

CONTINUING HOUSING COOPERATIVES -  
AN EXAMINATION OF THE DEVELOPMENT STAGES  
LEADING TO  
A GUIDE FOR THE SYSTEMATIC ORGANIZATION  
AND IMPROVEMENT OF COMMUNICATION AND  
REFERENCE MATERIAL IN THE  
COOPERATIVE DEVELOPMENT PROCESS

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BY: DAVID LLOYD RAPSON

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the University of Manitoba in partial fulfillment of the requirements  
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This thesis is dedicated

to my wife Barbara

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ABSTRACT

The shortage of affordable housing is a growing problem in Canada. Concurrently, there is a mounting desire by users to have greater say in the design, development and management of their housing. This thesis examines the Manitoba housing cooperative situation relative to these trends. In fact, an integral relationship between the concepts of citizen participation and cooperative housing was demonstrated which served as the central theme for the study.

An empirical study of eighty-nine (89) survey respondents' views was used to identify satisfactions, dissatisfactions and insights into the cooperative housing development process. The data was analyzed, factors affecting the process were identified and suggestions to improve the process were made. Aspects of the development process most widely considered were financing, land acquisition, excessive time delays and the delivery and organizational systems.

The main finding demonstrated the need for an improved development manual and a model of the housing cooperative development process. An outline for such a manual and a model were developed. These were aimed at providing a basis upon which new cooperative developments could be more conducive to member participation and continuation in the development and operating stages.

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## INTRODUCTION

The purpose of this thesis is to define and analyze the problems faced by continuing non-profit housing cooperative<sup>1</sup> developments in Manitoba. Factors will be examined which have affected emerging housing cooperatives<sup>2</sup> in the past or will so in the future. Factors and views attained from individuals highly involved in housing cooperatives will be synthesized to demonstrate the direction of the cooperative movement and its impact on those affected. Based on these findings, the author will make a case for a housing cooperative manual and development model intended to aid problem solving for groups involved in this process.

### I Principal Research Questions

This thesis centers on a basic theme of conflict. Conflict between the housing cooperatives, the various government agencies and external persons or groups involved in the cooperative development stages. Within this vein the following questions will be answered.

- 1) What is the status of housing cooperatives in Canada and Manitoba specifically?
- 2) Do Cooperative Housing Association of Manitoba (CHAM) employees and other persons involved in housing cooperatives recognize problems, issues or dissatisfactions encountered during the development of a housing cooperative?
- 3) Do participants of the cooperative movement propose methods to alleviate any of the stated problems, issues or dissatisfactions?
- 4) Do Cooperative Housing Association of Manitoba (CHAM) employees and other persons involved in housing cooperatives recognize satisfactions<sup>3</sup> encountered during the development of a housing cooperative?

- 5) Is there adequate communication among those involved in housing cooperatives?
- 6) What communication lines need to be established to alleviate any inadequacies?
- 7) Is CHAM, as a resource group, in a position to assist emerging cooperatives in their effort to establish an improved communication system?

This list of questions has of course been limited in the interest of simplicity. However, as the thesis progresses, the reader's attention will be drawn to numerous sub-questions that will be either answered in this work or may give rise to further research. The answers to the above questions will provide insight into the internal dynamics of housing cooperative development and the basis upon which the author makes suggestions for improvement of communication in the cooperative development process.

## II Methodology

The parameters of this study were determined early in the investigation. The author attempted to avoid conclusions regarding cooperative development which would be based on personal viewpoints or opinions. Those who were or are currently involved in the housing cooperative development process were considered to be in the best position to evaluate its effectiveness in meeting needs and expectations.

The methods employed in this research evolved as the investigation proceeded. The foundation for this research is based on methods employed by Cull<sup>4</sup>, Davidson<sup>5</sup> and Finnigan<sup>6</sup> in their studies on housing cooperatives

and resource groups<sup>7</sup>. Also an 'experience survey' of users and participants in this development process was utilized, with the premise that by obtaining and comparing views of individual Manitoba housing cooperators, problems and satisfactions within the process could be identified and improved. Upon commencing the research program the author became a member and later president of the board of directors of College Housing Co-op Ltd., an existing Winnipeg housing cooperative. Subsequent to this he also became a director of Brandon Housing Co-op Ltd. and CHAM. Through this involvement, the author acquired a sound grasp of the problems which are generally inherent in housing cooperatives in Manitoba. The rapport which was established with the various groups and individuals involved in housing cooperatives proved invaluable to this study. This 'immersion' into the housing cooperative movement is supported by Cull<sup>8</sup>, Davidson<sup>9</sup> and Finnigan<sup>10</sup> in their research.

The various sources which were used in this research included; a review of records of various Manitoba housing cooperatives, a review of CHAM's past board minutes, attendance and participation at a number of housing cooperative meetings and conferences, review of cooperative literature in the Canada Mortgage and Housing Corporation (CMHC) Winnipeg Office, Provincial Department of Co-operative Development, Manitoba Housing and Renewal Corporation (MHRC), University of Manitoba, University of Winnipeg and CHAM libraries, utilization of the Co-operative Informational Retrieval System (COINS), personal interviews, telephone interviews, mail-back and author retrieved questionnaires. The methodological techniques employed in questionnaire preparation and analysis will be detailed in Chapter Three.

### III Research Limitations

There has been a growing trend towards citizen participation in community or city planning over the last few decades. A specific community based concern for city planners that will be dealt with in this research is that of planning housing developments. This thesis will argue that the housing cooperative development process is one of the best examples of utilization of users (citizen participation) in the planning of housing sites and surrounding environments.

A main research limitation was the lack of previous research material on housing cooperatives. Rose has noted in her investigation of Canadian housing cooperatives that:

...much of the Canadian co-operative experience to date is either undocumented, written in public relations prose, or buried in files. It is not readily available for people to use in developing co-operatives suited to contemporary needs.<sup>11</sup>

She also indicated that when attempting to:

...create a co-operative information centre within Pestalozzi's library - our efforts at co-op self-education had convinced us that co-op information was not adequately accessible anywhere.<sup>12</sup>

Similarly Craig states:

Canadian co-operatives have been handicapped for the lack of analytical literature on the theory and practice of co-operation. This tends to prevent serious study of the co-operative system and encourages assumptions that differences between co-operatives and non-cooperatives have little significance.<sup>13</sup>

Therefore the author has chosen to concentrate his research on the Manitoba, Winnipeg - Brandon region.

The vast regional differences in Canada's cooperative development patterns also qualifies as a limitation. Laidlaw related that different regions and areas within Canada have different requirements and growth characteristics. He notes that the variety of growth patterns require

regional rather than national analysis:

If housing co-operatives add up to a movement in Canada today, they do so by having little in common among them. And this is as it should be, for they are based on groups of people with a wide variety of backgrounds, needs, expectations and resources, and they are located in urban environments as different as Vancouver, Ottawa, Toronto, Thunder Bay, Quebec City and Calgary. The common thread running through them is clear: group ownership, housing at cost, non-profit operation, democratic control and creation of community. In other respects, such as size, design, auxiliary services, method of management, internal regulations and so forth, they differ widely and no two projects are very much alike. Each group of co-operators creates its own housing environment; each project takes on its own individuality; each is a special kind of neighbourhood; each has its problems to solve and difficulties to overcome.<sup>14</sup>

To substantiate this argument for regional rather than national analysis, the author has also noted that many Canadian cooperatives have tended to develop on a provincial or regional basis due in part to legislative differences. As a result a standard national growth pattern of cooperatives has yet to develop.<sup>15</sup>

The utilization of survey techniques was necessitated due to limited historical background on housing cooperative development with housing cooperatives in the Winnipeg and Brandon area used as a representative sample. The range of housing cooperatives and experience within Manitoba was viewed as an ideal laboratory for investigation as the Manitoba situation provides the opportunity to examine both existing and 'on stream' housing cooperatives. (It is important to note that Winnipeg was the site of the first housing cooperative in Canada and was also the site of the first housing cooperative resource group, CHAM).

To aid analysis the author separated the housing cooperative development process into four stages:



Figure I Housing Cooperative Development Stages

A	B	C	D
CONCEPT	DEVELOPING	SURVIVAL STRUGGLE	LOOKING FORWARD
(the initial ground work for the development and organization of a housing cooperative)	(the organizing, information gathering and research, financing, designing and building of the facility)	(the initial moving in stage, recognition of financial and organizational problems of survival)	(the initial problems dealt with, now looking to the future and details of organization and membership)

Because it is generally accepted that a strong foundation is necessary for any cooperative project, this study will focus on stages 'A' and 'B'.

To support this focus, authors such as Laidlaw state:

The evidence shows that, with groups having little or no preparation before hand, the chances for misunderstanding, mismanagement and dissatisfaction are increased<sup>16</sup>.

The primary problems associated with these stages including; time delays, frustrations and dissatisfactions in organization, planning and construction delays, will be discussed in chapter four. That it is important to reduce these problems along with the cooperators perceived improvements will be demonstrated in chapter five.

#### IV Synopsis

This thesis consists of six chapters plus an introduction and a conclusion. The first chapter City Planning and Citizen Participation - A Search for the 'Common Good', briefly considers the literature pertinent to theoretical aspects of city planning and citizen participation and their applications for cooperative housing.

Chapter two, Housing Cooperatives, Theory vs Reality - A Search for the 'Common Good', considers the literature pertinent to theoretical

aspects vs the reality of housing cooperative development.

Chapter three, Survey Research Methodology, considers the survey methodology, along with the sample validity, surveys returned and how the findings will be utilized.

Chapter four, Cooperators Expectations vs Problem and Issues, reviews the cooperators initial expectations upon entering the cooperative development process. It then reviews the realities of cooperatives and details the problems found in the process.

Chapter five, Improvements to the Cooperative Development Process, reviews the improvements cooperators proposed to the system in relation to the problems previously stated.

Chapter six, A Guide for the Systematic Organization of Communication and Reference Material in the Cooperative Development Process, organizes the information indicating improvements into a guideline and development model with pertinent items that should be considered by new cooperators.

The Conclusion reviews the major findings of the thesis, presents recommendations and suggests future research directions for housing cooperative development.

FOOTNOTES TO INTRODUCTION

<sup>1</sup>Continuing non-profit housing cooperatives are non-profit corporations in which the residents are the shareholders. "... it is owned by those who use the services provided - it is housing owned by those who occupy it - and they own it as a group, sharing cooperatively the benefits and advantages, or the losses and disadvantages too as they come". (A.F. Laidlaw, "Co-operative Housing in Canada", Canadian Labour, Vol. II No. 3, March 1966, p. 5). The member residents pay a monthly housing charge to the cooperative on an individual basis in order to cover the costs. No one member owns his or her individual unit, each however, has a share in the cooperative. Cull quotes Laidlaw and says that the term 'cooperative housing' should be differentiated from the term 'housing cooperative'. "The first is a ..... general term referring to any of the many ways in which people may get together co-operatively to provide housing for themselves. For example, they may organize in a do-it-yourself scheme and build houses which they will own individually ... or they may have houses built for ownership by a consumers' co-operative of which they are members... or a co-operative organization may provide some form of housing, e.g. limited dividend, for some of its members. In all these cases some form or degree of co-operative may not be the end result. But a housing co-operative is something different: it is a housing project or collection of housing units owned jointly by the people who occupy the housing. The essential feature of a housing co-operative is joint ownership and control by those who occupy the accommodation..." (Elizabeth Cull, "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, p. 8).

Unless otherwise stated the term 'cooperative' or 'housing cooperative' will be used to refer to a continuing non-profit housing cooperative in this research.

<sup>2</sup>Emerging housing cooperatives refer to housing cooperatives whose members are organizing, but have not built or moved into this type of residence.

<sup>3</sup>Satisfaction means a respondent's measuring to a set of criteria or requirements and fulfillment of a need or want. The satisfactions are explained in chapter five, pages 124 - 131. Also see chapter one, pages 20 - 23 concerning user needs and values.

<sup>4</sup>Cull, op.cit., p. 79.

<sup>5</sup>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, p. 20.

<sup>6</sup>Harry Finnigan, "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.)", unpublished Master of City Planning thesis, Department of City Planning, University of Manitoba, January, 1978, p. 38.

<sup>7</sup>Resource group, refers to an organization which specializes in the promotion and/or development of housing cooperatives. (see chapter three, section III).

<sup>8</sup>Cull, op. cit., p. 79.

<sup>9</sup>Davidson, op. cit., p. 21.

<sup>10</sup>Finnigan, op. cit., p. 38.

<sup>11</sup>Bonnie Rose, "The New Co-operators", The New Harbinger: Cooperative Housing Journal, Vol. III, No. 4, November, 1976, p. 11.

<sup>12</sup>Bonnie Rose, "Proaction, Inc.", The New Harbinger, Vol. IV, No. 1, February, 1977, p. 37.

<sup>13</sup>J.G. Craig, Co-operatives in Canada, Saskatoon, Sask., Co-operative College of Canada, November, 1976, p. 1.

<sup>14</sup>Alexander Laidlaw, "Housing You Can Afford: We Chose Something New", The New Harbinger: Cooperative Housing Journal, Vol. XV, Winter 1979, p. 12.

<sup>15</sup>From a course given by Diane Saibil, of the Co-operative Housing Federation of Toronto on "The Role of Board of Directors" on February 1, 2, 3, 1980 at Village Canadien Housing Coop Ltee, Winnipeg, Manitoba.

<sup>16</sup>Laidlaw, op. cit., p. 59.

CHAPTER ONE

CITY PLANNING AND CITIZEN PARTICIPATION

- A SEARCH FOR THE 'COMMON GOOD'

We cannot take a single step forward in any inquiry unless we begin with a suggested explanation or solution of the difficulty which originated it. Such tentative explanations are suggested to us by something in the subject matter and by our previous knowledge.<sup>1</sup>

The discussion of participatory concepts and the search for the 'common good'<sup>2</sup> in relation to modern theories of city planning and development are the basic tasks of this chapter. The theoretical framework for this thesis is based on theories related to these areas that were developed from the mid 1930's to the present, with special emphasis on the last fifteen years.<sup>3</sup> However, to see how these theories and concepts mesh 'in the field', various viewpoints on user involvement<sup>4</sup> in the housing planning process<sup>5</sup> as in other areas of living must be considered.

## I Historical Introduction to Housing and Planning

### A. Housing Development and the State: Canada Since 1935

The involvement of government in the housing field has been an important factor in the regulation and improvement of employment, regional economic growth and the quality, quantity and availability of various forms of housing. Donnison, an English housing expert, in his research on European housing, points out that government housing policy tends to follow three patterns:<sup>6</sup>

(1) Assisted Free Market Approach - as Donnison notes this approach aims at increasing total housing production:

...by way of incentives and institutional reform, government attempts to channel more funds into housing without concern for the distribution of the new housing produced. Techniques such as income tax subsidies, mortgage insurance schemes, the creation of special mortgage lending institutions, and even direct government lending, redound to the benefit of those who need help least.<sup>7</sup>

(2) Social Housing Programs Combined with Free Market Production depends on the unregulated private market to attend to those who can afford private housing and intercedes only to aid those who cannot:

Its operations are designed to meet particular needs

and solve particular problems; and, whether they consist of building, lending, subsidy, rent controls or other measures, these operations are regarded as exceptional 'interventions' - often temporary interventions - within an otherwise 'normal' system. Thus government is not assumed to be responsible for the housing conditions of the whole population, except in the negative sense of enforcing certain minimal standards for the protection of public health, and it is not expected to prepare and implement a long-term national housing program.<sup>8</sup>

(3) Comprehensive Housing Policies - Donnison states, that at some stage in the development of social housing policy, commitments are broadened which can no longer be deemed as 'interventions' within an otherwise 'normal' market. Governments, in this stage, shape and control the market and their housing responsibilities have assumed a national or 'comprehensive' form. This situation develops when:

...institutionalization and the growth of cities have reached a point at which considerable savings can be mobilized for house building, good urban living standards are in demand throughout the country, labour is fully employed and additional resources can not be diverted to the housing program without compensating cuts in other sectors, and government itself has a well trained and reliable body of administrative and technical staff at central, regional and local levels... To these conditions must be added a constructive sense of crisis, derived from severe housing problems, and a determination to solve them.<sup>9</sup>

The Canadian situation can be included in the second of these three approaches. However, as this thesis will indicate, Canada is quickly approaching the third stage and will soon have to consider required comprehensive housing policies.

#### Canadian Housing and Federal Involvement - 1935 to the Present

This review will focus on the development and role of Canada Mortgage and Housing Corporation (CMHC) in its role as the prime agency for the federal government in applying housing policy. This review also

illustrates: governments' inability to cope with Canadian housing problems on anything other than a short term basis, the crisis intervention role of government agencies and the dissatisfactions of citizens with past and present government policies.

The Dominion Housing Act of 1935 was the first major federal effort in the housing field and allowed joint loans to be made for upper and middle income housing with financial institutions.<sup>10</sup> It enabled government to stimulate housing construction and alleviate some of the economic difficulties created by the 1930's depression through increasing employment in the housing construction sector.

The National Housing Act (NHA) in 1938, sanctioned government to enter the field of low income housing. It authorized the Minister of Finance to permit low interest loans to local housing authorities (provinces, municipalities and local groups) who would provide low rental housing for low income families.<sup>11</sup> However, because of delays in complementary provincial legislation and war time economic conditions, no units were produced.<sup>12</sup>

In 1940 expansion in Canadian wartime industry...

...produced demands for industrial workers which exceeded the supply in many localities and population shifts were necessary to support the war effort. Thus new housing at critical centers also became an essential part of the war effort. No one at that time was firmly convinced that the mushroom expansion would continue as a permanent part of our cities, however, and the investment in housing which was necessary to support it seemed to many a poor risk. The Federal Government, faced with such a dire need, overcame its reluctance to provide state-owned housing. Through the agency of Wartime Housing Limited, one of the Crown companies created by C.D. Howe, and using monies appropriated for the Department of Munitions and Supply, the government embarked on a program for the construction of inexpensive housing considered at that time to be temporary in character. In that five years from 1941 to 1946 over 19,000 housing units were constructed and psychologically Canadians crossed the



hurdle of an almost universal abhorrence of the idea of state-owned housing. The flow of returning veterans, most of them clamouring for housing, started in 1945. By then, government had realized from its wartime housing experience that direct action could put housing into place to serve a particular need, and the wartime housing agency was pressed into service to build houses for veterans.<sup>13</sup>

In 1944, the report of the Advisory Committee on Reconstruction examined housing needs, set target goals for peace time conditions and attempted to analyze, measure and begin to meet the low income housing needs.<sup>14</sup> In this same year, to provide for new low rental housing projects, the legislation was amended to introduce federal assistance for slum clearance.

To administer the National Housing Act, CMHC was established in 1946. From the National Housing Administration of the Department of Finance CMHC inherited responsibility for the administration of joint loans, the wartime conversion plan, the home improvement guarantee program and the wartime emergency shelter regulations.<sup>15</sup> That year CMHC, in an attempt to increase private housing production developed buyback guarantees to speculative builders who would construct and sell houses to veterans. In addition the corporation was empowered to make direct loans to primary industries for housing.

In 1947, CMHC's role was expanded allowing it to make direct loans if a joint loan was not available from a lending institution. Provisions were made, in 1948 for guarantees to rental developers and thus a residential lending role for the corporation began to develop. In 1949, with the concern for the growing federal role in housing and its cost implications, the government introduced the first provision permitting subsidized public housing under federal-provincial partnership.<sup>16</sup>

Dennis and Fish argue that, this continued expansion meant that by the early 1950's CMHC had ceased to be an initiator, developer and part-

ner and had moved to become a public funds banker, approving loans for specific projects.<sup>17</sup> This role continued its expansion between 1950 and 1969 and resulted in three major legislative amendments and administrative policy shifts:

...the amendment permitted the Corporation to insure loans by approved lenders for middle income housing, the 1956 and 1964 amendments broadened the scope of urban renewal, the 1964 changes permitting public housing loans to provinces and municipalities as a substitute for the partnership approach.<sup>18</sup>

CMHC's major role after the 1954 amendments was that of an approving authority for insured loans. After the 1964 amendments, it received approving authority for public housing loans.

In 1969 the lending pattern for CMHC was reversed from expending minimal funds or effort on social housing programs to lending approximately 80% of all direct funds for low income housing purposes.<sup>19</sup> Even with this change in social housing investment government emphasis continued to concentrate on programs and structures designed to cajole private capital into the housing market. However this emphasis continued to operate without a policy context which would balance, blend and direct the social housing and market oriented housing thrust<sup>20</sup> and, as Dennis and Fish state, by 1972, CMHC had adapted a strictly reactive role to housing and housing initiatives.<sup>21</sup>

In 1973 social housing legislation which included regulations for support funding became available through NHA amendments (see chapter two table III). This legislation, which developed through citizen lobbying revitalized in part by the Dennis and Fish report, has continued to evolve but still requires much concerted effort by citizens, bureaucrats and politicians to result in the development of a comprehensive, long range policy. As well as affecting the Canadian housing climate, the various shifts in housing policy also had and will continue to have serious

implications for the planning profession as may be seen in the next section.

B. Canadian City Planning and Citizen Participation - 1940's to the Present

The history of Canadian city planning can be divided into five periods.<sup>22</sup> As numerous authors have acknowledged, the third period or "the period of postwar prosperity has launched what appears to be a golden age in city planning."<sup>23</sup> This new planning era, and the subsequent development of citizen participation in the planning process, has in part been fostered by the federal government's involvement in the housing sector. As Lemon states, "...not until planning was assumed by local government after World War II did some citizens show longer term interests."<sup>24</sup> Rose also notes that:

It is now clearly recognized that the great majority of federal-provincial housing projects since 1940 have come about as the result of strong pressure from a united group of citizens' organizations.<sup>25</sup>

From the early 1950's to the early 1960's, Canadian city planning followed the lead of the U.S. and concentrated on urban renewal. As was the case in the U.S., these programs failed due to their inability to respond to community goals and interests. These failures forced planners to incorporate citizen involvement in the planning process. This involvement now plays a large part in American and Canadian city planning.

The early and mid 1960's saw the formal emergence of citizens' groups in the U.S. with values which they sought to impose upon the American urban landscape. These citizens were seeking an alternative to the traditional alliance of politicians and entrepreneurs with a new voice which represented user values in the community. As Axworthy notes:

The idea of community planning in Canada owes much to the community action programs arising out of the American

civil rights movements and the war on poverty of the Kennedy-Johnson administration. These ideas were quickly transmitted across the boarder during the mid 1960's and picked up by Canadians working in the field of social development.<sup>26</sup>

At the forefront of change was Davidoff, an American planner, who challenged some of the preconceptions held by the planning profession.<sup>27</sup> Davidoff argued that plans prepared for, or by governments, did not necessarily serve all interests in the city equally well, and that planners should become advocates for unrepresented interests. Following this, Breitbart and Peet observed that: "Since the early nineteen-sixties, many planners of diverse backgrounds have engaged in advocacy work."<sup>28</sup>

In Canada early efforts to escalate citizen involvement and publicly recognize citizen concerns did not occur until the late 1960's and early 1970's.<sup>29</sup> This period saw the increased use of terminology such as 'user input' and 'participation' in the housing planning process. The use of these concepts roused both positive and negative reactions from designers, planners, elected officials and citizen groups and had special significance for the planning profession.

## II The Planner's Role in the Participatory Process

The role of the city planner in the participatory process is vital in that the planner serves as an information link between citizens' groups, the "developer" and government. As Needleman points out:

Unfortunately, having no direct control over the city's resources, he cannot prove his value and commitment to the community by producing actual facilities and services on demand. All he controls is information about the operation of city government and his own training in planning skills.<sup>30</sup>

Prior to the development of citizen involvement the city planner's responsibilities were limited to the physical and locational aspects

of a local government's jurisdiction. As Webber notes, this limited perspective was derived at least in part from the concept of environmental and architectural determinism and the belief that paramount values are intrinsic to the physical city.<sup>31</sup> Within this perspective planners assumed that the physical environment was the only major determinant of social behavior and a direct contributor to the individual's welfare.

When the planning profession accepted responsibility for the physical environment they were also accorded the role of agents for human welfare. That is, the prescribed therapy for the various social pathologies was improvement of the physical setting.<sup>32</sup> Needleman supports this view and argues:

... 'older' planners tend to express their concern for urban problems in physical terms. When they set out to analyze the city's needs, they look at its use patterns rather than its service systems. The improvements and solutions that occur to them involve structures not programs.<sup>33</sup>

Based on these assumptions, the planning profession's role seemed simple and clear at first, but as planning research developed, this role was gradually clouded by complexity, diversity and uncertainty. Hester states that after World War II, many planning and design theories were found to be impractical and invalid.<sup>34</sup> Theorists began to see that users would not accept the effects of 'architectural determinism',<sup>35</sup> the planners' ultimate word or the politician's final decision.

The advent of active citizen participation brought a deeper understanding of the implications of planning actions and a wide gulf between the planner and the citizen was recognized. The complexity, remoteness and mystery surrounding the process by which planning decisions were made, created concern among citizens. This concern, coupled with bewildering planning presentations and reports composed of arcane technical language

and jargon and the citizens inability to influence planning processes, created alarm and suspicion vis-a-vis community planning.

In the late 1950's and early 1960's, citizen concerns were expressed publicly when users began to demand a more individualized approach to environmental and housing problems through public hearings to air their ideas and values. The physical orientation which had ignored the concept of neighbourhood changed drastically to respect social aspects of design; as planners, designers and elected officials were asked to do a better job in the creation of quality neighbourhoods and communities.

The users, however, often perceived site and housing characteristics differently from the designer.<sup>36</sup> To the citizen, housing should not simply be a rubber stamp based on other developments, but rather, should be consistent with the values and desires of users. These demands are summarized by Bacon who points out that:

It is no longer accepted that the expert should make a study of what the people need and then give it to them. We need to find new ways to release the energies of the people themselves so that they can play a new role.<sup>37</sup>

Despite the growing acceptance of Bacon's view, an important question seemingly remains unanswered. How do we tap professional and user resources to yield the best product? Wilson claims that:

...while the devotion of some planners to the concept of 'planning with people' - that is, citizen participation in neighborhood rehabilitation - may be an improvement over old-style urban redevelopment which ignored or took little account of neighborhood interests, the enthusiasm with which the new doctrine is being advocated blurs many important problems. The most important in these is that 'planning with people' assumes on the part of the people involved a willingness and a capacity to engage in collaborative search for the common good.<sup>38</sup>

The search for Wilson's 'common good', placed the onus on the planner to identify the needs, values and satisfactions of the user. This, in turn has forced the planner out of his deterministic shell into the world of

the psychologist, sociologist, political scientist and communications expert. In short, the planner must consider the total environment.

A. The User and the Housing Environment

The first step in the search for the 'common good' is the mutual understanding of user needs and values. While Harris notes that, "many people 'know' far more than they will ever be able to communicate to other individuals"<sup>39</sup>, there must be a certain level of communication and mutual understanding among all actors involved in the development process.

Needs may be defined as basic biological and psycho-social requirements which must be met if individuals and groups are to survive and grow. Krech and Crutchfield state:

Needs... are essentially what we might call "deficiency drives". They are in the service of removal of unwanted conditions; their aim is to re-establish a condition of quiescence, sufficiency, equilibrium, which has been temporarily disrupted. Needs persist only as long as the disrupted conditions continue to be perceived.<sup>40</sup>

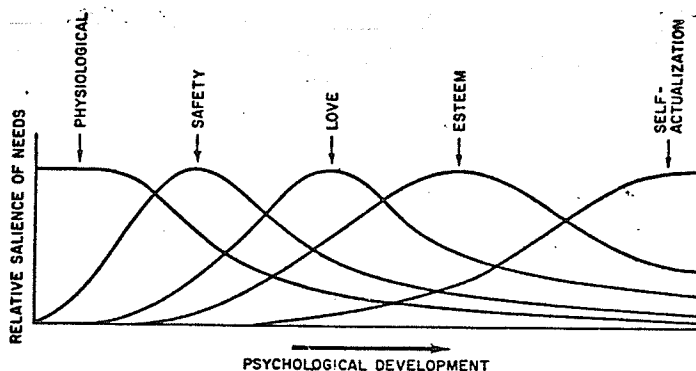
Maslow conceptualized five levels of needs, arranged in a ladder, from 'lower needs' to 'higher needs'. Maslow argues that 'lower needs' must be adequately satisfied before the next need in the hierarchy can fully emerge in the individual. (note: Maslow indicates that a 'lower need' need not be completely gratified before the next need in the hierarchy emerges).<sup>41</sup> Maslow then goes on to divide his need hierarchy into basic needs and metaneeds. The basic needs are deficiency needs, whereas the metaneeds are growth needs (note: the metaneeds have no hierarchy and consequently can be easily substituted).<sup>42</sup> Table I and Figure II illustrate Maslow's theory.

Maslow argues that metaneeds are as inherent in man as are the basic needs, and when they are not fulfilled they produce feelings of anomie.<sup>43</sup> Maslow also most importantly notes that there is little difference between

TABLE I Five Levels of Maslow's Needs

<u>BASIC NEEDS</u>	<u>SURVIVAL AND SECURITY (DEFICIENCY MOTIVES)</u>
(1) physiological needs - pertaining to the body	Avoiding of hunger, thirst, oxygen lack, excess heat and cold, pain, overfull bladder and colon, fatigue overtense muscles, illness and other disagreeable bodily states, etc.
(2) safety needs - pertaining to relations with environment	Avoiding of dangerous objects and horrible, ugly, and disgusting objects; seeking objects necessary to future survival and security; maintaining a stable, clear, certain environment, etc.
(3) belongingness and love needs - pertaining to relations with other people	Avoiding interpersonal conflict and hostility; maintaining group membership, and status; being taken care of by others; conforming to group standards and values; gaining power and dominance over others, etc.
(4) esteem needs - pertaining to the self	Avoiding feelings of inferiority and failure in comparing the self with others or with the ideal self; avoiding loss of identity; avoiding feelings of shame, guilt, fear, anxiety, sadness, etc.
<u>META NEEDS</u>	
(5) self-actualization	- essential common characteristics are: (1) Realistic perception of the world. (2) Acceptance of self, others, and the world for what they are. (3) Spontaneity in behavior and inner experience. (4) Centered in problems rather than self. (5) Capable of detachment. (6) Independent and self-contained. (7) Freshness of appreciation of people and things. (8) Subject to profound mystical experiences. (9) Identification with the human race. (10) Deep emotional relations with small circle of friends. (11) Democratic attitudes and values. (12) Ability to discriminate between means and ends. (13) Philosophical rather than hostile sense of humor. (14) Creativeness. (15) Resistance to cultural conformity.

Figure II Schematic Portrayal of Progressive Changes of the Five Classes of Maslow's Needs



A schematic portrayal of the progressive changes in relative saliency of the five main classes of needs as described by Maslow. Note that the peak of an earlier main class of needs must be passed before the next "higher" need can begin to assume a dominant role.

Source: David Krech and Richard S. Crutchfield, Elements Of Psychology, New York, Alfred A. Knopf, 1958. p. 627.



his metaneeds and the concept of values:

In most respects it is difficult to differentiate metaneeds from values. They have even been described as virtues.<sup>44</sup>

Maslow's notions of basic needs, metaneeds and thus values, have been incorporated into the literature on housing environment and community planning. For example, Cooper<sup>45</sup> and Ward<sup>46</sup> identify human needs which they similarly ranked on a hierarchy of scale. They argue that shelter, security, comfort, convenience, socializing and the need to express one's self all rank over the need for an aesthetically pleasing environment. However Feldt<sup>47</sup> and Jacobs<sup>48</sup> have identified metaneeds as requirements for individuals if they are to relate to, or identify with their living environments.

Human values, like Maslow's metaneeds, are more specific and less basic than the needs identified previously. French and Bell follow Maslowian theory in arguing that human values are reflected in those goals and strivings that relate to the individual's needs and how those needs relate to the individual's participation as a member of a group.<sup>49</sup> This is supported by Beaujeu-Garnier who notes, "Among the 'values' that we must consider as essential, are the spirit of personal enterprise and the ability for personal decision."<sup>50</sup>

While human needs can be defined, Warren suggests that consideration must be given to the dominant values which guide individuals, groups and communities in achieving their goals.<sup>51</sup> Value systems are unique to individual groups and communities and therefore no assumptions about a community's values can be safely made prior to enacting the planning process. For example, Hester suggest that locational variables do not govern user interactions with neighbouring users<sup>52</sup> and people consciously choose their friends, acquaintances and activities based on non-locational factors.

It is this choice states Hester, that is of major concern to users of neighbourhood space.<sup>53</sup> Beck concurs and adds that the use of space in and around a housing site varies from neighbourhood to neighbourhood.<sup>54</sup>

In addition to needs and values, perceived satisfactions are vital in neighbourhood design. As Turner and Golger note, "...the satisfaction of being able to impose one's own will upon one's habitation outweighs a number of apparent deficiencies"<sup>55</sup> (present in the numerous parameters of housing choice).

This would indicate that the nature of the setting, its relationship through interaction with the natural environment and safety are criteria not necessarily of highest value to the user. It is within the realm of satisfaction that the planner moves from theoretical analysis to the reality of the user and his community. For example, user satisfaction according to Kelly is not primarily identified with details of the house, but rather with:

- (a) placement of the house in relation to other aspects of the environment important to the user.
- (b) the degree of the family's adjustment to their environment.
- (c) the degree of the family's satisfaction with each other.
- (d) the family's degree of satisfaction with the town in which they live.
- (e) and the opinion they have of what people think of them.

These criteria correspond directly with the degree to which each community member identifies with others, and with his environment. For Kelly the criteria used to determine what makes a 'good' house, is difficult to separate from that which measures the 'goodness' in a community.<sup>56</sup>

## B. The Concept of Community

It is within the concept of community, that Maslovian meta or user

needs, values and satisfactions combine and interact to create the users perception of his environment. Authors such as Laidlaw note that current planning techniques often create 'anti-social' environments. He indicates that:

Mile upon mile of single houses in the suburbs do not add up to a community, only a collection of dwellings often sheltering alienated people and lonely individuals.<sup>57</sup>

He also notes that the notion of community is not found entirely in the architecturally planned environments:

The basic concept emerging is that community is something more than, something above and beyond a certain geographical area. It is people who are conscious of having broad control over deciding their own living environment and life style. It is people deciding that they have to and want to take responsibility for shaping a certain kind of neighbourhood for themselves and their children. It is people having a deep concern for one another, of commitment to sharing many things together.<sup>58</sup>

Therefore, community is not merely a physical development, nor is it living in physical proximity to other persons. Families in a sub-division of individual homes or private rental highrise buildings may be a community. However, this tends only to be in a very vague and superficial sense. Many in this territorial community are total strangers and share little in common. It is only with the growth of decision-making within the physical environment that true community spirit and thus meta needs seem to develop.

Boulding<sup>59</sup> observed that there can be no community without people having some decision-making power and that it is easier for a small unit to have some sense of community. Dook similarly states that community development:

...is a change in people's attitudes and the growth of confidence. It is the realization that the common man has the power to solve his own problems through

his own resources. Very often the solution to these problems or the satisfaction of felt needs can be found in group action.<sup>60</sup>

In a social setting, where user input is generally not internally initiated, it is incumbent upon the planner to act as a catalyst in the generation of community. This new role has, in the jargon of planning, been termed the advocacy planner.

### III The Advocacy Planner

In the past, the planning process has not ensured the correct identification of individual community values, or tapped the 'people' resources that are usually available. A literature review indicates a lack of focus in linking the roles of the planner with that of the designer and user. Despite each actor's differing view of his own and others' roles, those concerned with housing have the common goal of creating an environment which maximizes living opportunities.

Any approach designed to elicit citizen or user involvement should be subject to continuous scrutiny in order to identify areas for improvement. The stress should be on process and flexibility, as Fraser mentions,<sup>61</sup> rather than on structures and uniformity. Fraser continues by arguing that the present reactive, inward looking process needs to be improved as its evaluation reveals gross inadequacies in meeting new goals and ideas.

Communication on the part of professionals, politicians, entrepreneurs or users themselves is an essential prerequisite in development of relevant user involvement. Organization for public and user input will be required, and its main objective should be to make it easier for input to be solicited and utilized. If the process is to operate effectively, all actors must have some commitment to the underlying goal of a planning process which utilizes resources within a comprehensive concept of the community.

There has been a growing realization among planners that they are not meeting user needs. This has forced many socially conscious planners to move outside the 'power structure'. As Needleman points out, some:

...community planners...reveal a total lack of sympathy with the concept of citizen participation ...these planners define planning in a way that allows no room for input by amateurs. They see planning as a highly technical professional effort isolated from all political considerations.<sup>62</sup>

Needleman compares the advocacy planner to traditional planners and points out that many have:

...traditionally assumed that planning is best done by trained professionals with a minimum of participation by amateurs. Community planning, on the other hand assumes that meaningful planning requires the participation of those affected by the plan, however unsophisticated their views may be.<sup>63</sup>

Figure III (on the following page) compares the role of the traditional planner to the advocacy planner in the bureaucratic or administrative structure and illustrates the changing relationship.

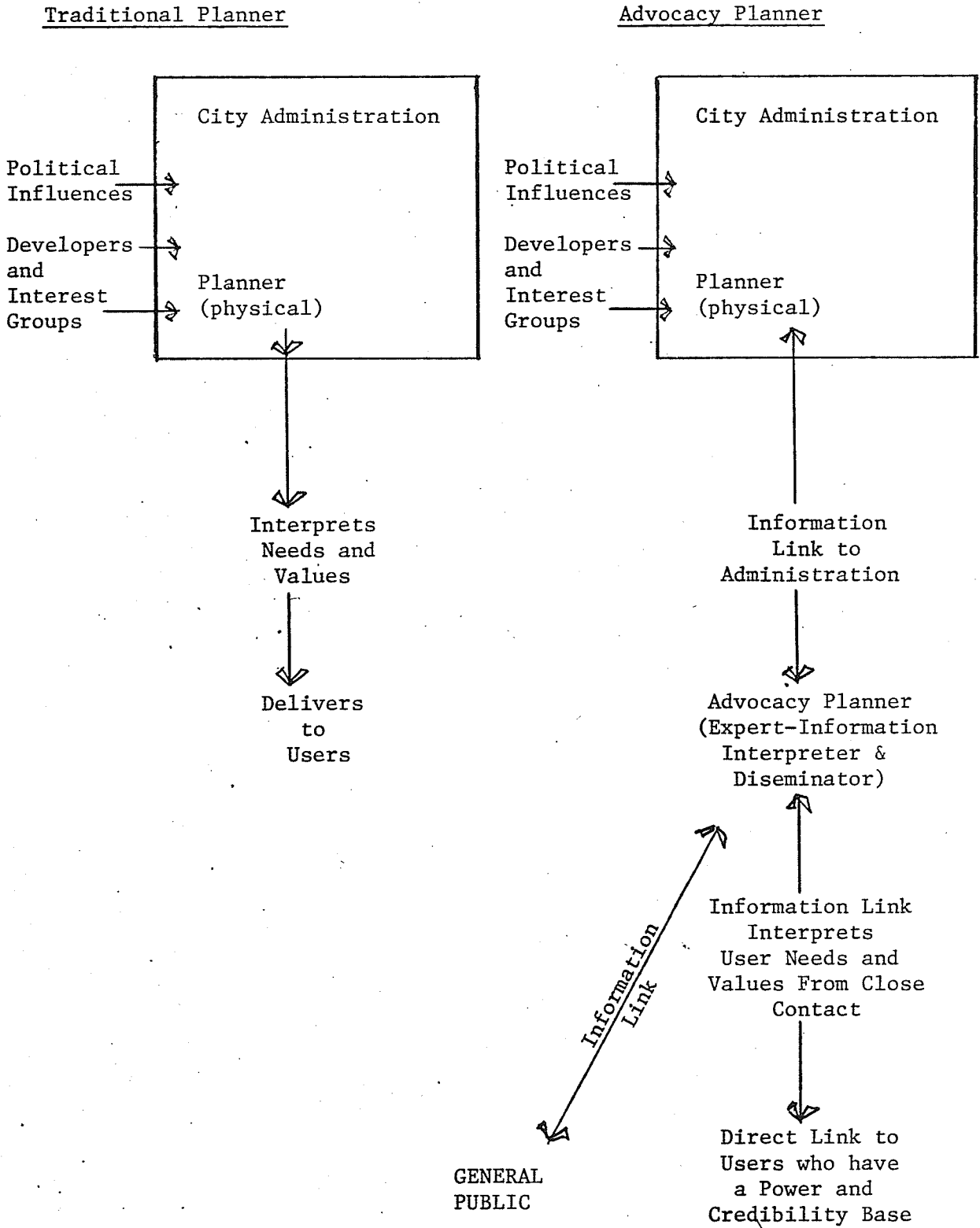
Davidoff summarizes the requirements of the planner as an advocate representing and aiding in the self-actualization of an individual group or organization.

If the planning process is to encourage democratic urban government then it must operate so as to include rather than exclude citizens from participating in the process. 'Inclusion' means not only permitting the citizen to be heard. It also means that he be able to become well informed about the underlying reasons for planning proposals, and be able to respond to them in the technical language of professional planners.<sup>64</sup>

From the community or the advocate planner's perspective:

They (the advocates) are concerned with activating community residents, linking them up with city hall, giving them a voice in deciding policies that affect their neighborhood - in effect, bureaucratic enfranchisement. They hold that "you have to work with the community to get anything accomplished" and "to know people's needs you have to consult them".<sup>65</sup>

Figure III The Planners' Changing Roles



This role cannot be realized without citizen or user participation in the housing and environmental planning process. Participation according to Verba and Nic is important, not only because it communicates the citizens' needs and desires to government, but because it has a number of direct benefits to the user.<sup>66</sup> Gribbs writes, "...the advantages of citizen participation are clear: a scheme accepted and modified by the people ends by satisfying them."<sup>67</sup> Similarly, Rothman, after surveying and studying the works of numerous authorities on groups, concluded that:

Participation in voluntary associations yields a number of personal internal benefits for individuals who participate. ...practitioners, may increase individuals' desires to participate in voluntary associations by demonstrating the benefits of such participation. The practitioner may also deliberately use participation to promote greater tolerance of divergent viewpoints, enhance self-image, an increasing sense of mastery... and a decrease in feelings of powerlessness.<sup>68</sup>

At the Delos Ten Conference, Halprin cautioned:

The act of participating gives people a stake in their own future. The input should come at a very early stage in a project as early involvement means you avoid polarization and disenchantment. Chaos can occur in participation as in any other field unless there is some systemization. The important thing is to start at the right time before people become defensive about their plans. Also, participation always includes accountability.<sup>69</sup>

These observations clearly point out that 'future' as well as current residents in the community, should be actively involved in the planning process. Therefore the planner must essentially become a link within a communications interface (see figure III). In this interface the planner provides an interpretive function through his expertise. The user on the other hand, provides credibility for the planner in addition to assisting in understanding the 'nonscientific' needs of the community. One avenue in the search of the 'common good' through this interface is via the housing cooperative development process, the subject of the next chapter.

#### IV Conclusion

In the search for the 'common good' there is a definite need for an improved planning process which reflects user values, takes suitable consideration of Maslow's basic needs, is flexible, satisfies the user, and most importantly provides a structure which includes re-evaluation and refinement of the process and its objectives. In this way the users at large will benefit financially, socially and psychologically. In the process which utilizes true user participation, the user gains a sense of community and achievement through understanding. The requisite of course, is that the professionals guiding a new process must understand its underlying concepts and principles, increase communication, and reduce jargon.

Problems arising in the planning and designing process of housing cooperatives are similar to those that arise in other community developments. That is, how to involve the user to increase the information sharing and user acceptance in order to reduce frustrations, delays or total rejection of a project. This need justifies further development of research material to guide the successful integration of user values with user participation in the housing planning process. The following chapter will consider the concepts of housing cooperatives in light of the concerns expressed in this chapter toward the housing environment.



FOOTNOTES TO CHAPTER ONE

<sup>1</sup>Claire Selltiz, et al., Research Methods in Social Relations, New York, Holt Rinehart and Winston, 1959, p. 35.

<sup>2</sup>"In its most general straightforward use common good has a distributive sense. The statement that (or inquiry whether) a certain institution, policy, etc., is 'for the common good', implies that 'it' is at least ultimately, for the good, i.e. the well-being of every member of the community or group under discussion. ... In discussions, however, of general principles of government action, 'government for the common good' seems to be readily accepted as a synonym for impartial government - evidently because, though it be logically possible that not everyone will benefit from the policies of an impartial government, such a government nevertheless considers the good of everyone equally". (Julius Gould and William L. Kolb, eds., A Dictionary of the Social Sciences, New York, The Free Press, 1965, p. 108-109).

<sup>3</sup>Gerecke illustrates how Canadian city planning may be broken down into five time periods. (Kent Gerecke, "The History of Canadian City Planning", James Lorimer and Evelyn Ross, eds., The Second City Book, James Lorimer and Co., 1977, p. 151). The final period, 1965 to present - broadening and criticism, along with the growth of citizen participation and involvement parallels closely with the development and growth of housing cooperatives which will be considered in chapter two.

<sup>4</sup>User involvement means that the user either directly participates or simply adds through input, information and values for a project or problem. It is a general term indicating the user at any point or with any amount of input is associated with an activity, project or problem.

<sup>5</sup>The housing planning process from a city planning point of view is the method of working through a housing/environment problem for an area or areas in a step by step operation. Required is the involvement or the taking account of all relevant actors and factors as they pertain to that particular project. Generally there are four basic stages; the development of a methodology, the survey of the area, the analysis of the data, and the conclusions (strategy).

<sup>6</sup>Michael Dennis and Susan Fish, Programs in Search of a Policy: Low Income Housing in Canada, Toronto, A.M. Hakkert, 1972, p. 125.

<sup>7</sup>Ibid.

<sup>8</sup>Ibid., p. 125-126.

<sup>9</sup>Ibid., p. 126.

<sup>10</sup>Ibid., p. 127.

<sup>11</sup>Ibid. This legislation mirrored the United States legislation passed between 1934 and 1937.

<sup>12</sup>Ibid., p. 127.

<sup>13</sup> A.D. Wilson, "Canadian Housing Legislation", Canadian Public Administration, Volume II, Number Four, December 1959, p. 220-221.

<sup>14</sup> Dennis and Fish, op. cit., p. 128.

<sup>15</sup> Ibid.

<sup>16</sup> Ibid., p. 129.

<sup>17</sup> Ibid., p. 131.

<sup>18</sup> Ibid., p. 129.

<sup>19</sup> Ibid., p. 130.

<sup>20</sup> Ibid., p. 127.

<sup>21</sup> Ibid., p. 131.

<sup>22</sup> Gerecke, loc. cit.

<sup>23</sup> Melvin M. Webber, "Comprehensive Planning and Social Responsibility: Toward an A.I.P. Consensus on the Profession's Roles and Purposes", Journal of the American Institute of Planners, Vol. 24, No. 4, November, 1963, p. 232.

<sup>24</sup> James T. Lemon, "Toronto: Is It a Model for Urban Life and Citizen Participation?", David Ley, ed., Community Participation and the Spacial Order of the City: B.C. Geographic Series No. 19, Vancouver, Tantalus Research Ltd., 1974, p. 47.

<sup>25</sup> Albert Rose, Regent Park: A Study in Slum Clearance, Toronto, University of Toronto Press, 1958, p. 45.

<sup>26</sup> Lloyd Axworthy, "Participation and Planning: Spontaneous Town Planning", A paper presented to the 'Congres d'Architecture et d'Urbanisme', Brussels, November 22, 1971, p. 8.

<sup>27</sup> Paul Davidoff, "Advocacy and Pluralism in Planning", Journal of the American Institute of Planners, Vol. 31, No. 4, November, 1965, p. 331-338.

<sup>28</sup> Myrna Breitart and Richard Peet, "A Critique of Advocacy Planning", David Ley, ed., Community Participation and the Spacial Order of the City: B.C. Geographical Series No. 19, Vancouver, Tantalus Research Limited, 1974, p. 99.

<sup>29</sup> Charles Bryfogle, "Toward 1984", Community Planninf Review, March, 1974, p. 3. Another major contribution was coming from James Lorimer in the Toronto Globe and Mail.

<sup>30</sup> Martin L. Needleman and Carolyn Emerson Needleman, Guerrillas in the Bureaucracy: The Community Planning Experiment in the United States, New York, John Wiley and Sons, 1974, p. 122.

<sup>31</sup> Webber, op. cit., p. 233.

<sup>32</sup>Ibid.

<sup>33</sup>Needleman, op. cit., p. 205

<sup>34</sup>Randolph T. Hester Jr., Neighborhood Space: User Needs and Design Responsibility, Stroudsburg, Penn., Dowden, Hutchinson and Ross Inc., 1975, p. 11.

<sup>35</sup>Charles Mercer, Living in Cities: Psychology and Urban Environment Harmondsworth, Middlesex, England, Penguin Books Ltd., 1975, p. 71.

<sup>36</sup>Committee on Government Productivity, Citizen Involvement, Toronto, Committee on Government Productivity, The Ontario Provincial Government, April, 1972, p. 50.

<sup>37</sup>E. Bacon, verbal contribution in discussion from Part One, Delos Twelve Conference, July 13-18, 1975, "Points From Discussion", Ekistics, Vol. 40, No. 241, December, 1975, p. 401-402.

<sup>38</sup>James Q. Wilson, "Planning and Politics: Citizen Participation in Urban Renewal", Journal of the American Institute of Planners, Vol. 24, No. 4, November, 1963, p. 247.

<sup>39</sup>Britton Harris, "The Limits of Science and Humanism in Planning", Journal of the American Institute of Planners, Vol. 33, No. 5, September, 1967, p. 329.

<sup>40</sup>David Krech and Richard S. Crutchfield, Elements of Psychology, New York, Alfred A. Knopf, 1958, p. 217.

<sup>41</sup>Ibid., p. 627.

<sup>42</sup>John J. Veronis et al. (officers), Joel Aronoff et al. (consultants), Psychology Today: An Introduction, Del Mar, California, Communications/Research/Machines Inc., 1970, p. 476.

<sup>43</sup>Ibid.

<sup>44</sup>John J. Mitchell, Adolescence: Some Critical Issues, Toronto, Holt, Rinehart and Winston of Canada Limited, 1971, p. 76.

<sup>45</sup>Clare Cooper, Easter Hill Village: Some Social Implications of Design, New York, The Free Press, A division of Macmillan Publishing Co. Inc., 1975, p. xvi.

<sup>46</sup>Barbara Ward, Human Settlements: Crisis and Opportunity, Ottawa, Minister of State for Urban Affairs, February, 1975, p. 8-21.

<sup>47</sup>Allan G. Feldt, "Social Dimensions of Residential Development", Organization of Cornell Planners Tenth Annual Conference, Planning the Future Residential Environment, Cornell University, Ithaca, New York, Organization of Cornell Planners Tenth Annual Conference, 1967, p. 36-38.

<sup>48</sup>Jane Jacobs, The Death and Life of Great American Cities, New York,

Vintage Books, A Division of Random House, 1961, the whole book, and Jane Jacobs, "The Right Way to Save Our Cities: condensed from The Death and Life of Great American Cities", Readers Digest, Vol. 84, April, 1964, p. 227-263.

<sup>49</sup>Wendell L. French and Cecil H. Bell Jr., Organization Development: Behavioral Science Interventions for Organization Improvement, Englewood Cliffs, New Jersey, Prentice-Hall, Inc., 1973, p. xiii and xiv.

<sup>50</sup>J. Beaujeu-Garnier, Delos Ten Conference, on Public Participation in Decision-Making, 1972, as quoted in "Reviews on the Problems of Human Settlements: Public Participation in Decision-Making Recommendations from Delos Ten", Ekistics, Vol. 34, No. 203, October 1972, p. 246.

<sup>51</sup>Roland L. Warren, Community Development and Social Work Practice, New York, National Association of Social Workers, 1962, p. 21.

<sup>52</sup>Hester, op. cit., p. 108.

<sup>53</sup>Ibid., p. 84.

<sup>54</sup>Robert Beck, Robert Rowan and Pierre Teasdale, User Generated Program for Lowrise Multiple Dwelling Housing: Site Design Requirements, Vol. I, and User Generated Program for Lowrise Multiple Dwelling Housing: House Design Requirements, Vol. II, Montreal, Centre de Recherches et d'Innovation Urbaines, Universite de Montreal, 1975. (These Canadian architects studied and surveyed eastern Canadian housing sites).

<sup>55</sup>The Editors, "Housing and Houses: Policies and Plans for Better Living", Ekistics, Vol. 33, No. 196, March, 1972, p. 151.

<sup>56</sup>Burnham Kelly, "Introduction", Organization of Cornell Planners Tenth Annual Conference, Planning The Future Residential Environment, Cornell University, Ithaca, New York, Organization of Cornell Planners Tenth Annual Conference, 1967, p. 1.

<sup>57</sup>Alexander F. Laidlaw, Housing You Can Afford, Toronto, Green Tree Publishing Co. Ltd., 1977, p. 185.

<sup>58</sup>Alexander F. Laidlaw, "Housing Cooperatives vs. Community", an address to the Co-operative Housing Conference held in Winnipeg, February 25, 1977, p. 8-9.

<sup>59</sup>Gar Alperovitz, "Common-wealth", A.E. Dreyfuss, ed., City Villages: The Co-operative Quest, Toronto, New Press, 1973, p. 159.

<sup>60</sup>J. Dook, Co-operation: The New Synthesis, Yellowknife, N.W.T., The Canadian Arctic Co-operative Federation Limited, No. 2, nd., p. 7.

<sup>61</sup>Graham Fraser, Fighting Back: Urban Renewal in Trefann Court, Toronto, Hakkert Ltd., 1972, p. 255-263.

<sup>62</sup>Needleman, op. cit., p. 103-104.

<sup>63</sup>Ibid., p. 45.

<sup>64</sup>Davidoff, op. cit., p. 332.

<sup>65</sup>Needleman, op. cit., p. 257.

<sup>66</sup>Sidney Verba and Norman H. Nie, Participation in America: Political Democracy and Social Equality, New York, Harper and Row Publishers, 1972, p. 5.

<sup>67</sup>Roman Gribbs, Delos Ten Conference, on Public Participation in Decision-Making, 1972 as quoted in "Reviews on the Problems and Science of Human Settlements: Public Participation in Decision-Making Recommendations from Delos Ten", Ekistics, Vol. 34, No. 203, October, 1972, p. 248.

<sup>68</sup>Jack Rothman, Planning and Organizing for Social Change: Action Principles from Social Science Research, New York, Columbia University Press, 1974, p. 302.

<sup>69</sup>Lawrence Halpin, Delos Ten Conference, on Public Participation in Decision-Making, 1972, as quoted in "Reviews on the Problems and Science of Human Settlements: Public Participation in Decision-Making Recommendations from Delos Ten", Ekistics, Vol. 34, No. 203, October, 1972, p. 247.

CHAPTER TWO

HOUSING COOPERATIVES

THEORY vs REALITY

- A SEARCH FOR THE 'COMMON GOOD'

History has shown that, when necessary, people will co-operate together to achieve a common goal or objective. Combining together for defence against a common enemy is perhaps the most notable example of this phenomenon. Similarly with the development and growth of cities came a greater and greater need for people to co-operate - without the widespread acceptance of specific responsibilities to the state by the citizenry and vice versa, cities would never have been able to develop. However, while general co-operation in such areas appears to have been readily accepted, it is interesting to note that, almost from time immemorial, man has looked upon the provision of shelter for himself and his family as essentially an individual's responsibility. While in most primitive societies, people often got together communally to work on agriculturally related activities, it was uncommon for them to do so when it came to the construction of housing. Then, as is still generally true today, "a man's home was his castle" and as such, he was responsible for its construction.<sup>1</sup>

Cooperatives and cooperative actions<sup>2</sup> have been evident in Canada for over two hundred years.<sup>3</sup> While consumer cooperatives have existed in Canada since 1765, housing cooperatives are a newer phenomena.

Five types of cooperative housing organizations that have been seeded in the Canadian fabric are: cooperative building (sweat equity), cooperative purchasing, builders' cooperatives, cooperative financing and continuing housing cooperatives. (see appendix I for a review of each)

The INTRODUCTION of this thesis stated a series of basic research questions to be answered. This chapter will answer the first of these questions, that is:

- (1) What is the status of housing cooperatives in Canada, and Manitoba specifically?

Continuing housing cooperatives in the Canadian and Manitoba setting will be examined. The reader will be familiarized with the underlying purpose, theories, and prerequisites of housing cooperatives, along with the realities they are encountering in the search for the 'common good'.

The 'modern' concept of the world cooperative movement began as a reaction to rising costs, prices and unscrupulous marketing practices which were prevalent in England during the early nineteenth century.<sup>4</sup> The movement, which developed as a tool for the 'working class' to better their lives, is best exemplified by the Rochdale Equitable Pioneers Society, a consumers' cooperative founded in 1844, in Rochdale England. This group formulated the modern principles and methods of operation which have guided cooperatives since that point in time.<sup>5</sup>

In 1966 the International Co-operative Alliance enumerated the following as being the essential principles of cooperation:<sup>6</sup>

- (1) Open Membership - membership should be voluntary and

available without artificial restrictions for any social, political or religious discrimination to anyone who can make use of its services and who is willing to accept the responsibilities of membership;

- (2) Democratic Control - participation in decision-making should occur on the basis of equal rights in voting (one member, one vote) regardless of the extent of the member's investment;
- (3) Limited Return on Capital - cooperatives are not operated to yield a return on investment but rather for the benefit of those who use them. Share capital should only receive limited rate of interest if any;
- (4) Return of Surplus Earnings to Members - cooperatives do not strive for surpluses, but if they do occur, they are returned to the members in a way they determine themselves;
- (5) Education - cooperatives should provide for the education of members and the general public in the principles of cooperation;
- (6) Cooperation Among Cooperatives - all cooperative organizations, in order to best serve the interests of their members and their communities, should actively cooperate in every practical way with other cooperatives at local, national and international levels.

These principles provide the theoretical basis upon which cooperatives should operate and be understood.

Some critics have argued that in practice, these principles are given only cursory consideration. Authors such as Valko claim that the principles of cooperation are only followed in developing countries where cooperatives are promoted by the state. He argues that in the United States and many Western European countries, where cooperatives have reached a high level of development, cooperatives are simply 'economic' institutions performing services for members on a non-profit basis.<sup>7</sup>

While this criticism has some validity, Lloyd like most Canadian writers on cooperatives, sees their development as having both a social as well as an economic basis.<sup>8</sup> This 'social purpose' becomes evident when analyzing the Canadian housing cooperative situation.



I Housing Cooperatives - Theory<sup>9</sup> and Principles: The Canadian Experience

The available literature indicates four reasons for the development of housing cooperatives in Canada:

- (1) economic: housing at cost - minimizes the affordability problem.
- (2) social: concept of neighbourliness - development of community and social activities, help at hand when needed.
- (3) responsibility: group and individual ownership - democratic control in operational decisions.
- (4) security: tenure, safety for children.

In theory housing cooperatives combine the positive cooperative features of business practices with social objectives, services and activities. They are a way of approaching bargaining power for individuals from a perspective of group strength and are a practical method of distributing profits and losses for the mutual benefit of those involved.

Housing cooperatives are composed of compound complex aspects of business versus social considerations, sometimes at odds with each other in attempt to respect personal and group interests and freedoms. Through this dualism the members who use the cooperative's services value the ownership and control of the business, while on the other hand value is placed upon developing social and educational opportunities for the members. Although different, their aims attempt to pull together for the 'common good' as many activities that satisfy business interests also satisfy social and educational aims. Housing cooperatives may then be seen as a hybrid organization, taking the best from each world and resulting in something unique and hopefully better.<sup>10</sup>

A number of Canadian writers have eloquently articulated the concepts and purposes of the Canadian housing cooperative movement. Housing cooperatives are seen as attempting to accomplish three things:<sup>11</sup>

- (1) Provide housing developments of good quality, owned by the residents as a group.
- (2) Operate housing projects in such a way that people will be paying shelter costs they can afford, with public subsidies for families and individuals who need assistance.
- (3) Develop wholesome, lively and creative communities for people of all ages.

It has been also indicated that housing cooperative programs follow a relatively clear philosophy and set of guidelines:<sup>12</sup>

- (1) A housing cooperative on the Canadian model is rental housing owned collectively by those who occupy it.
- (2) It is housing operated at cost by a cooperative whose members make no individual profit from it, apart from the advantages of living in it.
- (3) The members are responsible for a community development and run it accordingly to cooperative ideals and principles.

Pomerleau states that what is:

...fundamental to the housing cooperative concept is the educational process by which people come together and prepare themselves for the responsibilities of owning and running a project. Experience shows there is no way to circumvent this process and end up with a viable successful cooperative community.<sup>13</sup>

The most important aspect of cooperativism, state Murill<sup>14</sup> and Laidlaw,<sup>15</sup> is the group control over the project not the actual ownership itself. A number of authors have noted that cooperatives represent much more than just places to live. To Laidlaw,<sup>16</sup> Valko,<sup>17</sup> Pomerleau<sup>18</sup> and Pinsky,<sup>19</sup> cooperatives represent a voluntary association of private individuals for their mutual support and these cooperators are the essential component of a cooperative.

The cooperators must realize, states Zeddies, that the movement is for the mutual benefit of people rather than the immediate relief from economic problems.<sup>20</sup> For example Davidson,<sup>21</sup> Cull<sup>22</sup> and Finnigan<sup>23</sup> all indicate that most people become involved in housing cooperatives primarily

out of financial necessity. But, as Cull<sup>24</sup> indicates, most later become interested in and committed to the philosophy and benefits of cooperative living.

The Dennis and Fish report quotes a CMHC memorandum which states in part:

Perhaps the strongest claim for preferential attitude towards cooperatives springs from an evangelical point of view associated with the cooperative movement. The cooperative movement is based on a genuine admirable socialistic view that people should be able to conduct their own affairs for their own well-being, without the element of private profit and without being prejudiced by outside economic interests...<sup>25</sup>

Laidlaw has commented on the economic philosophy of cooperatives when he states:

In a society where capitalism is virtually a religion, we are accustomed to think of all business and essential services being fragmented among investors, management and consumers, that is those who own, those who control and those who use. Capitalism is essentially a disjointed system, with each of the three elements looking after its own interest. Cooperatives are the antithesis of this, for they are enterprises in which owners, those who control and those who use are all the same people; this is essentially an integrated system.<sup>26</sup>

Thus, this antithesis of the capitalistic system attempts to build an order in society through the utilization of voluntary association which also demands a new outlook on life for the individual cooperator. This new outlook as Pomerleau indicates, provides the opportunity in which to create community environments that are satisfying for the individual:

Social events, participation in decision-making, living as close neighbors on a common turf, common goals, cooperative projects and services - these all facilitate the development of a sense of community and do away with much of the social alienation and loneliness otherwise intrinsic to contemporary urban living.<sup>27</sup>

Cooperatives for Laidlaw are a way of revitalizing the spirit of neighborliness and community which has disappeared from many low and middle income neighbourhoods. He feels that cooperatives create a sense

of permanence and sociability<sup>28</sup> and an environment where citizens have the opportunity to participate fully in the growth and direction of their community.<sup>29</sup>

In most Canadian cities, communities are basically collections of individual home owners having limited community commitments. Neighbours may only be bound by a set of common ties - church, schools, civic or service clubs, recreation facilities, community affairs and government. However, housing cooperative neighbours, beyond these relations have a common interest in their home and surrounding environments.

Theoretically the cooperative as a community, develops a mechanism through which citizens of a social unit can undertake economic activity which serves both their economic interests and social well-being. Graham feels that:

...this form of housing is a genuine attempt to forge a new definition of community ...what this housing is all about is really the formation of small self-contained, "democratic" communities.<sup>30</sup>

The concepts of cooperators and their relation to community may be summarized this way:

Because of the philosophical basis of the association, which implies the building of community and not simply housing, it must be accepted that members will not have the freedom or security given by straight private ownership. On the other hand, they should be assured of considerably more than is available to tenants, and should be assured of sufficient power (via the decision-making process) within a community context to balance the personal restrictions. In other words, the individual's power is extended geographically in that he/she now has real decision making power over what happens in the whole neighbourhood, but the power is restricted in the sense that he/she must make decisions on the basis of the needs of a much larger population than the household unit.<sup>31</sup>

Theoretically, a housing cooperative is a business enterprise linked with a social purpose open to all citizens but 'at arm's length' from the bureaucracy of government. This concept has been adopted by a handful of Canadians who promote it seriously, enthusiastically and effectively.

There is to date a limited but growing body of literature available that reflects the Canadian philosophy about housing cooperatives and sets out principles unique to the Canadian situation.

## II Housing Cooperatives in Practice: The Canadian Experience

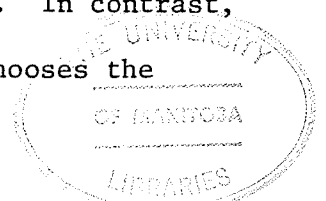
Housing cooperatives are affected by social, economic, political and cultural forces. Because the movement is in its early stages of development in Canada, housing cooperatives are also influenced by inevitable internal changes that occur during growth.

Dineen notes that, "...the non-profit housing movement, is a chrysalis attached precariously to the troubled housing market in Canadian cities."<sup>32</sup> While the present influence of housing cooperatives on the Canadian housing market is minimal and precarious, it represents a new and creative force which may grow significantly.

A view of this new force is supplied by Laidlaw who views the housing cooperative movement as:<sup>33</sup>

- (1) gaining in Canadian public interest, though not without 'fuzzy' thinking and attitudes of opposition and indifference.
- (2) lacking strong public support and firm, well understood policy, legislation and adequate budgets.
- (3) possessing a unique Canadian home-grown flavour where ideas and methods borrowed from other countries have been combined with Canadian methods and preferences.
- (4) demonstrating flexibility, experimentation, commonalities and individual differences in its pattern of development.

An example of 'fuzzy thinking' on housing cooperatives is that they are only suitable for the lower or middle class in society. In contrast, Laidlaw believes that cooperatives are for any group who chooses the



cooperative philosophy to meet their goal or expectations. In fact in the mid 1970's he observed spans in incomes which avoided the creation of low income ghettos and high income preserves:

...within one large housing cooperative in Canada, family income is said to vary from \$4,000 to \$30,000; in another 10 percent of the units are reserved for families eligible for public housing and the cooperative is acting for the housing authority while providing for these low income families who, nevertheless enjoy full rights as members.<sup>34</sup>

Therefore income may or may not be a determining factor in whether or not a person chooses to live in a housing cooperative. Personal preference and availability of this third sector housing, account for the growing number of cooperators. As well, Laidlaw found housing cooperative members falling into two groups:<sup>35</sup>

- (1) those who are more or less temporary and hold membership for only a few years and then move on, either by necessity or preference.
- (2) those who hold permanent status and have found the environment and lifestyle they wish to retain.

Laidlaw divides potential cooperative members into six categories:<sup>36</sup>

- (1) ...those who prefer to or are obliged for one reason or another to rent accommodations... Many who do not enjoy living under the usual landlord-tenant relationship, or who wish to escape the control of rapacious landlords or the overbearing managers of rental projects, would prefer accommodations where they share proprietary rights with other residents.
- (2) Low-income and other disadvantaged people who have weak bargaining power and little choice in the housing market will normally welcome the opportunity for membership, but the terms must match their ability to pay.
- (3) Young people who aspire to home-ownership often join a cooperative while saving money for a down payment on a home. Some will remain when they find it to their liking.
- (4) Many families now in public housing would prefer living where they have decision-making and community responsibilities, especially if the public housing project carries a stigma.

- (5) Minority and ethnic groups having difficulties securing decent rental accommodation would likely find the co-operative attractive.
- (6) ...many senior citizens and couples facing retirement wish to be relieved of the everyday burdens of home ownership, and would like to sell large homes they no longer need and move to more suitable accommodation where they have security of tenure...

These six groups have as their basic community goals that of offering a less rigidly structured environment than housing produced and managed by public and private agencies. Along the way states Laidlaw, "some will drop out as they find the self discipline required in a co-operative too much for them."<sup>37</sup>

The Canadian approach also deals with society's inaccurate accusation that cooperators are out to purchase low cost land with public funds and sell for a profit, for this land will for ever remain in the public domain. (In Scandanavia where over 30% of the housing is cooperative,<sup>38</sup> the cooperative concept has formed a framework for a way of life. Developing a cooperative for the sake of financial profit is not contemplated).

The public's hesitation to accept cooperative housing is reflected in political barriers. Both Haire<sup>39</sup> and Laidlaw<sup>40</sup> identify financing and land and building acquisition as major problems in the movement that must be solved before the movement can grow. They argue for example that high priced land can only lead to high cost housing for the members. This is contradictory to the cooperative concept since housing should cost less for people who are willing to build and run the housing complex. Attempts to cut costs through the applied expertise of a group is blockaded by middle men whose objective is to make a profit. Government must assert itself states Laidlaw, through a partnership arrangement with all three levels of government to make land available to cooperatives. Presently, cooperators are accepting an 'interim' solution by leasing public lands

under special terms for long periods.

Even people who pay for membership in a housing cooperative are unfamiliar with the concept. Rather they maybe attracted by slightly lower than market housing charges and then become involved gradually until they recognize the social responsibilities and benefits. Most 'members' however, remain inactive.

The reality therefore is that a few members assume much responsibility and gain the benefits of partnership and feeling of community in the venture. This situation translates into severely compromised ideals for members that strive for them, that is only slightly lower housing charges at the low end of market, security of tenure dependent on the survival of the cooperative, too much responsibility and a less wholesome, lively and creative community than would be possible with even a 50% member involvement under good management. Highly involved members do however receive a 'free' education in how to run meetings, the financial management of a business and communications with government agencies. As might be expected, largely because too few attempt to assume responsibility for a cooperative, the cooperative development process is very prolonged. Physical development and financial survival must be the priorities and potential resident education prior to their becoming members seems impossible. Housing cooperatives in the early development stages exist in the minds of their initiators but not in wide practice. Therefore, in reality, Canadian housing cooperatives do not operate as effectively and efficiently as they might. Too many barriers exist to allow cooperators to reap the valued benefits of the concept without experiencing the hardships of a pioneer. Both Laidlaw and Pomerleau view the efforts as worthwhile:

A successful housing cooperative is not just so many units of shelter. It is also a community of people who have come through a time consuming exercise in which they have learned to be good neighbours and to



create something akin to an old-time village within a city.<sup>41</sup>

Canadian cooperators are attempting to find acceptable ways to apply cooperative principles in housing. Canadians, as Laidlaw has observed, have experimented with new ways to apply a unique combination of British, Scandanavian and American housing cooperative features in Canada. Features co-existing on a trial basis in Canadian cooperatives include: public subsidies, membership of mixed incomes, internal subsidy-surcharge system, the non-profit element, emphasis on user involvement in planning and design and the concept of community.<sup>42</sup>

Some examples of concerted efforts in reference to improvement of housing cooperative structures are supplied in a variety of early reports, (see appendix II). Authors most concerned with improving the social and economic benefits of cooperative and non-profit housing include Dennis and Fish<sup>43</sup>.

The Dennis and Fish report of 1972 investigated the roles of the federal, provincial and municipal governments in reference to low income housing, examined the relationship between inflation and housing, and pointed to problems and suggested solutions in public housing; namely assisted home ownership, rehabilitation programs and cooperative and non-profit housing. Many recommendations were not new (see appendix II), but Dennis and Fish maintained that the former recommendations had not been acted upon because of the laxness of federal and provincial governments. They concluded that inefficient administration and a lack of social planning are leading to a housing chaos for low income Canadians.<sup>44</sup> (see appendix III for background to the affordability crisis in housing)

The subsequent changes to the National Housing Act (NHA) legislation to encourage the growth of cooperative housing resulted in 1973 in the

enactment of new federal regulations to permit the following:<sup>45</sup>

- non-profit cooperatives became eligible for 100% loans, capital grants up to 10% of costs, and start up funds (grants to finance preliminary organizations)
- the loans could apply equally to new construction or rehabilitated buildings and if rehabilitation occurred additional loans and grants were available under a special rehabilitation program.
- members of housing cooperatives became eligible for home ownership grants and subsidies previously only available for public housing tenants.

Since 1973, further reports and efforts by cooperators have led to more changes in NHA legislation along with attempts to develop a better understanding of cooperatives.

The Haire Report of 1975, summarized the activities of cooperative groups across Canada, identified the constraints under which they operated and suggested programs for the development of a third sector.<sup>46</sup> The report concludes that if an established and thriving third sector in housing is to become a reality, government must become more involved in the physical delivery of housing and work more directly with communities that are having housing difficulties.

Pomerleau's 1976 report, considered the various cooperative development strategies that had been applied across Canada. (see appendix IV for a brief review of these strategies). He reviewed housing cooperatives from a social science perspective of institutional innovation and indicated that:

A co-operative must remain a venture which is undertaken by the adopters it cannot be an institutional innovation which is imposed upon unwilling people.<sup>47</sup>

In June 1977, the Cooperative Union of Canada, as a reaction to the federal government's document, The Way Ahead: A Framework for Discussion and the 1976 October throne speech, stated:

Cooperatives, as representatives of a distinct economic sector, have developed unique concepts of social responsibility which minimize the need for government intervention. Despite the proven success of these approaches, little attention has been paid to their possibilities by governments and other large institutions.<sup>48</sup>

In one of their conclusions they state:

Cooperatives, due to their basic nature are already experienced with involving people in the economic and social decisions which affect them. Such experience is unique at a time when it is increasingly needed in Canada.<sup>49</sup>

In August 1978, the Co-operative Council of Manitoba reported on cooperative development in Manitoba and stated that government had a special responsibility to cooperatives. This responsibility rested in the concern that governments have with social and economic development and the fact that the lives of more than one-third of Manitoba's residents are directly affected by the activities of all forms of cooperatives (e.g. credit unions, fishing, agricultural, consumer, food, housing or day care cooperatives).<sup>50</sup>

In 1978 NHA amendments illustrated that the third sector housing has been selected as the basis for the future federal social housing programs. The Manitoba representation and experience was important in influencing the 1978 changes to make them more appropriate for cooperative housing delivery.<sup>51</sup>

Thus in recent years experts have recommended cooperative housing as an alternative to single family, apartment and public housing dwellings. Since the government enacted legislation in 1973, the housing cooperative movement has been seeded and is beginning to be recognized as a viable option in Canadian social housing policy.

While a policy shift has occurred it has not resulted in high growth in the cooperative sector. As of September 1980, two hundred and fifty

seven (257) housing cooperatives totaling 13,882 units either existed or were under construction and in the near future 385 Canadian housing cooperatives with 19,440 units will be in operation. (also see tables II and III). These figures represent minimal growth in cooperative housing following the 1973 changes in government policy. The next section will identify why growth of the housing cooperative movement continues to be slow. Discussion will center on how cooperators may further promote housing cooperative development through improvements in their own delivery system.

Table II Statistical Summary of Canadian Housing Co-ops (September 1980)

Province	Occupied		Under Construction		Planning		Unknown Status co-ops	TOTALS	
	co-ops	units	co-ops	units	co-ops	units		co-ops	units
Newfoundland	—	—	1	8	1	20	—	2	28
Nova Scotia	17	254	—	—	6	156	—	23	410
New Brunswick	1	2	—	—	1	94	—	2	96
Prince Edward Island	1	4	—	—	—	—	—	1	4
Québec	86	2,797	4	135	60	1,472	18	168	4,404
Ontario	59	4,588	10	738	42	2,859	—	111	8,185
Manitoba	13	1,271	1	10	—	—	—	14	1,281
Saskatchewan	3	145	—	—	1	24	—	4	169
Alberta	15	892	1	150	1	27	—	17	1,069
British Columbia	38	2,226	7	662	16	806	—	61	3,694
CANADA	233	12,179	24	1,703	128	5,458	18	403	19,740
<b>OTHER:</b>									
Mobile Homes	2	279	—	—	3	225	1	6	504
Floating Homes	1	60	—	—	—	—	—	1	60
Student Co-ops	12	—	—	—	—	—	1	13	—

Source: Co-operative Housing Foundation of Canada, From the Rooftops, The Cooperative Housing Foundation of Canada, Ottawa, Nov./Dec. 1980, Vol. 7 No. 6, p. 4.

Note: Canada's total occupied private dwelling units is about 7,166,095 units. Manitoba has: 6.5% of the Canadian housing Co-ops, 4.6% of all forms of Canadian Housing Stock, 0.5% of Manitoba housing stock is cooperatives.

Table III Number of Continuing Co-operative Housing Units in Projects Whose Mortgages Have Been Approved by CMHC Under Section 34.18 of NHA Legislation

a) Canada

<u>Year</u>	1973	1974	1975	1976 <sup>1</sup>	1977	1978 <sup>2</sup>
Number of Units (by year)	191	1002	1481	1685	1812	1270

b) By Province

<u>Province</u>	<u>Totals by Province 1973-1977</u>
Newfoundland	11
P.E.I.	-
Nova Scotia	160
New Brunswick	6
Quebec	1705
Ontario	2467 <sub>3</sub>
Manitoba	998 <sup>3</sup>
Saskatchewan	211
Alberta	303
<u>B.C.</u>	<u>1580</u>
Total	7441

1. Data for 1976 new housing includes 2 loans, 118 units of elderly persons. Data for 1976 existing homes includes 1 loan for 35 units of elderly persons.
2. Data for 1978 New Housing includes 1 loan for 18 units of elderly persons.
3. The difference between this table (table II) and table I, for example in Manitoba's case, are a few of the earlier co-operatives were not funded under section 34.18 of the NHA legislation.

Source: CMHC Index, Statistical Handbook, Section B-39(e) "Mortgage loans approved for new and existing housing under the National Housing Act, Canada, by area, 1973-1978, Co-operatives (section 34.18). Dated 2/10/79 (475)

### III Closing the Gap - The Delivery System

The theoretical picture of housing cooperatives assumes several prerequisites including available low interest financing for interim charges and long term mortgage, land and building acquisition, a government support of the concept and an efficient delivery system. It is not the intent of this thesis to dwell on the first three prerequisites though reference is made to them as they relate to internal aspects of housing cooperative structure and function. Rather, the delivery system or the means and organization to facilitate the cooperative development process (from identification of need to end product) will be dealt with as an internal influence in the movement and will be discussed below.

Laidlaw finds that the delivery system is the weakest link in the cooperative structure.<sup>52</sup> He indicates that priority must be given to a body to function as a resource and facilitator for the decision making cooperative members and as a co-ordinator of all development activities and agencies. Despite the limited research on resource groups, authorities agree on their usefulness. Cull identifies four advantages of a central or resource group:<sup>53</sup>

(1) They relay experiential learning of one group to another and therefore prevent each group from expending energy and time re-inventing the wheel.

(2) They can be the voice for cooperators in submitting proposals to governmental institutions or in educating the public for example.

(3) They can provide an element of continuity through planning and development stages of each cooperative.

(4) They could represent the cooperative movement and thereby be in a better position to negotiate with contractors than would an individual

cooperative.

Experience warns however that a resource group may be detrimental to their cooperative groups, unless the organizational structure is in keeping with the philosophy of cooperativism. Haire<sup>54</sup> emphasized that a state of subordination (as opposed to domination) should exist for resource groups relative to membership with the resource group management involving input by membership. Cull found that the United Housing Federation (UHF), frustrated several individual housing cooperatives by not meeting expectations. She states:

There are many services a cooperative resource group might offer; there are many that will be demanded by cooperatives. The experience of UHF has shown that one group cannot provide all these services without becoming a massive bureaucracy.<sup>55</sup>

Finnigan in his research identified three basic principles leading to a theory of cooperative housing resource groups. They are:

- (1) ...it is virtually impossible for one group effectively to handle, in a direct manner, all aspects relating to the cooperative housing development process. (i.e. all of the activities ranging from the facilitation of core group formation and cooperative education to the actual construction of projects)
- (2) Viable cooperative housing projects are more likely to be developed if the formation of fairly autonomous core working groups is encouraged by resource groups.
- (3) In order to ensure that members of a resource group all 'pull together in the same direction', they must share a common commitment toward cooperative housing as well as have consensus in their thinking regarding their organization's role and goals.<sup>56</sup>

Clearly, identification of priority goals by cooperators and their resource groups is essential. Pomerleau concludes that resource groups can function more efficiently and minimize unnecessary complexity if they do not attempt to develop their own design or construction departments. Rather, this kind of readily accessible service may be obtained from the community.<sup>57</sup>

As indicated previously, financial concerns often dominate the minds of cooperative core members during the development stages. If however, more emphasis was placed on education of incoming members and on the development of working committees, financial burdens may be lessened and user satisfaction increased. As well, sound coordination of committee functions will illustrate to the public that there is economic, social and aesthetic merit in the application of cooperative principles. A resource group could direct these important committee functions by informing cooperators of anticipated needs and in this way facilitate a growing sense of group control and responsibility, community and achievement.

Another major area of concern for all cooperatives and therefore of a resource group is public education. Such education must have two aims: reducing the stigma currently attached to cooperative housing; and fostering easier development through more supportive government policy. These kinds of programs, aimed at education of members and the public become most effective when all cooperatives are involved in contributing to the resource group. This is the only way experience can be collated and shared for the greatest benefit of all cooperatives. The movement is then strengthened and the public image improved since the resource group may act as a liaison between all cooperatives and their surrounding communities, other agencies and government bodies.

If growth in the housing cooperative movement is to occur the various government agencies involved will have to provide the necessary funds and the financial advice to groups interested in cooperative housing. Lips indicates that the eventual success or failure of a project depends on the timely advice and assistance of resource groups and government personnel.<sup>58</sup> Timely advice and/or assistance however depends largely on



identification of the need for it. Here again a resource group intimately involved in a cooperative's development may anticipate such needs and reduce the costly delays which so often affect the ultimate success of the cooperative.

#### Manitoba's Delivery System Development

The formation of an association (delivery system) of like cooperatives (e.g. agricultural or credit unions) has traditionally occurred when the need for provincial centrals for support, guidance and coordination of development has been voiced by the cooperative members. In the 'traditional' model the birth of the central takes place when a group of like cooperatives with expertise or an outside group with expertise in the cooperatives' particular area of interest is imported.

In the case of a new style of cooperative this model is clearly ineffective due to the lack of expertise available in the service sector the cooperative serves. Manitoba is a case in point in that it was the site of the first Canadian housing cooperative resource group or central Co-operative Housing Association of Manitoba (CHAM). Then, in the mid 1960's, it saw the creation of Canada's first continuing housing cooperative, Willow Park Housing Co-op Ltd. (see appendix V which briefly reviews this reverse sequence).

The history of CHAM 1960-1980, (see appendix V for a more complete outline) can briefly be described as an initial "naïve group of people"<sup>59</sup> who ventured optimistically into the housing cooperative field. The continuing naïvety of CHAM management resulted in dissolution twenty years later amid allegations of mismanagement and mistrust on the part of the individuals it was originally designed to serve. The following list briefly reviews the history and some of the many problems encountered or caused by CHAM personnel during its existence.

1960 - 1973

- (1) At the time of formation of CHAM, government, the public and the cooperative movement in general had limited knowledge and understanding of cooperative housing.
- (2) The early CHAM lacked knowledge of the housing development industry, and expertise in areas of cooperative development was not easily accessible.
- (3) CHAM had no money to buy and hold land and no NHA legislation was available which would allow housing cooperatives to obtain a blanket mortgage.
- (4) CHAM had not developed community animation and cooperative education capabilities even by the early 1973.

1973 - 1976

- (5) CHAM initiated the development and acted as loan instigator for Carpathia Housing Co-op Ltd. CHAM was naïvely not acting 'at arms' length' from this cooperative which was against CMHC regulations.
- (6) The CHAM tendering procedures and projected costs for Carpathia Housing Co-op Ltd. were questioned by CMHC. The most important questioned aspect however, was the lack of an independent representative core working group separate from CHAM.
- (7) In 1974 little revenue was entering CHAM and it continued to keep and pay a large technical staff, many of whom contributed little to its physical operation as a cooperative resource group.
- (8) CHAM had a large bank overdraft situation in 1974 with the Central Credit Society of Manitoba (CCSM).
- (9) In 1974 CCSM took over CHAM and relegated CHAM to a construction company in order to pay back its debt.

Thus by the mid 1970's CHAM had lost its original intent to become a resource group. It had only cultivated the conventional capabilities of a turn-key developer (see appendix IV) which was a subversion of the original intent. CHAM had attempted to 'parachute' housing cooperatives into Manitoba with only limited or in some cases no user input. There was also a great deal of animosity between the housing cooperatives and CHAM because of the philosophy and objectives that CHAM held.

1976 - 1980

(10) In 1976 CHAM resumed the role of a full resource group but the mistrust of the past still prevailed in the minds of cooperators.

(11) In 1978 one Winnipeg housing cooperative terminated their management contract with CHAM because:

- (a) ...the financial accounts were in disarray, bills and invoices were missing and proper accounting procedures were apparently not practiced.
- (b) While C.H.A.M. was in charge of the management ... (of the cooperative) someone in the organization (C.H.A.M.) neglected to search the land titles for the property in question. There was, when C.H.A.M. passed the management of the ... (cooperative) back to ... (the cooperative), a caveat which had been filed against the property in 1968.
- (c) ... (the cooperative was) adamant that in view of the facts, C.H.A.M. was being paid for a service, which to say the least, was poorly performed.<sup>60</sup>

(12) By 1980 CHAM's deficit position had risen to some \$224,000 and due to the high risk, the architectural and construction departments were terminated. Also due to mistrust and the cooperative's non-support of CHAM management services the deficit continued to rise with no relief in sight.

(13) Thus CHAM closed its doors in 1980.

Clearly CHAM, over its years of operation has not operated as an efficient, organized resource group. CHAM's inadequacy in the area of

member education as well as the excessive length of the development process discouraged those experiencing severe housing needs and the result was a lack of social benefits. It was found that a more systematic approach to cooperative promotion and development must be undertaken, and that change is required so that housing cooperatives will have access to the assistance they need. A shorter development process would encourage volunteers to commit time and energy to the housing cooperative since the results of their efforts would be more readily apparent and thus the state of housing cooperatives could be made even more viable in Manitoba.

The only time it seems, that Manitoba had effective 'resource group' capabilities occurred in 1974 when the Co-operative Development Department (CHDD), a past department of the Co-operative Credit Society of Manitoba (CCSM) took over the development services of CHAM and instigated three housing cooperatives in Winnipeg. It proposed one viable method for housing cooperative development and suggested twenty-nine steps that a group should follow in order to bring a housing cooperative into operation.<sup>61</sup> (see figure IV) It notes that the process, from initial formation of a core working group to confirmed full occupancy could take up to twenty-four months to complete.



#### IV Conclusion

This chapter has evidenced the evolving theory, philosophy, guidelines and underlying principles of housing cooperatives and their resource group. Practical application of these in Canada's housing cooperative movement have been described. A parallel relationship may now be seen between housing cooperatives, city planning and citizen participation in the area of housing and environment. This relationship must consider that the user must not only be consulted but be intensely involved in the areas that affect his life and community.

This chapter has answered the first research question:

- (1) What is the status of housing cooperatives in Canada and Manitoba specifically?

It has illustrated that only slight advances in Canadian literature and actual project development over the last twenty years have been accomplished. Cooperative housing as far as it has advanced presently only touches the fringe of the Canadian housing fabric. The mere existence or need for cooperative housing resource groups in Canada hints at a resistance in Canadian Housing\* to cooperative development. Certainly today, resource groups are required to help reduce the excessive length of the development process and increase the required education of cooperators and the public in general.

This chapter also illustrated that the stages prior to construction of physical facilities were not soundly set in the literature. It was not until following the comprehensive review of housing in Canada by Dennis and Fish (1972) that the federal government enacted enabling legislation for cooperative development.

A major question was raised: Can housing cooperatives be part of the

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\* Canadian Housing means the housing industry as a whole and related institutions, e.g. CMHC, HUDAC, Builders' Associations, etc...

Canadian housing fabric and be of benefit to society or are they 'just housing for the poor'?

FOOTNOTES TO CHAPTER TWO

<sup>1</sup>Harry Finnigan and David L. Rapson, "The Co-operative Housing Movement in Canada", an unpublished term paper, Department of City Planning, University of Manitoba, March, 1976, p. 1.

<sup>2</sup>Cooperative actions denotes common action towards shared goals which may be corporate or distributive. It may occur through a division of labour comprised of like or unlike tasks. It generally occurs in response to shared social norms, and may be valued in itself as well as instrumentally. ...Group co-operation refers to both the internal activities of a group and relations among groups. ...group co-operation is agreed-upon joint action, or any uniting of either similar or dissimilar efforts for the promotion of life or common aims. (Julius Gould and William L. Kolb, eds., A Dictionary of the Social Sciences, New York, The Free Press, A Division of the MacMillan Co., 1965, p. 140-141).

<sup>3</sup>Co-operative College of Canada, "Selected Dates from the History of Co-operation in Canada", Saskatoon, Saskatchewan, Co-operative College of Canada, nd., in 1765, co-operative marketing clubs in Nova Scotia were noted as early Canadian groups.

<sup>4</sup>Nicholas Van Dyk and Robert Whitlock, Introduction to Co-operative Housing (a booklet), Ottawa, Co-operative Housing Foundation of Canada, April, 1975, p. 1.

<sup>5</sup>Alexander F. Laidlaw, "The Co-operative Sector", an outline of a presentation made at the Graduate Institute of Co-operative Leadership, University of Missouri, Columbia, Mo., July 22, 1974, p. 3.

<sup>6</sup>As outlined in a working paper at the Senior Orientation to Co-operatives Conference, held at the Co-operative College of Canada, Saskatoon, October 15-17, 1975.

<sup>7</sup>Laszlo Valko, Essays on Modern Cooperation, Washington State University Press, 1964, p. 47-48.

<sup>8</sup>Antony J. Lloyd, Managing Housing: Background Information for Groups Directing Housing Projects, Vancouver, Social Planning and Review Council of British Columbia, 1973, p. 94.

<sup>9</sup>Harry Finnigan, "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.)," unpublished Master of City Planning, University of Manitoba, January, 1978, p. 21. cites George A. Theodorson and Achilles G. Theodorson, A Modern Dictionary of Sociology, New York, Thomas Y. Crowell Co., 1970, p. 436-437, in which they define theory as being "A set of interrelated principles and definitions that serves conceptually to organize and select 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 provides 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".



<sup>10</sup>Alexander F. Laidlaw, "The Future of Cooperative Movement", an address at the graduation ceremonies of Rochdale Institute, New York, January 17, 1972, p. 1-2.

<sup>11</sup>Alexander F. Laidlaw, "Housing Cooperatives vs Community", an address at the Cooperative Housing Conference held in Winnipeg, February 25, 1977, p. 2.

<sup>12</sup>Ibid.

<sup>13</sup>Leonard Pomerleau, "Speeding Up The Spread of Co-op Housing". Ernie Eden, ed., The New Harbinger: A Journal of the Cooperative Movement, Vol. IV, No. 4, and Cooperative Housing Journal, Vol. XIV, the second annual joint issue on cooperative housing, Winter 1978, p. 28.

<sup>14</sup>Paul D. Merrill, "Ostriches in the Board Room", Cooperative Housing Journal, Vol. XIII, No. 2 Summer, 1976 and The New Harbinger: A Journal of the Cooperative Movement, Vol. III, No. 3, August, 1976, a joint issue on cooperative housing, p. 18.

<sup>15</sup>Alexander F. Laidlaw, "Cooperative Housing in Canada", Canadian Labour, Vol. VIII, No. 3, March, 1966, p. 5.

<sup>16</sup>Alexander F. Laidlaw verbalizes and intimates throughout many of his writings the notions of mutual self help and voluntary associations.

<sup>17</sup>Valko, op. cit., p. 64.

<sup>18</sup>Leonard X. Pomerleau, A Strategy of Development for the Canadian Housing Cooperative Movement, Ottawa, Proaction Inc., April 20, 1976, p. 41.

<sup>19</sup>Barry Pinsky, "Castlegreen Cooperative: A Community for Families, Seniors and the Handicapped", Living Places, Vol. 12, No. 4, 1976, Ottawa, CMHC, p. 12.

<sup>20</sup>M.D. Zeddies, "Reasons Co-ops Fail", A.E. Dreyfuss, ed., City Villages: The Co-operative Quest, Toronto, New Press, 1973, p. 153.

<sup>21</sup>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, p. 41.

<sup>22</sup>Elizabeth Cull, "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, p. 40.

<sup>23</sup>Finnigan, op. cit., p. 87.

<sup>24</sup>Cull, loc. cit.

<sup>25</sup>Michael Dennis and Susan Fish, Programs in Search of a Policy: Low Income Housing In Canada, Toronto, A.M. Hakkert, 1972, p. 250.

<sup>26</sup>Alexander F. Laidlaw, "Cooperatives as Third Sector Housing", Housing and People, Vol. 5, No. 2 and 3, Summer/Fall, 1974, p. 2.

<sup>27</sup>Pomerleau, op. cit., p. 28-29.

<sup>28</sup>Alexander F. Laidlaw, "Co-operatives as Agents of Community Education and Development", James A. Draper, ed., Citizen Participation: Canada - A Book of Readings, Toronto, New Press, 1971, p. 326.

<sup>29</sup>Alexander F. Laidlaw, "The Consumer and Housing", Canadian Consumer Vol. 3, No. 2, April 1973, p. 11.

<sup>30</sup>John Graham, "Reflections on Non-Profit Housing: Will the Potential be Realized?", Housing and People, Vol. 5, No. 2 and 3, Summer/Fall, 1974, p. 17.

<sup>31</sup>M. Mitchell, "Co-ops and the Law", a paper for the Alberta Cooperative Housing Conference, June 1977, Alberta Law Foundation and Communitas Inc., Co-operative Co-ownership Corporations; Legislative Principles, Discussion Paper 3, September 1978, p. 16.

<sup>32</sup>Janice Dineen, The Trouble With Co-ops, Toronto, Green Tree Pub. Co. Ltd., 1974, p. 7.

<sup>33</sup>Alexander F. Laidlaw, "Housing Cooperatives vs Community", an address at the Cooperative Housing Conference held in Winnipeg, February 25, 1977, p. 1-2.

<sup>34</sup>Alexander F. Laidlaw, "Cooperative Housing: An Alternative", Housing and People, Vol. 3, No. 1, April, 1972, p. 9.

<sup>35</sup>Alexander F. Laidlaw, "Cooperatives as Third Sector Housing", Housing and People, Vol. 5, Nos. 2 and 3, Summer/Fall, 1974, p. 4.

<sup>36</sup>Ibid.

<sup>37</sup>Ibid., p. 5.

<sup>38</sup>Harry Finnigan and David L. Rapson, "The Co-operative Housing Movement in Canada", an unpublished term paper, Department of City Planning, University of Manitoba, March, 1976, p. 1.

<sup>39</sup>Christopher Haire, In Want of a Policy: A Survey of the Needs of Non-Profit Housing Companies and Cooperative Housing Societies, Ottawa, The Canadian Council on Social Development, 1975, p. 7.

<sup>40</sup>Alexander F. Laidlaw, "Cooperatives as Third Sector Housing" Housing and People, Vol. 5, Nos. 2 and 3, Summer/Fall, 1974, p. 5-6.

<sup>41</sup>Ibid. and Leonard X. Pomerleau, "Speeding Up the Spread of Co-op Housing", The New Harbinger: A Journal of the Cooperative Movement, Vol. IV, No. 4, Winter, 1978, p. 28.

<sup>42</sup>Alexander F. Laidlaw, "Housing Cooperatives vs Community", an address at the Cooperative Housing Conference held in Winnipeg, February 25, 1977, p. 1-2.

- <sup>43</sup>Dennis and Fish, op. cit., p. 1-25, 125-145, 166-167, 224-261.
- <sup>44</sup>Davidson, op. cit., p. 44.
- <sup>45</sup>Ibid., p. 14.
- <sup>46</sup>Third sector refers to non-profit and co-operative housing as the 'third sector' in housing. Private and public housing make up the other sectors.
- <sup>47</sup>Leonard X. Pomerleau, A Strategy of Development for the Canadian Housing Cooperative Movement, Ottawa, Proaction Inc., April 20, 1976, p. 36.
- <sup>48</sup>Cooperative Union of Canada, Submission to the Prime Minister of Canada with regards to The Way Ahead: A Framework for Discussion, June 1977, p. 4.
- <sup>49</sup>Ibid., p. 5.
- <sup>50</sup>The Co-operative Council of Manitoba, Co-operative Development In Manitoba, a submission to The Honourable Sterling Lyon, Premier, Province of Manitoba, August, 1978, p. one of the summary.
- <sup>51</sup>The Co-operative Housing Association of Manitoba and The Institute of Urban Studies, "Future Directions of Co-operative Housing in Manitoba", Winnipeg, March 18, 1980, p. 1.
- <sup>52</sup>Alexander F. Laidlaw, "Cooperatives as Third Sector Housing", Housing and People, Vol. 5, Nos. 2 and 3, Summer/Fall, 1974, p. 5-6.
- <sup>53</sup>Cull, op. cit., p. 2-3.
- <sup>54</sup>Haire, op. cit., p. 31-32.
- <sup>55</sup>Cull, op. cit., p. 75.
- <sup>56</sup>Harry Finnigan, "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.)", unpublished Master of City Planning, University of Manitoba, January, 1978, p. 31-32.
- <sup>57</sup>Leonard X. Pomerleau, A Strategy of Development for the Canadian Housing Cooperative Movement, Ottawa, Proaction Inc., April 20, 1976, p. 37, 41-42.
- <sup>58</sup>Marion Lips, "An Evaluation of the Development Process of Housing Co-operatives in Calgary, unpublished Masters Degree Project, Faculty of Environmental Design, University of Calgary, January 1977, p. 43-44.
- <sup>59</sup>A response from the authors survey of an early Manitoba cooperator.
- <sup>60</sup>ADDENDUM #1 to the General Manager's Report, dated February 25, 1980, memo from Wes Hosler, President of CHAM, to the CHAM board of

directors re: a housing cooperative in Winnipeg, dated February 22, 1980, p. 1.

<sup>61</sup>The Co-operative Housing Development Department of the Co-operative Credit Society of Manitoba Limited, A Guide to the Development of a Continuing Housing Co-op ... New Construction, Winnipeg, nd., p. 6-7.

## CHAPTER THREE

### SURVEY RESEARCH METHODOLOGY

Probably only a small portion of existing knowledge and experience is ever put into written form. Many people in the course of their everyday experience are in a position to observe the effects of alternative decisions and actions with respect to problems of human relations.<sup>1</sup>

The discussion to this point has centered on planning, citizen participation and housing cooperative activity in the national and provincial frameworks. The empirical research presented in this thesis has endeavored to document the insights and experience of the individual cooperators who have participated in the development of housing cooperatives in Manitoba. It is important to know the cooperators' needs, expectations, problems as well as the successes and failures experienced by the housing cooperative in order to propose improvements of that function in the future. This chapter will illustrate the methods used for the data collection, the validity of the sample and utilization of the findings.

The research model used in this thesis is based on a framework proposed by McAfee<sup>2</sup> and utilized by Davidson<sup>3</sup> in which the opinion of the user of a program under evaluation is substantial. The rationale behind the adapted model along with the approach used in the empirical research concerning the questions asked during data collection, methods of analysis, sample returns and validity will be discussed.

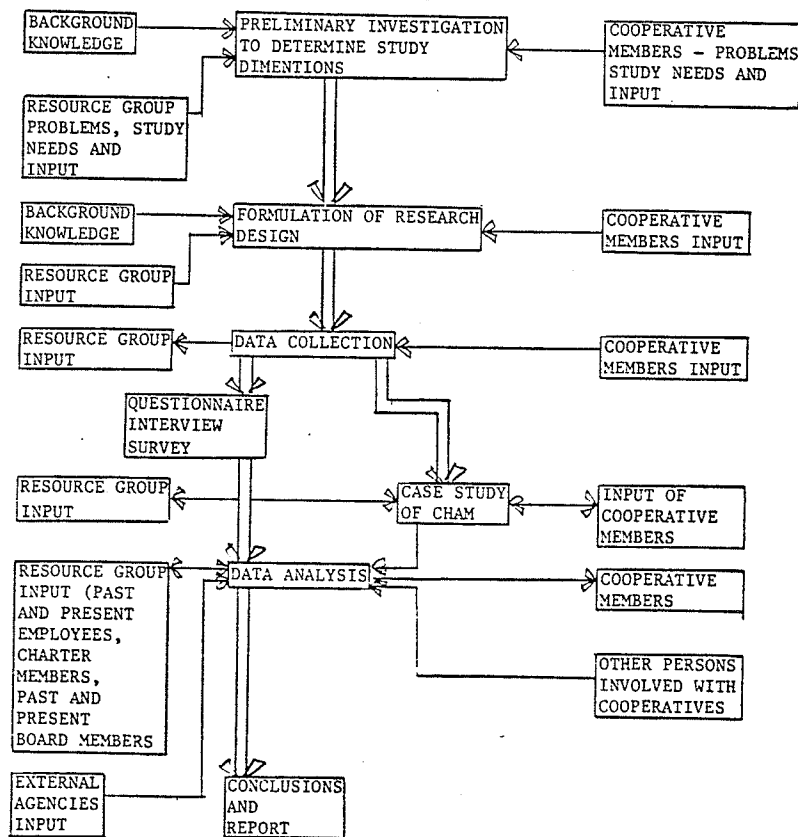
## I Research Model

McAfee has created a methodology in which the user and the researcher play a major role in all aspects of the evaluation process. However, unlike Davidson's study which "concentrates on the perceptions and expectations of Co-op members"<sup>4</sup> towards an understanding of user satisfaction, this thesis, beyond considering user expectations and perceptions of satisfactions, also deals with user perceptions of cooperative development problems and insights towards their solution. As well, this thesis considers not only cooperative members but utilizes the experience and insights of the resource group and other involved persons in the process.

This has allowed the researcher to consider 'both sides of the fence' in developing the final conclusions and recommendations of this thesis.

The following model (see figure V) illustrates the various steps in the empirical research. Following the initial problem definition and setting of study limitations, a survey was conducted of user recipients and cooperative system delivery agents. Upon completion of data collection and its preliminary review, a case study of CHAM (the resource group or system delivery agent) was utilized. Finnigan in 1977<sup>5</sup> had used a case study approach to study CHAM as a resource group. However the basic methodology and approach was somewhat limited as viewed by the present author. This limitation stemmed from the fact that the case study pursued from the perspective of those in charge of CHAM at

FIGURE V Evaluation Model



that time and subtle but important biases crept in as a result of a limited exposure to 'those who fell in disrepute with the dynasty of CHAM'.

To avoid these pitfalls the author's case study consisted of a slightly different focus and considered the growth of CHAM and the numerous problems that developed for it as a resource group. This took into account the views of CHAM employees (past and present), charter members, past and present board of directors and other cooperators who had close association with CHAM. The historic relations of CHAM to housing cooperatives helped to develop an understanding and may relate to specific cooperators perspectives of their experiences with CHAM.

## II Research Design

### A. The Tools

In the preliminary research stages (and throughout the research) most persons enthusiastically shared their ideas, feelings and experiences on housing cooperatives.<sup>6</sup> It was recognized that interviews alone would be very time consuming<sup>7</sup> and possibly inadequate as the only data gathering tool. Therefore four tools were used to ensure a comprehensive data base was available:

(1) Self-administered questionnaire was developed in order best to utilize the time and resources of all concerned. With the ease of distribution, less time would be required by the researcher to conduct the data gathering while at the same time those filling out the questionnaire could allot their time frame to its completion. In addition this method allowed for discussion or consultation among family members in order to reaffirm answers prior to completion and return of the questionnaire;<sup>8</sup>



and gave the potential chance for respondents to be anonymous (completed questionnaires could be left by the respondent at CHAM offices, their housing cooperative offices, mailed to the researcher or picked up at the respondent's place of work or home).

(2) The follow-up interview with a representative sample of respondents from each housing cooperative. This method allowed the researcher to gather greater detail on the development process of each cooperative and obtain clarification on ambiguous or conflicting statements.

(3) In depth interviews with 'knowledgeable' and experienced persons involved in the early stages of the movement and the individual housing cooperatives were interviewed after most questionnaires were returned. This allowed the researcher to review the development and growth of each cooperative and clear up any questions that the author had regarding contradictory statements or unclear answers; it also gave respondents the opportunity to discuss sensitive issues in detail to areas not considered in the questionnaire potentially pertinent to this thesis.

(4) Interviews with various persons in government agencies, the cooperatives and the resource group. This method allowed individuals not interviewed but involved in housing cooperatives to comment on and ratify the survey findings and conclusions, thus providing for further input and validity to findings and conclusions.

#### B. Questionnaire Design

The questionnaire survey (see appendix VI) undertaken during the fall of 1978 and winter of 1979, may be termed an experience survey or purposive sample. This method was utilized in order to obtain provocative ideas or useful insights into the relationships between variables rather than to pro-

duce a picture of current practices or a simple consensus of best procedures. In this research a random sample of the general population involved in housing cooperatives was avoided. Instead, respondents for the survey were found initially through such records as incorporation papers and boards of directors lists which identified cooperators highly involved in the development stages. An increasing number of respondents were added when primary respondents and cooperative administrators recommended others who were highly involved 'people to talk to'. Respondents with a diversity of experiences from different housing cooperatives in Manitoba were then contacted.

This 'reputation' sample was not predetermined or rigid, but grew as the sample was being surveyed. The sample was comprised of two basic groups: CHAM employees and other cooperators outside of CHAM.

The questionnaire was devised to extract concrete illustrations from the respondent's own experience in the cooperative movement. It was expected that this would enable the researcher to correlate a variety of experiences and identify individual and prevalent views and insights.

The questionnaire was divided into five major sections. Sections A, B and C were answered by CHAM employees. Sections C, D and E were answered by persons outside of CHAM who were or are presently involved in the development of housing cooperatives. Each section consisted of specific and open ended questions. The specific questions gave the researcher some control and therefore made it easier to quantify answers. However, wherever possible open ended questions were used in conjunction with specific questions to allow for alternative choices by respondents.

Section A consisted of six questions which examined the degree of

involvement and commitment of CHAM employees in various types of co-operatives. This series of questions illustrated the length of time CHAM employees were related with housing cooperatives and validated the personal first hand experience on the observations asked for in the rest of the survey.

Section B consisted of 40 questions divided into five parts to be answered by CHAM employees. Part I (18 questions) questioned CHAM employees about their views on CHAM's structure, function and their own and CHAM's relation with emerging and operating cooperatives. It was expected that CHAM employees, if they were involved with other cooperatives or just through association with fellow employees, could relate the needs and problems of cooperators in understanding CHAM's role, function and the delivery system.

Part II (5 questions) considered the reasons for and the number of people who left the process previous to the construction stage. The impact that resulted from out migration on the particular cooperatives was also investigated. It was expected that the severity of the problem (as stated in the preliminary research) could be verified and possible methods for alleviation of the problem stated.

Part III (7 questions) considered the amount and kind of information that cooperators should have in order to start a cooperative, as well as the present quality of communications between housing cooperatives. It was expected that a fairly detailed list of information needs would be arrived at including comments on methods to improve the delivery system.

Part IV (9 questions) considered the development of housing cooperatives in Manitoba. It asked for an indication of satisfaction levels on the development process from CHAM respondents and their perceived

satisfaction levels of cooperators along with informational requirements in the development process. It was expected that the areas in need of improvement would be detailed along with the required information needs by cooperators.

Part V (2 questions) considered the success of CHAM in guiding the cooperative process to its present level of achievement. It was expected that the success or lack of success of the present process would be stated and needs for evaluation considered.

Section C consisted of ten questions on the socio-economic backgrounds of all respondents. It was expected that these questions would supply information for a profile of persons involved in the early stages of the cooperative development process and would lead, in part, to a target population to which information on the process could be aimed.

Section D consisted of 14 questions and was similar to section A in content. The questions examined the cooperators involvement with all forms of cooperatives. It was expected that this would illustrate the involvement and commitment of respondents to cooperatives and would correlate the extent of first hand involvement with the observations asked for in the rest of the questionnaire.

Section E consisted of 35 questions which were divided into five parts. Part I (3 questions) considered how members became aware of housing cooperatives and why they pursued cooperative membership. It was expected that Part I would give the author the expectation levels (reasons for persons pursuing and moving into the cooperative).

Part II (9 questions) considered at what stage the members became involved in the cooperative development process and their degree of involvement. It also considered the satisfaction levels and problems or issues which developed with various actors in the process. It was

expected that this would verify the cooperators' experience and illustrate the associated relations with other actors in the process.

Part III (12 questions) considered the members' satisfaction with their cooperative experience and possible improvements. It was asked if they ever considered leaving the process, and if so why. This section also questioned the reasons others left the process and the perceived impact on the cooperative of these people leaving. It was expected that through this expressed level of satisfaction with the cooperative experience problems and their possible solutions could be identified.

Part IV (11 questions) considered the development process stages and specific satisfaction levels. It also asked which stages required more information and were the hardest to understand. Through these questions specific problem areas in the process could be identified.

Part V consisted of one question asking what information should be included if a manual was to be made available to assist in the development process. It was expected that through this question a list of required information headings could be arranged and prioritized. (see appendix VI for survey questions and letters of introduction).

### C. Sample Selection

CHAM employee respondents: CHAM was the first cooperative housing resource group organized to apply cooperative techniques and building technology to develop continuing housing cooperatives in Canada.<sup>9</sup> Since 1960 CHAM has maintained associations with each Manitoba housing cooperative, government agencies and the Co-operative Foundation of Canada (CHF). Employees of CHAM were therefore seen as important resources for the author's experience survey. The criteria for selecting CHAM employee respondents were:

- (i) those employed by CHAM in 1978 or early 1979 (at time of survey).
- (ii) those who are currently or were previously involved in the development process or operation of one or more existing or emerging housing cooperatives. (See appendix VII for procedure of respondent selection and giving out questionnaires)

Cooperative Member Respondents: One of the functions of CHAM was to act in an advisory capacity for people who had decided to form a housing cooperative. Due to the potentially varied perspectives and insights on cooperative development of these two groups, it was thought that cooperative members involved in the development of one housing cooperative, at one point in time, may have gained a different set of views and knowledge from others involved in a different cooperative at another point in time. Emphasis was placed on finding people involved in the planning, design and construction stages of the cooperative selected. The selection criteria for these persons were:

- (i) those who have been involved as members in the development of one or more housing cooperatives.
- (ii) individuals who have acted as resource persons for developing cooperatives.
- (iii) long-time active residents in housing cooperatives. Note that potential respondents had to meet one or more of these criteria. (See appendix VII for procedure of respondent selection and giving out of questionnaires)

### III The Sample

#### A. Sample Returns

There were ten questionnaires distributed to the persons who met

the criteria as CHAM respondents. All ten questionnaires were returned and only one part of Section C on socio-economic data was deemed too personal to be answered by one respondent.<sup>10</sup>

There were seventy-nine (79) questionnaires returned by past or present cooperative members of the following thirteen (13) operating, emerging or dissolved housing cooperatives: Ascot Park Housing Co-op Ltd., Brandon Housing Co-op Ltd., Carpathia Housing Co-op Ltd., College Housing Co-op Ltd., New Village Place Housing Co-op Ltd., Pembina Woods Co-op Ltd., Red Crocus Housing Co-op Ltd., Ross Pacific Housing Co-op Ltd., Seven Oaks Gardens Housing Co-op Ltd., Village Canadien Coop Ltee., Westboine Park Housing Co-op Ltd., Willow Park Housing Co-op Ltd., Willow Park East Housing Co-op Ltd. Respondent association with housing cooperatives is distributed as follows: 82.2% were members of their first housing cooperative; 16.5% had been members of two or more housing cooperatives; and 1.3% had been involved in various boards of directors but held no membership.

The number of respondents surveyed varied from housing cooperative to housing cooperative. Respondents who were involved with cooperatives on a first membership basis varied from one to eleven persons surveyed. Those who were involved in more than one housing cooperative varied from one to six persons for any one cooperative surveyed. The largest number of respondents surveyed associated with any one particular cooperative was fifteen.

The author was unable to contact nine persons mentioned by other respondents. Ten potential respondents were interviewed but were disqualified by the author. The main reason for disqualification was that persons were not involved in the stages of cooperative development considered for the study or they had too limited an involvement to fully

understand the development stages. One person mentioned, "I have not had that much experience or background to answer a questionnaire". Also, there were thirteen refusals to answer the questionnaire. Some examples of refusals were:

...don't want to talk any further about it. I am no longer involved with it.

...not interested - filled out too many questionnaires and never see anything from it.

...could not answer the questions you really want to know. The others could be a little personal for all concerned.

...have not been involved for a while and have forgotten most items you want.

Therefore of one hundred and twenty-one (121) subjects attempted, eighty-nine responses were returned for a 73.55% average. Other than 'unable to contact' or disqualifications there was an 87.25% response rate (89/102) or 13/102 = 12.74% refusal rate. There was a 100% return rate from CHAM respondents. The response rate from other cooperators in the field was 79/111 = 71.17%. Other than those who were 'unable to contact' or were disqualified, there was a 79/92 = 85.89% response rate.

#### B. Sample Validity

CHAM employees including property managers and development, design and construction persons have had a close and unique insight into the development, organization and operation of housing cooperatives. While not every employee has been directly involved with every housing cooperative most employees shared their knowledge in regular and special meetings. Therefore the extensive experience of CHAM employees was



considered valuable and informative in the author's experience survey.

Cooperative members experience ranged from the beginnings of CHAM in 1960 thru 1979. Almost all these respondents have been illustrated as highly active in their cooperatives and with CHAM. Data from tables IV and V indicate that 68.4% of the respondents were or are involved in the first organizing stages of one or more housing cooperatives and that 84.8% of respondents were or are involved in the preconstruction stages of the housing cooperatives.

#### IV Utilization of Findings

The results of the questionnaires were coded and compiled on tables and a complete list of all written answers per question was developed. The compiled results were analyzed in order to recognize the cooperators' perceived needs, expectations, problems, successes, failures and proposed improvements to housing cooperative functioning in the future.

The written responses were compiled eliminating similar answers, however the number of similar answers was noted in order to prioritize the numerical responses for any question. The findings were then divided into problems and issues (chapter four) and insights on how to improve the situation (chapter five) along with the need for and type of reference material required (chapter six).

Upon isolation of the study findings (problems and issues, insights to improvement) a further set of interviews was set up with key participants in the process<sup>11</sup> in order to solicit comments and/or ratification of these findings as well as to supply a source of feedback to respondents. Completion of the above process resulted in a series of problems for consideration and insights to improvements which lent themselves to further computation into an outline of reference material for the develop-

TABLE IV Stages of Member Involvement in Present and Past Housing Cooperatives

(This table sub divides the concept and development stages into eight parts, then illustrates the number of respondents involved in each part)

Legend for Tables IV and V

- 0 - not involved in other (second or more housing cooperatives).
- 1 - Cooperative was in early organizational stages.
- 2 - Just approaching CHAM for help.
- 3 - CHAM was conducting meetings with the cooperative informing them about cooperatives and the development process.
- 4 - Cooperative was in the early design stages and had not yet met with the architect.
- 5 - Cooperative was in the design stages and was meeting with the architect.
- 6 - Cooperative was in the early stages of construction.
- 7 - Construction stage was coming to an end and people were moving in.
- 8 - Construction stage was finished and people were moving in
- 9 - Not involved directly with development of cooperative but acting as a resource person to one cooperative.

Development Stage(s)

First co-op with which associated	Other co-op(s) with which associated	Number of respondents involved	% of total	Cummulative %
1	0	43	54.4	54.4
1	1	3	3.8	58.2
3	0	2	2.5	60.7
4	0	2	2.5	63.2
5	0	8	10.1	73.3
6	0	5	6.3	79.6
6	1	1	1.3	80.9
6	2	1	1.3	82.2
7	0	4	5.1	87.3
7	1	2	2.5	89.8
8	0	2	2.5	92.3
8	1	5	6.4	98.7
9	0	1	1.3	100.0
TOTAL		79	100.0	

\* Note - respondents may have been associated with more than just one other co-op.

TABLE V Number of Respondents Involved in the Various Development Stages of Manitoba Housing Cooperatives

Development stage involvement of members (first or other cooperatives)*	Number of cooperative respondents involved	% of total cooperative respondents	Cummulative %
1	54	68.4	68.4
2	1	1.3	69.7
3	2	2.5	72.2
4	2	2.5	74.7
5	8	10.1	84.8
6	5	6.3	91.1
7	4**	5.1	96.2
8	2***	2.5	98.7
9	1****	1.3	100.0
TOTAL	79	100.0	

Note: \* - see legend on the previous page for details

\*\* - these four persons (5.1%) were not involved in the development stages but were among the first to move into the cooperative(s), all four persons are presently living in a cooperative.

\*\*\* - these two persons (2.5%) have had 10 and 13 years experience in housing cooperatives and are presently living in a housing cooperative.

\*\*\*\* - this person, although not living in a housing cooperative has acted as a resource person to one cooperative for about six or seven years and has been actively involved for 25 years in all forms of cooperatives.

ment of housing cooperatives.

V Conclusion

This chapter has presented the framework within which this research was undertaken. The methodological procedures, evaluation model and questionnaire design have been addressed. Illustrated is the high sample return and sample validity with 84.8% of cooperative member respondents involved in the preconstruction stages of various Manitoba housing cooperatives. Interpretations of the results of this survey shall constitute the subject matter of the next chapter.

FOOTNOTES TO CHAPTER THREE

<sup>1</sup>Claire Selltiz et al. Research Methods in Social Relations, New York, Holt Rinehart and Winston, 1959, p. 55.

<sup>2</sup>Rosemary Ann (Pickard) McAfee, "Interactive Evaluation: A User-Oriented Process to Assist Housing Program Reformulation", unpublished Doctor of Philosophy thesis, School of Community and Regional Planning, University of British Columbia, 1975, p. 263.

<sup>3</sup>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, p. 20.

<sup>4</sup>Davidson, op. cit., p. 21.

<sup>5</sup>Harry Finnigan, "The Role of Co-operative Housing Resource Groups in Canada: A Case Study of the Co-operative Housing Association of Manitoba (CHAM)", unpublished Master of City Planning thesis, Department of City Planning, University of Manitoba. January, 1978, entire work.

<sup>6</sup>In the early stages of this thesis development, a three hour interview was held with four or five CHAM employees to develop a thesis focus and consider problem areas and development stages of the Manitoba housing cooperative movement.

<sup>7</sup>Preliminary estimates for the number of possible persons to be interviewed were 130 to 140 persons (13 housing cooperatives times 10 persons involved in each = 130 + 10 CHAM employees involved directly with the housing cooperatives = 140 persons).

<sup>8</sup>Preliminary research indicated that both husband and wife of those who were married took part in the development of the various cooperatives. The respondents were asked to fill out the questionnaire themselves first but if they were unsure of any specific areas they could consult with other family members for those particular questions.

<sup>9</sup>Building cooperatives had been around since the mid 1930's in Nova Scotia but CHAM was the first to potentially offer continuing aid and help develop continuing housing cooperatives (see Appendix I for various forms of cooperative organizations).

<sup>10</sup>It should be noted that emphasis was placed on informing respondents that their answers would be treated confidentially (i.e. no one person would be identifiable in the studies' results).

<sup>11</sup>Key participants were selected by two means: (i) those who after being interviewed (CHAM and cooperative members) indicated a great deal of experience in their housing cooperative. One or two respondents from each cooperative and the resource group were randomly chosen from those with the greatest experience. (ii) persons not interviewed before but were involved in housing cooperatives at various stages in the process (e.g. CMHC, Provincial Department of Cooperative Development, etc...).

CHAPTER FOUR

COOPERATORS' EXPECTATIONS

vs

PROBLEMS AND ISSUES

...people do not begin to act in new ways until they have formulated the ideas of them in their minds... It is simply a fact of human nature that you do not get what you do not want, and you do not work for what you cannot imagine.<sup>1</sup>

The intent of this chapter is to present the results of part of the survey administered to members of thirteen housing cooperative projects, and the resource group (CHAM) in Manitoba. The INTRODUCTION of this thesis (see p. 1 - 2) stated a series of basic research questions to be answered. This chapter is organized in order to answer two of these questions, that is:

- (2) Do Cooperative Housing Association of Manitoba (CHAM) employees and other persons involved in housing cooperatives recognize problems, issues or dissatisfactions encountered during the development of a housing cooperative?
  
- (5) Is there adequate communication among those involved in housing cooperatives?

The findings that will be illustrated in this chapter link respondents' socio-economic data, cooperative backgrounds, the cooperators' expectations (that is their initial and continuing reasons for pursuing cooperative housing) and the perceived realities they saw in the process. These perceived realities and their closeness to the actual reality depended upon the cooperator's degree of involvement, experience in the process and insights into the problems and needs of other actors in the process. The perceived and actual realities are related to the question of why the respondents thought of leaving and their perceptions on why others did not move in or left the cooperative.

The realities will be expanded upon through a more detailed account of actual problems or issues that were encountered in the process. Although many tables were produced from the data only a few will be presented in this chapter in order to enhance the readability.

I The Cooperators - Expectations vs Realities

A. Respondents' Background

Analysis of socio-economic data generated by the survey indicates that while the initial participants in the housing cooperative organizations consisted of a cross section of middle and lower class individuals, a predominant portion of the population involved in the active leadership of the cooperative was aspirationally oriented toward a middle class lifestyle. Significant data illustrated that 76.4% were married. Of that total 54% were middle aged (30 to 59 years of age) with families, and 51.8% of those families contained three to five persons per household. The formal educational achievement indicated that 29.2% had university degree(s) with only 29.2% having high school or less education. Also 40.4% held professional, technical, managerial or administrative positions. Correspondingly 23.6% earned over \$21,000, 35.9% earned between \$11,000 and \$21,000 and 25.8% earned less than \$11,000.

The sample generation substantiated that the second person in a household<sup>2</sup> was an important consideration. Many respondents referred to spouses (their own and others) who were active in the cooperative's development. Therefore in the analysis these people were considered an important element. The significant data reported stated that 82% of respondents had a second person (adult) in the household (3.4% had no second adult, only children) 78.1% were female and 72.6% were housewives. Also 41.6% were middle aged (between 30 and 50 years of age) with 16.8% having some university or post graduate education and 37.1% having high school or less education. Occupationally, 18% had professional or technical occupations, 25.8% had miscellaneous occupations (most of whom were housewives) and



11.2% had clerical and related occupations. Correspondingly 51.7% earned less than \$15,000, 34.8% earned less than \$9,000 and 23.6% earned less than \$6,000.

The cooperative member respondents interviewed were actively involved in attempting to improve, in addition to their economic conditions, their housing circumstances. Significant data stated that these cooperators had a variety of experiences in one or more housing cooperatives. That as well the earliest involvement in housing cooperatives came in 1960 while 78.5% were involved in housing cooperatives since 1974 with 40.5% becoming involved in 1975. However only 16.5% of respondents were (in the past or presently) registered members of more than one housing cooperative. Associated with their involvements, 68.4% of all respondents were involved in the first organizational stages of a housing cooperative and only 8.9% were not involved in the development stages of any housing cooperative. (However, three of these persons had 10, 13, and 25 years of experience in cooperatives with two of these persons presently living in housing cooperatives).

It was considered significant that only 32.9% of the respondents resided in housing cooperatives at the time of the survey.<sup>3</sup> However 53.2% stated that they presently hold positions on their board of directors of which 41.7% have had three or less years experience. Also 9.9% presently hold positions (e.g. board of directors) or are directly involved in CHAM (e.g. committee work) whereas 6.6% have held positions with CHAM in the past.

Those who have been associated with non-housing cooperatives (55.7%) have the greatest involvement with credit unions and food cooperatives. Their involvement spans one to 35 years with 21.5% having held positions

with non-housing cooperatives in the past and 11.4% presently holding positions in non-housing cooperatives.

At least one of the ten CHAM survey respondents had been involved with each housing cooperative involved in present study. Also, eight of the CHAM respondents had been involved with housing cooperatives from two to fifteen years. However, only three CHAM respondents have lived in a housing cooperative, with one person having two to five years of residency. Eight CHAM respondents are presently involved with non-housing cooperatives (credit unions or food cooperatives) for between ten to fifteen years, as members or on board of directors. In the past, nine respondents have held membership in non-housing cooperatives, five held staff positions and two were on the boards of directors.

Therefore those cooperators who started or joined a housing cooperative in its developing stages were attempting to improve their economic, occupational and housing conditions with the aid of resource group employees having cooperative experience. In the pursuit of these desires, cooperative member respondents had certain expectations in the early stages of their organization, which will be considered in the following section.

#### B. Member Expectations - The Pursuit of Housing Cooperatives

In the pursuit of cooperatives as an accommodation alternative, cooperators held a number of expectations. These expectations may be utilized, in part, to assess the potential characteristics of the average tenant or member. The following seven prioritized reasons were considered most important by respondents:

- (1) economic aspects of housing cooperatives.

- (2) social aspects of the housing cooperative.
- (3) housing cooperatives as an alternative to apartment living.
- (4) limited outlay for upkeep of a cooperative home.
- (5) quality of housing better than an apartment.
- (6) management control and participation in the cooperative.
- (7) housing cooperatives seen as a starter home before purchasing a single family house.

The reasons can be subsumed in three categories as arguments as well as expectations for moving into a housing cooperative.

(1) The economic reasons concerned basic economics, financing and upkeep. Many stated that they moved into a cooperative because of the increasing costs of home upkeep and ownership, or the rising rents in apartments. It was felt that they would not be overcharged for their housing in a relatively stable cooperative situation. Others pointed out that no one family would incur a large financial loss if a mechanical or structural problem occurred in their home as costs would be distributed throughout the cooperative. It was felt that this 'housing at cost' was ideal for those on fixed incomes and a good housing alternative with minimal required investment.

(2) Responsibility concerned the appeal of democratic control regarding the future of the cooperative in both the physical and social spheres (home and community surroundings). Being one's own landlord, along with other cooperative members produced a feeling of responsibility and pride within the community context.

In addition, the sense of community was particularly important for harmonious interpersonal and intergroup relations. Some respondents expressed the concern that 'normal' suburban living (i.e. single family dwellings) produced feelings of isolation and alienation. Many saw the

cooperative as a positive alternative social environment.

(3) Regarding the quality of housing, most respondents saw the cooperative as an opportunity to obtain high quality accommodation with secure tenure. Many felt that having member input into how their monthly payment was utilized, increased satisfaction with the already relatively low housing charges. Also a positive feature was the advantage of apartment style living (e.g. limited capital outlay, professional maintenance service, mobility) without long term financial commitments.

Two groups that found the cooperative appealing were young and older married couples. Some younger couples stated that their present home was becoming too small for their existing family and that the cooperative would be an ideal place for their children. Older couples with children beginning to leave home felt their home had become too large and the cooperative was an ideal solution in the need for less space. Housing cooperatives were as well seen as a starter home before some respondents purchased a single family dwelling.

It should be noted that some respondents had initially naïve expectation levels regarding life in the cooperative. The basic expectation which most felt were satisfied or would be shortly satisfied (when the projects were completed) was that of high quality housing which would be at low end of market. However other initial expectations were not met or were seen as difficult to achieve. The following section will consider some of the perceived realities found in the cooperative development process.

## II The Realities and Perceptions - Magnitude, Reasons for and Impact of People Leaving Cooperative Housing

One of the more important aspects of this research revolved around the assessment of levels of frustration and/or dissatisfaction perceived by respondents involved in the development process. About one-third of

the respondents indicated that at some point in the process, particularly during the pre-construction stages, they considered reducing their involvement with the cooperative and in fact knew of individuals who had terminated their involvement.

The main reason many respondents (45% of those who planned to leave) did not move into or thought of leaving the cooperative after a period of involvement in the pre-construction and/or the construction stage was related to time delays in completing the project. For example one person stated:

I believe the main reason is the length of time it took to bring the development to the building stages. Not too many people can wait three or four years for a place to move into, as I could not.

Some respondents observed that many potential members "...weren't really interested or committed beyond looking for a place with low rent." Other reasons stated were: the pressures in the development process caused pressures in their personal lives to leave; poorly run meetings; the increased expense to live in the proposed cooperative or small size of the units; family size too large; family illness; job required moving or purchased a home.

However of the respondents who did not move into the cooperative because of various circumstances, many indicated a readiness to continue working with the cooperative. The main reason stated for this willingness to sustain a helping hand was a belief in cooperative concepts (see chapter two, p. 36 to 39 and 45). Also their continuing support stemmed from their past personal growth and participation. However, these respondents could not agree with the present situation in the Manitoba housing cooperatives or the cooperatives' development and organization was just taking too long to aid in their accommodation problem. The remainder of this section will consider the reasons why respondents considered and/or the perceived

reduction in involvement.

A. The Magnitude of the Problem - Methodology, Estimates and Implications

To determine the number of people leaving the housing cooperatives, two populations were considered: CHAM employees and highly involved housing cooperative members of the development stages. Table VI indicates high estimates for persons leaving in both CHAM and cooperative members observations due to the larger number of duplicate perceptions of the same people leaving. Therefore a method was developed to reflect the numbers involved in order to provide a better understanding of the magnitude of the problem.

It was assumed that CHAM respondents would know many persons who left the housing cooperative movement. Therefore, to arrive at an estimated number of those who left, the following method was employed for evaluating CHAM responses:

- (i) Review each CHAM respondent, considering their working involvement with each housing cooperative.
- (ii) Divide respondents into categories in relation to their involvement with each cooperative.
- (iii) Use the highest estimate for any one or combination of housing cooperatives.

The cooperative member respondents were involved in a total of thirteen (13) different housing cooperatives. It was stated that most had limited association with other cooperatives. Therefore, it was assumed that the members of any one cooperative knew the same persons who left and that the most experienced knew more members. To arrive at the number of persons involved the following method was employed for evaluating member responses:

- (i) The respondents from each cooperative were categorized together.
- (ii) The respondents from each cooperative were reviewed separately.
- (iii) The estimate from the respondent with the most experience and/or the largest estimates from each cooperative were used.

The refined estimates for those leaving the development process for CHAM respondents were 90<sup>+</sup> to 173<sup>+</sup> (see tables VI and VII) and for cooperative member respondents were 265<sup>+</sup> to 392<sup>+</sup> (see tables VI and VII). Therefore, considering the high and low figures from CHAM and the cooperative members, there was a range of 90<sup>+</sup> to 392<sup>+</sup>. (The author's survey of cooperative members (79) represents 20% to 88% of the estimated to have left by the two groups of respondents). While duplication from any one cooperative has been eliminated the reader should note that over or under estimating may still exist due to potential inaccuracies in the responses.

These estimates indicate that a fundamental problem exists within the early stages of the development process. (For example, the number of 'rentable' cooperative units in Manitoba is 1442, however total vacant units - 304 on August 1, 1979 and 219 on January 1, 1980). Most if not all vacant units could have been occupied by those who were involved in the development stages if all had maintained their original commitment.

#### B. Why Cooperative Members Left

The next question that must be asked is why respondents thought others had left. CHAM respondents stated eight major reasons for people leaving the development process. (see table VIIa) These, in order of priority were:

- (1) job required moving
- (2) purchased a home
- (3) development process too slow

TABLE VI Number of Persons Leaving Cooperative Membership Previous to Construction Stage

a) Core Working Group

<u>CHAM Employee Observations</u>		<u>Cooperative Members Observations</u>			
Response	Number of responses	Number involved	Number of responses	% of total responses	number involved
yes	6		53	67.1	
no	2		9	11.4	
not sure	2		15	19.0	
N/A	-		2	2.5	
Number Range					
1-5	1	1-5	24	30.4	24-120
6-10	2	12-20	12	15.2	72-120
11-15	-	-	1	1.3	11-15
16-20	1	16-20	2	2.5	32-40
20+	1	20+	29	36.7	580
not sure	3	?	2	2.5	?
N/A	2	-	-	-	-
not required	-	-	9	11.4	-
TOTAL		<u>49-65*</u>		<u>100.0</u>	<u>719-875**</u>

\* (a revised estimate, see p. 91 for criteria is 35 persons)

\*\* (a revised estimate, see p. 92 for criteria is 120 persons)



TABLE VI (con't)

b) Housing Cooperative Membership

CHAM Employee Observations

Response	Number of responses	Number involved	Number of responses	% of total responses	Number involved
yes	6	-	48	60.8	
no	3	-	10	12.7	
not sure	1	-	18	22.8	
N/A	-	-	3	3.8	
Number Range					
1-5	-	-	9	11.4	9-45
6-10	1	6-10	9	11.4	54-90
11-15	1	11-15	3	3.8	33-45
16-20	2	32-40	2	2.5	32-40
20+	4	80	8	10.1	160
not sure	2	?	35	44.3	?
N/A	-	-	3	3.8	-
not required	-	-	10	12.7	-
TOTAL		<u>129-145*</u>		<u>100.0</u>	<u>288-380**</u>

\* (a revised estimate, see p. 92 for criteria is 55 persons)

\*\* (a revised estimate, see p. 93 for criteria is 145 persons)

Total of a) Core Working Group and b) Housing Cooperative Membership, without using revised estimated are for CHAM employees 178-145 and for Cooperative Members 1007-1255 persons leaving the development process.

Total of a) Core Working Group and b) Housing Cooperative Membership, using the revised estimates are for CHAM employees, 90, and for Cooperative Members 265 persons leaving the development process.

- (4) housing charges too high
- (5) physical features of the unit
- (6) felt that they could not continue
- (7) improvement in financial situation
- (8) personality conflicts with other members

Other than the major reason (job required moving) all of the above items point to some form of dissatisfaction or frustration with the process. As one respondent noted, a characteristic of the person who leaves is "one who does not stick with it through thick and thin". This characteristic could be attributed to a limited cooperative and development process understanding resulting in a minimal commitment to the cooperative movement. (It was observed by various CHAM employees, that many who left were frustrated and tended not to be good representatives for the cooperatives).

The cooperative member respondents prioritized eight reasons for people leaving the development process. (see table VIIb) These were:

- (1) things (the development process) going too slow
- (2) job required moving
- (3) housing charges too high
- (4) felt that they could not continue
- (5) improvement in financial situation
- (6) physical features of the unit
- (7) personality conflicts with other members
- (8) insufficient grasp of what a housing cooperative is/low commitment.

While the reasons are similar to CHAM's, the major item missing is 'purchased a home'. This may be a 'result' and more than likely is not a reason for persons leaving the cooperative. Rather it is an indication of dissatisfaction or frustration with the development process.

TABLE VII Summary Table of Why People Left Cooperative Housing in the Development Stages

a) CHMI Employee Viewpoints

reason for leaving	number of respondents who mentioned reason	number of persons answering with reason	number of persons answering without reason	number of persons answering specific numbers	unable to mentioned estimate number of persons leaving (some gave numbers approx %)	indicated 'some' persons leaving	indicated 'numerous' persons leaving	(1) revised estimate of number leaving
1. additional family members	0	0	0	0	0	0	0	0
2. felt that they could not continue	4	3	1	20 <sup>+</sup>	1 (20%)	0	0	10
3. improvement in financial situation	6	4	2	15-18	1 (20%)	1	0	10
4. job required moving	8	5	3	52 <sup>+</sup> -53 <sup>+</sup>	1 (20%)	2	0	25
5. location of cooperative	4	3	1	5	0	1	0	3
6. personality conflicts with other members	7	5	2	16 <sup>+</sup>	0	2	0	10
7. physical features of the unit	6	5	1	24 <sup>+</sup> -25 <sup>+</sup>	0	1	0	10
8. physical features of building exterior or grounds	3	1	2	3	0	1	0	3
9. physical features of the neighborhood	3	2	1	5 <sup>+</sup>	0	1	0	5
10. housing charges too high	7	6	1	25-27	0	1	0	10
11. things (the development process) going too slow	7	5	2	27 <sup>+</sup>	1 (40%)	1	0	20
12. other reasons								
a) purchased a home	3	1	2	40	0	1	0	40
b) family break up	1	1	0	10 <sup>+</sup>	0	0	0	10
c) subsidy/surcharge system	1	1	0	12	0	0	0	12
d) misleading original information	2	1	1	5-6	0	1	0	5
total		17	17	259 <sup>+</sup> -267 <sup>+</sup>	4	13	0	173

Note: (1) This column considered respondents with the most experience and largest numbers for those leaving the housing cooperative.

b) Cooperative Members Viewpoint

reason for leaving	number of respondents who mentioned reason	number of persons answering with number of persons leaving	number of persons answering without specific numbers	number of persons leaving	unable to estimate number of persons leaving (some gave numbers approx %)	indicated 'some' persons leaving	indicated 'numerous' persons leaving	(1) revised estimate of number leaving
1. additional family members	10	7	3	14	1	2	0	8
2. felt that they could not continue	26	15	11	63	4	7	0	34
3. improvement in financial situation	30	15	15	58	4	11	1	40
4. job required moving	50	21	29	67	7	22	0	42
5. location of cooperative	9	1	8	2	2	6	0	2
6. personality conflicts with other members	21	14	7	25	3	4	0	11
7. physical features of the unit	18	7	11	35	2	9	0	34
8. physical features of building exterior or grounds	6	1	5	2	2	3	0	2
9. physical features of neighborhood	4	0	4	-	1	3	0	0
10. housing charges too high	31	14	17	58	5	12	0	38
11. things (the development process) going too slow	43	21	22	209	5	17	1	145
12. other reasons								
a) purchased a home	4	0	4	-	0	4	0	-
b) family break up	1	0	1	-	0	1	0	-
c) subsidy/surcharge system	2	0	2	-	0	2	0	-
d) cooperative policies	3	1	2	1	0	1	1	1
e) graduate and move on	1	0	1	-	0	1	0	-
f) joined other co-op in area near work	1	0	1	-	0	1	0	-
g) moved out of province	1	0	1	-	0	1	0	-
h) lost interest	1	0	1	-	0	1	0	-
i) people afraid of taking part in their own affairs and with the group	1	0	1	-	0	1	0	-
j) electric heat	1	0	1	-	0	1	0	-
k) illness	1	0	1	-	0	1	0	-
l) general frustration	1	0	1	-	0	1	0	-
m) insufficient grasp of what a housing co-op is/low commitment	1	1	0	25	0	0	0	25
n) units too small	1	1	0	10	0	0	0	10
total			142	569	36	107	3	322

Note: (1) This column considered respondents with the most experience and largest numbers for those leaving the housing cooperative.

Further reasons for persons leaving housing cooperatives were:

- (1) A few did not like outside agencies, other than the cooperative controlling things.
- (2) Slow action on the government's part was distasteful.
- (3) The inherent idea that single family housing is better.
- (4) Some reasoned that never to be able to own the unit outright as compared to a house or condominium, was sufficient cause for leaving.
- (5) Some were used to a higher standard of living and the cooperative project was to them like low cost (i.e. public) housing.
- (6) One person mentioned that similarly to his own move from a housing cooperative, others also left as a result of poor design of the houses, lack of parking spaces or a lack of understanding and appreciation of the cooperative idea.

CHAM and the cooperative member responses as to why people left the development stages (see table VII), can be subsumed in three categories - frustration, dissatisfaction, employment and other reasons.

(1) Frustration may be seen as either obstructing the satisfaction of a felt need or the feelings that result from such obstructions<sup>4</sup>. This could be closely linked to the survey responses of: felt that they could not continue with the cooperative in the development stages; personality conflicts with other members; things (the development process) going too slow in the member's cooperative; lost interest in the cooperative.

(2) Dissatisfaction is something that does not bring pleasure or contentment or fulfill needs, desires or requirements. This could be closely linked to housing and organization of cooperatives or the indicated response areas of: location of the cooperative; physical features of the unit; physical features of the building exterior; housing charges too

high; cooperative policies.

Two other reasons were considered under this heading. One was additional family member(s). One person indicated an increase in family size and was dissatisfied with the amenities and location for his new family. Only one case was found where the family size had increased beyond the capacity for housing of the particular cooperative. Most of the other cases indicating an increase in the family size (one, two or three children) were not beyond the housing capacity of the indicated cooperatives.

The other reason categorized as a dissatisfaction was the improvement in the financial situation of the individual. As one person stated, "the cooperative was only a 'way station', as it was inexpensive housing and a stepping stone in order to help buy a house". This could be construed to be a form of dissatisfaction, possibly resulting from a lack of understanding of or belief in cooperative principles.

(3) Employment or locational changes to find work, was one of the most prominent reasons for persons leaving, over which the cooperative had no influence. Table VIII is a summary of perceptions indicating that a high number of persons did perceive frustration, dissatisfaction or job and other reasons as a basis for leaving the development process. Illustrated is that 44.3% of respondents perceived all three categories as being present in other members' reasons for leaving. It as well finds that each category is equally represented as reasons for leaving the development process. The next section considers the impact of people who left the cooperative development process.

#### C. Impact on Cooperatives of Cooperators Leaving

The impact of people leaving cooperative housing was seen as somewhat negative. For example 22.8% of cooperative member respondents felt

TABLE VIII Indications of Frustration, Dissatisfaction and Other Reasons for People Leaving Housing Cooperatives

Category	Number of CHAM employees' responses	Number of member cooperators' responses	% of total member cooperators' responses
frustration indications only	0	5	6.3
dissatisfaction indications only	0	2	2.5
job and other indications only	0	3	3.8
frustration and dissatisfaction only	2	11	13.9
frustration and job and others	0	5	6.3
dissatisfaction and job and others	1	8	10.1
all three present with at least one in each category - frustration - dissatisfaction - job and other	6	35	44.3
answers left blank	1	10	12.7
TOTAL	10	79	100.0

Note: of the respondents who indicated any of the above categories:

- 56 or 62.9% of all (89) responses indicated frustration as reason for members leaving.
- 56 or 62.9% of all (89) responses indicated dissatisfaction as reason for members leaving.
- 51 or 57.3% of all (89) responses indicated job or other, as reason for members leaving.

a negative impact and 24.1% were not sure, whereas only 38.0% felt that there was no impact from persons leaving. The explanations for respondents' view of a negative impact was stated as:

Psychologically loss of membership was depressing.

It was very disruptive when people were lost from the board and found hard to replace. This caused further slow downs of the development process.

Government inaction caused some friends and probably other prospective members to shy away from housing cooperatives, along with causing adverse publicity.

While not particularly relevant to this thesis it should be noted that a number of respondents indicated that some individuals leaving the process created a negative public image which contributed to further problems in developing a viable membership.

There was felt some severity of impact from persons leaving. For example the severity was stated as severe by 7.6%, moderate by 15.2% and 12.7% were not sure whereas only 22.8% stated very little or none at all.

The negative impact of persons leaving or thinking of leaving the process as a result of frustrations or dissatisfactions, point to the realities that problems can and most likely will occur. The following section will detail some of the problems found in the Manitoba cooperative development process.

### III Problems and Issues in the Process

The evidence of problems, issues or cooperative difficulties during the development process were revealed for each stage. A frequent problem stated by respondents was that of ineffective communications and directional guidance or their absence causing frustration and dissatisfaction in the process. Typical concerns dealt with: financing, architectural or technical development, construction, member involvement and interest, com-



munication difficulties and aspects of completion of the cooperative. Figure VI illustrates three essential levels in the development process and the inter relatedness of various actors. The remainder of this section deals with each of these basic groups: (A) external agencies - government, architect, the cooperative's neighbours, other cooperatives and cooperative organizations; (B) cooperative members; (C) the resource group; along with (D) the delivery system.

A. Problems in Dealing with the External Agencies

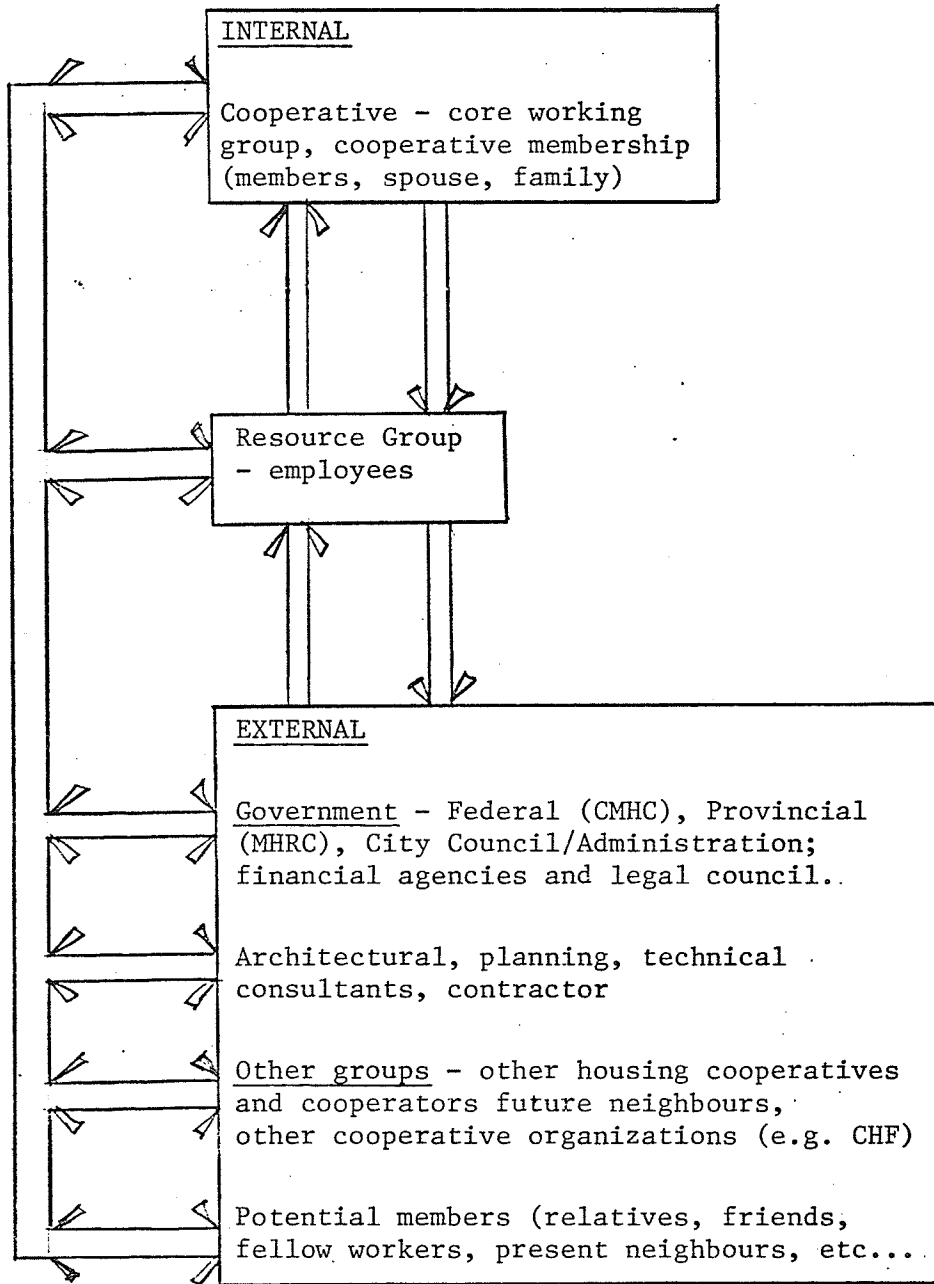
1. Government Agencies

The most difficult and frustrating area for cooperators and the resource group (CHAM) to deal with was the various government agencies. Many of the problems were seen to be traceable to the federal government agency (CMHC) and to a lesser extent to the provincial and civic levels. There were four basic problems which respondents felt underlay almost all other related problems for this group (primarily aimed at CMHC). These are:

- (1) The lack of coordinated, cohesive and communicative government agencies which resulted in increased time delays in implementing decisions for a cooperative project.
- (2) The lack of complete governmental understanding of the cooperative philosophy, concept and development process as well as a lack of commitment to cooperatives.
- (3) The lack of sound well understood government policy, financial packages or programs and the budget constraints which limited the cooperative's ability to hire top management early in the cooperative's life (at the beginning of construction or prior to it).

Figure VI

The Housing Cooperative Development  
Communication Process



- (4) The resistance to cooperative development resulting in part, from the strong lobby by private enterprise and the notion that housing cooperatives will only be permitted to expand on the condition that they do not even marginally effect the private (profit oriented) sector.

CHAM for example, stated that they always had to start from scratch when dealing with each government agency and that the development of new cooperatives has always been difficult and frustrating. Similarly, co-operators saw the development process lacking a smoothness and conformity in its relations with government agencies. Both the resource group and cooperators found that dealing with unconcerned or 'uneducated' government officials was frustrating, confusing, emotionally draining and at times counter-productive.

Resistance to cooperative development was constantly illustrated by cooperators who stated that, "...there was too much 'back stabbing' and undermining of hard working cooperative individuals and groups" by government. CMHC was continually found hard to deal with and cut plans due to finances, but never stated exactly how much they would allow at the beginning, so plans could be made to fit a budget. As one cooperator stated, "just as we seemed to be understanding what CMHC was after and their rules of the game, CMHC changed them so we had to start all over again".

It was felt that government agencies such as CMHC had too much control over finances, thus many aspects of the project. Many decisions seemed to be made in Ottawa on a national basis with limited knowledge of the local needs and conditions and therefore members were felt to have little input. The uncertainty of funding and the accompanying delays in the project resulted, cooperators stated, in the slow development of membership.

A major problem was stated as government lacking the understanding

that top management is needed in a cooperative at the beginning to help smooth out the process. Government seemed only desirous to keep initial costs down and did not seem to realize that if top management was in place at the beginning to set a sound basis for growth, problems as well as costs (including construction over-runs) could be lowered and thus rendering the project more viable.

Frustration and dissatisfaction was also found by cooperators with negotiations regarding financing and land acquisition, cooperators' pet projects being turned down, insufficient funds available, the time it took to move from one stage of development to the next, the time needed to push through certain decisions, the inaction and indecision of various government agencies, and the more than necessary workload added by government administrative procedures.

The Manitoba Housing and Renewal Corporation (MHRC) had limited direct criticism levelled at it. However upon the authors further investigation, it was found that many respondents lumped the federal (CMHC) and Provincial (MHRC) levels of government together. The major problems found when the cooperatives dealt with MHRC were land and understanding of local needs.

- (1) Land: For three cooperatives (in 1975) when first organizing, MHRC offered three pieces of land for their use. However MHRC had originally attempted to use these parcels of land for other purposes but were unsuccessful (e.g. public housing). These pieces of land had architects 'attached to them'. MHRC had an architect do speculative work on these sites for no fee, however if the project went ahead the architect would get the job. If the project was unsuccessful, no matter what happened to the land (sold, leased or an other proposal) the architect would

be given the job for the project that was to be developed on this land. Therefore the cooperative had no choice of architects for these cases.

These were, according to one respondent, "left over pieces of land which MHRC could not use and they saw a good chance to get rid of them".

- (2) Understanding of local needs: As another respondent stated "MHRC did not seem to follow our findings with the study of local needs". Because the cooperative was leasing the land from MHRC, MHRC wanted a say in the design. "They insisted on a large number of three bedroom units (townhouses) which were counter to our findings of needs". A survey of vacancy rates for Winnipeg and various areas of the city found three bedroom units or more, with the highest vacancy rates<sup>5</sup> and experience has found these units the hardest to fill. Also the various cooperatives were not allowed to build more apartment blocks as MHRC vetoed any attempts along this line. (presently the cooperatives with apartments have a waiting list for these types of units as opposed to townhouses where, in most cases none exists).

The Provincial Department of Cooperative Development, it was stated was always available and helpful even with its limited manpower resources. However, it was felt that more input into the Manitoba cooperative movement was needed.

As stated in the INTRODUCTION (p. 5 many Canadian cooperatives have tended to develop on a provincial or regional pattern due in part to legislative differences. As a result of these differences, a standard national growth pattern of cooperatives has yet to come. However the

federal governments housing policy (as stated in chapter II, p.12), is quickly approaching the comprehensive form of housing responsibilities. This dicotomy along with various restrictive governmental operational policies and procedures, leaves the Provincial Department of Cooperative Development fighting 'the bush fires' and not guiding or helping develop the provincial movement.<sup>6</sup>

There were very few comments concerning the municipal or civic levels of government. The only one that was received concerned the lack of understanding of cooperatives by other than some officials and the time it took to 'educate' these persons.

## 2. Architect - Design and Construction

This external area had four basic problems underlying all other related problems. These were:

- (1) A fundamental lack of dialogue between the cooperative and the architect.
- (2) Some architects were perceived as being inexperienced in housing design.
- (3) The lack of understanding of cooperative ideals and goals by the architect.
- (4) The lack of control of construction costs and timing along with a lack of consultation with CMHC, re budgets, regulations, etc...

The members felt that the relationship with the architect was very satisfying (43.0%) or moderately satisfying (31.6%), as they proceeded through the development stages. However, about one third (31.6%) of the respondents saw problems or issues arising when they were working with the architect in their cooperative.

A number of cooperators found a fundamental lack of dialogue between the cooperative and the architect with the architect wanting to press his own views over those of the members. Cooperators felt a lack of mutual understanding of the process and the problems each were encountering along with a lack of involvement in the concept stage. This lack of dialogue resulted in the architect seeming to have control over the design and making some changes without consulting the cooperative. There was a feeling of take over by the architect for at least one cooperative where most information and recommendations came from him.

Some CHAM respondents indicated that many architects that were engaged by cooperatives were normally lacking experience in house design. Engaging inexperienced architects resulted from many cooperatives selecting their own architect without properly checking his expertise. This in turn led to coordination problems, along with numerous change notices or orders and subsequent over-runs in both cost and length of construction time.

The architectural task difficulties were divided by CHAM respondents into two parts. The preliminary design stage and the review of other architects drawings. The difficulty in the preliminary design stage was seen as a lack of understanding of the cooperative nature of the development by both members and architect. By the time the drawings have progressed to the final stage, in many cases, little input from the cooperative in major architectural decisions had been supplied. There was no early input and explanation of the potential problem areas which could have resulted in construction savings. But once the design had been completed and worked through by the board of directors and its architect, changes or potential improvements were difficult to make.

The assuming of the leadership role by the architect was a conten-

tious issue and basic to role conflict. This seemed to stem from the limited experience of the board of directors and the design committee where it was stated that the board was not being tough enough in supporting its viewpoint. From this it could be summarized that a leadership vacuum on the board of directors was evident and that there was a problem differentiating sufficiently between the roles of the directors, management and the architect. This resulting vacuum, left the management duties to the architect in at least one housing cooperative.

The architect for one project, was felt to be enthusiastic and willing to listen to suggestions but tended to be unrealistic in certain issues. For example, the architects seemed only interested in promoting a unique design at increased cost to the cooperative. In another cooperative, the architect seemed to have preconceived design ideas along with limited experience and understanding of cooperative development, life and goals.

Another area of constant conflict was between the aspirations of members and the architect in relation to budget limitations. That is, tailoring the design to meet members' aspirations while sticking to the budget and CMHC requirements. Conflict was apparent between the design notions of CMHC with regard to budget and regulations (e.g. size and amenities) and some of the cooperatives' architects' and members' aspirations. One case resulted in the original designs being rejected because "...they seemed too fancy and above members' means". From CMHC's point of view as one respondent stated:

CMHC seemed determined not to have monuments to any architect, even though we, the members of this cooperative worked the architect to the bone. We sometimes had up to 30 different designs on each aspect of the design until we were satisfied all alternatives were investigated and met our requirements.



The architecture of the buildings it was stated, could have been of a much higher standard. There seemed to be a lack of supervision of contractors during construction and a great tendency to cut corners. Members felt that too many changes occurred in the building plans due to errors in architects drawings. In conjunction with this, construction was delayed.

### 3. The Cooperative's Future Neighbours

This external area had one basic problem underlying all other related problems. This was:

The lack of a positive public image for housing cooperatives and misunderstandings regarding the concepts and aims of housing cooperatives.

The cooperative members indicated that the relationship with persons in the neighbourhood was not as satisfying as it was with the architect. Only 12.7% were very satisfied with 19.0% moderately satisfied and 31.7% perceiving little or no satisfaction. Many respondents (46.8%) saw issues arising when they were involved with neighbours in the development stages.

Many of the issues had their basis in the public image of housing cooperatives. It was mentioned that at zoning meetings, neighbours were hostile towards cooperative development entering the area. It seems that opposition usually came from single family dwellings who resented high density on the grounds of property value concerns. Essentially, it was expressed that the single family owners did not like rental 'low income' housing within their neighbourhood. It left an impression of an 'instant slum' and the immediate down grading of their neighbourhood.

#### 4. Other Cooperatives and Cooperative Organizations

This external area had one basic problem underlying all other related problems. This was:

The lack of coordination and contact between housing cooperatives.

There were strong feelings that support from other housing cooperatives was lacking. Only 12.7% of respondents felt that a great deal of help was received, whereas 25.3% stated a moderate amount of help and 21.5% stated little and 15.2% said none at all.

The majority of respondents who indicated little, none at all, or not sure, felt that a lack of direct contact amongst housing cooperatives existed. One respondent said that his cooperative had problems of their own and never did have close contact with other housing cooperatives.

#### B. Problems in Dealing with the Cooperative Members

The internal cooperative setting illustrates numerous issues that may be formed into one basic problem statement and underscored by five sub problems. The basic problem was:

The lack of top management in the early stages of the cooperative to help set a smooth course for development and growth.

The five other related problems to this major problem were:

- (1) The initial member inexperience in the cooperative development process and the need to increase understanding.
- (2) The lack of education and orientation in order to understand, develop and run a housing cooperative.
- (3) The lack of communications and involvement within the cooperative.

- (4) The time factor in order to get things accomplished in the development of the cooperative.
- (5) Personality problems among members.

CHAM respondents described the cooperators that they dealt with in the start up stages of various housing cooperatives in the following ways:

They usually need someone to help organize and guide them.

They often lack the ability to think like a cooperator.

Most are unfamiliar with all aspects of cooperative housing and what faces them.

Most are unfamiliar with CHAM and its role.

Most are usually unfamiliar with the governments' role.

Most have problems 'learning the language' - jargon.

Most have little expertise in judging the capacity of the architect.

They lack technical skills.

Most lacked any knowledge or ability to market their product.

These observations are critical to understanding the basis of the problems in the internal cooperative setting. CHAM for example, stated that the maintenance of adequate communication by both CHAM and the cooperators was far too much for individuals to handle who lacked communication expertise with the process being seen as an "incredible drawn out decision making procedure which needed vast improvement". Many cooperative members through lacking expertise or being unsure of themselves, seemed to expect too much of their management (board, manager and CHAM) in the settlement of conflicts and the development of the cooperative.

CHAM as well stated a difficulty in maintaining an on-going interest and involvement of directors and members of a new cooperative throughout the development and construction period. The lengthy process and limited

physical progress for the first two years was seen as a major frustration. The cooperators were viewed as moving in 'spits and starts'. That is progress went ahead very quickly, then everything would stop due to an unseen problem. The accompanying frustration and time delays took their toll with blame sometimes being directed, with or without, cause at CMHC or CHAM.

Members in this high pressure, complicated period were clearly pressed for time, as the "cooperative was usually only a small part of their overall activities in life and demands in other areas competed for precedence". This period found many members of each emerging or operating cooperative developing isolationist tendencies. They tended to be concerned with their own projects and little time was allocated for association with other cooperatives to draw upon their expertise. Association was limited to the initial physical project review of other cooperatives with limited follow-up inter-cooperative member consultation. The cooperative member respondents felt that communications and the lack of cooperative education and orientation were at the base of their problems.

Concern was constantly expressed about the lack of involvement of the general membership. Most members, it was stated, should have given more support to the various committees or become more involved in other ways. Problems occurred when some board members and others who were 'involved' in various committees, accepted positions that they failed to fill adequately. Thus most of the work was left to a few dedicated persons who were soon 'burned out'.

The lack of interest and involvement by other than a core group resulted in large part from a lack of cooperative education and active recruitment of members where: members were not generally being informed

on the principles of cooperation; there was a lack of understanding on what a housing cooperative was; there was the notion that all members had to do was attend meetings; there was a lack of understanding of the total picture through limited time allowances to communicate the problems efficiently and fully inform the board of directors. Respondents stated that as a consequence of the many delays and what seemed to be the extreme time needed to have the project completed, other members or potential members lost interest or were generally discouraged from involvement. It was felt that the extended time factor and the resulting loss in enthusiasm for the whole project resulted from a lack of information (reports not being on time or available at all and input in order to anticipate potential problems) about the present status of the development or information on specific areas of the development process.

Others saw a constant problem of getting people out to meetings and informing all members. Many felt discouraged in their efforts to develop understanding of what was being attempted and what was required to accomplish the task.

The reduction of members through resignation was also a problem. A cooperative, it was felt, could not function properly if it was run by a few people who do all the work. If there is only a core of people dedicated to the cooperative philosophy and a diverse group looking for inexpensive accommodation, the future of the cooperative should be considered in jeopardy. Resignations were seen as decreasing community stability while at the same time reducing democratic control and opening the cooperative to the criticism that it was controlled by a small 'elite' group.

Many respondents stated that there was a lack of efficient decision making during board meetings (the debating society syndrome). They saw a lack of understanding of parliamentary procedures at meetings and strong

leadership (a stated vacuum on many board of directors) to provide direction. As a result respondents indicated that arrival at a consensus (or direction) was a constant concern. They were "all new at this type of decision making and everyone just poured their ideas out on what they expected in the cooperative to live comfortably and reasonably".

Some respondents stated that "no one seemed to get down to earth and tell the board what committees were required and what must be done by the members". Due to this it was felt that a board really didn't involve as many people in the original effort as they could have, thus failing to keep up the high interest.

As a result of the lack of direction, limited information received about committees that were needed, and domination by one or more outspoken board members (or the resource group CHAM) frustration on the part of the less vocal or dominant cooperators grew. Some even felt excluded from the process.

Another problem was the inability to develop an efficient organization through setting parameters for design of the development. Many respondents felt that the design committee members did not have the experience of living in a cooperative or other types of multi-unit housing to guide them in their design decisions. Some felt that the basic standard of housing development suffered and did not meet the needs and desires of all the individuals involved.

### C. Problems in Dealing with the Resource Group

While having examined some problems with CHAM (see chapter two, section III) this section will consider CHAM as a delivery agent of housing cooperatives and the problems that occurred. The cooperators as well as the resource group revealed one underlying problem:

The lack of sound management abilities and practices by CHAM to coordinate and direct operations.

They as well pointed out three other associated problems which essentially deal with inefficient communications.

- (1) A lack of direction, purpose and understanding of cooperative life and development by CHAM staff.
- (2) A lack of leadership and coordinated cooperative education approaches.
- (3) A lack of staff and support funding to coordinate the delivery system.

There was a relative satisfaction expressed by 65.8% of cooperative member respondents towards CHAM throughout the development stages of their cooperative. However, 55.7% of the respondents saw problems arising when they were working with CHAM in the development of their cooperative.

Some cooperative member respondents stated that CHAM's reputation was a 'big zero' with only Willow Park around at that time for help. Others stated that in their early stages few positive comments were mentioned by other housing cooperative regarding CHAM.

Many felt the main problem originated from the way CHAM was set up. It was stated that CHAM seemed to lack a definite and perceptible direction, control, drive or purpose (especially at the staff level). One respondent stated:

The organization seems to be in a state of acquiescence with little drive or purpose being instilled into the organization by its management.

Some respondents felt that CHAM did not aim at housing for people but rather at mortgage money to pay the salaries for its large staff.

Respondents stated that some CHAM staff lacked knowledge of how to run a business, managerial and financial skills, and leadership abilities

for guiding inexperienced board members in carrying out the cooperative's and CHAM's objectives. A few staff, it was felt, even required increased knowledge and understanding of cooperative philosophy. As one respondent stated, "I had a lack of knowledge of how to go ahead and felt that the resource people knew even less". CHAM employees however, mentioned that there was no training program for staff other than 'on the job' and no source for information on successful cooperative developments.

CHAM's staffing procedure were as well seen as a problem. CHAM staff felt that there was a lack of adequate manpower for the workload. CHAM respondents related this to the lack of established procedures and guidelines. They felt that every step of the delivery process seemed to require the development of a new system, form, program or procedure. As well they stated that there was a consistent lack of funding for staff in the development area which tended to put a heavy work load on other staff and lead to an excessive turnover resulting in a lack of continuity. A few cooperative member respondents felt that the lack of informed board of directors was a direct result of understaffing at CHAM as well as communication problems that resulted from changes in personnel at CHAM.

It is important to note that many respondents felt that time and energy could have been spared if better information was available to the cooperative as a whole and to its membership individually. Respondents found a lack of good information available from the outset of the development process. The inability to obtain the information during the organizational and planning stages was perceived as CHAM wanting to take control of the cooperative, instead of helping its members. One respondent felt that based on CHAM's vague development agreement, CHAM was pressuring his board of directors to make decisions without knowledge of the alternatives. Essentially a trust problem emerged with "the almost total dependence of



our organization on CHAM". As well late or non existent reports, problems of accounting and poor record keeping were identified as needing considerable improvement.

Many communication problems or issues can be traced to the long development process where "nothing seemed to be happening". It was felt that CHAM was not letting everyone know what was happening or would be happening. CHAM gave only limited explanations of the pitfalls and the process cooperators were to undertake. As well there were very few meetings in the early stages of development in which CHAM explained the process and the potential problems.

When questioning CHAM staff on these points it was evident that there was poor communications between the cooperative members and CHAM. It was found that CHAM tended to underestimate cooperatives and perceived that they lacked both the dedication and the ability to understand and cope with existing or potential problems. Various CHAM respondents thought that if the whole truth of the required lengthy and detailed process complexities were told (e.g. land negotiations, site selection, interior and exterior unit design, site layout, financial negotiations, tendering, construction, etc...) it would make prospective members anxious and hesitant to proceed.

However a few cooperators and one CHAM respondent stated that most CHAM employees had no concept regarding the preparations and presentation of information on the development process and about CHAM's structure, constitution and role. Some felt that CHAM must be explained often and as one respondent said, "...one gets mixed up by all the referrals to organizations by initials only". Many as well felt that the 'education' program and relevant literature that related to the cooperative members' responsibilities were in need of greater explanation.

Turning from CHAM to other cooperatives, many CHAM respondents stated that there was only minimal contact and exchange of information between cooperatives which helped emerging cooperatives. They felt that this was due to the lack of a coordinating body for the distribution of information gained by experienced cooperators. Cooperative respondents agreed with this point and felt that they should have information from other cooperatives' experiences so that many delays could have been avoided. CHAM respondents however felt that even if a coordinating body existed, the emerging cooperative usually is so involved with its own development program that they have little time to consult with established cooperatives. This again seems to point to the insensitivity of CHAM towards the need of co-operators along with the inability to organize formally or even informally a cooperative advisory board to help or even convince cooperators of the need for such a body.

While CHAM was the delivery agent for housing cooperatives in Manitoba many problems occurred. It is the intent of the following section to briefly illustrate the problems in the system.

D. Problems in the Delivery System

As the previous section points out many respondents felt less than satisfied with the cooperative delivery system. Some saw it as ineffective and inefficient for the following reasons:

- (1) government inaction or slow progress
- (2) government agencies changing the ground rules in mid stream
- (3) time delays in - land acquisition, financing, rezoning, construction, fill up
- (4) increased costs due to time delays
- (5) increased cost due to poor design and construction supervision

As one respondent stated, "At this point, the form and method of the delivery for information needs a lot of improvement". Although all forms of communication methods were utilized in the delivery system, there seemed to be a lack of consistent coordinated information dispersed in order to organize a cooperative project. The cooperative member respondents emphasized the need for greater explanation and guidance through the process as indicated in the following table.

TABLE IX Areas Requiring More Explanation and Guidance for Emerging Cooperators

<u>stages</u>	<u>number of times mentioned</u>
initial organization .....	36
early preparations .....	28
educational stage .....	29
investigation stage .....	34
design stage .....	22
building stage .....	15
other .....	23
refused to answer .....	1

(note: respondents checked all responses that were appropriate)

The specific areas in the development process that respondents felt were the hardest to understand or achieve were:

- (1) the start up stage (investigation and design stages).
- (2) the development of goals and objectives and turning them into meaningful plans or specifications.
- (3) dealing with the legal and government departments (negotiations, policies and politics).
- (4) loan commitments and all financial aspects especially in the early stages where problems occurred.
- (5) the pre-construction stage and acquisition of land, zoning, tendering of the project, the contract and building specifications along with problems of working with the architect in the design stage.

While respondents were relatively satisfied with the material that was received, many indicated that this was especially insufficient in

the early stages of development. This lack of material it was stated "acted somewhat to the detriment (of the cooperative) and may have been a deterrent (to development) in the early stages". For example a few respondents indicated that they received just enough information for incorporation and with no sense of direction they "floundered for the rest" of the development process.

The information that was received generally arrived too late and as a result respondents had a hard time explaining particular problems to the members. As one respondent stated "...when we finally received all the necessary material we were very satisfied with it, but it took in our case, about two years". The lack of continuous or regular information lead to some members' dissatisfaction, and near loss of interest. Some stated that the only on-going information received were board minutes. However, one person stated that unless members could make all board meetings (which were numerous in the early stages), they knew very little of what went on.

It should be noted that some respondents stated that they received a great amount of information (e.g. organizational guidelines and financial information, slides and speakers on philosophy and other successful housing cooperatives) and were very satisfied with all information received. These persons as well felt that the training sessions, facilitators and the Provincial Department of Cooperative Development were helpful and satisfying. The information that they did receive was seen as encouraging and enlightening for the cooperators in the development of their project. The satisfaction resulting from the received information did not occur from the efforts of CHAM staff. It resulted from efforts of cooperators going beyond the resource group and directly utilizing the services of CHF and the Provincial Department of Cooperative Development.

In point form the problems expressed by the cooperators in relation to the information distribution system can be outlined as follows:

(1) The reality of the situation was held back from the group (no information on how long the development would take or the problems they could fall into).

(2) A few felt that the education was badly planned and executed and that there was too much to be learned as they went along and they were left mostly on their own.

(3) Too long a time elapsed between meetings and the follow-up material (e.g. workshops and a manual on how to run a cooperative and the board of directors - well after they were organized).

(4) There was not enough detail to help anyone and a lot of material was not touched upon or it was so complicated that no one could follow it.

(5) One person stated that "...too much was thrown at me at one time and I really did not understand it all, coming in as a layman and a new board member. A good training session and informed talks were lacking" and "...information was coming in from too many people and it was often contradictory".

Thus the Manitoba housing cooperative delivery system has been shown to be ineffective, inefficient and containing numerous communication problems. The improvements to the system is the subject of the next chapter.

#### IV Conclusion

The survey respondents were found to be active cooperators who saw themselves upwardly mobile middle class citizens striving for improved housing within an environment that they saw as a viable alternative to single family dwellings. These persons entered the housing cooperative development process with numerous expectations regarding economic aspects

(lower cost housing), social improvements (creation of quality communities, social activities and aid when needed), an increased sense of responsibility (in ownership and control) and finally the potential for increased security (tenure and safety).

However, as stated in chapter two, there are differences between the potential theoretical aspects of cooperatives and the actual experiences of cooperatives. Therefore, some of the respondents' expectations were met to a certain degree, but various realities or problems of the cooperative development process decreased or eliminating the satisfactions many respondents had hoped for.

One of the primary reasons for the decline in satisfaction levels were problems in dealing with governmental and non-governmental agencies, and actors involved in the cooperative development process. In considering the problems stated, one basic theme emerged: the uncoordinated or limited communication processes existing within or between the resource group and the cooperative. This lack of communication seemed to be at the base of many of the frustrations and dissatisfactions experienced by respondents. For example many respondents were frustrated or dissatisfied with most government agencies which seemed to be lacking coordination, cooperative understanding and the ability to communicate useful information concerning government programs. The cooperative's architects were also perceived as inexperienced in housing design and were lacking in an understanding of cooperatives. This seems to be the result of a fundamental lack of dialogue with cooperators and resulted in many internal communication problems and a perceived lack of coordination and contact between housing cooperatives.

The cooperative as well as the resource group also lacked sound

management abilities and practices to coordinate and direct development. There was stated a basic inability to communicate to the inexperienced cooperative members what should be done or how to go about it. Thus the cooperative development system was seen as ineffective and inefficient with cooperators ill informed, ill prepared and ill managed.

Therefore the six basic tenets upon which cooperative housing is based: Open Membership, Democratic Control, Limited Return on Capital, Return on Capital, Return of Surplus Earnings to Members, Education and Cooperation Among Cooperators (see chapter two, p. 36), have been followed only to a limited degree. For example only a minimal education of members or for that matter cooperation among cooperatives has occurred. Also CHAM, as a 'governing body' lacked the ability to inform cooperators and develop efficient housing cooperatives.

It has been illustrated in the theoretical part of this thesis that housing cooperatives have a great potential. This chapter reinforces the earlier chapters that show the inability of many leaders of cooperatives (and this includes CHAM employees) to motivate cooperators to active participation, to increase the information sharing and to prepare cooperators to accept delays or communication breakdowns, thus reducing the level of frustration.

Therefore this chapter has answered principal research question number two and five in that:

- (2) Do Cooperative Housing Association of Manitoba (CHAM) employees and other persons involved in housing cooperatives, identify problems/issues or dissatisfactions encountered during the development of a housing cooperative?
  
- (5) Is there adequate communication among those involved

in housing cooperatives?

The next chapter will consider improvements or 'solutions' to the stated problems and issues of this chapter.



FOOTNOTES TO CHAPTER FOUR

<sup>1</sup>Alexander F. Laidlaw, Housing You Can Afford, Toronto, Green Tree Publishing Co. Ltd., 1977, p. 205.

<sup>2</sup>The survey indicated that most children of the families surveyed were either under 16 years of age and not active in the cooperative or had moved out of home. However in most cases the second person (adult) in the households surveyed (spouse or roommate) had an important input into the development of the cooperative and were an important factor to consider.

<sup>3</sup>A third of the people who are presently living in a housing cooperative is not completely explicit of the situation. This number only represents the cooperatives that are operating, that is five cooperatives. There are as well, four cooperatives that are at various states of the development process and one that has, in the past, ceased its development process. Also there are two cooperatives that have just opened for occupancy (late fall 1978 and early winter 1979). One housing cooperative, a student housing cooperative, has by its purpose and bylaws, a population that is transient with a limited population life span. There is therefore a high probability that the number of persons surveyed, who are not living in housing cooperatives, could be moving into their cooperative in the near future.

<sup>4</sup>Julius Gould and William L. Kobb, eds., A Dictionary of the Social Sciences, The Free Press, New York, 1964, p. 276.

<sup>5</sup>Canada Mortgage and Housing Corporation, "Winnipeg Apartment Vacancy Survey: A Semi-Annual Apartment Survey conducted the first two weeks of April 1979", typewritten, June 1979, Tables I, III, V.

<sup>6</sup>It should be noted that the Provincial Department of Cooperative Development was organized under the past Manitoba New Democratic Party in the early 1970's. The need and required backing has been recognized by the present Provincial Progressive Conservative government due to the vast divergence of all forms of cooperative ventures in Manitoba (see chapter two, p. 48).

CHAPTER FIVE

IMPROVEMENTS TO THE  
COOPERATIVE DEVELOPMENT PROCESS

Cooperation is not an easier way of doing things. It is a harder way by reason of its democratic methods. It is worthwhile, not on the grounds of ease, but because of its humanism and because it is fair and equitable ... It requires the same amount of knowledge, the same skill and ability, the same loyalty and discipline and the same industry and attention that any other form of business of the same sort requires...<sup>1</sup>

The intent of this chapter is to present the results of part of the survey administered to members of thirteen housing cooperative projects and the resource group (CHAM) in Manitoba. The INTRODUCTION to this thesis posed a series of basic research question. This chapter is organized in order to answer four of these questions. That is:

- (3) Do participants of the cooperative movement propose methods to alleviate any stated problems, issues or dissatisfactions?
- (4) Do Cooperative Housing Association of Manitoba (CHAM) employees and other persons involved in housing cooperatives recognize satisfactions encountered during the development of a housing cooperative?
- (6) What communication lines need to be established to alleviate any inadequacies?
- (7) Is CHAM, as a resource group, in a position to assist emerging cooperatives in their effort to establish an improved communication system?

The survey findings illustrated in this chapter attempt to gain insights from those who have experienced the development process. The satisfactions perceived by cooperators will be reviewed first in order to establish a foundation upon which the problems stated in the previous chapter may be answered and recommendations for improvement proposed made. The remainder of this chapter will be divided into three areas for consideration of possible improvements: dealings with external agencies, internal organization and dealings with the resource group. (see chapter four, p. 103 for model)

## I Satisfactions in the Development Process

As a basis for proposing improvements to the cooperative development process, perceived satisfactions within a process must first of all be considered. This survey indicates that most cooperators (77.2%) were satisfied with areas in the development process and 59.5% found areas in the process which dissatisfied them. However, satisfaction with the whole process seemed to be mixed, with 22.8% very satisfied, 38.0% moderately satisfied and 17.8% perceiving little or no satisfaction.

Most of the satisfactions for cooperators were gained from participation in the cooperative, which resulted in personal growth, seeing the project grow and the growing realization that cooperatives play an important role. (see chapter one, table I, p. 21 and the notions of Maslow's meta needs of self-actualization). For example:

- many respondents felt that cooperatives provided the best opportunity of doing the most good for the greatest number of people.
- many felt that "to see the cooperative grow from just an idea to a reality seems very pleasing".
- having constructive participation in the cooperative's decision making process.
- participation in the planning and design of the cooperative with the architect and fellow members at the committee and board level.
- being constantly informed of the cooperatives progress and finances.
- having constant feedback on ideas for the cooperative's development with input of members in the process being used and/or considered.

Although not mentioned by a majority of cooperators, other satis-

factions mentioned by a few (or just one respondent) were also important. These 'lesser' mentioned satisfactions were:

- cooperators felt good that no one individual could control everything.
- working and personally growing with a like minded group of people.
- improving awareness of property development and management practices.
- that the members worked well together and in return for their hard work saw something grow from an idea to a physical and social reality.
- the successful democratic operation of the cooperative resulting in the involvement with a well organized group.
- the sincerity of the executive and architect in the development process.
- the cooperative was ahead of schedule both in construction and occupancy and is attractive and well designed.

It should be noted, that many of the stated satisfactions also appear as dissatisfactions or problems in the previous chapter. These previously stated problems and the restatement as satisfactions by cooperators make it imperative that the cooperative development process consider eight essential aspects if it is to achieve success. These are:

- (1) To have constructive participation in the decision making process by all members (with open and up to date information available to all members).
- (2) To have constant feedback in all areas of decision making.

(3) To have policies, procedures, goals, etc... set by members and carried through by management.

(4) To have a good atmosphere for members to work together during the cooperative development (friendly, open and honest).

(5) To have knowledgeable members develop satisfaction in the development process.

(6) To have well organized board and other meetings which allow all members to participate in these meetings efficiently and effectively.

(7) To seek help from all external sources and to encourage the input of experienced persons.

(8) To anticipate and limit time delays wherever possible.

## II Perceived Improvements

### A. Improvements for Dealing with External Agencies

#### 1. Government Agencies

The perceived improvements fell into four areas for CMHC:

(1) CMHC, it was felt must start giving cooperators the same break that it gives the private development industry without usurping cooperative powers of self-determination.

(2) The federal government must develop 'greenhouse legislation and policies' that are supportive of housing cooperatives. That is set the atmosphere for the development of housing cooperatives but do not dictate to, restrict or force housing cooperatives.

(3) Needed was closer cooperation between important bodies (CMHC and MHRC). Both, it was indicated thrive on red tape and seem to offer only lip service to cooperatives.

(4) The improvement of CMHC programs with clear government policy and the reduction of irrational restrictions imposed by CMHC, along with

having the development of a standard national financing program. In addition strong management in the early stages in each cooperative must be encouraged to develop in order to set it on a sound and solid base (physically, cooperatively and policywise).

(5) The budget for a cooperative should be set in the very early stages of development with members having more freedom to allocate resources.

(6) The CMHC home office in Ottawa as well as the CMHC regional offices must be truly supportive of housing cooperatives in all regions of Canada, and should provide mechanisms for decision making at the local level, this alleviating many existing problems.

At the Manitoba Provincial government level, a number of improvements were stated even though much credit was given to the Provincial Department of Cooperative Development for its work with housing cooperatives. It was felt that this department must expand its working role with cooperatives, especially housing cooperatives and move beyond their role of putting out 'bush fires' when cooperatives get in trouble, to the encouragement of the growth of a 'cooperative forest'. (It should be noted that the 'bush fire' policy is set by the provincial government and policy changes as stated in the following recommendations must occur at this level). A number of ways stated to accomplish this were: (the first recommendation is addressed to the Manitoba Provincial Government)

(1) The Manitoba Provincial Government must develop 'greenhouse legislation and policies that are supportive of cooperatives. That is, set the atmosphere for the development of housing cooperatives but not dictate to, restrict or force housing cooperatives.

(The following recommendations are addressed to the Provincial Department of Co-operative Development, some of which require government policy changes

as stated in recommendation #1).

(2) Through the Department of Co-operative Development, to organize a newsletter about and for the Manitoba cooperative movement. The basic aims of this publication would be to increase public and governmental awareness of all forms of cooperatives and their importance to the province.

(3) The Department of Cooperative Development should actively assist in coordinating a program to promote standardization of legislation and cooperative financial regulations and programs at the provincial and federal levels.

(4) The Department of Co-operative Development should take on a greater role in the development of new cooperatives, i.e. not to fight the 'bush fires' but to build a strong provincial movement through actively encouraging the development of new cooperatives.

(5) The Department of Co-operative Development, beyond being auditors, financial controllers and the register for all cooperatives in Manitoba, should take on an active role as financiers with the financial backing of CMHC and the federal government. (CMHC and the Department of Co-operative Development set the initial budgets, regulations, etc... and the Department of Co-operative Development supervise the development process as financial and managerial consultants.

(6) The Provincial Department of Co-operative Development should be the prime link between the federal government (CMHC) and the individual housing cooperatives in the development to early occupancy stages.

The department should act as financial controllers, interpreters and advisors of financial programs, regulations, procedures and illustrate the effect of each aspect to the cooperators concerning their project.

(7) The Department of Co-operative Development should actively offer



managerial support services to cooperatives - advice, encourage and offer cooperative managers training courses for every cooperative in conjunction with Co-operative Housing Foundation of Canada (CHF).

(8) The following is a general recommendation addressed to the Department of Co-operative Development. The Department of Co-operative Development should actively increase the efficiency and effectiveness of cooperatives at the provincial level.

## 2. Architect - Design and Construction

There are five perceived improvements needed for this area as stated by the respondents. Essentially what was called for was tighter control on all aspects of the architectural and construction process along with stronger cooperative leadership. For example:

(1) It was indicated that competent architects who were able to produce full working drawings so detailed as to eliminate the very large number of change notices or orders occurring on projects should be hired.

(2) It was felt that stricter control or better supervision of the building process, contractors, subcontractors and trades and less of a tendency to cut corners was required to get satisfaction in building for good housing and lasting structures.

(3) Many of the problems and issues that arose between the various cooperatives and their architects could have been avoided or reduced with an appropriate information experience source and strong leadership at the board level.

(4) There should be more involvement by members in the concept stage of the cooperative.

(5) Any potential architect for a cooperative should be requested

to go through an orientation session on cooperatives which would include instruction on what will be expected of him. Also all potential problems and issues that might arise in the development as experienced from other cooperatives should be common knowledge to both parties.

3. Cooperative's Future Neighbours

The only improvement in this area was seen as a need for an "...improved and widely known public image". Many cooperators felt that currently the potential for cooperative image building has not been realized. It was felt that more publicity was clearly required to remove the stigma of low cost rental housing, which currently surrounds the image of housing cooperatives. Many respondents strongly felt that the cooperative movement must reverse these impressions and reduce the ignorance and prejudices concerning what a cooperative is and how it can improve the community at large.

4. Other Cooperatives and Cooperative Organizations

A number of improvements were indicated for this area revolving around improved communication and coordination. Those who had personal contact with other cooperatives and cooperators said that they benefited greatly from this experience. A few respondents felt that the sharing of experiences helped to avoid the duplication of errors concerning overcrowding, play areas, community center, building materials (maintenance free, etc...) and assisted greatly in improving their self-confidence in reference to the decision making process. The improvements stated were:

- (1) That close contact with other housing cooperatives be improved in order to develop an understanding of their development concerns.

(2) It was necessary to have a continuing support service or an advisory committee linked to an improved 'educational' program for emerging cooperators. Such an advisory committee, involving all housing cooperatives, would improve the communications network between housing cooperatives (in the form of a resident advisory committee) and were seen as potentially more effective than the present system consisting of a design committee of the particular cooperative's membership.

Beyond the local housing cooperative scene, it was felt by some, that each and every housing cooperative should become a member of the national organization, the Co-operative Housing Foundation of Canada (CHF). This in itself would help give CHF a strong lobby in Ottawa with distinct support from the housing cooperative movement. However, as one respondent stated, CHF must reciprocate. That is, there should be a team of "co-operative trouble shooters" who would assist cooperatives in analyzing problems.

B. Improvements for Dealing with Internal Aspects

Improvements here could be accomplished through a reduction of development frustrations and dissatisfactions for members (accelerate and simplify the process). As part of this, individuals must be discouraged from leaving the cooperative and encouraged to enter the process. One basic underlying improvement was stated, that is:

To insist and have sound management, policy and procedures during the early planning stages as well as during construction.

Also two sub improvements associated with this were:

(1) Increase the knowledge of cooperators about cooperative life

and the development process.

(2) Generate more interest and activity among the cooperative's members.

Respondents indicated that cooperative members must be knowledgeable enough to make competent and informed decisions. This knowledge would serve as a base upon which continued learning and decision making tools could be developed. Many respondents felt it was imperative that cooperative members be prepared in order to curb apathy among the members. Also it would be helpful in planning a project's timetable. Basic information was seen as essential where the whole process was a totally new experience for the members.

In order to achieve an improved pool of knowledge a more efficient information and orientation program is needed which will supply better understanding in order to avoid potential pitfalls, aggravation and discouragement. Stated was the need for the general distribution of a good pamphlet on cooperative housing, as well as informative newsletters for member education. Required, it was stated, was improved training particularly of board members as well as all those (and this should be all the cooperative's members) who participate on committees. In addition respondents indicated the need for mechanisms to generate more interest and activity among the cooperative's members.

It was felt that each person and committee should have specific objectives to meet over a specified period of time. That, as well, all potential problems or pitfalls should be specified in order to provide a solid knowledge and commitment to the cooperative. Cooperators, it was stated should attempt to reduce the development time at the internal level through increased knowledge and increased member activity.

Respondents (41.8% also felt that resignations from the cooperative

was considered a natural phenomenon and that over the protracted period of time a certain percentage withdrawal is unavoidable due to people's changing circumstances. The ways suggested by respondents to reduce the number of persons leaving the housing cooperative movement were:

- (1) increase visibility - more energetic and convincing advertising with the sharing of positive experiences and ideas as the construction phase progresses.
- (2) more contact with members, making known to cooperative members all that comprises a cooperative movement (education and orientation).
- (3) speeding up of the development process.
- (4) possibly allow unit improvements (which were at the residents' expense) to be shown as an equity for the member and being able to transfer tenancy to a direct relative, e.g. son or daughter.

Mentioned by a number of cooperators was the lack of sound top management in most housing cooperatives. That as well if top management was in place from at least the beginning of construction until the cooperative was full and settled into a firm pattern, many problems previously stated could have been avoided. Part of the manager's responsibilities would be to help set sound cooperative policies and procedures, help train and educate the board as well as cooperative members, guide the project to its construction completion and help the cooperative to maintain a sound financial course.

#### C. Improvement for Dealing with the Resource Group

The organization and skills present in any cooperative resource group must contain certain prerequisites if the resource group is to survive as a constructive component of the cooperative movement. Events during the past year have supported many of the results of this survey

and the literature in determining that CHAM did not adequately meet the needs of cooperators in Manitoba.

On February 25, 1980, the CHAM Board of Directors stated:

That because of the present and foreseeable difficulties in the management division of CHAM as expressed in the February 12, 1980 letter to M. Krushel, Loans Coordinator of the Credit Union Central and signed by the Executive Director, R. Comeault;

That the Division be wound down, progressively, to be closed at as soon a date as possible; ...<sup>2</sup>

As noted in Chapter two, the traditional cooperative development model argues the inevitable development of cooperative centrals. While CHAM no longer exists the likelihood of the reformation of a Manitoba resource group is a distinct possibility that must be considered by the housing cooperative movement.

This section will list a number of suggestions for improvement relating to some of the inherent problems in CHAM's organization in the hopes that possible future resource groups will be able to profit from CHAM's and Manitoba housing cooperators' experiences. Respondents stated the following as needed improvements:

(1) The resource group should limit its function to facilitator or animator of cooperative development in attempting to speed, simplify and strengthen the development process and thus reduce the pressures and dissatisfaction of members in the development period. Functional objectives may be met, in part, through the implementation of on-going programs for: public relations with outside agencies and communities affected by housing cooperatives; and member and employee education.

(2) The resource group should be up to date on current developments in the movement and have a full understanding of each cooperative's background and growth.

(3) The resource group should develop a method of collecting, recording and updating information about each cooperative's development. Each history file should be easily accessible to resource groups and individual cooperatives as a means of obtaining experiential knowledge.

(4) All resource group employees should have more knowledge about cooperativism and cooperative development, possibly achieved through a pre-job course or orientation program.

(5) Resource group employees require a clear statement of job description, understanding of organizational structure and access to policy and procedure manuals. Use of these tools will reduce misunderstanding about areas of responsibility and the lines of communication.

(6) Continuity and consistency in the development process may be better achieved if each cooperative maintained a working relationship with one development officer in the resource group.

(7) The resource group needs a highly skilled administrator and sufficient numbers of prepared personnel to allow effective delegation of authority.

The CHAM Board of Directors, individual housing cooperative and outside agencies all agree on what CHAM's problems were. The underlying inherent causes have led to CHAM's disbandment. On the other hand several cooperators concurrently identified the need for a new resource group with a stronger foundation and skilled administration. The following section will consider improvements in the total delivery system.

#### D. Development System Improvements

It was stated in the previous chapter that the cooperative delivery system was ineffective and inefficient and required improvement. Also identified was a need for greater effectiveness in the whole communication system and delivery model. (See Chapter Two page 58 for the develop-

ment model used by some cooperatives in Manitoba). The inadequate communication system contributed to dissatisfaction among CHAM and cooperative member respondents vis-a-vis the growth of the housing cooperative movement in Manitoba.

Research indicated that there is no systematic procedure to help cooperatives or resource groups coordinate information for cooperative development. Many respondents felt that some type of development process guideline would be of great benefit to all.

The development or informational flow guideline must provide the cooperator with an opportunity to review detailed written material within a comprehensive understandable framework. Such a manual would clearly be an important reference for the resource group's staff as it should reflect experiential knowledge gained in the field, help standardize development procedures while allowing flexibility in the time plan. Thus this development or informational manual outline would help stabilize and organize the initial start up phase as well as help the internal stability of emerging cooperatives and guide the collection of selected, coordinated information for sharing with outside agencies and other cooperatives.

If used as a tool to uniformly disseminate information to actors involved in the cooperative development process, a more efficient planning process should occur including a better information exchange with the public. If the public participated in the planning of a cooperative they would become more familiar with the concepts and principles of cooperativism and less resistance may be expected. If cooperators can demonstrate an improved sense of accountability to themselves and the public, governmental policy better supporting the movement would be far more feasible.



### III Conclusion

A number of satisfactions occurred in the development process which the respondents felt must be retained and improved upon. As well there were improvements suggested for the cooperative development process.

These satisfactions and improvements to the cooperative development process related to the basic building blocks or theoretical basis (see chapter two) critical for developing working housing cooperatives. These were the opportunities for cooperators' education and development through active participation in cooperative administration. There were also suggestions for improvements in communication through the development of a coordinated systematic and ongoing information exchange among individual cooperators, cooperatives, their resource group and outside agencies (cooperation among cooperatives as well as government agencies).

Thus, with improved communication at all levels, it appears that many of the problems stated in the previous chapters could be alleviated. In other words, by following the essential building blocks of cooperation, the understanding of cooperatives by both cooperative members and the general public would be enhanced. Thus the four principal questions stated the beginning of this chapter have been answered in that:

- (3) Do participants of the cooperative movement propose methods to alleviate any stated problems, issues or dissatisfactions?
- (4) Do Cooperative Housing Association of Manitoba (CHAM) employees and other persons involved in housing cooperatives recognize satisfactions encountered during the development of a housing cooperative?
- (6) What communication lines need to be established

to alleviate any inadequacies?

- (7) Is CHAM, as a resource group, in a position to assist emerging cooperatives in their effort to establish an improved communication system?

The following chapter will delve into the essentials and the basic guidelines for a Cooperative Development Process Handbook.

FOOTNOTES TO CHAPTER FIVE

<sup>1</sup>R.K. Harper, in the Plunkett Year Book of Cooperation, 1963, as quoted in A.F. Laidlaw's Housing You Can Afford, p. 155.

<sup>2</sup>Cooperative Housing Association of Manitoba (CHAM) Board of Directors' meeting minutes, February 25, 1980, p. 2, Motion #88/80.

CHAPTER SIX

A GUIDE FOR THE SYSTEMATIC ORGANIZATION

OF

COMMUNICATION AND REFERENCE MATERIAL

IN THE

COOPERATIVE DEVELOPMENT PROCESS

We have to build the people, to build them first as human beings. Through a program of co-operation they will have a chance to develop as persons and make their own contribution to the general good of mankind. It is in keeping with the dignity of the human personality that men should be given a chance to help themselves<sup>1</sup>.

The previous two chapters have illustrated the many problems of the housing cooperative development process in Manitoba and have proposed suggestions for improvement. Most respondents stated that they became frustrated or dissatisfied with many aspects of the development process due to an inadequate information flow, lack of knowledge and the apparent lack or unavailability of resource material. (e.g. "We didn't know where and what to look for or do next".)

The intent of this chapter is to illustrate one way to improve the developmental system. There are a number of reasons why the proposed system is very likely to be successful if implemented and could affect the process positively:

(1) The approaches proposed are based on over 20 years of field experience in Manitoba.

(2) The need to implement the approaches is highly rated by co-operators.

(3) The new approaches will be readily accepted since many of those who recommended these approaches are presently active cooperators and/or leaders in the movement.

(4) The new approaches are more consistent with cooperative philosophy and principles than the ones used in the past.

(5) Implementation of the approaches does not require the support or use of resources not already available.

(6) This thesis will provide support and help speed implementation of respondents' suggestions because it organizes and synthesizes respondent's ideas, provides a relevant literature review, defines objectives and outlines a basic plan which may act as a spring board for on-going planning, implementation, and evaluation of approaches to the cooperative development process.

This chapter will include a development process outline depicting subject areas that cooperators should study and understand as they proceed through the process. Also illustrated is a step by step development plan for cooperative housing which may be used by cooperators beginning their project with new construction or rehabilitation of existing structures.

I Criteria for Guidelines of an Informational Flow System Affecting Communications and Availability of Resources

Research indicated that 'development' or 'informational flow' guidelines must aid the reduction of pressure, confusion, frustration and dissatisfaction experienced by cooperators and thus make the process more conducive to member participation and continuation. Such guidelines must also provide a clear, simple description and ordering of the planning process.

Cooperators felt that the guidelines must meet certain criteria:

(1) They must be flexible in order to meet the needs of the varied backgrounds and abilities of the groups and individuals involved in the cooperative development process. (see Table X, illustrating the diversity of information required)

(2) They must be general, non specific and act as a reference to the process rather than a step by step procedure manual to avoid:

(a) Too massive a volume (potentially non specific to meet one cooperative's needs and/or too massive in order to contain all the pertinent information)

(b) The need to update changes (in government policies, procedures, programs and legislation)

(3) That a general outline of information would necessitate a strong system to ensure the appropriate addition and/or deletion of

TABLE X Needs of a Development or Informational Flow Guideline

For The Resource Group (CHAM)	For Emerging Cooperatives	Resource Group (CHAM) to Emerging Cooperatives	Cooperative to Cooperative
<ul style="list-style-type: none"> <li>- serve as a guide to follow</li> <li>- serves as an ordering for the logical flow of information.</li> <li>- to set organizational steps.</li> <li>- contains information needs.</li> <li>- where to find required information.</li> <li>- major problems/issues to be covered.</li> <li>- illustrates CHAM's role and relates it to the emerging cooperatives.</li> <li>- self educating.</li> <li>- fills gaps not now filled by other independent literature.</li> </ul>	<ul style="list-style-type: none"> <li>- serve as a guide to follow.</li> <li>- serves as an ordering for the logical flow of information.</li> <li>- what they can expect in the development stages.</li> <li>- what other cooperatives have done and experienced.</li> <li>- sets expectation levels.</li> <li>- sets areas of importance.</li> <li>- inter/intra personal problems/issues stated.</li> <li>- where to find required information.</li> <li>- organizational steps illustrated.</li> </ul>	<ul style="list-style-type: none"> <li>- role of each.</li> <li>- problems of each explained.</li> <li>- expectations of each stated.</li> <li>- logical flow of development illustrated.</li> <li>- source of information stated.</li> <li>- organizational steps illustrated.</li> </ul>	<ul style="list-style-type: none"> <li>- relates problems of other cooperatives in the development stages.</li> <li>- what to expect in the development stages.</li> <li>- a basic layout of other emerging cooperative problems.</li> <li>- help to relate to other cooperatives and what they have done.</li> </ul>

information.

(4) They should promote creativity in problem solving for groups involved in housing cooperative development through increasing cooperators' knowledge of data required for initial assessment and resources available for assistance throughout the process.

(5) Above all, the guidelines must be written for the cooperators who will refine them with the aid of a facilitator or animator<sup>2</sup>.

## II The Informational Flow Needs

Housing cooperative development is a process in which the knowledge, skills and abilities of the actors in areas such as planning, architecture, development, administration and the humanities are brought to bear on the interaction between individual cooperators and others in the process (other cooperative members, external groups and the resource group). The cooperators may or may not be experiencing housing and associated economic difficulties but to date it has been the main stimulus to development. The cooperative development model stated earlier (see chapter two pg. 58), outlines the process as a series of 29 steps. The process need not be entered at the beginning nor is it necessary to proceed through it chronologically. However, for most cooperators the process is entered at the beginning and proceeds in a linear fashion considering numerous factors at any one time. Each interaction (e.g. between the resource group and the cooperative) provides the facilitators or animators with an opportunity to assess the cooperators circumstances, abilities, backgrounds and needs concerning cooperative development. Assessment and evaluation of the actors and the process must be constantly considered to determine where resource group action (and external action) is appropriate.



The guidelines for an informational flow system serves as a heuristic device for both resource group and cooperative members. The tool should not be independently approached. Animators or facilitators with a solid understanding of the process must be utilized to guide the process to the completion and success of a project. There are a number of basic steps or approaches to the guideline that must be considered: The first series of approaches apply to the animator or facilitator:

(1) The facilitator or animator must systematically assess the core group and subsequent members as to their abilities, cooperative knowledge, awareness, motivation levels and what should be learned by the members as they go through the process.

(2) He shall make sure all data that is received is always understood by all members.

(3) All members' questions must be answered immediately.

(4) All resources, informational manuals, etc. for each topic must be available to members when needed.

(5) All cooperators should be aware of the potential for success and growth of each step undertaken by the animator or facilitator.

(6) The animator or facilitator must guide cooperators in the development of a plan of action considering: all steps in the process, what has to be learned or done, the potential problems and the establishment of long and short term objectives with constant evaluation.

(7) The animator should help initiate or implement the research required and give direction to committees so they can make informed decisions. The last series of basic steps or approaches pertain to general areas that apply to both the animator or facilitator and cooperative members.

(8) A range of cooperative activities must be developed which the members should complete over a period of time (and alternatives if

problems occur).

(9) Formulate a realistic time line containing each topic that must be covered.

(10) All procedures for cooperative development are explicitly understood by the members.

(11) Regular, well run meetings with all members present (board and/or committee).

The basic ingredients for an informational flow guideline were organized after analysis of the survey responses - problems, issues and improvements to the system. The respondents felt that the information in the following section was required to help reduce or eliminate the major problems and issues causing frustration and/or dissatisfaction.

### III The Informational System Guideline - An Outline of Required Information as Viewed by Various Manitoba Cooperators

This reference material illustrates an approach to facilitate strengthened communication among the various actors and groups. It is designed to assist both the resource group and emerging housing cooperative members in recording information for the organizational, physical and social development of a housing cooperative.

The following is an outline of topics felt important to both the resource group and cooperators. It is important to note that this is a general set of guidelines of topics to be considered which require detailed expansion and explanation. The guideline information fell into six areas:

#### (1) Basic Cooperative Information

General Intent: To consider the cooperative movement in terms of the historical development, philosophical, physical, social and community characteristics and concepts in order to obtain the pertinent cooperative factors needed in the learning process for cooperative life and

development and aid in assessment and evaluation of outcomes.

(2) The Skills, Tools and Procedures for Developing a Housing Cooperative

General Intent: To consider the requirements, skills, methods and models to organize and conduct people, meetings and cooperative business affairs in order to develop and run a housing cooperative successfully and aid in the evaluation of outcomes about on-going cooperative matters.

(3) Other Organizations as Resources for Cooperative Development

General Intent: To consider other organizations that could offer help and information to the cooperative's development. This would give the new cooperators an awareness, understanding and the ability to contact other organizations for help.

(4) General Advice

General Intent: To help formulate criteria for evaluation of expected outcomes and basic tactics and procedures that should be followed in the development of housing cooperatives. This would help a cooperator to develop assessment and evaluation strategies for approaching and utilizing outside agencies as well as fellow cooperative members.

(5) Development Stage Information Required

General Intent: To illustrate in detail the information required for a step by step approach to housing cooperative development. This would give cooperators the knowledge to follow through various steps and procedures; how and where to get information; illustrate potential problems and ways to alleviate problems; develop the ability for cooperators to assess and evaluate progress of the development stages.

(6) Basic Resources

General Intent: To consider a basic list of pertinent cooperative information that could be of use to cooperators in the development process.

This would give cooperators a list of all potential resources and sample information sources (e.g. CMHC, MHRC, CHF, Department of Co-operative Development, local resource group, other housing cooperatives, selected annotated bibliography and other sources of information).

#### IV The Cooperative Development Model

Resource group employees who have participated in the development of Manitoba housing cooperatives stated that the development model as proposed by CCSM (see chapter two p. 58) had numerous problems associated with it. (It was somewhat vague, missed certain factors that were important to the process and a few steps should be reordered, e.g. when to hire a manager). Indicated was that they (CHAM employees) had attempted to revise this model but had inadequate background and information to complete the needed revisions.

It is important to note that the basis of the model was sound hence the author from his personal experience and research will illustrate an expanded cooperative development guide (see figure VII). The model illustrates the step by step process along with various decisions required by cooperators in the process. Unlike the CCSM "Schematic Development Plan" (see chapter two, p. 58) for new construction the following model could be instrumental in cooperative development for new construction or rehabilitation.

#### V. Conclusion

This chapter has organized the respondents suggestions for improvements into a guideline for an information transfer system that must meet seven criteria as stated by cooperators: (1) it must be flexible; (2) it must be general; (3) a strong support system must be available;





(4) it must help aid in problem solving; (5) it must increase cooperators knowledge of information required and its availability; (6) it must be primarily aimed at new cooperative members; and (7) the resource group who could be the facilitators or animators should utilize the guide as a basis for a 'game plan'.

Cooperators also stated eleven basic approaches for the use of the guideline by a process facilitator or animator illustrating that it should be systematic, comprehensive and incorporate adequate feedback, evaluation and assessment mechanisms: (1) a systematic assessment of cooperative members; (2) received information is understood by members; (3) immediate question feedback to members; (4) resource information available and on time; (5) all understand potential for success; (6) plan of action developed; (7) needed activities and alternatives; (8) time plans; (9) organize research; (10) all procedures explained and understood; (11) meetings to the point and all present.

The basic ingredients felt necessary to help reduce frustration and/or dissatisfaction and to strengthen the communication process were: Basic Cooperative Information; The Skills, Tools and Procedures for Developing a Housing Cooperative; Other Organizations as Resources for Cooperative Development; General Advice; Development Stage Information Required; Basic Resources. The development model has as well synthesized the author's findings of required information and a guide to steps in the process. The conclusion to this thesis will now review the findings of the thesis and present recommendations along with potential future research.

FOOTNOTES TO CHAPTER SIX

<sup>1</sup>M.M. Coady. Masters of Their Own Destiny, New York, Harper Brothers, 1939, p. 154.

<sup>2</sup>The previous chapters illustrated the diversity of actors in the process (see chapter four, figure VI, p. 103, Communication Model). It is clear that the external groups, (that is those who control the finances, dictate building codes, regulations, etc..., and provide much of the technical and development information) provide important services but are not accountable for the total project outcome. The resource groups' basic role is to act as facilitators or animators to guide the cooperators through the process with the aid of a well prepared 'game plan'.



SUMMARY and CONCLUSION

A summary of the thesis as a whole is outlined in this chapter. Conclusions are made regarding the Manitoba Housing cooperative development process as well as the existing theory on housing cooperatives. Finally, recommendations based on the findings and insights gained through this research are presented.

## SUMMARY

### Purpose and Principal Research Questions

The purpose of this thesis was to define and analyze the problems faced by continuing non-profit housing cooperative developments in Manitoba. The factors and views obtained from highly involved individuals in housing cooperatives were synthesized to demonstrate the direction of the cooperative movement and its impact on those affected. Based on these findings the author substantiated the need for a Housing Cooperative Manual and for a Development Model, both of which are indispensable to assist groups of people involved in the cooperative development process in the solution of their problems.

The principal research question used to guide this study were:

- 1) What is the status of housing cooperatives in Canada and Manitoba specifically?
- 2) Do Cooperative Housing Association of Manitoba (CHAM) employees and other persons involved in housing cooperatives recognize problems, issues or dissatisfactions encountered during the development of a housing cooperative?
- 3) Do participants of the cooperative movement propose methods to alleviate any of the stated problems, issues or dissatisfactions?
- 4) Do Cooperative Housing Association of Manitoba (CHAM) employees

and other persons involved in housing cooperatives recognize satisfactions encountered during the development of a housing cooperative?

- 5) Is there adequate communication among those involved in housing cooperatives?
- 6) What communication lines need to be established to alleviate any inadequacies?
- 7) Is GHAM, as a resource group, in a position to assist emerging cooperatives in their effort to establish an improved communication system?

#### Theoretical Development and Findings

Participatory concepts and the search for the 'common good' in relation to modern theories of city planning and development as stated in chapter one reveal that:

- (1) There is a definite need for an improved planning process which reflects user values, takes suitable consideration of Maslow's basic needs, is flexible, satisfies the user and most importantly provides a structure which includes re-evaluation and refinement of the process and its objectives.
- (2) Professionals guiding a new process must understand its underlying concepts and principles, establish efficient and reliable communication links and dispense with the jargon.
- (3) There were problems in motivating the user to increase the formation sharing and to accept delays, communications breakdown, thus reducing the level of frustration.

The concepts of housing cooperatives, theory vs reality, as stated in chapter two reveals that:

- (1) There is a parallel relationship between housing cooperatives, city planning and citizen participation in the area of housing and the environment. Moreover, this relationship must consider that the user not only should be consulted but be intensely involved in the areas that affect his life and community.
- (2) That there is a dearth of published research material on housing cooperatives and that many of those studies available have theoretical and methodological problems. Very few works explained both the potential aspects or the actual experiences of cooperatives, that is, both theory and the actual situation, in any depth.
- (3) There is only limited physical facilities developed to date.
- (4) Canadian Housing cooperatives as far as they have advanced only touch on the fringe of Canadian Housing.
- (5) The existence or need for cooperative housing resource groups in Canada hints at a resistance in Canadian Housing to cooperative development.
- (6) Resource groups are required to reduce the excessive length of the development process and increase the required education of cooperators and the public in general.
- (7) Stages prior to construction of physical facilities were not soundly set in the literature nor for that matter adequately developed in practice.

In this thesis the author has used a research model utilizing user input of their perceptions, expectations, problems and insights to solutions. Four tools for research were used: (1) a self-administered questionnaire; (2) follow up interview; (3) in depth interview with "knowledgeable" and experienced persons; (4) interview with various government, cooperative and resource group personnel not previously interviewed. The investigation

and tools were used as an approach to defining the major past and future potential problems as well as user insights to improvements.

An integral part of the approach has been the defining of individual cooperative development problems as viewed by respondents who have previously been involved in the cooperative development process in Manitoba. Through the specific problems and insights are perceptions of the cooperators and may not indicate what the actual facts were suppose to be, the communication to cooperators was the factor sought in this thesis. An overview of the major problems and insights to improvements has led to a greater understanding of the potential magnitude to development of housing cooperatives in Manitoba.

The major findings and conclusions of the author's survey as indicated in the respective chapters are:

Cooperators Expectations vs Problems and Reality (chapter four)

- (a) Some cooperators expectations were met to a certain degree, however various realities or problems of the cooperative development process decreased or eliminated the satisfactions many respondents had hoped for.
- (b) The primary reason for the decline in satisfaction levels were problems in dealing with governmental and non governmental agencies involved in cooperative development.
- (c) There was an uncoordinated or limited communication process existing within or between the resource group and the cooperative which was at the base of many frustrations and dissatisfactions experienced by respondents.
- (d) Most government agencies seemed to be lacking coordination, cooperative understanding and the ability to communicate useful information concerning government programs.

- (e) The cooperatives' architects were perceived as inexperienced in housing design and were lacking in an understanding of cooperatives. This was, it seems, a result of a fundamental lack of dialogue with cooperators and resulted in many internal communication problems and a perceived lack of coordination and contact between housing cooperatives.
- (f) The cooperatives and resource group lacked sound management abilities and practices to coordinate and direct development.
- (g) There was a basic inability to communicate to the inexperienced cooperative member what should be done or how to go about it. Thus the cooperative development system was seen as ineffective and inefficient with cooperators ill informed, ill prepared and ill managed.
- (h) If groups have little or no preparation beforehand, the chances for misunderstanding, mismanagement and dissatisfaction are increased.

Improvements to the Cooperative Development Process (chapter five)

- (a) Satisfactions and notions for improvement of the process related mostly to opportunities for cooperators education and development through active participation in cooperative administration.
- (b) There was a need for improvements of communication through the development of a coordinated, systematic, on going information exchange among individual cooperators, cooperatives, their resource group and outside agencies.
- (c) There was a need for improved development manuals and model.
- (d) Both the provincial and federal governments must develop 'greenhouse legislation and policies' that are supportive and allow for the growth of housing cooperatives.

A Guide for the Systematic Organization of Communication  
Material in the Cooperative Development Process (chapter six)

- (a) That an improved development system is required and improvements would likely be successfully implemented if they were based on cooperators' experience, consistent with cooperative philosophy and principles and with an infra-structure which is presently available.
- (b) The guidelines must be flexible, general, non specific and act as a reference and requires a strong support system with facilitators or animators.

Conclusion

It is obvious that improvements to the housing cooperative planning process is required. They must include the user, reflect his values, take suitable consideration of Maslow's basic needs, be flexible, satisfy the user and provide a structure for a complete involvement in the process and its objectives.

In view of the above, planners, policy makers, facilitators or animators and cooperators have significant roles to perform in order to assist in the task of improving the lifestyle and reducing the problems encountered by cooperators in Manitoba and elsewhere in Canada. Much more research and work is required on revising and developing suitable cooperative legislation, policies and continuing development procedures in order that cooperatives can make conscientious, significant contributions to government and communities to assist in improving the lot of the individual through cooperatives. This thesis is a step in that direction for it has provided the improvement of the Housing Cooperative Development Process, which should prove useful to future participants of this process.

APPENDICES



APPENDIX I

There are five clearly recognizable ways in which people use cooperative organizations for housing in Canada and other countries. This appendix briefly reviews each type.

(1) Co-operative Building. In this form of cooperative, a group of families, perhaps 10 to 20, form a cooperative society with a 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 cooperative building for individual home ownership. The members are their own developers and builders; they plan, purchase and work together cooperatively, but the final goal is ownership of a single family dwelling. The cooperative may remain intact as an organization until the group mortgage is paid off, in 20, 25 or 30 years. Actual ownership remains with the group and each family leases its home from the cooperative during this period, at the end of which the members become individual owners, while the cooperative may continue to provide ancillary services. The cooperative may on the other hand dissolve when construction is completed and the families take over the dwellings with individual mortgages. The incorporation of the group ceases when it has done the job it was set up to do.

(2) Co-operative Purchasing. People may get together to purchase land, building supplies or materials cooperatively, for the construction of homes to be individually owned. Again this may be done in a variety of ways: (a) They may join together as a group to buy land or supplies and then proceed to build or have built for them, their individual homes. In such cases the aim is simply to get the advantage of bulk purchasing of supplies or appliances, or to act as a group in buying and servicing land for building. (b) Some people also benefit from cooperative purchasing by being members of consumer cooperatives which handle lumber, hardware, building supplies etc. A few consumer cooperative organizations in Canada specialize in building supplies and at least one builds complete homes for members. (c) In some cases people get together cooperatively to purchase land, on which the people involved build their houses individually, but the cooperative continues under a leasehold arrangement to provide essential services (water, sewer, etc.) to the whole community.

(3) Builders' Co-operative. This type, almost unknown in Canada, is owned through the building trades, the producers of housing rather than the consumers. For all practical purposes this is outside our concern here but it is of passing interest to us, both by way of contrast to the conventional type and to show the diversity of cooperative organization.

(4) Co-operative Financing. People obtain cooperative credit to help in financing their homes individually. In Canada today, the caisses populaires and credit unions have total assets over \$4½ billion (with about \$3 billion on loan to members at any one time) and next to the chartered banks are the largest suppliers of consumer credit in the country. A considerable portion of their loans, varying greatly from one particular organization to another, is for home financing or home improvement.

(5) The Housing Co-operative. Then there is the more advanced, perhaps some would say sophisticated type of cooperative housing, quite common in Europe but rather new in Canada in which group ownership is complete and final. It is especially suitable for multiple housing in the larger urban areas. Members never assume individual ownership of housing units, as in a condominium but have ownership in the form of shares in the organization, as in any other type of cooperative. This is the form of coopera-

tive housing through which thousands of families occupy cooperative apartments (not in luxury or millionaire type) in New York City. Cooperative City in New York is the latest and perhaps the largest in the world with 15,000 families in one colossal project. This is housing in which the tenants become landlord and the landlord (owners) must qualify by being tenants.

Source: A.F. Laidlaw, A Roof Over Your Head: Co-op Housing, Winnipeg. Provincial Department of Co-operative Development, November 1975, p. 6-7.

APPENDIX II

Selected background reports on Canadian housing  
cooperatives - 1944 to 1969

Housing cooperatives have been recognized as a positive response to housing problems. Although a number of government reports urged all levels of government to recognize the potential of housing cooperatives it was not until 1973 that firm government action in the form of additions to the National Housing Act (NHA) legislation was taken to encourage cooperatives.

Recommendations for the development of a substantial cooperative housing program for both middle income and low rental persons were first made by the Curtis Committee report in 1944 which described cooperative housing as:

...an excellent medium through which a combination of government assistance and group self-help may be secured<sup>1</sup>.

It pointed to the European experience and clearly anticipated a substantial housing cooperative effort. The report stated:

Because of the nature of the undertaking, the period of previous education and preparation, and the environment of the project once it is established, there is a strengthening of the ideals of neighbourliness, self-help and mutual aid. In individualistic house-building, the social value of community effort is neglected if not actually discouraged<sup>2</sup>.

Recommended also, was the enactment of special sections which dealt with middle and low income cooperatives, financial assistance in the development of cooperative organizations and public funding where funds were not available from credit unions and other sources.

The Cooperative Union of Canada in 1948, presented a brief to the federal minister in charge of housing. It asked for a statement of policy declaring that cooperatives were eligible for Limited Dividend loans. It was rejected on the grounds that cooperatives represented a form of home ownership and this was the primary attraction for members. CMHC's concern appears to have been that if the preferred lending rate had been made available to cooperatives it would undercut the policy of denying preferred direct loans to individual home owners<sup>3</sup>.

The federal housing agency, during the 1950's, supported the building cooperatives and self-help groups which built single family dwellings for individual ownership. However, again no support was forthcoming to continuing cooperatives and non-profit groups which wanted to build multiple housing projects to be owned collectively and rented to individuals<sup>4</sup>.

In 1962, the Cooperative Union of Canada recommended that the preferential interest rates provided for people of low income, university students and elderly persons be made available to cooperatives whose members fell within those broad classes. The government failed to respond, but their position began to shift as cooperatives were considered eligible to borrow under section 15 of the NHA legislation<sup>5</sup>.

In 1962, the Midmore Report, in order to insure a more economical

use of land, expressed the need for increased density in urban areas. It as well admitted to the ever present Canadian single family dwelling dream. Cooperative housing here was seen as:

...a means of reconciling these two divergent attitudes, providing home ownership and more economical housing at the same time<sup>6</sup>.

The Murry report in 1964, recommended the production of either public or full recovery housing for the bottom 40 percent of income earners. It also urged the promotion of cooperative and non-profit housing, as well as the development of a federal housing department which could take the lead in comprehensive planning for housing<sup>7</sup>.

The Advisory Group of CMHC in 1965 made recommendations that were similar to the Curtis report of 1944. These recommendations proposed 100 percent loans to non-profit corporations, grants in aid of public housing agencies concerned with initiating coordinating and supporting programs of housing for low income people. This, it was hoped would alleviate the considerable difficulties involved in organization, financing and embarking on the responsibilities of management<sup>8</sup>.

The Housing Committee of the Canadian Council on Social Development was established following the first Canadian Conference on Housing held in 1968. The committee has since its inception, persistently called on government to re-adjust housing policies which have been weighed in favour of the traditional suppliers of housing. The committee has emphasized that involving users in the design of government housing programs and of individual housing units is a prerequisite to the required transition. Promotion of non-profit and cooperative housing has been seen as one of the most efficient ways to obtain user involvement. Development of housing under non-profit and cooperative sponsors potentially provides Canadians with greater choice in design, tenure arrangements and management<sup>9</sup>.

The Hellyer Task Force report of 1969 recognized that cooperative housing did not receive special treatment under NHA legislation. However, it offered only limited recommendations for specific changes. A few of the recommendations that might apply were: that social housing programs only for the poor be terminated, that subsidies be paid to people rather than attached to buildings and that cooperatives and non-profit housing programs be expanded<sup>10</sup>.

FOOTNOTES TO APPENDIX II

<sup>1</sup>Michael Dennis and Susan Fish, Programs in Search of a Policy: Low Income Housing in Canada, Toronto, A.M. Hakkert, 1972, p. 266.

<sup>2</sup>Canada, "Report of the Advisory Committee on Reconstruction: Final Report of the Subcommittee", Ottawa, March 1944, Vol. IV, p. 269.

<sup>3</sup>Dennis and Fish, op. cit., p. 251.

<sup>4</sup>Ibid. p. 11.

<sup>5</sup>Ibid., p. 251.

<sup>6</sup>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, p. 13.

<sup>7</sup>Dennis and Fish, op. cit., pp. 14-15.

<sup>8</sup>Ibid. p. 21.

<sup>9</sup>Christopher Haire, In Want of a Policy: A Survey of the Needs of Non-Profit Housing Companies and Cooperative Housing Societies, Ottawa, The Canadian Council on Social Development, 1975, p. 7.

<sup>10</sup>Dennis and Fish, op. cit., p. 15, and Davidson, op. cit., p. 13.

APPENDIX III

Background to the affordability crisis  
in Canadian housing.



Laidlaw<sup>1</sup>, the Science Council of Canada<sup>2</sup> the Dennis and Fish report<sup>3</sup> and Pomerleau<sup>4</sup> all view Canada as gradually becoming a nation of tenants instead of owners. They point out that rather than a physical housing crisis there is a housing affordability crisis. Laidlaw for example, indicates that over half the population presently does not own the housing it occupies<sup>5</sup>. Pomerleau also states: "The single family detached home is a legacy from our pioneering past"<sup>6</sup>. Similarly the Science Council of Canada states that:

No meaningful choice with respect to the utilization and consumption of housing exists for a substantial proportion of the Canadian population... the lack of meaningful choice is its characteristic<sup>7</sup>.

The Ontario Advisory Task Force on Housing Policy argues that the housing market has not been able to supply housing for those seeking it at a price within the means of all people. That is, (regardless of the quality of accommodation) those with lower incomes spend a higher proportion of their earnings on shelter than do middle and high income groups<sup>8</sup>.

The Dennis and Fish report confirms this position by saying "...that there is no immediate housing problem, that there is an income problem for low income families..."<sup>9</sup> Laidlaw agrees and mentions that the housing stock of old and new houses in Canadian cities for sale is large and that there is a hidden surplus of underused housing space of large single detached homes occupied by only one or two persons<sup>10</sup>.

Housing costs are too high for most incomes. Affected, are all segments of society as more people require some kind of housing assistance. Therefore the housing produced today is out of step with housing needs.<sup>11</sup>

Laidlaw<sup>12</sup> as well as Carvalho<sup>13</sup> feel that there is a housing crisis for many Canadian families and that the number of people in trouble over housing is growing. In December 1978 in Calgary, Teron told a conference on the land problem that: "Two thirds of Canadians who need housing cannot afford it"<sup>14</sup>. He pointed out that:

When 280,000 families pay more than 50 percent of their family income for housing, 500,000 families pay more than 35 percent, when two-thirds of those Canadians in need of housing cannot afford to buy or rent a home without a subsidy, we have a fundamental problem.<sup>15</sup>

Table 1 illustrates that currently, some .21% of the households in Winnipeg have an affordability problem. Of a total of 194,165 households 42,245 are experiencing affordability problems with 34,815 in the rental market. In the inner city it is estimated that over one third of households are experiencing affordability problems. The problem is particularly acute amongst single parent families, young singles and elderly singles.<sup>16</sup>

While a variety of arguments can be presented which point to the causes of the affordability crisis (i.e. high interest rates, excessive land costs and speculative profit taking in the housing area), Lips<sup>17</sup> and Carvalho<sup>18</sup> indicate that many Canadians continue to perceive home ownership as providing security of tenure and a suitable environment for child rearing<sup>19</sup>.

The events from the mid 1960's to the late 1970's indicate that: if the housing requirements of Canadians are to be met, if the affordability crisis is to be resolved, or if new growth is to be guided by sound social principles, we must move away from the traditional approaches to housing development.<sup>20</sup>

Laidlaw<sup>21</sup> and Pomerleau<sup>22</sup> indicate that housing cooperatives may be the most reasonable and promising alternative for potential home owners or even renters caught in the affordability crisis. The cooperative system allows the potential to remove housing from the realm of market speculation. That is, a member will only have to pay for his housing service at exactly what it costs. In the Canadian style, they are projects which are not conventional home ownership, nor a condominium, nor public housing or for that matter they are not housing only for the poor. Housing cooperatives are a satisfying alternative which offer security of tenure, a say in how your home and immediate community is run, a potential for strong community and social life and economically reasonable housing.

TABLE 1 Estimated Number of Households Experiencing Affordability Problems, 1977\*

Household Category	Total City		Inner City		Rental Market	
	Number	Percent**	Number	Percent**	Number	Percent**
Age of Head < 65 yr.						
Size						
1	7,295	22	3,585	30	6,920	26
2	8,815	17	2,310	30	6,525	26
3	3,940	12	660	19	3,055	27
4	3,310	10	545	20	2,490	39
5+	2,815	13	830	22	2,010	39
Single Parent	9,195	57	2,765	65	8,885	69
Age of Head ≥ 65 yr.						
Size						
1	5,705	37	3,915	62	4,700	50
2+	1,170	9	690	12	230	8
TOTAL	42,245	-	15,300	-	34,815	-

\* Estimates derived from Social Planning Council survey data.

\*\* Percentages refer to proportion of each household category.

FOOTNOTES TO APPENDIX III

<sup>1</sup>A.F. Laidlaw, "Why Co-op Housing?", Ernie Eden, ed., The New Harbinger: A Journal of the Cooperative Movement, Vol. IV, No. 4, Winter 1978, p. 5.

<sup>2</sup>Science Council of Canada, Cities for Tomorrow: Some Applications of Science and Technology to Urban Development. Report No. 14, September 1971, Minister of Supply and Services Canada, Ottawa, 1976, p. 40.

<sup>3</sup>Michael Dennis and Susan Fish, Programs in Search of a Policy: Low Income Housing In Canada, Toronto, A.M. Hakkert, 1972, p. 266.

<sup>4</sup>L.X. Pomerleau, "Speeding Up the Spread of Co-op Housing", The New Harbinger - A Journal of the Cooperative Movement, Vol. XIV, No. 4, Winter 1978, p. 23.

<sup>5</sup>Laidlaw, op. cit., p. 5.

<sup>6</sup>Pomerleau, op. cit., p. 23.

<sup>7</sup>The Science Council of Canada, op. cit., p. 40.

<sup>8</sup>Ontario Advisory Task Force on Housing Policy, Housing Issues and Housing Programs, Working Paper - A Queen's Printer for Ontario, Toronto, June 1973, p. 2.

<sup>9</sup>Dennis and Fish, op. cit., p. 4.

<sup>10</sup>A.F. Laidlaw, "Housing Cooperatives vs Community", an Address at the Cooperative Housing Conference held in Winnipeg, February 25, 1977, p. 5.

<sup>11</sup>Ontario Advisory Task Force on Housing Policy, op. cit., p. 2.

<sup>12</sup>Laidlaw, Loc. cit.

<sup>13</sup>M.E. Carvalho, et al., Housing in Winnipeg, Ottawa, The Ministry of State for Urban Affairs, April 1975, p. 6.

<sup>14</sup>Laidlaw, Loc. cit.

<sup>15</sup>Laidlaw, op. cit., p. 6.

<sup>16</sup>The Cooperative Housing Association of Manitoba and the Institute of Urban Studies, "Future Directions of Co-operative Housing in Manitoba, A Joint Proposal", Winnipeg, March 18, 1980, p. 9.

<sup>17</sup>M. Lips, "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, p. 6.

<sup>18</sup>Carvalho, op. cit., p. 12.

<sup>19</sup>Lips, Loc. cit.

<sup>20</sup> Christopher Haire, In Want of a Policy: A Survey of the Needs of Non-Profit Housing Companies and Cooperative Housing Societies, Ottawa, The Canadian Council on Social Development, 1975, p. ix.

<sup>21</sup> Laidlaw, op. cit., p. 7.

<sup>22</sup> Pomerleau, op. cit., p. 24.

APPENDIX IV

A brief review of various cooperative housing  
development strategies

Proaction Inc., a research and resource centre for developing co-operatives has identified four different strategies which benefactor groups have used to foster and aid the development of continuing housing cooperatives in their localities. Two of these strategies require the creation of resource groups which have property development capabilities.

(1) The Turn-Key Strategy. The main characteristic of this strategy is that cooperative housing is planned and developed by the benefactor group and the user group comes into the picture only to occupy the finished housing. The future residents have no control of, or input into, the design and planning of their housing. This strategy is the most expedient in getting housing starts, but has three disadvantages which make it a high risk approach. (a) Because the turn-key approach does not allow the group to gradually develop the commitment and judgement necessary for effective self-management, the residents will have a hard time and sometimes even refuse to take over the management of their living place when this responsibility is given to them. (b) Turn-key continuing housing cooperatives have repeatedly encountered marketing problems. This has resulted in partial occupancy problems during the first year. (and sometimes longer) or their existence, which often leads to bankruptcy. (c) Cooperative attitudes and conduct are contrary to the individualistic, privatist mores which are currently prevalent in our society. A cooperative living place will not work well if the member-residents are not cooperatively oriented to at least some degree. The turn-key approach to the development of continuing housing cooperatives does not foster cooperative self-reliance and solidarity in the membership; rather it allows the members to be passive spectators of the work that other people do for them.

(2) The Social Activation Strategy. This strategy is essentially the opposite of the turn-key strategy. In this approach the future residents control the whole development process, from initial conception and feasibility analysis to the ongoing management of the housing once it has been constructed/rehabilitated. The essential role of the benefactor group in this process is one of social activation, which is accomplished by: (i) Facilitating the coming together of people who share a common housing need; (ii) Facilitating the development of awareness in this group about housing in general, their own particular needs and aspirations with regards to housing and living conditions, and the process of housing development; (iii) Facilitating the development of shared values and goals within the group; (iv) Informing the group about available resources and funding assistance to which it can gain access. (v) Guiding the group through the lobbying and other political action which it might have to undertake to overcome opposition and other obstacles which would thwart it in its endeavors. (vi) Assisting the group, finally, in planning its activities and developing the organization that it needs to realize its goals effectively through cooperative action.

Therefore, a benefactor group which used the social activation strategy would give priority to getting their "client groups" to the stage where they could develop their own housing with a minimum of assistance. Such a benefactor group would know what professional expertise was needed and where it could be found, but it would not be inclined to develop its own in-house complement of technical experts.

(3) The Non-Profit Developer Strategy. This strategy includes the turn-

key strategy except where turn-key development is carried out by a private firm. In this strategy, the benefactor group emulates the housing developer of the private sector and acquires a full complement of management, professional and construction experts on its staff. The benefactor group will also probably provide property-management services to the client group once the housing has been constructed and/or renovated. Obviously, the non-profit developer may or may not produce turn-key housing. If a non-profit developer does not produce turn-key developments, then it will have to have "social people" on its staff who assist "client groups" in organizing themselves and participating in the design/planning process.

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. The people who have the greatest influence on the staff of a non-profit developer group are the technical experts. They are the people who are considered really essential and most valuable. Because most technical people don't understand such psycho-social processes as "animation" and "education" they will tend to consider these roles less important than their own roles. Consequently, when hard times come, the social people are the first to be laid off and the construction managers, engineers and architects the last to go.

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.

(4) The Cooperative Development Strategy. In the province of Manitoba the government has created a cooperative development program and did hire two cooperative housing development officers to stimulate and assist cooperative housing development (as of March 1976). Furthermore, the government has also funded a "technical resource group" which consists of one architect and assistants. This technical resource was attached as an ancillary service to the Co-operative Credit Society of Manitoba, from which it also received some funding. The Co-operative Credit Society also provided front-ended and bridge interim financing as needed by groups which have set out to construct/renovate housing for their own use.

The cooperative development officers of the Co-operative Development Department suffered from their dual role of enforcers of the legislation pertaining to cooperatives and advocate/facilitators of cooperative housing development. However, by funding an outside agency the

government has largely put the responsibility of stimulating/facilitating the development of continuing housing cooperatives in the hands of the cooperative movement.

The strategy that was used in Manitoba consisted of the following objectives having equal priority: (i) Spreading the idea of the continuing housing cooperative through the province, through media publicity and other programs of sensitization. (ii) Facilitating the emergence and development of groups interested in housing themselves the cooperative way. (iii) Educating the cooperative housing groups in the nature of cooperatives and the self-management responsibilities that devolve upon the residents of a continuing housing cooperative at occupancy. (iv) Facilitating the acquisition/development of housing by continuing housing groups, by making land available to them at a reasonable cost, and helping the groups organize themselves and go through the design-planning process leading up to construction/rehabilitation. (v) Through astute advocacy and public education, keeping opposition from vested interest and/or ideological groups from hampering or thwarting the endeavours of groups intent on housing themselves the cooperative way.

This strategy resembles the social activation strategy but differs from it in two essential ways. The first difference is that the cooperative development strategy has a more clear social movement orientation and seeks to provide the cooperative housing groups with an ideological rationale - the cooperative philosophy - for adopting the continuing housing approach to the satisfaction of their housing and living place needs. The second difference is that it is more paternalistic than the social activation strategy; it is housing developed with people for their use rather than housing developed by people for their use. This distinction, though it may seem very subtle, can give rise to very different practices.

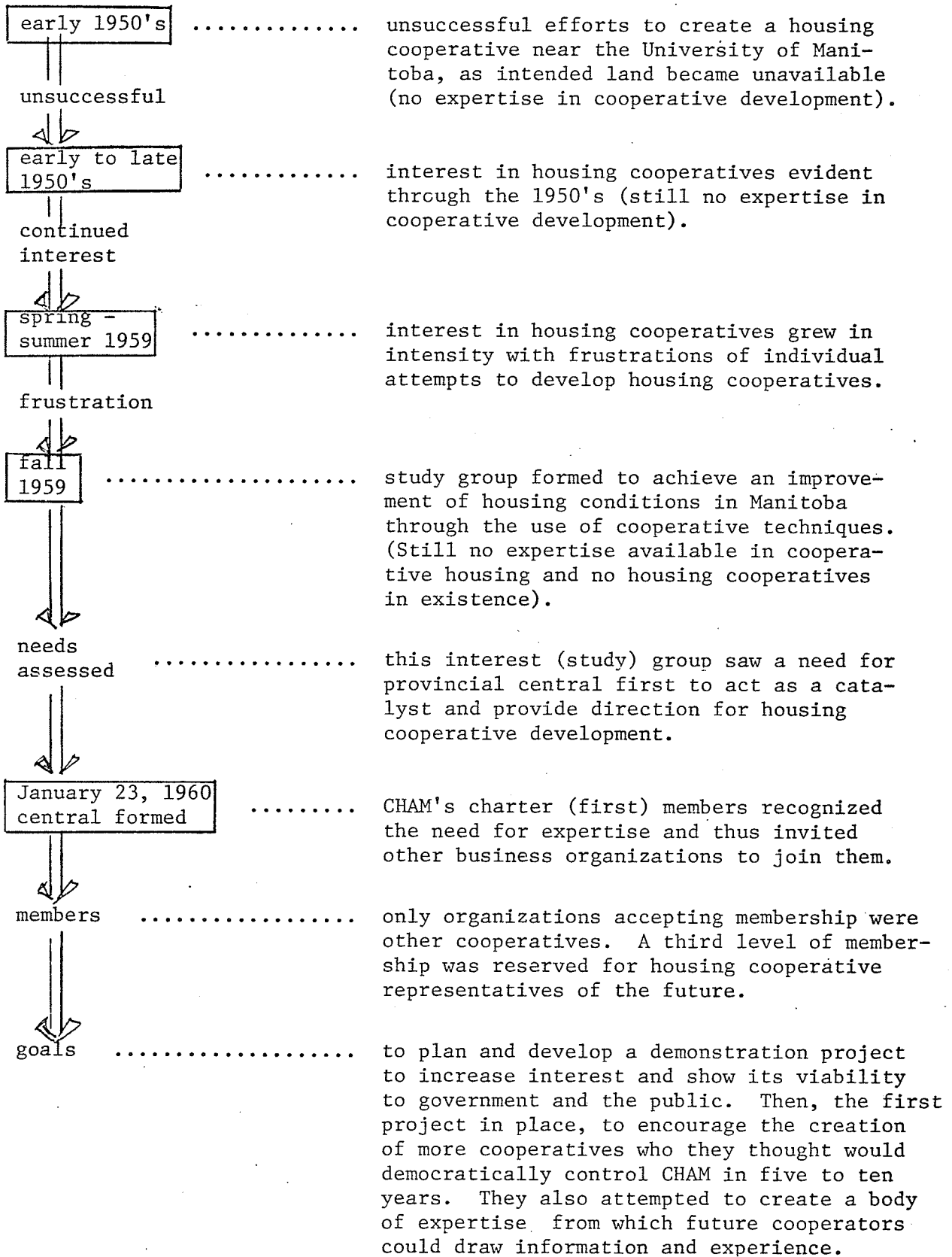
The cooperative development strategy is clearly quite different from the non-profit developer strategy. In that the benefactor group does not seek to generate sufficient revenue from the sale of services to its client group to become self-sustaining. Also the benefactor group has no in-house construction management or site supervision expertise. It knows how to evaluate such expertise and provides referrals to its "client groups" as to who they might contract this work to but it does not provide these services itself. (source: Leonard X. Pomerleau, "A Strategy of Development For The Canadian Housing Cooperative Movement," Production, March 16th, 1976, p. 4 - 26)



APPENDIX V

The Manitoba housing cooperative history and  
a case study of the Cooperative Housing Asso-  
ciation of Manitoba (CHAM)

The Manitoba Housing Cooperative History



Case Study of the  
Co-operative Housing Association of Manitoba (CHAM)

1. Incorporation

The founders of CHAM realized that if they were to deal with the various levels of government they must become a legal entity through incorporation. They did so under the Province of Manitoba's Companies Act on January 23, 1960. CHAM's objectives as laid out in the bylaws were:

- 1) To promote continuing co-operative associations, co-operative building groups, and in general to promote improvement in housing conditions in Manitoba by 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.

Since this cooperative beginning CHAM has continued to evolve through experience in cooperative ventures. The qualified cooperators of today, say in retrospect, that 'the cooperative movement in general had limited knowledge and understanding of cooperative housing and what was being attempted'<sup>1</sup>; that early CHAM consisted of a 'naïve group of people who thought cooperative housing would prevail'<sup>2</sup>; and that 'almost nobody especially in the housing establishment understood what they (housing cooperatives) were about.'<sup>3</sup> Basically early CHAM lacked knowledge of the housing development industry and resources were not easily accessible. But CHAM slowly grew and acquired expertise and resources to develop housing cooperatives.

2. CHAM's Early Years

In the early 1960's the Winnipeg housing market was soft<sup>4</sup> and housing cooperatives were a new and seemingly distrusted idea.

...most sources of financing would not touch anything so unconventional; housing officials were skeptical because it was outside their ken and experience. The antipathy towards co-operative action for housing can be judged from the fact that only one Winnipeg alderman out of eighteen voted for a co-op proposal presented to city council.<sup>5</sup>

The general idea was that CHAM would develop a demonstration project to show that continuing co-op housing could work in Manitoba. It was hoped that after a successful project had been created, individuals and families would join the movement, building a demand for further projects, thus improving housing conditions throughout the province.<sup>6</sup>

To compound these problems, the location of Willow Park Housing Co-op Ltd. in north-west Winnipeg was poor. There were few schools in the area, no shopping and for a long while no bus service. CHAM also had no money to buy and hold land and no National Housing Act (NHA) legislation was available which would allow housing cooperatives to get a blanket mortgage. Prior to 1973, there was, as well, nothing in NHA legislation for people, e.g. a cooperative, to act as sponsors for their own project. The only financing available, in the middle 1960's, was a 95% mortgage at 6½% (the highest it had ever been).

During the early design stage of Willow Park. CHAM had pressure applied to utilize only union labour. This had it been used, would have put Willow Park right out of the 'rental' market. As the cooperative was coming on stream, miles away from downtown, the city of Winnipeg developed seemingly irreversible plans to construct public housing near the Willow Park site. This close proximity to public housing, possibly blurred the concept of housing cooperatives for lay people and may have been partially responsible for the slow initial filling of the cooperative. The end result, was a cost overrun and a second mortgage.

Willow Park also had problems financing through CMHC. CMHC was considered 'a help and a hindrance', for without CMHC there would be nothing. There was, at this time, nothing clearly defined in the legislation for housing cooperatives. Attempts were made to bend to the limit, existing CMHC rules and regulations to make housing cooperatives possible. Still, many rules and regulations acted as obstacles to the attempted development. (author's research)

Finally, in 1966, after overcoming many road blocks to the development CHAM managed to have built the 200 unit housing cooperative, Willow Park Housing Co-op Ltd.<sup>7</sup> CHAM for this project contracted the actual building to a general contractor.

Having built the first Canadian housing cooperative. CHAM began planning for Willow Park East Housing Co-op Ltd. This time, CHAM expanded its role and became the general contractor and builder. By 1972, 68 units were completed and by 1974, an additional 102 units<sup>8</sup> were completed on city-owned land adjacent to Willow Park Housing Co-op Ltd.

### 3. The Crisis/Resolution

Nearing the completion of Willow Park East in 1973, CHAM began arrangements to develop Carpathia Housing Co-op Ltd. (there were 140 units planned on 11 acres of land and MHRC was going to develop one acre for elderly persons housing, however near the end of construction of the cooperative. this one acre of land became available and was used for 12 additional units and a cooperative office) on a site owned by the provincial government. By this time the NHA legislation recognized and defined housing cooperatives.

CHAM, for this project made a number of basic mistakes in its original negotiations with CMHC. CHAM applied for funds from CMHC but did not comply to the request as CHAM had not developed community animation and cooperative education capabilities.<sup>9</sup> More specifically CMHC refused to fund the Carpathia Housing Co-op because rules and regulations stated

that a central could not apply for funding. CHAM at this point simply changed the submitter's name from CHAM to Carpathia Housing Co-op Ltd. and resubmitted the application. CMHC again refused support and asked for a solid membership list. There ensued a drive for membership but again a refusal for support came forth from CMHC. What escaped CHAM was that CMHC was asking for the cooperative (Carpathia) to be active 'at arms length' from CHAM and not for CHAM to be the loan instigator<sup>10</sup>.

As the Carpathia project proceeded, CMHC also voiced concern over the tendering procedures, the projected costs of the project and as mentioned, the absence of a representative core working group. The situation in 1974 became critical for CHAM. Little revenue was entering the organization, but they continued to keep and pay a large staff many of whom contributed very little to its physical operation as a cooperative housing resource group. CHAM submitted an application for \$150,215 to the province of Manitoba's Department of Co-operative Development to help subsidize its operation for the 1974 - 1975 fiscal year.<sup>11</sup> It was here that the province audited CHAM's books.

The auditors, for the June 30, 1974 six month audit found a bank overdraft of \$1,104,789.04 with total liabilities and member equity of \$1,207,206.20 and net loss to date of \$45,158.73.<sup>12</sup> The December 31, 1974 year end audit showed a bank overdraft of \$1,551,348.96 with total liabilities and member equity of \$1,889,865.26 and a deficit for the year of \$74,109.96 or total to end of year deficit of \$77,311.37 (\$3,901.41 carried over from the previous year and also a loss on operation of \$99,040.69 for 1974). A note in the audit indicated that, "...unless additional financing can be arranged by Willow Park East Housing Co-op Ltd. and Willow Center Inc., it would appear that substantial losses by way of further write-offs will be incurred by CHAM."

The December 31, 1975 audited annual financial statement, showed a net allowance for doubtful accounts (bad debts) for 1975 of \$205,547 and for 1974 of \$785 and a deficit of \$160,079 for 1975 year end. Most of this deficit and overdraft was owed to the Co-operative Credit Society of Manitoba (CCSM), who was CHAM's banker.

Finally, on September 30, 1974, the crisis culminated. Money had apparently been drawn out of CCSM into CHAM's overdraft account. These 'loans' were it seems, ill secured and apparently at high risk.<sup>14</sup>

CCSM decided to take control of CHAM's operation and limit CHAM to its construction activities. (CCSM, beyond feeling the need for a housing cooperative resource group in Manitoba, wanted greater control over the already allocated funds to CHAM, which it seems CCSM had previously failed to control.) Many of CHAM's staff were laid off. It was anticipated that in this way CHAM would be able over time, to work itself out of debt and eventually be in a position to assume the role of a housing cooperative resource group. For example, the CHAM year-end December, 1975 audit of the statement of operations indicated a \$66,638 drop in cost of salaries and benefits over the previous year (\$136,410 in 1974 to \$69,772 in 1975).

CCSM had then committed itself to a directorship role. They established their own housing department to help recruit membership for the

Carpathia housing cooperative project, and to provide the orderly development of housing cooperatives in Manitoba. In late 1974 CCSM's Co-operative Housing Development Department (CHDD), began its operation as a resource group with a \$50,000 grant from the provincial government. The following year and a half saw CHAM operating solely as a construction company. In order to remain solvent, CHAM constructed credit union buildings and Nassau Square, a 95 unit MHRC public housing project.

CHDD at this point in time, had great success in encouraging the development of housing cooperatives in Winnipeg. For example, in July 1975, CHDD organized a public meeting at which three core working groups were formed for three new Winnipeg housing cooperative projects (Pembina Woods, Seven Oaks Gardens and Westboine Park). CHDD worked closely with these groups for about a year. They provided them with technical assistance and advice throughout the housing cooperative development process. The provincial government's Department of Co-operative Development (DCD) assisted CHDD by providing these groups with its 'high quality' cooperative oriented educational services.

Despite the competent assistance provided to the core working groups, time delays were encountered. These were due to conditions or problems associated with the land made available through MHRC. For example, each of the three cooperatives accepted land which MHRC could not use because of zoning or objections by community committees to design or use proposals MHRC made. Therefore time was spent in zoning meetings explaining to the committees that housing cooperatives were not the same as the previously proposed public housing. Also, one cooperative was required to spend much time in the process of transferring and organizing a useful land package. Another problem the cooperators faced was that in accepting land from MHRC, they were also accepting an architect who had previously made speculative designs for MHRC. This violated a basic cooperative principle. The cooperatives did not have a choice of architect. This problem began to clear when the designers began to work with the core groups rather than against them.

#### 4. Why Problems Developed

CHAM, in facing its financial crisis lost view of its original intent to become a resource group for housing cooperatives. Instead it cultivated only the conventional capabilities of a turn-key developer, and attempted to parachute housing cooperatives into Manitoba with limited or no user input. (see appendix IV for review of turn-key developer strategy, CHAM has also apparently followed closely the Quebec format, in that it is unwilling to work with local groups which approach it for assistance and insists on complete development control itself.<sup>15</sup> Some of the author's survey results point a finger at one or more CHAM employees responsible for creating animosity between the cooperatives and CHAM. For example:

I think CHAM was set up to be a development company, a construction company, and a property management company within Metro-Winnipeg. It conceived of itself as such, a three-fold organization exclusively it, therefore, was misnamed.

CHAM was not interested in anything but the pay envelope.

By the middle 1970's CHAM's credibility with the provincial and federal governments and with the individual cooperators had become seriously damaged.

Pomerleau points out the warning of the CHAM story. He mentioned that this is what can happen if too many high powered technical people are hired by an organization which would promote housing cooperative development. He said:

It is quite possible that the primary purpose of the organization will be subverted, since it is very likely that the organization will have to start undertaking other constructions in order to sustain itself. Furthermore, in many instances, it won't be able to afford the membership animation, so that a co-operatively oriented community is not likely to develop, unless the education and animation is carried out by someone else.<sup>16</sup>

Another observation is that "CMHC understood cooperatives better than CHAM at this point in time" and this was "possibly true up until relatively recently with member cooperatives having a greater say in CHAM."<sup>17</sup> As Pomerleau might see it, the organization was subverted from a cooperative to an inefficient construction and design company. It was also it seems, a lack of financial control that lead to many problems within CHAM. But beyond the financial aspects it was a managerial, attitudinal and public relations problem in CHAM compounded with probable misdirection/mismanagement.

5. The New Beginning and Future of Housing Cooperatives and the Resource Group in Manitoba

CHAM again took on the full role of a cooperative housing resource group in June 1976, when CHDD merged with CHAM. CHAM finally started fulfilling its original objective to form a federation of non-profit housing cooperatives, when it invited the developing and existing housing cooperatives in Manitoba to take up membership. Now CHAM was changing to be directed by individuals who were directly involved in specific housing cooperative developments. In 1978 the federation composed of experienced cooperators created a new statement of belief mission and objectives. (see following page)

During the summer and fall of 1979, CHAM re-evaluated its services, staffing, goals and objectives. The high risk design and construction sections were eliminated. Now the emphasis for CHAM was anticipated to be solely in the areas of property management, cooperative lobbying, education and consulting. That is, back on track and following its original primary purpose. The activity plan for 1980 stated these goals:

To provide independent and unobstructive leadership to the cooperative housing sector by:

- 1) The establishment of a co-op housing central that will respond and meet the expressed needs of its membership.
- 2) The promotion of co-op housing as an alternative

choice in today's market place, through the development and education of truly self-help groups.

- 3) Becoming financially independent of government funding.

In the early months of 1980, the CHAM board of directors realized the following fundamental problems existed:

- 1) CHAM was in a \$224,000 deficit position
- 2) These monies were owed to the Credit Union Central of Manitoba (CCSM)
- 3) CCSM was willing to continue to keep CHAM going, even CHAM's \$224,000 deficit; in fact the line of credit would even be allowed to extend to \$400,000.
- 4) CCSM as it seems, in desperate straits and hoped CHAM would pull it out of a \$1,200,000 over extended loans position. (It seems the 1974 position of CCSM was returning with limited control or backing for these funds). The CHAM board of directors felt CCSM was only waiting for CHAM to help each of these cooperatives through the interest adjustment and final mortgage periods so that CCSM could receive its little controlled monies. Then possibly CCSM would declare bankruptcy on CHAM or in fact take over, to attempt to get back monies owed to it.
- 5) CCSM was unwilling to do anything about CHAM's deficit or the \$35 000 + interest accumulating annually on monies owed.
- 6) Due to the high risk and lack of foreseeable jobs in the area, the construction and design arms of CHAM were wound down. Therefore the deficit would not be paid off by this means.
- 7) The property management arm was making only a small amount of money and no great increase in revenue could be expected here.
- 8) The 1979 annual audit showed a \$35,158 loss equalling the interest owed to CCSM.
- 9) Two Winnipeg housing cooperatives had lost confidence with the property management arm of CHAM and were seeking alternative management resources. This potential loss of the two housing cooperatives dictated that the management arm of CHAM could not operate without further loss (the interest cost for the deficit is equi-



valent to revenues from over 300 cooperative units managed by CHAM). The board of directors decided that this arm of the resource group should be wound down.

- 10) If CHAM (as it was presently set up), was to act as a lobby agent, voice and consultant for the cooperatives and a dues system to cover all these costs was set up. the individual cooperatives could not afford it.
- 11) Monies, if approved by the board of directors and spent by CHAM would increase the deficit (which meant most expenditures above 'normal' running), each individual director could be liable under the Cooperative's Act of the Province of Manitoba.
- 12) The board of directors after many hours of considering all alternatives, saw no viable way of relieving CHAM of its present debt load situation.

The conclusion was obvious, after all avenues were explored, the only option available was to wind down CHAM. That also to indicate to the creditors of CHAM that the only solution was bankruptcy. (This of course with the final approval of the individual cooperative members of CHAM.) Therefore, as of March 31, 1980, CHAM will close its door and will have no staff in the office.

However during all this sole searching, two groups of separate cooperators came to the same conclusion. That is each could not afford CHAM or a full time manager on top of an on site person(s). But a shared manager was seen feasible and needed. Thus, in the dying days of CHAM, a new user formed, desired and needed federation of cooperatives is being formed that will directly meet the needs of each participating cooperative. The exact form of this relationship is still to be seen, but the expertise is in place, the need, by a few cooperatives is seen and they are the ones who are now forming and directing a new user cooperative movement in Manitoba. Only time can say the form it will take or how it will evolve. But for the first time in twenty years it is the individual Manitoba cooperatives desire and needs that will be satisfied and aimed at. Preliminary discussions have also indicated the aim, above straight management will also follow various long term considerations. (see figure on following page)

The demise of CHAM does not mean the early dying of Manitoba housing cooperatives. In fact it could mean the strengthening and a united front to face any existing or new barriers to development. The optimistic result would be new merging cooperatives, organizing and growing in the Manitoba housing cooperative sector.

CO-OPERATIVE HOUSING ASSOCIATION OF MANITOBA LIMITED

STATEMENT OF BELIEF, MISSION AND OBJECTIVES

WE BELIEVE

That people should be free to work together to meet their economic and social needs.

That co-operative enterprise provides the greatest assurance of security and freedom.

That human welfare is served best by an economy in which there is a place for co-operative, private and government enterprise.

MISSION

To promote and maintain a democratically controlled central organization that will encourage continuing housing co-operatives to provide housing developments of good quality, at affordable costs owned by the residents as a group; in wholesome, lively and creative communities for people of all ages.

OBJECTIVES

To serve member housing co-operatives by providing services so that they can achieve their objectives.

To influence national and provincial policies on co-operative housing.

To act as a representative to various governmental agencies. (On behalf of members)

To provide members with centralized services, including education leadership and training for maximum economic advantage.

To further the understanding of co-operative housing with the general public and various government and civic agencies.

To develop co-operative housing at cost, using co-operative methods as an alternative to private and public housing.

To operate as a viable, competitive and effective organization.

To provide employees with a work environment and compensation levels that encourage professional growth and participation in decision making.

To operate according to the principles of co-operation:

Open and Voluntary Membership

Democratic Control

Limited Interest in Shares

Return of Surplus to Members

Co-operative Education

Co-operation Among Co-operatives

Approved By The 19TH Annual  
General Membership Meeting  
April 29, 1978.

Housing Cooperative vs. Resource Group  
- A Role Divergence

Internal to Cooperative  
and Cooperative's Concerns

External to Cooperative  
and Resource Groups Concerns

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Day to Day Concerns

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Long Term Concerns

- cats, dogs
- flowers, trees, grass
- parked cars
- snow removal
- cooperative books and records
- cooperative maintenance
- explaining concerns to members and prospective members
- keeping the cooperative full
- run cooperative on a day to day basis

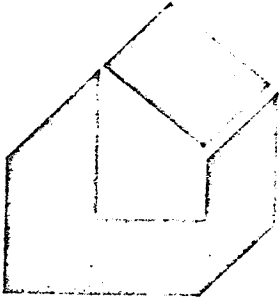
- dealing with CMHC, MHRC, Winnipeg Regional and Brandon housing authorities. As a coordinated voice for the cooperatives.
- to keep an eye on provincial and federal programs as they may affect housing cooperatives in Manitoba.
- dealing with city of Winnipeg and Brandon in name of co-op.
- working with cooperative in Tripartite Agreement (federal, provincial governments and individual cooperatives.)
- considering and advising cooperatives on SAFER program of the provincial government.
- lobbying factor in terms of politics in housing cooperatives.
- negotiating mortgages and refinancing - looking at figures of \$100,000 and more.
- marketing on behalf of all cooperatives.
- research and information on all cooperatives.
- continuity in planning and development stages of new cooperatives. (mass vs. individual strength).
- encouragement of new cooperatives.
- education - facilitator/animator in cooperatives.
- link between all cooperatives and government.

FOOTNOTES TO APPENDIX V

- <sup>1</sup>A response to the author's survey by a Manitoba cooperator.
- <sup>2</sup>Ibid.
- <sup>3</sup>A.F. Laidlaw, "Housing You Can Afford, We Chose Something New: A Short History of a New Movement", The New Harbinger: A Journal of the Cooperative Movement and Cooperative Housing Journal: National Association of Housing Cooperatives, Vol. V, No. 4, Vol. VI, No. 1, Winter, 1979, p. 8.
- <sup>4</sup>Ibid.
- <sup>5</sup>Ibid.
- <sup>6</sup>L.X. Pomerleau, "Willow Park: A Beginning", Cooperative Housing Journal and the New Harbinger: Special Joint Issue on Cooperative Housing, Vol. XII, No. 2, Summer, 1976, Vol. III, No. 3, August, 1976, p. 41.
- <sup>7</sup>Pomerleau, op. cit., p. 43.
- <sup>8</sup>Ibid., p. 44.
- <sup>9</sup>L.X. Pomerleau, A Strategy of Development for the Canadian Housing Cooperative Movement, Proaction, March 16, 1976, p. 14.
- <sup>10</sup>H. Finnigan, "The Role of Co-operative Housing Resource Groups in Canada: A Case Study of the Co-operative Housing Association of Manitoba (CHAM)", unpublished Master of City Planning thesis, Department of City Planning, University of Manitoba, January, 1978, p. 17-18.
- <sup>11</sup>Ibid., p. 18.
- <sup>12</sup>From the audited statement for the Co-operative Housing Association of Manitoba Limited as done by the Department of Co-operative Development, dated September 23, 1974, as at June 30, 1974, Exhibit A, Balance Sheet, Liabilities.
- <sup>13</sup>Annual Financial Statements and Auditors' Report, December 31, 1974, for the Co-operative Housing Association of Manitoba Limited as done by the Department of Co-operative Development, Winnipeg, Manitoba, dated May 31, 1975, p. 8.
- <sup>14</sup>A response to the author's survey and interview with a Manitoba cooperator.
- <sup>15</sup>Michael Dennis and Susan Fish, Programs in Search of a Policy: Low Income Housing in Canada, Toronto, A.M. Hakkert, 1972, p. 260.
- <sup>16</sup>Pomerleau, op. cit., pp. 15-16.
- <sup>17</sup>A response to the author's survey and interview with a Manitoba cooperator.

APPENDIX VI

Letters of introduction to cooperators  
and Co-op Housing Questionnaire



Co-operative Housing  
Association of Manitoba  
Limited

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

October 6, 1978

Dear Co-operator:

This letter is to introduce David Rapson, who is working on his Masters Thesis in City Planning at the University of Manitoba. His study concerns emerging co-operatives and the development of a manual to help your fellow co-operators.

One of C.H.A.M.'s basic objectives, as you may know, is to promote continuing co-operative housing and the improvement of housing conditions in Manitoba through the use of various co-operative techniques. As part of our overall plan this coming year, we at C.H.A.M., are attempting to organize, with your help, a series of operating and procedural manual-form guides, for your co-operative.

David's study, although not part of the original concept is a welcome extension to these manuals. It is, as well, an attempt by another experienced co-op member to improve our situation in Manitoba.

The findings, as indicated by David, will be available to C.H.A.M. for our and your fellow co-operators use. We at C.H.A.M., are very encouraged by the possibilities of this work and would appreciate you giving your full co-operation to this study.

Yours co-operatively,

E. Henschel,  
Chief Executive Officer

/gfw

University of Manitoba

Winnipeg R3T 2N2

Canada

Faculty of Architecture

204 474-9286

October 6, 1978.

Dear Sir or Madam;

I am a student in my final year of the masters program in City Planning at the University of Manitoba. For the last 3½ years I have lived in a housing Co-operative and built up an interest in the varied problems encountered in starting or running a Co-operative. My thesis, which evolved out of this interest, is aimed at organizing a manual which could probably iron out many of the problems referred to above.

To determine whether or not I am right about some of the problems and solutions, however, I need your input. Therefore, I am asking for your help and participation by answering a questionnaire. The information which I hope to receive from you will be kept strictly confidential and used only for my thesis

I particularly need information from those experienced in the development stages of housing Co-operatives. That is why you are among the people I have asked to participate. The questionnaire itself is interesting, and completing it would be a means, on your part, of contributing considerably to Co-op housing itself; and I personally would be grateful.

A copy of my findings will be presented to C.H.A.M. in a few months for its use by C.H.A.M. and your fellow Co-operators. 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 consulted with C.H.A.M. officials, your president and various members of your Board of Directors and they have given me permission to carry on my study. I would very much appreciate your assistance and co-operation in this matter.

Yours truly,

David L. Rapson

Kent Gerecke, Ph.D,  
head, department of City Planning

Department of City Planning  
University of Manitoba  
Co-op Housing Questionnaire

\*\*\*\*\*

This survey contains three (3) sections.

Section A, asks six (6) questions on your background in co-operatives and should only take a few minutes to answer.

Section B, is the longest section and asks questions on your experiences with emerging Co-ops and C.H.A.M. It is broken down into five (5) parts.

Part I, the longest part in this section, asks you about C.H.A.M. and its relations with emerging co-op clients.

Part II, considers the various co-operatives and client groups that you are or have worked with through C.H.A.M.

Part III, asks about the emerging co-operatives themselves.

Part IV, asks you about your personal feelings on co-op housing.

Part V, is a final comment about co-op housing.

Section C, asks ten (10) short questions on your personal background and should only take a few minutes to answer.

If any questions requires extra space please use the back of the previous page to answer.

All information will be kept strictly confidential and will be used only for the purposes of my study.

This survey should take you about 45 to 60 minutes to complete, so please read each question carefully and answer the best you can.

This is not a test, and no answers are right or wrong. The questionnaire is simply a tool for gathering your opinions and experiences about emerging co-operatives.

If you have any questions, please phone me at 269-0975; or circle the question giving you trouble so that those difficulties may be cleared up when I collect the questionnaire from you.



Department of City Planning  
University of Manitoba  
Co-op Housing Questionnaire

\*\*\*\*\*

GENERAL INSTRUCTIONS

This survey contains three (3) sections.

Section D, asks a number of questions on your background in Co-operatives and should only take a few minutes to answer.

Section E, is the longest section and asks questions on your experiences with your Co-op in its emerging stages. It is broken down into five (5) parts.

Part I, contains three (3) questions about your first experiences with Co-op housing.

Part II, asks you about your housing Co-op and its early development stages.

Part III, asks you about your satisfaction with the Co-op development process and your fellow Co-operators that helped or are helping build the Co-op.

Part IV, asks about your experiences with the information that you received when developing your Co-op.

Part V, the final comment, asks you to list what you feel is important in a manual to guide emerging Co-operators.

Section C, asks ten (10) short questions on your personal background and should only take a few minutes to answer.

If any question requires extra space please use the back of the previous page to answer.

All information will be kept strictly confidential and will be used only for the purposes of my study.

This survey should take you about 45 to 60 minutes to complete, so please read each question carefully and answer the best you can.

This is not a test, and no answers are right or wrong. The questionnaire is simply a tool for gathering your opinions and experiences about emerging co-operatives.

If you have any questions, please phone me at 269-0975 or circle the question giving you trouble so that those difficulties may be cleared up when I collect the questionnaire from you.

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Co-op Housing Questionnaire

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Section A

1. How long have you been actively associated with Co-op housing?

less than 1 yr.	( )	2-5 yrs.	( )	5-10 yrs.	( )	10-15 yrs.	( )	15-20 yrs.	( )	20+ yrs.	( )
-----------------	-----	----------	-----	-----------	-----	------------	-----	------------	-----	----------	-----

2. Have you worked with Co-op housing other than in Manitoba?

Yes ( )    
 No ( )

If yes was it in another Canadian province or territory?

Yes ( )    
 No ( )

Please indicate which province or territory

If no, please indicate where you worked with Co-op housing

-2-

3. Which housing Co-operatives have you worked with in Manitoba?

- Ascot Park Housing Co-op Ltd. ( )
- Brandon Housing Co-op Ltd. ( )
- Carpentaria Housing Co-op Ltd. ( )
- College Housing Co-op Ltd. ( )
- New Village Place Housing Co-op Ltd. ( )
- Pembina Woods Housing Co-op Ltd. ( )
- Red Crocus Housing Co-op Ltd. ( )
- Ross Pacific Housing Co-op Ltd. ( )
- Seven Oaks Gardens Housing Co-op Ltd. ( )
- Village Canadian Co-op Ltee. ( )
- Westboine Park Housing Co-op Ltd. ( )
- Willow Park Housing Co-op Ltd. ( )
- Willow Park East Housing Co-op Ltd. ( )

Others! Please specify

4. Have you ever lived in Co-op housing? Yes ( ) No ( )

If yes, please indicate:

a) is your present residence Co-op housing?

Yes ( ) No ( )

b) please name Co-op(s)

c) please indicate location of Co-op(s) (city, town, province or country)

d) What is the total length of time that you have lived in Co-op housing?

less than 1 yr.	( )	2-5 yrs.	( )	5-10 yrs.	( )	10-15 yrs.	( )	15-20 yrs.	( )	20+ yrs.	( )
-----------------	-----	----------	-----	-----------	-----	------------	-----	------------	-----	----------	-----

-3-

5. Are you presently involved in other types of Co-operatives (eg. food Co-op, credit union)?

Yes ( )  No ( )

If yes, please indicate:

a) type of Co-op(s) position(s) held (Board Member, Member etc.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

b) What is the total length of time that you have been associated with these other types of Co-ops (other than Co-op housing)?

less than 1 yr.	( )	2-5 yrs.	( )	5-10 yrs.	( )	10-15 yrs.	( )	15-20 yrs.	( )	20+ yrs.	( )
-----------------	-----	----------	-----	-----------	-----	------------	-----	------------	-----	----------	-----

c) Did you come in contact with Co-op housing through these other forms of Co-ops?

Yes ( ) No ( )

If yes, how?

-4-

6. Have you in the past, but not now, been involved with Co-op's other than housing (eg. food Co-op, credit union)?

Yes ( )  
No ( )

a) If yes, please indicate the type(s) of Co-op

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

b) Did you come in contact with Co-op housing through these other forms of Co-ops?

Yes ( )  
No ( )

How?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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Co-op Housing Questionnaire

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Section B

Part I

Please look at the organization chart of C.H.A.M. on the following page. Would you suggest that C.H.A.M. should be changed in its organizational structure?

Yes ( )      No ( )      Not sure ( )

If yes, or no, please explain your reasons briefly.

(1)

(2)

(3)

(4)

(5)

(6)

(7)

(8)

(9)

(10)

2. How important do you think it is for emerging Co-op clients to know C.H.A.M.'s organizational structure?

- very important ( )
- moderately important ( )
- little importance ( )
- no importance ( )
- no opinion ( )

Why?

3. How important is it for emerging Co-op clients to know who is responsible for specific duties/roles?

- very important ( )
- moderately important ( )
- little importance ( )
- no importance ( )
- no opinion ( )

Why?

CO-OPERATIVE HOUSING ASSOCIATION OF MANITOBA LIMITED

ORGANIZATIONAL CHART  
JANUARY 1, 1978

ADMINISTRATION

Ernest Henschel, Chief Executive Officer  
Gayle Watson, Executive Secretary  
Kathie Friesen, Accountant

DEVELOPMENT DIVISION

Michael Garus, Development Co-ordinator  
Hugo Epp, Development Co-ordinator  
Audrey Krushel, Stenographer

DESIGN DIVISION

Ian Spencer, Manager  
Richard Howell, Project Co-ordinator

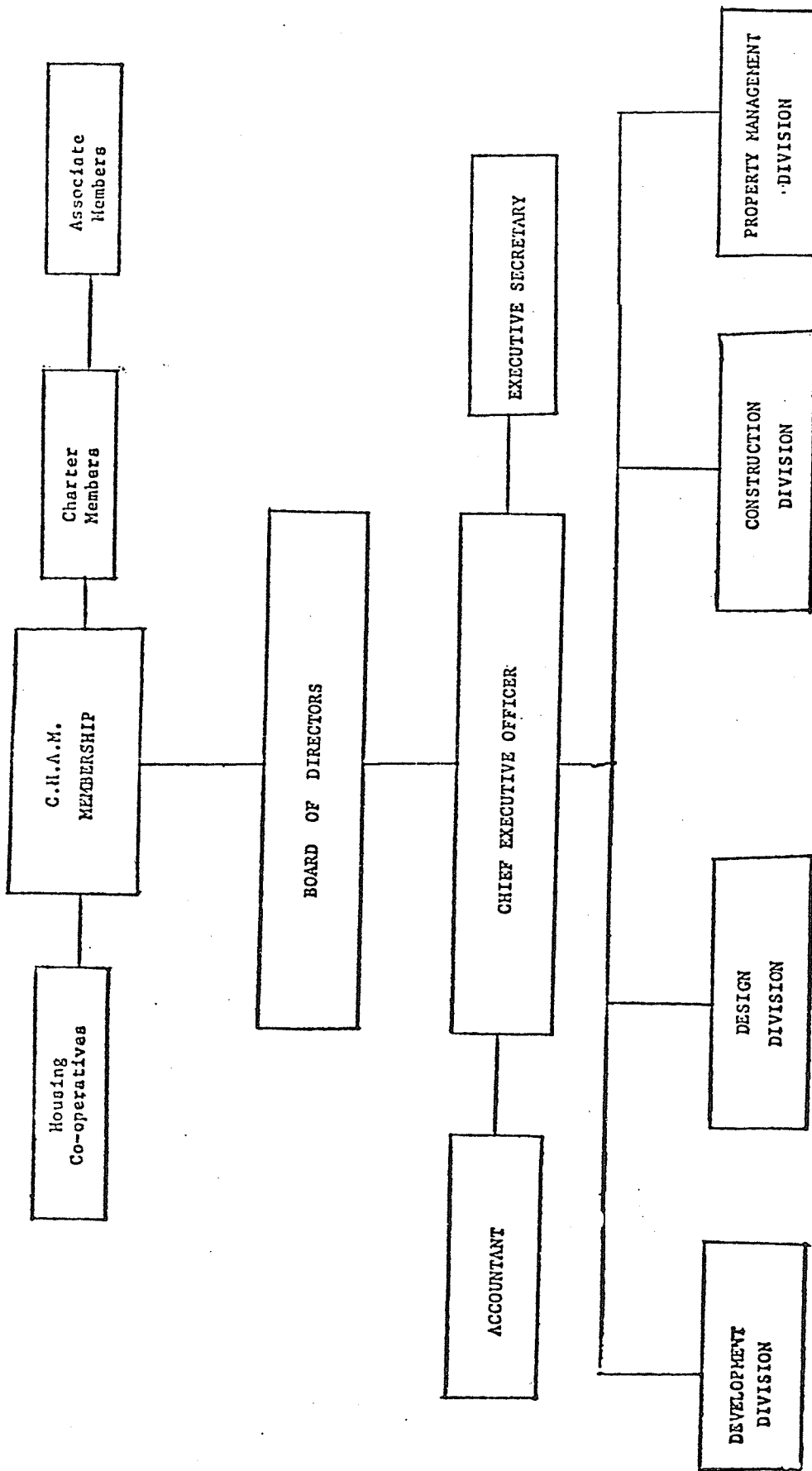
CONSTRUCTION DIVISION

Chris Johnsen, Manager  
Ron Haller, Construction Supervisor  
Jake Gruening, Construction Superintendent  
Albert Litowitz, Construction Foreman  
Doris McDonald, Chief Clerk  
Construction Labourers

PROPERTY MANAGEMENT

Al MacKay, Manager  
Ginger Jalonen, Accountant  
Florence Beardmore, Accounting Clerk/Typist  
Carol Fowler, Property Supervisor, Willow Park Project  
Tom Markevich, Maintenance Supervisor, Willow Park  
Fred Vickers, Building Superintendent, Willow Park  
Anne Hyschuk, Caretaker, Willow Park  
Joan Pielt, Property Supervisor, Carpathia  
John Tesarski, Maintenance Supervisor, Carpathia  
Judi Bell, Property Supervisor, Pembina Woods  
Min Versluis, Building Superintendent, Valhalla River Village  
Darlene Blackadder, Caretaker, Valhalla River Village  
Heleen Wiebe, Caretaker, Valhalla River Village

CO-OPERATIVE HOUSING ASSOCIATION OF MANITOBA LIMITED - STRUCTURE



4. How important is it for C.H.A.M.'s emerging Co-op clients (members) to know who is responsible to whom administratively?

- very important ( )
- moderately important ( )
- little importance ( )
- no importance ( )
- no opinion ( )

Why?

6. If given the opportunity, how could you improve the specific steps outlined in question 5 above? Please detail.

7. If I were to give you a manual which details the steps in orienting new Co-op members to C.H.A.M.'s organization, how useful do you think this would be in orienting a new Co-op member?

- very helpful ( )
- moderately helpful ( )
- not helpful ( )
- a hinderance ( )
- don't know ( )

Why? Please specify reasons for your choice.

5. Briefly, what are the specific steps that you would take in introducing and orienting a new Co-op member or members to the C.H.A.M. organization.

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)
- 8)

8. In the manual which I would present to you, do you think that an organizational chart is:

- a) an absolute necessity ( )
- b) something desired ( )
- c) not needed ( )

9. In what capacity are you/have you been working with Co-op housing?

- a) in Manitoba
- b) elsewhere

10. Could you please describe your job and what you do or did with C.H.A.M. as it related to emerging Co-op housing?

11. What in your opinion should be changed, added, omitted, in terms of your job functions with C.H.A.M.

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)
- 8)
- 9)
- 10)

12. In the course of providing your expertise on a new Co-op project, what tasks do (or did) you find the most difficult to perform?

- 1)
- Why?
- 2)
- Why?
- 3)
- Why?
- 4)
- Why?



13. Would changes in C.H.A.M.'s organization itself help to overcome those hardships?  
Yes ( ) No ( ) Not sure ( ) No opinion ( )

Explain please.

14. Do or did you have any other specific problems in conducting your day to day duties, other than those mentioned above?

Yes ( ) No ( )

If yes, please explain.

16. a) If your suggestions from question 13 concerning changes in the C.H.A.M. organization, could be detailed in a manual for Co-ops, could this, in your opinion help to alleviate problems?  
Yes ( ) No ( ) Not sure ( ) No opinion ( )

Why?

b) If your suggestions from question 14, concerning your specific day to day problems could be detailed in a manual for Co-ops, could this, in your opinion help to alleviate problems?  
Yes ( ) No ( ) Not sure ( ) No opinion ( )

Why?

15. How, in your opinion, could the delivery of Co-op housing be improved? What new steps would be required to improve this delivery?

1)

2)

3)

4)

5)

16. con't.

- c) If your suggestions from question 15, concerning ways of improving delivery, could be detailed in a manual for Co-ops, could this, in your opinion help to alleviate problems?  
 Yes ( ) No ( ) Not sure ( ) No opinion ( )

Why?

17. What other groups do you think I may be able to glean valuable information from for use in a manual on emerging Co-op housing?  
 Information expected

- 1)
- 2)
- 3)
- 4)
- 5)

18. Is (was) there anything that interferes with your accomplishing your job (other than those areas already mentioned re: C.H.A.M. itself)?

Yes ( ) No ( )

If yes, could you please explain?

Part II.

Now I would like to consider the various Co-operatives and client groups that you are or were working with through your job with C.H.A.M.

19. Do you know of anyone who has opted out of a Co-op membership previous to the construction stage of a project from:

a) those in the original core group? Yes ( ) No ( )  
 Not sure ( )

how many- 0 1-5 6-10 10-15 16-20 20+ not sure  
 ( ) ( ) ( ) ( ) ( ) ( ) ( )

b) those in the membership generally? Yes ( ) No ( ) Not sure ( )

how many- 0 1-5 6-10 10-15 16-20 20+ not sure  
 ( ) ( ) ( ) ( ) ( ) ( ) ( )

20 From your interpretation, why have people left Co-op housing? because of:

- ( ) additional family member
- ( ) felt that they could not continue
- ( ) improvement in financial well-being of person
- ( ) job required moving to another area for residence
- ( ) location of Co-op
- ( ) personality conflicts with other members
- ( ) physical features of the unit
- ( ) physical features of the building exterior or grounds
- ( ) physical features of the neighbourhood
- ( ) housing charges too high
- ( ) things going too slow
- ( ) other reasons please specify

how many persons

21. a) In your opinion, have people withdrawing from the Co-op housing process, negatively affected that Co-op's development?  
 Yes ( ) No ( ) Not sure ( ) No opinion ( )
- b) If yes, or not sure, could you explain what you think this negative impact might be?

- c) Was the impact:
- ( ) severe
  - ( ) moderate
  - ( ) very little
  - ( ) none
  - ( ) not sure

22. Do you think that this out migration of person(s) could be reduced?  
 Yes ( ) No ( ) Not sure ( ) No opinion ( )
- If yes, how do you think it could be done?

If no, why not?

23. Do you think that this out migration of person(s) should be reduced?  
 Yes ( ) No ( ) Not sure ( ) No opinion ( )
- Please explain.

Part III.

Now I would like to ask you questions concerning the client groups re: specific Co-op projects.

24. What are the most important facts that a client must have in order to participate in the development process of his/her Co-operative?

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)
- 8)

24. con't.

9)

10)

11)

25. What information do or did you give a client at the outset of a specific project to assist him/her in participating as fully as possible?

What

Why

1)

2)

3)

4)

5)

6)

7)

26. What method do or did you use to dispense the information referred to in #25?

( ) verbal (sporadic)

( ) training program (organized)

( ) written material (for individual to learn on his own)

( ) written material explained by C.H.A.M. officials

( ) other please specify

Please comment further on your approach to dispensing this information.

27. What in your opinion, could be improved in the method of providing such information?

28. From your point of view, how much contact and/or communication is there between emerging Co-ops?

- a great deal
- a moderate amount
- little
- none at all
- not sure
- no opinion

Could you please explain?

29. From your point of view how much contact and/or communication is there between emerging and operating Co-ops?

- a great deal
- a moderate amount
- little
- none at all
- not sure
- no opinion

Could you please explain?

Part IV.

For a moment we will consider your personal feelings on Co-op housing.

30. How satisfied are you with how Co-op housing is developing currently in Manitoba?

- very satisfied
- moderately satisfied
- little satisfaction
- no satisfaction
- no opinion

What reasons can you give me for this response?

31. What degree of satisfaction do you think your Co-op clients experience with the development process.

- very satisfied
- moderately satisfied
- little satisfaction
- no satisfaction
- no opinion

Why did you answer that way?

32. From your experience could you indicate those areas of the development process that seem to give Co-operators (emerging Co-op members) the greatest satisfaction in the order of priority?

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)

33. From your experience could you indicate those areas of the development process that seem to give Co-operators (emerging Co-op members) the greatest dissatisfaction in the order of priority?

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)

34. Many emerging Co-ops have various problems or issues that develop during their formation stages. If some of the most important ones had been detailed from various Co-ops, in a manual, do you think that the use of this manual would be helpful?

a) For the Co-op member in anticipating some of the problems or issues that the emerging Co-op could encounter during development.

Yes ( ) No ( ) Not sure ( )

Please explain.

b) For you in guiding emerging housing Co-operators.

Yes ( ) No ( ) Not sure ( )

Please explain.

35. What specific knowledge do you think would be helpful to a Co-op client to aid him in understanding what he may do to contribute to the development of his Co-op?

1)

2)

3)

4)

5)

6)

7)

36. Do you think the future of Co-op housing in Manitoba is:

very good

moderate

not so good

very bad (destined to fail)

Why did you answer that way?

37. Do you think the future of Co-op housing in Canada is:

very good

moderate

not so good

very bad (destined to fail)

Why did you answer that way?

38. From your experience, when should an emerging Co-op group enter the development process? That is, what should C.H.A.M. be doing before the Co-op group is incorporated?

Please explain.

Part V.

Final Comment

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University of Manitoba  
Co-op Housing Questionnaire  
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39. How successful, in your opinion, has C.H.A.M. been in guiding emerging Co-ops of the past?

Section C

1. Sex:

Male ( )

Female ( )

2. Marital Status:

Single (never married) ( )

Now married ( )

Widowed ( )

Divorced ( )

Separated ( )

Common law ( )

3. Where were you born?

If in Canada please mark province.

( ) Nfld. ( ) N.S. ( ) Que. ( ) Man. ( ) Alta. ( ) Yukon

( ) P.E.I. ( ) N.B. ( ) Ont. ( ) Sask. ( ) B.C. ( ) N.W.T.

Otherwise, please indicate country.

( ) U.K. ( ) Poland

( ) Germany ( ) Rep. of Ireland

( ) Italy ( ) U.S.A.

Other, please specify

4. Of what country are you a citizen?

( ) Canada

( ) U.K.

( ) U.S.A.

Other, please specify



5. Which age group do you fall into?

16-19	20-29	30-39	40-49	50-59	60-69	70+
( )	( )	( )	( )	( )	( )	( )

6. How many persons live in your household? (a household is the person or group of persons occupying one dwelling)

\_\_\_\_\_

7. Are all persons in the household related by blood, marriage or adoption?

Yes ( )

No ( )

If no, please explain _____ _____ _____ _____
--

8. How many children live in this household? \_\_\_\_\_

9. How many of your children live away from this household? \_\_\_\_\_

10. What is the occupation education and income (if any) of all persons living in this household (including yourself)?

Note: Please indicate for income ranges the letters A,B,C,D,E,F,G,H, or I, as indicated in guide at bottom of page.

First Name	Sex	Age	Relation to respondent	Living at home		Occupation	Education level attained	Income range
				Yes	No			
_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____

Income Ranges Guide

less than \$1,000	\$1,001 to \$6,000	\$6,001 to \$9,000	\$9,001 to \$11,000	\$11,001 to \$13,000	\$13,001 to \$15,000	\$15,001 to \$17,000	\$17,001 to \$21,000	\$21,000+
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)

-- THANK YOU FOR YOUR CO-OPERATION --

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University of Manitoba  
Co-op Housing Questionnaire

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Section D

1. a) Could you please indicate when you first registered with a housing Co-op group in Manitoba?

Month \_\_\_\_\_ Year \_\_\_\_\_

b) Please name this housing Co-op.

2. Have you at any time been a registered member of any other housing Co-op(s) in Manitoba?

Yes ( ) No ( )

If yes, could you please indicate the Co-op's name and when you registered as a member.

housing Co-op	when registered month	year	length of time held
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

3. Other than your present membership with your Co-op, do you hold a specific position with this Co-op?

Position	length of time held
_____	_____
_____	_____
_____	_____

4. What specific tasks have you performed as a member of your Co-op?  
Co-op \_\_\_\_\_ jobs undertaken \_\_\_\_\_

5. How long have you been personally involved with Co-op housing?  
less than 1 yr. ( ) 1-2 yrs. ( ) 2-5 yrs. ( ) 5-10 yrs. ( ) 10-15 yrs. ( ) 15-20 yrs. ( ) 20+ yrs. ( )

6. Have you ever resided in Co-op housing other than in Manitoba?  
Yes ( ) No ( )

If yes, please indicate:  
was it in an other Canadian province or territory?  
Yes ( )  
No ( )

Which other country(s) was it in  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

7. Do you hold any position(s) in C.H.A.M. (eg. board of directors or other committee responsibilities)

Yes ( )  No ( )

If yes, please indicate the positions(s) held and a brief description of responsibilities.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

8. Have you in the past held any position(s) with C.H.A.M.

Yes ( )  No ( )

If yes, please indicate the position(s) held

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

9. Have you ever been involved in other types of Co-operative activity (i.e. other than Co-op housing eg. a co-operative credit union, or a food co-op)?

Yes ( )  No ( )

If yes, could you indicate the type and how long you were associated with these forms of Co-op's other than housing

Type	how long associated	location of Co-op (indicate city or town)

10. Do you presently hold any position(s) with these non-housing Co-ops (eg. board of directors, other committee responsibilities or member)?

Yes ( )  No ( )

If yes, please specify position(s) held and length of time held.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

11. Have you in the past, held any position(s) with non-housing Co-op(s)? (eg. board of directors, other committee responsibilities, or member)

Yes ( )  No ( )

If yes, please specify position(s) held and length of time held.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

12. Do you own or rent your present residence?

own ( )   
rent ( )

13. Is your present and principle residence a Co-op?

Yes ( )   
No ( )

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University of Manitoba  
Co-op Housing Questionnaire  
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14. Please indicate your past residences over the last 10 years.  
(note: if you lived in 3 or 4 apartments or houses in this  
10 year period, please indicate only the total length  
of time in that particular type of residence and  
approximate location in Winnipeg, or town, city, else-  
where.)

type of accomodation	length of time in accomodation	location of accomodation
<u>SINGLE HOUSE</u> (not attached to any other building and containing one dwelling only)	_____	_____
<u>SINGLE HOUSE ATTACHED</u> (side by side) (attached to another building at ground level, such as a store or another house separated from it by a common wall running from ground to roof)	_____	_____
<u>ROW HOUSE</u> (town house) (one of three or more houses joined side by side, such as a town house, garden home, or terrace house)	_____	_____
<u>DUPLEX</u> (one of two dwellings, one above the other not attached to any other building and each having a separate entrance)	_____	_____
<u>APARTMENT</u> (in an apartment building (walk-up or elevator), in a house that has been converted into a residential building)	_____	_____
<u>MORILE</u> (such as a trailer or houseboat)	_____	_____
<u>OTHER</u>	_____	_____

Section E  
Part I.

First of all I would like to ask a few questions about your first experience with Co-operative housing.

1. Could you indicate how you first became aware that Co-op housing existed? (please check all appropriate answers)  
was it through;

- ( ) advertising in a newspaper
- ( ) other forms of advertising
- ( ) reading books or magazines
- ( ) talking to friends who were thinking of moving into a Co-op
- ( ) talking with relatives who are in a Co-op
- ( ) talking with friends who are in a Co-op
- ( ) C.H.A.M.
- ( ) other housing organizations
- ( ) work associatos
- ( ) Other please specify \_\_\_\_\_

please specify

2. Would you please explain why you have persuaded Co-op housing as opposed to any other form of housing? (eg. a house or apartment)

Part II.

Now I would like to ask you about your housing co-operative.

4. When you became a member of your present Co-op, what was happening in the development of your Co-op?

- ( ) the Co-op group was just getting organized
- ( ) the Co-op group was just approaching C.H.A.M.
- ( ) C.H.A.M. was conducting meetings with the Co-op informing co-operators about co-operatives and the development process.
- ( ) the Co-op group was in the early design stages and had not yet met with the architect.
- ( ) the Co-op group was in the design stages and was meeting with the architect.
- ( ) the Co-op was in the early construction stage.
- ( ) the construction stage was coming to an end and people were moving in.
- ( ) the construction stage was finished and people were moving in.

3. Why have you or are you leaving your most recent residence to move into Co-op housing?

5. How were or are you involved in the development of your Co-op? (please explain the capacity of your involvement eg. on the board of directors, committees, financial, development, planning etc.)

6. I am going to mention four persons or groups of people. Could you indicate how you felt the relationship between these people and your group was proceeding throughout the development of your Co-op.

	very satisfied	moderately satisfied	little satisfaction	no satisfaction	no opinion
C.H.A.M.	( )	( )	( )	( )	( )
architect	( )	( )	( )	( )	( )
other Co-op members	( )	( )	( )	( )	( )
other persons in the neighborhood	( )	( )	( )	( )	( )

If the answer is other than very satisfied, how do you think the relationship could have been improved for?

i) C.H.A.M.

ii) architect

iii) other Co-op members

iv) other persons in the neighborhood

7. Were there any issues (problems) arising when you were working with C.H.A.M. in the development of your Co-op?

Yes ( ) No ( )

If yes, would you tell me about them briefly?

Do you know why they occurred?

8. Were there any issues (problems) arising when you were working with the architect in the development of your Co-op?

Yes ( ) No ( )

If yes, would you tell me about them briefly?

Do you know why they occurred?

9. Were there any issues (problems) arising when you were working with other Co-op members in the development of your Co-op?

Yes ( ) No ( )

If yes, would you tell me about them briefly?

Do you know why they occurred?

10. Were there any issues (problems) arising when you were working with other persons in the neighborhood in the development of your Co-op?

Yes ( ) No ( )

If yes, would you tell me about them briefly?

Do you know why they occurred?

11. Many emerging Co-ops have various problems or issues that develop during their formation stages. If some of the most important ones from various Co-ops, had been detailed in a manual, do you think that the use of this manual would have been helpful in anticipating some of the problems or issues that you or your group encountered during your involvement with your emerging Co-op?

Yes ( ) No ( ) Not sure ( )

Could you please explain?

12. To what extent have other housing Co-ops in Manitoba (this does not include C.H.A.M.) helped you in developing your Co-op?

- ( ) a great deal
- ( ) a moderate amount
- ( ) little
- ( ) none at all
- ( ) not sure
- ( ) no opinion

Could you please explain?

15. Were there areas that you were not satisfied with in the development stages of your Co-operative?

Yes ( ) No ( )

If yes, could you tell me about them?

Part III.

Now I would like to ask your opinion and satisfaction of the development stages you went or are going through in your Co-operative.

13. How satisfied were you with the entire co-operative experience with which you were involved?

- ( ) very satisfied
- ( ) moderately satisfied
- ( ) little satisfaction
- ( ) no satisfaction
- ( ) no opinion

What reasons can you give me for this response?

How do you think that they could be improved? Why?

14. Were there areas that you were satisfied with in the development stages of your co-operative?

Yes ( ) No ( ) -- why?

If yes, could you tell me about them?

16. Do you plan to continue to live and work with the Co-Op?

Yes ( ) No ( )

Could you explain why?



17. Did you plan at any point in the development stages to leave the Co-op?

Yes ( ) No ( )

If yes, could you explain why you were considering leaving?

18. Do you know of anyone who has opted out of the Co-op membership previous to the construction stage of the project from:

a) those in the original core group? Yes ( ) No ( )  
Not sure ( )

how many - 0 1-5 6-10 11-15 16-20 20+ not sure  
( ) ( ) ( ) ( ) ( ) ( ) ( )

b) those in the membership generally? Yes ( ) No ( )  
Not sure ( )

how many - 0 1-5 6-10 11-15 16-20 20+ not sure  
( ) ( ) ( ) ( ) ( ) ( ) ( )

19. From your interpretation, why have people left Co-op housing? because of:

- ( ) additional family member
- ( ) felt that they could not continue
- ( ) improvement in financial well-being of person
- ( ) job required moving to another area for residence
- ( ) location of Co-op
- ( ) personality conflicts with other members
- ( ) physical features of the unit
- ( ) physical features of the building exterior
- ( ) physical features of the neighborhood
- ( ) housing charges too high
- ( ) things going too slow in your Co-op development
- ( ) other reasons \_\_\_\_\_ please specify

No. of persons

20. Please make any further comments in the space below as to why people left the Co-op membership.

21. a) In your opinion, because of people withdrawing from the Co-op housing development was there any negative impact on the specific Co-op? Yes ( ) No ( ) Not sure ( )

b) If yes, or not sure could you explain what you think this negative impact might be?

c) Was the impact:  
( ) severe  
( ) moderate  
( ) very little  
( ) none  
( ) not sure

-12-

22. Do you think that this out migration of person(s) could be reduced?

Yes ( ) No ( )

If yes, how do you think it could be done?

If no, why not?

-13-

24. Would you, as an individual, ever again participate in the development of Co-operative housing?

Yes ( ) No ( ) Not sure ( )

Why?

Part IV.

New I would like to ask you about your experience and opinion of the information that you were supplied with when developing your Co-operative.

23. Do you think that the out migration of person(s) should be reduced?

Yes ( ) No ( )

Why?

25. From your experience in what areas or stages of the emerging co-operatives do you feel you require more explanation and guidance? (Please check any that are appropriate)

- ( ) the initial organization before any contact with C.H.A.M.
- ( ) the early preparations with C.H.A.M.
- ( ) the educational stage with C.H.A.M.
- ( ) the investigation stage -- location, land, size etc. (pre architect)
- ( ) the design stage with the architect
- ( ) the building stage
- ( ) other

Please specify

26. What information did you receive at the outset of developing your present Co-op that has been helpful in assisting you in forming your Co-op?

28. What method(s) were used to dispense information to you and your group?

- verbal (sporadic)
- training program (organized)
- written material (for individual to learn on his own)
- written material explained by C.H.A.M. officials
- other please specify

29. Could you please comment on your satisfaction with the method of information dispersal.

a) How satisfied were you with the information you first received?

- very satisfied
- moderately satisfied
- little satisfaction
- no satisfaction
- no opinion

What reasons can you give for this response?

27. Describe briefly with respect to the specific stage(s) checked in question 25, the types of information that should be provided to you to make your job easier. Please explain why.

29. con't.

b) How satisfied were you with the information that you received throughout the whole development process? (or to the point that you presently are at)

- very satisfied
- moderately satisfied
- little satisfaction
- no satisfaction
- no opinion

What reasons can you give for this response?

31. What areas in the development stages did you find the hardest to understand or deal with?

32. How satisfied do you feel you are with the development stages of your Co-op?

- very satisfied
- moderately satisfied
- little satisfaction
- no satisfaction
- no opinion

What reasons can you give me for this response?

30. In your opinion what was the most important and useful information that you received for the development of your Co-op?

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)

33. From your experience could you indicate those areas in the development of your Co-op, that seem to give you the greatest satisfaction in your order of priority.

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)

34. From your experience could you indicate those areas in the development of your Co-op, that seem to give you the greatest dissatisfaction, in your order of priority.

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)

Part V.      Final Comment

35. If an manual were prepared to assist you in developing a Co-op, what do you think would have to be included?

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)
- 8)
- 9)
- 10)
- 11)
- 12)

APPENDIX VII

Procedures for selecting questionnaire  
respondents.

1) Procedures for Selecting CHAM Employees

- i) An interview with the manager of CHAM's property division was sought where the researcher described the proposed research, the implications it may have for CHAM and asked for comments or criticisms.
- ii) An interview with the Chief Executive Officer of CHAM was sought where a similar interview to that in item (i) took place.
- iii) A cover letter was obtained from the Chief Executive Officer indicating CHAM's endorsement of the research. (see appendix VI) This letter was used as a partial introduction to the questionnaire for respondents. (Another cover letter was obtained from the Department of City Planning, University of Manitoba, and used with the above letter, see appendix VI).
- iv) The manager of the property supervision division was asked to fill out a questionnaire. An appointment was made to obtain any comments on the study.
- v) Short, individual meetings with ten CHAM employees were held where the author explained the research and requested the employees to fill out the questionnaire.

2) Procedure for Selecting Other Cooperators

- i) Incorporation papers and lists of past and present boards of directors were obtained from CHAM and/or the Province of Manitoba's Department of Co-operative Development.
- ii) Names of highly involved persons not included in the above records were obtained from CHAM employees or members who had attended CHAM meetings.
- iii) In instances where the above information was incomplete or inadequate, meetings with the individual cooperative managers were sought.
- iv) Potential respondents were initially contacted by telephone or in person at meetings held by a housing cooperative. That the potential respondent met the criteria was confirmed. The respondent was then asked if he/she was willing to complete a questionnaire, which would assist the author in completing his thesis. If the potential respondent indicated a willingness to complete the questionnaire, an appointment was made for the author to deliver the questionnaire. In instances where the potential respondent was asked in person, and qualified, the questionnaire was presented at this point.
- v) When the questionnaire was delivered to the potential respondent, the researcher reviewed the cover letters and the questionnaire with him/her. The potential respondent was also asked if there were other highly involved persons that the researcher should contact.
- vi) In instances where highly involved cooperators had moved from Winnipeg, the above interviewing was done by telephone only. The questionnaires, with stamped self-addressed envelopes were mailed to willing respondents.
- vii) Most questionnaires were picked up at the respondent's home or work place and a few mailed back to the author.

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