

**Cardiff Housing Co-operative Inc.**  
**1460 Bayview Ave.**  
**Unit 100**  
**Board of Directors Minutes**

**Date:** September 18, 2013

**Attendees:** President-elect: Patrick Newman  
Vice-President-elect: Teresa Porto  
Board Member: Gale Lemon  
Board Member: Darlene McGarry  
Staff Liaison-elect: Barbara Delville  
Treasurer-elect: Leah McClare  
Recording Secretary-elect: David Wichman

**Staff:** Shannon Knox

**Regrets:** Treasurer (outgoing): Pat Munson  
Staff Liaison (outgoing): Richard England

1. A quorum (i.e. four members) being present the meeting was called to order at 7:01 pm. Patrick Newman chaired the meeting and David Wichman recorded the minutes. (Items are recorded in the minutes in the same order as in the agenda. This may not be the exact sequence in which the business was transacted at the meeting).
2. **Agenda:**  
M/S/C by Darlene/David  
**THAT** the Agenda be adopted.
3. **Proof of sufficient notice for meeting:** Sufficient notice was given.
4. **Conflict of Interest:** No conflicts of interest were declared.
5. **Date of next Board Meeting:** Wednesday, October 9, 2013 at 7:00 PM.
6. **Board Orientation & Agreements:** The returning Board members and staff reviewed procedures, agreements, and roles with the newest Board members.
7. **Elections:** The Board elected the following members to each Board position:

- a. President: Patrick Newman
- b. Vice-President: Teresa Porto
- c. Treasurer: Leah McClare
- d. Secretary: David Wichman
- e. Staff Liaison: Barbara Delville
- f. Signing Officers: Barbara Delville, Darlene McGarry, Patrick Newman, & Teresa Porto

8. **AODA Review and Training:** The Board discussed training about the Accessibility for Ontarians with Disabilities Act to ensure that Cardiff's operations and services are fully accessible to all members.

**M/S by Gail/Teresa**

**THAT** the Board members be individually responsible for reading the AODA and signing a document acknowledging that they have read and understand it.

One opposed. Carried.

9. **Approval of Minutes:**

**M/S/C by Darlene/Teresa**

**THAT** the open minutes of August 21, 2013 be approved with the following clarification:

That the letter mentioned on page one is in reference to painting the stairwells.

10. **Goal Review & Set Annual Goal-Planning Meeting:**

Shannon reviewed the progress of the Board's goals, including the following:

1. Automate front doors
  - Contractor chosen to install auto doors
  - Next steps:
    - o Jeff McNab is sourcing keyed entry
2. Develop modernization standards
  - Board discussed criteria for upgrade
  - Next steps:
    - o Report to Board at October meeting (kitchen and bathrooms)
    - o Create detailed renovation plan
3. Become a 2020 Co-op
  - Standards met: 2 Governance; 5 Environmental sustainability commitment
  - Compass event part 1 completed, Compass part 2 completed
  - Next steps:
    - o Await Mission Statement and Vision for the Future

- Letter for Standard 3 (but must reduce arrears first)
  - Standard 4 requires a letter describing BCA & uploading Cardiff's investment strategy
4. Preserve reserve fund
- Linda Stephenson at CHF Canada will be assessing Cardiff's eligibility for remortgaging through the "Blend and Lend" loan process.
    - Linda Stephenson has advised that Cardiff's financial position does not warrant refinancing. Cardiff has a healthy reserve and a good income. With only ten years remaining on the mortgage, it is not worthwhile to incur the costs of refinancing.
    - If the co-op is in need of money, the financial consultant believes Cardiff will be able to obtain a line of credit (\$200 000-300 000).
    - If Cardiff needed to undertake repairs outside of the BCA at a cost of greater than \$1 million, the consultant suggests looking at refinancing at that time.
  - Next steps:
    - Update financial forecast
    - Meeting with Barrie Pollock, bookkeeper
5. Create a board manual
- Preparation of the table of contents by subcommittee is still pending
6. Celebrate achievement
- Archival issues of the co-op newsletter, *The Yak Yak*, are currently on display in the lobby.
    - Gale & Teresa agreed to draft a sign and acquire a protective binder for the issues on display
  - Post awards and certificates in hallway, directly across from elevator (waiting for membership to discuss AED proposal before posting).

## 11. **Financial Statements**

The Board reviewed the financial statements, including the following items:

- Surplus
  - Cardiff currently has a surplus of \$15 000. This is expected due to low gas costs in the summer.
- Expenses
  - The Water and Sewage expense is an estimate only. Cardiff's first bill is expected later this month. All maintenance expenses are also estimates based on previous years' spending patterns. Actual need will vary.
- Investments
  - Cardiff has a maturity in the amount of \$42,614. Cardiff also has \$48,000 over \$100,000 in the Alterna account.

**M/S/C by Teresa/Gale**

**THAT** the co-op invest \$50 000 in a 1-year GIC at 1.85% and \$60 000 in a 2-year GIC at 2.1%.

12. **Jeff McNab's maintenance reports**

Jeff presented his report, including the following items:

- Quotes for automatic front doors
  - Security Management to install the system, pending ceiling work by the building contractor; quote has been received. Trace has provided a price to power the system.
- Outside garbage area
  - Replacement west door has been installed with key access for members.
- Boiler upgrades
  - Third-party consultation underway with approval planned for new year to ensure boilers can be ordered and installed before fall/winter 2014/2015.
- Outside brick repair
  - Engineer's bid documents & specifications received; will go out for tender shortly.
- Make-up air unit repairs
  - Versatech's report on replacing hallway grilles was received & approved. Installation of new grilles is complete. Air balance is pending a quote.
- Access control system
  - Installation of card-access on two doors is pending receipt and review of quotes.
- Asbestos Inspection
  - The Board reviewed three quotes.

**M/S/C by Teresa/Gale**

**THAT** Lex Scientific by approved to conduct the asbestos inspection

13. **Manager's Report:**

Shannon presented her report the Board, including the following items.

- Member Participation
  - Shannon suggested sending letters to recent members about participation and joining a committee or becoming more active in the community.
- Compass Part Two
- Board Change-over
- Education
  - Board members reviewed CHFT education opportunities, including:

- Jessica Bell’s facilitation workshop on Saturday, September 28, 2013
  - CHFT’s Fall education events on Saturday, November 9, 2013
- Marketing and Membership Approvals
  - The Board discussed the status of the current waiting lists.
- Administration
  - The Board reviewed the specs and pricing of two Automated Emergency Defibrillators

**M/S/C by Teresa/Gale**

**THAT** Cardiff Co-op invest in the Phillips model AED as presented.

- Property Management
  - Shannon reviewed ongoing and upcoming procedures and projects for the new Board members.
  - The Board has committed to consider painting the hallways if there is an available surplus near the end of the fiscal year.
  - The Board discussed a member request to install a ramp and automated door at the west entrance.
    - The Board agreed to acquire quotes for both a ramp and an automated door.
- Heating
  - The Board discussed interior temperatures of the building and agreed to post the policy agreed on at the July 10, 2013 Board Meeting:
    - “Central thermostat
      - The Board discussed the issues experienced in past winters with hallway temperature fluctuations caused by individual members adjusting the central thermostat
      - The Board agreed to keep the thermostat set at 21 degrees in the winter and to keep the unit locked”
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14. **“In Camera” Meeting: Confidential Items:**

See confidential minutes.

15. **Correspondence:**

- Ruben & Teresita Nepomuceno submitted a photo album from a recent co-op barbeque social

(See also confidential minutes.)

16. **New Business:**

- There was no new business raised.

17. Adjournment: 9:15 pm

X \_\_\_\_\_  
Patrick Newman  
President

X \_\_\_\_\_  
David Wichman  
Recording Secretary