

"In the Spirit of Co-operation"
Case Studies of Twelve Housing Co-operatives
Final Report

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Canada Mortgage and Housing Corporation (CMHC), the Federal Government's housing agency, is responsible for administering the National Housing Act.

This legislation is designed to aid in the improvement of housing and living conditions in Canada. As a result, CMHC has interests in all aspects of housing and urban growth and development.

Under Part IX of this Act, the Government of Canada provides funds to CMHC to conduct research into the social, economic and technical aspects of housing and related fields, and to undertake the publishing and distribution of the results of this research. CMHC therefore has a statutory responsibility to make widely available, information which may be useful in the improvement of housing and living conditions.

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Executive Summary

1. APPROACH AND METHOD

Case studies of twelve housing co-operatives were begun in May, 1990, as part of the overall evaluation of Canada Mortgage and Housing Corporation's co-operative housing programs.* The purpose of the case studies was to provide *qualitative*, in-depth information on such key issues in the co-operative housing evaluation as management of co-operatives, benefits to residents, social integration and interaction with communities.

The case studies addressed three main questions. First, how was **co-operative management** working, which included the topics of: resident involvement in management and sharing of contributions to co-op work and responsibilities; resident control; training and education; and security of tenure. This component of the case studies also examined potential spin-off **benefits of involvement** in management in terms of positive impacts on individual self-esteem and skills. Second, how was **income-mixing** working in co-operatives, including the extent of social integration within the co-op, and the implications of differing degrees of income mix. Third, what were the **relationships between co-operatives and the surrounding communities**; aspects of these relationships including co-operatives' involvement in community services and programs; the respective roles of co-operatives and their neighbourhoods; and the impacts of co-ops on the broader communities.

The methodology involved the selection of *twelve co-operatives* in five regional centres across Canada. Co-operatives were selected to achieve a mix of characteristics according to program type, size, and proportion of rent-geared-to-income residents. They were representative of both well-functioning co-ops and co-ops experiencing various difficulties. Co-ops were chosen from a list drawn up by local CMHC Branch Offices with input from the co-op sector. Actual data collection included separate group interviews with members and boards of directors for each co-op, and a wide range of supplementary interviews with coordinators, co-op staff and key contacts in local government, community organizations and others.

While the twelve co-operatives chosen for the study were not necessarily representative of all housing co-operatives (no sample of 12 could represent all the variations of Canada's 1,400 housing co-operatives), they did include important types of co-operatives and a wide range of environments. From such a sample of case studies, significant insights were obtained on both the benefits of living in co-operatives and some of the problems that co-ops encounter from time to time.

* Three successive co-operative housing programs have been implemented by CMHC, starting in 1973.

2. OVERALL EFFECTIVENESS AND IMPACTS OF CO-OPS

Co-operative housing was found to provide a wide range of benefits, which are recapitulated briefly below.

Democratic Control: Housing co-operatives are democratic organizations and as such their affairs are administered by their members who each have equal rights of voting and participation in decisions affecting their co-op. This democratic control was seen as one of the primary benefits of co-op housing.

Unlike private sector rents, housing charges are decided upon by the residents themselves. Increases in operating costs which impact on the co-op budget are reduced or controlled by members taking on many tasks themselves. This participatory aspect of co-op housing was given great importance, with a willingness to accept the responsibilities of membership seen as a pre-requisite for all new applicants.

Although levels of participation differ from co-op to co-op and even fluctuate over time within individual co-ops, most co-ops reported that an average of 60% of members were active participants in co-op activities.

Security of tenure was seen as another major benefit of co-op housing. In all of the co-ops studied, residents join a co-op as a member, not merely as a tenant. While members abide by the rules and policies of the co-op and make prompt payment of housing charges, they are protected against eviction. Eviction procedures are never undertaken lightly and efforts are always made to accommodate temporary financial hardships of members.

In addition to these very tangible benefits of stable housing charges and security of tenure, co-op housing also provides other benefits to members.

Informal support networks were found to provide important benefits, giving members a strong sense of community spirit and providing a healthy environment for living co-operatively. A better quality of life and improved sense of well-being were universally cited as important benefits by members. Speaking of these features, "There's not one day goes by that I don't give thanks for living in a co-op" was a typical remark made at a group interview by one senior citizen resident of a large, vibrant co-op.

Largely as a reflection of a strong participation base, management of co-operatives was found to be highly effective overall -- with some variations depending upon size of co-ops, and their age. As with some other features of these organizations, management of some co-ops showed a tendency to change through time, as founding members sometimes withdrew from an active role or left, and as new "generations" of leaders assumed an active role.

3. FACTORS IN THE SUCCESS OF CO-OPS

Conditions for, and barriers to, success could be extrapolated from the co-op case studies as follows.

Generally, the researchers concluded that for *success to be achieved*, co-ops must maintain good communications, hold regular meetings, and encourage full participation. Also, there must be clear lines of authority and an effective decision-making process, as well as an up-to-date set of by-laws, policies and procedures which are applied consistently.

As well, the case studies indicated that *barriers to success* included such things as lack of financial resources, lack of member commitment, not maintaining adequate training and education policies, and members on "power trips". Also, lack of support from resource groups and lack of support from CMHC presented problems for some co-ops studied.

4. CO-OPS AND FUTURE GROWTH

The research team identified many positive aspects of co-operative housing. However, it was also evident that co-ops experience various problems and some co-ops have **significant unmet needs**. Such unmet needs were particularly evident in the area of: financial resources; maximizing member participation and sharing of co-op responsibilities; and education and training, as well as the need for expert advice or skills to deal with specific problems.

Co-ops experiencing problems had mostly tried to find their own solutions, but this had not always been possible given the magnitude of some of the issues.

The research team concluded that addressing these unmet needs presents a challenge for both CMHC and the co-op sector -- additional types of inputs are needed from local housing federations, regional federations, and resource groups. Among these needs, training and education may be a particular issue -- and one that needs to be carefully studied in relation to the life cycle of co-ops as organizations. Unmet needs may be a matter for concern at the federation or governmental level, but developing more activity at the individual co-op level to "audit" organizational performance and needs may be a key element in future progress in this area.

Addressing these needs for ongoing organizational supports will be an important issue in the future, as co-ops deal with organizational change, aging of members and buildings, and other factors.

5. MESSAGES TO CMHC FROM CO-OPS

Co-operative housing residents who were surveyed expressed consistently similar sentiments with regards to CMHC and its stance vis-a-vis co-ops.

Residents in all of the co-ops studied were unanimously committed to the co-op housing principle and urged CMHC to continue to provide adequate funding for the program. This consensus of opinion reflected residents' satisfaction with their own housing situation and the feeling that the co-op option should be much more widely available.

Many co-op residents suggested that CMHC should increase public awareness and knowledge of co-op housing as distinct from other social and public housing. "CMHC should become a strong advocate of co-ops and educate people to understand how co-ops save a lot of money for the larger community" is how one resident expressed this typical sentiment.

RÉSUMÉ

1. APPROCHE ET MÉTHODE

Les études de cas de 12 coopératives d'habitation ont débuté en mai 1990 dans le cadre de l'évaluation générale des programmes de logement coopératifs¹ de la Société canadienne d'hypothèques et de logement. L'objectif des études de cas était de fournir de l'information qualitative examinant en profondeur des questions clés de l'évaluation des coopératives d'habitation, telles que la gestion des coopératives, les bénéfices pour leurs occupants, l'intégration sociale et l'interaction avec les collectivités.

Les études de cas abordaient trois grandes questions. Premièrement, comment fonctionne la **gestion coopérative**, c'est-à-dire : la participation des résidents à la gestion et le partage des tâches et des responsabilités au sein des coopératives; le pouvoir des occupants; la formation et la sensibilisation; et la sécurité d'occupation. Ce volet des études de cas examinait aussi les **bénéfices de la participation** à la gestion du point de vue de leurs effets positifs sur l'estime de soi et sur les compétences personnelles. Deuxièmement, le fonctionnement de la **diversité des revenus** dans les coopératives, y compris le degré d'intégration sociale au sein de la coopérative, et les conséquences de cette diversité des revenus. Troisièmement, quelles sont les **relations entre les coopératives et les collectivités avoisinantes**; ces relations comprennent par exemple la contribution des coopératives aux services et programmes communautaires; les rôles respectifs des coopératives et des quartiers environnants; et les effets des coopératives sur la collectivité en général.

La méthode d'étude supposait le choix de 12 coopératives dans cinq centres régionaux à travers le Canada. Les coopératives étaient choisies dans le but d'obtenir une représentation équilibrée de diverses caractéristiques, soit le type de programme, la grandeur de la coopérative et la proportion de membres dont les loyers sont proportionnés au revenu. On trouvait tout aussi bien dans le groupe à l'étude, des coopératives qui fonctionnaient bien comme des coopératives qui connaissaient certains problèmes. Les coopératives ont été choisies à partir d'une liste préparée par les bureaux locaux de la SCHL en collaboration avec le secteur coopératif. La collecte de données comportait des interviews de groupes de membres et des interviews de membres des conseils d'administration tenues séparément dans chaque coopérative ainsi qu'une vaste gamme d'interviews supplémentaires avec des coordonnateurs, des membres du personnel des coopératives et des représentants clés des gouvernements locaux, des organismes communautaires et autres.

Même si les 12 coopératives choisies pour l'étude n'étaient pas nécessairement représentatives de toutes les coopératives de logement (aucun échantillon de 12 coopératives ne pourrait représenter la diversité des 1 400 coopératives d'habitation au Canada), elles représentaient les grands types de coopératives

¹ La SCHL a mis successivement en oeuvre trois programmes de coopératives d'habitation depuis 1973.

et une vaste gamme de milieux. Un tel échantillon d'études de cas a permis de faire d'importantes constatations à la fois sur les avantages de vivre dans une coopérative et sur certains des problèmes que connaissent de temps à autre les coopératives.

2. EFFICACITÉ GÉNÉRALE ET EFFETS DES COOPÉRATIVES

On a constaté que le logement coopératif offrait une vaste gamme de bénéfices qui sont brièvement résumés ci-dessous.

Le contrôle démocratique : les coopératives d'habitation sont des organismes démocratiques et comme tels leurs activités sont administrées par des membres qui ont des droits égaux de vote et de participation aux décisions concernant leur coopérative. Ce contrôle démocratique est perçu comme un des principaux bénéfices des coopératives d'habitation.

Contrairement aux loyers exigés dans le secteur privé, les frais de logement sont arrêtés par les occupants eux-mêmes. Les augmentations du coût de fonctionnement qui ont un effet sur le budget de la coopérative sont réduites ou contrôlées du fait que les membres accomplissent eux-mêmes de nombreuses tâches. On accorde beaucoup d'importance à la participation dans les coopératives d'habitation, la volonté d'accepter les responsabilités de la coopération étant considérée comme une condition nécessaire pour tous ceux qui souhaitent adhérer à la coopérative.

Même si le degré de participation des membres diffère d'une coopérative à l'autre et qu'il fluctue même dans le temps au sein des coopératives elles-mêmes, la plupart des coopératives ont rapporté qu'en moyenne 60 p. 100 des occupants participaient activement à la vie de la coopérative.

La sécurité d'occupation était perçue comme un autre bénéfice important des coopératives d'habitation. Dans toutes les coopératives étudiées, les occupants adhéraient à la coopérative à titre de membre, pas seulement à titre de locataire. Aussi longtemps que les membres respectent les règles et les politiques de la coopérative et qu'ils règlent promptement leurs frais de logement, ils sont protégés contre l'expulsion. On n'entreprend jamais à la légère des procédures d'expulsion et on fait toujours des efforts pour aider les membres éprouvant des difficultés financières temporaires.

En plus de ces bénéfices tangibles que sont la stabilité des frais de logement et la sécurité d'occupation, les coopératives d'habitation offrent d'autres avantages à leurs membres.

Les réseaux d'entraide informels offrent d'importants bénéfices, donnant aux membres un solide sens d'esprit communautaire et procurant un sain milieu de vie coopérative. Tous les répondants ont déclaré qu'une meilleure qualité de vie et un plus grand sentiment de bien-être étaient d'importants bénéfices pour les membres. À ce propos, voici le commentaire typique d'une personne âgée habitant une grande coopérative vibrante de vie :

« Pas un jour ne passe sans que je sois reconnaissante de vivre dans une coopérative. »

Surtout parce qu'elle suppose une vaste participation à la base, la gestion des coopératives est considérée comme étant très efficace en général, avec

certaines variations selon la taille et l'âge des coopératives. Comme d'autres caractéristiques de ces organismes, la gestion de certaines coopératives avait tendance à changer au fil des ans alors que des membres fondateurs abandonnaient parfois leur rôle actif où quittaient la coopérative et que de nouvelles « générations » de chefs assumaient un rôle plus actif.

3. FACTEURS CONTRIBUANT AU SUCCÈS DES COOPÉRATIVES

Voici les conditions favorables et les obstacles à la réussite des coopératives que nous avons pu tirer des études de cas.

En général, les chercheurs ont conclu que pour réussir, les coopératives doivent maintenir de bonnes communications, tenir des réunions régulières et encourager la pleine participation. De plus, il faut établir des rapports de pouvoir clairs et un processus efficace de prise de décisions ainsi que des règlements tenus à jour et des politiques et procédures qui sont mis en oeuvre de façon conséquente.

Les études de cas ont démontré par ailleurs que les obstacles au succès comprennent des circonstances telles que le manque de ressources financières, le manque de participation des membres, le manque de formation adéquate et de politiques de sensibilisation et le fait que certains membres s'arrogeaient trop de pouvoirs. Le manque de soutien des groupes de ressources techniques et le manque de soutien de la SCHL représentaient des problèmes pour certaines des coopératives étudiées.

4. LES COOPÉRATIVES ET L'AVENIR

L'équipe de recherche a cerné plusieurs aspects positifs au sujet des coopératives d'habitation. Elle a toutefois constaté aussi que les coopératives connaissaient divers problèmes et que certaines coopératives avaient d'importants besoins non satisfaits. De tels besoins se font particulièrement sentir lorsqu'il est question des ressources financières, de l'augmentation de la participation des membres et du partage des responsabilités dans la coopérative, de la sensibilisation et de la formation ainsi que par rapport à certains problèmes spécifiques, lorsqu'il faut faire appel à des conseils experts ou à des compétences particulières.

Les coopératives connaissant des problèmes avaient la plupart du temps tenté de trouver leurs propres solutions, ce qui n'avait pas toujours été possible étant donné la complexité de certains problèmes.

L'équipe de recherche a conclu que la réponse à ces besoins non satisfaits était un défi pour la SCHL aussi bien que pour le secteur coopératif. Il faut obtenir la participation accrue de fédérations d'habitation locales, des fédérations régionales et des groupes de ressources techniques. Parmi ces besoins, la formation et la sensibilisation peuvent présenter un problème particulier, qui doit être étudié attentivement par rapport au cycle de vie des coopératives en tant qu'organismes. Les besoins non satisfaits peuvent être des sujets de préoccupation pour les fédérations et les gouvernements mais ils peuvent aussi susciter une plus grande activité au sein des coopératives individuelles pour « vérifier » la performance et les besoins organisationnels et devenir ainsi un élément clé des solutions futures dans ce domaine.

Répondre à ces besoins de soutien organisationnel continu sera une importante question dans l'avenir, alors que les coopératives devront s'ajuster aux changements organisationnels, au vieillissement des membres et des immeubles et à d'autres facteurs.

5. MESSAGES DES COOPÉRATIVES À LA SCHL

Les occupants des coopératives d'habitation interrogés exprimaient régulièrement des sentiments similaires par rapport à la SCHL et à sa position sur les coopératives.

Les occupants de toutes les coopératives étudiées se ralliaient unanimement au principe du logement coopératif et ils exhortaient la SCHL à continuer de fournir un financement adéquat à ce programme. Ce consensus reflétait la satisfaction des occupants par rapport à leurs propres conditions d'habitation et le sentiment que ce mode de vie devait être plus largement accessible.

De nombreux membres ont suggéré que la SCHL devait sensibiliser le public à l'habitation coopérative et mieux lui faire comprendre en quoi ce mouvement se distingue du logement social et public. Un des occupants a exprimé ainsi ce sentiment largement partagé : « La SCHL devrait devenir le défenseur des coopératives et sensibiliser les gens pour qu'ils comprennent que les coopératives font épargner beaucoup d'argent à l'ensemble des citoyens. »



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STAFFING

The case studies project was directed by Dr. Ted Adam Harvey, with key roles played by Ms. Caroline Hunt, Ms. Sue Langton, and Ms. Marian Ficysz of SPR Associates Incorporated. Other participants in the research team included Mr. Kim Pratt, Dr. Barrie Gibbs, Ms. Valerie Watson, Mr. Sylvain Paradis, Ms. Denise Roy, Ms. Julie Rahn, Ms. Anne Peat, Mr. Daryl Shadrack, Ms. Katarina Radojcic, Ms. Helen Ficysz and others.

A. Introduction

A.1 PURPOSE OF THE CASE STUDIES

Case studies of twelve housing co-operatives were begun in May, 1990, as part of the overall evaluation of Canada Mortgage and Housing Corporation's co-operative housing programs.*

The purpose of the case studies was to provide *qualitative*, in-depth information on such key issues in the co-operative housing evaluation as management of co-operatives, benefits to residents, social integration and interaction with communities.

The case studies addressed three main questions:

- o First, how was **co-operative management** working, which included topics of: resident involvement in management and sharing of contributions to co-op work and responsibilities; resident control; training and education; and security of tenure. This component of the case studies also examined potential spin-off **benefits of involvement** in management in terms of positive impacts on individual self-esteem and skills.
- o Second, how was **income-mixing** working in co-operatives, including the extent of social integration within the co-op, and the implications of differing degrees of income mix.
- o Third, what were the **relationships between co-operatives and the surrounding communities**; aspects of these relationships including co-operatives' involvement in community services and programs; the respective roles of co-operatives and their neighbourhoods; and the impacts of co-ops on the greater communities.

* Three successive co-operative housing programs have been implemented by CMHC, starting in 1973.

A.2 CASE STUDY APPROACH AND METHODOLOGY

The methodology involved the selection of *twelve co-operatives* in five regional centres across Canada. Co-operatives were selected to achieve a mix of characteristics according to program type, size, and proportion of rent-geared-to-income residents. They were representative of both well-functioning co-ops and co-ops experiencing various difficulties. Co-ops were chosen from a list drawn up by local CMHC Branch Offices with input from the co-op sector.

Assurances of confidentiality for all information and data collected were given and that the identity of individual co-ops would be protected.

The following steps were taken to establish and complete the case studies:

- o coordination of specific case studies with local CMHC Branch Offices (selection of co-operatives, negotiation of co-operatives' agreement to participate in the study, set-up of initial meetings);
- o site visits to each co-operative for focus group meetings with boards of directors and residents, and a wide variety of key informant interviews with such persons as co-operative coordinators, CMHC branch staff, municipal housing authorities and planning officials, social agencies and others; and
- o drafting of a confidential report (no identification of the specific organization or community) for each co-operative studied, and summation of all key results in this report.

While the twelve co-operatives chosen for the study were not necessarily representative of all housing co-operatives (no sample of 12 could represent all the variations of Canada's 1,400 housing co-operatives), they did include important types of co-operatives and a wide range of environments.

A.3 OUTLINE OF THE REPORT

This report has six sections following the introduction which briefly summarize the findings of the case studies. These sections are:

- B. Management of Housing Co-operatives;**
- C. Benefits of Co-op Housing to Residents;**
- D. Social Integration and Income Mixing;**
- E. Co-op/Community Interaction;**
- F. Other Messages and Views; and**
- G. Summary/Conclusions.**

B. Management of Housing Co-operatives

B.1 TYPES OF MANAGEMENT STRUCTURES

The **types of management structures** exhibited many similarities across the co-op case studies, as well as some notable variations.

Overall, general membership dealt with major issues and decisions although variations did occur in individual co-ops as to what constituted a major issue or decision. Boards of directors and/or paid staff dealt with day-to-day operations, consistent with the size of the project being managed.

Larger co-operatives had, in many cases, an extensive **paid staff** component, while smaller co-operatives were found to be either 100% self-managed or made minimal use of paid staff. Boards were elected either annually or on a rotation basis (i.e. to provide continuity). An exception was found in one very small co-op where elections were not held at all as the entire membership sat on the board. One co-op was structured to include a parallel arm dealing with the social, recreational and light housekeeping aspects of management and was referred to by a member as the "lifeblood of the co-operative".

There were three important and influential **committees** found in most of the co-ops: finance; maintenance; and membership; with the social committee also a vibrant entity in many of the co-ops. Great variation was found in the remaining committees reflecting the different responsibilities and realities of the individual co-operatives.

Committees reported to the board of directors which reported to the general membership, and the memberships of these committees were usually mutually exclusive of boards of directors. Ad hoc committees were used extensively to revise or develop new policies.

B.2 EFFECTIVENESS OF SELF-HELP MANAGEMENT

Various **aspects of self-help management** were evidenced during the conduct of the case studies. For example, some co-ops hired staff to assist with day-to-day operations, while others were considering this option to improve efficiency and lighten participation workload. In a few cases, non-resident board members provided independent advice and a community perspective, to co-operative management.

In general, the participatory, democratic management style was seen to result in efficient management, significant member input into decision-making, and communication of information facilitating member satisfaction. Depending on the co-op's individual situation, an adaptation of standard rules and policies was frequently undertaken with, in some cases, more formal procedures developed to facilitate efficient management.

Mechanisms to improve effectiveness and achieve the self-help goal were many and varied and included educational packages to integrate new members into the co-operative philosophy, careful screening of members to select those with an inclination towards the co-operative spirit, creative and positive policies to encourage participation, and adaptations of management style to fit a changing situation (e.g. an aging population).

Innovative management styles, in some co-ops, allowed for the conduct of social audits or surveys to identify problem areas and goal objectives. One co-op studied had conducted an extensive *social audit* by surveying all members to determine whether and how they felt that the co-op was successfully meeting its objectives. Where the survey indicated that these objectives were not being fully realized, recommendations for action were identified, the majority of which had been implemented within the past year.

Generally, management practices were found to be effective and satisfactory, with effectiveness, in stakeholder terms, reflected in resident satisfaction with management; and in operational terms, with effective maintenance, problem-solving, etc.

A wide range of mechanisms were found to facilitate self-help management, some of which were highly innovative. For example, one co-op studied had conducted an extensive social audit of all members to determine whether the co-op was successfully meeting its objectives and had implemented remedies for most of the problems members had identified.

B.3 MEMBERSHIP INVOLVEMENT ('sharing work')

Membership involvement in co-operative **management and maintenance** was expressed as an area of continuing concern to most co-operatives studied. The exceptions proved to be co-ops with a larger membership (e.g. more people available to do the work) and a co-operative where careful screening of members resulted in good "co-operators".

Some of the positive **steps adopted to encourage participation** included enhanced education programs to illustrate to prospective members the joys of co-operating, annual volunteer appreciation nights where volunteer appreciation pins or plaques were awarded, and combining big maintenance projects with social functions (e.g. refreshments served, opportunity to socialize, BBQ, etc.).

It was noted that encouraging seniors and disabled persons to participate by tailoring the work to meet their abilities (e.g. telephoning, flower bed care, sending cards, baking, etc.), providing the opportunity for members to act as paid casual labour and allowing for both internal (membership) and external tendering on major projects also increased the level of member involvement.

More **coercive methods** to maintain involvement were also utilized by some co-operatives with varying degrees of success and included: peer pressure (e.g. creating a guilty conscience among non-participants); monitoring the level of participation (e.g. keeping attendance records, requiring description of work accomplished, etc.); confrontation and constant reminders; assigning specific tasks to those members not exhibiting initiative; and requiring the entire membership to serve on the maintenance committee.

Burnout, which appeared to be a universal problem, perhaps due in part to the tendency of a core group to assume responsibility, was also dealt with creatively by some co-ops. "Sabbaticals" after periods of active participation were common, as were steps to actively encourage new members to volunteer and participate.

Overall, co-ops reported that getting members to serve at the board or committee level and to participate in group projects, was not as difficult as motivating members to become involved in the day-to-day maintenance duties. To counteract this, some co-ops have hired maintenance staff, while others were considering this option, to improve efficiency and lighten the participation workload.

In summary, non-participation was regarded by most co-ops as an ongoing issue, but although causing some degree of tension, "In the end, the work gets done," as one co-op member noted. However, three co-ops regard non-participation as a problem severe enough to have initiated reviews of their member involvement policies. These cases point to the maintenance of member involvement as an ongoing concern for co-operatives.

B.4 TRENDS IN MANAGEMENT STRUCTURES/STYLES OVER TIME

Management structure/style for the majority of the co-ops studied did not appear to change significantly over time. Some co-ops were reported to adhere to the management structure devised during their inception, while others had experienced a gradual evolution of management style to the current situation.

Notable examples of change included: (1) a co-op where the distribution of authority changed from a "hands-off" (management by outside organization) to a participatory and democratic style; (2) a co-op that, due to an aging population, was moving more and more towards paid management and away from self-management; (3) a small co-op that changed from a formal resource group designed structure to an informal style better suited to its size; and (4) a co-op that found the structure provided by a resource group to be lacking definition and subsequently formalized their management structure to facilitate consistency and efficiency.

B.5 CONDITIONS FOR, AND BARRIERS TO, SUCCESSFUL SELF-MANAGEMENT

Successes of self-management were consistently reported amongst co-ops studied, and included four elements. A *first* reflection of successful self-management was satisfaction of co-op members with their housing situation and in particular the satisfaction derived from the democratic, participatory style of management which they perceived as member control over co-operative decisions and policies with resultant security of tenure.

Second, good financial status was evidenced by many of the co-ops, even in the face of some very major renovations or replacements.

Third, the lack of major conflicts was another success mentioned along with increased expertise in conflict resolution to deal with any conflicts that surfaced.

And *finally*, the ability to maintain affordable housing costs, due in large part to the decreased operating costs resulting from volunteer hours, was a source of pride to many of the co-operatives.

Problems with self-management tended to be more specific to individual co-operatives rather than being of a generalized nature. Some co-ops experienced a lack of communication between the general membership and the board of directors. To address this problem, newsletters were circulated and the minutes of board meetings posted to keep the membership better informed.

The attrition of key people (e.g. committee members, chairs, etc.) had been a serious problem for some co-ops, especially when a number of "key" people had been lost in a year. In some cases, co-ops would try to alleviate this problem by appointing an assistant to key positions, while others relied on the departing incumbent to educate the incoming member who would be taking over the position.

Taking advantage of the co-op "spirit" by expecting too much volunteer effort was another problem frequently mentioned, and conversely, lack of participation resulting in poor board morale and/or lack of implementation of board decisions. Review of member involvement policies was a remedy initiated by a few co-ops.

Two more global difficulties were referred to in the discussion of management problems. The *first* was the difficulty of motivating the majority to be involved in decision-making (e.g. decisions being made by a minority of members) and *second*, was the difficulty of maintaining the co-operative momentum as old members moved out and were replaced by new members. It was fully realized by some co-ops that to surmount these difficulties pro-active steps needed to be taken to integrate the new members into the life of the co-op with a strong training and education program to revitalize the co-op as a whole. Other co-operatives revealed that the area of training and education had become, over time, a low priority in their self-management style.

In summary, problems, as well as successes, result from self-help management, but overall the successes outweigh the problems, and most co-ops showed the ability to initiate remedial steps to solve their difficulties.

<p>In general, the participatory, democratic management style of co-ops was seen by the researchers to result in efficient management, significant member input into decision-making, and communication of information facilitating member satisfaction.</p>
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C. Benefits of Co-op Housing to Residents

Historically, two primary factors have given rise to the development of co-ops, namely economic hardship and socio-political ideals. Each resident of a co-operative housing unit elected to become part of a co-operative community and, whatever the reasons or factors which originally motivated the individual's decision to join a co-op, all residents share equally in the benefits of co-op living. Residents in co-operatives have control over many different aspects of their housing and living environment, i.e. beyond operational management.

C.1 RESIDENT CONTROL OF HOUSING

Areas of control evidenced in the twelve case studies included: legal control of policies; by-laws; amendments and financial control of housing charges; approval of budgets and control of expenditures; and control over major renovations, repairs and maintenance.

Residents also exercised control of staff-hiring and terminations, determining job descriptions, and performance appraisals.

Functions of the boards of directors and committees were approved by members, as were occupancy agreements, members' obligations, participation, evictions; and the selection of new co-op members, interviewing applicants, determining applicants' suitability and motivations for joining the co-op.

The right to inspect units, uncover problems, and ensure proper maintenance, as well as the approval of major renovations by the general membership were also common features of resident control.

Mechanisms to ensure resident control were similar in all the co-ops studied, and included such features as a democratic process, one member one vote, and members having "the last word".

Also, boards of directors were elected and responsible to members with all major decisions being approved by the general membership, and, generally, expenditures over a specific value (usually \$500) requiring approval by members.

All members had the right to propose agenda items for general membership meetings and co-ops held regular elections to change boards of directors which allowed for new ideas and input, while guarding against the "power hungry", or members seeking "power trips".

Distribution of minutes of meetings, and decisions of committees and boards, was an important feature, with communications to members often accomplished through newsletters. Communications were sometimes found to be problematic, with power in the hands of a few who maintained secrecy and confidentiality to retain power.

Effectiveness of controls could not be ascertained with certainty from the type of information collected in the case studies. However, most members were of the view that they controlled the co-op, and that this was reflected in important decisions/policies. As well, key informants interviewed (in government and the non-governmental sector) in the various communities were found to share this view of co-op control as effective.

Co-op residents were generally in agreement as to the **benefits** of the control exercised over their housing situation which came from collective, membership control of co-op decisions and policies.*

The opportunity to make wise investments of surplus funds, to maintain low increases in costs, and to decrease operating costs by contracting work to the lowest bidder or doing work themselves, were consistently identified as benefits of co-operative housing. Also, the greater understanding of management techniques and how government operates, derived from involvement through self-management, were frequently mentioned as benefits by residents.

* It should be noted, however, that a few members in some co-ops thought power was too centralized because usually a few people step forward to take on the "big" jobs. In the view of some of these residents, the desire of some activists was to obtain and retain power.

C.2 SECURITY OF TENURE

Co-op members interviewed were in complete agreement regarding the **importance and benefits of security of tenure in housing**. Without exception, residents of all the co-ops mentioned that protection from exorbitant rents and rent increases, protection from arbitrary decisions by landlords, and protection from both financial and psychological pressures, were of major significance. Instances of a landlord having increased rents by as much as \$75 or \$100 a month on a regular basis and of having dumped the furniture and belongings of a tenant on the front lawn were cited as examples of pre-co-op rental experiences.

Many residents reported feelings that "you are your own landlord" and you have control over your housing situation, as opposed to the many bad experiences with previous landlords.

The fact that help is available to members if they have temporary financial difficulties and the possibility of applying for a subsidized unit if serious, sustained financial difficulties occurred, added to the financial and legal security experienced by co-op residents.

Reasons for **expulsion of members** were consistent among the co-ops studied but evictions were never undertaken lightly and were a fairly rare occurrence, on average less than 5% of units. Expulsions usually occurred due to arrears of housing charges. All co-ops were found to report a well-described and documented procedure for eviction.

Some co-ops had discussed expulsion policies for non-participation in co-op activities but none indicated that such policies had been adopted.

Residents strongly emphasized the benefits of co-op housing in the areas of control over housing and security of tenure. Other important benefits were also noted in the areas of personal and economic development.
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C.3 MUTUAL SUPPORT NETWORKS AND OTHER BENEFITS OF CO-OP LIVING

Individual member benefits from co-op housing were varied but many instances were cited of "success stories", such as single mothers gaining self-confidence and self-esteem from living in the co-op environment, returning to school and subsequently to the workforce. Similarly, some residents told of their ability to start their own businesses as a direct result of the sense of security and/or skills learned at the co-op.

More generally, residents reported benefits from learning **communication skills**, including public speaking and how to conduct meetings, as well as learning **management skills**, how to delegate tasks, and negotiate issues, all of which contributed to general personal growth.

Co-op residents reported that an **improved sense of well being** and better quality of life was evidenced by the ability to recover lost pride, to learn respect for others, and tolerance of different values and lifestyles. Residents were able to enjoy pride in their own home, along with a sense of belonging with caring and sharing neighbours.

Many residents suggested that the strong sense of community and village-like atmosphere of their co-ops were a positive influence and increased the quality of life, while seniors reported that the opportunity to participate kept them alert and interested in life.

Many cases of striking self-development and individual growth were found, suggesting that these types of benefits may be among the most important effects of co-ops.

Mutual support networks in co-ops were extensive, but generally informal in nature, and included such neighbourly help as sharing babysitting and childcare duties and watching out for each other's children in common play areas.

As well, as the more "traditional" community behaviour, such as bringing meals and doing shopping for ill members, as well as hospital visiting, keeping an eye on neighbours' property when on vacation, watering plants, etc. the questioning of "strangers" as an "own policing" strategy was reported by residents.

D. Social Integration and Income Mixing

D.1 INCOME MIXING

The case study co-operatives varied to a great extent as regards both income and social mix. Income mixing studied included a wide range of rent-geared-to-income (RGI) and non-RGI residents, from a high of over 70% RGI, through 50% RGI, to 25% RGI, to 15% RGI, and 0% RGI.

Co-op members generally reported that they were satisfied with income mixing in their co-ops, and satisfaction did not seem to be dependent on the ratio of subsidized to non-subsidized members. Members described income mixing as "healthy" and emphasized the "smooth interaction" between income groups, although a few co-ops noted "expected tensions from time to time". Co-op members also stressed the fact that there was no stigma associated with receiving a subsidy and that whether a member was subsidized or not was not generally a matter of concern to other members. As one resident commented, "Income mixing works... no one is going to look down on a situation in which you may find yourself next month".

Contributions to the co-ops from residents were not reported to vary significantly according to income, though in two co-ops exceptions to this perception were noted. In these exceptions some members suggested that higher income members, tended to better understand and promote the principles of co-operative living, while some lower income members tended not to take the initiative as often as others with regards to co-op responsibilities. These variations were not identified as dramatic features of co-op functioning for these two co-ops, and were not identified as causing significant problems.

Advantages of income mixing were not seen as specific to higher or lower income members but rather were seen to apply to all residents in a co-op regardless of income. These advantages suggested that income mixing builds a "healthier community" by making members more tolerant and less judgemental. Income mixing was also seen as contributing to a varied mix of knowledge and skills among residents, allowing for better resource networking.

Disadvantages: An exception to this assessment was identified by one co-op where some members suggested that fully subsidized residents gain an undue advantage in co-operative housing because they don't share the *burden of increases* in housing charges -- because their housing charges are held to 25% of their income in spite of whatever decisions the co-op may make concerning extra repairs or other costs.

D.2 SATISFACTION WITH SOCIAL INTEGRATION

A wide variety of social mixes was found, even within the twelve case study co-ops. Social mixes studied included co-ops with seniors only; co-ops with a mixture of singles, one and two parent families, couples, disabled persons; mixed co-ops with multi-generational families; and some co-ops included persons from targeted social or special needs groups such as refugees and persons with AIDS, etc. Social mixing, therefore, varied with regards to age, family type, race, and targeted special needs groups.

The overwhelming attitude of co-op members towards social mixing was a strong commitment to a co-operative community lifestyle within the co-ops regardless of the situation of individuals. Members tended to consider themselves as having shared group identification, and relations between members were described as harmonious and neighbourly with relatively few tensions.

Some co-ops were more cohesive than others, with many describing themselves as a "home among friends" or "a small village". But, without exception, all co-ops noted the vitality of their informal support system and usually described it in words similar to these: "When the crunch comes, everyone pulls together". In particular, many members expressed satisfaction that the co-op environment provided good social mixing for children.

The seniors population was found to be an integral part of many co-operatives. This was not only in seniors-only buildings, but also in multi-group co-ops. Most senior co-op members (including some 80-year olds), it was indicated, were able to enjoy a considerable level of participation while others, due to age or disability, were able to participate only minimally. All agreed, however, that the co-operative lifestyle helped to keep them young, alert and interested.

In one large co-operative the senior members were instrumental in starting a seniors club within the community at large which proved to be very successful. In another, they acted as an extended family (e.g. surrogate aunt, grandfather, etc.) to the younger members and were still visited by "family" members who had moved away.

In 'seniors only' co-operatives a conscious effort was apparent to attract younger members (e.g. aged fifties or early sixties) when a vacancy occurred, to redress the balance inherent in an aging population. However, with a low turnover rate, this was not always possible. A decrease in member involvement in physical maintenance was noted, in these instances, with paid staff taking over many of the day-to-day duties of the co-op. Overall, seniors participation in the social life of the co-operative and in the management aspects was found to be vigorous.

D.3 INITIATIVES TO ASSIST INTEGRATION

Methods used to improve the workability of both income and social mixing were common to all co-ops. These methods included: (1) "screening" applicants, usually with regards to the understanding of the principles of housing co-ops and willingness to share co-op duties and responsibilities; and (2) requiring applicants to take an orientation course offered by the local or regional co-operative housing organization, where such courses were available.

Also, the organizing of orientation sessions and "moving kits" within the co-op to describe co-op and neighbourhood resources to new members, and publishing a "member handbook" for all members were reported to be effective steps in integrating new members.

Keeping subsidy information confidential was seen as very important, so much so that, in some co-ops, only the coordinator/manager was aware of residents' financial situations and in other co-ops, committee members were expected to respect the confidential nature of this type of information made available to them. In most instances, co-op residents reported that they were not aware of which residents were subsidized, nor was it an issue. "We all live in the same housing and are well integrated" was how one resident put it.

Providing emergency subsidies or saving money towards an emergency subsidy fund, organizing frequent social gatherings, and resolving conflicts on a one-to-one basis, with appeals to Grievance Committees and boards (and possibly general memberships, used only for back-up procedures), also contributed to the workability of both income and social mixing.

Members described income mixing as "healthy" and emphasized the "smooth interaction" between income groups, although a few co-ops noted "expected tensions from time to time". Co-op members also stressed the fact that there was no stigma associated with receiving a subsidy and that whether a member was subsidized or not was generally not a matter of concern to other members.

D.4 CONDITIONS FOR, AND BARRIERS TO, SUCCESSFUL INTEGRATION

Factors that encouraged successful mixing of social and income groups included the confidentiality of subsidy information and individual members' housing charges and the availability of emergency funds for subsidies.

Clear lines of communication in the co-op were noted as important, as were the networking and informal support systems available to residents. Role models within co-ops such as multi-generational families and mothers receiving family benefits improving their education, returning to the work force and becoming self-sufficient had been important examples to other residents. The mixing of occupations among co-op residents was also noted as beneficial to the co-op as a whole. Finally, a project layout that included common spaces for social activities was considered as an important aspect to encouraging successful integration.

While integration was highly successful overall, it is important to note that not every co-op achieved full success in this area, or could solve its own problems. For example, it was suggested by members of two co-ops that CMHC intervention in crises regarding mixing of social and income groups would be appropriate.

Factors that discouraged successful mixing of social and income groups were mirror-image reflections of the factors already noted that aided success. These problems were identified as lack of participation in co-op responsibilities and/or co-op events as well as members on "power trips" or "power groups". Also, misleading information or poor communication lines were identified as problems, as were discourtesy and lack of respect for co-op or personal property.

Another factor discouraging successful mixing within the co-operative was poor project layout. The lack of playground and other facilities for children and teens caused concern with some of the co-ops studied and, it was reported, had led to other social problems among some of the teenage residents of inner city co-ops who were readily exposed to negative influences in the surrounding community. As well, lack of common spaces (e.g. a lounge or other sizeable room) where the membership could come together for meetings or social activities was regarded by some co-ops as detrimental to successful integration.

D.5 SUMMARY EVALUATION OF INCOME AND SOCIAL MIXING

The researchers found that co-ops generally were "testament(s) to the co-op model of **income mixing** without polarity". Tensions among members due to subsidization were minimal. In fact, it was most frequently observed that income was a "non-issue" among co-op members: "We're not aware of what our neighbours are making ... and who cares?" However, the need for affordable housing was identified as a very important issue for co-op members, as was "community living" (social integration) within the co-op. "Community comes first regardless of your income" was a common sentiment expressed.

Co-ops tended to both encourage and appreciate a mix of members from a wide variety of social groups. In particular, co-op members emphasized the importance of a **socially diverse community** in which to raise their children. Most of the co-ops studied had taken positive initiatives to accommodate a wide range of socially targeted groups and also special needs groups such as disabled persons, persons with AIDS and refugees. These initiatives were often concurrent with a commitment to providing affordable housing for the broader community.

In general, co-op members tended to think that the emphasis on community living and social integration within the co-op was a basic ingredient to the structure of co-operative housing and distinguished co-operative housing from any other type of housing.

<p>Overall, the researchers found that the co-ops included in the case studies evidenced a strong performance in income and social integration, with minimized awareness of subsidies, and a resultant vibrant community spirit.</p>
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E. Co-op/Community Interaction

E.1 INTERACTION BETWEEN CO-OPS AND COMMUNITIES

Interaction between co-ops and the communities in which they are located usually occurred through **sharing resources**, including mutual use of services, facilities and common involvement in organizations and events. Depending on the type of resource, interaction occurred either at the individual and/or the collective level (co-op acting as a whole, acting as part of the co-op community).

In these case studies, **resources offered by communities** and used and supported by co-op members included the use of local schools and educational institutions, libraries, community centres, children's recreational and social clubs and organizations, and recreational facilities, such as parks, skating rinks, lawn bowling greens, baseball diamonds, swimming pools, soccer fields, etc.

Co-op residents also used such typical local services as grocery stores and other retail outlets, public transportation systems, school buses, local media, e.g. newspaper, radio, television. Where drop-in parenting centres or drop-in children's centres were available in the community, co-op residents also made extensive use of these facilities. Residents supported community events and were involved in community security programs such as Neighbourhood Watch. Services for low-income persons and legal aid clinics were also used where these were available.

Important resources offered by co-ops and used by residents of the surrounding community included such things as nursery schools/daycare centres, children's playgrounds and safe play areas. Some co-ops made meeting room facilities and office and computer equipment available to residents of the surrounding community. Co-ops supported environmental projects and community newsletters and invited community residents to co-op social events. The co-ops also offered clubs, networking support and support groups for targeted special needs groups in the local community.

E.2 ROLES OF CO-OPS IN NEIGHBOURHOOD CHANGE AND IMPROVEMENT

Many examples were found of co-ops playing an important and positive role in community improvement. Some of these reflected the fact that co-ops met a need for affordable housing and contributed to the revitalization of communities through well-maintained sites as well as providing facilities such as well equipped playgrounds, meeting rooms, nursery schools and a safe community environment, in particular for children to play.

Co-ops were found to provide **role models for income mixing** in communities. Co-ops gave financial support to community recreational facilities, provided "a solid block of votes" in promoting community projects and co-op members were often found to contribute skills learned in the co-op to organize, sponsor or co-sponsor community events, clubs, and neighbourhood improvement committees. Co-ops also provided the population to support local services and promote new services in addition to adding a population of young families to "aging" communities comprised of older households.

Co-ops also provided resources to other co-ops in the community; contributed financial support to affordable housing organizations; and provided network resources in neighbourhoods. Co-op members were seen to have had a stabilizing effect on some communities due to their security of tenure, and resulting low population turnover.

E.3 CONDITIONS FOR AND BARRIERS TO SUCCESSFUL CO-OP/COMMUNITY INTERACTION

Factors contributing to successful interaction between co-op and community included support from the local municipal council and the perception of having a safe neighbourhood. The appropriateness of architecture, age, maintenance and size of co-op building(s) and grounds to buildings in the surrounding community encouraged smooth interaction between residents of the co-op and the community.

Co-ops that were "outward-looking" tended to be successfully integrated within the community. When members took initiative -- "the community is what you make of it" -- by being involved in local community events, services and organizations, co-op/community interaction was highly successful. Involvement in larger municipal organizations, in wider social movements and in networking resources also contributed to successful community integration.

Examples of the co-op and community contributing jointly to projects in the "co-operative spirit" and the openness of a co-op to the public in terms of the public being allowed on co-op grounds generally, or for specific occasions, also encouraged a positive rapport between co-ops and their communities. Co-op members teaching their children appropriate behaviour for co-operative living was seen as helping to give co-ops a good reputation with their neighbours.

Factors that discouraged or prevented successful interaction between co-op and community were found to include misunderstanding or misinformation in the community and/or municipal council regarding principles of co-operative housing (e.g. co-ops as "public housing", "degrade and diminish property value"; co-ops will have "many social problems"; co-ops allow "high income earners to take advantage of government money").

A higher density population in the co-op than in the surrounding community, and the size, architecture, maintenance or financial status of co-op not being well-integrated with the characteristics of the local neighbourhood were all negative factors. Lack of facilities in the community for social, and recreational events or activities, or lack of co-op facilities also were noted as problems.

The voluntary isolation by co-op and/or community members, including lack of individual co-op member involvement in community activities, or alternatively, disruptive persons from the co-op and community socializing together, also caused some problems.

E.4 SUMMARY/DISCUSSION

Members, in the housing co-operatives studied, identified the desirability of building and strengthening "community life" within the co-op. Co-op members displayed a strong commitment to community spirit within the co-op and perceived a sense of community as essential to the success of the co-op. This perspective and value orientation was often reflected by an active role of the co-op in community life and projects.

In some cases, however, the commitment to internal goals (or the demands of internal problems) or other factors tended to create an "us/them" attitude among co-op members towards their neighbours in the local community outside the co-op. Often, this could be attributed to historic factors (e.g. development of a co-op in a neighbourhood which resisted the co-op as "assisted housing" (not in my backyard!)) This type of "inward" focus characterized several of the co-ops studied.

Where such an inward focus was identified, it could be seen as having both negative and positive influences in the successful integration of a co-op in the community. The commitment of co-op members to the success of their co-op often helped co-op members gain respect in the eyes of their neighbours in the community, and, if the co-op was successful through the efforts of its committed members, the community would benefit aesthetically, financially, and/or from the skills of co-op members or the use of co-op facilities (e.g. "Co-op members make good neighbours"). However, this inward focus also resulted, in some cases, in a misunderstanding of the principles of co-op housing provoking fear, suspicion, and bitterness among residents in some communities (e.g. as was commented in one co-op, "Our neighbours would blast us out of the sky if they could").

The success of co-op/community integration did not seem to depend greatly on the inward or outward focus of co-ops. Nor did it depend on the type of neighbourhood in which the housing co-op was located. Neighbourhoods surrounding co-ops studied ranged from high crime, densely-populated areas of major cities to gentrified, prestigious high-income areas of large and small cities, with examples of successfully integrated co-ops found in each type of neighbourhood.

Rather, the most important factors affecting the co-op's integration into the community were the willingness of co-op members and community residents to interact and the availability of facilities within the co-op or the community around which co-op and community could socialize. Co-ops varied in their willingness to interact with the community. They ranged from being outward-looking (e.g. "[The community] is what you make of it") to being highly inward-focused (e.g. "We have enough work to do in the co-op").

Co-ops were generally found to play a vital role in their communities -- often providing an "anchor" point for neighbourhood revitalization. In some cases, however, co-ops reflected a primarily inward focus, where internal demands of co-op operation were especially significant, or where barriers existed between the co-op and the community (for example, a case where a co-op was developed in a neighbourhood that had resisted "assisted housing").

F. Other Messages and Views

F.1 MESSAGES TO CMHC FROM CO-OPS

Co-operative housing residents who were surveyed expressed consistently similar sentiments with regards to CMHC and its stance vis-a-vis co-ops.

Residents in all of the co-ops studied were unanimously committed to the co-op housing principle and urged CMHC to continue to provide adequate funding for the program. This consensus of opinion reflected residents' satisfaction with their own housing situation and the feeling that everyone who wanted to should be able to be similarly housed.

Many co-op residents suggested that CMHC should increase public awareness and knowledge of co-op housing as distinct from other social and public housing. "CMHC should become a strong advocate of co-ops and educate people to understand how co-ops save a lot of money for the larger community" is how one resident expressed this typical sentiment.

Another significant message for CMHC was the view that if more people could be housed in the kind of environment provided by co-op housing, that a lot of problems would be solved, not only housing problems, but also other social issues. As co-op housing provides benefits, in addition to affordable and secure housing, this reduces the need for other social services amongst residents.

While most residents were appreciative of the help given by CMHC, there were suggestions that CMHC could be more active as a resource group, could provide more training and education, and could be generally more supportive of co-ops.

A final word from a resident sums up the general sentiment: "I feel very fortunate to live in a place like this, CMHC should keep funding and be generous."

F.2 COMMUNITY VIEWPOINTS

Several other interesting perspectives came to light as a result of discussions with key informants.*

Community leaders and key informants interviewed suggested that there was sometimes a lack of understanding within the community-at-large about the concepts of co-operative housing and pinpointed the need for further community education.

One key informant noted that when people came together to form a co-operative, it was sometimes difficult to maintain the co-operative "momentum". This person indicated the importance of having a third party, preferably as part of the delivery system, to keep co-operatives functioning and viable. In a related vein, one informant suggested that the novelty of self-management has a tendency to wear off over time, and that for co-ops to be successful, there is a continual need to stimulate member participation.

Another community contact noted that the high costs to a community of a concentration of older people is sometimes a problem and a concern. On the other hand, she continued, co-operative housing for seniors can be an advantage because it tends to keep people out of institutional care longer than if they were on their own.

The co-op sector fills the gap between public housing and home ownership, and provides a vital housing need, and a better social environment, for low and middle-income households, it was noted by one community leader. (An alternate view, however, was expressed by another informant that co-op housing units would have been provided by other housing programs if the co-op housing programs didn't exist.)

The lack of availability of serviced land in urban centres was indicated to be a problem for co-operative housing in the future by more than one informant.

The benefits of self-help member involvement in co-operative management and project maintenance was enormously important with regard to the community building aspects of co-operatives, was an opinion shared by a number of key informants. They indicated that they felt it was clearly one of the important features of co-ops and was closely tied to community benefits.

* Typical key informants interviewed were local CMHC personnel, municipal and provincial housing personnel, and housing organization representatives.

G. SUMMARY/CONCLUSIONS

G.1 HIGHLIGHTS -- KEY FINDINGS

"Co-op housing improves the quality of a person's life greatly -- you can put down roots for living." A co-op resident.

G.1.1 Overall Effectiveness and Impacts of Co-ops

Democratic Control: Housing co-operatives are democratic organizations and as such their affairs are administered by their members who each have equal rights of voting and participation in decisions affecting their co-op. This democratic control was seen as one of the primary benefits of co-op housing.

Unlike private sector rents, housing charges are decided upon by the residents themselves. Increases in operating costs which impact on the co-op budget are reduced or controlled by members taking on many tasks themselves. This participatory aspect of co-op housing was given great importance, with a willingness to accept the responsibilities of membership seen as a pre-requisite for all new applicants.

Although levels of participation differ from co-op to co-op and even fluctuate over time within individual co-ops, most co-ops reported that an average of 60% of members were active participants in co-op activities.

Security of tenure was seen as a another major benefit of co-op housing. In all of the co-ops studied, residents join a co-op as a member, not merely as a tenant. While members abide by the rules and policies of the co-op and make prompt payment of housing charges, they are protected against eviction. Eviction procedures are never undertaken lightly and efforts are always made to accommodate temporary financial hardships of members.

In addition to these very tangible benefits of stable housing charges and security of tenure, co-op housing also provides other benefits to members.

Informal support networks were also found to provide important benefits, giving members a strong sense of community spirit and provided a healthy environment for living co-operatively. A better quality of life and improved sense of well-being were universally cited as important benefits by members. Speaking of these features, "There's not one day goes by that I don't give thanks for living in a co-op" was a typical closing remark made at a group interview by one senior citizen resident of a large, vibrant co-op.

Largely as a reflection of a strong participation base, management of co-operatives was found to be highly effective overall -- with some variations depending upon size of co-ops, and their age. As with some other features of these organizations, management of some co-ops showed a tendency to change through time as founding members sometimes withdrew from an active role or left and as new "generations" of leaders assumed an active role.

G.1.2 Factors in the Success of Co-ops

Conditions for success and barriers to success could be extrapolated from the co-op case studies as follows.

Generally, the researchers concluded that for *success to be achieved*, co-ops must maintain good communications, hold regular meetings, and encourage full participation. Also, there must be clear lines of authority and an effective decision-making process, as well as an up-to-date set of by-laws, policies and procedures which are applied consistently.

As well, the case studies indicated that *barriers to success* included such things as lack of financial resources, lack of member commitment, not maintaining adequate training and education policies, and members on "power trips". Also, lack of support from Resource Groups and from CMHC presented problems for some co-ops studied.

Overall, co-ops studied were found to function well in terms of key program goals of self-management, participation and income/social integration. Developmental benefits for individuals (personal and economic development) were also found to be widespread, as were benefits to communities.
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G.1.3 Co-ops and Future Growth

The research team identified many positive aspects of co-operative housing. However, it was also evident that co-ops experience various problems and some co-ops have significant unmet needs. Such unmet needs were particularly evident in the area of financial resources, maximizing member participation and sharing of co-op responsibilities, education and training and as the need for expert advice or skills to deal with specific problems.

Co-ops experiencing problems had mostly tried to find their own solutions, but this had not always been possible given the magnitude of some of the issues.

The research team concluded that addressing these unmet needs presents a challenge for both CMHC and the co-op sector -- additional types of inputs are needed from local housing federations, regional federations, and resource groups. Among these needs, training and education may be a particular issue -- and one that need to be carefully studied in relation to the life cycle of co-ops as organizations. Unmet needs may be a matter for concern at the federation or governmental level, but developing more activity at the individual co-op level to "audit" organizational performance and needs may also be a key element in future progress in this area.

Addressing these needs for ongoing organizational supports will be an important issue in the future, as co-ops deal with organizational change, aging of members and buildings, and other factors.

Important needs were identified for stronger ongoing training and education, in such areas as membership participation, finance and maintenance. The case study research did not, however, collect the type of information needed to determine the extent to which this problem reflects a shortfall in program offerings as opposed to a lack of utilization of existing programs by co-ops.

One key informant, taking a very untypical view, was adamant about dispelling the myth that co-operative housing is perceived to have the monopoly on member participation. In his experience, other programs, such as some public housing, demonstrated a similar if not greater rate of participation than some co-ops.

Other key informants insisted that housing co-operatives were essential to building a community within a neighbourhood because co-op residents have secure tenure and therefore tend to stay long enough in a neighbourhood to develop support systems. As they saw it, co-op members help other residents in the community to find jobs, affordable housing, and support services by networking neighbourhood resources. Generally, key informants spoke of co-op residents as being "good neighbours", and spoke of co-ops as filling the needs of urban residents.