

THE ROLE OF
CO-OPERATIVE HOUSING RESOURCE GROUPS
IN CANADA: A CASE STUDY
OF THE CO-OPERATIVE HOUSING
ASSOCIATION OF MANITOBA (C.H.A.M.)

A Thesis Presented to the Faculty of Graduate Studies
University of Manitoba

In Partial Fulfillment of the Requirements for the Degree
Master of City Planning
in the Department of City Planning

by

Harry Finnigan
January 1978

THE ROLE OF
CO-OPERATIVE HOUSING RESOURCE GROUPS
IN CANADA: A CASE STUDY
OF THE CO-OPERATIVE HOUSING
ASSOCIATION OF MANITOBA (C.H.A.M.)

A dissertation submitted to the Faculty of Graduate Studies of
the University of Manitoba in partial fulfillment of the requirements
of the degree of

MASTER OF CITY PLANNING

© 1978

Permission has been granted to the LIBRARY OF THE UNIVER-
SITY OF MANITOBA to lend or sell copies of this dissertation, to
the NATIONAL LIBRARY OF CANADA to microfilm this
dissertation and to lend or sell copies of the film, and UNIVERSITY
MICROFILMS to publish an abstract of this dissertation.

The author reserves other publication rights, and neither the
dissertation nor extensive extracts from it may be printed or other-
wise reproduced without the author's written permission.

To

Elvira and Shaun

ABSTRACT

The purpose of this thesis is to investigate the role of co-operative housing resource groups in Canada through a case study of the Co-operative Housing Association of Manitoba (C.H.A.M.). It is based on the central hypothesis that a single, relatively large resource group such as C.H.A.M. is unable to effectively provide educational/group developmental services while at the same time offering more technically-oriented services to individual housing co-operatives.

Analysis of the problem was performed on three levels. First a detailed description of C.H.A.M. as a business organization was provided. Constraints within which C.H.A.M. must operate were highlighted. With this framework in mind, an evaluation was then done of the work of C.H.A.M.'s Development Division. This evaluation took the form of a user-satisfaction study of the Division. Having evaluated the organization over the relatively short term, consideration was then given as to what the future might hold in store for C.H.A.M.. In this regard a survey of C.H.A.M.'s membership was administered in order to determine the extent to which factions exist within the organization.

Many of C.H.A.M.'s problems were found to be related to its dual nature as a co-operative organization (i.e. on one hand it is a social institution, on the other, it is a business organization).

C.H.A.M., through its Development Division, was found to be quite effective in its work with housing co-operatives which are in the developmental stages. On the whole the members of these co-operatives were found to be very knowledgeable about co-op housing and the development process. Further, they expressed a relatively high level of overall satisfaction with C.H.A.M.'s services.

It was noted that whether or not C.H.A.M. will continue to be successful as a resource group in future years is debateable. Factions which may or may not pose a serious problem to the organization were identified. Consideration was also given to the possible implications for C.H.A.M. of the recent change in the government which has occurred in Manitoba at the provincial level. Having recognized such factors, two extreme scenarios regarding C.H.A.M.'s future were set forth.

Based on C.H.A.M.'s experience to date and its present position within the co-op housing development process in Manitoba, the author concludes that C.H.A.M. is at a crossroads in its development as a co-operative housing resource group. Several recommendations aimed at ameliorating potential problems for the organization are offered. The main recommendations pertain to the need for C.H.A.M. to become financially self-sufficient and independent of governments and more representative of the co-operatives which it serves. It is emphasized that there is a need for C.H.A.M. to clarify its purpose as a resource group and to avoid situations in which its objects might seriously be misunderstood.

ACKNOWLEDGEMENTS

I am indebted to a number of people who provided me with much-needed support at various times throughout this research project.

I am grateful to the Board of Directors of C.H.A.M. for the kind hospitality which they extended to me at their meetings. I must also thank the board members of Pembina Woods, Seven Oaks, and Westboine Park housing co-operatives who patiently and willingly answered my many questions. And to the participants at C.H.A.M.'s 1977 Annual General Meeting - your patience and co-operation was most appreciated!

I must also thank the following individuals for their assistance - Peter Anderson, Scapti Borgford, Ernie Henschel, Kathy Mancer, Dan Meany, Ian Spencer and Brian Squair. Of special note, I must give thanks to Leonard Pomerleau for his encouragement and influence; to Dave Leland for his constructive criticisms of the first draft of this thesis; and to Daile for typing the final manuscript.

I am more than extremely grateful for the guidance which I received from my thesis committee. A special word of thanks must be extended to Dr. Ray Currie whose interest in co-operative housing, encouragement and direction form a very large component of this document. I should also like

to thank Dr. Lloyd Axworthy for giving up a considerable amount of his very limited time to this project. And to Dr. Walter Good I must extend my gratitude for his highly constructive criticisms and comments. I am also most grateful to my advisor, Dr. Kent Gerecke without whose assistance and support the completion of this thesis would not have been possible.

Finally I should like to acknowledge the financial assistance for this project which I received from the Co-operative College of Canada, the Central Mortgage and Housing Corporation, the Co-operative Promotion Board of Manitoba, and the Faculty of Architecture, University of Manitoba.

TABLE OF CONTENTS

| | |
|---|----|
| ABSTRACT | ii |
| ACKNOWLEDGEMENTS | iv |
| LIST OF TABLES | ix |
| LIST OF ILLUSTRATIONS | x |
| CHAPTER ONE: INTRODUCTION | 1 |
| 1. Co-operative Housing Resource Groups | |
| 2. Co-operative Housing Resource Group Activity In Canada | |
| 3. The Dilemma And Constraints Of Co-operative Housing Resource Groups | |
| CHAPTER TWO: BACKGROUND INFORMATION AND DIRECTION OF THE STUDY | 15 |
| 1. A Brief History of C.H.A.M. And Co-op Housing In Manitoba | |
| 2. Review Of The Literature And Development Of The Theory | |
| 3. Need For The Study | |
| 4. Purpose Of Research | |
| 5. Research Hypotheses | |
| 6. Methodology | |
| 7. Organization Of The Thesis | |
| CHAPTER THREE: C.H.A.M. - A BUSINESS ORGANIZATION | 41 |
| 1. Its Objectives | |
| 2. Services Offered | |
| 3. Its Development Strategy | |
| 4. Its Financial Situation | |
| 5. Constraints As A Business Organization | |

| | |
|--|-----|
| CHAPTER FOUR: C.H.A.M. AND ITS INTER-ORGANIZATIONAL ENVIRONMENT IN MANITOBA | 52 |
| 1. Central Mortgage And Housing Corporation (C.M.H.C.) | |
| 2. The Manitoba Housing And Renewal Corporation (M.H.R.C.) | |
| 3. The Department Of Co-operative Development (D.C.D.) | |
| 4. The City Of Winnipeg | |
| 5. The Co-operative Credit Society Of Manitoba Ltd. (C.C.S.M.) | |
| 6. Developing Housing Co-operatives | |
| 7. Existing Housing Co-operatives | |
| 8. Summary | |
| CHAPTER FIVE: CENTRALIZATION OF RESOURCE GROUP FUNCTIONS OR THE 'NON-PROFIT DEVELOPER STRATEGY' - AN EVALUATION OF C.H.A.M.'s DEVELOPMENT DIVISION OVER TIME | 74 |
| 1. Background | |
| 2. Methodology | |
| 3. Constraints | |
| 4. Profile Of Respondents | |
| 5. Knowledge Of And Attitudes Toward Co-operative Housing | |
| 6. Views On C.H.A.M. And Overall Satisfaction With Its Services | |
| 7. C.H.A.M.'s Relationship To The Groups | |
| 8. Effects Of C.H.D.D.'s Amalgamation With C.H.A.M. On Quality Of Development Services Provided | |
| 9. Interpretations And Conclusions | |
| CHAPTER SIX: WHAT DOES THE FUTURE HOLD IN STORE FOR C.H.A.M.? | 101 |
| 1. C.H.A.M. Membership Survey | |
| A. Background | |
| B. Methodology | |
| C. Opportunities And Constraints | |
| D. Profile Of Member-Respondents | |
| E. Results Of C.H.A.M.'s Membership's Consideration Of Possible Objectives For The Future | |
| F. Results Of C.H.A.M.'s Membership's Responses To The 'Now' Versus 'Should Be' Issue | |
| G. Interpretations And Conclusions | |
| 2. Implications For C.H.A.M. Of The Recent Manitoba Provincial Government Elections | |
| 3. C.H.A.M.'s Future | |
| A. A Pessimistic Viewpoint | |
| B. An Optimistic Viewpoint | |

| | |
|--|-----|
| CHAPTER SEVEN: SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS | 141 |
| 1. Summary | |
| 2. Conclusions | |
| A. Regarding C.H.A.M. | |
| B. Regarding The 'Theory' | |
| 3. Recommendations | |
| A. Formulation Of Goals | |
| B. Inter-Organizational Relationships | |
| C. Funding | |
| APPENDICES | 153 |
| 8.1 Social Philosophy Of The Co-operative Movement | |
| 8.2 CMHC/Guidelines Requirements Continuing Housing Co-operatives Utilizing Section 15.1 N.H.A. Benefits Winnipeg - July 19, 1976 | |
| 8.3 A copy of the C.H.A.M./D.C.D. paper entitled <u>Role Of Co-operative Housing Association Of Manitoba Limited</u> | |
| 8.4 Questions Asked Of The Members Of The Boards Of Directors Of Pembina Woods, Seven Oaks, And Westboine Park Housing Co-operatives (Spring, 1977) | |
| 8.5 <u>C.H.A.M. Membership Survey</u> | |
| 1. Introduction By Brian Squair, President Of C.H.A.M. | |
| 2. Supplementary Instructions By H. Finnigan | |
| 3. Copy Of Membership Survey Form | |
| 8.6 Copy Of Brandon Housing Co-op's Paper Entitled <u>Some Questions About C.H.A.M.'s Role</u> | |
| 8.7 <u>About The Author</u> | |
| SOURCES CITED | 178 |

LIST OF TABLES

| Table | | Page |
|-------|---|------|
| 1 | An Overview Of Canadian Co-operative Housing Resource Groups | 7 |
| 2 | A Summary Of C.H.A.M.'s 1977 Budget | 49 |
| 3 | Profile Of Respondents To C.H.A.M.'s Development Division Evaluation Survey | 79 |
| 4 | Characteristics Of Co-op Housing As Mentioned By Board Members Of The Three Developing Co-ops In Describing The Concept (%) | 83 |
| 5 | Characteristics Of Co-op Housing Which The Board Members Of The Three Developing Co-ops Found To Be Particularly Attractive (%) | 86 |
| 6 | Individual Co-op Evaluation Ratings Of C.H.A.M.'s Development Services Overall ... | 90 |
| 7 | Individual Co-op Satisfaction Ratings Of C.H.A.M. With Regard To 'Consultation' | 93 |
| 8 | Views On C.H.D.D.'s Amalgamation With C.H.A.M. | 96 |
| 9 | Profile Of C.H.A.M.'s Member-Respondents To The Membership Survey | 110 |
| 10 | Objectives For C.H.A.M. As Formulated By Its Board Of Directors And As Priorized By Its Membership | 113 |
| 11 | 'Now' Vs. 'Should Be' Ranges Of Responses Given By U.H.F.'s Board Of Directors As Compared With C.H.A.M.'s 'Old' And 'New' Boards Of Directors | 121 |
| 12 | C.H.A.M.'s Membership Categories - Relative Degrees Of Dissatisfaction With The Organization As It 'Now' Exists | 130 |

LIST OF ILLUSTRATIONS

| Figure | | Page |
|--------|---|------|
| 1 | The Dual Nature Of Co-operative Housing | 10 |
| 2 | C.H.A.M.'s Organization Chart | 43 |
| 3 | A Simplified Conceptual View Of C.H.A.M.'s Inter-Organizational Housing Development Environment In Manitoba | 72 |
| 4 | 'Now' vs. 'Should Be' Medians And Ranges Of Responses Of C.H.A.M.'s Board Of Directors ('Old') As A Group | 117 |
| 5 | 'Now' vs. 'Should Be' Medians And Ranges Of Responses Of C.H.A.M.'s Board Of Directors ('New') As A Group | 118 |
| 6 | 'Now' vs. 'Should Be' Medians And Ranges Of Responses Of C.H.A.M.'s Membership As A Whole | 125 |
| 7 | 'Now' vs. 'Should Be' Medians And Ranges Of Responses Of C.H.A.M.'s Member-Respondents From Existing Co-ops | 127 |
| 8 | 'Now' vs. 'Should Be' Medians And Ranges Of Responses Of C.H.A.M.'s Member-Respondents From Developing Co-ops | 128 |

CHAPTER ONE

INTRODUCTION

Continuing non-profit housing co-operatives¹ are a fairly new phenomenon in Canada. In fact, Willow Park, which was officially opened in Winnipeg in August, 1966 became the first housing co-operative of its kind in Canada.

A considerable amount of activity has taken place in co-operative housing in Canada since the beginnings of Willow Park. At present well over 100 housing co-operatives comprising some 6000 units have been incorporated across the country.² When compared to Canada's total housing stock of 6.5+ million units³ however, co-operative housing still only makes up a very small, if not minuscule portion of the housing market. While this may be so at present,

¹Continuing non-profit housing co-operatives are "non-profit corporations in which the residents are the shareholders. The member residents own the co-operative development collectively and pay a monthly housing charge (to cover the costs of providing the housing) to the corporation on an individual basis. No one person owns his or her individual unit. Instead, each has shares in the co-operative". (Co-operative Housing Development Department, Co-operative Credit Society of Manitoba Ltd., Sites On Co-operative Housing).

This research concentrates on continuing non-profit housing co-operatives. Throughout the remainder of this thesis the shortened form of 'co-operative' or 'housing co-operative' will be used to refer to a continuing non-profit housing co-op.

²Co-operative Housing Foundation of Canada, From The Rooftops, April, 1976.

³Ibid..

indications are that in future co-operative housing will play an increasingly significant role in Canada's housing market. One factor which can account (at least in part) for this trend is the existence across the country of a number of co-operative housing resource groups which have been established specifically to promote co-op housing in their respective areas.

1. Co-operative Housing Resource Groups

The term 'co-operative housing resource group' is used to refer to an organization which specializes in the promotion and/or development of co-operative housing.

As a rule, members of a resource group do not intend to live in the housing projects which they develop.

Resource groups have been initiated by labour unions, church groups, social planning councils and credit unions. Such groups have also been started by individuals who joined together originally to develop a specific co-operative housing project for themselves. By seeing a project through from beginning to end, such individuals manage to acquire many of the skills (some of which are quite complex) which are necessary to develop co-operative housing.

Such individuals, for instance, are aware of the potential problems inherent in handling such tasks as preparing legal documents for incorporation, obtaining interim and long-term financing, accounting for hundreds of thousands of dollars, negotiating land leases and various contracts, and obtaining necessary zoning and servicing approval. Such a

group knows the pitfalls to beware of, which people or companies tend to be most helpful, and which tasks necessarily require the services of an 'expert'. Having gained such specialized knowledge, the group may then decide to pull it together by forming a resource group and thereby make their expertise available to other individuals who may be interested in developing co-op housing for themselves.

So important has the existence of a resource group become that the absence of such a group in a particular city or region is often cited as being one of the main reasons for the lack of co-op housing activity in that city or region.⁴ Why is a resource group seen as being such an important factor to the development of co-operative housing? A look at some of the functions which a resource group can perform (if operating effectively) provides some insight into the importance which often is attached to such a group.

Cull identifies four (4) main advantages to centralizing (into a resource group) the skills and resources required

⁴Marion Lips, for instance, in her study entitled An Evaluation Of The Development Process Of Housing Cooperatives In Calgary (unpublished Master's Degree Project, Faculty of Environmental Design, University of Calgary, January, 1977, p.89), concluded that the lack of co-ordinated promotion of the concept of co-operative housing was one of the main causes for the small number of co-operative units in Calgary. She therefore recommends the establishment of a resource group in order to foster a wider acceptance of the co-operative concept and to provide much-needed organization within the co-operative housing movement in Calgary.

for the successful completion of housing co-operatives.⁵

These advantages may be stated as follows:

1. The skills necessary for developing co-op housing are frequently complex (as noted above) and beyond the capabilities of even the most dedicated co-operative group. By having to 'go-it-alone' a co-operative group is forced (in essence) to 're-invent the wheel'. On the other hand, by being able to obtain the services of an established resource group, a co-operative group is able to approach its project in a much more effective manner.
2. A resource group can become the voice of the co-operative movement - it can lobby for co-operatives; negotiate with financial institutions and governments, and publicize the idea of co-operative housing. As such, it can become a focus for energy.
3. Large multiple-family housing co-operatives may take two or more years from start to finish; consequently, membership turnover may be very high. A resource group can provide continuity throughout the planning and developing stages of individual co-operative housing

⁵Elizabeth Cull, The Rise And Fall Of The United Housing Foundation; A Case Study Of A Cooperative Housing Resource Group (unpublished Master of Arts' thesis, School of Community and Regional Planning, University of British Columbia, May, 1976), pp.2-3.

projects.

4. A group of individuals or an organization requires a certain amount of credibility in order to enter into the 'big business' of housing effectively. As a single agency, a resource group is able to develop working contacts with various government departments, architectural firms, financial institutions and other groups with whom co-operatives must deal. Having established 'credibility', a resource group is likely to have better success in negotiating with these groups than is the inexperienced housing co-operative.

While co-operative housing resource groups are similar in that they are able to fulfill the above-noted functions, a close look at the resource groups now operating in Canada indicates that there are many forms that resource groups can assume and equally as many 'modus operandi' which they can adopt.

2. Co-operative Housing Resource Group Activity In Canada

A number of resource groups have been established and many have 'come and gone' since the Co-operative Housing Association of Manitoba (C.H.A.M.), Canada's first co-operative housing resource group, was incorporated in January, 1960.

Over the years, as co-operative housing gradually gained wider acceptance by the Canadian public as being a legitimate form of housing, resource groups themselves have come to be

looked upon with more and more favour by the 'powers-that-be'. Most indicative of the latter phenomenon is the Federal Government's Central Mortgage and Housing Corporation's (C.M.H.C.'s) Community Resource Organizations Program (C.R.O.P.) which was introduced in 1974.⁶ The C.R.O.P. has as its main objective:

To provide financial assistance to resource groups offering technical and professional services to non-profit and co-operative housing groups in the development of low and moderate income housing proposals.⁷

Apparently the amount of funds granted to a resource group under the program is related to the type of service(s) it will provide, its proposed client population, the demand for its services, its target goals, and the capability of its clients to pay for its services within a reasonable time frame.⁸ As of January, 1977 five(5) major co-operative housing resource groups had received financial assistance from the C.R.O.P.. These are included in Table 1 which provides an overview of the resource groups which are involved in developing continuing housing co-operatives in Canada.

As can be seen from Table 1, resource groups range in size from Montreal's Groupe De Resource Techniques En Habitation with its full time staff complement of only one individual and

⁶Total financial assistance provided under C.R.O.P. amounted to \$237,000 in 1974, \$479,184 in 1975, and \$441,000 in 1976. Individual grants over the years have ranged from \$10,000 to \$75,000; the average grant being approximately \$40,000. (C.M.H.C., National Office, C.R.O.P. files).

⁷C.M.H.C., Community Resource Organizations Program, (mimeographed paper, November 26, 1975), p. 1.

⁸Ibid., p. 3.

TABLE 1

AN OVERVIEW OF CANADIAN CO-OPERATIVE HOUSING RESOURCE GROUPS

Source: Most of the following information was obtained from a mail-out survey which was conducted by the author in January, 1977.

| Name Of Group | Location | Date Inc. | No. Of Staff | | Amt. Of Annual Operating Budget \$ | Source of Funds | | Continuing Housing Co-op Projects (Pgts) | | | | | |
|--|-----------|-----------|-----------------|----------------|------------------------------------|-----------------|-------------|--|--------|------------|--------|--------|-------|
| | | | Full Time | Part Time | | Completed | In Progress | New Const. | Rehab. | New Const. | Rehab. | | |
| | | | | | | Private | Other | # Pgts | # Uts | # Pgts | # Uts | # Pgts | # Uts |
| Centraide Estue | Sherbrk. | May '68 | 2 | 0 | 48,000 | - | 48,000 | - | - | 2 | 107 | - | - |
| Columbia Housing Advisory Ass'n | Vancouver | Apr '76 | 3 | 0 | 60,000 | 47,400 | 37,600 | 2 | 385 | - | - | 11 | 919 |
| Communitas Inc. | Edmonton | Mar '72 | 5 | 3 | 100,000 | 75,000 | 4,000 | - | - | 2 | 31 | 1 | 50 |
| C.H.A.M. | Winnipeg | Jan '60 | 44 ^c | 0 | 362,800 | - | 324,000 | - | - | - | - | 4 | 426 |
| Groupe De Resource Technique En Habitation | Montreal | Oct '74 | 1 | 6 ^b | 21,000 | - | - | 3 | 12 | 2 | 9 | - | - |
| Interfaith Housing Co-op | Halifax | Jan '71 | 3 | 0 | 100,000 | 75,000 | - | 2 | 26 | - | - | - | - |
| Labour Council Dev. Foundation | Toronto | Oct '73 | 13 | 1 | 313,000 | 67,500 | 200,000 | 4 | 111 | - | - | - | - |
| Le Conseil de Dev. De Logement Communautaire | Montreal | Sept '74 | 5 | 3 | 40,000 | - | 12,000 | - | - | 6 | 200 | - | - |
| Toronto Non-Profit Co-op Housing Fed'n | Toronto | Mar '74 | 9 | 0 | 136,000 | 75,000 | 51,000 | ? | ? | ? | ? | ? | ? |

^aThis group is an off-shoot of the now defunct United Housing Foundation. Figures include work accomplished by U.H.F. which during its time had a much larger operating budget and more staff than C.H.A.A..

^bIncludes five (5) people who work on a voluntary basis.

^cIncludes 28 people employed on construction crews.

its annual operating budget of \$21,000, to C.H.A.M., with its full time staff of forty-four (44) and an annual operating budget of \$362,800.

The type and range of services offered also varies from group to group. Some resource groups only get involved in the initial organization and development of core working groups.⁹ Others provide a full range of services including development work with core groups, co-op housing education, architectural and design work, construction services, as well as on-going property management.

All of the resource groups in Canada are subsidized in one way or another. Besides grants from the Federal Government, groups have been receiving assistance from various sources including religious institutions, the labour movement, provincial governments, and financial institutions within the co-operative movement.

Most of these resource groups do not limit their activities to the development of co-operative housing. Six (6) of the nine (9) included in Table 1 are also involved in the development of non-profit housing. A few are even into the construction of single family and triplex units for the private market. Because potential revenue from the development of co-operative housing is limited, it is quite likely that many of these groups have had to extend themselves into other areas in order to

⁹A core working group typically consists of people who intend to move into the co-operative once it is constructed. They usually participate in the development process and make key decisions regarding design etc.... Under such circumstances the resource group generally acts mainly in an advisory capacity.

obtain sufficient funds to cover their operating costs.

While co-op housing resource groups in Canada differ from each other in a variety of ways, they nevertheless do have similar problems which are inherent in their operations. These problems include a common dilemma which all are faced with regarding their role as well as certain basic constraints which they must contend with. These constraints serve effectively to limit the manner in which they are able to operate within the co-operative housing development process.

3. The Dilemma And Constraints Of Co-operative Housing Resource Groups

Co-operative organizations of all types are unique in that they possess a dual nature.¹⁰ On the one hand they are intended to promote a social movement (i.e. the co-operative way of life) and as such can be looked upon as being social institutions.¹¹ On the other hand they provide an economic service, and must be competitive in doing so - thus they are also business organizations. The dual nature of co-operatives as it relates specifically to co-operative housing might be conceptualized as in Figure 1.

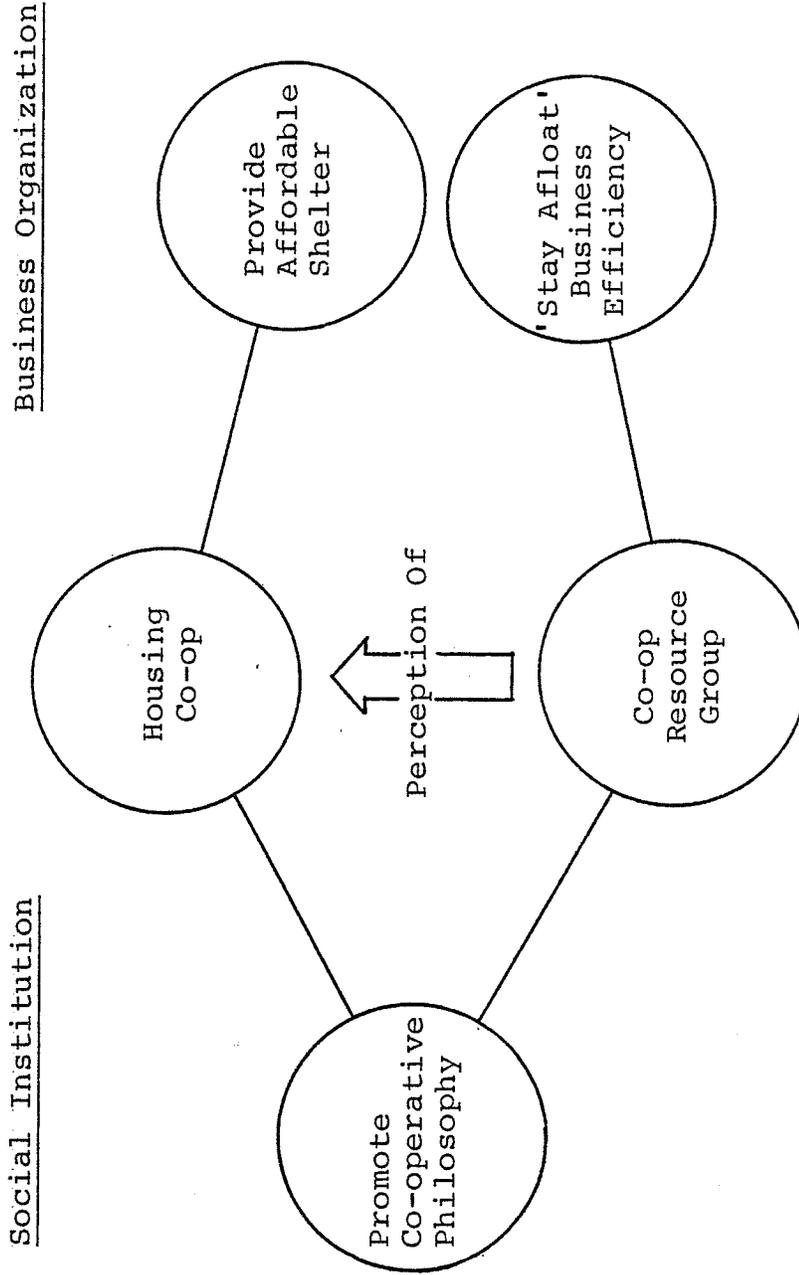
The manner in which a co-operative housing organization deals with its dual nature constitutes a basic dilemma.

¹⁰ Dr. A.F. Laidlaw comments on this dual nature in his article "Some Basic Concepts", A Roof Over Your Head: Co-operative Housing (Winnipeg: Department of Co-operative Development, November, 1975), p. 5.

¹¹ Information relating to co-operatives as a social movement is included in Section 8.1 of the Appendix.

FIGURE 1

THE DUAL NATURE OF CO-OPERATIVE HOUSING



FACTORS:

1. Housing Co-op - How it perceives itself.
2. Resource Group - How it perceives housing co-op (its product).
- How it perceives itself.

Experience has shown that, in the final analysis, the way in which this dilemma is handled for a particular co-operative housing organization depends to a great extent upon the ideological bent of its leaders and consequently upon how they perceive their respective organization's role. For instance, an individual housing co-operative whose leaders look upon it as being a vehicle to promote the co-operative philosophy, is more likely to incorporate into its operations activities which tend to foster membership interaction. On the other hand, a housing co-operative whose leaders see it strictly as a means to provide affordable shelter, will tend to operate in a manner much like that of a typical rental project - characterized by a complete absence of organized resident interaction, favouring instead the promotion of an environment which fosters individual privacy or rather anonymity.

The dual nature of co-operative housing also makes the role that a resource group should be playing extremely difficult to define. As is the case with individual housing co-operatives, the way in which the leaders of a particular resource group perceive co-operative housing will have a major bearing on how their organization will operate. For instance, if the resource group sees the process of developing co-operative housing as a means, not just of producing housing (a tangible product) but of instilling within groups of individuals a feeling of self-reliance and co-operative self-help, it is then more likely to attempt to nurture the development of

strong, fairly autonomous core working groups for each of the projects with which it becomes involved. On the other hand, if the group views co-operative housing as a product (i.e. simply as an alternative form of shelter) and therefore sees its role as being simply a 'producer' of housing, it will then be more inclined toward adopting a more efficient approach toward developing individual housing co-operatives. In the latter case there would likely be a total absence of core working groups. Instead, the resource group would attempt to handle all of the planning and development work required; the future residents of the individual projects would only come into the picture at the end of the process simply to occupy the finished units.

The manner in which a resource group operates is of course not entirely dependent simply upon the attitudes adopted by its leaders regarding the dilemma as to the role that they feel it should be playing. On the contrary, a resource group, just like any other organization, is subject to certain constraints which, to some extent, limit what it can and cannot do.

As a business organization, a resource group must contend with the fact that it must 'produce' in order to survive. In this vein it should be noted that the revenue which most (if not all) co-operative housing resource groups can generate, is tied, in one way or another, to the number of housing units which they are able to assist in bringing onto the market. It goes without saying that as a business organization there is real pressure on a resource group to operate efficiently -

to keep its costs down to a minimum while at the same time encouraging the production of as many housing units as possible. A resource group, regardless of the ideological bent of its leaders, which is unable to control its costs and, perhaps more importantly, a group which maintains a poor 'track record' as far as the production of housing units goes, is sooner or later likely to find itself insolvent, and, for all intents and purposes, no longer in existence.

The manner in which a resource group can function, or rather the role that it can play is further constrained by the fact that it does not operate in a vacuum. Rather, a resource group operates in a most dynamic environment - an environment which contains a wide variety of organizations all of which have certain expectations of the resource group and all of which consequently place definite demands upon it. Dave Leland once alluded to a resource group's predicament in this regard as follows:¹²

It seemed to me that mother societies¹³
had to bridge a large gap between local boards
and citizen groups and hierarchical decision-

¹²Dave Leland, Program Manager, Co-operative College of Canada, personal correspondence, 26th January, 1977.

¹³The term 'mother societies' is synonymous with 'resource groups'. In an attempt to move away from the maternal-type of relationship implied by the term 'mother society' many of the more recent writers and researchers have adopted the term 'resource group' when referring to such an organization. In the same vein, the term 'core working group' (or simply 'core group') is synonymous with the older term 'daughter society'. It should be noted that 'daughter society' is also used to refer to either a developing housing co-operative or an existing housing co-operative which is a member of a resource group.

makers (government bureaus, development companies, lenders, etc...). On one side, an impatience, a need, a face to face group with lots of energy. On the other side, a very patient, risk-avoiding impersonal hierarchy. The mother society in between, functioning as translator, mediator, counsellor, etc....

This thesis will explore the difficult role that a resource group must play in the development of co-operative housing in Canada. In order that the nature of this role might be better understood, a case study approach has been adopted. As such, a study of the first co-operative housing resource group in Canada - the Co-operative Housing Association of Manitoba (C.H.A.M.) - will be undertaken in the pages to follow. First however it is essential that the reader be familiar with some very basic background information to this study. Chapter 2 will outline this background information.

CHAPTER TWO

BACKGROUND INFORMATION AND DIRECTION OF THE STUDY

This chapter provides pertinent background information to this study. It also defines the problem, outlines the hypotheses, and describes the general approach taken to the study. The chapter concludes with a description of how the thesis as a whole is organized.

1. A Brief History Of C.H.A.M. And Co-op Housing In Manitoba¹⁴

In the early 1950's a group of people, most of whom were employed at the University of Manitoba, got together to plan and develop a co-operative housing project for themselves near the university. Their plans came to an abrupt halt when the land which they had hoped to use became unavailable. While many of those who had been involved in these original plans went on to satisfy their own housing needs individually, their continued interest in the concept of co-op housing lead them to get together in the fall of 1959 with a view to making a study of co-operative housing. These meetings ultimately lead to the formation of the Co-operative Housing Association of Manitoba (C.H.A.M.).¹⁵

On January 23, 1960, C.H.A.M. was incorporated as a co-operative with capital stock under the provisions of the Province of Manitoba's Companies Act. C.H.A.M.'s individual

¹⁴This section will only deal with co-op housing which C.H.A.M. and/or C.C.S.M.'s Co-operative Housing Development Department has had a major hand in developing. A description of Village Canadien Coop Ltee and Brandon Housing Co-op and the development problems encountered by each is therefore omitted.

¹⁵Willow Park Housing Co-op Ltd., Willow Park: A Co-operative Community (a brochure, undated), p.1.

members possessed professional skills including accounting, engineering and land development. They also had basic knowledge of and connections with the credit union and co-operative movements. Having the basic requirements for building a co-operative housing development, C.H.A.M. then immediately began to prepare plans to build a comprehensive housing project on city-owned land in north west Winnipeg.

The city looked upon C.H.A.M. with much skepticism and as such refused to co-operate with the organization. Finally however, in 1966, after having overcome many roadblocks to the development, C.H.A.M. managed to build a 200-unit housing co-op - Willow Park - Canada's first continuing housing co-operative.¹⁶

From 1966 to 1973 most of C.H.A.M.'s efforts were directed toward further developing the area immediately adjacent to Willow Park. During this time C.H.A.M. developed Willow Park East, a 174-unit housing co-op. On the same site C.H.A.M. also developed a community store as well as a multi-purpose building, housing a variety of community services and facilities (including a co-operative day care and co-operative health care centre). While C.H.A.M. had contracted the actual building of the first phase of Willow Park to a general contractor, it chose to act as general contractor and actual builder with its own work crews for the remaining phases of the development.

¹⁶The details regarding the negotiations which C.H.A.M. went through with the City of Winnipeg and C.M.H.C. in building Willow Park are well documented in Willow Park's brochure - Willow Park: A Co-operative Community.

In 1973 C.H.A.M. began to make arrangements to develop Carpathia Housing Co-op (140 units) on a site which was owned by the provincial government. Everything appeared to be proceeding quite smoothly until C.M.H.C. began to voice concern over the tendering procedures followed, the projected costs of the project, and the absence of a core working group. On the latter point, it appears that while C.H.A.M. had acquired expertise in the construction area, it never managed to develop community animation and co-operative education abilities. Hence it failed to encourage the formation of a truly representative core working group which would meet the requirements of C.M.H.C..

The situation became critical for C.H.A.M.. While many people were on staff and salaries had to be paid, little revenue was coming into the organization. On 14th July, 1974, Mr. S.J. Borgford, who was then C.H.A.M.'s general manager, wrote a letter to the Hon. Ron Basford, the Minister of Urban Affairs in Ottawa; in it he noted:

"If the development of co-operative housing in Manitoba is neither tangibly supported by government nor the working policy of government, then the function of the Co-operative Housing Association of Manitoba Ltd. becomes irrelevant.

As such, should a guarantee of mortgage funding for the Carpathia Housing project not be received before August 15, 1974 the Co-operative Housing Association of Manitoba Ltd. will terminate its operations."

Basford replied a few weeks later, outlining his concerns with the project and asking that C.H.A.M. co-operate with C.M.H.C. in assessing the need to make certain changes to the project. The matter ultimately was resolved and a loan

commitment was made prior to the end of September, 1974. C.H.A.M. proceeded to build the project.

During this time of crisis, C.H.A.M. submitted an application for core funding to the Province of Manitoba's Department of Co-operative Development. C.H.A.M. requested, in short, that the province provide it with a grant of \$150,215 to help subsidize its operations for the '74-'75 fiscal year.

Consequently, the province undertook an audit of C.H.A.M.'s books and found that the organization had a net loss position of approximately \$160,000 most (if not all) of which was owing to the Co-operative Credit Society of Manitoba (C.C.S.M.) - C.H.A.M.'s banker. Apparently the auditor concluded that C.H.A.M.'s problems resulted in part from the fact that it had a large number of staff on its payroll, many of whom were contributing very little to its physical operations.

In considering the problem, C.C.S.M. agreed that there was a need for a co-op housing resource group in the province. Rather than close C.H.A.M. down completely therefore, C.C.S.M. decided to take control of its operations and to limit C.H.A.M. to its construction activities. In so doing, many of C.H.A.M.'s staff were laid off. It was hoped that C.H.A.M. would be able to work itself out of debt over time so that eventually it would be in a position to again assume the role of a co-op housing resource group.

C.C.S.M. then established its own housing department to help recruit membership for the Carpathia project and to

generally promote the orderly development of continuing housing co-operatives in Manitoba. During the latter part of 1974, with a \$50,000 grant from the provincial government, C.C.S.M.'s Co-operative Housing Development Department began its operations as a resource group.

However, hope that C.H.A.M. would again at some future date assume the role of a co-op housing resource group never died. The provincial government evidently favoured such an occurrence. In a letter (dated 22nd January, 1975) to the Hon. Barney Danson, Premier Ed Schreyer reviewed a number of aspects regarding the development of co-operative housing in Manitoba. Among other things, he attempted to obtain agreement from Danson that:

"...the Co-operative Housing Association of Manitoba Limited would be accepted as the agency responsible for co-operative housing development within the Province of Manitoba."

Nevertheless, over the following year-and-a-half, C.H.A.M. operated solely as a construction company. In an attempt to remain solvent, C.H.A.M. took on jobs which were outside the realm of co-op housing; this included the construction of credit union buildings as well as the construction of a public housing project for the provincial government's Manitoba Housing and Renewal Corporation.¹⁷

In the meantime, C.C.S.M.'s Co-operative Housing Development

¹⁷C.H.A.M. was the general contractor for 95 units of M.H.R.C.'s Nassau Square project located in Winnipeg's Ft. Rouge area.

Department (C.H.D.D.) made tremendous progress in encouraging the development of co-op housing in Winnipeg. In the summer of 1975, C.H.D.D. organized a public meeting at which core working groups were formed for three (3) new housing projects which were being proposed in various parts of the city. For just under a year, C.H.D.D. worked closely with each of these groups, providing them with technical assistance and advice through the co-op housing development process. At the same time the provincial government's Department of Co-operative Development assisted C.H.D.D. by providing these groups with its co-operative-oriented educational services.

Finally in June, 1976 C.H.D.D. merged with C.H.A.M. so that once again C.H.A.M. took on the role of a co-operative housing resource group. Concurrent to this merger, C.H.A.M. invited the various developing and existing housing co-operatives in Manitoba to take up membership with it.¹⁸ As such, C.H.A.M. in effect also became a federation of non-profit housing co-operatives, whose board of directors now could be controlled by individuals who were directly involved in a specific co-operative housing development.

Today C.H.A.M. provides a full line of services ranging from the initial organization of core working groups to the

¹⁸For purposes of this research the term 'developing' housing co-operative refers to those core working groups which are at some stage in the process of developing a housing co-operative. They are different from 'existing' housing co-operatives in that while they may have proceeded well into the construction stage, none of their respective units will have been occupied. It is when some of its units become occupied that a developing housing co-operative may be said to be 'existing'.

provision of on-going property management.

While it may appear to some that C.H.A.M. is well 'on the road' to reaching the epitomy of development as a co-operative housing resource group, it is interesting to note that most of the literature which has been written in recent years on such groups would not support the merger which took place between C.H.D.D. and C.H.A.M.. The literature suggests in fact that a large resource group, such as C.H.A.M., is unable to fulfill all of the functions for which it generally is intended.

2. Review Of The Literature And Development Of The Theory

When one considers the fact that co-operative housing resource groups have only been in existence in Canada (to any notable degree) for the past six to seven years, it is not surprising to find that very little research has been done on them to date. Essentially there have been only three studies which have dealt (at least in part) with Canadian co-operative housing resource groups.

In spite of the small number of studies done however, a 'theory' of co-operative housing resource groups appears to be evolving.¹⁹ While this theory has never been stated

¹⁹George A. Theodorson and Achilles G. Theodorson in their A Modern Dictionary Of Sociology (New York: Thomas Y. Crowell Company, 1970) define theory as being "A set of interrelated principles and definitions that serves conceptually to organize selected aspects of the empirical world in a systematic way. Through the process of DEDUCTION a theory provides specific hypotheses for research, and through INDUCTION research data provide generalizations to be incorporated into and to modify a theory. The essence of theory is that it attempts to explain a wide variety of empirical phenomena in a parsimonious way". pp. 436-437.

explicitly as such, its existence is founded implicitly in the observations made and conclusions reached in the various studies.

This section will review these three studies. A 'theory of co-operative housing resource groups' will then be proposed.

A. Review Of The Literature

The first study was done in January, 1975 by Christopher Haire under the sponsorship of the Canadian Council on Social Development. In actual fact, Haire's In Want Of A Policy is not restricted solely to co-operative housing resource groups but rather covers, more broadly, activity within the third sector as a whole.²⁰ However, in reviewing the process which one has to go through in developing third sector housing, Haire makes a number of observations which are particularly relevant to co-operative housing resource groups. In particular he notes that ".....the perseverance needed to develop family housing requires full-time staff resources" (p. 7). With this in mind, Haire recommends (among other things) the establishment of additional resource groups such that the services which they typically provide might then be made available over a wider geographical area of the country.

In considering the pros and cons of C.M.H.C.'s then

²⁰The 'third sector', also known as the 'third force' in housing, refers to activities outside the spheres of the private 'free market' sector and the public sector (government enterprise). It should be noted that Haire omits from his study two types of housing which commonly are included in the third sector - namely, building co-operatives and municipal housing corporations.

recently introduced Community Resource Organizations Program (C.R.O.P.), Haire (p. 30) takes a rather prophetic stand and cautions that:

....It is certain that organizations funded under this program will not help the third sector overcome the impediments of market conditions, lack of reasonably priced land, difficulty of obtaining construction services or the need for socially sensitive maintenance and management systems. In fact, it is a distinct possibility that the inability to overcome these hurdles will eventually be blamed on lack of competence by community resource organizations.

These dangers are great enough that they deserve some comment. What is at stake is the creation of a third force in housing in Canada....

Haire goes on to suggest the following specific dangers which C.R.O.P., and consequently organizations funded by it, may pose to the third sector:

1. the possibility of interference with and dilution of leadership within the co-operative and non-profit housing movement;
2. the potentially divisive effect which might occur if such resource groups appear to be frustrating the expectations of the groups which they serve. Here, Haire refers to the possibility that the virtual production quota, which the C.R.O.P. levies on the resource groups which it funds, might cause these resource groups to be disposed toward meeting the requirements of C.M.H.C. in attaining their respective 'housing targets'. Haire warns that this pressure to

'produce' may lead to "high powered development practices..." which will "...not go down well with democratically constituted groups and their wish to be in 'control' of project development through each stage..."(p.31):

3. the problems of insufficient funding (available under the C.R.O.P.) leading to a shortage of staff members may result in inefficiencies and poor quality service below professional standards compatible with private property development;
- and 4. the possibility that resource groups could become the target of political pressure which would be more effectively directed at C.M.H.C..

Haire emphasizes throughout that the structural relationship of resource groups to the groups served by them should be one of subordination rather than domination. Resource groups in effect should be managed through a process involving membership participation in their decision-making. Haire argues that even though such a process may occupy more executive time than would otherwise be the case, in the long run, for most resource groups, better results would then more likely be attainable.

Elizabeth Cull in her thesis entitled The Rise And Fall Of The United Housing Foundation: A Case Study Of A Cooperative Housing Resource Group (May, 1976) attempted to explore some of Haire's suspicions by studying the role and operations of British Columbia's United Housing Foundation (U.H.F.). She accepted the 'dangers' which Haire had suggested were inherent

in the Community Resource Organizations Program as being applicable to all resource groups, regardless of whether or not they are funded by C.R.O.P..

At a time when U.H.F. was beginning to flounder, Cull undertook a survey of its Board of Directors in an attempt to assist it in defining the organization's role. Cull found that a basic difference of opinion existed on the Board as to what U.H.F.'s role should be. Two opposing factions had, in fact, emerged. One faction on the Board felt that U.H.F. should act as an information and resource pool, stressing participation, self-education, consensual decision-making and political activity. The other faction was of the opinion that the co-operative philosophy was meaningless without the product and as such felt that U.H.F.'s role simply should be to provide expert advice and managerial and technical services. The two factions were so far apart in their thinking that it was virtually impossible for them to reach a consensus on the organization's role. Cull suggested that the inability of U.H.F.'s Board of Directors to come up with an acceptable role for the organization, was a major contributing factor which ultimately lead to U.H.F.'s downfall. Cull notes (p.53):

.....It is nearly impossible for an organization to function well without explicit goals that are accepted and understood by the organization's policy makers and staff. Without a clear definition of their role, the Board was unable to develop consistent policy. Hence the staff, being largely undirected by the Board, made policy through "hit and miss" in their day-to-day decisions.

Cull concludes that U.H.F. was a divisive force in the co-operative movement in British Columbia. In undertaking her case study of U.H.F., Cull discovered that the organization was frustrating several individual housing co-operatives by not meeting up to their expectations of it. Part of the problem here lay in the close financial relationship which U.H.F. had maintained with the provincial government.²¹ Cull observed that this relationship lead to U.H.F. adopting priorities which were being determined by interests other than those of the co-operatives which it was serving. Cull also noted that U.H.F.'s limited funding base lead to inadequate and poor quality services which were below the required professional standards.

The problems of U.H.F. were found to pertain, to a large extent, to difficulties inherent in the dual nature of co-operative housing,²² as well as to a distinct lack of co-operation among the various co-operatives. Cull's main recommendations pertain to the need for resource groups to become self-financing and truly representative of the co-operatives which they serve. To ensure that the latter

²¹The provincial government's involvement in U.H.F.'s affairs was significant. At one time it provided U.H.F. with an operating grant of \$160,000. It also had a policy whereby it encouraged all developing housing co-ops in the province to enter into a contract with U.H.F. to obtain its services. Two provincial government appointees also sat on U.H.F.'s Board of Directors.

²²It should be noted that while Cull briefly comments on this dual nature, her discussion on it is rather limited.

occurs, Cull recommends that the Board of Directors of a resource group should be made up of representatives of its various housing co-operatives. She also concludes that it is virtually impossible for one resource group to satisfy all of the demands which are made on it by individual housing co-operatives. In this regard Cull makes the following statement (pp. 69-70):

....Co-operatives are not all alike. They have different needs, different indigenous skills, and therefore require different resource groups. What might be needed is not one resource group trying to arrive at the compromise role of specialized consultant to co-operatives, but several groups - a community development group, a consulting group, and a housing developer too.

Cull's latter recommendation is very much in line with Leonard Pomerleau's thinking. In his A Strategy Of Development For The Canadian Housing Cooperative Movement (March, 1976), Pomerleau analyses the various operating strategies which have been adopted by a cross-section of co-operative housing resource groups in Canada. In so doing, he identifies four distinct strategies which various resource groups have used to foster and aid the development of co-operative housing in their respective localities. These strategies may be summarized as follows:

1. The 'turn-key' strategy has as its main characteristic the fact that co-operative housing is planned and developed by the resource group. The future residents have no control of, or input into the design and

planning of their housing; they come into the picture at the end, only to occupy the finished housing.

2. The 'social activation' strategy refers to the approach whereby the future residents control the whole development process, from initial conception and feasibility analysis to the on-going management of the housing once it has been completed. Here the resource group's main role is to act as a social activator (i.e. to facilitate the coming together of people who share a common housing need, to facilitate the development of awareness in this group about housing in general, etc...).
3. In the 'non-profit developer' strategy the resource group tries to emulate the housing developer of the private sector and as such acquires a full complement of management, professional and construction experts on its staff. The non-profit developer may or may not produce 'turn-key' housing.
4. The 'co-operative development' strategy most closely resembles the social activation strategy but differs from it in two essential ways. First, the co-operative development strategy has a clearer social movement orientation, and seeks to

provide the co-operative groups with an ideological rationale - the co-operative philosophy - for adopting the continuing housing approach to the satisfaction of their housing needs. The second difference is that it is more paternalistic in nature; it is housing developed 'with' people for their use rather than housing developed 'by' people for their use.

Pomerleau agrees that the strategy of creating resource groups which are initially (or will eventually evolve into) non-profit developers is sound if one is ever to expect co-operative housing to become a separate and important sector of the Canadian housing development industry. He warns however that the danger inherent in this strategy is that it might result in the rapid production of housing starts, but not in the development of viable co-operatives and quality living places. He adds that housing which is produced by a marginally funded non-profit developer is not likely to be of a better quality than that produced by the private sector. Pomerleau expresses his concern that the promulgation of poor quality housing is likely to seriously jeopardize the chances of co-operative housing evolving into a significant social movement in Canadian society.

As a result of his analysis of groups which have adopted the non-profit developer strategy, Pomerleau observes (p.23):

All in all, the non-profit developer strategy has not been highly successful. The

revenue required to keep such a group in operation is considerable, and it will tend to get impatient with the group development activities, which prepare the local housing group to assume the responsibility of managing their housing collectively. A non-profit group tries to provide expert development services as cheaply as possible, but since it lacks the venture capital of a private developer and usually provides its services too cheaply to accumulate growth capital and contingency reserves, it often gets into cash flow crises which ultimately result in its demise. And of course the pressure to 'do away with nonsense' and get into turn-key development gets greater and greater as the financial situation of the developer gets worse.

Pomerleau adds (p.24):

Non-profit developers will often tend to do more for their client groups than is really necessary and may manipulate and control them. Thus they may often fail to help their "client groups" to develop the self-sufficiency that they need to become autonomous, which a co-operative should always be.

Pomerleau argues that the co-operative housing sector should not develop a separate housing development/construction capability; rather it should make use of such capabilities which are readily available in the private sector.

Pomerleau also comments on the extreme concern over the need for democratic structures which is prevalent within the co-op housing movement. He notes (p.46):

Structures which do not result in a learning orientation, open communication and the capability to arrive at consensus, have little value. A popular movement "moves" first, if there is basic agreement on goals and secondly if the commitment, knowledge and skill of its members is adequate; democratic structures cannot replace these essential factors of success.

The alternative strategy which Pomerleau sets forth combines some aspects of the 'social activation' strategy

as well as the 'co-operative development' strategy. Pomerleau emphasizes that if co-operative housing is to be successful as a social movement, it should not be "forced" - "it should be stimulated, encouraged, and facilitated and nothing more" (p.43). The basic point to note regarding his proposed strategy is that it underscores the importance of learning and communication processes, and defines the capabilities that a resource group should have to be essentially those of community animation.

Resource groups as envisaged by Pomerleau would be small, consisting of 3 to 4 core staff people and associated volunteers and having operating budgets not exceeding \$150,000. Pomerleau's strategy also emphasizes the great importance of ensuring the autonomy of individual co-operatives as well as the movement as a whole.

B. The Theory

Three basic principles regarding co-operative housing resource groups can be identified from the studies as described above. The author maintains that these principles constitute the 'theory of co-operative housing resource groups' as it has evolved to date.

On the whole, the 'theory of co-operative housing resource groups' (as inferred from the literature) suggests that it is virtually impossible for one group effectively to handle, in a direct manner, all aspects relating to the co-operative housing development process (i.e. all of the activities ranging from the facilitation of core group formation

and co-operative education to the actual construction of projects).

The 'theory of co-operative housing resource groups' further suggests that viable co-operative housing projects are more likely to be developed if the formation of fairly autonomous core working groups is encouraged by resource groups. In this regard, it is essential that the structural relationship of resource groups to the groups served by them is one of subordination rather than domination.

Experience has shown that resource groups can come in a 'wide variety of shapes and sizes' - there are many 'faces' which a resource group can assume and equally as many roles that it can play. In order to ensure that members of a resource group all 'pull together in the same direction', they must share a common commitment toward co-operative housing as well as have consensus in their thinking regarding their organization's role and goals.

3. Need For Study

In view of the literature which had been written on co-operative housing resource groups, it appeared that the decision to merge C.H.D.D. with C.H.A.M. was a bad one. Whereas the responsibility for developing co-op housing in Manitoba had been delegated to a number of actors who appeared to be progressing quite well with their work, the merger resulted in 'the ball being handed off' (or rather 'the game being given') to just one of them. C.H.A.M. in effect became a resource group (much like U.H.F. had been in B.C.) which

would be employing the 'non-profit developer' strategy of which Pomerleau had been so critical.

Officials involved in co-op housing in Manitoba were well aware of U.H.F.'s demise in British Columbia and they were anxious to ensure that a similar crisis was avoided with C.H.A.M.. Consequently, in the early part of the summer of 1976, when the author interviewed these various officials in an attempt to narrow down a research topic, 'the role of a resource group' invariably came up as being their priority concern.

The co-op housing climate in Manitoba proved timely for this study. In effect an opportunity existed to investigate over time two very different co-op housing resource group structural systems - one, being more 'decentralized' in nature had a number of 'resource groups' involved in the co-op housing development process; the other, 'newer' system being more 'centralized' in nature had a single group responsible for virtually all aspects of the process.²³

It was felt that a systematic study of Manitoba's

²³The 'decentralized' system existed from the end of 1974 until the middle of 1976. During this period (as noted earlier), C.H.A.M. acted as a contractor which specialized in co-op housing projects. C.C.S.M.'s Co-operative Housing Development Department (C.H.D.D.) initiated the formation of three developing housing co-operatives. In addition the provincial government's Department of Co-operative Development got quite involved directly in the development problems of some of the housing co-ops (specifically Brandon Housing Co-op and Village Canadien). In June, 1976 C.H.D.D. merged with C.H.A.M. which then (in a sense) became somewhat of a 'centralized' resource group. Thereafter the Department of Co-operative Development tended to limit its co-op housing activities to the provision of co-operative educational services.

experience might be of assistance to the C.H.A.M. as well as to the co-op housing movement in general. In particular it was noted that much of the literature to date on co-op housing resource groups had been quite opinionated and/or theoretical in nature. A definite need existed to develop some type of a data base to which future studies might be able to refer and perhaps build upon.

4. Purpose Of Research

The intent of this study is to examine in detail the difficult position which co-operative housing resource groups fill in the co-op housing development process. By undertaking a case study of the Co-operative Housing Association of Manitoba (C.H.A.M.) practical tests can be made on various aspects of the 'theory of co-op housing resource groups' which have evolved. In the end, it is hoped that a study of C.H.A.M.'s experience will provide useful lessons to be learned by other resource groups as well as various individuals interested in co-op housing across the country.

Of major interest to the study is the determination of C.H.A.M.'s ability as a 'non-profit developer' to foster the development of strong, autonomous core working groups. Another major interest of the study is to determine the degree to which specific signs of imminent failure (such as Cull had observed with U.H.F. in B.C.) might be manifest in C.H.A.M.'s operations.

The major research questions can be stated as follows:

1. Is C.H.A.M.'s relationship with the core working groups which it serves perceived by members of

these groups as being one of domination or subordination?

2. Did the services which were being provided to the three (3) core working groups, which had been initiated by C.H.D.D., change in quality over time to any noticeable degree as a result of C.H.D.D.'s amalgamation with C.H.A.M.?
3. Do factions exist on C.H.A.M.'s Board of Directors as to the role that they feel C.H.A.M. should be playing?
4. Do factions exist within C.H.A.M.'s membership as a whole regarding the role that they feel the organization should be playing?

5. Research Hypotheses

From the 'theory' which has evolved to date, the following research hypotheses have been developed:

Hypothesis A: C.H.A.M. as a co-op housing resource group cannot effectively provide educational/group development services while at the same time offering technical/construction services to housing co-operatives.

Sub-Hypothesis A-1: C.H.A.M.'s relationship with the core working groups which it serves is perceived by these groups as being one of domination.

Sub-Hypothesis A-2: The services being provided to the three (3) core working groups which had been initiated by C.H.D.D. decreased in quality over time as a result of C.H.D.D.'s amalgamation with C.H.A.M..

Hypothesis B: Factions exist within C.H.A.M. regarding the role that the organization should be playing.

Sub-Hypothesis B-1: Factions exist within C.H.A.M.'s Board of Directors

Sub-Hypothesis B-2: Factions exist within C.H.A.M.'s membership as a whole.

It should be noted that all of the above hypotheses relate to Hypothesis A which essentially is the central hypothesis to this research. The hypotheses are sub-divided (as above) for purposes relating to the organization of this thesis.

6. Methodology

This study deals with a rather unique subject matter - a subject matter on which very little research has been done to date. While an abundance of questions regarding co-op housing resource groups exists, very little by way of answers is available. By approaching the topic through the use of a case study, the author automatically becomes a 'field researcher'. In discussing methodology as it relates to field research, Schatzman and Strauss make some very interesting comments (p.7):²⁴

²⁴Schatzman and Strauss in their book - Field Research, ed. by Herbert L. Costner and Neil Smelser, Prentice-Hall Methods Of Social Science Series (Englewood Cliffs, N.J.: Prentice-Hall, Inc., 1973) - provide an excellent overview of field research. They outline a number of problems which one should be aware of and provide advice on a number of strategies which could be adopted through the various stages of field research. Field Research is an excellent reference book and should be read in detail by anyone who is contemplating this kind of a study.

Method is seen by the field researcher as emerging from operations - from strategic decisions, instrumental actions, and analytic processes - which go on throughout the entire research enterprise.... The field researcher is a methodological pragmatist. He sees any method of inquiry as a system of strategies and operations designed - at any time - for getting answers to certain questions about events which interest him.

As can be inferred from the above, the methodology which was finally employed in this study had not been worked out in detail prior to undertaking the research; rather it evolved as a result of strategic decisions which were made by the author at various points throughout the investigation.

Of course, from the outset a general approach to this research had been determined. Basically the author decided to try to avoid (as much as possible) conclusions regarding C.H.A.M.'s operations which would be based on his own personal viewpoints or opinions. Presumably if C.H.A.M. has been established to meet the needs of individuals who are interested in developing housing co-operatives, it then follows that these individuals should be in the best position to evaluate the organization in terms of its effectiveness in meeting their needs and expectations. With this in mind the author chose to approach Hypothesis A (and its two sub-hypotheses) through the use of a 'user-satisfaction' study.

In order to identify the existence of factions within the organization, the author decided to try to build upon methods used by Cull in her research. In short it was felt that a test of Hypothesis B (and its two sub-hypotheses) could be

made by obtaining and comparing the views of individual representatives within C.H.A.M.'s membership regarding matters which are basic to the organization's operations.

This study could not have been worked out without the author becoming (as much as possible) 'immersed' in the co-op housing movement in Manitoba. As Secretary of the board of directors and resident/member of an existing housing co-op, the author already had a fairly good grasp of the types of problems which generally are inherent in co-operative housing.

Early on in the study the author attended the boards of directors' meetings of all of the existing housing co-ops in Winnipeg. Similar contact was made with the boards of directors of the three developing co-ops which C.H.D.D. had initiated. The rapport which the author was able to establish with these various groups proved invaluable to the study.

Throughout the school year, the author also attended, on a regular basis, the meetings of C.H.A.M.'s Board of Directors as well as the co-ordinating meetings which C.H.A.M.'s senior staff held regularly with the various government agencies involved in co-op housing. Beginning the study simply as an observer, initial reservations gradually disappeared, and in time the author became more of a 'participant/observer' at these meetings. The relationships which the author developed at these meetings became a critical part of the methodology.

The various methods which were used in this study include a review of C.M.H.C.'s (local, regional, and national

office) records on co-op housing, a review of C.H.A.M.'s past Board minutes, attendance and participation at a number of co-op housing meetings and conferences, personal interviews, telephone interviews, mail-back questionnaires, and finally participant techniques involving direct presentation and feedback sessions with C.H.A.M.'s Board. Details regarding some of the more important techniques which have been used will be included in separate sections in the appropriate chapters to follow.

In the words of Schatzman and Strauss:

This may not be how methodology is taught or written about, but it is how original non-replicative research takes place. Originality has no absolute, programmatic model to work from; it has its 'own ways' and logic necessarily consistent only with the general requirements of order and communication.²⁵

7. Organization Of The Thesis

The introductory chapter to this thesis provides a familiarization with continuing housing co-operatives in Canada generally, and more specifically with co-operative housing resource groups and the difficult nature of their role in the housing development process.

In the second chapter a brief history of C.H.A.M. (i.e. the organization to be looked at) is given, together with a review of the pertinent literature. It outlines the theoretical underpinnings of the problem, the hypotheses, and the general approach taken to the study.

²⁵Ibid., p. 144.

Chapter three contains a description of C.H.A.M. as a business organization and as such outlines some of its constraints.

Chapter four looks at the constraints which face C.H.A.M. as a result of the inter-organizational environment within which it must operate.

In chapter five an evaluation is done of C.H.A.M.'s Development Division. In particular, an attempt is made to determine the nature of the Division's relationship to the groups which it serves. Similarly any effects which C.H.D.D.'s amalgamation with C.H.A.M. might have had on the quality of development services being provided are noted.

The sixth chapter analyzes the difficult nature of C.H.A.M.'s role in terms of the expectations which are placed on it by its various membership categories. Factions within the organization are identified and possible effects which their existence may have on the organization's ability to formulate goals and objectives for the future are considered. Two scenarios (regarding C.H.A.M.'s future), each presenting an extreme view, are set forth.

A summary of the thesis is included in the final chapter - overall conclusions are drawn and recommendations are then made.

CHAPTER THREE

C.H.A.M. - A BUSINESS ORGANIZATION

As a business organization, C.H.A.M. is subject to certain constraints (financial and otherwise) regarding the manner in which it is able to approach its role as a co-operative housing resource group. This chapter will describe C.H.A.M. - its objectives, the services which it offers, its development strategy, and its financial situation. The concluding section to the chapter will outline the main constraints which face C.H.A.M. as a business organization.

1. Its Objectives

According to its General By-Laws, C.H.A.M.'s objectives are as follows:

1. To promote continuing Co-operative Housing Associations, Co-operative Building Groups and in general to promote improvement in housing conditions in Manitoba by the use of co-operative techniques.
2. To build, buy, sell, lease, administer, improve and maintain land, property, buildings owned and controlled or otherwise acquired by the Association on the co-operative plan.
3. To provide, buy, sell and otherwise merchandise goods and services for the members.

If one were to try to evaluate C.H.A.M. in terms of these objectives one would readily conclude that the organization has met with rather limited success to date. Indeed, C.H.A.M.'s area of activities has been much narrower than that which is

suggested by its stated objectives.²⁶ And what is more, most, if not all, of the people involved in C.H.A.M. would like to see it continue to operate along these lines.²⁷

2. Services Offered

A glance at its organization chart (see Figure 2) provides one with a quick overview of the basic services which C.H.A.M. has been set up to provide. As can be seen from the chart, C.H.A.M. is organized around three main divisions.

The Development and Design Division facilitates the formation of core working groups and then provides these groups with a number of support services (including secretarial services, bookkeeping, etc...). The Division assists these groups in acquiring land, securing financing, and entering into various contractual arrangements which may be necessary to get their respective projects 'on the ground'. It also offers advice on various aspects of housing design.²⁸

²⁶One of C.H.A.M.'s most notable founding members, Mr. Scotty Borgford once explained to the author that C.H.A.M.'s original by-laws were based to a great extent on a model provided by Sweden's H.S.B. organization. The intent of C.H.A.M.'s founders in adopting the H.S.B. model was to provide the organization with a certain amount of flexibility. Thus rather than attempting to formulate relatively narrow objectives, these broader ones were adopted from the outset.

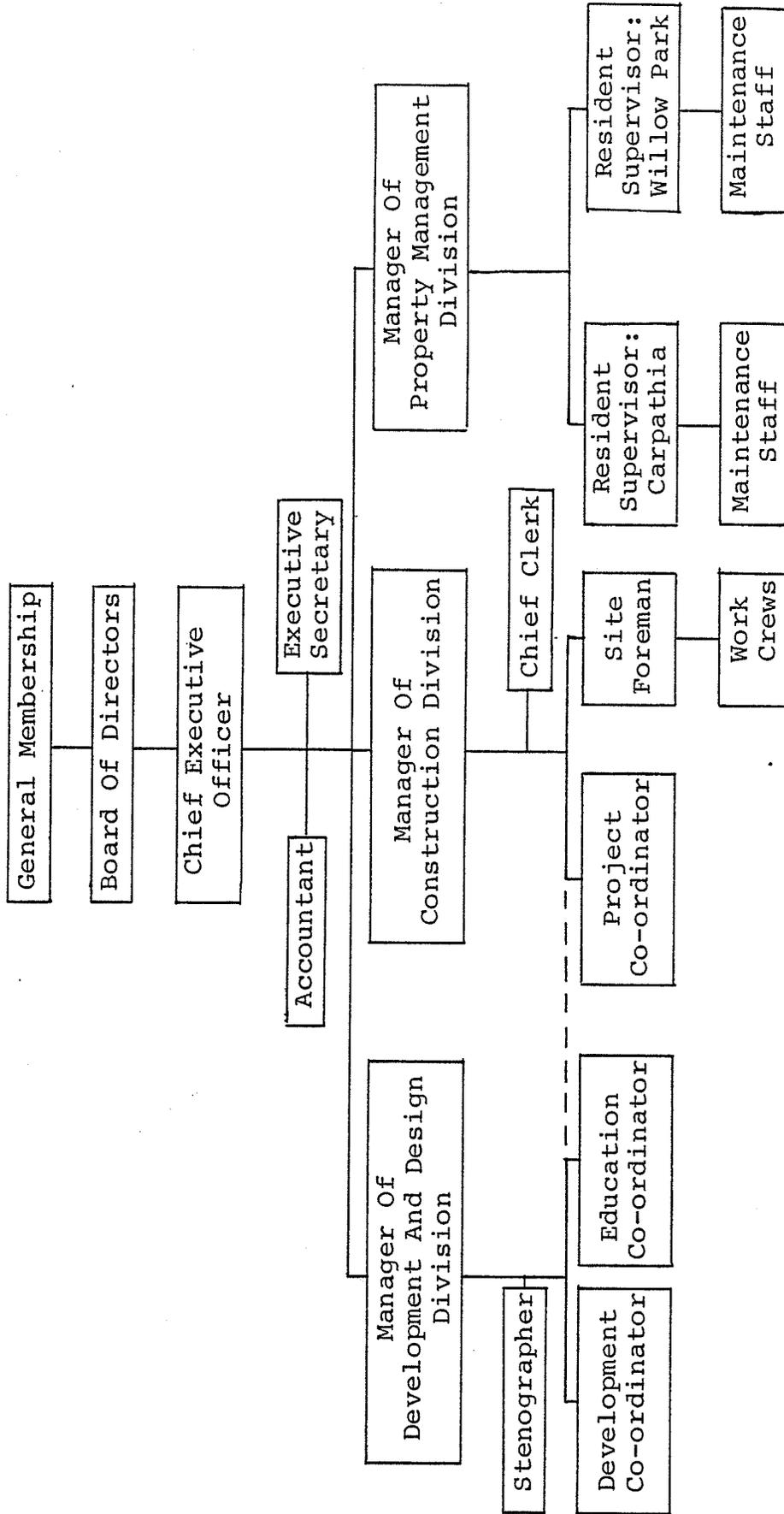
²⁷In May, 1977 C.H.A.M.'s Board of Directors as well as its general membership went through an exercise whereby future objectives for the organization were considered. The objectives thus formulated were on the whole much narrower in scope than those found in C.H.A.M.'s General By-laws. A detailed discussion of the exercise which C.H.A.M. went through in May, 1977 can be found in Chapter Six of this thesis.

²⁸Recently the division has developed the capacity to do the actual design drawings for projects. The preparation of working drawings is still contracted out.



FIGURE 2

C.H.A.M.'s ORGANIZATION CHART



Finally, through its education co-ordinator, the Development and Design Division provides educational services relating to co-operative housing.²⁹

C.H.A.M.'s Construction Division which is the organization's longest established division, has been set up to provide either project management or construction management services to housing co-operatives, credit unions or government agencies.³⁰

The Property Management Division only began operating in April, 1977. During its first 6 months of operation it provided on-going property management services (on a contract basis) to Carpathia Housing Co-op, Willow Park 'East' Housing Co-op, and Willow Centre (Willow Park's multi-purpose building which houses a variety of community services and facilities including a non-profit senior citizens' apartment block).

²⁹The main activities in this area over the past year have included a major conference on co-operative housing and 'lifestyles' which was put on by C.H.A.M. together with the province's Department of Co-operative Development in February, 1977. Similarly a seminar on 'board duties and responsibilities' was organized by C.H.A.M. in May, 1977. Among other things the education co-ordinator is responsible for publishing and distributing a newsletter which goes out to all housing co-operatives in Manitoba.

³⁰It should be noted that generally speaking a Project Manager can be an architect, engineer, or contractor who has been engaged by the owner to assume total responsibility for developing the design, obtaining building permits, arranging financing, budgetary control, scheduling and construction of a project. Construction management on the other hand is a team approach whereby the owner acting as team leader engages design consultants and an experienced contractor each with their own areas of specific responsibility and a commitment to comment upon each others work and to advise the owner on various problems and alternatives, (C.M.H.C.).

3. Its Development Strategy

As can be noted from the previous section, C.H.A.M. has evolved to such an extent that it is now able to work directly with individual housing co-ops right from their inception through to their development as existing, functioning housing co-operatives. In 'going about its business' as such a resource group, C.H.A.M. has adopted a rather interesting development strategy.

Prior to encouraging the formation of a core working group, C.H.A.M. (with the assistance of the provincial government) generally obtains an option on a specific parcel of land which is suitable for development. Having such an option 'in hand', C.H.A.M. then organizes a public meeting at which interested individuals are encouraged to form a core working group. C.H.A.M.'s Development Division, with assistance from the province's Department of Co-operative Development, guides this group through the incorporation process so that it can then become a recognized housing co-operative (i.e. a legal entity).

At this point C.H.A.M.'s Development Division formally offers its services to the newly formed co-op and a contract is entered into. In exchange for the Development Division's services the co-op agrees to pay C.H.A.M. a sum equivalent to 1% of the total capital cost of its project.³¹

³¹25% of this fee is due when the design for the project has been finalized. A sum sufficient to increase payments to 50% of the total fee is then due when the co-op receives a loan commitment for its project. The remaining portion of the fee is paid over a period extending up to 3 months after the project has been completed and all units are ready for occupancy.

A staff person from C.H.A.M.'s Development Division is assigned to the co-op and as such works closely with it throughout the development process. When the time comes to choose a contractor for the project, the Development Division, as a result of a mandate given to it by C.H.A.M.'s Board of Directors is to "actively promote the co-operative's use of C.H.A.M.'s Construction Division for construction management services."³² While a similar mandate regarding C.H.A.M.'s Property Management Division has as yet not been given to it, presumably the Development Division will also be expected to promote the use of C.H.A.M.'s property management services once the co-op has reached a stage of development whereby it is ready for such services.³³

From a business-generating point of view this strategy has been reasonably successful for C.H.A.M.. Of Winnipeg's three most advanced developing housing co-operatives (i.e. the three which were first initiated by C.H.D.D. in mid-1975), two have chosen to employ C.H.A.M.'s Construction Division, and one of these has also decided to use C.H.A.M.'s property management services.

³²C.H.A.M., Minutes of Board of Directors' Meetings, Meeting of 24th January, 1977, p.6.

³³It should be noted that under existing circumstances C.H.A.M.'s Development Division acts in an 'advisory' capacity only. The final decision as to whether or not a contract will be entered into with C.H.A.M.'s Construction Division and/or Property Management Division rests with the individual developing housing co-operative.

While it may be true that its strategy has been fairly successful in terms of its being able to obtain much-needed business for the organization, C.H.A.M. feels that there is still much room for improvement. On the whole, C.H.A.M. is of the opinion that its present strategy is rather clumsy - too much is left up to chance in that the organization's future programmes are greatly influenced by the decisions of the individual housing co-operatives.

C.H.A.M. would in fact prefer to adopt a 'project management' strategy in developing housing co-operatives in Manitoba.³⁴ By thus being hired from the outset to see a project through (in all aspects) from beginning to end, such a strategy would of course enable C.H.A.M. to better rationalize its operations. More importantly perhaps, a project management strategy would likely serve to provide the organization with a greater amount of construction business and thereby better enable it to become financially self-sufficient over time. This latter point will be clarified in the following section.

4. Its Financial Situation

C.H.A.M.'s financial position has never been one to be envied. Indeed, were it not for the financial backing at various critical times of either the provincial government or the Co-operative Credit Society of Manitoba, it is quite

³⁴Please see supra, p. 44, n.30 for a brief description of the role of a project manager.

likely that C.H.A.M. would long ago have had to declare itself insolvent.

During the past year however, considering the nature of its work as a co-op housing resource group, C.H.A.M. appears to have enjoyed an unusual amount of financial stability. While it is not in a position as yet to be able to claim financial self-sufficiency, it nevertheless certainly appears to be heading in that direction.

Table 2 outlines C.H.A.M.'s 1977 budgeted figures on a divisional basis.³⁵ While the '77 budget may present a rather good picture, it is interesting to note that if the provincial government's grant of \$50,000 were suddenly taken away, C.H.A.M.'s Development and Design Division's 'net income' figure of \$27,290 would change drastically to become a \$22,710 'net loss'. Consequently, such an occurrence would also result in the organization as a whole experiencing a deficit position of about \$40,000 rather than its budgeted profit position of just over \$10,000.

From Table 2 it would appear that the Construction Division is subsidizing the operations of the Development and Design Division to a significant extent. However, it is difficult to determine just how much this subsidy is in

³⁵As of June 30, 1977 C.H.A.M. was operating very closely to its budgeted figures. If things continue to go according to plans then, C.H.A.M. should have a net income of just over \$10,000 at year-end.

TABLE 2
A SUMMARY OF
C.H.A.M.'s 1977 BUDGET

| | <u>Revenue</u> | <u>Expenditures</u> | <u>Net Income</u> |
|------------------------------------|------------------------|----------------------|-----------------------|
| Development And Design Division | \$176,725 ^a | \$149,435 | \$ 27,290 |
| Construction Division | 179,800 | 71,310 | 108,490 |
| Property Management Division | 68,946 | 60,900 | 8,046 ^c |
| General And Administration | - | 133,511 ^b | (133,511) |
| TOTALS | <u>\$425,471</u> | <u>\$415,156</u> | <u>\$ 10,315</u> |

Notes:

^aIncludes a \$50,000 grant provided by the provincial government.

^bIncludes interest payments of \$40,000, rent and maintenance of premises of \$10,500, administrative payroll expenses of \$51,500 etc...

^cC.H.A.M.'s property management services are offered to co-ops on a 'non-profit' basis. In accordance with its property management agreement, C.H.A.M. may have to transfer all (or part) of this 'net income' of \$8,046 back to the housing co-ops which are receiving its property management services.

'real terms'.³⁶ Regardless, one is no doubt quite safe in assuming that, under existing circumstances, the work of C.H.A.M.'s Development Division is not very lucrative.³⁷ In fact, it would appear at present that 'the road to financial independence' lies, for C.H.A.M., in its ability to successfully promote the use of its Construction Division's services.

5. Constraints As A Business Organization

Having acquired a fairly full complement of staff, C.H.A.M. must now try to ensure that it has an adequate number of projects 'in the works' and revenue coming in so that salaries can continue to be paid on time etc... Indeed, C.H.A.M.'s present size, to some extent, can be looked upon as being a constraint in itself. In essence, C.H.A.M.'s size as a business organization determines the magnitude of

³⁶The difficulty lies in the fact that the organization's 'general and administration' expenses are lumped together in one large sum. Hence it is impossible to determine what proportion of these expenses are attributable to each of its operating divisions. In order that it might be able to obtain a clearer understanding of its operations in future, it may well be worth C.H.A.M.'s trouble to have its accounting system adjusted such that these general expenses are allocated accordingly to each of its divisions.

³⁷The type of work which C.H.A.M.'s Development Division performs is similar in many ways to that done by Communitas Inc. in Edmonton. Early this year Communitas undertook a detailed financial analysis of their work. In short, they kept a record of the costs which they incurred in providing their services to two different housing co-operatives. Among other things, they concluded that: "The whole question of recovery from groups and the possibility of operating a resource program that would be totally dependent upon collecting from groups is doubtful. Aside from the cash flow problems such a group would encounter, it is doubtful that the resource group could collect enough to support the cost of the program.", (Communitas, Recovery From Groups That CROP Serves, mimeographed paper, 1977, p. 2.).

its operating and fixed costs which in turn must be met through revenue generated by the organization. Since the bulk of C.H.A.M.'s revenue is tied, in one way or another, to the number of housing units which it can produce, C.H.A.M. possesses, in effect, a 'built in' incentive to 'produce in order to survive'.

At the same time, as a business organization C.H.A.M. must try to operate as efficiently as possible. In so doing it must be particularly cognizant of its costs, ensuring at all times that they are being kept within reasonable limits. Hence, there may be times in which C.H.A.M., while it may feel somewhat obligated to assist a member housing co-operative with a particular problem, will have to forgo providing its assistance to that co-operative unless that co-op is able and willing to compensate C.H.A.M. adequately for the costs which it might have to incur in providing its services.

While it can be seen that C.H.A.M. as a business organization must operate within constraints which basically require a certain amount of efficiency on its part, there are other equally limiting constraints which can be identified and which are not so much attributable to the fact that C.H.A.M. is a business organization per se, as they are to the unique inter-organizational environment within which C.H.A.M., as a co-operative housing resource group, must operate. Chapter Four will describe this inter-organizational environment and in the process will outline the constraints which it imposes upon C.H.A.M..

CHAPTER FOUR

C.H.A.M. AND ITS INTER-ORGANIZATIONAL
ENVIRONMENT IN MANITOBA

In pursuing its role as a co-operative housing resource group, C.H.A.M. necessarily must work, in one way or another, with a wide variety of organizations. Each of these organizations has its own particular interest in C.H.A.M.'s operations; each consequently has its own particular expectations of C.H.A.M., and each is in its own way able to exert a certain amount of influence on the manner in which C.H.A.M. conducts its affairs.

This chapter will describe the main organizations in Manitoba with which C.H.A.M. has to deal. An attempt will be made to outline each organization's particular interest in co-operative housing as well as the nature and degree of its respective influence over the operations of C.H.A.M..

1. Central Mortgage And Housing Corporation (C.M.H.C.)

C.M.H.C. (Manitoba) in its capacity as the representative of the Federal Government's housing agency, which is responsible for administering the National Housing Act, has considerable control over most of the 'purse strings' which are attached to the development of continuing non-profit housing co-operatives in the province. Needless to say however, C.M.H.C. (Manitoba) does have specific guidelines (which have been

established by its head office in Ottawa) which it must follow when working on various co-operative housing matters.

In particular, C.M.H.C. makes a clear distinction between what constitutes a housing co-operative as opposed to a non-profit, exclusively charitable housing project. This distinction may be summarized as follows:

.....It may be an oversimplification, but the difference between co-op and exclusively charitable can be put this way - in the exclusively charitable the non-residents have the responsibility for developing the housing while the residents are the advisors, in the co-operative the residents are responsible for developing and managing the housing while the non-residents are the advisors.³⁸

In keeping with this principle C.M.H.C. has come to insist upon user participation in the co-operative housing development process and consequently it now generally rejects the 'turn-key' type of co-op housing project which had become so common in the past. In an attempt, in part, to encourage the development of fairly autonomous housing co-operatives, C.M.H.C. makes grants of up to \$10,000 available to core working groups to help cover part of the 'start-up' costs which they have to incur in getting their respective projects planned and launched.

Similarly, under the National Housing Act, C.M.H.C. makes loans available (for new construction or for the purchase and improvement of existing dwellings) to individual housing co-operatives and not to their respective resource groups or

³⁸C.M.H.C., "Suggestions For Developing Group Objectives", Draft - Technical Information On The Development Of Non-Profit Housing, Spring, 1976, code 1.2.4., p. 1.

sponsors. These loans, which may cover 100% of the lending value of a project, may be given with a preferred interest rate and a repayment period extending up to fifty years. In addition, a capital grant of up to 10% of the lending value of a project may be awarded. Instead of receiving such a capital grant however, a housing co-operative (particularly if it is located in an area characterized by high land costs) may choose to take advantage of C.M.H.C.'s land-lease programme which allows C.M.H.C. to purchase a specific parcel of land for the co-op and then to lease it back to the co-op at subsidized rates.³⁹

Once it has made a loan commitment, C.M.H.C. may then offer the housing co-operative interim financing (at the preferred interest rate) in the form of a cash advance of up to \$5,000 per unit. C.M.H.C. may also advance up to 75% of the nonlienable costs to assist in interim financing for a project.

In order to obtain such preferential terms under the National Housing Act, a housing co-operative must be planned expressly to accommodate 'low-to-moderate' income members. In July, 1976 C.M.H.C. (Manitoba) outlined relevant guidelines which housing co-operatives would have to conform to in order to qualify for these subsidies in Manitoba.⁴⁰ In short, these

³⁹ Because the provincial government operates its own relatively attractive co-operative housing land-lease program (this will be described in section 2 of this chapter), to date none of the housing co-operatives in Manitoba have opted for C.M.H.C.'s land-lease program.

⁴⁰ A copy of the guidelines which C.M.H.C. drew up are included in the Appendix (section 8.2).

guidelines define quite specifically just what C.M.H.C. considers (in terms of costs as well as unit sizes) 'modest' accomodation in the province.

While under the terms of its preferential financing C.M.H.C. expects 'low-to-moderate' income people to move into the housing co-operatives, in an attempt to promote a better 'mix' of people, it allows co-ops to utilize an 'internal-subsidy' system which enables people with somewhat higher incomes to become members. Basically under this system surcharges are levied against members with higher incomes such that they pay the economic rent for their respective housing units. Monies thus collected in surcharge payments are then used by the housing co-operative to provide corresponding rent subsidies to its lower income members.⁴¹

In considering C.M.H.C.'s guidelines and its overall policy regarding financial assistance to housing co-operatives, Ian Spencer, the manager of C.H.A.M.'s Development Division, in a brief (dated July, 1976) to C.M.H.C., summed up a number of concerns which have been expressed at various times by individuals in the co-operative housing movement:

Many concerns have been expressed about C.M.H.C. attitude toward co-operatives developing under section 15.1. Whilst the terms of repayment are, on the surface, very favourable we feel that the conditions imposed are contrary to the true concept of a co-operative development which calls for a high degree of member (user) participation in

⁴¹A more detailed discussion on how this scheme is to operate in Manitoba is contained in C.M.H.C.'s guidelines as attached in Appendix 8.2.

development and operation. It appears to us that C.M.H.C. regards the terms of repayment as a subsidy solely for the purpose of reducing housing charges to a level acceptable to families with a low income, whereas the housing co-operative movement is seeking to provide non inflationary housing for the eventual benefit of all types of families.

Due to the responsibilities involved in operating a housing co-operative it is essential that the nature of the development attract a membership capable of meeting these responsibilities. If this is not possible, particularly due to inferior accommodation then the co-operative will always be under the influence of exterior resource agencies.

A large number of non inflationary co-operatively owned housing units will have a significant effect in restraining inflationary trends in the traditional rental and ownership market as well as providing all families with a vehicle for improving their living environment.

The fact that co-op housing in Manitoba is being developed through a financing scheme that involves a significant public subsidy has lead to a number of major confrontations between C.M.H.C. and C.H.A.M.. Of particular note in this regard is C.M.H.C.'s stand on C.H.A.M.'s desire to adopt a project management strategy toward the development of co-op housing in Manitoba.⁴²

Basically, it appears that C.M.H.C. is opposed to such a strategy for C.H.A.M. on two main grounds:

- (i) Under the circumstances it might appear that a public subsidy was being directed by C.M.H.C. toward the support of a particular developer -

⁴²A discussion outlining the main reasons for C.H.A.M.'s desire for such a strategy was included earlier (see supra., p. 47). A copy of C.H.A.M.'s position paper on the matter is also included in Appendix 8.3.

namely C.H.A.M..⁴³

- (ii) The 'construction management' approach which is now being employed by C.H.A.M. places the individual co-op in a better position to provide effective input into the project and therefore is more in keeping with one of the principles of co-op housing re. user input into the housing development process.⁴⁴

⁴³As an integral part of this issue it should be noted that while C.H.A.M. is attempting to obtain approval for its project management approach, it is also trying to implement what may be referred to as an 'inter-locking directorship scheme'. The latter refers to C.H.A.M.'s desire to have two representatives of either its staff or its Board of Directors sit as recognized members on the provisional boards of future developing co-ops. C.H.A.M. argues that such an arrangement would facilitate continuity within each co-op. It also points out that because of a quorum requirement, its representatives alone would never be able to constitute a majority at co-op meetings. On the other hand, C.M.H.C. argues that while C.H.A.M.'s representatives may not make up a majority on a co-op's board in absolute terms, due to the fact that they would in all likelihood possess a better knowledge of co-op housing than the other members of the board, it is quite probable that their views would carry a disproportionate amount of weight. In addition, when a decision is to be made as to whether or not the co-op should employ C.H.A.M. as its project manager, C.M.H.C. maintains that C.H.A.M.'s representatives will be placed in somewhat of a 'conflict of interests' position.

⁴⁴Apparently one of the considerations to support this argument relates to the timing of a co-op's decision to enter into a project management as opposed to a construction management contract. Generally speaking a decision to adopt a project management approach would occur much earlier on in the life of a project when members of the core working group are still very new to the housing development process. Supposedly a core group which has been involved in the process for a longer period of time should be able to make a more rational decision re. a construction management contract.

C.H.A.M. has rejected C.M.H.C.'s arguments against the project management strategy and as such is in the process of trying, through various means to pressure it to change its stand on the matter. In the meantime, it appears that C.H.A.M. will experience a difficult time in trying to get a loan commitment from C.M.H.C. for any co-op housing project for which it has been designated to act as a project manager.

2. The Manitoba Housing And Renewal Corporation (M.H.R.C.)

The Manitoba Housing And Renewal Corporation (M.H.R.C.) was established by the provincial government in 1967.⁴⁵ As a provincial housing corporation M.H.R.C. has concentrated its efforts at providing housing assistance to Manitobans of low income. Its Public Housing Program, which is a subsidized rental program for low-income families and elderly persons, is by far its main area of activity. As such, at the end of its first nine years of operations M.H.R.C. could boast of having produced some 11,712 public housing units in Manitoba.⁴⁶

In recent years, M.H.R.C. has become fairly instrumental in encouraging the development of co-operative housing in Manitoba. In particular, M.H.R.C. (which incidentally operates a public land banking program on behalf of the

⁴⁵ M.H.R.C., The Manitoba Housing And Renewal Corporation Annual Report 1975/76 (Winnipeg: The Manitoba Housing And Renewal Corporation, January, 1977), p. 21.

⁴⁶ Ibid., p. 23.

provincial government) has made land available for development to continuing non-profit housing groups. Such land is offered to a housing co-op by way of a long-term leasing arrangement which calls for an annual rental equal to only 5% of the cost of the land per annum.⁴⁷ In exchange for such favourable terms, a housing co-operative must agree to set aside 25% of its units for use by M.H.R.C.'s Public Housing Program for low income families.

In February, 1976, M.H.R.C. established a policy of providing a guarantee to the Co-operative Credit Society of Manitoba (C.C.S.M.) to cover interim financing of up to \$1,000 per unit as required by a housing co-operative under development.⁴⁸ Such interim financing is intended to cover costs which housing co-operatives have to incur in getting their respective projects to the loan approval stage. Thereafter interim financing as provided by C.M.H.C. is used to retire the co-op's debt to C.C.S.M., and M.H.R.C.'s guarantee is then cancelled.

More recently, M.H.R.C. introduced a programme through which it is now able to provide a grant in the amount of 10% of the C.M.H.C. approved mortgage value for a particular

⁴⁷In determining the cost of the land per annum, M.H.R.C. includes not only the specific cost of the land but also the interest, carrying charges and any local improvement charges or servicing costs to the perimeter of the site.

⁴⁸Manitoba Government, "Guarantees Facilitate Co-op Housing Start-Up", News Service (Winnipeg: Information Services Branch), February 13, 1976.

co-op housing project. Such a capital grant is to be applied on a declining balance basis over the first seven years of a particular project's life. By providing such a 'front-end' capital grant M.H.R.C. hopes that rents within a co-op housing project will be more within the reach of families with moderate incomes.⁴⁹

M.H.R.C. policy is such that assistance to housing co-operatives is conditional on it being satisfied that:⁵⁰

- (i) the co-operative organization is a bonafide co-operative organization duly registered and acceptable to C.M.H.C. and the Department of Co-operative Development of Manitoba.
- (ii) C.M.H.C. accept and approve the co-op's application in respect to design, building code requirements, unit and square foot costs,
- and (iii) the project will be viable and reflect reasonable rental rates in accordance with rental market conditions.

M.H.R.C.'s involvement in co-operative housing has of course brought it into direct contact with C.H.A.M. and its operations as a resource group.⁵¹ It goes without

⁴⁹Manitoba Government, "Additional Assistance Set For Co-op Housing - Designed To Widen Moderate Income Family Eligibility", News Service (Winnipeg: Information Services Branch), September 16, 1977.

⁵⁰M.H.R.C., October 1977.

⁵¹One should perhaps recall the fact that M.H.R.C.'s involvement with C.H.A.M. has not been restricted solely to co-operative housing. As noted earlier (see supra, p. 19), through its Public Housing Program, M.H.R.C. was able to provide C.H.A.M. with much-needed construction business at a very critical period in its development as a resource group.

saying that in facilitating the development of co-operative housing in Manitoba as it does, M.H.R.C. makes C.H.A.M.'s work as a developer of co-op housing that much easier. On the whole, experience has shown that M.H.R.C. is very much of an 'ally' of C.H.A.M. and the co-operative housing movement in general in Manitoba.

3. The Department Of Co-operative Development (D.C.D)

The provincial government's Department of Co-operative Development (D.C.D.) had its beginnings as the Co-operative And Credit Union Branch within the Department of Agriculture. In 1971, it was removed from the Department of Agriculture to become a separate Cabinet department.⁵² This shift was accompanied by a change in the Department's focus from that of being a regulatory control agency to that of being more of a promotional and 'development' agency.⁵³ Over the years the Department has extended its activities to encourage co-operative endeavors in such fields as retailing, agriculture, housing, day care and various other community services.

While the D.C.D.'s current budget of \$1,634,400 appears quite small in comparison to most other provincial government departments, it is interesting to note that it was one of the few departments to experience a significant budgetary increase

⁵²Wally Dennison, "Deputy Minister Says Co-operative Housing Prospects Are Bright", Winnipeg Free Press, February 20, 1976, p. 25.

⁵³Ibid.

for the government's current fiscal year.⁵⁴ This apparently was in keeping with the provincial government's decision to continue to actively promote co-operative development as being "a superior form of economic organization".⁵⁵

Of the D.C.D.'s total budget of \$1.6 million for the current fiscal year, some \$149,000 has been earmarked to fund its housing programme which is aimed at "enabling more Manitobans of moderate income to acquire good housing at reasonable costs".⁵⁶ Housing types covered by the Department's programme include both continuing housing co-ops as well as 'sweat equity' co-ops.⁵⁷

The D.C.D. supports and encourages the development of continuing housing co-ops in Manitoba both by providing annual core funding to C.H.A.M. in the amount of \$50,000 as well as through its own promotional and educational services. Its role

⁵⁴The D.C.D.'s 1977/78 current budget of \$1,634,400 represents an 11% increase over its 1976/77 budget. For the 1977/78 fiscal year only four government departments received budgetary increases of more than 11%; in fact, a number of departments have had to contend with decreases to their budgets. (Robert Matas, "NDP's Estimates Holding The Line", The Tribune (Winnipeg), March 2, 1977, p. 5.)

⁵⁵The Legislative Assembly of Manitoba, "Estimates - Co-operative Development", March 31, 1977 (remarks of the Hon. Minister of Co-operative Development Mr. Rene Toupin), p. 1410.

⁵⁶Ibid., p. 1438.

⁵⁷The 'sweat equity' co-op, also known as the building co-op, refers to the type of housing co-operative whereby a group of families "form a co-operative society with charter for the purpose of constructing, or having constructed for them, a number of houses to be occupied and eventually owned by the members individually. This is co-operative building for home ownership." (Laidlaw, A Roof Over Your Head, p. 6.)

in the continuing housing co-operative development process in Manitoba has not been insignificant.

Besides ensuring that existing continuing housing co-operatives operate in compliance with the provincial government's recently introduced Cooperatives Act, the D.C.D. assists developing housing co-operatives through the incorporation process. It also acts as a resource to continuing housing co-operatives which are trying to progress through the co-op housing development process. As a resource, it specializes in particular in providing co-operative oriented educational services.

The D.C.D. is careful to ensure that its services do not duplicate those which are available to housing co-ops through C.H.A.M.. As such it tends only to work with continuing housing co-operatives as and when requested by C.H.A.M. to do so.

The D.C.D., as evidenced by its substantial core funding of C.H.A.M., has taken considerable interest in C.H.A.M.'s operations as a resource group. Over the past year, a representative of the Department has attended C.H.A.M.'s Board of Directors' meetings on a fairly regular basis.⁵⁸ The Department, to a limited extent, has also made its Research

⁵⁸Of the ten board meetings which C.H.A.M. held from October, 1976 to August, 1977, the Department of Co-operative Development's representative was present at five of them. It should perhaps be noted that contrary to the situation which existed in British Columbia where two representatives of the provincial government were full-fledged members of U.H.F.'s Board of Directors, the D.C.D. representative attends C.H.A.M.'s meetings only as an observer and/or a resource person.

And Planning Branch's services available to C.H.A.M..⁵⁹

More recently, the D.C.D. appears to have taken a particularly keen interest in C.H.A.M.'s dispute with C.M.H.C. over its proposed project management strategy. The D.C.D. has taken C.H.A.M.'s side wholeheartedly in this dispute. As an indication of its support, it is interesting to note that the first draft of the paper entitled the "Role Of Co-operative Housing Association Of Manitoba Ltd.", the main purpose of which was to make a case for C.H.A.M.'s adoption of the project management strategy, was prepared by the Department of Co-operative Development and presented to C.H.A.M.'s Board of Directors at their meeting on 2nd May, 1977. C.H.A.M.'s Board made a few changes to this draft and the paper consequently became the main thrust of a brief which was presented to C.M.H.C. (Manitoba) at a meeting in August, 1977.⁶⁰

Perhaps one of the most important contributions made by the D.C.D. to the development of continuing housing co-operatives in Manitoba came in the summer of 1976 when it initiated the formation of the Continuing Co-operative Housing Co-ordinating Committee. Acting as a facilitator, the D.C.D. brought together representatives of C.M.H.C., M.H.R.C. and

⁵⁹At C.H.A.M.'s request, during the past year the D.C.D.'s Research And Planning Branch produced a paper which investigated various aspects involved in converting existing dwellings into housing co-operatives.

⁶⁰A copy of this paper is included in the Appendix (Section 8.3).

C.H.A.M. in an attempt to clarify each organization's respective role in the co-op housing development process. Useful dialogue was thus established and the various representatives agreed to meet regularly as a committee in future.

The Co-ordinating Committee has continued to meet once every month or so over the past year. In the author's opinion it has been most effective in fostering much-needed communications (both formal and informal) between the various actors involved in the co-op housing development process.

4. The City Of Winnipeg

While the City of Winnipeg has no preferential policy (as such) with regard to co-operative housing, recent events suggest that it is now much more favourably disposed toward the concept than it had been in the early 60's when proposals for the development of Willow Park were first being made. A major indication of the City's change in outlook toward co-op housing came in the latter part of 1976 when it considered a brief which was being presented to it by the New Village Place Housing Co-operative Ltd..⁶¹

Basically, New Village Place approached the City with its proposal to develop a housing co-operative on 13 acres of city-owned land in north-west Winnipeg (on a site adjacent to

⁶¹It should perhaps be noted that while the brief was presented under the auspices of the housing co-operative, most of the co-op's board members at the time consisted of employees and board members of C.H.A.M..

Willow Park). In exchange for undertaking the development, the co-op asked the City to grant it a subsidized 60-year lease for the land. On 3rd November, 1976, in spite of objections voiced by its finance committee, City Council overwhelmingly approved the housing co-op's proposal with a 35-to-11 vote.⁶²

The most important on-going influence that the City of Winnipeg exerts on the development of co-operative housing relates to the role that it plays generally as the 'regulating agency' of Winnipeg's housing development industry. A study which was done in 1975 indicated that the average time required for a typical subdivision to venture through the various stages of implementation (i.e. from the subdivision design stage to the housing construction and marketing stage) ranged from 43 to 59 months.⁶³ Of this total, a development apparently takes some 20 to 27 months to go through the City's subdivision plan approval process and its housing design approval process.⁶⁴

Co-operative housing projects in Winnipeg have had to contend with all of the various rules and regulations which the City generally imposes throughout the housing development process. The time thus consumed in dealing with the City has

⁶²"Housing Co-op Gets Land Bargain", The Tribune (Winnipeg), November 4, 1976, p. 54.

⁶³W. R. Bloxom, The City Of Winnipeg: Steps In The Land Development Process (Winnipeg: S.T.E.P. Research Project for Planning Secretariat of Cabinet, Summer, 1975), p. 39.

⁶⁴Ibid.

placed considerable hardship on many of the developing housing co-operatives. In particular, experience has shown that housing co-operatives which are to be built on land requiring rezoning can take up to two years or more before they are able to get underway.⁶⁵

C.H.A.M. has expressed concern over the difficulty which it faces in trying to keep the board members of the various developing co-operatives active in the development process over such a long period of time. Experience has shown that the average board member's interest tends to wane unless real, observable progress can be achieved over a reasonable period of time.

Indeed, given the nature of C.H.A.M.'s work and the City's regulations etc.... the City of Winnipeg, in its capacity as a regulatory agency, can be considered to be very much of a constraint to C.H.A.M. and the manner in which it is able to pursue its role as a co-operative housing resource group.

5. The Co-operative Credit Society Of Manitoba Ltd. (C.C.S.M.)

The Co-operative Credit Society of Manitoba (C.C.S.M.) which was incorporated in 1950 as the central service agency (or resource group) to Manitoba's credit unions, has evolved into a major financial institution within the Province of Manitoba. In 1976, C.C.S.M., under the ownership of some

⁶³ Department of Co-operative Development, Minutes Of The Continuing Co-operative Housing Co-ordinating Committee Meeting, Meeting of June 20, 1977, p. 2.

65 credit unions and 90 other various types of co-operative enterprises, had total assets exceeding \$110 million.⁶⁶

C.C.S.M.'s involvement in continuing housing co-operatives dates back to the mid-1960's when it became the main financier behind the first phase of Willow Park Housing Co-operative.⁶⁷ Since then C.C.S.M. at various times has provided financial backing to a number of housing co-operative projects in Manitoba.

C.C.S.M. has played a major role in assisting C.H.A.M. to achieve its present stage of development as a resource group.⁶⁸ Besides serving as C.H.A.M.'s banker and thereby providing it with a substantial line-of-credit, C.C.S.M. has in more recent times provided C.H.A.M. with management services in the form of Mr. E. Henschel, C.C.S.M.'s Corporate Secretary. As a result of an agreement which was reached between C.C.S.M. and C.H.A.M., in October, 1974 Mr. Henschel became C.H.A.M.'s Acting Manager - a position which he has filled on a part-time basis. Under the present agreement, C.C.S.M. and C.H.A.M. are to share the services of Mr. Henschel until his retirement from C.C.S.M. in June, 1978 after which he will assume, on a full-time basis, the position

⁶⁶C.C.S.M., 1976 Annual Report (Winnipeg: Co-operative Credit Society of Manitoba Ltd., 1976), p. 18.

⁶⁷Willow Park Housing Co-operative, Willow Park: A Co-operative Community (Winnipeg: Co-operative Credit Society of Manitoba Ltd.), p. 2.

⁶⁸Some of the details regarding the events which lead up to C.C.S.M.'s direct involvement in C.H.A.M. were outlined earlier in Chapter Two, (see supra, pp. 15-19).

of C.H.A.M.'s Chief Executive Officer.⁶⁹

As a financial institution which is capable of making sizeable loans available for the development of housing, C.C.S.M., in the long run presumably, has much to gain if it can capture a good portion of the co-operative housing market. At the same time, as C.H.A.M.'s banker and 'manager' (in part at least), C.C.S.M. is able to exert a fair degree of influence over C.H.A.M.'s operations as a co-operative housing resource group.

6. Developing Housing Co-operatives⁷⁰

As far as C.H.A.M. is concerned, developing housing co-operatives can be looked upon as being two distinct entities. As a housing development agency, C.H.A.M. must view developing housing co-operatives as being 'clients', and as such, important sources of revenue. On the other hand, as a federation of non-profit housing co-operatives, the membership of which is comprised of a number of developing housing co-operatives, C.H.A.M. must look upon developing co-ops as being, in part, its owners. As member/owners of C.H.A.M., developing housing co-operatives are able to exert a considerable amount of influence over policy decisions regarding the organization's future direction etc....

As of May, 1977 C.H.A.M. had five developing housing

⁶⁹Brian F. Squair, "President's Report" as attached to the Minutes of C.H.A.M.'s Eighteenth Annual General Meeting, May 7, 1977, p. 1.

⁷⁰The basic difference between a 'developing' housing co-operative as opposed to an 'existing' housing co-operative was noted earlier (see supra, p. 20, n. 18).

co-operatives on its membership list; these were:

- (i) Brandon Housing Co-op Ltd.
- (ii) New Village Place Housing Co-op Ltd.
- (iii) Pembina Woods Housing Co-op Ltd.
- (iv) Seven Oaks Gardens Housing Co-operative Ltd.
- and (v) Westboine Park Housing Co-op Ltd.

Three of these co-ops have had representatives elected to C.H.A.M.'s Board of Directors - one representative from Seven Oaks, one representative from Brandon Housing Co-op, and two representatives from Pembina Woods now sit on C.H.A.M.'s Board. In taking up four out of the seven positions of C.H.A.M.'s Board of Directors, it would appear in particular that, as a group, developing housing co-operatives are able to exert a considerable amount of influence over policy decisions regarding C.H.A.M.'s operations as a resource group.

7. Existing Housing Co-operatives

As is the case with developing housing co-operatives, existing co-ops may play a dual role as far as C.H.A.M. is concerned. As member/owners of C.H.A.M. these co-ops among other things, are in a position to influence policy decisions regarding C.H.A.M.. Similarly, some of these co-ops, having taken on C.H.A.M.'s property management services, can also be looked upon as being C.H.A.M.'s 'clients'.

At present all of the existing continuing housing co-operatives in Manitoba have become members of C.H.A.M. - these are:

- (i) Carpathia Housing Co-op Ltd.
- (ii) College Housing Co-operative Limited
- (iii) Village Canadien Co-op Ltee.
- (iv) Willow Park East Housing Co-op Ltd.
- and (v) Willow Park (West) Housing Co-op Ltd.

Of these, two - namely Carpathia and Willow Park East - have been employing C.H.A.M. as their respective property managers and as such are 'clients' of C.H.A.M.. Similarly, one of the co-ops - Village Canadien - has had a representative elected to C.H.A.M.'s Board of Directors and as such is particularly able to exert a certain degree of influence over decisions regarding C.H.A.M.'s future direction.

8. Summary

Figure 3 provides a simplified conceptual view of C.H.A.M.'s inter-organizational housing development environment in Manitoba.

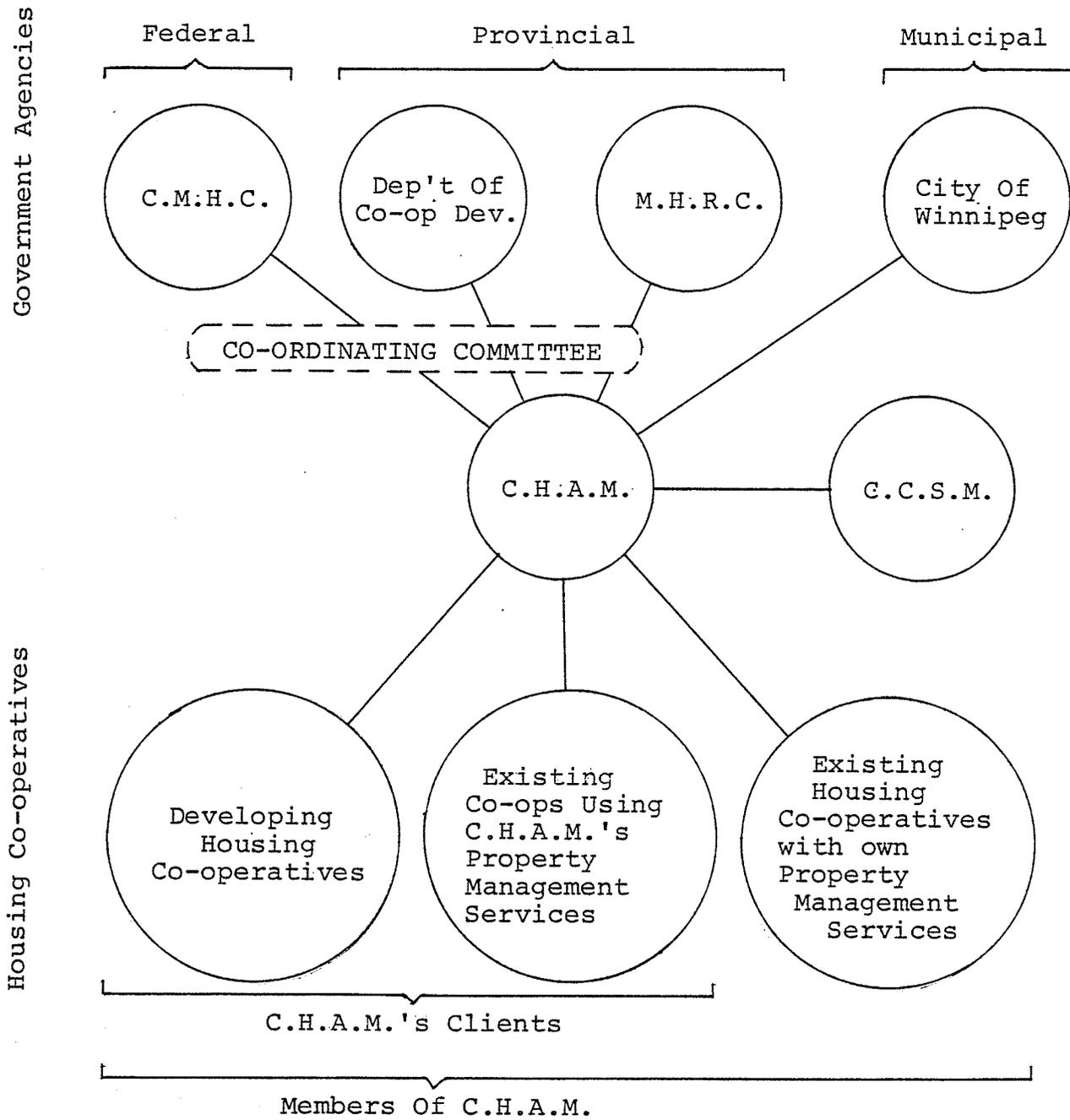
In considering the number of actors involved in the co-operative housing development process it becomes quite evident that C.H.A.M.'s position is not a 'straightforward' one. All of the various 'actors' have their own respective interest in co-operative housing and all have their own particular expectations (some of which are quite conflicting) of C.H.A.M. as a resource group.

Given such an environment it is obvious that C.H.A.M. most definitely is not entirely free to operate as it may wish. On the contrary, as a resource group C.H.A.M. must attempt to operate in such a way that it is able to strike a delicate balance between all of the demands which are placed upon it by the various organizations which are involved in the co-operative housing development process.

Having considered some of the basic constraints within which C.H.A.M. must operate as a resource group, an evaluation

FIGURE 3

A SIMPLIFIED CONCEPTUAL
 VIEW OF C.H.A.M.'s INTER-ORGANIZATIONAL
 HOUSING DEVELOPMENT ENVIRONMENT IN MANITOBA



of the manner in which C.H.A.M. has in fact operated over the past year or so would now appear to be in order. The following chapter will present such an evaluation.

CHAPTER FIVE
CENTRALIZATION OF RESOURCE GROUP FUNCTIONS OR
THE 'NON-PROFIT DEVELOPER STRATEGY' -
AN EVALUATION OF C.H.A.M.'s
DEVELOPMENT DIVISION OVER TIME

As a co-operative housing resource group which employs the 'non-profit developer strategy' (as described by Pomerleau), how successful has C.H.A.M. been to date?⁷¹ A thorough handling of this question would among other things, require one to analyze and evaluate C.H.A.M.'s core group development services as well as its more technically-oriented property and construction management services. A meaningful evaluation of C.H.A.M.'s more technical services however is beyond the focus of this study. The following evaluation of C.H.A.M. is therefore limited to the core group development activities of its Development and Design Division. In the concluding section to this chapter, interpretations of the findings of the evaluation are made in terms of research Hypothesis 'A' and its two sub-hypotheses.

1. Background

When C.C.S.M.'s Co-operative Housing Development Department

⁷¹The 'non-profit developer strategy' and Pomerleau's views on it were outlined earlier (see supra, pp. 28-30).

(C.H.D.D.) merged with C.H.A.M. in the summer of 1976,⁷² C.H.A.M., in the process, adopted the responsibility for providing development services to the following three core working groups:

- (i) Pembina Woods Housing Co-op Ltd.
- (ii) Seven Oaks Gardens Housing Co-operative Ltd.
- and (iii) Westboine Park Housing Co-op Ltd.

These groups had worked through the co-operative housing development process with C.H.D.D.'s assistance for over a period of some ten to eleven months before the merger took place. It was felt by the author that, after they had continued along in the process with C.H.A.M.'s assistance over a similar period of time, these groups would then be in a position to evaluate the quality of services which they were receiving from C.H.A.M. under its more 'centralized' resource group structural system in comparison to the quality of services which they had received from C.H.D.D. under the older more 'decentralized' resource group system.⁷³ Hence the author conducted an appropriate user-survey of these three groups in the spring of 1977. This chapter will describe the method which was followed in this survey and it will outline the results thus obtained.

2. Methodology

Structured telephone interviews were held with each of

⁷²The events which lead up to this merger have already been discussed (see supra, p. 18-20).

⁷³The basic attributes of these two systems were outlined in Chapter Two (see supra, pp. 33).

the members of the Board of Directors of Pembina Woods, Seven Oaks and Westboine Park housing co-operatives. The author attended board meetings of each of these co-ops in March and thus obtained permission to conduct the survey beforehand. Specific questions (as listed in section 8.4 of the Appendix) were drawn up in consultation with some of C.H.A.M.'s senior personnel. Printed forms were used by the interviewer to record respondents' comments. The questions were pretested with one of the interviewer's associates who had been actively involved in one of the three co-ops during the early stages of its development and as such was familiar with most of the issues at hand.

The interviews were held from 21st April to 11th May. Twenty out of the twenty-two directors of the three developing co-ops were interviewed.⁷⁴ The duration of the interviews ranged from 15 to 40 minutes - the average interview taking about 25 minutes. Permission was obtained from each individual to tape his/her respective interview.

3. Constraints

Because a comprehensive user-satisfaction study of a resource group such as C.H.A.M. had yet to be done, this research had no directly comparable study on which to draw.

The nature of the data to be collected in this study was inherently value-laden. Given this fact, the researcher

⁷⁴The two directors not interviewed were from two different co-ops. One was out of town for over a month and therefore was not available for comment. The other simply was not interested in participating in the study.

made a concerted effort to avoid expression of bias in the phrasing and intonation of questions.⁷⁵ While variables such as 'satisfaction' are difficult to quantify, an attempt to do so was made such that comparable results could thereby be elicited.

The researcher was also faced with definite time constraints.⁷⁶ Hence the choice of telephone interviews as opposed to personal interviews was made. It was felt that many of the limitations which generally are associated with the use of telephone interview techniques could be overcome, to a great extent, by the fact that the researcher was fairly well known to the respondents.⁷⁷

Before highlighting the main findings of this user-survey, a description of the respondents together with information regarding their knowledge of and attitudes toward co-operative housing will be provided.

⁷⁵Some of the questions used were borrowed from Davidson's thesis (see Jill Davidson, Co-operative Housing - A Study Of User Satisfaction (unpublished Master of Arts thesis, School of Community and Regional Planning, University of British Columbia, May, 1976), pp. 74-75). While Davidson's main thrust was more generally at providing a classic user-satisfaction study of co-operative housing in British Columbia, she did touch briefly upon the satisfaction of various groups with the services which were then being provided by the United Housing Foundation. The latter was particularly relevant to this study.

⁷⁶The timing of the survey coincided with final examinations and other course requirements which were part of the author's educational programme.

⁷⁷The researcher had attended at least two board meetings of each of the co-ops and had met and 'chatted' with many of the board members at co-operative housing conferences which had been held at various times over the ten-month period prior to the interviews.

4. Profile Of Respondents

Table 3 outlines, on a co-op-by-co-op basis, the characteristics of the various individuals who were interviewed. As can be noted, 70% of respondents were male; 30% were female. Only 60% of those interviewed had been members of their respective Board of Directors for more than a year.

While most of the respondents were married, few (in fact only 40%) had children living at home. Seventy per cent of respondents were employed in 'white collar' occupations. Seventy-five per cent stated that they had been involved in some form of co-operative activity prior to getting involved in the development of their respective housing co-operative.⁷⁸

The majority of respondents were renting their present dwelling units. Only 40% of respondents stated that they planned to move into their respective housing co-op once it is built. Those who stated that they would not be moving into their co-op had either purchased their own home since getting involved in the co-op housing process or else felt that the projected housing charges for their co-op would be beyond their financial means. Those who were undecided as to whether or not they would be moving into their co-op stated that their decision ultimately would depend upon the final costs and design of their respective projects.

Perhaps the most interesting factor to note about the respondents is not so much where they stand as a group on a number of characteristics (as has been noted above) but

⁷⁸Usually this 'other' co-operative activity consisted of passive involvement as a member of a credit union.

TABLE 3

PROFILE OF RESPONDENTS TO

C.H.A.M.'s DEVELOPMENT DIVISION EVALUATION SURVEY

| CO-OP | SEX | | MONTHS ON BOARD | | | AGE CATEGORIES | | | | MARITAL STATUS | | | NO. KIDS AT HOME | | OCCUPATION | | | OTHER CO-OP ACTIVITY | | PRESENT TENURE | | | PLAN TO MOVE INTO CO-OP | | | C.H.A.M. AS PROPERTY MANAGER | | | | | |
|--------|-----|---|-----------------|----------|-----|----------------|----------|----------|----------|----------------|----|---|------------------|-----|------------|---|----|----------------------|-------------|----------------|-----|----|-------------------------|------|-------|------------------------------|----|---|-----|----|---|
| | M | F | 6 to 12 | 13 to 18 | 19+ | 20 to 29 | 30 to 39 | 40 to 49 | 50 to 59 | 60 to 69 | M | D | W | Sgl | 0 | 1 | 2+ | White Collar | Blue Collar | House Mgr. | Yes | No | Own | Rent | Co-op | Yes | No | ? | Yes | No | ? |
| A | 3 | 3 | 1 | 3 | 2 | 1 | 1 | - | 2 | 2 | 3 | 1 | 1 | 1 | 5 | - | 1 | 5 | 1 | - | 4 | 2 | 3 | 2 | 1 | 3 | 1 | 2 | 4 | - | 2 |
| B | 8 | - | 2 | 1 | 4 | 2 | 4 | - | 1 | 1 | 8 | - | - | - | 4 | 1 | 3 | 5 | 3 | - | 7 | 1 | 1 | 7 | - | 4 | 3 | 1 | 2 | 5 | 1 |
| C | 3 | 3 | - | 4 | 2 | 1 | 1 | 2 | 2 | - | 5 | - | 1 | 3 | 1 | 2 | 4 | 4 | 1 | 1 | 4 | 2 | 2 | 4 | - | 1 | 1 | 4 | 2 | 3 | 1 |
| Totals | 14 | 6 | 7 | 4 | 8 | 4 | 6 | 2 | 5 | 3 | 16 | 1 | 2 | 12 | 2 | 6 | 14 | 5 | 1 | 15 | 5 | 6 | 13 | 1 | 8 | 5 | 7 | 8 | 8 | 4 | |

rather how, on a co-op-by-co-op basis they differ on important aspects.

In attending at least two board meetings of each of the co-ops and thereby being able to observe them in action as they worked with the staff of C.H.A.M.'s Development Division, the author acquired definite impressions as to how each group operated with respect to C.H.A.M.. From the manner in which its Board meetings were conducted, the author basically came to feel that Co-op B was much more autonomous in nature than were either Co-ops A or C.⁷⁹ It appeared to the author that the members of Co-op B's Board had, from the outset, made a concerted effort to nurture this autonomy from C.H.A.M.. This was evidenced in part by the fact that while the other two co-ops chose to collect their correspondence 'care-of' C.H.A.M.'s mailing address, Co-op B maintained its own separate mailing address.

Table 3 provides information which can furnish one with greater insight into the basic differences between the members of the Boards of Directors of the three co-ops. In particular it should be noted that Co-op B's Board of Directors, which does not have a single female member, is generally younger in age than either of the other co-ops' boards. In addition,

⁷⁹It should perhaps be noted that all three co-ops impressed the author as being made up of fairly independent-minded individuals who as three distinct groups did not allow themselves to be dominated by C.H.A.M.'s staff. The discussion here relates to a matter of 'degree' of autonomy in that Co-op B appeared to the author to be 'more' autonomous than either of the other two.

50% of its members have been involved in the co-op housing development process since their co-op was first established (i.e. for more than 19 months). As can be gathered from Table 3, Co-op B in many ways appears to be more of a cohesive group than either of its counterparts.

Co-op B's relative autonomy becomes more evident when one considers the fact that over 60% of its Board members stated that they would not like to see C.H.A.M. manage their co-op once it is completed. The following comment from a Co-op B board member was typical:

"....I don't think that C.H.A.M. should be directly involved in managing our co-operative. We should manage our co-operative by ourselves - it's our co-operative and while we would still be a member in the co-operative movement, we should be able to make some decisions on our own...."

One of his colleagues took more of an extreme view on the matter and stated quite simply.

"If we can't run our housing co-operative ourselves - to hell with it!"

While Co-op C's Board was fairly split on the matter, Co-op A was very much in favour of having C.H.A.M. look after its property management requirements.⁸⁰ The fact that Co-op A was so willing to go to C.H.A.M. to solve its property management problems indicates, to some extent, that it is less autonomous in nature and therefore more dependent upon

⁸⁰ It is interesting to note that consequent to this survey Co-op A did in fact make a decision to hire C.H.A.M. as its property manager.

C.H.A.M. than is Co-op B.⁸¹

5. Knowledge Of And Attitudes Toward Co-operative Housing

An attempt was made to determine the degree to which co-operative housing was understood by the board members of the three developing co-ops. It was felt that their knowledge (or lack of it) would provide some indication of the effectiveness of the co-op housing education programme which was being followed in Manitoba.

The term 'co-operative housing' can be interpreted in many different ways. C.H.A.M., together with the provincial government's Department of Co-operative Development, attempts to assist people in understanding the term through the use of pamphlets, a standard slide presentation, as well as through verbal explanations at group meetings and general conferences.

How clearly the concept of co-operative housing has been understood was examined by asking those interviewed to explain it as they would to a curious friend who knew nothing about it.⁸²

Certain characteristics, such as the non-profit nature of co-operative housing, were mentioned immediately. Other characteristics seemed to be part of the respondent's

⁸¹It should be noted that a criticism of Co-op A's final decision to hire C.H.A.M. as its property manager is not intended here. Indeed in terms of Co-op A's abilities and needs its decision may well have been a very good one. The main point being made is that due to its views on property management it appears that Co-op A is less autonomous in nature than is Co-op B.

⁸²Davidson takes a similar approach to exploring this aspect in her thesis (pp. 41-43).

understanding but these were mentioned only after some prompting. Table 4 summarizes the findings on this issue.

TABLE 4
CHARACTERISTICS OF CO-OP HOUSING
AS MENTIONED BY BOARD MEMBERS OF
THE THREE DEVELOPING CO-OPS IN
DESCRIBING THE CONCEPT (%)

| Characteristics | Co-op A (n=6) | Co-op B (n=8) | Co-op C (n=6) | Total (n=20) |
|---|------------------|------------------|------------------|-----------------|
| Non-Profit | 83 | 75 | 67 | 75 |
| Sense of Ownership | 83 | 75 | 67 | 75 |
| Democratically Run | 100 | 63 | 67 | 75 |
| Community Spirit | 50 | 75 | 33 | 55 |
| Security of Tenure | 67 | 38 | 50 | 50 |
| Created by People to Solve Own Housing Problems | 17 | 13 | 17 | 15 ^a |

^aIt is not really very surprising to note that only 15% of respondents mentioned that co-op housing is created by people to solve their own housing problems (Davidson came up with similar results on this point). It is quite likely that the respondents were aware of the 'turn-key' co-op housing projects which have been developed in Winnipeg and elsewhere. These co-ops serve to indicate that co-op housing (at least as evidenced in past years) does not necessarily involve user-participation in the development process.

Overall it appears that the board members of the three developing co-ops have a reasonably good understanding of the concept of co-op housing. Similarly differences in understanding between the three co-ops appear to be fairly

minimal.⁸³ However, the author found that within each housing co-op knowledge varied substantially between individual board members. While some members were able to mention as many as five characteristics when describing co-op housing, a few were only able to mention one characteristic (even with prompting).

Individuals were also tested with regard to their knowledge of their respective co-op's subsidized housing agreement with M.H.R.C. as well as with regard to C.M.H.C.'s internal subsidy system and the general manner in which it was to operate within their respective housing co-operative.⁸⁴

Eighty-five per cent (85%) of the respondents were aware that a subsidized housing agreement was being arranged for their respective co-op with M.H.R.C. (through the Winnipeg Regional Housing Authority). Ten per cent (10%) stated that such an agreement was not being considered while one individual (i.e. 5%) stated that he did not know whether such an agreement was being considered for his co-op. Of the 17 people (i.e. 85% of the total) who stated that they were aware of such an agreement, three (3) were unable to indicate the percentage (i.e. 25%) of units in their co-op which are to come under the subsidized housing programme.

⁸³ Perhaps the most interesting point to note in this regard is that unlike the other two co-ops, all of Co-op A's Board of Directors stated that co-op housing is run through democratic processes. The democratic nature of co-op housing would thus appear to be an exceedingly important aspect to the members of Co-op A.

⁸⁴ These schemes were discussed earlier (see supra, pp. 55 and 59).

Again, of the 17, only twelve (12) stated that they approved of the subsidized housing agreement in principle, three (3) stated that they disapproved and two (2) were undecided.

Only twelve (12) out of the twenty (20) respondents (i.e. 60%) knew that an internal subsidy system would be operating in their respective co-ops. Two (2) stated that there was none, while six (6) stated that they did not know. Of the twelve (12) people who knew of the internal subsidy system, only one (1) was unable to explain how it would work. Eleven (11) of the twelve (12) stated that they approved of this system; one (1) stated that she did not.

Further insight into the various attitudes held by the respondents was obtained by asking them to indicate which features of co-op housing had attracted them in particular. Table 5 summarizes the responses which were given to this question.

A few respondents stated that while initially they had been attracted to co-operative housing for economic reasons, after having been actively involved in the development of their respective co-op over a period of time, they found that the community and social aspects related to co-op housing had become increasingly more important to them.

It has generally been suspected that cost factors are the prime motivation for people joining housing co-operatives.⁸⁵

⁸⁵In Davidson's survey, for instance, 71% of the people in completed projects and 76% of those involved in projects in the planning stage stated that 'reasonable costs' were one of the main reasons that they joined their respective housing co-operatives (p. 41).

TABLE 5
CHARACTERISTICS OF CO-OP HOUSING
WHICH THE BOARD MEMBERS OF THE
THREE DEVELOPING CO-OPS FOUND TO
BE PARTICULARLY ATTRACTIVE (%)

| Characteristics | Co-op A (n=6) | Co-op B (n=8) | Co-op C (n=6) | Total (n=20) |
|--|------------------|------------------|------------------|-----------------|
| Costs | 33 | 50 | 50 | 45 |
| Educational Experience Through Participation In Planning Process | 33 | 50 | 50 | 45 |
| Physical Characteris- tics Of Units Planned | 33 | 38 | 17 | 30 |
| Security of Tenure | 0 | 25 | 33 | 20 |
| Sense of Support From Neighbours | 17 | 25 | 0 | 15 |
| Co-operative (Belief In Co-operative Philosophy) | 50 | 0 | 0 | 15 |
| No Maintenance Worries | 17 | 13 | 0 | 10 |
| Sense of Ownership | 0 | 13 | 0 | 5 |
| Location | 17 | 0 | 0 | 5 |

While these findings (as illustrated in Table 5) indicate that financial considerations played an important part in attracting the board members of the three developing co-ops to co-operative housing, of equal importance in this regard was their desire to take advantage of the opportunity to participate in the planning process. With such a motivating factor foremost in their minds, one would expect these individuals to be very critical of any organization or group which they felt effectively hindered their participation in the co-op housing development process.⁸⁶

6. Views On C.H.A.M. And Overall Satisfaction With Its Services

Before obtaining each individual's views on C.H.A.M., an attempt was made to determine the level of awareness which he/she had regarding the basic development services which C.H.A.M. provides. It initially was felt that a low level of satisfaction might be attributable to a general ignorance of C.H.A.M. and its Development Division's activities.⁸⁷

The level of awareness regarding C.H.A.M. was found to

⁸⁶One would further expect these individuals to take a critical stand against such an organization given their grasp of the co-operative housing concept. As was indicated in Table 4 (see supra, p. 83), 'sense of ownership' and 'democratically run' were the two characteristics which (along with 'non-profit') were most often mentioned by these individuals in describing co-op housing. Indeed it is most likely that these groups being so well aware of their position relative to other organizations (such as C.H.A.M.) would take a strong stand when it came to dealing with matters concerning their individual housing co-operatives.

⁸⁷Such a relationship was found to exist to a significant degree in the case of only one of the respondents.

vary from respondent-to-respondent. One individual, although he had been a member of his co-op's Board of Directors for more than a year, was unable to comment on the type of services which C.H.A.M. provides - he simply stated "I don't know too much about C.H.A.M.". On the other hand, a few individuals were able to go on at length in explaining C.H.A.M.'s services and thereby managed to cover virtually all aspects of its Development Division's operations.

Some services were mentioned more often than others. Fifteen (15) out of the twenty (20) respondents noted that C.H.A.M. acts as a consultant in the finalization of the development programme. The next most often mentioned services as provided by C.H.A.M. were noted nine (9) out of a possible twenty (20) times; these included:

- (i) co-ordinates relevant agencies involved in the development,
- (ii) keeps and maintains proper books of account,
- and (iii) provides secretarial services.

Eight (8) of the respondents stated that C.H.A.M. provides educational material relating to co-operative housing. However not one of the respondents noted that C.H.A.M., from time-to-time, issues advertising material to attract membership to the various housing co-ops.

An attempt was made to determine whether or not respondents had any preconceived ideas regarding co-operative housing resource groups in general. Specifically, respondents were asked to comment 'in principle' on C.H.A.M.'s involvement in the areas of construction and property management.

Eighteen (18) out of the twenty (20) respondents (i.e. 90%) agreed in principle with C.H.A.M.'s active involvement in construction. Generally their views on this matter were tempered as follows:

"If they can do it on an economical basis and in direct competition with the existing commercial construction companies I see no reason why they shouldn't be in whatever area they want to be in. As long as they don't expect a co-operative to accept their bid if it is substantially out of line with the commercial market."

Of the two dissidents, one felt that the quality of C.H.A.M.'s construction work was very poor and as such it should get out of this area. The other one was concerned with potential conflict of interest charges which C.H.A.M. might be faced with as a result of its direct involvement in both the development and construction phases.⁸⁸

A greater diversity of opinion was found to exist with regard to C.H.A.M.'s involvement in property management. Only eleven (11) of the twenty (20) respondents (i.e. 55%) agreed in principle with C.H.A.M.'s direct involvement in this area. Six (6) people, or 30% were against C.H.A.M.'s involvement and the remaining 15% were undecided.

Measures of overall satisfaction with the quality of C.H.A.M.'s Development Division's services were obtained through both indirect and direct means. Indirect measures were acquired from questions concerning whether or not the

⁸⁸His reasoning on the matter was very similar to C.M.H.C.'s (see supra, pp. 56-57).

respondent felt that his/her co-op could have reached its present stage of development without C.H.A.M.'s help, whether he/she felt that C.H.A.M.'s development fee was a fair charge, and whether or not he/she had recommended his/her housing co-op to a friend or relative.⁸⁹ A more direct measure was obtained by asking the respondent to take all things into consideration and to rank his/her evaluation of C.H.A.M.'s Development Division's services on a five-point scale (a score of '1' implying 'poor' and a score of '5' corresponding to 'excellent').

The findings thus obtained indicate that, on the whole, the users of C.H.A.M.'s Development Division's services are quite satisfied with the quality of services which they are receiving. In addition no major differences appear to exist between the three co-ops in their evaluation ratings of C.H.A.M.'s services overall. Table 6 outlines the results which were obtained on the direct rating question.

TABLE 6
INDIVIDUAL CO-OP EVALUATION RATINGS
OF C.H.A.M.'s DEVELOPMENT SERVICES OVERALL

| Measurements | Co-op A (n=6) | Co-op B (n=8) | Co-op C (n=6) | Total (n=20) |
|--------------|------------------|------------------|------------------|-----------------|
| Range | 2-5 | 3-4.5 | 3-4 | 2-5 |
| Median | 4 | 4 | 4 | 4 |

⁸⁹These questions yielded fairly positive results for C.H.A.M.. Details regarding these results are included in the author's interim report to C.H.A.M.'s Board of Directors. (Harry Finnigan, An 'Interim' Report On Research Work Relating To The Operations And Role Of The Co-operative Housing Association Of Manitoba (C.H.A.M.), May, 1977, pp. 6-8).

7. C.H.A.M.'s Relationship To The Groups

An attempt was made to explore the nature of C.H.A.M.'s relationship with each of the three developing co-ops.

Specifically, the following research question was considered:

Is C.H.A.M.'s relationship with the core working groups which it serves perceived by members of these groups as being one of domination or subordination?

First each interviewee was asked to comment on whether or not he/she felt that he/she had enough opportunity to take part in decisions which he/she considered to be important.

An overwhelming nineteen (19) out of the twenty (20) persons interviewed (or 95%) answered this question in the affirmative. Many of these however qualified their answers along the following lines:

"That's because our Board insists on having that involvement. If it wasn't for our insistence I feel that there would be a tendency for decisions to be made without us."

The one respondent who felt that he did not have enough opportunity to take part in important decisions appeared to be more upset with C.M.H.C. and his co-op's architects than with C.H.A.M.. He complained specifically about cutbacks which had to be made in his co-op's design plans and the relatively little influence that he was able to exert in limiting these cutbacks.

In order that some degree of comparison might be made with U.H.F.'s past experience in British Columbia, a question, was asked of each interviewee as follows: "Some people have suggested that C.H.A.M. should take less responsibility

for developing the housing and have the co-op members take more of the necessary steps themselves. Other people have suggested that co-op members don't have enough time and interest to take on more responsibility and would rather have C.H.A.M. make most of the decisions. What do you think?"⁹⁰

Contrary to the B.C. experience (see Davidson, p. 46) not one of the respondents in this survey complained about the manner in which C.H.A.M. worked with them as members of developing housing co-ops. Most of the respondents in fact objected to the suggestion that C.H.A.M. was making decisions on their behalf.⁹¹ A typical reaction to this point was as follows:

"No, I wouldn't have them make the decisions and I don't think they've made them for us. I can't see that they've made any decisions - any that were not brought to the Board and that we okayed them, or changed them, or did whatever we wanted to them before any action was taken."

All respondents emphasized that C.H.A.M.'s role was an 'advisory' one and that they would like to see it continue to operate along these lines. Most stated that their experience indicated that many people, if interested in co-op housing, could and would find the time to take on a good deal of the

⁹⁰ But for the use of the term 'C.H.A.M.' in place of 'U.H.F.', the wording of this question is identical to that used by Davidson (pp. 45-46).

⁹¹ Such a reaction suggests in particular that this question, coupled perhaps with the one which preceded it (see Appendix 8.4), was rather inappropriate as far as C.H.A.M.'s experience is concerned.

responsibility which is necessary in developing a co-op housing project. They added however that they felt that without C.H.A.M.'s time and expertise being made available to them, the efforts of individuals like themselves would be fairly futile.

Each individual was asked to rate C.H.A.M. on a five-point scale with regard to how satisfied he/she is with the amount of consultation which C.H.A.M. has with his/her respective co-op.⁹² Table 7 outlines the results which were received to this question.

TABLE 7
INDIVIDUAL CO-OP SATISFACTION
RATINGS OF C.H.A.M. WITH
REGARD TO 'CONSULTATION'

| Measurements | Co-op A (n=6) | Co-op B (n=8) | Co-op C (n=6) | Total (n=20) |
|--------------|------------------|------------------|------------------|-----------------|
| Range | 2-5 | 3-5 | 2-4 | 2-5 |
| Median | 3.5 | 4.5 | 3.75 | 4 |

From Table 7 it would appear that on the whole (having received a median rating of 4 from its user groups) that C.H.A.M. rates fairly high as far as 'consultation' is concerned. However it is interesting to note the apparent diversity of opinion which exists on this issue between the

⁹²It was explained to each individual that a rating of '1' would indicate that he/she was 'unsatisfied', a '5' would indicate that he/she was 'very satisfied'.

three co-ops. In particular Co-op A and Co-op B appear to hold somewhat disparate views. While Co-op A has given C.H.A.M. a rather 'lukewarm' median rating of 3.5, Co-op B has rated it very high with a median rating of 4.5. Now what could be the reasons for such differences of opinion? Why would Co-op A feel more negative toward C.H.A.M. on this issue than Co-op B? It is suggested that there are two possible reasons which if taken together can account, at least in part, for the existence of this situation.

First it may be that because Co-op B is relatively more autonomous in nature than Co-op A,⁹³ it 'forced' C.H.A.M. from the outset to go out of its way to consult with it on all matters relating to its business. Hence a satisfactory relationship between C.H.A.M. and Co-op B may have developed as a result of Co-op B's insistence on consultation.

On the other hand, it may be that Co-op A's expectations of C.H.A.M. with regard to consultation were much higher than either Co-op B's or C's. Such a situation is particularly possible when one compares Co-op A's understanding and expectations of co-operative housing with those of the other two co-ops. It is particularly interesting to recall that while all (i.e. 100%) of the members of Co-op A's Board of Directors noted as an important characteristic of co-op housing the fact that it is 'democratically run', only 63% of Co-op B's members and 67% of Co-op C's members noted

⁹³This was discussed earlier (see supra, pp. 80-81)

this as being an important characteristic.⁹⁴ Hence it is not unlikely that Co-op A's expectations of the planning process were relatively higher with regard to 'consultation' than were those of the other two co-ops.

8. Effects Of C.H.D.D.'s Amalgamation With C.H.A.M. On Quality Of Development Services Provided

This section will deal with the following basic research question:

Did the services which were being provided to the three(3) core working groups, which had been initiated by C.H.D.D., change in quality over time to any noticeable degree as a result of C.H.D.D.'s amalgamation with C.H.A.M.?

Since the interviews were held some ten months after C.H.D.D.'s merger with C.H.A.M. had taken place, it was felt that only those who had been members of their boards for a year or more could realistically be expected to notice any change in the quality of service which may have occurred. Only twelve (12) of the interviewees were therefore in a position to comment on this matter. Their views are outlined in Table 8.

It is interesting to note that none of these respondents felt that the basic services which their co-op received had decreased in quality as a result of the amalgamation. In fact seven (or 58%) of the respondents stated that no noticeable change had occurred in the quality of services received while the remaining five (or 42%) felt that the services actually

⁹⁴This information was outlined in Table 4 (see supra. p. 83).

had improved in quality since the amalgamation. Possible reasons which were given for this improvement in the quality of services included changes which had been made in personnel, experience in the process which the Development Division's staff had been able to gain over time, and the ability of its staff to more easily 'tap' expert technical advice (re. construction considerations...) when required.

TABLE 8
VIEWS ON C.H.D.D.'s
AMALGAMATION WITH C.H.A.M.

| Co-op | Sex | | Quality Of Service Since Amalgamation | | | Was Amalgamation A Good Move? | | |
|--------|-----|---|---------------------------------------|------|----------|-------------------------------|----|---|
| | M | F | Down | Same | Improved | Yes | No | ? |
| A | 3 | 2 | 0 | 2 | 3 | 3 | 0 | 2 |
| B | 5 | 0 | 0 | 4 | 1 | 3 | 1 | 1 |
| C | 1 | 1 | 0 | 1 | 1 | 1 | 0 | 1 |
| Totals | 9 | 3 | 0 | 7 | 5 | 7 | 1 | 4 |

Only one (i.e. 8%) of these respondents felt that the amalgamation itself had been a bad move.⁹⁵ Four (or 34%) had no particular viewpoint to give on the matter while seven (or 58%) felt that the amalgamation was in fact a good move. Generally speaking the latter group felt that

⁹⁵ Basically he was disturbed by the 'conflict of interests' situation which in effect had been brought about by this amalgamation. Not coincidentally this person was also one of the two respondents who earlier on had objected in principle to C.H.A.M.'s active involvement in construction (see supra, p. 89).

the amalgamation had fostered better communication between the group developmental people and the more technically-oriented people who are involved in the co-operative housing development process through C.H.A.M.. One respondent also noted that the amalgamation resulted in a larger resource group which inherently possesses more 'political clout' than could otherwise be expected.

9. Interpretations And Conclusions

In this section interpretations of the findings of the survey are outlined in terms of research hypothesis A as well as its two sub-hypotheses. From these interpretations, conclusions are drawn about the study and its general applicability to other situations.

Hypothesis A

This hypothesis, which was concerned with the mutually exclusive nature of C.H.A.M.'s operations, was not supported. Specifically it was found that C.H.A.M. apparently can do an effective job of its group and co-op housing development work while at the same time maintaining its involvement in its more technically-oriented construction and property management activities.

On the whole, the board members of the three developing co-ops demonstrated that they have a good understanding of the concept of co-operative housing.⁹⁶ Hence

⁹⁶As a group, their knowledge of co-op housing as it is being developed in Manitoba appeared only to wane with regard to the subsidized housing agreement and the internal subsidy system.

C.H.A.M.'s Development Division (together with the provincial government's Department of Co-operative Development) appears to be doing a satisfactory job of educating its clients about co-operative housing.

Perhaps the most significant findings of the survey, which serve in effect to reject Hypothesis A outright, are the overall evaluation ratings which were given to C.H.A.M.'s Development Division by the board members of the three co-ops.⁹⁷ Indeed, considering the fact that C.H.A.M. received a median rating of '4' from each of the co-ops, it appears (at least 'in the eyes' of its user-groups) that it is quite effective at providing its development services.

Sub-Hypothesis A-1

The assertion in this sub-hypothesis that C.H.A.M. is perceived as dominating the core working groups which it serves was not supported.

Virtually all of the board members interviewed felt that they were able to take part in important decisions. Further, all looked upon C.H.A.M. as being an 'advisor' and not a 'decision-maker'. As such, C.H.A.M. received a relatively high overall median rating of '4' with regard to 'consultation' (see supra, Table 7, p. 93). On the whole then, C.H.A.M.'s relationship with these core working groups was found to be one more of 'subordination' than 'domination'.

The credit for the development of such a relationship certainly should not all go to C.H.A.M.. In fact C.H.A.M.

⁹⁷ These were outlined in Table 6 (see supra, p. 90).

was found to have a tendency to dominate the groups - or rather to try to do more for them than is necessary. However the groups themselves, being fairly independent-minded and assertive in nature and well aware of their position within the co-op housing development process, were found to act as a counterbalancing force to C.H.A.M.'s tendencies in this regard. Indeed the relationship between a resource group and its core working groups was found to be a very dynamic one - one involving a substantial amount of 'give-and-take' on both sides.

An interesting relationship appears to exist between a core working group's degree of autonomy and the amount of satisfaction which it experiences with regard to the services which it receives from its resource group. Basically, the tendency seems to be that the more autonomous a core working group is, the more satisfied it will feel with its resource group and the services which it provides.

Sub-Hypothesis A-2

The prediction in this sub-hypothesis that the quality of services being provided to the three core working groups would decrease in quality over time as a result of C.H.D.D.'s amalgamation with C.H.A.M. was rejected. In fact the converse was found to exist to some extent.

None of the board members of the developing co-ops felt that the quality of services which they received had decreased in quality as a result of the merger; on the contrary, many felt that the services had improved in quality.

The findings of this survey indicate that C.H.D.D.'s

merger with C.H.A.M. brought with it a number of benefits as far as many of the board members of the developing co-ops are concerned. However, these results should not be interpreted as an indication necessarily that the amalgamation itself was a good move. The basic weakness of this particular survey in attempting to deal with the latter issue is that it looks only at the relatively short term. While it appears that C.H.A.M. has been fairly successful in working with its core working groups through the development process to date, what will the situation be like a few years hence? This survey also deals with only one segment of C.H.A.M.'s total client-member population. What of the members of existing housing co-operatives? Are they as satisfied with C.H.A.M.'s services as a resource group as their counterparts in developing housing co-ops seem to be? In considering some of these questions, the following chapter will attempt to provide some insight into some of the basic problems which C.H.A.M. might be faced with in future years.

CHAPTER SIX

WHAT DOES THE FUTURE HOLD IN STORE FOR C.H.A.M.?

Having become fairly familiar with C.H.A.M.'s historical development and the constraints within which it must operate, and having evaluated one aspect of its operations over the relatively short term, it is interesting now to consider various factors which may have a major bearing on C.H.A.M.'s ability to operate successfully as a resource group over the next few years.

This chapter deals with the difficult nature of C.H.A.M.'s role as a resource group in terms of the diverse expectations which are placed on it by its various membership categories. Factions within the organization are identified (i.e. research hypothesis 'B' and its two sub-hypotheses are tested) and possible effects which their existence may have on C.H.A.M.'s ability to formulate goals and objectives for the future are considered. Consideration is also given to possible implications which the outcome of the recent Manitoba Provincial Government elections might have as far as C.H.A.M.'s future operations as a resource group are concerned.⁹⁸ In the concluding section to this chapter,

⁹⁸On October 11, 1977 the N.D.P. Government was soundly 'ousted' from power by the Progressive Conservative Party. At the time of writing, the new provincial government's housing policies and their implications for co-op housing had yet to be announced.

two scenarios (one presenting a pessimistic viewpoint, the other an optimistic viewpoint) regarding C.H.A.M.'s future as a resource group are set forth.

1. C.H.A.M. Membership Survey

A. Background

At a meeting of C.H.A.M.'s Board of Directors in November, 1976, a then recently elected Board member suggested that it was essential for the organization to draw up a meaningful set of goals and objectives. His suggestion was met with varying degrees of acceptance. One of his colleagues appeared to feel that the suggestion dealt with a 'non-issue', as to him C.H.A.M.'s objectives were obvious:

"C.H.A.M.'s objective is to build co-op housing and everything else is a by-product."

Another simply stated that C.H.A.M.'s objective is "to survive another day".

Discussion at the meeting came to no avail. A sub-committee of the Board subsequently was set up to try to deal with the matter. The difficult nature of the task at hand was manifested by the fact that as of April, 1977 (i.e. 5 months later) the sub-committee had yet to take action on the matter.

Recognizing a possible opportunity to further explore the organization, the researcher offered his services to the sub-committee. An agreement was reached whereby the researcher subsequently was given permission to undertake a survey of C.H.A.M.'s membership.

B. Methodology

The researcher met with C.H.A.M.'s Board of Directors at their meeting on 2nd May, 1977 and acting as a facilitator, employing the Nominal Group Technique,⁹⁹ assisted the Board in formulating some thirteen (13) possible objectives for the organization.¹⁰⁰ The exercise was considered by all to be only the first step in a longer process the aim of which would be to produce meaningful objectives for C.H.A.M. It was agreed that an attempt should be made to obtain some feedback from C.H.A.M.'s membership on the tentative objectives which had been drawn up by the Board. The researcher therefore was given the 'go-ahead' to develop (in consultation with the President of the Board together with C.H.A.M.'s Chief Executive Officer) an appropriate survey which could be administered to C.H.A.M.'s membership at its Annual General Meeting which was scheduled to be held on 7th May, 1977.

A suitable survey form (a copy of which is included in the Appendix - section 8.5.3) consequently was drawn up. Besides containing a question which facilitated individual

⁹⁹For a description of how the Nominal Group Technique works, the reader is referred to T.F. Carney's No Limits To Growth - Mind Expanding Techniques (Winnipeg: Harbeck & Associates, 1976), pp. 57-64.

¹⁰⁰Opinions varied on the Board as to the differences between 'goals' as opposed to 'objectives'. The majority felt that 'objectives' are long-term in nature and 'goals' are short-term. Hence for purposes of this exercise 'objectives' were seen as providing long-term guidelines for the organization. The 13 objectives which were formulated by C.H.A.M.'s Board are listed in Table 10.

membership feedback on the Board's thirteen objectives, the survey form also included an exercise (see Parts 2 and 3 of the form) which was aimed at assisting C.H.A.M. to 'come to grips' with the difficult nature of its position in terms of the 'role-dilemma' which it must face in its capacity as both a social institution and a business organization. The latter exercise incorporated Cull's set of dichotomous-pair elements which had been used by her (among other things) to highlight factions which existed on U.H.F.'s Board of Directors.¹⁰¹ Hence it was hoped that some of the results obtained from the survey could be compared to U.H.F.'s experience in British Columbia.

The survey form was pretested with one of the researcher's associates who was fairly knowledgeable about C.H.A.M. and who (while he was eligible to do so) did not plan to attend its Annual General Meeting.

The survey was conducted as the first item on the agenda at C.H.A.M.'s Annual General Meeting on 7th May. The importance of the survey was emphasized by C.H.A.M.'s President, Mr. Brian Squair, during his introductory remarks (a copy of Mr. Squair's remarks is included in the Appendix, section 8.5.1).¹⁰² Copies of Parts 1 and 2 of the survey

¹⁰¹Cull, U.H.F., pp. 53-66

¹⁰²With Mr. Squair's prior agreement, the researcher provided him with an outline of specific points which he felt should be included in the introduction to the survey. These points consequently made up the bulk of Mr. Squair's introductory remarks.

were then distributed by two of C.H.A.M.'s staff members to all who were present at the meeting. In an attempt to play down any possible misconception that the survey was strictly an 'academic exercise', it was printed on C.H.A.M.'s stationary and it was distributed to the delegates in brown envelopes which had very prominent 'C.H.A.M.' labels attached to them. The researcher then spoke to the meeting and thereby provided supplementary instructions for the survey (a copy of the researcher's verbal comments and instructions is included in section 8.5.2 of the Appendix). It should be noted that before receiving Part 3 of the survey, each subject had to complete Parts 1 and 2 and then put them in the envelope which had been provided to him/her. In this way possible cross-checking between Parts 2 and 3 was discouraged. After completing Part 3 each subject then placed it in his/her respective envelope which was then handed in to the researcher.

The survey took approximately one hour to complete. Survey forms were filled out by thirty-seven (37) member-delegates, six (6) staff members of C.H.A.M., two (2) representatives from the Department of Co-operative Development, and one representative from C.M.H.C. (i.e.

there were a total of 46 respondents).¹⁰³

C. Opportunities And Constraints

Just prior to C.H.A.M.'s Annual General Meeting (A.G.M.) signs of dissension among its member housing co-ops began to appear. Of particular note in this regard was an attempt by Brandon Housing Co-op to outline specific issues of concern for discussion at C.H.A.M.'s A.G.M.. A week before the A.G.M., as part of their strategy to raise these issues, members of the Brandon Housing Co-op mailed out a package of 'issue-oriented' papers to each of C.H.A.M.'s member housing co-ops. Included in this 'package' was a paper entitled Some Questions About CHAM's Role (a copy of this paper is included in section 8.6 of the Appendix). Because it dealt with many of the issues regarding C.H.A.M.'s role which the researcher's membership survey had been designed to encompass, the timing of the paper was most opportune as far as the researcher's work was concerned. Indeed, Brandon's paper served in effect to 'set the stage' at C.H.A.M.'s A.G.M. whereby member-delegates generally proceeded to approach the task of completing their respective copies of the membership survey forms with a

¹⁰³The responses which were received from C.H.A.M.'s staff members and the various government personnel were not all that revealing. Basically C.H.A.M.'s staff (as a distinct group) saw the most important objective for C.H.A.M. to be - "To generate the necessary revenue to maintain the organization (i.e. C.H.A.M.)". C.H.A.M.'s staff also tended to be more business-oriented in their responses when compared to its membership as a whole.

The small number of government personnel who completed the survey made it difficult to come to any meaningful conclusions as far as their respective departments are concerned. These respondents will not be included in the analysis that follows.

seriousness of purpose, the degree of which the researcher could otherwise barely have hoped to have occurred.

Getting a large group of people to work independently for an hour on an assignment of this magnitude is no easy task. Because the researcher had a fairly unstructured (if not nebulous) relationship with the respondents, little by way of control mechanisms (characteristic say of a 'teacher-student' relationship) could be employed. In fact the entire exercise, to a great extent, depended upon the co-operation of the various respondents. In the final analysis the co-operation which was given was nothing short of overwhelming!

In developing the survey form the researcher had to weigh the benefits of being able to make direct comparisons with Cull's findings with U.H.F. in B.C. with possible benefits which might accrue as a result of making certain refinements to Cull's techniques. Generally speaking, the more refinements which one makes to another's techniques, the fewer are the direct comparisons of results which can later be made. Hence the researcher attempted as much as possible to adopt 'as is' the method which was employed by Cull in conducting her role survey of U.H.F..¹⁰⁴

¹⁰⁴In this regard the researcher decided to ignore a few apparent shortcomings with Cull's technique. For instance, while it was felt that the use of negative numerals on the left-hand side of the continuums separating the elements within each set of dichotomous pairs might serve in some way to bias respondents' answers, the same number-system was nevertheless used. Similarly while it was felt that the 'political vs. managerial/technical' set of elements were not dichotomous in nature (i.e. a trade-off in one area was not necessary in order for a gain to be made in the other), they nevertheless were used as is.

However under the circumstances, a complete adoption of Cull's method was not possible. For one thing, Cull only describes the approach which she took in administering her role survey to the U.H.F.'s Board of Directors in a very general way.¹⁰⁵ She fails to detail the specific instructions given to U.H.F.'s Board prior to the exercise etc... Similarly Cull dealt with a relatively small number of people (there were only 12 members on U.H.F.'s Board at the time - only 10 of these filled out her survey) and as such she was able to use verbal instructions alone. Because this survey was to be administered to more than forty individuals and it required a somewhat longer time period to complete (due to the addition of the 'objectives-feedback' section), it was felt that some written instructions were in order.

Unfortunately one of C.H.A.M.'s seven Board members did not attend the A.G.M.. Because the Board's responses to the survey were critical to the analysis, after the A.G.M., the researcher contacted the 'absentee' Board member and administered the survey to him individually.¹⁰⁶ The results of the survey as presented in the following sections, incorporate the responses given by this particular Board member.

¹⁰⁵ Cull, U.H.F., p. 56.

¹⁰⁶ The researcher met with this Board member on 20th May, 1977. The instructions given to him were identical (in essence) to those given at the A.G.M..

D. Profile Of Member-Respondents

At C.H.A.M.'s Annual General Meeting on 7th May, elections were held and two of the positions on its Board of Directors consequently were filled by member-representatives of two of its developing co-ops. In the analysis to follow, it is interesting to compare the views of the 'Old' Board as a group with those of the 'New' Board.¹⁰⁷

For purposes of the survey, member-respondents were categorized as follows:

- (i) Members of C.H.A.M.'s Board of Directors (7)¹⁰⁸
- (ii) Charter Members (1)
- (iii) Associate Members (2)
- (iv) Members of Existing Co-ops (10)
(included here are Carpathia, College Housing Co-op, Village Canadien, and Willow Park).
- (v) Members of Developing Housing Co-ops (18)
(these included Brandon, Pembina Woods, Seven Oaks, Westboine, and Ross Pacific).¹⁰⁹

Table 9 outlines the characteristics of the various individuals who completed survey forms.

¹⁰⁷The 'New' Board and the 'Old' Board have five members in common. Any differences in views therefore are attributable to the two 'new' members as opposed to the two 'old' members who left the Board of Directors. The researcher was able to identify the individual survey forms as filled out by the members (both 'old' and 'new') of C.H.A.M.'s Board of Directors from the information contained on the forms.

¹⁰⁸The responses which were given by the one Board member who was absent from C.H.A.M.'s A.G.M. are included here.

¹⁰⁹It should perhaps be noted that Ross Pacific Housing Co-op had yet to take up formal membership with C.H.A.M. at the time of the survey. However the responses which were received to the survey from their 3 representatives have been included in the 'developing housing co-op' category as it is felt that they were sufficiently knowledgeable of C.H.A.M. and the co-op housing process to warrant inclusion. Their responses did not differ markedly from their counterparts in other developing co-ops.

TABLE 9

PROFILE OF C.H.A.M.'s MEMBER-RESPONDENTS

TO THE MEMBERSHIP SURVEY

| Membership Category | No. | Sex | | Age Categories | | | | | | | Yrs. Of CHAM Involvement | | | | |
|-------------------------------------|-----|-----|----|----------------|-----|-----|-----|-----|-----|-----|--------------------------|-----|------|-----|---|
| | | M | F | 20- | 30- | 40- | 50- | 60- | 70+ | 0-1 | 1-2 | 2-5 | 5-10 | 10+ | |
| | | | | 29 | 39 | 45 | 59 | 69 | | | | | | | |
| 1. Board Members ^a | | | | | | | | | | | | | | | |
| A. 'Old' | 7 | 7 | - | 1 | - | 4 | 2 | - | - | - | 3 | 1 | 2 | 1 | |
| B. 'New' | 7 | 6 | 1 | 1 | 1 | 4 | 1 | - | - | - | 5 | 1 | 1 | - | |
| 2. Charter Members | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | 1 | |
| 3. Associate Members | 2 | 2 | - | - | 1 | 1 | - | - | - | - | - | 1 | - | - | |
| 4. Existing Housing Co-op Members | 10 | 6 | 4 | 3 | 2 | 3 | - | - | - | - | 5 | 2 | 2 | 1 | |
| 5. Developing Housing Co-op Members | 18 | 12 | 6 | 2 | 3 | 6 | 3 | 3 | 1 | - | 7 | 8 | 3 | - | |
| Totals | 38 | 28 | 10 | 6 | 6 | 14 | 5 | 6 | 1 | - | 13 | 13 | 7 | 3 | 2 |

^aThis category is sub-divided into the 'Old' Board and the 'New' Board for comparison purposes. In order to avoid double-counting, the 'Totals' columns include only the characteristics of the 'Old' Board members.

As can be noted, 74% of the member-respondents were male; 26% were female. Only 32% were under 40 years of age; 36% were between the ages of 40 and 49; and the remaining 32% were 50 years or older in age. Most of the member-respondents had been involved with C.H.A.M. for a relatively short period of time. In fact 68% had been in contact with C.H.A.M. for less than two years; some 19% had between 2 and 5 years, and only 13% had more than 5 years of C.H.A.M. involvement.

In comparing C.H.A.M.'s 'Old' Board with its 'New' Board, it is interesting to note that the two members who left the Board had been involved with the organization over a fairly long period of time. Their replacements, on the other hand, both had been involved with C.H.A.M. for two years or less.

E. Results Of C.H.A.M.'s Membership's Consideration Of Possible Objectives For the Future

Thirty-seven (37) out of the thirty-eight (38) members commented on whether or not they felt that it was important for C.H.A.M. to draw up a new set of objectives. Sixty-eight per cent (68%) of those who responded felt that it was important, only 11% felt that it was not, and 21% were undecided.

In considering specific objectives, only five (5) of the member-respondents added to the list which had been developed by C.H.A.M.'s Board.¹¹⁰ Those objectives which were added to the list were worded as follows:

¹¹⁰ Two of these respondents provided two objectives each; the other three gave only one each.

- (i) "To provide an information pool, expressing stage of development, problems/successes, policies, data on costs (etc...) in various Manitoba housing co-ops so that all may learn from each other."
- (ii) "To become independent of governments and responsive to member co-ops."
- (iii) "To acquire C.R.O.P. (or similar) funding in order to fulfill resource group functions to the member co-ops in this association."
- (iv) "To develop a good working relationship with the Department of Co-op Development and other agencies concerned with co-ops."
- (v) "To work towards developing and improving the services now being given to members."
- (vi) "To educate members living in co-op housing."
- (vii) "To develop and obtain competent construction and administrative staff to build and maintain co-op housing."

Table 10 outlines the results of the prioritizing exercise which was done by C.H.A.M.'s member-respondents on the objectives which had been formulated by it's 'Old' Board of Directors.¹¹¹ In reviewing Table 10 it is rather interesting to note that both the 'Old' and the 'New' Board of Directors gave relatively low priority ratings to objective number 12 - "To provide co-op housing education to the public at large as well as to those people directly involved in housing co-ops."

¹¹¹The ratings as outlined in Table 10 were determined by the relative 'median' priority values given to each objective by the individuals in the various membership categories. One should recall that the 'median' of a set of observations arranged in order of magnitude is the middle value or the arithmetic mean of the two middle values. Generally speaking the median value will provide a truer indication of the views of a group of individuals on a particular matter than will the 'mean' (or average) value.

TABLE 10

OBJECTIVES FOR C.H.A.M. AS FORMULATED BY ITS
BOARD OF DIRECTORS AND AS PRIORIZED BY ITS MEMBERSHIP

| Alphabetical Listing Of Objectives As Formulated By C.H.A.M.'s Board Of Directors | Priority (Median) Ratings Of | | | | |
|--|---------------------------------|----------------|----------------|--------------------|----------------------|
| | Entire Membership | 'Old' Board | 'New' Board | Existing Co-Ops | Developing Co-Ops |
| 1. As the representative of member organizations, to work at the political level, towards influencing national and provincial policy towards co-op housing. | 2 | 6 | 4 | 1 | 2 |
| 2. To act as a central organization for housing co-ops and thereby to provide services which are required by the housing co-ops. | 1 | 5 | 3 | 11 | 1 |
| 3. To act as a liason and spokesperson between the housing co-ops and the various government agencies as well as the Co-operative Housing Foundation (C.H.F.) in Ottawa. | 4 | 7 | 6 | 4 | 4 |
| 4. To build low-cost and medium priced homes for co-op housing. | 13 | 8 | 13 | 8 | 13 |
| 5. To develop continuing co-op housing in Manitoba. | 9 | 3 | 9 | 5 | 9 |
| 6. To encourage and assist groups of people, who are in need of housing, to develop housing co-operatives. | 3 | 1 | 2 | 6 | 3 |
| 7. To encourage the development of housing which is a viable alternative to private and public housing. | 8 | 4 | 1 | 7 | 8 |
| 8. To ensure that C.H.A.M. itself functions in accordance with co-op democracy and the six (6) principles of co-operation. | 10 | 9 | 5 | 9 | 7 |
| 9. To generate the necessary revenue to maintain the organization (i.e. C.H.A.M.). | 12 | 10 | 7 | 13 | 12 |
| 10. To have credibility in the co-operative and construction market place by operating effectively. | 11 | 13 | 11 | 12 | 10 |
| 11. To help member organizations achieve their goals. | 7 | 11 | 8 | 10 | 5 |
| 12. To provide co-op housing education to the public at large as well as to those people directly involved in housing co-ops. | 5 | 12 | 10 | 2 | 6 |
| 13. To work towards providing housing at lowest possible cost using the co-op and non-profit formulae. | 6 | 2 | 12 | 3 | 11 |

The author suggests that it is quite possible that in giving this particular objective such a low rating, Board members (rather than indicating that this aspect of co-op housing was relatively unimportant to them) may well have felt that the area of co-op housing education should continue to be handled more by the provincial government's Department of Co-operative Development than by C.H.A.M.. When one considers the results received for each of the other 12 objectives (as listed in Table 10), it can be seen that conclusions reached from the exercise can be very much influenced not only by one's understanding of the co-operative housing development process in Manitoba but also by one's interpretation of the wording of the individual objectives. The latter becomes particularly evident when one considers in detail the results obtained for objective number 4.

Objective number 4, which reads "To build low-cost and medium priced homes for co-op housing", received the lowest overall priority rating from C.H.A.M.'s membership as a whole. Why such a low rating to this objective? Could it be that C.H.A.M.'s membership is against 'low-cost and medium priced homes' per se? Rather it is perhaps more likely that C.H.A.M.'s membership is not in favour of its direct involvement in 'building' housing co-operatives (or perhaps it is more correct to say that it simply does not consider that particular aspect of C.H.A.M.'s operations as being of a high priority). On the other hand some of the respondents

may also have interpreted this objective as implying that C.H.A.M. should aim its co-op housing projects only at low and moderate income families to the exclusion of those on higher incomes. Many 'co-operators' are against this concept as they feel that co-operative housing should be built for all types of families.¹¹²

Perhaps the most notable conclusion or observation which one can make in reviewing Table 10, is that wide ranges of opinion apparently exist between C.H.A.M.'s major membership categories as to the relative importance of the various objectives. Consensus, or rather 'near consensus' of opinion between the membership categories (i.e. between members of C.H.A.M.'s Board of Directors (both 'Old' and 'New'), its members of developing co-ops and its members of existing co-ops) in fact occurs on only two of the thirteen objectives (these being objectives 3 and 10). Similar differences of opinion between the various membership categories are evident from the results which were obtained from Parts 2 and 3 of the survey (i.e. on the 'Now' versus the 'Should Be' issue).

F. Results Of C.H.A.M.'s Membership's Responses To The 'Now' Versus The 'Should Be' Issue

Of the thirty-eight (38) member-respondents who attempted the survey, only one appeared to lack the ability or thought

¹¹² Ian Spencer noted this view in his brief to C.M.H.C. in July, 1976 (see supra., pp. 55-56).

processes required to complete Parts 2 and 3. One other member, who described himself as a professional who was interested in co-operatives, wrote the whole exercise off stating that "the question is dichotomously presented and indicative of Nothing". The remaining thirty-six (36) member-respondents approached Parts 2 and 3 of the survey in a serious manner and on the whole they displayed a relatively high level of comprehension in completing the task at hand.

Figure 4 outlines the results of C.H.A.M.'s 'Old' Board of Directors' responses to the question - "Where do you think C.H.A.M. is now?" and "Where do you think C.H.A.M. should be?". Figure 5 outlines the responses given by C.H.A.M.'s 'New' Board to these questions.

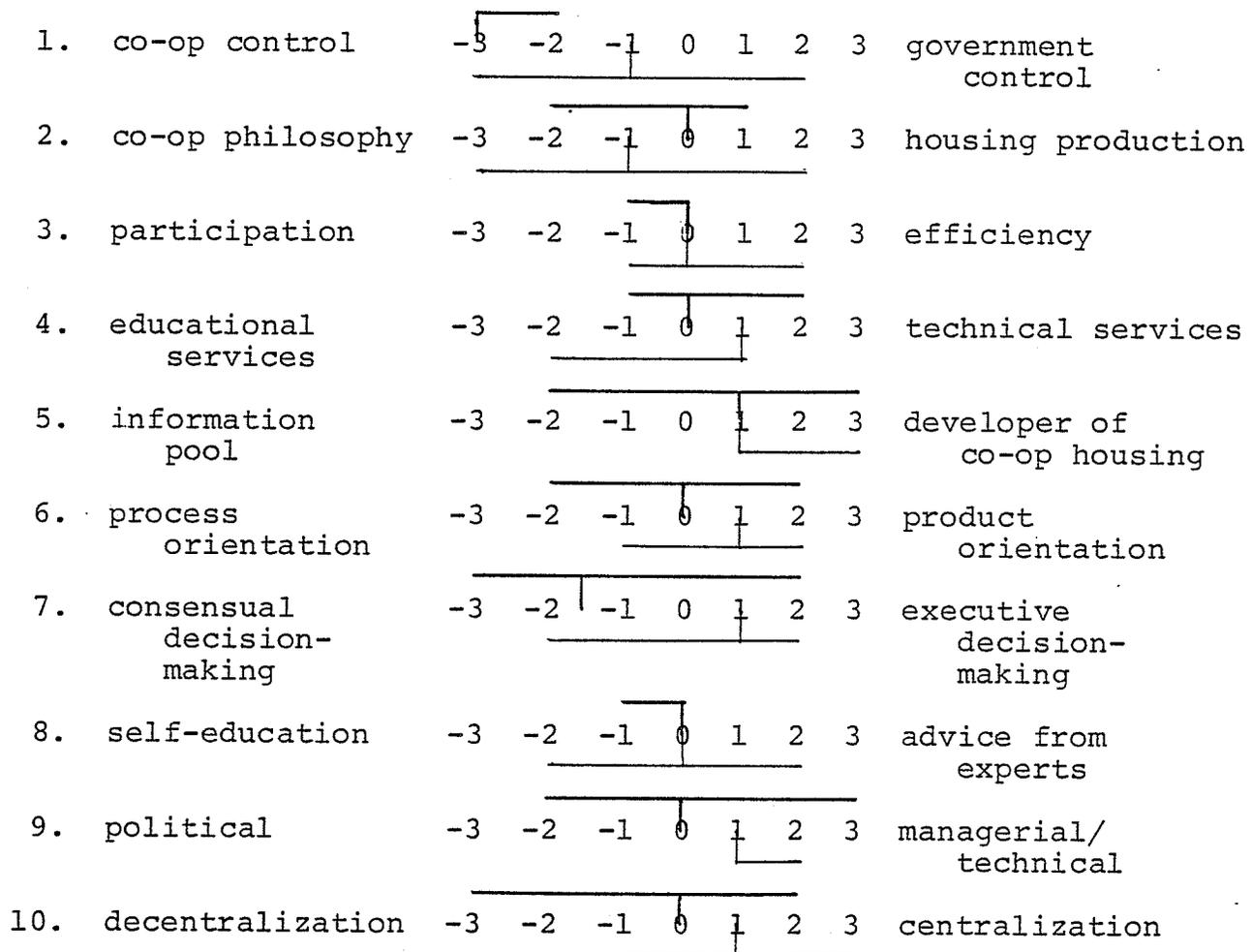
As was indicated earlier, the set of 10 dichotomous-pair elements which were used in this exercise (and which are listed in both Figures 4 and 5) are identical to those which were employed by Cull in her research. Cull maintains that the elements on the left hand side of the continuums relate to co-operative control of the process of developing housing while the elements on the right hand side represent a bureaucracy controlled co-operative housing program.¹¹³

While this is perhaps true, it is interesting to note that the elements on the left hand side tend also to describe characteristics which one would expect a co-op housing

¹¹³Cull, U.H.F., p. 55.

FIGURE 4

'NOW' VS. 'SHOULD BE'
MEDIANS AND RANGES OF RESPONSES OF
C.H.A.M.'s BOARD OF DIRECTORS ('OLD')
AS A GROUP



KEY:

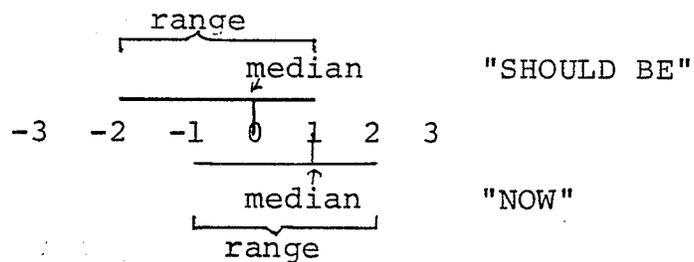
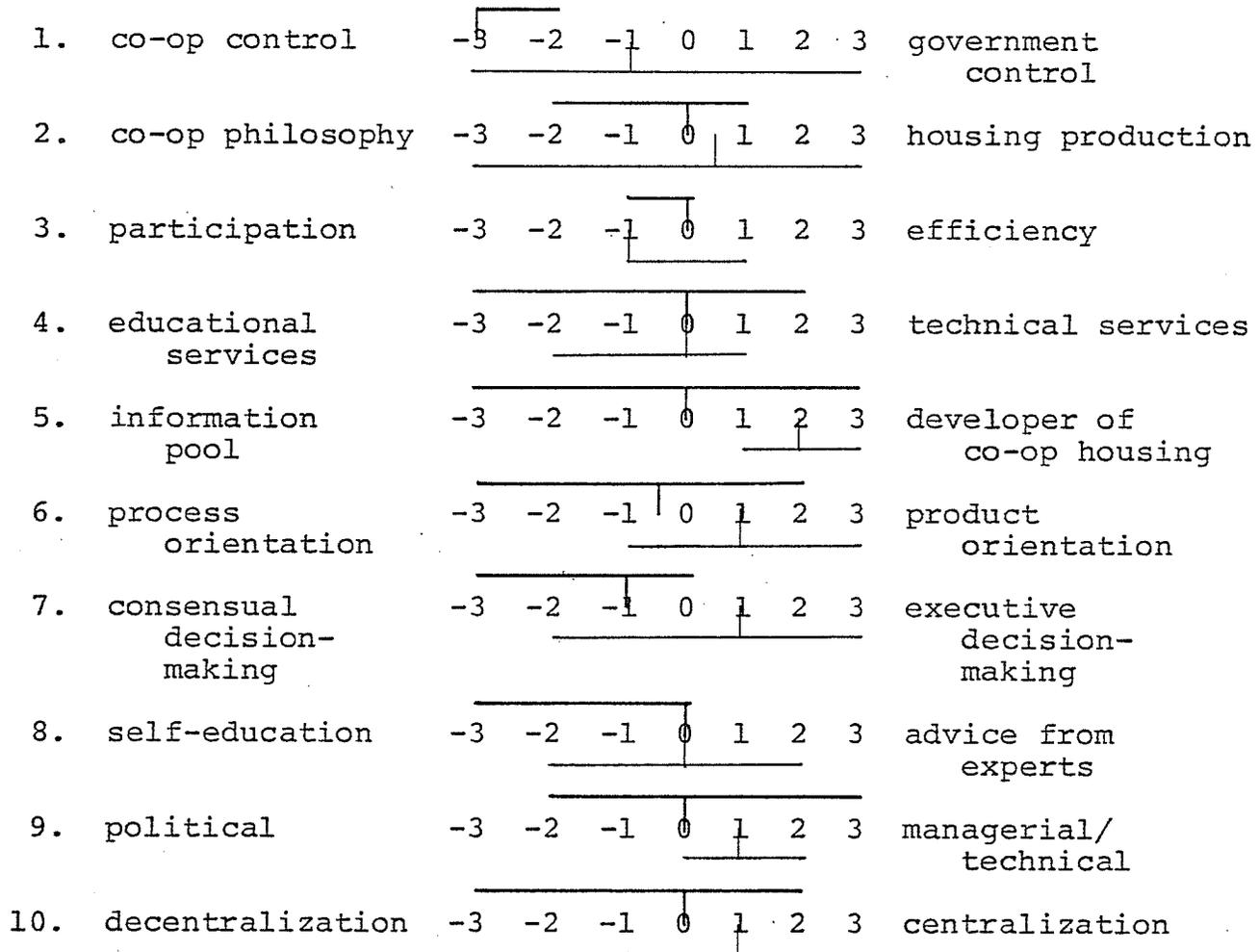
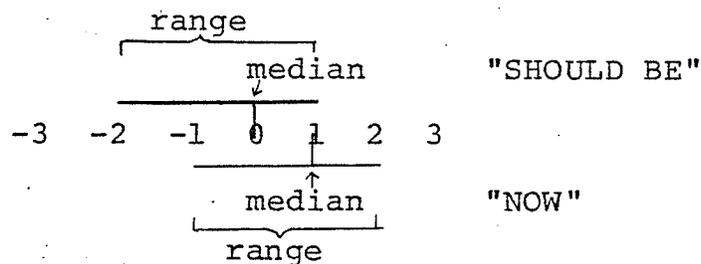


FIGURE 5

'NOW' VS. 'SHOULD BE'
MEDIANS AND RANGES OF RESPONSES OF
C.H.A.M.'s BOARD OF DIRECTORS ('NEW')
AS A GROUP



KEY:



resource group in its capacity as a 'social institution' to adopt or to strive to achieve.¹¹⁴ On the other hand, as a 'business organization' one would expect a resource group to tend to operate more in accordance with the elements or characteristics (with the exception of the first one - i.e. 'government control') listed on the right hand side of the continuums. To some extent then, this part of the survey can be seen to represent an attempt to determine where C.H.A.M.'s membership would like to see it 'move' in terms of the 'role-dilemma' which it faces in its capacity as both a social institution and a business organization.

Before highlighting various aspects of C.H.A.M.'s ('Old' and 'New') Boards of Directors' responses, it is interesting to note some of Cull's findings. Having administered her 'role survey' to U.H.F.'s Board of Directors, Cull found fairly strong agreement about the way in which U.H.F. was then currently operating. Basically U.H.F.'s Board members felt that their organization was largely government controlled, that housing production was more important to it than the co-operative philosophy, and that it emphasized product orientation, executive decision-making, reliance on expert advice, and a centralized style of operations.¹¹⁵

As can be seen from Figure 4, C.H.A.M.'s 'Old' Board

¹¹⁴As noted earlier, resource groups (among other things) generally are intended to promote the 'co-operative way of life'. Aspects of this 'way of life' are included in Appendix 8.1 which describes the social philosophy of the co-operative movement.

¹¹⁵Cull, U.H.F., pp. 56-57.

of Directors held fairly wide ranges of opinion as to where their organization stood with regard to some of the features listed. Figure 5 indicates that a similar 'lack of consensus' appears to prevail on C.H.A.M.'s 'New' Board. Table 11 presents this information in such a way that a direct comparison of the results can be made with Cull's findings on U.H.F..

Perhaps the most interesting point to note from Table 11 is that, as a group, U.H.F.'s Board of Directors appear to have been much closer together in their thinking on the 'Now' and 'Should Be' issues than were either of C.H.A.M.'s 'Old' Board or its 'New' Board of Directors. It is also interesting to note that a greater divergence of opinion appears to exist on C.H.A.M.'s 'New' Board of Directors than previously had been the case with its 'Old' Board.

In her study Cull confirmed the existence of two serious factions on U.H.F.'s Board of Directors by undertaking a detailed analysis of their individual replies to the question - "Where should U.H.F. be?". But for the first pair of elements (i.e. 'co-operative' versus 'government control') Cull found that without exception, U.H.F.'s board members, in answering this question, placed their responses either always to the right or always to the left of the zero position. In short, no one on U.H.F.'s Board crossed the zero line on the "Should Be" issue - a four-six split in fact had existed on the Board.¹¹⁶

¹¹⁶Ibid., pp. 57-58.

TABLE 11
'NOW' VS. 'SHOULD BE'
RANGES OF RESPONSES GIVEN
BY U.H.F.'s BOARD OF DIRECTORS
AS COMPARED WITH C.H.A.M.'s
'OLD' AND 'NEW' BOARDS OF DIRECTORS

| Dichotomous Pair-Elements | Ranges Of Responses | | | | | |
|---|---------------------|------|-----|-------------|------|-----|
| | 'Now' | | | 'Should Be' | | |
| | UHF | CHAM | | UHF | CHAM | |
| | | Old | New | | Old | New |
| 1. co-op control/government control | 3 | 5 | 7 | 1 | 1 | 1 |
| 2. co-op philosophy/ housing production | 1 | 5 | 7 | 1 | 3 | 3 |
| 3. participation/efficiency | 2 | 3 | 2 | 2 | 1 | 1 |
| 4. educational/technical services | 2 | 3 | 3 | 1 | 3 | 5 |
| 5. information pool/developer of co-op housing | 1 | 2 | 2 | 2 | 5 | 7 |
| 6. process/product orientation | 2 | 3 | 4 | 2 | 4 | 6 |
| 7. consensual/executive decision-making | 1 | 5 | 5 | 2 | 3 | 4 |
| 8. self-education/ advice from experts | 2 | 4 | 4 | 2 | 1 | 4 |
| 9. political/managerial-technical | 2 | 1 | 2 | 2 | 5 | 5 |
| 10. decentralization/centralization | 1 | 4 | 4 | 4 | 5 | 5 |

SOURCE: Data on U.H.F. is taken from Cull, p. 58 (Fig. 1).
 Data on C.H.A.M. is taken from Figures 4 and 5 above.

In undertaking a similar analysis of C.H.A.M.'s 'New' Board of Directors' responses, the researcher found a similar situation (although not as critical) to exist with C.H.A.M..¹¹⁷ On the 'Should Be' issue, three of C.H.A.M.'s 'New' Board members placed their responses virtually always to the left of the zero mark (and occasionally at the zero mark), two members placed their responses virtually always to the right of the zero mark (and occasionally at the zero mark) and the remaining two Board members consistently placed their responses to the 'Should Be' issue virtually always right on the zero mark.¹¹⁸ As such, a 3-2-2 split appears to exist on C.H.A.M.'s 'New' Board of Directors.

It is interesting to note that two of the three Board members who tend to 'lean toward the left' on the 'Should Be' issue appear to feel very strongly in their dissatisfaction with the organization in that they consistently placed to the right of the zero mark their responses to the question "Where do you think C.H.A.M. is now?". Hence C.H.A.M.

¹¹⁷ Because one of the two departing members of C.H.A.M.'s 'Old' Board failed to give his views on the 'Should Be' issue, a comprehensive analysis of this particular group was not possible.

¹¹⁸ It is interesting to note that the two Board members who were virtually always to the right of the zero mark both are representatives of associate members of C.H.A.M. and as such do not play as active a role in a specific housing cooperative (either existing or developing) as is the case with the other 5 Board members. Similarly, the two Board members who were virtually always 'right on' the zero mark are member/representatives of the same developing housing cooperative.

presumably has a fairly long way to go before their particular expectations of it will have been satisfied.

From her analysis Cull determined that in spite of the factions which were present, a general consensus existed on U.H.F.'s Board that their organization should move further to the left along each continuum; that is, more in the direction of co-operative control and emphasis on co-operative philosophy, membership participation, educational services, process orientation, self-education, consensual decision-making and increased decentralization.¹¹⁹ If one considers the median values as outlined in Figure 4, it can be seen that, as a group, C.H.A.M.'s 'Old' Board of Directors, on the whole, similarly wanted to see their organization 'shift to the left' on most of the continuums. The only real exception to this view occurred on the second set of pair-elements where C.H.A.M.'s 'Old' Board appear to have wanted to see a move toward an emphasis on 'housing production; and away from the 'co-op philosophy' aspect of its operations. From the median values shown in Figure 5 it appears that C.H.A.M.'s 'New' Board would also like to see a general shift to the left along most of the continuums. The only real exception here occurs on the third set of pair-elements where it appears that the 'New' Board would like to see slightly less emphasis placed on 'participation'

¹¹⁹Cull, U.H.F., p. 57.

and correspondingly greater emphasis placed on 'efficiency'.

From the relative 'gaps' which occur in the median values (on the 'Now' versus 'Should Be' issues) on each of the continuums as shown in Figures 4 and 5, it can be seen that the 'New' Board of Directors as a group appear to feel a slightly greater need for change in the organization than was the case with the 'Old' Board of Directors. However, the results of the survey indicate that, on the whole, the 'New' Board is still relatively more satisfied with C.H.A.M.'s 'status quo' than is the case with its general membership as a whole. Figure 6 outlines the responses which were given to the 'Now' versus 'Should Be' issue by C.H.A.M.'s membership as a whole (i.e. including its associate members, one charter member, the members of its Board of Directors, and its members of existing and developing co-ops).

From Figure 6 it is interesting to note that, like its 'New' Board of Directors, C.H.A.M.'s membership would like to see the organization shift to the left on virtually all of the continuums as presented - the lone exception being the third one (i.e. 'participation/efficiency') where (as is the case with its 'New' Board) slightly more emphasis on 'efficiency' appears to be desired. However a detailed analysis of each member's individual responses to the 'Should Be' issue failed to yield results which would suggest the existence of significant factions similar to the ones which were identified as existing on C.H.A.M.'s 'New' Board of

Directors (reference is made to the 3-2-2 split which was noted earlier).¹²⁰ This is not to say however that factions do not exist within C.H.A.M.'s membership; for as was found in analyzing the results of Part 1 of the survey (please refer to the results of the objectives-priorizing exercise as outlined in Table 10 above), a closer look at C.H.A.M.'s membership's responses to the 'Now' versus 'Should Be' issue, indicates that factions are in fact present - but they appear to be present more so in terms of C.H.A.M.'s various membership categories than anything else.

Figure 7 outlines the results obtained (on the 'Now' versus 'Should Be' issue) from C.H.A.M.'s member-respondents who represented existing housing co-operatives at its Annual General Meeting. Figure 8 outlines the responses made by the developing co-op members. As can be noted from the median values contained in Figure 7, C.H.A.M.'s existing housing co-op members appear to want the organization to shift to the left on seven (7) and to shift to the right on three (3) of the sets of features. On the other hand, Figure 8 shows

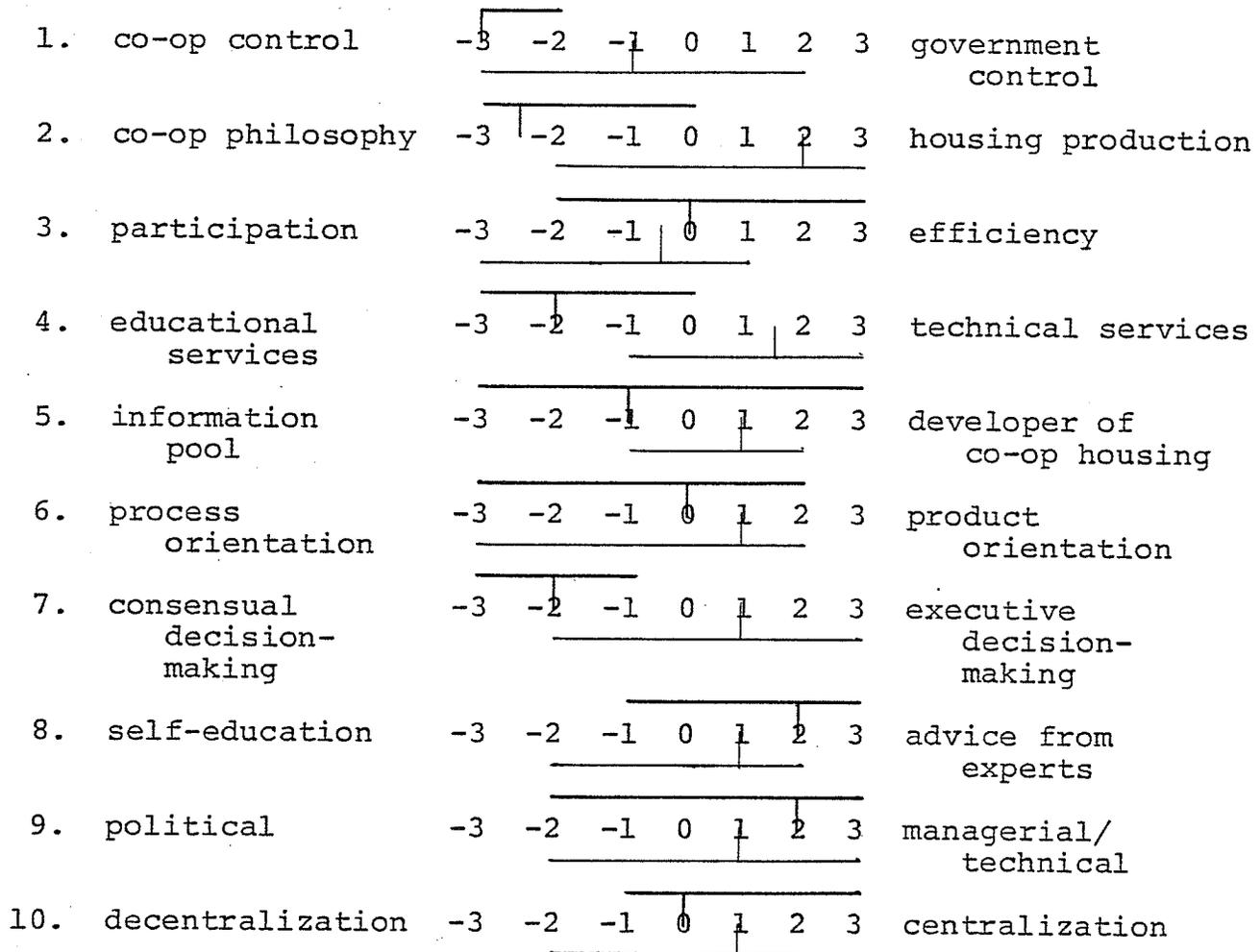
¹²⁰ In fact, of the thirty-one (31) member-respondents (i.e. all members excluding those on C.H.A.M.'s 'New' Board of Directors), only five (5) placed their responses to the 'Should Be' issue virtually always to the left of the zero mark (and occasionally at the zero mark), only one consistently placed his responses virtually always 'right on' the zero mark, and not one member placed his/her responses virtually always to the right of the zero mark. Most members in fact varied their responses from continuum to continuum, thereby indicating perhaps that, on the whole, they personally have no strong overall desire to see C.H.A.M. move either to the right or to the left.

FIGURE 7

'NOW' VS. 'SHOULD BE'

MEDIANS AND RANGES OF RESPONSES OF

C.H.A.M.'s MEMBER-RESPONDENTS FROM EXISTING CO-OPS



KEY:

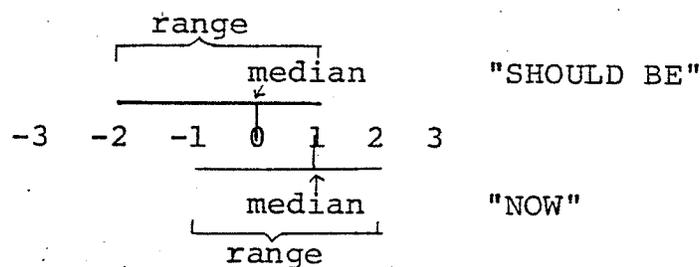
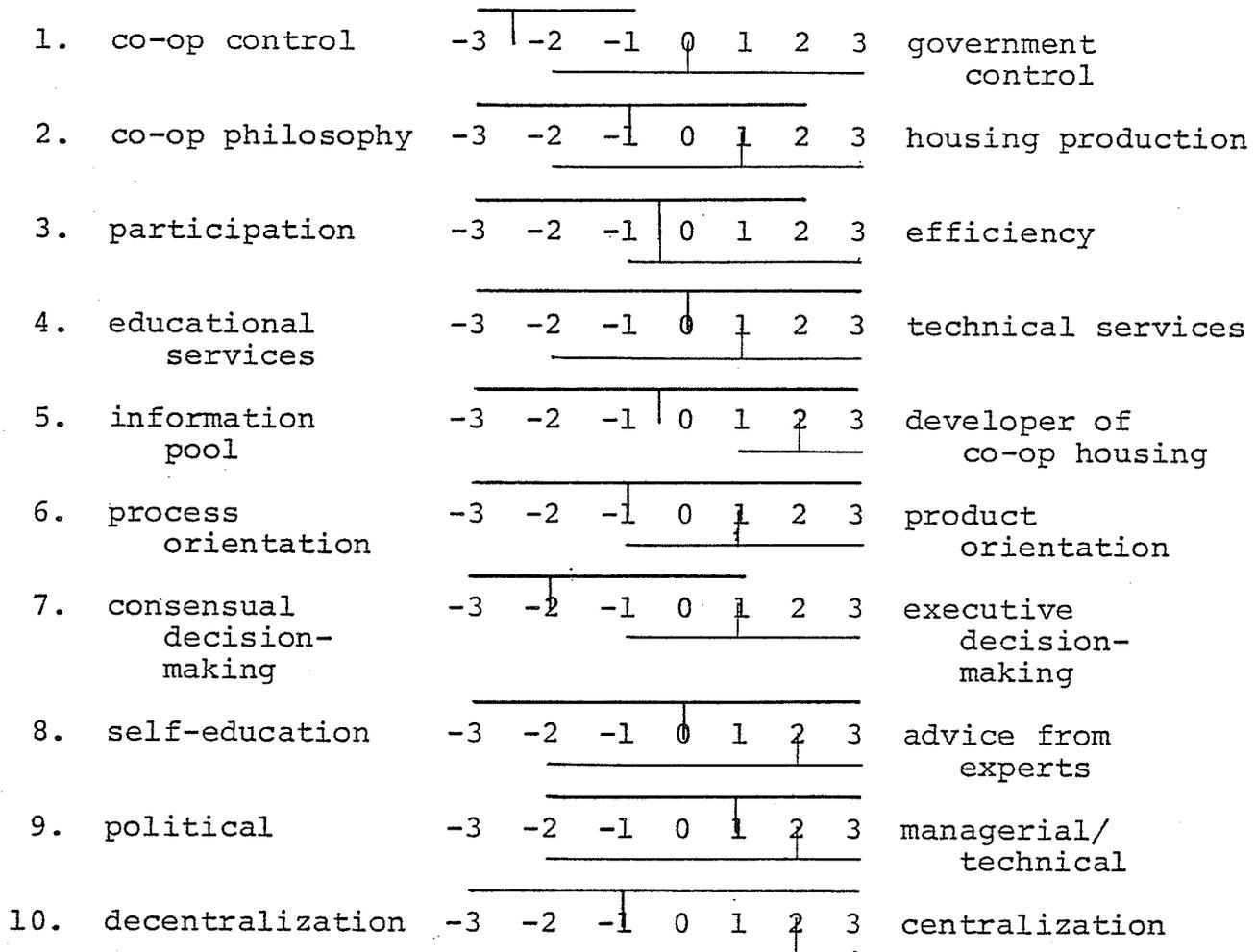


FIGURE 8

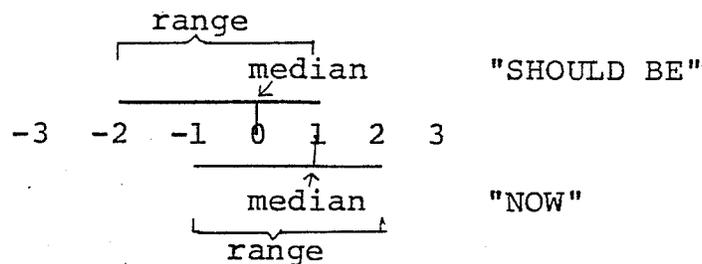
'NOW' VS. 'SHOULD BE'

MEDIAN AND RANGES OF RESPONSES OF

C.H.A.M.'s MEMBER-RESPONDENTS FROM DEVELOPING CO-OPS



KEY:



that the representatives of the developing co-ops would like to see a shift to the left on nine (9) out of the ten (10) sets of features (while C.H.A.M. appears to be 'right on' on the 'participation/efficiency' set of elements as far as the developing co-ops are concerned).

A close look at Figures 7 and 8 confirms that members of existing co-ops have very different views (and therefore expectations) of C.H.A.M. from their counterparts in the developing co-ops. They tend in fact to be much more service - or business-oriented on the whole. The only exception to this generalization occurs quite markedly on the second set of features (i.e. on 'co-op philosophy' versus 'housing production'). Here it seems that the members of the existing co-ops would like to see C.H.A.M. place a greater emphasis on the co-operative philosophy than on housing production. It would appear then that since they are already adequately housed in their respective co-operatives, C.H.A.M.'s active involvement in the production of housing is of relatively little consequence as far as the member-respondents of the existing co-ops are concerned.

As suggested earlier, insight into the relative levels of satisfaction (or rather dissatisfaction) with C.H.A.M. (as perceived by its various membership categories) can be obtained by comparing the differences in the median values of their responses on the 'Now' versus the 'Should Be' issue. Table 12 provides such a comparison.

TABLE 12

C.H.A.M.'s MEMBERSHIP CATEGORIES -
RELATIVE DEGREES OF 'DISSATISFACTION' WITH THE
ORGANIZATION AS IT 'NOW' EXISTS

| Dichotomous Pair-Elements | Point Differences On Median Values - 'Now' cf. 'Should Be' ^a | | | |
|---|---|-------|----------|------------|
| | CHAM's Board | | Existing | Developing |
| | 'Old' | 'New' | Co-ops | Co-ops |
| 1. co-op control/ gov't control | 2 | 2 | 2 | 2.5 |
| 2. co-op philosophy/ housing production | (1) | .5 | 4.5 | 2 |
| 3. participation/ efficiency | 0 | (1) | (.5) | 0 |
| 4. educational/ technical services | 1 | 0 | 3.5 | 1 |
| 5. information pool/ developer of co-op housing | 0 | 2 | 2 | 2.5 |
| 6. process/product orientation | 1 | 1.5 | 1 | 2 |
| 7. consensual/executive decision-making | 2.5 | 2 | 3 | 3 |
| 8. self-education/advice from experts | 0 | 0 | (1) | 2 |
| 9. political/ managerial-technical | 1 | 1 | (1) | 1 |
| 10. decentralization/ centralization | 1 | 1 | 1 | 3 |
| Total Point Spread (absolute) | 9.5 | 11 | 19.5 | 19 |

^aA value enclosed in brackets indicates that a shift to the 'right' is desired on that particular pair of elements. Similarly, a value with no brackets indicates that a shift to the 'left' is desired.

SOURCE: Figures 4,5,7, and 8, above.

As can be noted from Table 12, while on the whole C.H.A.M.'s 'New' Board of Directors seem to feel a slightly greater need for change on various aspects of C.H.A.M.'s operations than was the case with its 'Old' Board as a group, it still appears to be very much more satisfied with the organization than is the case with either of C.H.A.M.'s existing housing co-operative members or its members of developing co-ops.

G. Interpretations And Conclusions

In this section interpretations of the findings of the membership survey are outlined in terms of research hypothesis B together with its two sub-hypotheses. From these interpretations, conclusions are drawn about the study and general observations related to it are made.

Hypothesis B

This hypothesis, which claims that factions exist within C.H.A.M. regarding the role that it should be playing, was supported. Brandon Housing Co-operative's 'activity' (re. its paper dealing with 'Some Questions About C.H.A.M.'s Role') prior to C.H.A.M.'s Annual General Meeting, attests to the fact that concern does exist within C.H.A.M. as to the role that it should be playing. Further, the ranges of responses to the survey which were made by individual members at the A.G.M. on the 'Now' versus 'Should Be' issue, suggests that opinions vary substantially as to the manner in which C.H.A.M. should be operating as a resource group. Specific factions were identified in terms of the two sub-hypotheses.

Sub-Hypothesis B-1

The assertion in this sub-hypothesis that factions exist on C.H.A.M.'s Board of Directors was supported. In this regard a 3-2-2 split was found to exist on C.H.A.M.'s Board of Directors as to how individual board members feel C.H.A.M. 'should be' operating. Three members of the Board quite clearly indicated that they feel that C.H.A.M. 'should be' placing a greater emphasis on the co-operative philosophy, membership participation, educational services, process orientation, self-education, and consensual decision-making. As such, these members appear to prefer to see C.H.A.M. operate in accordance with characteristics which, to a great extent, reflect its role as a social institution. On the other hand, two other Board members indicated that they are more concerned that C.H.A.M. should operate effectively as a business organization. Finally the remaining two members of the Board tend to give equal weight to C.H.A.M.'s roles as a social institution and as a business organization.

Just how serious these apparent factions on C.H.A.M.'s Board of Directors are, is debateable. While experience with C.H.A.M.'s 'Old' Board of Directors indicated that it usually was able to arrive at a consensus on very important (or rather basic) matters, the author, in lacking adequate first-hand experience with C.H.A.M.'s 'New' Board of Directors, is unable to comment on whether or not it in fact is able to operate in as harmonious a fashion.

Sub-Hypothesis B-2

Similarly, this sub-hypothesis was supported (in part) in that factions within C.H.A.M.'s membership as a whole were identified. Factions were found to exist in terms of the various membership categories within C.H.A.M.. It was suggested that each 'category' has its own particular needs and therefore expectations of C.H.A.M. as a resource group. In particular, members of existing housing co-operatives were found to be more service- or business-oriented on the whole (in terms of their expectations of C.H.A.M.) than were their counterparts from developing housing co-operatives. Similarly, C.H.A.M.'s Board of Directors was found to be much more satisfied with the manner in which C.H.A.M. has been operating than is the case with its developing co-op members or its existing co-op members who appear to feel a much greater need for change.

Just how serious these factions within C.H.A.M.'s membership are, again is debateable. For instance it is perhaps not very alarming for one to find that C.H.A.M.'s Board of Directors as a group is relatively satisfied with the organization. Such a situation could perhaps be considered to be axiomatic in that it likely reflects the nature of the position of boards of directors generally. Indeed it could be argued that having presumably played a major role in 'directing' the manner in which its respective organization is operating, any board of directors, at a given

point in time, could be expected to be found to be more satisfied with its organization on the whole than would be the case with its respective organization's general membership. But what of the fact that existing and developing housing co-operatives have quite different needs and therefore expectations of C.H.A.M.? Should this situation necessarily pose a serious problem?

Structurally (re. C.H.A.M.'s organization chart with its separate operating divisions, etc...) C.H.A.M. appears to be set up as a business organization in such a way that it can meet the service needs of its developing and existing housing co-ops quite adequately. As such there appears to be no reason to suspect that conflict should occur through the day-to-day provision of services to these two groups. Similarly, as a democratically constituted federation of non-profit housing co-ops (which itself is a co-operative) mechanisms exist within C.H.A.M. through which membership discussion on basic matters of concern can be initiated and problems may thereby be resolved.

Experience to date has shown that C.H.A.M. has been reasonably effective in its operations as a resource group. The membership survey (as described above) identifies factions which may or may not present a serious threat to the organization's future. However, these factions are rather 'internal' in nature and surely are not the only factors to reflect upon when considering the organization's future.

Certainly one very significant event which has taken place in C.H.A.M.'s external environment, which will likely affect the organization's operations to some degree, is the coming to power of the Progressive Conservative Party as a result of the recent Manitoba Provincial Government elections. Under the circumstances a word or two on the possible implications to C.H.A.M. of a Conservative Government would appear to be in order.

2. Implications For C.H.A.M. Of The Recent Manitoba Provincial Government Elections

Historically, the Progressive Conservative Party of Manitoba has not been known to hold the most positive or favourable of attitudes toward co-operative enterprises. The former Minister of Co-operative Development, the Hon. Mr. Rene Toupin, espoused such sentiments about the Conservatives when he went so far as to claim that prior to 1969 the then Conservative Government in Manitoba had passed legislation which actually prohibited municipalities, school divisions and other public institutions from obtaining financial services from credit unions.¹²¹

¹²¹The Legislative Assembly of Manitoba, "Estimates - Co-operative Development", March 31, 1977 (remarks of the Hon. Minister of Co-operative Development Mr. Rene Toupin), pp. 1408 and 1439.

Prior to 1969, phrases which were included in The Municipalities Act, The Schools Act, and the Manitoba Health Services Commission Act required that deposits of funds had to be made with 'chartered banks'. It is debateable whether or not these pieces of legislation were written expressly to exclude credit unions.

Given the widespread acceptance of co-operative enterprises that presently seems to exist in Manitoba (as evidenced by the fact that close to one out of every three Manitobans is a member of a credit union¹²²), from a political point of view, it is quite unlikely that the new Conservative Government will adopt policies of an antagonistic nature toward co-operatives. However the priority, in terms of the amount of support which the new Government will be willing to give to co-operatives is still very much of a question mark.

At the time of writing the new Provincial Government had yet to announce its policies with respect to housing.¹²³ Just how co-op housing in Manitoba will be affected by the change in government remains to be seen. Needless to say, a drastic cutback in the provincial government's assistance to co-op housing has obvious implications as far as C.H.A.M.'s future (and that of the co-op housing movement in Manitoba

¹²²In 1977 it was estimated that there were about 320,000 members of credit unions in Manitoba (C.C.S.M., Survey Department, November, 1977).

¹²³While policies have yet to be announced, some action has taken place. Particularly noteworthy in this regard is the recent cabinet order which changed the make-up of the Manitoba Housing and Renewal Corporation's Board of Directors. It is interesting to note, that of the six new Board members which have been appointed by the new Provincial Government, at least four have direct ties with Winnipeg's property development and real estate industry. Unfortunately, the chances of such a board of directors adopting a sympathetic attitude toward co-operative housing would (in the author's opinion) appear to be rather remote. (Winnipeg Free Press, "Housing Board Undergoes Shuffle", November 18, 1977, p. 1).

in general) is concerned.

3. C.H.A.M.'s Future

In many ways it can be said that the Co-operative Housing Association of Manitoba (C.H.A.M.) is at a crossroads in its development as a co-operative housing resource group.

While C.H.A.M. has been active in the co-operative housing field for many years now, it is only in relatively recent times that it has managed to develop a membership base which has the 'potential' (in time) to sustain it. On the whole this membership base appears to have a fairly positive attitude toward C.H.A.M.. As one member of a developing housing co-operative commented during a telephone interview with the author:

"I wouldn't consider C.H.A.M. to be a large organization. I haven't seen the type of bureaucratic bungling that one typically sees with a large organization. As far as I can ascertain, C.H.A.M. is still on a reasonably efficient level. And what is more, I feel that we, as members, are still in a position to influence the manner in which it operates."

While such a positive attitude does seem to pervade through the organization, there still appears to be a certain amount of confusion regarding what C.H.A.M.'s role as a resource group actually is or 'should be'. In the process of trying to come to grips with this issue C.H.A.M. must be very cognizant of the implications of the recent change which has occurred in the provincial government.

Having prospered through a period in which a sympathetic

provincial government provided it with much-needed political and financial support, C.H.A.M. must now try to prepare for a rather uncertain future. What this future holds in store for C.H.A.M. is anybody's guess. Two extreme viewpoints in this regard can be identified. These very hypothetical 'possible futures' for C.H.A.M. are briefly set forth below. A more likely 'probable future' for C.H.A.M. will subsequently be outlined in the following chapter.

A. A Pessimistic Viewpoint

A 'die hard' pessimist would predict that C.H.A.M. will go the way of the United Housing Foundation.¹²⁴ In this regard, the factions which exist on C.H.A.M.'s Board of Directors will become polarized and as such it will be unable to reach consensus on basic policy issues. Little by way of direction to C.H.A.M.'s staff will then emanate from the Board.

At the same time the new Progressive Conservative Government will decide to withdraw all provincial government support programs for co-op housing. As such housing co-operatives will have to find alternative sources of interim financing. Perhaps more importantly they will be without readily available provincial government land on which to develop. These factors, coupled with the withdrawal of the provincial government's 10% capital grant to housing co-operatives, will (needless to say) serve to dramatically reduce the pace of development of housing co-operatives in Manitoba (this is particularly true if no other agency comes

¹²⁴For a detailed analysis of U.H.F.'s experience please see Cull, U.H.F., pp. 23-32.

forward to at least, in part, fill the void which will have been left by the provincial government).

With fewer housing co-operatives being developed C.H.A.M. will experience a significant decrease in revenue. This situation will be aggravated by a complete lack of a provincial government operating grant to C.H.A.M..¹²⁵ Consequently more and more pressure will come to bear on C.H.A.M. to operate as efficiently as possible. The work of the Development Division, the least lucrative of all, will likely suffer to the greatest extent during this period. In particular, the Development Division will feel a need to speed up the development process - to cut corners wherever possible. Ultimately the core working groups, with which it will be working, will express their dissatisfaction with what they will consider to be C.H.A.M.'s 'high powered development tactics'. Soon C.H.A.M. will lose the support of the majority of co-operative housing groups in Manitoba. In the final analysis, C.H.A.M. as we know it today, will die an untimely death.

B. An Optimistic Viewpoint

An optimist would say that C.H.A.M. will continue to be able to operate effectively within the co-operative housing development process, with little, if any major stumbling

¹²⁵The reader will recall that in recent years the provincial government has provided C.H.A.M. with a \$50,000 annual grant to help cover some of the costs of its operations.

blocks presenting themselves to it.

In this regard the factions which exist on C.H.A.M.'s Board of Directors will in no way hinder the organization. Indeed they will enhance it as Board members holding different viewpoints will not only tolerate each other, but will in fact learn from each other. They will continue to 'give-and-take' until consensus on various issues is reached and a reasonable degree of harmony will thereby continue to be maintained on the Board.

At the same time, the new Progressive Conservative Government will decide to continue all provincial government support programs for co-op housing. As such the pace of development of housing co-operatives in Manitoba will continue as in the past and possibly even increase to some extent. With more and more housing co-operatives being built, C.H.A.M.'s revenue base will be broadened and in time it will be able to become financially independent of governments.¹²⁶

With little financial problems plaguing it, C.H.A.M. will continue to provide satisfactory service to its various co-operative housing clients. More and more co-ops will become satisfied with C.H.A.M. and the role that it will be playing as a co-operative housing resource group. C.H.A.M., together with the co-op housing movement in general, will continue to prosper in Manitoba.

¹²⁶At least in so far as direct operating grants to C.H.A.M. are concerned.

CHAPTER SEVEN

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

A summary of the thesis as a whole is outlined in this chapter. Conclusions are made regarding C.H.A.M. as well as the 'theory of co-operative housing resource groups'. Finally, recommendations based on the findings of (and insights gained through) this research are presented.

1. Summary

As evidenced by C.H.A.M.'s experience to date, the role of a co-operative housing resource group is not an easy one to fulfill. Resource groups in effect are both social institutions and business organizations. The balance between these 'dual roles' which a resource group must strive to achieve constitutes a basic dilemma. The problems associated with this dilemma are compounded by the fact that a resource group must operate within very real constraints.

In this thesis, C.H.A.M. was seen as being faced with constraints associated with its position as a business organization as well as with its unique position within a dynamic inter-organizational environment in Manitoba. As a business organization C.H.A.M. must attempt to operate at a reasonable level of efficiency - to keep its costs down to a minimum while at the same time trying to bring in as much revenue as possible. Similarly, the manner in which C.H.A.M. is able to operate is further constrained by the fact that, as a resource group, it must work with a wide variety of organizations, all of which

have their own particular expectations of C.H.A.M. (some of which are quite conflicting).

The literature which has been written on co-operative housing resource groups to date, suggests that it is virtually impossible for one group effectively to handle, in a direct manner, all aspects relating to the co-operative housing development process. In particular, concern has been expressed by the various authors that once a resource group develops the capacity to provide technically-oriented services (such as construction management or architectural services), there is then a tendency for its more socially-oriented, group development work to decrease in quality, if not fall by the wayside altogether. The work of one of these authors (Cull) suggests that factions, which are unable to work together effectively, tend to develop within such co-operative housing resource groups. Such concerns regarding resource groups were tested in this thesis through a case study of the Co-operative Housing Association of Manitoba (C.H.A.M.) - the first co-operative housing resource group to have been organized in all of Canada.

The central hypothesis to this thesis was stated as follows:

C.H.A.M. as a co-op housing resource group cannot effectively provide educational/group development services while at the same time offering technical/construction services to housing co-operatives.

An extensive investigation of C.H.A.M.'s operations failed to yield information which could support this hypothesis. In fact to a great extent the converse of the hypothesis was found to be true.

A 'user-satisfaction' study which was done of C.H.A.M.'s Development Division found that C.H.A.M. (as a resource group which provides a full line of services to housing co-ops) is in fact quite effective at working with the core working groups of developing housing co-operatives. The core groups with which C.H.A.M. works were found to be fairly autonomous bodies, which, on the whole, possess a good knowledge of co-op housing and the development process. On the whole, members of these groups indicated that they felt that C.H.A.M. did not dominate them in their work - rather it tended to act in very much of an advisory or supportative role. As such, these groups expressed a relatively high level of overall satisfaction with C.H.A.M.'s Development Division's services.

An investigation was also done to try to determine whether or not factions were present to a significant degree within C.H.A.M.'s membership. A technique, similar to that which was employed by Cull, was used in this regard. Through this approach, factions were in fact identified. Factions on C.H.A.M.'s Board of Directors were found to exist in so far as some of its Board members appeared to prefer to see C.H.A.M. operate more along the lines of a social institution than of a business organization; while others favoured C.H.A.M. emphasizing more of the business-oriented aspects of its operations. Factions within C.H.A.M.'s general membership were identified in terms of its various

membership categories (or client groups). In particular members of existing housing co-operatives (as a group) were found to have distinct needs and therefore expectations of C.H.A.M. which are quite different from their counterparts in developing housing co-operatives.

An attempt was then made to determine what the future might have in store for C.H.A.M. as a resource group. Factors which were taken into account included C.H.A.M.'s performance as a resource group to date; the implications for C.H.A.M. of the recent change from an N.D.P. Government to a Conservative Party Government which has occurred at the provincial level in Manitoba; and the existence of factions within C.H.A.M.'s membership. Two extreme 'futures' for C.H.A.M. were set forth - one presenting a pessimistic viewpoint, the other an optimistic one.

2. Conclusions

Through this research a number of conclusions can be made regarding co-operative housing resource groups. Some of these apply specifically to the Co-operative Housing Association of Manitoba (C.H.A.M.); others apply more generally to the 'theory of co-operative housing resource groups' as set forth in chapter two of this thesis.

A. Regarding C.H.A.M.

A glance at C.H.A.M.'s financial situation suggests that not all aspects of its operations as a resource group are (or perhaps can ever be) cost-covering. This is particularly true of much of the work of C.H.A.M.'s Development Division.

If C.H.A.M. is ever to be financially independent of governments, it appears, that (under existing circumstances) it is essential that it maintain its involvement in such financially lucrative activities as construction management, architectural drawing, and/or property management services (as long as it can continue to do so at a profit of course). Given this situation, it would appear, from a financial point of view, that because it brought together both profitable and unprofitable resource group activities, the merger which took place in June, 1976, between C.H.D.D. and C.H.A.M. was a good move.

This merger (at least in the short term) can also be looked upon as having been a good move in terms of the quality of C.H.D.D.'s (or rather C.H.A.M.'s Development Division's) services. As was evidenced in this research, the merger appears to have had no negative effects on the quality of resource group services as provided to developing housing co-operatives. In fact, many of the board members of the developing housing co-operatives which had worked through the development process with both C.H.D.D. and C.H.A.M. indicated that the quality of development services appeared to have improved after the merger had taken place. Similarly, the majority of these board members felt that all in all the merger had been a good move.

On the whole, in recent years C.H.A.M. has proven itself to be quite capable of fulfilling its duties as a co-operative housing resource group. In many ways it appears

to have managed to strike a reasonably acceptable balance between its role as a social institution and its role as a business organization. Whether or not C.H.A.M. will be able to continue to operate so effectively in future years remains to be seen. In the author's opinion, the 'future' which C.H.A.M. will experience is likely to lie somewhere in between the two extreme scenarios which were presented in chapter six.

First of all, given the 'private enterprise mentality' which the new Progressive Conservative Government of Manitoba has been expousing, and the concern over 'excessive' government spending which it has expressed in recent months, it is rather unlikely that the provincial government will continue all of its support programmes for co-op housing. As such, the 'optimistic viewpoint' which was set forth, is just that - i.e. very optimistic.

On the other hand, significant differences appear to exist between C.H.A.M.'s position today and that of the United Housing Foundation as it existed a couple of years ago, which suggest that C.H.A.M.'s future should be somewhat more favourable than that presented in chapter six under the 'pessimistic viewpoint'. Basically it appears that C.H.A.M. has managed to avoid developing as great a direct involvement in its affairs by the provincial government, that it is not plagued with personality conflicts and factions to the same extent, that it is more self-sufficient financially, and that it is more representative of its member housing

co-operatives than was the case with U.H.F.. Indeed such factors, coupled with C.H.A.M.'s rather commendable performance as a resource group in recent years, suggest that it should at least (at the bare minimum) manage to survive as a resource group over the next few years.

B. Regarding The 'Theory'

This thesis indirectly has explored various aspects of the 'theory of co-operative housing resource groups' as set forth in chapter two. However, a definite conclusion only can be made regarding one of the principles of this theory. Specifically, the results of this case study of the Co-operative Housing Association of Manitoba (C.H.A.M.) indicate that, contrary to the theory, a single resource group (at least over the short term) apparently can in fact handle in a direct manner all aspects relating to the co-operative housing development process. However, the question which still remains is whether or not C.H.A.M.'s experience over the longer term will tell the same story.

3. Recommendations

The following recommendations to C.H.A.M. are not confined to the main findings of this thesis as written. To limit this section in such a manner would take much away from the potential value associated with a research undertaking of this nature. Indeed, through the course of this research, the author was able to gain a considerable amount of insight into various aspects of C.H.A.M.'s operations as a resource group. Because some of these 'aspects' were not basic to the main hypotheses of this study, they have not been highlighted as such in the preceding pages. Neverthe-

less, where appropriate, they will be included in some of the following recommendations.

The recommendations are presented in terms of three main areas; (i) formulation of goals, (ii) inter-organizational relationships, and (iii) funding. The author acknowledges the fact that some of these recommendations are quite similar to some of those which Cull made as a result of her study of U.H.F.. This should not necessarily be looked upon as being a shortcoming of this thesis. As co-operative housing resource groups employing the 'non-profit developer' strategy, U.H.F. and C.H.A.M. (in spite of their differences as noted earlier) have (had) a number of things in common. Hence it is not surprising that some of Cull's recommendations suit C.H.A.M.'s situation quite well. Because C.H.A.M. appears to have 'its act together' much more than was the case with U.H.F. in British Columbia, it is in a position at least to consider and to act upon some of the following recommendations if it so wishes.

A. Formulation Of Goals

(i) C.H.A.M.'s Board of Directors should hold a special meeting to follow-up on its concern with formulating long-term goals for the organization. While these goals should be generally worded so as to allow for some degree of flexibility, they nevertheless should provide a clear statement of the organization's purpose.

(ii) Consideration should be given to employing an outside consultant to assist C.H.A.M. in its goal-

formulating exercise. Such a consultant should be knowledgeable about co-operative housing and should have particular expertise in group facilitation techniques.

(iii) Special meetings to deal with long-term planning issues should become a regular feature of C.H.A.M.'s Board - they should be held at least once every year.

B. Inter-Organizational Relationships

(i) The C.H.A.M. Board of Directors should be restructured such that it might be more truly representative of the co-operative movement and more responsible to it:

- a. The size of the Board should be increased to nine (9) members to allow for greater direct representation of individual housing co-operatives.
- b. No individual housing co-operative should have more than one representative on the C.H.A.M. Board.
- c. Eligibility for a position on the C.H.A.M. Board should be restricted to representatives of existing housing co-operatives and developing housing co-operatives.
- d. In order that expertise at the Board level might be supplemented, individuals who possess a particularly valuable expertise and an interest in and commitment to co-op housing should be invited to join the Board as technical advisors. These

individuals would be non-voting members and they would be in addition to the 9 directors of the Board.

(ii) All housing co-operatives which receive services (of any type) from C.H.A.M. should be required to formally take up membership with the organization. All members should be expected to participate in the affairs of the Association - by attending seminars, maintaining communication through the newsletter, etc....

(iii) The 'Membership-Services Committee' which was initiated at C.H.A.M.'s 1977 Annual General Meeting is a step in the right direction whereby members are thus able to participate in the affairs of C.H.A.M. and thereby feel more a part of it. It also is able to foster better communication between member housing co-operatives and C.H.A.M.. Consideration should be given to developing a committee structure within C.H.A.M.. While the chairperson of each committee could be a Board member, all other committee members should be drawn from the various member co-operatives.

(iv) C.H.A.M. should provide greater support toward the running of the Continuing Co-operative Housing Co-ordinating Committee (eg. by providing agenda items to it on a regular basis etc...). Because the City of Winnipeg plays such a major role in the co-op housing development process, an attempt should be made to have a representative of the City participate in meetings of the Co-ordinating Committee.

(v) C.H.A.M. should avoid situations in which its objects might be seriously misunderstood. This is particularly true of conflict of interests situations (or rather 'perceived' conflict of interests situations). As such C.H.A.M. should discontinue its efforts:

a. to employ a project management strategy in its work with developing housing co-operatives.

and b. to have two representatives of either its Board or staff sit on the provisional boards of directors of future developing housing co-operatives.

C. Funding

(i) In order that C.H.A.M. can be 100% responsible to its democratic co-operative base it must be independent of government funding. This point cannot be over-emphasized. Housing co-operatives must accept the responsibility for C.H.A.M. and the fate of the co-operative movement. Existing co-operatives must recognize that they have a responsibility to assist new co-operatives and as such they should support C.H.A.M.. Housing co-operatives, if they wish to see the continuation of C.H.A.M. in the long term, will have to support the organization financially. Hence a more active scheme of fund raising and a membership fee system should be introduced.

(ii) The principle of service at cost should be extended to the operations of all divisions and not just the Property Management Division. If a fee for service can be

agreed to which involves a small profit; then this profit should be used to offset costs in other areas of the organization's operations.

(iii) Planning for action to be taken in the event that provincial funding for C.H.A.M. should cease, should be undertaken immediately. C.H.A.M. should consider applying to C.M.H.C. for funding under its Community Resource Organizations Program.

APPENDICES

APPENDIX 8.1

SOCIAL PHILOSOPHY OF THE CO-OPERATIVE MOVEMENT

SOURCE: Co-operative College Of Canada, "Senior Orientation To Co-operatives", Course Number 30.

A co-operative is a socio-economic organization of free people who, on a basis of equality, self-help and mutual aid, associate together with the purpose of promoting their socio-economic well-being.

Though the immediate objective of the co-operative movement is to promote economic betterment, its final goal is to emancipate men for and through their fellow human beings. "The goal of co-operation" - writes Georges Fauquet - "is to make men - men with a sense of both individual and joint responsibility so that they may rise individually to a full personal life and collectively to a full social life".

Co-operation is a way of life based on the belief that all men, no matter the differences in colour, race or place of origin, are born equal; they have an inalienable right to share world resources which are more than sufficient to meet the needs of all human beings, and that co-operation, not competition, is a humane way to share the bounties of nature.

Co-operative philosophy is opposed to both "statism" and rigid "capitalism". As against statism, the co-operative movement teaches that people are capable of satisfying their own economic needs on the basis of voluntary co-operation; hence there is no need for the State to intervene in socio-economic affairs by controlling the means of production or distribution in the economic field, and by policy-guidelines in the intellectual activities.

As against capitalism, the movement condemns the exaggerated acquisitive tendencies in man as a destructive element in social structure which ought to be subdued and replaced by the ideal of mutual aid - people working together and helping one another and learning to live in harmony with one's neighbour. It encourages a new spirit in industry and trade by making the welfare of each individual the concern of all.

Co-operative philosophy is opposed to the principle of rugged competition sustained by the capitalist system. The fight for survival ... and the survival of the fittest ... leads to a constant state of warfare among individuals, families and nations. The co-operative movement is above all a way of life prompted by an unselfish desire to serve one's fellow men rather than to exploit the weak; it introduces new principles in the economic system which aim at better life for all.

The principles of equality, mutual aid and social justice, underlying the co-operative movement bring together varying economic and political views, tend to minimize differences and make people realize that human needs and aspirations are similar regardless of differences in race, colour, social status and national background. Co-operatives tend to lessen social tensions and help people to find common ground on which they can work together.

APPENDIX 8.2

CMHC/GUIDELINES REQUIREMENTS
 CONTINUING HOUSING COOPERATIVES
 UTILIZING SECTION 15.1 N.H.A. BENEFITS
 WINNIPEG - JULY 19, 1976

1) SECTION 34.18 N.H.A.

This section of the Act is an enabling part whereby co-operative housing organizations can take advantage of beneficial loans and grants provided to families and individuals of low and moderate income, as set out or referred to in Section 15.1 N.H.A.

2) PROVISIONS AND REQUIREMENTS OF SECTION 15.1 FINANCING

A loan and contribution to be made under Section 15.1 necessitates incorporation, as a Non-Profit continuing housing co-operative, in a form acceptable to CMHC.

The housing project must comprise a housing style that is modest in size and specifications, whereby housing charges are within the financial capabilities of the persons for whom the project was intended and in an amount that is viable in a comparative rental market.

The benefits of Section 15.1 financing are loans up to 100% of lending value, interest charges at preferential rates, capital contributions of up to 10% of acceptable cost and extended repayment periods; furthermore, it is expected that the sum total of these benefits will translate into necessary rents that are considered advantageous in terms of the market.

3) DEFINITIONS

- a) Modest Accommodation - The Corporation has established Space Guidelines for N.H.A. assisted housing programs in an attempt to add definition to what is acceptable as modest accommodation. The guidelines (Appendix A) refer only to maximum sizes. Their use may not allow for modest accommodation in terms of cost. In addition to size, design features may add costs that cannot be justified in relation to housing charges.

- b) Moderate Income - The intended users of housing projects receiving the benefits of Section 15.1 financing must be considered as "low to moderate" income groups, as opposed to upper income groups.

Presently, family incomes up to \$18,000.00 would be considered as meeting the intent of such a definition for Manitoba, with due respect to variances in locations outside of Winnipeg.

Incomes are expected to have some relationship to family formation and required accommodation, in that "target incomes" for apartment dwellers are to be appropriately less than for families wishing ground-oriented housing.

4) RENT TO INCOME RELATIONSHIPS

(i) Income Factors and Limits -

In keeping with the means of the designated user group (again, low to middle income), it is intended that family and mixed housing projects will have an ingoing income limit of 4.0 times the full recovery rental for "fully serviced" accommodation. However, to promote a good range of incomes a Rental Surcharge principle is to be arranged, whereby at initial occupancy up to 10%, as a target, of the housing units may be occupied by people whose incomes are more than 4.0 times but less than 5.0 times the full recovery rent for fully serviced accommodation.

It is important to note that in calculating the rental (housing charge) for establishment of income relationship, the cost for "fully serviced" accommodation is to be determined, if such things as heat and utilities are payable in addition to those services provided in the basic rent.

(ii) Rental Surcharge -

A rental surcharge for family and mixed housing is to be established as the average difference per unit between the payments on the Section 15.1 mortgages at the preferred interest rate and what the payments would be if the mortgage were financed at the regular CMHC market interest rate, for the same amortization period. Application of the surcharge principle results in an assessment of a portion or all of the calculated surcharge in addition to the full recovery rental, depending on extent of income up to 5.0 times the rental for fully serviced accommodation.

5) MARKET VIABILITY

Since continuing co-operatives involve occupancy on other than an individual ownership basis, project viability is tested in terms of comparison to "market rental" for similar accommodation.

6) INCOME/COST RELATIONSHIP

Appendix "B" illustrates the relationship between Income and Capital Cost, based on Section 15.1 financing and presuming an average 55% mortgage debt component in rent.

7) GENERAL COMMENTS

In appreciation of the aforementioned, Space Guidelines have a bearing on modest Capital Cost. The Mortgage debt resultant from Capital Cost is a component of full recovery Operating Expenses which are translated into required Economic Rents for the housing units. The Economic Rentals on the basis of a fully serviced accommodation are in turn compared to "market".

The need for serving the low to moderate income groups is a condition absolute for a borrower seeking benefits of Section 15.1 financing.

All points of reference are considered as being related and no one factor is looked at in isolation.

SPACE GUIDELINES FOR N.H.A. ASSISTED HOUSING PROGRAMS
AND THE MUNICIPAL INCENTIVE GRANT PROGRAM

| DWELLING UNIT TYPE | "MAXIMUM" AREA IN SQUARE FEET | |
|-----------------------|-------------------------------|-----------------|
| | NON-APARTMENT FORMS | APARTMENT FORMS |
| Bachelor | - | 400 |
| 1 Bedroom | 650 | 600 |
| 2 Bedrooms | 900 | 800 |
| 3 Bedrooms | 1,100 | 1,000 |
| 4 Bedrooms | 1,300 | 1,200 |

Because those who occupy housing in more remote locations (especially in the Yukon and NWT) are more confined to this accommodation the following maximum areas will apply for housing in non-apartment forms:

| | |
|------------|-------|
| 2 Bedrooms | 950 |
| 3 Bedrooms | 1,150 |
| 4 Bedrooms | 1,350 |
| 5 Bedrooms | 1,500 |

Note that hostel accommodation such as personal care homes, etc. is subject to different criteria available on request from the CMHC BRANCH Office.

CALCULATION OF MAXIMUM ALLOWABLE AREAS

(A) NON APARTMENT FORMS:

For all detached, semi-detached, duplex, and ground oriented row/town/garden housing the dwelling unit floor areas will be calculated as Gross Floor Areas by including exterior walls and one half of each party wall, but not including non-habitable rooms or spaces such as basements/storage/utility/heating/laundry. (This equates with the definition provided for Livable Floor Area (L.F.A.) in the Appraisal Guide and National Housing Regulation 2(h).

(B) APARTMENT FORMS:

For all apartment building forms the dwelling unit floor areas will be calculated as Net Floor Areas by measuring from inner surface of all walls enclosing the unit and not including any storage room contained within the unit.

NOTE: Refer to "Residential Standards" for minimum allowable room sizes.

INCOME/COST RELATIONSHIP

CONTINUING CO-OPERATIVES

UTILIZING SECTION 15.1 N.H.A.

N.B. - RENT BASED ON FULLY-SERVICED ACCOMMODATION

| <u>ANNUAL INCOME</u> | <u>ANNUAL RENT</u> | <u>MONTHLY RENT</u> | <u>PRINCIPAL & INT. (55% AVERAGE)</u> | <u>MORTGAGE AMT. (8%-50YRS.)</u> | <u>CAPITAL COST (10% CONTRIBUTION)</u> |
|----------------------|--------------------|---------------------|---|----------------------------------|--|
| \$1,000. | \$250. | \$20.83 | \$11.46 | \$1,700. | \$1,900. |

TARGET INCOMES

| | | |
|--|---------------------|---|
| 3 Bed Townhouse - \$16,000. (Range of \$14,000. - \$18,000.) | 25% - Rent = \$333. | Capital Cost - 16 x \$1,900. = <u>\$30,400.</u> |
| 2 Bed Apartment - \$12,000. (Range of \$10,000. - \$14,000.) | 25% - Rent = \$250. | Capital Cost - 12 x \$1,900. = <u>\$22,800.</u> |

APPENDIX 8.3

A COPY OF THE

C.H.A.M./D.C.D. PAPER ENTITLED ROLE OF
CO-OPERATIVE HOUSING ASSOCIATION OF MANITOBA LIMITED

The organization of the first Canadian Continuing Housing Co-op in Winnipeg showed the need for development expertise. The Co-operative Housing Association of Manitoba (C.H.A.M.) was organized as a Federation of non-profit housing co-operatives to promote co-operative housing and provide the development skills to groups desiring to develop a housing co-operative. The experience of twelve years has shown that the idea of a "Parent Society" is a sound one. The several hundred co-op housing units presently occupied and those in development are due in large part to the efforts of C.H.A.M..

The Provincial Government provided financial support to C.H.A.M. in its role of co-ordinator and promoter for the orderly development of continuing housing co-operatives in Manitoba. This support extends to what has become, through need and experience, a continuum of services to housing co-operatives, available from conception to completion and to on-going management. Specifically these services are:

1. Promotion and organization of housing co-operatives.
2. Assistance in land acquisition.
3. Assistance in design.
4. Assistance in contractual arrangements.
5. Securing financing.
6. Construction and supervision.
7. Assistance in operational management.

In the pursuit of its objectives, C.H.A.M. chose from the beginning to have development expertise and construction management of its own, so that economies could be effected through experience and through providing service at cost on a non-profit basis. In collaboration with the Manitoba Housing and Renewal Corporation (M.H.R.C.), the main supplier of leased land, C.H.A.M. initiates co-operative housing projects by inviting families interested to gather and incorporate a continuing housing co-operative. C.H.A.M. carries through and on behalf of the co-operative acts as the project developer.

A private developer uses his skills to develop a project. Throughout the development process, even though public mortgage funds may be utilized, at no time does he relinquish his role as a project developer. If C.H.A.M. is to play an effective role it must be accorded the same recognition by the Central Mortgage and Housing Corporation (C.M.H.C.).

It must be recognized that C.H.A.M. is a service co-operative, organized to provide emerging and established housing co-operatives with services at cost. However, while funding for the general development of co-operative housing comes from a Provincial Grant, C.H.A.M. must receive fees for the other services it provides. After emerging groups are organized C.H.A.M. offers the housing co-operative a development service at one per cent of the cost of the project. C.H.A.M. is organized to follow through and provide these new groups with construction management which protects these groups in the construction industry market place by ensuring services at cost using co-operative principles.

If co-operative housing is to be provided at the lowest possible cost, the repeated and revised use of some existing housing plans must be considered and applied where appropriate by new groups instead of starting at square one each time by engaging another architect. This service is something C.H.A.M. can propose to an emerging group. Should the groups prefer something different, C.H.A.M. can assist the group in selecting a suitable architect. Public tenders are called for components of the project, and there again the group receives the guidance of C.H.A.M. to make the right selection on sub-contractors.

The concept and role of a "Co-operative Housing Parent Organization" is unique in the development and construction industry and this should be recognized and accepted by C.M.H.C.. Should C.H.A.M. earn a surplus from its operations, it could only be applied to the benefit of the member housing co-operatives that C.H.A.M. was organized to serve.

C.H.A.M.'s financial statements are available to C.M.H.C. - C.H.A.M. does not have anything to hide. What is sought from C.M.H.C. is a better understanding of C.H.A.M.'s objectives and roles so that any obstacles and misunderstandings regarding these matters can be removed and these objectives can be carried out.

A Continuing Co-operative Housing Co-ordinating Committee was established in July 1976 at the suggestion of the Deputy Minister of the Department of Co-operative Development of the Province of Manitoba. One of the purposes being to assess the relationship of agencies within the program. This committee consisting of representatives from the Department of Co-operative Development, Central Mortgage and Housing Corporation and the Co-operative Housing Association of Manitoba Limited agreed to the roles of each of the named agencies. It is felt that if there has been some change in the assessment of an agency's ability to deliver the stated services, then this needs clarification as soon as possible, so as not to impede the development of new housing co-operatives.

APPENDIX 8.4

QUESTIONS ASKED OF THE MEMBERS OF THE
BOARDS OF DIRECTORS OF PEMBINA WOODS, SEVEN OAKS AND
WESTBOINE PARK HOUSING CO-OPERATIVES (SPRING 1977)

I. PERSONAL

1. What position (if any) do you hold on the Board of Directors?
2. When did you first register as a member of the co-op?
3. How long have you been a member of the Board of Directors?
4. Which of these age categories do you fall into?
20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70+
5. Marital Status?
6. No. of Children? No. living at home?
7. Present Occupation?
8. Have you ever been involved in other types of co-operative activity (i.e. other than housing, eg. credit union, food co-op)? Type?
9. Type of present dwelling unit?
10. Do you own or rent your present unit?
11. Do you plan to move into the co-op once it is built?
If not, why not?
12. How did you first hear about co-operative housing?

II. KNOWLEDGE OF CO-OP HOUSING

13. Imagine that I was a friend who had never heard of co-operative housing and wanted an explanation. How would you describe it?
14. What were the features of co-op housing that attracted you?
15. Will M.H.R.C. (or rather the provincial government's Winnipeg Regional Housing Authority) have any subsidized housing units in your co-op? What percentage will it be? Do you approve of this? Why?
16. Will there be an internal subsidy system in your co-op? How will it work? Do you approve of it?
17. Have you recommended your housing co-op to a friend or relative?

III. SATISFACTION/VIEWS ON CHAM

18. What basic services does CHAM provide to your co-op?
19. Overall, how well do you feel CHAM has provided these services?

Poor

Excellent

1

2

3

4

5

20. Do you feel that you have enough opportunity to take part in decisions which you consider to be important?
21. How satisfied are you with the amount of consultation which CHAM has with you before making decisions on behalf of your co-op?
- Unsatisfied Very Satisfied
- 1 2 3 4 5
22. Some people have suggested that CHAM should take less responsibility for developing the housing and have the co-op members take more of the necessary steps themselves. Other people have suggested that co-op members don't have enough time and interest to take on more responsibility and would rather have CHAM make most of the decisions. What do you think?
23. Do you feel that your group could have progressed to the stage of developing the co-op that you are now at without the help of CHAM?
24. At present CHAM charges 1% of the total cost of the project for providing its services. Do you feel that this is a fair charge?
25. Some people feel that CHAM should get out of the construction business. Others feel that construction is a service that a resource group such as CHAM should provide. What do you think?
26. I understand that your co-op did/did not choose CHAM to do the construction work for your co-op. What do you feel some of the reasons were for this decision?
27. Since C.H.D.D. amalgamated with CHAM last summer, do you feel that the basic services which your co-op received decreased in quality, stayed at the same quality, or improved in quality? What do you feel might be some reasons for this change?
28. Do you feel that the amalgamation was a good move? Why?
29. What do you think of CHAM's relatively recent decision to get into the property management field?
30. Would you like to see CHAM manage your housing co-op once it is completed?

APPENDIX 8.5

C.H.A.M. MEMBERSHIP SURVEY

8.5.1 Introduction By Brian Squair, President of C.H.A.M.

The role of C.H.A.M. and the objectives for its future are of concern to the Board of Directors and have been for some time now as this matter has been on our agenda for the past six months.

The role of C.H.A.M. (as is the case with other resource groups) is a contentious issue - one which is very difficult to deal with in specific terms.

The Board wants to better define what the role and the objectives of C.H.A.M. are; and we want the help of our membership in assisting the Board in doing this task.

Now we have asked Harry Finnigan, who is with us today, to assist us in this task. Most of you know Harry. He's a student in the Department of City Planning at the University of Manitoba and he is doing his Masters thesis on the role of resource groups (such as C.H.A.M.) in the development of co-operative housing. Harry has attended C.H.A.M. Board meetings over this past year to give him more insight into the way in which we operate and the problems which we must deal with. He himself is a member of the College Housing Co-op (Univillage) - the student co-op at the University and he is active on the Board of Directors at that housing co-operative.

Defining the role of an organization such as C.H.A.M. is not easy. It is not something that can be resolved dramatically, quickly, suddenly or at one shot at a single meeting. Such a task requires time and consideration and some strategy to produce an effective result. Here is how we would like to start out this morning.

At our last Board meeting we asked Harry to assist us in formulating possible objectives for C.H.A.M.. Now we would like each of your views, personal views, on what these objectives could be, should be or may be. In order to get everyone's input to this subject, we felt that it would be appropriate to conduct a form of survey of the entire membership at this meeting.

Now some of you may be frightened by the term "survey". However it is presented to you in a written form to reduce the time which will be necessary to deal with the subject rather than discussing it generally for two or three hours. It is not perhaps the most effective exercise. But it is intended to give everyone the opportunity to participate in the completion of the survey. It will be conducted now. We hope that you will approach it seriously and honestly. Everybody

who is here today should participate, as it will be very helpful in providing important information on which to base some important decisions regarding our future direction.

Now I would like to call upon Harry to introduce this survey which he intends to conduct with us and to explain the task at hand. However I should first add that after this exercise has been completed there will be further use made of this information that is obtained. I shall leave it up to Harry to explain what the next step (or other steps) and use of this information will be.

On behalf of the Board I should like to ask each of you to assist in the completion of this survey as Harry will instruct. I would ask that you approach the exercise with some sincerity and honesty so that the results will be of some value or benefit.

Another important reason why this survey is being presented to you at this point in time is to try and avoid any discussion on the subject matter before the request for the responses are forthcoming from the survey.....in other words to try to keep your responses as personal and as genuine as possible so that it hasn't been influenced, or prejudiced by anything that you may hear. So that the merit of the survey is to do it at the start of the day rather than at the end of the day. I am sure that if you did it at the end of the day the result or the influence that the answers bring with them would be quite different perhaps than if we had started at the beginning of the day.

Without anything further I would ask that you hear from Harry who is going to tell you what form the survey which he intends to conduct will take. Harry.

8.5.2 Supplementary Instructions - Harry Finnigan

I'd like to ask Hugo Epp and Al McKay (both staff members of C.H.A.M.) to distribute envelopes to each person who is here today. Now I promised the Board of Directors of C.H.A.M. that I would have a written detailed report on the findings of this survey ready for them by their next meeting which is due to be held at the end of this month. So you can rest assured that the effort that you put into this exercise will not be wasted - something will come of it.

I have had one hour allocated for this exercise and I believe that we will need every minute of it especially if each of you here today do approach the survey in a serious manner.

The whole survey has three (3) parts. The first two parts are included in the envelope that you are receiving right now. I'll ask that you complete the first two parts and that when you are completed with them that you put the pages back in the envelope that has been provided. Then if you will

raise your hand I'll then distribute the third part. The third part of the survey is very short - it doesn't take very long to do. But I wanted you to fill it out without referring back to the first two parts. You will see the rationale for this as you complete it.

I should perhaps explain one or two of the questions in case there is any confusion with regards to the survey form. The first page just outlines some background information which should help some of you in answering some of the questions. The present objectives of the C.H.A.M. as outlined in the General by-laws are included on the first page. Below that we have the various members of C.H.A.M.. Some people are not sure who the "associate" members are, similarly some people are not sure who the "charter" members are.

The first question - if I could just explain. (read question) I would like to make sure that people who are here who may occupy more than one position do indicate that they are in that position. As an example - Mark Smith for instance who is on the Board of Directors of Seven Oaks is also on the Board of Directors of C.H.A.M.. Now he is officially here as a Board member of C.H.A.M.. I would like him to indicate this. But I would also like him to indicate that he is a representative (unofficial perhaps) of a housing co-op now developing. Another example would be Claude Gagne (although I do not see him here today) who would be in a similar position as he is not only a Board member of C.H.A.M. but he is also a representative of a housing co-op now operating.

I would also like the people from the province, say the Department of Co-op Development to fill out the survey. Similarly C.M.H.C. or any other people who are here that don't really fall into any of the stated categories (A to E). I ask you all to fill in the name of your organization that you are here with.

Please refer now to page 2 of the survey. Question #8 is a very critical question and it takes quite a bit of time to answer. I ask that you be patient in approaching it. If I can just read the instructions that go with the question first and then comment on it briefly before I ask you to begin. The question 8 reads - (read question).

Now the objectives then are listed alphabetically. There is space left below for you to add any objectives which the Board of Directors might have missed that you feel are very important. The third page provides more space to you to add any objectives which you feel should be included. After you have done that - i.e. included any objectives which you wanted to add; then you should consider the priority ratings that you may want to give to each one.

Now it does take some time and I should suggest that on the page that you do all of your rough work on the right hand side. It doesn't matter how messy it is as it does take some working and reworking. I would suggest that when you go through the objectives that you note the ones that you strongly

favour and get those out of the way first. Similarly note the ones that you strongly disagree with or rather don't feel that strongly in favour of. The ones "in between" are the ones that will give you a bit of a problem in rating/ranking. So after you have done your rough work on the right hand side you should put your final rankings in the spaces provided to the left of each objective.

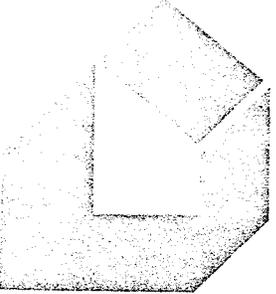
The rest of the survey is pretty well self-explanatory. However if you have any question as you go along in completing some of the questions, if you could raise your hand, I'll come to you individually and try to clarify various points.

Now this is not a test. I emphasize that. There are no right or wrong answers to this survey. We are only asking for your own impressions/feelings or views on various matters.

If you like - if you could start now. As I said, if you have any questions, if you raise your hand, I'll be glad to come to try to clarify things. Thank you.

8.5.3 Copy Of Membership Survey Form

Please refer to the following 8 pages.



Co-operative Housing Association of Manitoba Limited

525 Kylemore Avenue Winnipeg Manitoba R3L 1B5 (204) 284-9730

MEMBERSHIP SURVEY

BACKGROUND INFORMATION

PRESENT OBJECTIVES

C.H.A.M.'s present objectives according to the General By-Laws are as follows:

1. To promote continuing Co-operative Housing Associations, Co-operative Building Groups and in general to promote improvement in housing conditions in Manitoba by the use of co-operative techniques.
2. To build, buy, sell, lease, administer, improve and maintain land, property, buildings owned and controlled or otherwise acquired by the Association on the co-operative plan.
3. To provide, buy, sell and otherwise merchandise goods and services for the members.

MEMBERS

| | |
|--------------------------------------|---------------------------------------|
| Brandon Housing Co-op Ltd. | Seven Oaks Gardens Housing Co-op Ltd. |
| Carpathia Housing Co-op Ltd. | Village Canadien Co-op Ltee. |
| College Housing Co-op Ltd. | Westboine Park Housing Co-op Ltd. |
| New Village Place Housing Co-op Ltd. | Willow Park Housing Co-op Ltd. |
| Pembina Woods Housing Co-op Ltd. | Willow Park East Housing Co-op Ltd. |

ASSOCIATE MEMBERS

| | |
|---|-------------------------------------|
| Winnipeg & District Labor Council | United Grain Growers |
| Federated Co-operatives Ltd. | Co-operative Life Insurance Company |
| Co-operative Fire & Casualty Company | Willow Centre Inc. |
| Co-operative Credit Society of Manitoba | |

CHARTER MEMBERS

| | |
|----------------------|-------------------|
| Skapti J. Borgford | Donald J. Wood |
| James Arthur Coulter | Peter F. Penner |
| Donald H. Slimmon | A. Douglas Ramsay |
| Trevor W. Robinson | Robert Kapilik |
| Ruth Heys Struthers | |

C.H.A.M.
MEMBERSHIP SURVEY
PART 1

1. In which of the following capacities (both official and unofficial) are you here today?

Check As Many
As May Apply

- A. A representative of a housing co-op now developing.
- B. A representative of a housing co-op now operating.
- C. A representative of an Associate Member of C.H.A.M..
- D. A Charter Member of C.H.A.M..
- E. A member of C.H.A.M.'s Board of Directors.
- F. Other? _____

2. What is the name of the housing co-op with which you are currently actively involved? _____

3. What position(s) do you hold with that housing co-op? Board Member
 Manager
 Member

4. Which of these age categories do you fall into?

20-29 30-39 40-49 50-59 60-69 70+

5. Sex: Male Female

6. How long have you personally been involved with C.H.A.M.?

1 yr. 1-2 yrs. 2-5 yrs. 5-10 yrs. 10+ yrs.

7. Do you feel that it is important for C.H.A.M. to draw up a new set of objectives?

Yes No Don't Know

8. Here is a list of objectives which C.H.A.M.'s Board of Directors have been considering. They are listed here in alphabetical order. If you feel that there are some objectives which have been missed, please add them to the list below. Finally, please rank all of these objectives in order of priority (eg. put a "1" beside the objective which you feel to be the most important, a "2" beside the second most important one, and so on).

Rank
Order

- _____ - As the representative of member organizations, to work at the political level, towards influencing national and provincial policy towards co-op housing.
- _____ - To act as a central organization for housing co-ops and thereby to provide services which are required by the housing co-ops.
- _____ - To act as a liason and spokesperson between the housing co-ops and the various government agencies as well as the Co-operative Housing Foundation (C.H.F.) in Ottawa.
- _____ - To build low-cost and medium priced homes for co-op housing.
- _____ - To develop continuing co-op housing in Manitoba.
- _____ - To encourage and assist groups of people, who are in need of housing, to develop housing co-operatives.
- _____ - To encourage the development of housing which is a viable alternative to private and public housing.
- _____ - To ensure that C.H.A.M. itself functions in accordance with co-op democracy and the six (6) principles of co-operation.
- _____ - To generate the necessary revenue to maintain the organization (ie. C.H.A.M.).
- _____ - To have credibility in the co-operative and construction market place by operating effectively.
- _____ - To help member organizations achieve their goals.
- _____ - To provide co-op housing education to the public at large as well as to those people directly involved in housing co-ops.
- _____ - To work towards providing housing at lowest possible cost using the co-op and non-profit formulae.
- _____

If additional space is required, please continue on the following page - page 3

C.H.A.M.
MEMBERSHIP SURVEY
PART 2

INSTRUCTIONS:

Through your participation in the following exercise you will be providing information which will be of much use in assisting C.H.A.M. (your organization) to formulate objectives and strategies for the future.

The following illustrates how a seven-point scale (like the one included in this exercise) would be used.

Take, for example, a housing co-op with which you are most familiar and consider the way it is operating. Consider specifically where it stands with regards to the characteristics - "democratic" and "autocratic".

If you felt that the housing co-op was operating in somewhat of an autocratic manner, you might circle the number "1" as indicated below:

Neutral
↓
? democratic -3 -2 -1 0 (1) 2 3 autocratic

If, on the other hand, you felt that the housing co-op was operating in quite a democratic manner, you might circle the number "-2":

Neutral
↓
? democratic -3 (-2) -1 0 1 2 3 autocratic

If you felt that you did not know where the co-op stood on this continuum, you would circle the "?":

Neutral
↓
(?) democratic -3 -2 -1 0 1 2 3 autocratic

A number of features which are characteristic of any co-op housing resource group's (such as C.H.A.M.'s) operations have been identified. These are presented on the following page as a set of dichotomous elements. It would be most helpful if you would go through the list and indicate where YOU feel C.H.A.M. NOW stands with regard to each pair of elements.

"WHERE DO YOU THINK C.H.A.M. IS NOW?"

| | | | | | | | | |
|------------------------------|----|----|----|---|---|---|---|----------------------------|
| ? co-op control | -3 | -2 | -1 | 0 | 1 | 2 | 3 | government control |
| ? co-op philosophy | -3 | -2 | -1 | 0 | 1 | 2 | 3 | housing production |
| ? participation | -3 | -2 | -1 | 0 | 1 | 2 | 3 | efficiency |
| ? educational services | -3 | -2 | -1 | 0 | 1 | 2 | 3 | technical services |
| ? information pool | -3 | -2 | -1 | 0 | 1 | 2 | 3 | developer of co-op housing |
| ? process orientation | -3 | -2 | -1 | 0 | 1 | 2 | 3 | product orientation |
| ? consensual decision-making | -3 | -2 | -1 | 0 | 1 | 2 | 3 | executive decision-making |
| ? self-education | -3 | -2 | -1 | 0 | 1 | 2 | 3 | advice from experts |
| ? political | -3 | -2 | -1 | 0 | 1 | 2 | 3 | managerial/technical |
| ? decentralization | -3 | -2 | -1 | 0 | 1 | 2 | 3 | centralization |

When you have completed this exercise, please put all pages back into the envelope which has been provided.

C.H.A.M.MEMBERSHIP SURVEYPART 3INSTRUCTIONS:

In Part 2 of this survey you rated C.H.A.M. as to where it now stands with regards to a series of particular features.

On this next series, which includes the same features in the same order, you are to rate C.H.A.M. on the basis of how it SHOULD ideally be operating - the way YOU feel it should be operating as opposed to how it actually is.

The "?" is not included in the scales this time as it is felt that all members should have some feeling as to where the organization should be with respect to each set of features listed.

"WHERE DO YOU THINK C.H.A.M. SHOULD BE?"

| | | | | | | | | |
|-------------------------------|----|----|----|---|---|---|---|-------------------------------|
| co-op control | -3 | -2 | -1 | 0 | 1 | 2 | 3 | government control |
| co-op philosophy | -3 | -2 | -1 | 0 | 1 | 2 | 3 | housing production |
| participation | -3 | -2 | -1 | 0 | 1 | 2 | 3 | efficiency |
| educational services | -3 | -2 | -1 | 0 | 1 | 2 | 3 | technical services |
| information pool | -3 | -2 | -1 | 0 | 1 | 2 | 3 | developer of co-op housing |
| process orientation | -3 | -2 | -1 | 0 | 1 | 2 | 3 | product orientation |
| consensual decision-making | -3 | -2 | -1 | 0 | 1 | 2 | 3 | executive decision- making |
| self-education | -3 | -2 | -1 | 0 | 1 | 2 | 3 | advice from experts |
| political | -3 | -2 | -1 | 0 | 1 | 2 | 3 | managerial/technical |
| decentralization | -3 | -2 | -1 | 0 | 1 | 2 | 3 | centralization |

*When you have completed this page, please
put it in the envelope with the other sheets.*

APPENDIX 8.6

COPY OF BRANDON HOUSING CO-OP'S PAPER
 ENTITLED SOME QUESTIONS ABOUT C.H.A.M.'s ROLE

vix-a-vis its Member Housing Co-ops (HCs)

- 1) Will CHAM lobby senior governments on behalf of its member HCs? Will it take a lead role in the co-op housing movement in Manitoba?
- 2) Will CHAM actively assist its member HCs when they negotiate with CMHC or MHRC for land or money?
- 3) Will CHAM serve its member HCs' with information and advice? For example:
 - (a) An emerging HC needs insurance: Builders All-Risk first, then Fire and Extended Coverage. Will copies of policies held by established HCs; the name(s) of the underwriter(s); the rates and terms involved; the adequacy and shortcomings in coverage provided; etc. -- will such information be made available through CHAM?
 - (b) An emerging HC wishes to save on legal and printing costs in producing its Housing Agreement. Is there a standard form and wording in Manitoba by now, plus a printer who already has the plates and who could make copies for all the HCs at low cost?
 - (c) A HC wishes to pre-qualify a professional firm (legal, managerial, architectural, accounting) or a contractor, tradesman or supplier. Can CHAM assist or indicate how best to go about it?
 - (d) A HC wants an analysis of its operation or its plans. Can CHAM send out a troubleshooter for this purpose?
- 4) Is CHAM geared to serve as a clearing-house for news on existing and emerging HCs?
 - (a) At what stage of development are our fellow-HCs?
 - (b) What successes have our sister co-ops had that all of us could cheer about? What snags have they hit, and what can be learned about them?
 - (c) How do long-time member-residents perceive their HC as compared with new member-residents in new HCs?
 - (d) How do Monthly Housing Charges vary among the different HCs? Have any had recent increases/decreases, and why?

 At CHAM's AGM on Sat, May 7/77, would it be possible to have questions like this clarified? Shall member-HCs look to CHAM as their parent-organization which plays a provincial role parallel to that of CHF on the national level? Or shall member-HCs regard CHAM principally as a Development Company engaged in building and managing housing co-ops.

Questions raised by the BRANDON HOUSING CO-OP LTD.

APPENDIX 8.7
ABOUT THE AUTHOR

Name: Harry Howard M. Finnigan

Place and Date of Birth: Winnipeg, Manitoba
June 11, 1950

Education:

B. Comm. (Honours), University of Manitoba, 1972

Work Experience:

Planner, City of Winnipeg, Department of Environmental
Planning, Neighbourhood Improvement Branch, October,
1977 to present.

Research Assistant, Central Mortgage And Housing
Corporation, Manitoba Regional Office, May,
1976 to September, 1976.

Regional Planner, Government of Botswana, Africa,
C.U.S.O., August, 1972 to August 1975.

SOURCES CITED

A. BOOKS

- Bloxom, W. R.. The City of Winnipeg: Steps In The Land Development Process. Winnipeg: S.T.E.P. Research Project For Planning Secretariat of Cabinet, Summer, 1975.
- Carney, T.F.. No Limits To Growth - Mind Expanding Techniques. Winnipeg: Harbeck & Associates, 1976.
- Haire, Christopher P.. In Want Of A Policy. Ottawa: Canadian Council On Social Development, January, 1975.
- Laidlaw, A.F.. A Roof Over Your Head: Co-operative Housing. Winnipeg: Department of Co-operative Development, Government of Manitoba, November, 1975.
- Schatzman, Leonard and Strauss, Anselm L.. Field Research - Strategies For A Natural Sociology. Englewood Cliffs, N.J.: Prentice-Hall, Inc., 1973.
- Theodorson, George A., and Theodorson, Achilles G.. A Modern Dictionary Of Sociology. New York: Thomas Y. Crowell Company, 1970.

B. REPORTS AND BROCHURES

- Co-operative Credit Society of Manitoba. 1976 Annual Report. Winnipeg: Co-operative Credit Society of Manitoba Ltd., 1976.
- Co-operative Credit Society Of Manitoba, Co-operative Housing Development Department. Sites On Co-operative Housing. Winnipeg: Co-operative Credit Society Of Manitoba Ltd., undated. (A Brochure.)
- Legislative Assembly of Manitoba. "Estimates - Co-operative Development". Winnipeg, March 31, 1977.
- M.H.R.C.. The Manitoba Housing And Renewal Corporation Annual Report 1975/76. Winnipeg: The Manitoba Housing And Renewal Corporation, January, 1977.
- Willow Park Housing Co-op Ltd.. Willow Park: A Co-operative Community. Winnipeg: Willow Park Housing Co-op Ltd., undated. (A Brochure.)

C. NEWSPAPER AND NEWSLETTER ARTICLES

Co-operative Housing Foundation of Canada. From The Rooftops.
Ottawa: Co-operative Housing Foundation of Canada,
April, 1976.

Government of Manitoba. "Additional Assistance Set For
Co-op Housing - Designed To Widen Moderate Income
Family Eligibility", News Service. Winnipeg: Information
Services Branch, Government of Manitoba, September 16, 1977.

Government of Manitoba. "Guarantees Facilitate Co-op
Housing Start-Up", News Service. Winnipeg: Information
Services Branch, Government of Manitoba, February 13, 1976.

Robert Matas. "NDP's Estimates Holding The Line", The
Tribune (Winnipeg). March 2, 1977.

The Tribune (Winnipeg). "Housing Co-op Gets Land Bargain",
November 4, 1976.

Wally Dennison. "Deputy Minister Says Co-operative Housing
Prospects Are Bright", Winnipeg Free Press. February
20, 1976.

Winnipeg Free Press. "Housing Board Undergoes Shuffle",
November 18, 1977.

D. LETTERS, THESES, AND OTHER UNPUBLISHED MATERIAL

Borgford, S.J. Letter to the Hon. Ron Basford, Minister of
Urban Affairs, Ottawa, July 12, 1974.

C.M.H.C.. Community Resource Organizations Program.
Ottawa, November 26, 1975. (Mineographed.)

C.M.H.C.. Files on the Community Resource Organizations
Program (C.R.O.P.). Ottawa, December 6, 1976.

C.M.H.C.. "Suggestions For Developing Group Objectives."
Draft - Technical Information On The Development Of
Non-Profit Housing. Ottawa: C.M.H.C., Spring, 1976.

Communitas. Recovery From Groups That CROP Serves.
Edmonton: Communitas, Inc., 1977. (Mimeographed.)

Co-operative Housing Association of Manitoba, Minutes of
Board of Directors' Meetings, Meeting of 24th January,
1977. Winnipeg.

- Cull, Elizabeth. The Rise And Fall Of The United Housing Foundation: A Case Study Of A Co-operative Housing Resource Group. Unpublished Master of Arts thesis, School of Community and Regional Planning, University of British Columbia, May, 1976.
- Davidson, Jill. Co-operative Housing - A Study Of User Satisfaction. Unpublished Master of Arts Thesis, School of Community and Regional Planning, University of British Columbia, May, 1976.
- Finnigan, Harry. An 'Interim' Report On Research Work Relating To The Operations And Role Of The Co-operative Housing Association Of Manitoba (C.H.A.M.). Winnipeg, May, 1977. (Mimeographed.)
- Government of Manitoba, Department of Co-operative Development. Minutes of the Continuing Co-operative Housing Coordinating Committee Meetings, Meeting of June 20, 1977. Winnipeg.
- Leland, Dave. Letter to Harry Finnigan, January 26, 1977.
- Lips, Marion. An Evaluation Of The Development Process Of Housing Co-operatives In Calgary. Unpublished Master's Degree Project, Faculty of Environmental Design, University of Calgary, January, 1977.
- Pomerleau, Leonard X.. A Strategy Of Development For The Canadian Housing Co-operative Movement. Ottawa: PROACTION Inc., March 16, 1976. (Mimeographed.)
- Schreyer, Edward. Letter to the Hon. B. Danson, Minister of State for Urban Affairs, Ottawa, January 22, 1975.
- Spencer, I.R.. Brief To C.M.H.C. Re Guidelines. Paper presented on behalf of the Co-operative Housing Association of Manitoba, Winnipeg, July, 1976. (Mimeographed.)
- Squair, Brian F.. "President's Report", Minutes of C.H.A.M.'s Eighteenth Annual General Meeting, May 7, 1977. Winnipeg.