other arenas beyond that of housing co-operatives developed through a federal co-operative housing program in B.C., Alberta, Ontario and PEI. We are maintaining our closer relations with the Quebec co-operative movement while looking for opportunities in that province.



*Sawmill Creek Housing Co-operative, Ottawa*

In collaboration with our sector partners, we have begun to build relationships with several Ontario service managers, who oversee provincially funded housing co-operatives in each municipal region. We are sharing the benefits of our Annual Health Check service for housing co-operatives as the service managers establish a new paradigm following the repayment of municipal housing co-ops' first mortgage. Quality data collection on a broader scale presents opportunities for portfolio analysis to government and sector organizations alike.



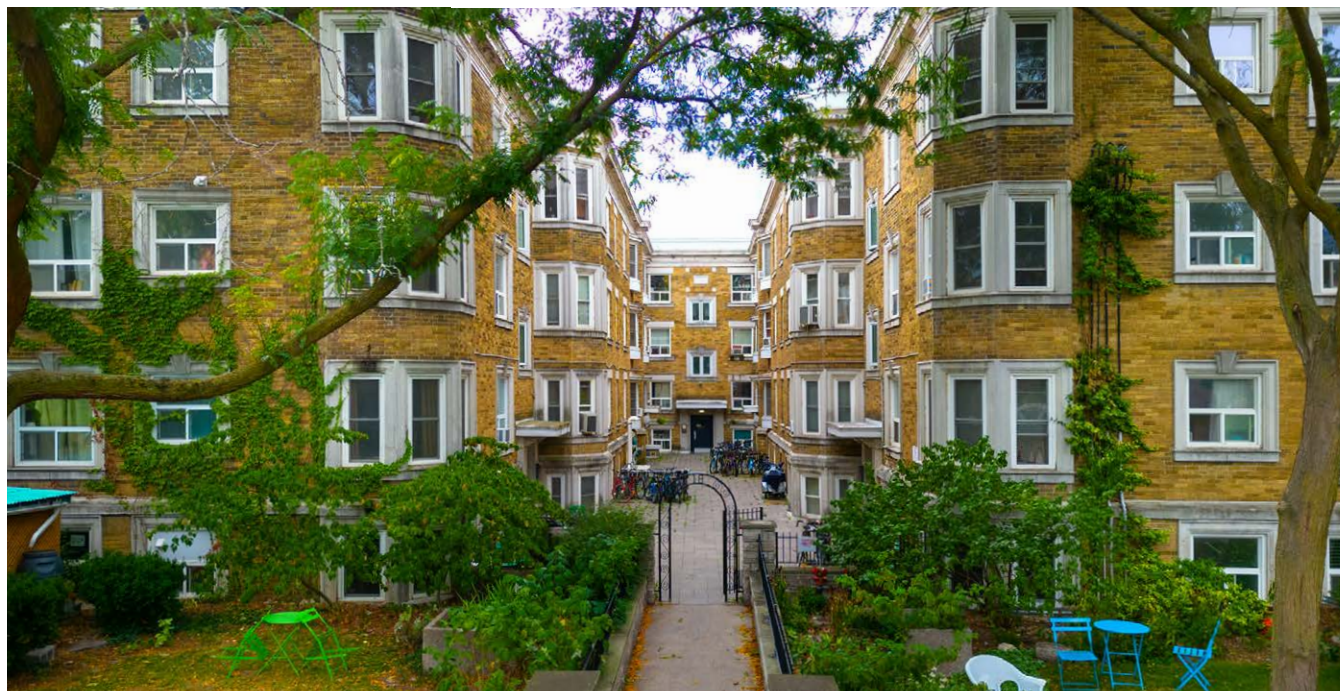
**In collaboration with our sector partners, we have begun to build relationships with several Ontario service managers, who oversee provincially funded housing co-operatives in each municipal region.**



A second outreach is our partnership in a demonstration project with the Co-operative Housing Federation of Toronto's land trusts. Our involvement was invited by the federation which was aware of the greater success of the federally funded housing co-operatives in its membership ranks. A small group of municipal housing co-ops in CHFT's land-trust portfolio is being onboarded into our system and, in time, will receive their Annual Health Check packages. These custom reports will not only give the co-op boards their first comparative understanding of their own operations but also provide detailed aggregated data to the land trusts on a range of performance measures for their combined federal and provincial portfolio. Through these reports, they will be able to monitor the health and trends of these co-operatives for the first time, drawing on the latest financial information.

Twenty years of data show that the Agency's methods are effective in securing the future of the housing co-operatives we work with. At a time

when rental rates are rising and costly new-built condominiums stand empty, affordable housing is more important than ever. While more of it is badly needed, existing co-operatives require the Agency's methods to sustain them and to ensure that they are so maintained and managed as to provide a decent, affordable housing option for Canadians for the foreseeable future.



*John Bruce Village Housing Co-operative, Toronto*

**The Online Calculator: “I am always glad to process members’ Assisted Housing Charge reports because I know it’s in the portal, accurate and I am able to produce a printed copy for my files.”**

– Management Company Staff

# The Board of Directors



*The Agency's Board of Directors (December 2024). Left to right: Daniel Ish, Vice-President; Anne Davidson; Catherine Porter; Karla Skoutajan, Treasurer; Gail Church, President; Tom Clement.*



At the end of 2024, two of the Agency's seven board members were based in British Columbia, one in the Prairies and three in Ontario. One board space was left vacant. Agency directors are appointed by the Board of the Co-operative Housing Federation of Canada to serve for up to three consecutive three-year terms. The Board and its two standing committees meet three times a year in

person. The Nomination Committee meets by video conference as often as its work requires.

Members of the Board are selected for the professional reputation 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, information technology, cyber security, regional economic conditions, government housing programs, human resources and co-operative housing operations.

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 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 in 2024: Time Present and Time Past

The Action Plan: “We want to thank you all for creating such a tool for us: it is exciting to have this leadership.”

— A Board Member

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 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 began 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.

In 2023, the Agency moved to a hybrid staffing model. In 2024, most of our staff continued to work part time

from home but returned to their local office for at least one quarter of their workdays. Special monthly events, including a birthday celebration and a staff luncheon, provided attractive opportunities for socializing, sharing insights and talking shop. As always, the Agency continues to include some full-time teleworkers among its staff.

We ended 2024 with 45 staff members (42.5 full-time equivalents), one in a term position. Nine are fluently bilingual in English and French.



*Birthday Cake Day, Vancouver. Left to right: Francesca Sorace, Manager, Rental Assistance Programs; Allie Lacasse, Rental Assistance Officer; Payam Ressalat, Manager, Finance; Vicki Lackman, Specialist, Information Technology; Nikki DeSousa, Senior Administrative Assistant; Traci Dubeau, Rental Assistance Officer; Heather Wesenberg, Team Lead, Client Support; Hia Inthavixay, Relationship Manager / Analyst.*





Laura Collins, Rental Assistance Officer; Grace Zhao, Senior Analyst

In 2024, 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
- Preservation Funding administration

In addition, through the HomeRun website, we offered clients a self-directed benchmarking and best-practices service. We launched a refreshed HomeRun in 2024.

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 bundle of reports comprising Plain Language Financials, a comparative Performance Report and an optional Risk Report. The Agency provides the full Annual Health Check service, plus a report on program compliance, without charge to active clients in the legacy programs, the Rent Supplement Program and the Rental Assistance Program.

The Annual Health Check ensures that once a year a subscribing co-operative has its financial temperature taken, learns the result and is advised on how to correct any problems that may compromise its future. ♦



# 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 B.C., 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, overseen by the Agency, is launched in January 2021.

**2022 •** Housing co-operatives whose operating agreement expired prior to 2016 are invited to join the Rental Assistance Program.

CMHC gives the Agency responsibility for administering Preservation Funding.



*Victoria Gardens Housing Co-operative, Vancouver*

**Preservation Fund spending:** “Thank you for being patient with us and clearly telling us what we must send to you. Looking forward to completing this project, we appreciate all your work for us.”

– Paid Staff

# A Climate Smart Agency

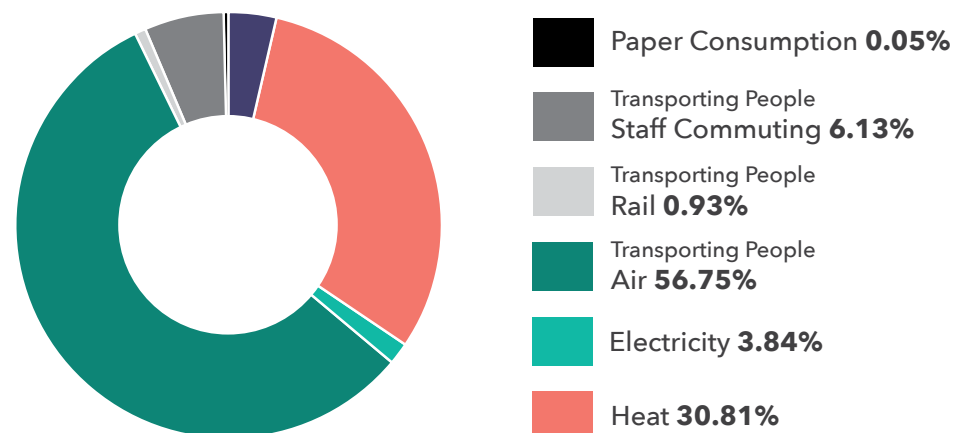
The Agency is a certified Climate Smart organization: we measure our operational impact on the climate and attempt to reduce it.<sup>1</sup> As compared to our 2008 baseline, in 2024 we cut our greenhouse gas (GHG) emissions by 58 per cent to 107.72 tCO<sub>2</sub>e. This improvement was largely due to lower emissions from commuting, owing to staff working from home for several days each week and to our replacing air travel with train travel, where practical. This reduction in GHG emissions over the course of a year is equal to the elimination of 45.3 passenger vehicles, according to the [EPA Greenhouse Gas Equivalencies Calculator](#). Our GHG emissions are 15.2 per cent lower than in 2023.

We continue our efforts to cut back on emissions from air travel, heating and staff commuting. In the fall of 2024, a competition among our regional offices encouraged staff to use more active forms of transportation more frequently when commuting to the office.

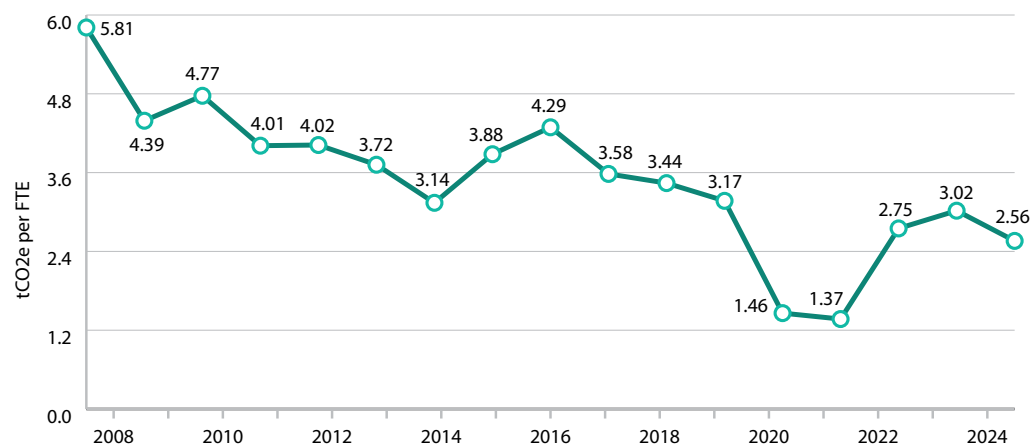
The Agency has become a net-zero organization through our purchase of carbon offsets equivalent to our net 2024 emissions. ♦

1. The information on our emissions was compiled by BMO Climate Smart, a subsidiary of BMO Radicle Inc., which 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.

Total GHG emissions for the 2024 Calendar Year 107.72 tCO<sub>2</sub>e



Total Emissions from Baseline to 2024 Calendar Year per FTE





# Standards of Performance and Client Service

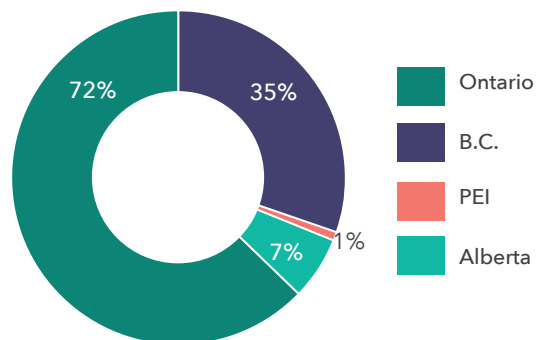
The Agency's portfolio peaked at 554 active clients in 2013. It then began to shrink as our client housing co-operatives' operating agreements with Canada Mortgage and Housing Corporation expired. In 2016, Agency clients welcomed CMHC's offer of operating-agreement extensions for two two-year periods, ensuring that the housing remained affordable for resident households of low and modest means. When CMHC invited these co-operatives to join the new Rental Assistance Program FCHI-2, almost all gladly accepted.

Initially, housing co-operatives whose operating agreements had expired prior to 2016 were excluded from the Rental Assistance Program. However, the 2022 federal budget provided extra funding

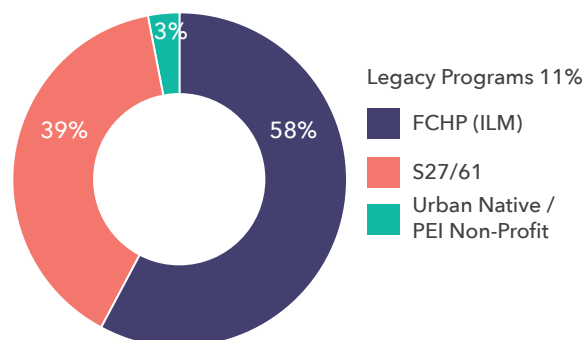
that opened the door to an offer from CMHC for a place within the program and a new relationship with the Agency. In the end, 49 additional clients in four provinces (excluding Quebec) joined the Agency portfolio in 2022. While most had been our clients prior to the expiry of their operating agreements, two were new to the Agency.

The distribution of the Agency's 537 client co-operatives is shown below by province and housing program as of the end of 2024. Because of rounding, the total does not equal 100 per cent. As some clients have agreements under more than one program, co-ops under the legacy programs of the 1970-1990s may appear to comprise a greater percentage of the Agency's portfolio than they do.

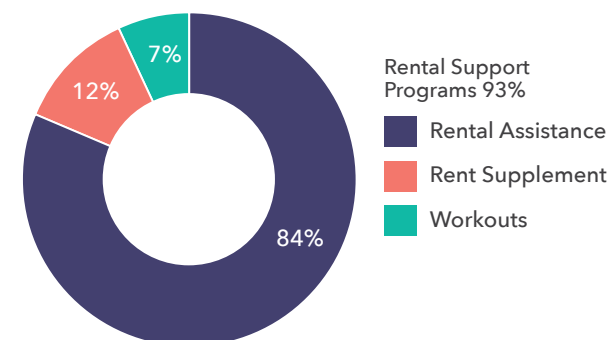
Distribution of Agency Clients by Province



Distribution of Agency Clients by Housing Program - Legacy



Distribution of Agency Clients by Housing Program - Rental Support



Performance Standards

The Agency’s agreement with CMHC sets out 37 service levels to be met in 2024 when delivering the eight services we are managing on CMHC’s behalf. Thirty-six of these saw activity over the course of the year. This total includes six service levels related to the Rental Assistance Program, two of which were added in 2024. The required standard of performance ranges from 75 per cent in one case to 100 per cent in 16 others. In aggregate, all service levels were met or surpassed in 2024.

Services	No. of 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 Management	6	✓
Preservation Fund Management	1	✓

**The Online Calculator:**  
“Once we learned it, it was easy. We suspect our next reconciliation will be much easier. We had great help from our contact person at the Agency.”

– Management Company Staff



*Sergei Pershukevich,  
Database Administrator  
and Jennie Cottenden,  
Senior Administrative  
Assistant*

	Standards	Aggregate Achievement	Instances
Information Requests	1	100%	134/134
Reporting Standards	7	99.7%	2046 /2060
Granting Approvals	7	98.0%	271 /271
Concerns and Complaints	2	100%	36 /36
Sharing Information	7	100%	1195 /1195
Annual Health Check	2	100%	1 /1
Services to Organizations Serving Agency Clients	3	100%	2 /2
<b>Total</b>	<b>29</b>	<b>99.6%</b>	<b>3685 /3699</b>



## Client Service Standards

### REPORT CARD

Further to our goal of delivering a solid client experience, the Agency has adopted client-service standards, often more demanding than the performance standards in our agreement with CMHC. Our grades on performance depend on automated measurement—how long it takes us to respond to various service requests from our clients—and, as such, are not open to manipulation. Visitors to our website can read our [policy on client service and satisfaction](#), which sets out these Agency board-approved standards.

Over 2024 we met our client-service standards, in the aggregate, 99.6 per cent of the time, surpassing our standard of 95 per cent.

In 2007, honouring our value of transparency, we began to publish a report card showing how far we have met our public standards of service. Over the years, our performance has improved, partly because we have acknowledged our successes and failures, have learned from them and have gone on to do better. Please see the [2024 Report Card](#) on our website for more information on the actual achievement of our standards. ♦



# “Hints and Guesses”: Client Satisfaction

The Agency more than meets our published standards for client service. However, beyond the standards lies something more subjective: how our clients feel about the service they’ve received. A co-operative may feel satisfied, even after being disappointed at one or more touchpoints, and may be dissatisfied even though all our contacts have gone well. Because our clients’ subjective experience matters to us, every three years the Agency commissions a third-party survey to test co ops’ feelings about our service.

For our clients, 2024 was a year of acclimatisation to the new online tools we had developed. With the Calculator they saw that they could quickly determine a household’s assisted charges and file their annual claim. The combination of the Self Assessment and Action Plan helped

with planning and made filing easy. Our staff were available to support co-op managers as they grew familiar with these tools. Anecdotal evidence suggested that they were found to be valuable resources.

A pulse survey early in 2025 confirmed our impressions, showing that 95 per cent of respondents thought the Calculator was helpful and 86 per cent were satisfied with the experience of using it. We also got positive feedback about the online tools for completing the Action Plan, which satisfied well over 90 per cent of respondents. ♦



*Daniel Melchiorre, Rental Assistance Officer*

**The Online Calculator: “I enjoy that it is easy and quick to generate the reports and removes the need for me to create a spreadsheet.”**

– Paid Staff



# “All Shall be Well”: The Agency and Our Clients

For the Agency’s staff and clients, 2024 was less about new achievements than about completion and consolidation, endings and a few beginnings. The Online Calculator for the Rental Assistance program FCHI-2, launched in 2023, was our biggest project ever, absorbing most of our resources for several years. Part of our challenge was to eliminate the multi-year backlog in annual rental assistance reconciliations, which had piled up prior to the Calculator launch. Through redeployment of staff from all divisions, this task was completed in 2024.

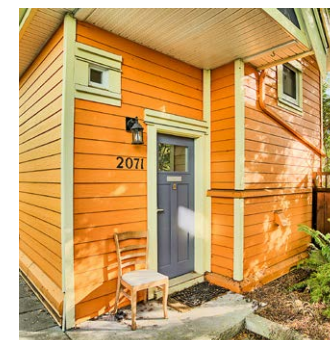
We also began 2024 with a long list of delayed changes to the Co-operative Housing Agency Information System (CHAIS), the bedrock on which our services are built. Concentrated efforts on the part of our information services (IS) staff allowed us to end the year with most items completed or eliminated as no longer needed.

At the same time, our IS team pushed ahead with the development of a new User Management System for our clients. This new approach will improve the security of client information by giving housing co-operatives better control over access to CHAIS and their online records. Under the User Management System, a co-op administrator is empowered to assign other staff (or volunteers) access to various sections of CHAIS, or to reserve access, as appropriate. For example, the co-op administrator may give the bookkeeper the permission needed to file their co-op’s rent supplement claim, but nothing further. Each co-op user will have a unique username and password, giving them specific access with multi-factor authentication, which the co-op administrator can revoke. By the end of 2024, form letters were being rewritten to allow for a transition period, programming was complete, and testing was

underway. The launch of the User Management System took place early in 2025.

Another development in our information systems also supported client privacy. During the year the Agency was advised by CMHC that we needed to heighten the individual privacy protections in the Online Calculator by collecting fewer personal details. At short notice, our staff developed and undertook an incremental process for changing the way assisted members are identified by our clients in their filings and in our own historical records.

By 2024 most of our clients no longer had an operating agreement in force. Instead, they were benefitting from the federal Rental Assistance Program, which provides rent-geared-to-income support to qualified households. This invaluable program allows housing co-operatives to preserve the mixed-income communities that have been an essential feature of co-ops from their beginnings. Recently, we have observed that a number of co-operatives are not able to draw on all the assistance available to



*Lakewood Terrace Housing  
Co-operative, Vancouver*



them. Members whose circumstances have improved may no longer need rental support, but they remain in the co-operative because the community has become their home and alternative housing options are out of reach. In the past, co-operatives often saw members leave their co-op homes to buy a condo or townhouse, but the disconnect between housing prices and average incomes is making this less of an option. At a time when workplace pensions are no longer routine, we suspect that as co-op members age in place, co-operatives' need for rental assistance will increase.

## In 2024 the median spending on capital work was \$3,238 per unit.

Our frontline staff continued to work closely with legacy-program clients and rent-supplement clients, as well as those in the Rental Assistance Program (FCHI-2). After many years of urging co-operatives to put funds aside for the future, we are now encouraging them to invest these reserves in the capital projects

needed to keep their buildings in good condition. In 2024 the median spending on capital work was \$3,238 per unit. This was 10 per cent higher than in 2023, with spending guided by the 57 technical studies they commissioned with the assistance of CMHC's Preservation Fund. Because 94 Preservation Fund agreements were due to expire in September 2024, our staff reached out to the clients in question to ensure that their deadlines would be met. In virtually all cases, we were able to arrange an extension or confirm that the work had been completed, and the account could be reconciled with the provision of receipts.

While this year lacked the challenge and intensity of 2023, it was quietly productive. Delayed initiatives moved forward and were completed. Rental assistance clients became familiar with the benefits of the Online Calculator, the Self Assessment and the Action Plan. Co-ops facing a renovation project were encouraged to stay the course, despite the inconvenience to their members, with our Technical Services team standing by to provide additional

support, as needed. The combination of our oversight and our information services has ensured that 2024 has been a stable year for the federal co-operative housing portfolio. ♦



*Agency Board and managers tour the roof garden of Charles Hastings Housing Co-operative, Toronto*



**Whenever co-ops or their members contact us, we always look for a solution, even though our responsibility is limited to funding, program matters affecting a client's financial performance or compliance with a CMHC agreement.**

## “The Builder of Bridges”: Concerns and Complaints

The Agency is an accountable organization, committed to responding to all client concerns and complaints. For us, a concern is a situation where someone is worried or unhappy about the Agency, CMHC, a program feature or anything else within our mandate and where the person accepts our explanation or referral. A complaint is any matter described in that way or that we cannot resolve or refer. We report annually on all concerns and complaints.

During 2024, we registered 34 concerns (2023: 21) and two complaints (2023: 0). Most came from co-op members who brought us 32 concerns (2023: 17). We received no concerns or complaints from any member of the public, but two board members came to us with a concern.

Once again, most (23) were about the governance or management of a particular housing co-operative (2023: 13 concerns).

Whenever co-ops or their members contact us, we always look for a solution, even though our responsibility is limited to funding, 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 2024 the Agency advised 22 co-op members to present their concerns to their co-operative's board or manager (2023: 10). We referred six to co-op federations. Eight concerns were resolved by the Agency itself (2023: 4 concerns). Once again, it was not necessary to refer any concerns or complaints to CMHC (2023: 0). ♦

# 2024 Financial Highlights

		31 December 2024	31 December 2023
ASSETS	Cash and Investments	\$ 3,563,376	\$ 3,011,415
	Capital and Intangible Assets	780,889	1,084,262
	Other	158,193	151,430
		4,502,458	4,247,107
LIABILITIES		3,579,562	3,089,087
FUND BALANCES	Operating Reserve	423,140	358,761
	Capital Fund	499,756	799,259
		4,502,458	4,247,107
CHANGE IN OPERATING RESERVE		2024	2023
	Revenue	8,097,215	8,233,799
	Expenses	7,682,836	7,876,340
	Transfer to Capital Fund	(350,000)	(330,000)
		\$ 64,379	\$ 27,459

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.



Westboro Housing Co-operative, Ottawa

“Your selfless assistance has been instrumental in this effort, and we greatly appreciate every bit of it... On behalf of the co-op and for me personally, we sincerely thank you for your guidance and patience.”

– A Board Member

# Agency Staff on 31 December 2024

**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

Mitch Vandeborn, Digital Communications Officer

Ellie Williams, Executive Assistant

**Payam Ressalat, Manager, Finance**

Kim Bakir, Accounting Co-ordinator

## INFORMATION SERVICES

**Bridget Bayliss, Director, Information Services**

Steve Gauthier, Senior Software Quality Assurance Officer

Adewale Ketiku, Lead, Information System Projects

Vicki Lackman, Specialist, Information Technology

Gail McKenzie, Software Quality Assurance Officer

Natascha Morrison, Information Officer  
Harshal Naik, Senior Business Applications Analyst

Sergei Pershukovich, Database Administrator

**Stan Piechocinski, Lead, System Design and Data Management**

Larry Lenske, Senior Business Applications Analyst

Tineke Vanderhorst, Business Applications Analyst

## OPERATIONS

**Catriona McCallum, Director, Operations**

Glenn Grignon, Special Advisor

Marisa Melchiorre, Lead, Financial Officer

Trina Murphy, Financial Officer

Grace Zhao, Senior 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

Laura Collins, Rental Assistance Officer

Erin Cousins, Rental Assistance Officer

Traci Dubeau, Rental Assistance Officer

Meghan Friesen, Rental Assistance Officer

Allie Lacasse, Rental Assistance Officer

Daniel Melchiorre, Rental Assistance Officer

Rosalind Morton, Rental Assistance Officer  
(on leave)

**Heather Wesenberg, Team Lead, Client Support**

Jacqueline Cooper, Relationship Manager

Hia Inthavixay, Relationship Manager/Analyst

Heather Kennedy, Relationship Manager

David Nagy, Relationship Manager/Analyst

G. Scott Wylie, Relationship Manager/Analyst

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*Information Services Team Building. Left to right: Adewale Ketiku, Lead, Information System Projects; Steve Gauthier, Senior Software Quality Assurance Officer; Stan Piechocinski, Lead, System Design and Data Management; Gail McKenzie, Software Quality Assurance Officer; Bridget Bayliss, Director, Information Services; Larry Lenske, Senior Business Applications Analyst; Sergei Pershukovich, Database Administrator; Natascha Morrison, Information Officer; Tineke Vanderhorst, Business Applications Analyst.*