Research Centre on Cooperative Enterprises

Cooperative Housing in Manitoba: Past, Present, and Future

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Author Biography

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Doug Smith is the author of numerous books on political and social issues and Manitoba labour and political history: including Property Wrongs: The Seventy-Five Year Fight for Public Housing in Winnipeg, As Many Liars: The Story of the 1995 Manitoba Vote-Splitting Scandal, and Joe Zuken: Citizen and Socialist, Consulted To Death: How Canada's Workplace Health and Safety System Fails Workers and As Many Liars: The Story of the 1995 Manitoba Vote-Rigging Scandal.

He has written for several magazines and newspapers including This Magazine, Maclean's and the Winnipeg Sun. He has also worked as producer at CBC radio and as an editorial consultant on a number of public inquiries including the Truth and Reconciliation Commission. He is the treasurer of the Old Grace Housing Cooperative.

Executive Summary

Introduction

Manitoba is the cradle of Canada's not-for-profit, continuing cooperative-housing movement. It was in Manitoba that the cooperative movement generated the nucleus of activists needed to undertake the hard grind of convincing the federal government to extend the mortgage support provided to public housing to cooperative housing. There are some 50 housing cooperatives in Manitoba, providing a total of 3,100 units. Co-op housing is equivalent to 3.8 percent of the province's rental housing stock, however, this percentage has been in decline since 1993.

Housing co-ops in North America have been developed as a form of social housing intended to meet the needs of low- to medium-income households, a group that has no ready access to the type of capital needed to start a cooperative. As the experience in Manitoba indicates, the development of co-op housing awaited the commitment of federal and provincial governments for cooperatives as a form of social housing; however, it was also dependent on the volunteers prepared to devote years of their time to establishing the sector.

Part I: Early initiatives

The first stirring of interest in cooperative housing in Manitoba was in 1952 when a group of St. Boniface residents banded together with the support of the Catholic Diocese of St. Boniface to create the Cooperative d'Habitation de St. Boniface. The project drew upon the experience of the Catholic cooperative movement in Nova Scotia with a "building cooperative": members would build homes cooperatively, but once the mortgage was paid, the cooperative would be dissolved, and its former members would own their homes individually. Thirty-two wood-frame houses were built on the edge of St. Boniface's industrial zone, with every home sold to "factory, industrial and railroad workers in the area."

In 1956, Skapti (Scotty) Borgford and other staff members at the University of Manitoba sought to establish a housing cooperative modelled on the Swedish Savings and Construction Association of the Tenants (HSB in the Swedish abbreviation). The HSB as the "mother" organization would work with governments at all levels to arrange funding, land acquisition, and permits; with professionals to develop plans and oversee construction; and with communities to recruit members for the "daughter" housing co-op. The project did not go ahead, but many of the individuals involved would play a central role in forming Willow Park, Canada's first continuing housing cooperative.

Part II: The Cooperative Housing Association of Manitoba Era 1960 to 1980

When Borgford and a group from the co-op sector met in Winnipeg to discuss the need for co-op housing in Manitoba, they quickly came to favour the creation of "continuing housing cooperatives." What was needed was a Manitoba version of the Swedish HSB: a larger organization to develop housing co-op and recruit residents as opposed to the building cooperative model. To this end, the Cooperative Housing Association of Manitoba (CHAM) was incorporated in January 1960. The six organizational founding members were Federated Cooperatives Limited, Manitoba Pool Elevators, United Grain Growers, Cooperative Life Insurance Company, Cooperative Fire and Casualty Company and the Winnipeg and District Labour Council.

In 1962, CHAM chartered its first "daughter" co-op, the Willow Park Housing Cooperative. After decades of delay, the City of Winnipeg had finally committed itself to the redevelopment of the area between Selkirk Avenue and the Canadian Pacific railyards. The city's urban renewal project included the construction of social housing in the city's northwest to house families that would be displaced by the redevelopment. CHAM responded to the city's call for proposals and the city eventually leased 11.6 acres of land in the district to CHAM, which proposed six clusters of 30 to 35 townhouses for a total of 200 units. CMHC provided a $2.3-million, 30-year mortgage that would cover 96% of costs. The grand opening was held in 1966.

Willow Park lit the fuse for a series of national initiatives. In 1968 the newly-formed Cooperative Housing Foundation (CHF--now the Cooperative Housing Federation of Canada) successfully lobbied the federal government to offer CMHC mortgages at a preferred rate to five pilot cooperative housing projects across the country. The co-ops were expected to reserve a third of their units for low-income families. The first project to be approved was CHAM's Willow Park East. It would come to include a convenience store, recreation hall, meeting room, coffee shop, day centre, the Nor-West Co-op Health and Social Services Centre, and a seniors' home.

The positive evaluation that CMHC gave to five pilot projects (including Willow Park East) led the federal Liberal government to amend the National Housing Act. From 1973 to 1978, CMHC was authorized to provide new co-ops with a 10% capital grant, interest-free start-up loans, and a 50-year mortgage for the remaining 90% of costs. A rent-geared-to-income program aimed at keeping rents below 25% of household incomes was established in partnership with provincial governments, in addition to a system of subsidies and surcharges intended to maintain the co-ops as mixed-income communities. In the four years after the amendments were adopted, 10,000 units of co-op housing were built in Canada. Churches, credit unions, labour unions, and social planning councils were among the groups that took advantage of these programs. Although the program was altered in 1978, the federal government continued to provide low-cost capital financing along with rent support programs to new cooperatives until 1993.

CHAM was well positioned to act on the changes to the National Housing Act in 1973. It was easily the largest cooperative housing development organization in the country, providing services through every step of the process, from community development, liaison with government and professionals, recruiting and educating members, and designing, building, and eventually managing a property. It also benefited from the election of a New Democratic Party government in Manitoba in 1969. The new government was committed to the co-op sector and to the expansion of low-cost housing, providing land to proposed housing co-ops in exchange for reduced rents for a share of tenants. By the mid-1970s, CHAM was given an annual operating grant; and by 1980, five of the then eight CHAM-developed housing co-ops received annual grants from the province to assist with operating costs.

With financing support from the Cooperative Credit Society of Manitoba, CHAM helped to establish several large co-ops in Winnipeg: Village Canadien (150 units), Carpathia Housing Cooperative (152 units), Pembina Woods (159 units), Westboine (188 units), and Seven Oaks Gardens (136 units). None of the CHAM projects were built in older neighbourhoods or the city's core area. In large measure, their location was determined by the availability of provincially owned land on the city's periphery at a time when there was an identified need for low-cost housing in downtown neighbourhoods. CHAM assisted with the development of the Aspen Woods Housing Cooperative in Brandon (91 units). Other housing cooperatives in Manitoba during this period included the College Housing Cooperative started by married students at the University of Manitoba; in the Interlake community of Lundar, which opened the first housing co-op that specifically targeted seniors; Ascot Park in St. Vital; and the Hillside Beach Trailer Park Co-op when former tenants banded together to purchase the facility in 1974.

CHAM's ambitious decision to provide every aspect of cooperative development was to lead to its downfall. Delays in approvals of proposed co-developments left it without the revenue needed to cover its operating costs (which included a large construction division). The credit-union sector and the Manitoba government organized a bailout and restructuring in the mid-1970s. The election of a provincial Conservative government in 1977 exacerbated CHAM's existing financial problems. Cooperatives and urban issues did not rank high on the new government's priorities. By 1980, the organization had a deficit of $224,000 and the board chose to wind down operations. Its assets were eventually transferred to the Jubilee Fund in 2000 in order to finance social enterprises, non-profits, cooperatives, or charities that support Manitobans affected by poverty. The CHAM assets were to be used solely for the provision of affordable housing.

CHAM left a major legacy of cooperative housing. Over two decades, it developed eight housing cooperatives in Winnipeg with 1,169 units and one in Brandon with 91 units. The co-ops are all still in operation. In 2023, the co-ops developed by CHAM account for approximately one-third of the available co-op housing units in the province.

Part III: The 1980s. Cooperative Homestart and the revival of cooperative housing

The demise of CHAM meant that Manitoba did not have a crucial component for the development of cooperative housing: a functioning technical resource group. Along with dealing with the funders, municipal government, and professionals providing design and construction services, technical resource groups did the market research, land searches, developed relations with potential neighbours, educated the board, and recruited, interviewed, and educated members. In most other provinces, several smaller less ambitious resource groups had, with the aid of federal funding, come into being. CHAM had monopolized the field in Manitoba.

As a result, while federal funding was still available, groups that wanted to develop cooperative housing had no one to turn to who could guide them through the development process. To fill this vacuum, CHF Canada approached DSI (Development Systems International) Development Corporation, a small company founded by architect Harry Haid and former CMHC economist Karl Falk. Haid and Flak formed a new firm, DSI-Tandem to work with grassroots groups that were looking for development assistance. DSI-Tandem helped develop 15 cooperatives through the 1980s and early 1990s. Later in the decade, Acorn Development Consultants was founded by Douglas Leeies, an architect who had worked for Manitoba Housing and Renewal Corporation. These two firms developed projects that were funded by existing federal programs and a provincial program that was established in the early 1980s.

The New Democratic Party's victory in the 1981 provincial election led to the establishment of the $25-million Cooperative Homestart Program (CHP). The program provided start-up funding, subsidized mortgages, rent supports, and technical resource grants. The CHP was intended to complement both the federal co-op development program (limited to new builds) and the Winnipeg Core Area Initiative (an urban renewal program funded by the three levels of government). The renewal and conversion portion of the program would focus on turning disused churches, older office buildings, warehouses, and apartment buildings while the other parts of the program were to assist groups for new builds. By and large, that is what happened. By the spring of 1985, ten projects were at the planning stage, including Central Park Housing Co-op, the first continuing housing cooperative to be built in Winnipeg's downtown.

The co-ops developed by CHAM had been almost exclusively townhouse projects that were intended to provide housing to families. In the 1980s the focus shifted. Several co-ops were developed with ethnocultural organizations: Betelstadur was sponsored by the Betel Home Foundation with its roots in Winnipeg's Icelandic Lutheran Community; the Kingsfordhaus project drew largely from the city's German community; Shalom Gardens was established by Winnipeg's only Reform Congregation as part its move from the city's north end to the south end in 1987; the Harambee Cooperative was the initiative of Winnipeg's African-Canadian community; the Filipino Canadian Seniors Association converted a former Normal School into the FILCASA Housing Cooperative for seniors; and the Payuk Inter-Tribal Housing Cooperative developed a seven-story apartment block on Balmoral.

Other co-ops sought to include members with special needs. This was in keeping with national trends: by 1990 a third of housing co-op projects in Canada were serving "special needs" households. In Winnipeg, the Prairie Housing Cooperative (1983) created 18 houses throughout the city for people with developmental special needs and converted the Great West Saddlery building into a 28-unit residence, mostly for members with mental disabilities. The AIDS Shelter Coalition of Winnipeg established the Artemis Housing Cooperative, the first housing co-op in Canada to give priority to people living with AIDS, people who were HIV positive, and their families. In West Kildonan, the Tranquility Place Cooperative and DALACPT Housing Cooperative provided accommodation for people with disabilities. The Northern Harmony Cooperative in Thompson was built in 1992 to house people with disabilities and their families.

The Winnipeg trade-union movement has not played a significant role in developing housing cooperatives. The exception was Solidarity Place, a 42-unit family co-op in Winnipeg's West End neighbourhood that was developed in conjunction with the Canadian Autoworkers Union, Local 2224 (which represented workers at the Versatile Tractor factory). The Same Damn Bunch, a feminist collective, incorporated the SDB Housing Cooperative to "provide secure, comfortable and supportive housing with feminist principles for older women in a mixed residential environment." Membership was, however, not restricted to women.

The M.A.P.S. Housing Cooperative (1986) is unique because of the scattered geographic nature of the development. It was a community response to neighbourhood decline in the 30-square-block bounded by four streets—Mountain, Andrews, Parr, and Selkirk. A residents' association, established to renovate, boarded-up, rundown and abandoned houses, supported the creation of a co-op that purchased and developed, or purchased, demolished and rebuilt on the lots, a total of 43 units. M.A.P.S. was a model for the Weston Residents Housing Cooperative.

The defeat of the NDP government in 1988, brought an end to CHP. But of the 27 housing co-ops developed in the 1980s, 17 were partially or fully funded by the CHP. When the Conservative federal government, as part of a general withdrawal from social housing, announced that it was ending the cooperative housing program in 1993, Manitoba co-op housing development ground to a halt. Despite an election commitment to the contrary, the Liberal government elected in 1993 did not revive the federal social housing program. Nearly two decades would pass before there was any significant development of new housing cooperatives in Manitoba. The twenty-year period from 1973 to 1993 was the golden age for the development of housing cooperatives in Canada.

Part IV: Post-1993 development

There was only one housing cooperative developed in Manitoba between 1993 and 2010. Bluestem Housing Cooperative was the passion project of a group of university students who bought an older six-unit apartment block on Jessie Avenue in Fort Rouge. Aside from a $500 after-the-fact grant to prepare a report on the nature of the project for CMHC, Bluestem has operated without any form of government subsidy. While a remarkable achievement, the fact that only six units of cooperative housing were developed over a 17-period is a stark demonstration of the sector's dependence on government support. As J.Y. Lord, CHF operations manager, stated in 1988, "the movement has no significant ability to raise development capital internally, it is almost completely dependent on government programmes for start-up assistance."

Under the 2001 Affordable Housing Initiative, the federal government re-engaged in the funding of social housing, but it was far less generous than it had been in the 1970s and 1980s. From 1991 to 2016, annual investment in affordable housing declined by 46%. The election of a provincial NDP government in 1999 led to an increased focus on the renewal of Winnipeg's inner city. The province played a central role in the funding of the Greenheart Housing Cooperative in the West Broadway area. In 2009 the Manitoba government announced it would develop 1,500 affordable housing units and 1,500 social housing units by 2014. Working in collaboration, the government and the cooperative sector created the Cooperative Housing Mobilization project which was delivered through SEED (Supporting Employment and Economic Development) Winnipeg. The CHF continued to provide a range of services in Manitoba throughout this period. In 2014, the Manitoba government committed itself to creating another 500 units of affordable housing and 500 units of social housing. These changes paved the way for six different cooperative developments, including two seniors' co-ops in Brandon, one in Dugald, one in the inner-city Winnipeg community of Brooklands, and a mixed-income co-op in Wolseley. The last of the projects opened in 2018. Since then, no new cooperatives have opened.

Since 1993, seven new housing cooperatives have opened, adding a total of 274 units to the province's cooperative housing stock. By comparison, between 1960 and 1969, only two housing cooperatives were developed, but they created 374 units of housing. The chief barrier remains the mismatch between the sector's needs and federal and provincial funding models.

Part V: Cooperative houses

Co-op houses--purchased or rented collectively by people who were committed to living together on a cooperative basis--go back to at least the start of the 20th century. Among the more ambitious adventures in co-op living were in a striking mansion at 139 Roslyn Road from 1941 to 1944; the Dorchester Co-op, started by eight Winnipeggers who bought a former group home in 1969 with the hope of "establishing a self-perpetuating housing vehicle that would carry on as the membership rotated over time"; the Oikos Cooperative formed by Dorchester co-op members who had the audacity to buy a large house on Wellington Crescent next to the home of then-Conservative Party leader Sidney Spivak; the Women's Housing Initiative Manitoba (2014), as an alternative to large retirement homes on the city's edges so that older women might remain in their community; and the Prairie Rivers Co-living Cooperative that provided private rooms and extensive common spaces. These co-ops were the home to union organizers, social activists, feminists, journalists, health-care professionals, and civil servants.

There was never an impervious boundary between co-op houses and cooperative housing. A number of co-op houses joined and remain members of the CHF. In other cases, people with experience in living in co-op houses went on to play important roles in the development of government co-op housing policy in the 1970s and 1980s and often played a role in the revival of co-op housing in the early twentieth century.

Part VI: The varieties of housing cooperative experience

Most of Manitoba's housing co-ops have been in existence for between thirty and sixty years. Although different cooperatives have followed different trajectories, many have experienced both periods of stress and periods of stability. As the sector has grown and matured, cooperatives have learned from experience, which at times has been a harsh teacher. As self-regulating bodies, co-ops require less oversight and management than public housing and less regulation and dispute resolution than the private rental market. Compared to tenants in the private market, cooperative residents experienced greater security of tenure and a stronger sense of community. Finally, the creation of mixed-income communities provided a real, if difficult to measure, social benefit. The other softer social benefits are harder to quantify. People single out community rather than affordability as their central value.

Many co-ops have had to struggle with a range of issues and some have failed. These issues have involved questions of scale, location, design and construction problems, maintenance of adequate capital reserves, the management of extremely complicated multi-million-dollar assets, and member apathy. Confronting these problems meant unpalatable options. Co-ops could not raise charges beyond market rates and hope to remain full. The co-op housing charge advantage develops over a long period of time: in the early years, the break-even point is relatively high. The alternative is to skimp on maintenance, which pushes costs down the road, or to skimp on the capital reserve. Some projects did not pay close enough attention to arrears—one co-op reported that a member was over a year in arrears while the total arrears bill for the co-op was $30,000. In the case of projects with a high percentage of residents on some form of rent supplement, governments wanted to keep housing charges low, since it was picking up the tab for a portion of the costs, and therefore enforced limits on investment in capital reserves. By the early 1990s, several co-ops that had been established under the early programs were in long-term mortgages paying interest rates well above the market rate. They found themselves having to skimp on maintenance while being unable to invest in capital replacement reserves. While the federal government agreed to let individual co-ops renegotiate mortgages, for a long time it rejected CHF proposals for a system-wide approach. Manitoba housing cooperatives were at the forefront of the campaign that successfully reversed this policy.

That co-ops have overcome most of these challenges indicates the sector's reliance and the overall strength of the co-op model and leadership. Few report a problem in getting and keeping members—waiting lists are often years in length. Similarly, housing charges are below comparable market rates, which serves to keep vacancy down. Federal and provincial programs of 1973 to 1993 allowed groups with no money to build modest housing at affordable rates. Not all co-ops survive but their properties continue to be used as low-cost housing.

Part VII: The future

The 2020s represent an important period of transition for the sector. Almost every co-op that was established between 1966 and 1993 had an operating agreement with a government agency that determined the relationship between government and housing cooperatives. The agreements were set to run for the length of the co-op's mortgage. They began to end in the middle of the last decade. Almost all of them will have lapsed by 2028.

The end of the operating agreements is potentially liberating: a co-op becomes truly autonomous. In many cases, co-ops will have paid off their mortgages and be subject to less government scrutiny. The operating agreements were also, however, a recognition of a kind of partnership between governments and co-ops to create good-quality, affordable housing. Many of the rent supplement programs for low-income housing that were attached to the operating agreements will end. Governments at all levels have been anxious to see the subsidy programs end. In 2003, the 1,976 cooperatives in Canada (with 65,273 housing units) that had been supported by the federal cooperative housing programs were receiving annual rent subsidies at a total cost from 1973 to 2000 of $4.1-billion. It was the size of this growing subsidy bill that led the federal government to end its social housing programs in 1993.

Without federally provided or guaranteed mortgages and rent supplements, the current co-op housing sector would not have come into being. The federal budget of 2022 included a commitment to creating a Cooperative Housing Development Program that would provide $500-million in funding and $1-billion in loans. The CHF expressed hope that this could lead to the development of 6,000 new cooperative homes over the following five years, but community groups and cooperatives in Manitoba continue to face challenges in unlocking these funds. In many cases, the federal government requires that another level of government be prepared to make an investment. At specific points over the past sixty years, the Manitoba government has played a key role in facilitating housing cooperative development. The greater the uncertainty, the greater the difficulty in assembling a core group of volunteers and holding them together for years.

As Canadian housing analyst Greg Suttor observed in 2017,

> *"Affordable housing is not about intrepid local groups doing a project here or there, with disjointed layers of public funding at different periods. It's about implementing policies to sustain a system of capital funding, mortgages, and rent subsidies (plus support services for people with disabilities) on a scale that makes a difference."*

Housing cooperatives are an effective vehicle for creating and sustaining affordable housing. The sector's growth however cannot depend on the efforts of intrepid volunteers, but on government recognizing the need for inexpensive capital, rent supplement, and supports for people with disabilities and meting these needs at scale.

Cooperative Housing in Manitoba: 2023, Past, Present, and Future

By Doug Smith

Introduction

Manitoba is the cradle of Canada's continuing not-for-profit cooperative-housing movement. The words, "continuing not-for-profit," distinguish these cooperatives from student housing co-ops, where the membership is in a state of constant turnover and from "building" or "sweat-equity co-ops" where the co-op brings members together to build their own houses that they will eventually own when the mortgage is paid off and the co-op dissolved. Not-for-profit cooperatives exist to provide housing at cost to its members. If the co-op requires members to purchase shares when they join, the members can only purchase the shares from the co-op not from other members. If they leave the co-op, members must sell their shares back to the co-op for the original purchase price—in other words, neither the member nor the co-op realizes any gain from the sale of shares. Should the co-op cease operations, any remaining assets must be transferred to another not-for-profit housing cooperative or a Canadian charity.

Unless otherwise indicated all the cooperatives discussed in this paper are continuing not-for-profit housing ones. The term "cooperative-housing" also recognizes the fact that while members own the co-op, the co-op, not the member, owns each housing unit.

Like other co-ops, housing cooperatives are democratic organizations that operate on a one-member-one-vote model. The most common governance model has a board of directors that is elected by members at an annual meeting.[1] In Canada, cooperatives are largely governed by provincial legislation.

In addition, most co-ops have operating agreements with government agencies that outline a set of obligations. These agreements generally run for the duration of the co-op's mortgage, which was usually provided or guaranteed by the Canada Mortgage and Housing Corporation (CMHC) at low interest with a lengthy term. Co-ops that did not receive such support (and they are few in number) were not bound by operating agreements. Housing co-ops were intended to provide mixed-income social housing—as a result, the operating agreement often set income limits on people moving into a co-op and made allowance for rent supplements for a certain percentage of co-op members. The percentage could vary from as low as 15 percent to as high as 100 percent (these were termed fully funded cooperatives). The supplement is often provided on a rent-geared-to-income basis (RGI) calculated to limit the amount that a household paid in housing charges to between 25 and 30 percent of gross income.

Manitoba has at least 50 housing cooperatives: thirty-six in Winnipeg, four in Brandon, two in northern Manitoba, and nine in rural Manitoba. These figures add up to 51 because one of the rural co-ops is a satellite of a Winnipeg-based one. Co-ops which underwent expansion often created separate corporate entities for the new development: as a result, other computations of the number of co-ops that treat the expansion as a separate co-op can produce slightly different figures. Winnipeg has approximately 2,500 co-op housing units, Brandon 300, the North 45, and rural Manitoba 270, for a total of approximately 3,100 units. Most of these were developed between 1973 and 1993 under the federal cooperative housing program. Since 1993 only seven new co-ops have been developed, which add approximately 275 new units of housing.[2] To put these figures in context, in October 2022 of the 80,702 rental units in Manitoba, 70,369 were in Winnipeg.[3] Co-op housing comprises 3.8 percent of the province's rental housing stock, a percentage that has been in decline since 1993.

In a presentation to a 1988 conference on housing issues held at the University of Winnipeg, J. Yves Lord, the Operations Division Manager of the Cooperative Housing Foundation of Canada, outlined the main benefits of co-op housing. Not surprisingly, the first point that he identified was cost. While the monthly housing charges in new co-ops tended to be equal to the general rental market, he argued that they declined relatively over time since they only rose parallel to increases in operating costs and savings for future capital costs. Since co-op housing is never resold, co-op residents, unlike apartment dwellers, never find themselves having to pay for a previous owner's capital gains.[4] A study published in 2022 by the Cooperative Housing Federation of Canada confirmed Lord's assessment. This study compared private-sector and housing-co-op housing charges (the co-op equivalent of rent) in five Canadian cities for the period 2006 to 2021, controlling for the age of the buildings. They found that during this period, rents increased at a rate of 2 percent to 3 percent in co-ops, and 3 percent to 4 percent in the private market. At the start of the period, co-op rents were approximately 75 percent of the market rate. By the end of the period, they were 67 percent of the market. Winnipeg was not one of the cities that was studied, and the gap varied depending on the local market with co-ops being able to deliver the greatest benefits in Toronto and Vancouver, but there was a gap in every city studied.[5]

Western Canada's history of cooperative economic activity dates to the early years of the twentieth century. Both a business model and a movement, cooperative enterprises require considerable volunteer commitment coupled with a clear understanding of the market niche in which the co-op was to operate. Many co-ops developed in response to what were seen as predatory business practices of distant corporations or in response to a failure of those corporations to address the needs of communities in the country's economic periphery.[6]

Housing co-ops were among the last forms of cooperatives to develop in Canada, in part because they are among the most difficult forms of cooperative economic endeavour to organize. A new housing project involves legal agreements, incorporation, complex financing and accounting, initial expenditures of millions of dollars, land leases, construction contracts, and approval from zoning and licensing bodies.[7] Finally, housing co-ops, in the North American context, have been developed as a form of social housing intended to meet the needs of low-income to medium-income households. This group customarily has no ready access to the type of capital needed to start a cooperative. Thus, co-op housing needed to knit together volunteers prepared to devote years of their time, a cooperative business sector prepared to act as a sponsor, and governments that were prepared to assist development.

Co-op proponents in Manitoba led the movement to convince the federal government to extend the mortgage support provided to public housing to co-op housing. From 1960 to 1980, the Cooperative Housing Association of Manitoba (CHAM) undertook an ambitious expansion program that created a major legacy of co-op housing before it ceased operations. CHAM's work prepared the ground for the 1973 amendments to the National Housing Act that unleashed the national cooperative housing movement. While Manitoba's co-op housing development lay briefly dormant with the demise of CHAM, by the mid-1980s, with the support of the provincial government, it underwent a major revival that ended in 1993, when the federal government halted its support.

Before 1980, housing co-ops built large-scale townhouse developments targeted to families with children, while those created afterwards were much more diversified. Townhouses continued to be built, but so too did seniors' apartments, and units intended to meet the needs of specific social groups. And not all buildings were new: existing structures were converted to co-op usage. From 2010 to 2018, the sector underwent a minor revival with the creation of six housing co-ops. Since then, no new co-ops have opened.

The 2020s represent an important period of transition for the sector. Within a few years, most of the operating agreements that had for decades determined the relationship between government and housing co-ops will lapse. In many, but not all cases, the co-ops will have paid off their mortgages and no longer be subject to the level of government scrutiny that had characterized much of their history. This also meant, however, that many of the rent supplement programs attached to the operating agreements will end. Since the percentage of members on rent supplement varied from co-op to co-op, the impact of the loss of rent support will similarly vary. However, for those co-ops where between 50 and 100 percent of members receive rent support, the challenges that accompany the end of the operating agreement are significant.

The bulk of this paper attempts to record the history of the creation of this sector, focusing both on the human agency needed to establish and develop the sector and the various government programs that shaped the sector. A separate section is devoted to co-op houses, a very small subset of the co-op housing movement, but one which has often provided many people with their first introduction to the movement. The challenges that co-ops faced once they had been established is surveyed, and the paper concludes with a brief discussion of the challenges and opportunities presented by the end of the operating agreements.

Part I: Early initiatives

The 1950s saw the first stirrings of interest in co-op housing in Manitoba. In 1952 a group of St. Boniface residents banded together to create the Cooperative d'Habitation de St. Boniface. It was known as a "building cooperative," since the members would build homes cooperatively, but once the mortgage was paid, the co-op would be dissolved, and the former co-op members would own their homes individually. At a cost of approximately $300,000, the Cooperative d'Habitation de St. Boniface built 32 wood-frame houses on a two-acre site that they dubbed Cabana Place (in honour of a local Catholic clergyman) on the edge of St. Boniface's industrial zone. Lawns, sidewalks, and landscaping cost an additional $200,000. The project's development was guided by the Reverend Adélard Couture, the director of social work for the Diocese of St. Boniface. According to a news report, all the homes were sold to "factory, industrial and railroad workers in the area."[8] Couture had first-hand knowledge of the building co-op concept. In 1937, while stationed in rural Manitoba, he had been instructed by the Bishop of St. Boniface to establish *caisse populaires* (credit unions) in Franco-Manitoban parishes. These collective economic institutions were intended to strengthen local communities and lessen the exodus of rural Franco-Manitobans to Winnipeg. Couture was reluctant, having already been involved in a failed cheese co-op in La Broquerie, but his bishop insisted. With provincial funding, Couture travelled to Nova Scotia and Quebec to study the existing *caisse populaires* and the broader Catholic cooperative movement firsthand.[9] On this return to Manitoba, he played a central role in the establishment of over twenty *caisses populaires* in rural Manitoba.[10]

Couture would have been in Nova Scotia when the first Canadian building cooperative was being established. St. Francis Xavier University in Antigonish, Nova Scotia was the home of a Roman Catholic adult education and social reform that has come to be known as the Antigonish Movement.[11] At the heart of the movement were two cousins from the Maritimes: J.J. Tompkins and M.M. Coady. Both men, ordained priests, had studied adult education and cooperatives in Europe. By 1937 the Antigonish Movement had played a central role in the establishment of over 140 credit unions, 39 co-op stores, 11 co-op fish plants, and 17 co-op lobster factories.[12] The following year would mark an historic development, the cooperative construction of 11 homes for miners in Reserve Mines, Nova Scotia.

The poor quality of the housing that the mine owners provided their workers had been a disgrace of longstanding and played a role in often bitter labour disputes.[13] The company houses in Reserve Mines had no basements, no indoor plumbing, were drafty, hard to clean, poorly repaired, and sited on small lots that were nearly impossible to garden.[14] When a Reserve Mines miner suggested that a housing co-op be established, Coady enlisted two American women, Mary Arnold and Mabel Reed, both Quakers, who were visiting Nova Scotia, to lead the development process. These efforts culminated in changes in provincial legislation, study groups in budgeting, designing, and building scale models of the houses, and the construction of a test house that Arnold and Reed lived in for one winter. In the end, the miners built their own homes, which they eventually came to own. This was the origin of the Canadian tradition of "building co-ops." By 1973 building cooperatives had constructed over 5,500 housing units in Nova Scotia.[15] Manitoba's first co-op housing community, Cabana Place, directly imported this Nova Scotia model.

While Cabana Place was under development, a group of Winnipeggers were also exploring how to establish a housing cooperative in Fort Garry. In 1956, Skapti ("Scotty") Borgford, an engineering professor at the University of Manitoba and A.W. Wood of the faculty of agriculture, brought together two dozen University of Manitoba staff members who were interested in establishing a housing cooperative on a piece of land adjacent to University Crescent. They modelled their bylaws on those of the Swedish Savings and Construction Association of the Tenants, more commonly known by its Swedish initials as the HSB. The HSB bylaws themselves had been translated from Swedish into English by Doris Löve, a Swedish botanist and linguist who was then teaching at the University of Manitoba. She and her husband, Áskell, had lived in cooperative housing in Sweden and had brought a copy of the bylaws with them when they moved to Manitoba.[16]

These bylaws had a major impact on the direction that cooperative housing took in the 1960s and 1970s in Manitoba.[17] The Swedish HSB grew out of a tenants' union established in the year following the First World War to advance tenant interests. Having concluded cooperatives offered the best way to achieve this goal, the tenants' union established the HSB. The newly formed organization took what was termed a "mother—daughter" approach to housing cooperative development, with the HSB as the mother, which would, in turn, give birth to a new cooperative. The tasks that the mother organization had to address were numerous. It worked with governments at all levels to arrange funding, land acquisition, and permits, and with relevant professionals to develop plans, arrange financing, oversee construction, and ensure community acceptance of the project. Finally, it recruited and educated the membership. As this list of tasks implies, developing a housing cooperative proved complex and took years from conception to completion. As the "Savings" in the Savings and Construction Association of the Tenants name suggests, the early Swedish organizations served as credit unions with which prospective co-op residents did their banking. The HSB also served as a source of capital for construction loans. As the "construction" in the name implies, the organization was directly involved in the physical building process, including the supply of construction products from quarries, brickyards, and pipe factories. By the 1940s the HSB had its own architectural department and provided property management services to the "daughter" cooperatives. By the late 1940s, it was building 12 percent of the housing being constructed each year. It benefitted greatly from post-war Swedish housing policies that treated cooperatives as a legitimate part of the housing sector.[18]

With the help of leaders of the provincial cooperative organizations, the professors had a copy of the bylaws printed and incorporated themselves at the University Crescent Cooperative. Members of the faculty of architecture drew up plans for the project. To the dismay of the co-op planners, however, the owner of the land was anxious to sell, and the co-op lost its option on the land and shortly after was dissolved. At the time, Borgford said the decision to form the co-op arose out of discussions over the "high cost of building or buying a house." Worrisome rumors also circulated that the Fort Garry city council was only "interested in making the area near the University into some kind of site for millionaires, so we decided to see if we could build there before that happened." Borgford estimated the project would cost $300,000 and be made up of one-storey dwellings with five basic designs.[19] While this initial project was not realized, many of the individuals involved in the project, including Borgford, went on to play a central role in the establishment of the CHAM in 1960 and the Willow Park Housing Cooperative, Canada's first continuing housing cooperative, in 1961.

Skapti Borgford

Part II: The CHAM Era 1960 to 1980

Creating the Cooperative Housing Association of Manitoba

In late 1959, the Saskatchewan government sponsored a meeting on cooperative housing in Regina. One of the conclusions that the participants reached was that it would take at least five years to develop a cooperative housing project. They also recognized that it would be very difficult for "the people who need and want housing" to hold a group together for that long. What was needed was a larger organization, one that would develop housing cooperatives and then recruit residents: in other words, a Canadian version of the HSB.

Borgford, who-had switched from teaching at the University of Manitoba to working for a large Winnipeg architectural firm, Green, Blankstein, Russell Associates was at the Regina meeting, as was Don Slimmon, who worked for the Manitoba Co-op Wholesale.[20] During his remarkable career with the cooperative movement, Slimmon would be involved in the founding of forty cooperatives.[21] On their return to Winnipeg, Borgford and Slimmon invited fifteen people to a meeting in the lunchroom of the Manitoba Honey Producers to "discuss the need for—and the possibility of Co-op Housing in Manitoba." Alex Laidlaw, the secretary of the Cooperative Union of Canada and a director of the Central Mortgage and Housing Corporation (CMHC), was to be a featured speaker at the meeting. In issuing the invitation, Slimmon wrote "It may surprise you to know that CM & HC encourages Cooperative Housing development."[22] Although Laidlaw, who had worked with Moses Coady in the Antigonish Movement in Nova Scotia, strongly supported cooperatives, CMHC's commitment to them remained suspect in the minds of many housing co-op advocates.[23]

By January 12, 1960, the committee had held two meetings (one, miraculously on January 1) and struck two additional committees. The organizers quickly came to favour the creation of a "continuing housing cooperative" as opposed to the building cooperative model that had been pioneered in the Maritimes, since in the latter type the "owner may quickly cash in on his savings."[24]

The committee intended to follow the Swedish model and establish a mother organization that would organize daughter cooperatives.[25] On January 23, it incorporated the CHAM with bylaws that set out the following broad range of objectives:

1. To promote continuing Cooperative Housing Associations, Cooperative Building Groups and in general to promote improvement in housing conditions in Manitoba by the use of cooperative 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 cooperative plan.
3. To provide, buy, sell and otherwise merchandise goods and services for the members.[26]

The six organizational founding members of CHAM were Federated Cooperatives Limited, Manitoba Pool Elevators, United Grain Growers, Cooperative Life Insurance Company, Cooperative Fire and Casualty Company and the Winnipeg and District Labour Council.[27]

Borgford and his colleagues were working quickly because they wished to seize an opportunity: after decades of delay, the City of Winnipeg finally committed to redevelop the area between Selkirk Avenue and the Canadian Pacific railyards. The first step in this process would be the creation of low-income housing in the northwest corner of the city to house some of the people displaced by the redevelopment.[28] When the city issued a call for proposals for the area, CHAM responded with a plan for the construction of nearly 1,000 units of low-cost cooperative housing in what was termed the Burrows-Keewatin area on the city's northwest boundary.[29] Initial meetings with the City's Urban Renewal Board and its housing committee went positively, and planning continued apace throughout the year.[30]

At the beginning of 1962, under the impression that it had the support of the council, CHAM unveiled its ambitious proposal: a $10-million, 980-unit project on 950 acres of land. The development would include parks, a shopping centre, senior-citizen housing, and a community centre. The proposal depended on the sale of the land from the city and CMHC granting a 25-year 90-per-cent mortgage.[31] It had the support of the Winnipeg and District Labour Council, the United Church, the Greater Winnipeg Welfare Council, and the Jewish Welfare Council.[32] The Urban Renewal Board recommended that unless the city was prepared to develop its own housing in Burrows-Keewatin, it should accept the CHAM proposal. Peter Taraska, the chair of the city's finance committee, opposed the plan and succeeded in having it scuttled.[33] A second proposal to develop a co-op in the area was also turned down by the city: this time, the vote was close: 10 to 8 as opposed to the 17-to-1 rejection of the previous proposal.[34]

Willow Park

Despite these rebuffs, Borgford and CHAM soldiered on. In 1962, CHAM chartered its first "daughter" co-op, the Willow Park Housing Cooperative. Even though Willow Park was little more than a name and a set of bylaws, it was able to recruit 100 potential residents. CHAM hired an employee, and Federated Cooperatives and Manitoba Pool Elevators guaranteed a third of a million dollars in financing.[35] Persistent lobbying paid off and in April 1962 the city agreed to sell 11.6 acres of land in the Burrows-Keewatin district to CHAM (in the end the land was leased). Green, Blankstein, Russell and Associates did the design work for Willow Park, proposing six clusters of 30 to 35 townhouses that would incorporate 17 four-bedroom units, 101 three-bedroom units, 42 two-bedroom units, and 40 one-bedroom units, for a total of 200 units. CHAM commenced talks with CMHC and issued a call for tenders.[36] The architects had been consulting with local CMHC officials, but when CMHC's national office reviewed the design, it requested CHAM scale back the project. Much of what CHAM faced was unprecedented and national, provincial, and municipal governments had difficulty fitting the project into existing programs. A special act of the legislature was required, for example, for co-op residents to benefit from an existing school-tax rebate.[37]

Eventually, CMHC provided a $2.3-million 30-year mortgage that would cover 96 percent of costs, with member share covering the remaining 4 percent. Share prices ranged from $566 for a one-bedroom unit to $899 for a four-bedroom one. Initially, CMHC indicated it would provide the mortgage money when the project was half completed, but later declined to provide the funding until 50 percent of the units were occupied. The project would have likely failed if the Cooperative Credit Society of Manitoba had not stepped in with a $2-million advance that was guaranteed by the Federated Cooperatives (and later the Cooperative Trust of Saskatchewan).[38] Not surprisingly, Borgford angrily concluded that CMHC was "basically, a mortgage company run on a business basis by the government and is more interested in maintaining its financial position than in providing experimental housing.[39]

Construction, which was expected to last for fourteen months, started in September 1964. At the sod-turning, Borgford said the project was intended for "the have-nots of Canadian housing—those with too-small incomes to qualify for National Housing Act loans, and 'too rich' to qualify for subsidized rental housing." Willow Park would, he hoped, be a "'guinea pig' for urban renewal across Canada."[40]

Several months into the job, after completing ten units, the contractor stopped work to concentrate on several more lucrative winter-works jobs.[41] At one point during the construction, the city's building trades unions threatened to shut the job down because it was not being built by union labour. Borgford countered that the house construction sector was non-unionized, and all similar jobs were done by non-union labour. There were also conflicts between the co-op and the contractor over the quality of the work: in some cases, workers lacked the skills for the work or left it incomplete, most famously with some plumbing fixtures not being fully connected.[42] Construction dragged on for 26 months, with completion at the end of October 1966.[43] The initial residents lived in a construction zone for over a year.[44] Rather than exception, this has been a rite of passage for housing cooperatives.

Recruiting enough members to fill the complex also proved to be a problem: four people were hired to sell memberships on a commission basis, but this fell afoul of government regulations regarding the licensing of salespeople. When the number was reduced to two, the efforts were not sufficient. The organizers stuffed flyers into grocery bags in co-op stores, took ads out in co-op newspapers, daily newspapers, and radio stations, mailed solicitations to selected neighbourhoods, and distributed 5,000 brochures–all to little avail.[45] The grand opening in August 1966 was somewhat less than grand–the project was three-quarters empty.[46] That summer, Co-op president A.D. Ramsay felt particularly beleaguered: sales remained slow, CMHC still refused to let funds flow, Federated Co-op demanded some of its money back, the existing co-op members seemed more interested in advancing individual complaints than acting as members of a cooperative, and the contractor was trying to shake the co-op down for an extra payment. Ramsay wrote that he sometimes wondered "how I ever got into all the work and strain this development has created."[47] Not until February 1967 did the co-op achieve full occupancy.[48] But interest continued to grow and by 1968, the waiting list had sixty families.[49]

A CHAM newsletter article noted that in 1961, the critics kept trying to figure out what was in it for the co-op's proponents. "They keep looking for the gimmick. Someone, somewhere must be making a haul, they say; but they can't put their finger on it." [50] When Ramsay was going through his dark moments in the summer of 1966, he consoled himself with the thought that Willow Park "will be a success and will set an example of what can be done and will make future developments much easier."[51] He was correct: Willow Park lit the fuse for a series of national initiatives.

The pilot projects, Willow Park East, a change at the provincial level, and the 1973 amendments to the National Housing Act

In 1968 the Cooperative Union of Canada, the Canadian Labour Congress, and the Canadian Union of Students established the Cooperative Housing Foundation (CHF--now the Cooperative Housing Federation of Canada). From the outset, the CHF had a double mandate: to stimulate the development of new cooperatives and to assist existing cooperatives. Willow Park president Stan Glydon, one of the original board members, and CHAM representatives participated in early CHF meetings. In 1969, both the United Church of Canada and the Canadian Catholic Conference appointed representatives to the CHF board. The following year, the CHF successfully lobbied the federal government to offer CMHC mortgages at a preferred rate to five pilot cooperative housing projects across the country. The co-ops funded under this program were expected to reserve a third of their units for low-income families. The first project CMHC approved was CHAM's proposal to establish Willow Park East.[52]

For funding reasons, Willow Park East, located to the east of the original project, was created as a separate cooperative rather than an extension of the existing project. In keeping with CHAM's intent to provide a full range of services—and in response to the problems it had experienced on the original Willow Park project—CHAM acted as its own contractor.[53]

CHAM also established the Willow Park Centre at this time. Owned by CHAM, the centre included a convenience store, recreation hall, meeting room, coffee shop, day centre, the Nor-West Co-op Health and Social Services Centre, and a 52-unit seniors' home.[54] With the assistance of a federal grant, the Willow Park cooperatives operated a nursery school, cultural development program, community television, waste recycling, and undertook a health survey and research for the entire Winnipeg north area. The community television project included audio-visual instruction and training for the purposes of community development. Plans contemplated the development of "a cooperative air propane and/or natural gas distribution system for the town of Leaf Rapids."[55]

The election in June 1969 of a New Democratic Party government, committed to the cooperative sector, created a significant opportunity for CHAM. Cooperative development, which had previously been a part of the Department of Agriculture, was given departmental status in 1971, and the new government mandated the Manitoba Housing and Renewal Corporation to rapidly expand the province's public housing stock.[56] The government also established a housing section within the Department of Cooperative Development and appointed an individual with experience in cooperative housing to the board of the Manitoba Housing and Renewal Corporation.[57] In 1972 the government also began to bank land in the City of Winnipeg to allow it some control over urban growth.[58] In the early 1970s, the Manitoba Housing and Renewal Corporation, a provincial Crown corporation, provided land to two proposed housing cooperatives in exchange for reduced rents for a percentage of tenants. In other cases, the government leased land to co-ops at five percent of the costs of the land. The government also provided guaranteed loans of up to $1,000 per unit to help new coops with interim drawings and engineering studies.[59] By the mid-1970s, the Manitoba government was providing CHAM with an annual operating grant of $50,000, a third of the department's co-op housing budget.[60] By 1980 the Manitoba government had provided five of the eight existing CHAM-developed Manitoba housing cooperatives with long-term land leases and annual grants to assist with operating costs. These grants were provided for the first seven years of the co-op's operations and declined annually.[61]

A positive evaluation from the CMHC to the pilot projects (including Willow Park East) provided a major boost to co-op housing projects in Manitoba and across Canada. This led the minority federal Liberal government to significantly amend the National Housing Act in 1973. These amendments authorized CMHC to provide new co-ops with a ten-percent capital grant, and a fifty-year mortgage for the remaining 90 percent of costs at an eight-percent interest rate for the entire period of the mortgage. Co-ops could also get interest-free start-up loans from CMHC. A rent-geared-to-income program aimed at keeping rents below 25 percent of household incomes was established in partnership with provincial governments, in addition to a system of subsidies and surcharges intended to maintain the co-ops as mixed-income communities. Operating agreements, which were to run until the mortgage was paid, required that a specific percentage of the units be subsidized. In the four years after the amendments were adopted, 10,000 units of co-op housing were built in Canada.[62] Churches, credit unions, labour unions, and social planning councils, among other groups, took advantage of these programs to establish cooperatives.[63] Co-ops created under these provisions are sometimes referred to as " Section 61 co-ops" or "formerly 34.18 co-ops" in reference to the section of the National Housing Act under which they were organized.

To help these groups navigate the complex world of housing development, in 1974, the federal government, through CMHC, established the Community Resource Organizations Program (CROP). This program funded groups that provided technical and professional services to organizations attempting to develop non-profit and cooperative housing. Such organizations were expected to lobby government, publicize development, and ensure continuity during the lengthy planning and development stage.[64] In the program's early years grants ranged between $10,000 to $75,000, averaging about $40,000.[65]

The era of direct mortgages ended in 1978. From 1979 to 1985, the federal government, working through CMHC, insured 35-year 100-percent mortgages (with five-year terms) that were provided by private lenders. This took debt off the government books but increased the mortgage payments of the cooperatives established under this program and increased the amount the federal government had to pay on rent supplements in cooperatives. The supplements involved a temporary operating grant to cover the gap between the mortgage and rent and what was termed the "low end of the market rent." They also created a subsidy pool to ensure that low-income members did not pay more than twenty-five percent of their income on rent. Depending on the specific agreement, between 15 and 30 percent of the members of the co-ops sponsored under this model had to have incomes below a set level. The banking sector's lack of enthusiasm for cooperative housing turned out to be a blessing for the Saskatoon-based Cooperative Trust, which agreed to provide mortgages to all cooperatives that had secured federal insurance.[66] Co-ops organized under this model were termed "Section 95" co-ops or "formerly Section 56.1" co-ops.) From 1986 onwards Section 95 co-ops were targeted to lower-income households in what was described as core need—meaning households that would have to spend more than 30 percent of their income to rent adequate housing. As a result, most households that qualified for co-ops developed under this section of the Act paid housing charges on a rent-geared-to-income basis. Under this program, residents continued to pay a set percentage of their income on housing as their income increased, even if this exceeded local market rates. (These co-ops are often referred to as 'Post 85 Section 95' co-ops and the program under which they were funded was termed the Federal-Provincial Non-Profit Housing Program.)[67]

In 1985, the federal government adopted a third funding model. Under what was termed the Indexed-Linked Mortgage (ILM) model, the federal government would insure 30- to 35-year 100-percent mortgages at rates indexed two-percent lower than the consumer price index. The model was developed in large measure by the cooperative sector in response to the federal Conservative government's proposed intent to get out of cooperative housing completely. Rent supplements were provided for low-income households. In some projects, up to half of the members could be on rent-geared-to-income supports.[68]

The ILM projects were smaller than the previous projects: nationally, they had an average of 53 units, while the projects funded by the previous programs had an average of 103 units. [69] And while the previous programs had focused on the construction of housing for families, the ILM provided considerable support for cooperative housing for seniors. This often meant a switch from townhouse to apartment developments.[70]

While the sector would not have existed without these programs, the CHF described the succeeding funding regimes as "onerous" and "bureaucratic."[71] Demand for co-op development regularly exceeded the number of projects that the federal government was prepared to fund in any given year. The government also rationed the number of units that would be eligible for rental subsidies. Federal policies were at times contradictory: CMHC said it did not want to build low-income ghettos, but it also sought to get the biggest bang for its housing buck in terms of addressing people in core housing need, and they wished to limit their operating cost commitments.[72] A 1990 CMHC study concluded that there was significant demand for co-op housing (waiting lists were equal to 70 percent of the available co-op housing), that between 30 and 60 percent of cooperative members were in core housing needs, and that the ILM program had delivered considerable savings to the federal government.[73] Despite this, in 1992, the federal government, as part of a general withdrawal from social housing, announced that it was ending the cooperative housing program (although it would continue to honour its operating agreement commitments, including the provision of rent supplement, to existing cooperatives.)[74] With their cancellation in 1993, Manitoba cooperative housing development ground to a halt. The twenty-year period from 1973 to 1993 was the golden age for the development of housing cooperatives in Canada. For the first seven years of this period, CHAM was the only organization developing housing cooperatives in Manitoba.

CHAM in the 1970s

CHAM was well positioned to act on the changes to the National Housing Act. Borgford had left his position with Green, Blankstein, Russell and Associates to serve as CHAM's general manager. In that position, he developed a 24-step, multi-level road map for co-op development that started with "Form Core Group" and ended, somewhat optimistically 24 months later, with "Project Completed."[75] CHAM sought to provide its services through every step of that process. By the mid-1970s, CHAM was easily the largest cooperative housing development organization in the country, with a budget of $362,000 and a staff of 44 (this included 28 people who worked on construction.)[76]

Under CHAM's development model, the Association would, with provincial assistance, take out an option on a piece of land. It would then, in collaboration with the Department of Cooperative Development, recruit members and assist them in incorporating. The CHAM development division would then contract with the co-op to design and build the development.[77] In 1977, CHAM established a property management division.[78] By 1980, it provided property management services to four Winnipeg co-ops.[79] This was very much in keeping with the Swedish model that CHAM adopted from the outset. To do this, CHAM offered a wide range of services: community development, liaison with government and professionals, recruiting and educating members, and designing, building, and eventually managing a property.[80] Co-ops did not have to use CHAM's services exclusively, but were encouraged to do so.

Even before Willow Park East was completed CHAM had another project in development. In the mid-1960s, a group of St. Boniface residents, under the leadership of Roman Catholic parish priest Louis Laurencelle, spent a year studying housing conditions in the predominantly French-speaking community. Particularly concerned over the housing opportunities available to "young couples from 1 to 5 years of marriage and having an annual income of $1,000 to $8,000," the group concluded that a housing cooperative would not only address these needs but serve as a way "of developing the leadership that our society needs." Moreover, they argued "young people who previously suffered their fate now have the will to shake it up for themselves and for others."[81] With the assistance of CHAM, the group incorporated as Village Canadien in 1968, with several members of the CHAM leadership serving on the board.[82] Originally, it looked at development land in St. Boniface that was owned by the Catholic Church and the City of St. Boniface. However, it would take six years and the amendments of the National Housing Act to acquire zoned land (in south St. Vital rather than St. Boniface), plans, and a project manager.[83]

The first project that CHAM took on following the 1973 amendments, the 152-unit Carpathia Housing Cooperative in southwest River Heights, was plagued by conflict with CMHC. The Corporation refused to provide a mortgage to the co-op since it did not believe that CHAM had a core working group of potential members in place. The corporation feared the development of what were termed "turnkey co-ops," under which the members were not involved in the initial development. The CHAM approach was based on its experience with Willow Park and the Scandinavian model, in which the central organization did much of the development work and membership was recruited to a largely completed project. The conflict with CMHC led to delays in approvals. With the support of the Manitoba government, the conflict was resolved largely in CHAM's favour.[84] For an organization of CHAM's size and payroll commitments, however, delays were costly.

By 1974 CHAM had an operating deficit of $160,000, which was owed to the Cooperative Credit Society of Manitoba (CCSM). The Manitoba Government provided a grant to cover the debt but required a corporate restructuring. In this process, the CCSM took over CHAM's cooperative development and education role, while CHAM retained its construction division. During this period of informal receivership, the CCSM recruited and organized the membership of the Carpathia Cooperative, and took on the responsibility for the early development of three more cooperatives, including the Village Canadien Co-op. The provincial Department of Cooperative Development provided financial support for this development work.[85] The CCSM staunchly supported cooperative housing during this period; in 1975, for example, the Society announced its willingness to provide interim funding for $13-million worth of cooperative housing projects in development.[86]

In 1976, the Manitoba government transferred responsibility for housing cooperative development and education back to CHAM. At the same time, CHAM restructured itself so that housing cooperatives could become members of CHAM and have representation on the CHAM board. To maintain its economic health, CHAM's construction division also did general construction, building a public-housing project for the Manitoba government in Fort Rouge (Nassau Square) and undertaking other general construction work including hotels.[87]

The Carpathia Co-op was completed in 1975, and the 150-unit $4.3-million Village Canadien, located in south St. Vital, across the Red River from the University of Manitoba, opened the following year.[88] Like Willow Park East, Village Canadien included recreation and daycare facilities.[89] By 1978 financing had been arranged for Pembina Woods (159 units) in Fort Garry, Westboine (188 units) in Charleswood, and Seven Oaks Gardens (136 units) in what had formerly been Old Kildonan.[90] Up until the construction of Pembina Woods, all the CHAM projects had been townhouse projects targeted to families, with three-bedroom units being the norm. Opened in 1978, Pembina Woods was a configuration of townhouses and an apartment block intended for young couples, single people, and retirees.[91] The average share price for entrance to these cooperatives was $800 while housing charges varied, depending on the size of the unit from $185 to $285 a month.[92] Westboine also combined townhouses with an apartment building. The strikingly designed units featured cedar siding and skylights and won a Canadian Housing Design Council Award.[93]

None of the CHAM projects were built in older neighbourhoods or the city's core area: indeed only one (Carpathia) of the co-ops built in the 1970s and early 1980s was constructed within the boundaries of the old City of Winnipeg. (In 1972 the provincial government amalgamated the City of Winnipeg with eleven surrounding municipalities.) In large measure, the availability of provincially-owned land determined the new co-op's locations. As a result, these relatively large projects were located on the city's periphery at a time when there was an identified need for low-cost housing in the city's downtown neighbourhoods.[94]

CHAM also worked with a Brandon community group led by Brandon University philosophy professor Ken Hanly to develop the Aspen Woods Housing Cooperative. The 91-unit $2.8-million townhouse project opened in 1978 on land leased from the provincial government. The original proposal had been for a 72-unit project. The project was increased, however, to 92 units at CMHC's insistence to bring down the per-unit costs. Additionally, the provincial government had to pressure the CMHC to give final approval to the project. Supplemental provincial funding also helped bring down monthly rental costs. At the time of the project's approval, Hanly cast doubt on the federal government's commitment to co-op housing, noting that its funding model did not recognize the co-op's investment in units for people with disabilities and for low-income households. "They say they realize we're something new, that has social value, but sometimes you can't help but wonder."[95] Other proposals to build co-ops in northern communities such as Thompson and Lynn Lake never materialized.[96]

While CHAM was the major developer of housing cooperatives in Manitoba during this period, other solitary outliers made forays into the market. In 1968 married graduate students at the University of Manitoba concerned about the lack of affordable housing near the university established the College Housing Cooperative. With the assistance of agriculture professor Tom Harris and faculty of commerce lecturer Brock Cordes, the group proposed buying and converting a 17-suite apartment building on Pembina Highway into a co-op. CMHC rejected an application for funding to support the purchase. The group then approached the law firm of Scarth Simonsen and Company, which did work for the larger co-op. in the province for assistance. Tom Dooley, a young lawyer, with the support of Liberal member of parliament, James Richardson, convinced CMHC to provide the co-op with a mortgage (if it could get the vendor to reduce the purchase price.)[97]

The College Housing Cooperative then set its sights on building a new facility closer to the University of Manitoba campus.[98] But by then, CMHC was leery of investing in student housing co-ops. In 1968, the 18-storey Rochdale Cooperative opened in Toronto. Ambitious and idealistic, the co-op was quickly convulsed by internal divisions and economic challenges. It soon fell behind on its mortgage payments and in 1973, CMHC foreclosed on the mortgage.[99]

The College Housing Cooperative addressed CMHC's reluctance to fund student co-ops by establishing a separate non-profit organization—College Housing Holdings Incorporated. The board of the CHHI was appointed by the University of Manitoba, the Manitoba Government Department of Colleges and Education, the Cooperative Credit Society of Manitoba, CHAM, the Cooperative itself, and a developer, R.C. Baxter Limited. Baxter proposed a turnkey arrangement that would build a 192-unit project on Dalhousie Drive in Fort Garry. [100] CMHC agreed to guarantee a $1.98-million mortgage to CHHI, which would own the land and the building. In turn CHHI would lease the building to the housing co-op. In doing this, CMHC was making use of a 1964 amendment to the NHA that allowed for 90 percent mortgages at a reduced interest rate to not-for-profit entities. The Cooperative Credit Society of Manitoba and R.C. Baxter provided additional funding. The complex opened in the fall of 1972,[101] but soon after a court battle ensued between the co-op and R.C. Baxter over responsibility for construction deficiencies, leading to Baxter's withdrawal from the CHHI board.[102] The Pembina Highway apartment building was later sold, and for most of its history, the College Housing Co-op operated out of the Dalhousie Drive location.[103]

In the Interlake community of Lundar, two local residents, Harold Backman and P.O. "Chummy" Sigurdson, led a community campaign that resulted in the opening of a seniors' co-op in 1970. This appears to be the first housing co-op that specifically targeted seniors.[104] Ascot Park, a ten-unit co-op was developed in south St. Vital in the late 1970s and opened in 1981.[105] When Manitobans who had been using the Hillside Beach trailer court discovered in 1974 that the court was going to be sold to a U.S.-based investor, they banded together to create the Hillside Beach Trailer Park Co-op and purchased the facility.[106] Residents considered converting the White Horse Plains Trailer Court into a co-op, however, the deal never transpired.[107]

The election of a provincial Conservative government in 1977 exacerbated CHAM's financial problems. Cooperatives and urban issues did not rank high on the new government's priorities. In 1978, a government-appointed task force on government reorganization called for the elimination of the departments of Urban Affairs and Cooperative Development.[108] The department survived but with a diminished profile. By 1980, the organization had a deficit of $224,000.[109] The CHAM board chose at that point to wind down operations.[110] For several years afterwards, the board continued on in the hope that "it will be revived to provide common services to the housing coops." [111] By 1984 CHAM's assets had been transferred to an organization known as CHAM Holdings and remained dormant until former CHAM Board member Brian Squair, who had lived in Willow Park in the 1960s, arranged in 2000 to have them transferred to the newly created Jubilee Fund. The Fund finances social enterprises, non-profits, cooperatives, or charities that support Manitobans affected by poverty. The CHAM assets were to be used solely for the provision of affordable housing. As such they continue to support the Jubilee Funds' housing work.[112]

Over the two decades of its active life, CHAM developed eight housing co-ops in Winnipeg with 1,169 units and one in Brandon with 91 units.[113] The co-ops are all still in operation, and both Village Canadien and Carpathia have undergone significant expansion. In 2023, the co-ops developed by CHAM account for approximately one-third of the available co-op housing units in the province.

Aspen Woods Brandon


Carpathia Housing Cooperative

Part III: The 1980s

Cooperative Homestart and the revival of cooperative housing

The collapse of the Cooperative Housing Association of Manitoba in 1980 temporarily derailed the development of co-op housing in the province. Indeed, until 1985, there was little development of co-op housing in the province. One of the few exceptions came in the fall of 1982 when a group of seven people chartered what was to become the Spruce Woods Housing Cooperative in Brandon. Among the founding members were Leah Boehlig, the president of the Aspen Woods Co-op in Brandon, and Jack Bundy, the Aspen Woods manager.[114] This was a relatively rare example of the leadership of one co-op taking the lead in establishing a new co-op. Construction on the $4.5-million 80-unit project began in 1984, with the co-op opening the following year. The provincial government assisted construction with a grant.[115]

Despite the halt in development at the start of the 1980s, by the end of 1990, at least 37 housing co-ops existed in Manitoba, up from ten a decade earlier. Of these, 29 were in Winnipeg, three in Brandon and one each in Selkirk, Teulon, Deloraine, The Pas, and St. Norbert. Of the approximately 2,500 units of cooperative housing in the province, 2,100 were in Winnipeg and 200 were in Brandon.[116]

The New Democratic Party's victory in the 1981 provincial election set the stage for the revival in the middle of the decade. The 1983 appointment of Jay Cowan as minister of Cooperative Development, led to the creation of the $25-million Cooperative Homestart Program (CHP) in 1984.[117] The program had three separate components. The first was the provision of start-up funding to assist co-ops that were seeking funding from the federal government cooperative housing programs. The second, and most innovative part of the program, was the provision of subsidized mortgages of up to 100 percent for the conversion or renovation of existing buildings into co-ops and provided rent supports to the future members of these co-ops. The program's third element provided technical resource grants of up to $17,500 to incorporated groups seeking to establish a co-op. This funding was intended to create and support a technical resource sector for cooperative housing—essentially replacing the services that CHAM had provided.[118]

The CHP was intended to complement both the federal co-op development program, which limited itself to new builds, and the Winnipeg Core Area Initiative, an urban renewal program funded by the federal, provincial, and municipal governments. The new tri-level initiative expected that the renewal and conversion portion of the program would focus on turning disused churches, older office buildings, warehouses, and apartment buildings into cooperatives while the other parts of the program were to assist groups in accessing federal funds for new builds. And by and large, that is what happened.[119]

By the spring of 1985, ten projects were at the planning stage, including Central Park Housing Co-op, the first continuing housing cooperative to be built in Winnipeg's downtown.[120] Olga Foltz, the executive director of the Manitoba Anti-Poverty Organization, was a founding member of the 44-unit Central Park project.[121] The Prairie Partnership designed the project which was funded in part by the Core Area Initiative and the CHP. The province also agreed to fund up to one-quarter of the project's operating budget.[122]

The CHP created far fewer housing units than the federal programs did, but it had a much stronger urban and neighbourhood renewal focus. The defeat of the NDP government by the Conservatives in 1988, brought an end to the program.[123] By then it had provided start-up grants to 28 housing cooperatives. Of these projects, 17 reached fruition: 5 were developed under federal programs, two under a joint federal-provincial program, and 10 under the CHP's conversion and renovation program.[124] In other words, of the 27 housing co-ops developed in the 1980s, the CHP fully or partially funded 17 of them.

Aside from the creation of the CHP, there were two other important developments in the 1980s. In 1985, a group of co-op supporters under the leadership of Rudy Comeault, who had been a founder of the Village Canadien and manager of both the Carpathia and Westboine Housing Cooperatives, formed the Housing Cooperative Council of Manitoba (HCCM) to promote housing co-ops.[125] The council played a key role in helping to revive co-op housing development, but it had difficulty developing a financial base. The larger co-ops were able to afford membership in both the CHF and the HCCM, but smaller ones did not join. Co-ops also received assistance during this period from the Manitoba Cooperative Council (now the Manitoba Cooperative Association). The HCCM dissolved in 2001.[126] Of additional importance, the CHF suggested that DSI Development Corporation enter the co-op development field.

DSI Tandem

DSI (Development Systems International) Development Corporation had been formed to develop a small condo in Osborne Village and a small rental project in Stonewall. In 1985 CHF representatives approached the firm's founders, architect Harry Haid and former CMHC economist Karl Falk, to see if they would be interested in providing technical resources to developing co-ops. As a result, DSI created DSI Tandem Co-op Resources, which was organized as a worker co-op. Haid and Falk were later joined by Kate Mancer, a former CMHC economist, and Wendy Zink, a city planner with experience in Calgary, Edmonton, Victoria, and Winnipeg into the co-op. DSI-Tandem did not initiate projects: instead, it worked with grassroots groups looking for development assistance. Falk provided financial planning, Haid worked on design and physical development (and in several cases, served as the architect on the project), and Mancer and Zink did market research, member education, and project development.[127] DSI Tandem also worked closely with Comeault and the HCCM.[128]

Inasmuch as proposals always exceeded funds available at either the federal or provincial level, the work of a technical resource group proved critical to a project's success. Funders wanted to be assured that land was available, demand existed, and a viable board had a realistic economic plan with members in place (as opposed to potential members). Along with dealing with the funders, municipal government, and professionals providing design and construction services, a technical resource firm had to do market research, land searches, develop relations with potential neighbours, educate the board, and recruit, interview, and educate members.[129]

DSI-Tandem helped develop 15 cooperatives through the 1980s and early 1990s. For the most part, these projects were smaller than those projects developed by CHAM in the 1970s. Two of the larger projects expanded existing cooperatives: Village Canadien (73 units including a 31-unit apartment block) and Carpathia (a 63-unit apartment block). Both expansions took place on sites that were close to the parent co-ops. Rudy Comeault with experience at both Village Canadien and Carpathia, provided the necessary leadership in these expansions.

The DSI developed many of the projects for senior citizens. Betelstadur (74 units), South Osborne (71 units), Shalom Gardens (47 units), Kingsfordhaus (75 units), Parkview (28 units in Brandon), and Fannystelle (9 units in Fannystelle), were fifty-five plus or seniors housing projects. The Interlake co-op (31 units in Teulon), originally intended as family housing, has since been converted into seniors housing. The Betelsdatur project in Winnipeg's West End was one of DSI Tandem's first projects and the first large-scale seniors cooperative project in Manitoba. Karl Falk recalled that CMHC raised concerns over the project's viability: "They said to me, 'But your president is 74.'"[130] (The Fannystelle project was completed, but never operated as a cooperative. Manitoba Housing Authority currently manages it).[131]

Several co-ops were developed in co-operation with ethnocultural organizations: Betelstadur was sponsored by the Betel Home Foundation which owns and operates personal care homes in Gimli and Selkirk and has its roots in Winnipeg's Icelandic Lutheran Community.[132] The Kingsfordhaus project drew largely from the city's German community. Winnipeg's Jewish Reform Congregation established Shalom Gardens as part of the congregation's move from the city's north end to the south end in 1987. The co-op and the synagogue, Temple Shalom, share a single complex.[133]

The securing of a site was a major issue in the creation of the Harambee Cooperative (a 54-unit townhouse project). Winnipeg physician June James traces the Harambee Place housing cooperative in Winnipeg's Fort Richmond district to a meeting of the National Council of Barbadian Associations of Canada held in Toronto in the early 1980s. Dr. Ralph Agard, the President of the Children's Aid Society of Toronto, had just completed a sobering presentation about the problems facing children who came from families from the West Indies. James recalls that "A senior in the audience got up and he said, 'I am tired hearing what is happening, I want to hear about what are we going to do about it.' The meeting came to a complete full stop." A year later Agard presented a plan for the Harambee Centres Canada. "Harambee" is the Swahili word for "Let's pull together." Reformers established branches of the organization in cities across Canada with a mandate to identify a specific issue on which to act. A survey of Winnipeg's African-Canadian community organized by James identified a need for housing. As she reported, "people wanted to have housing in a black cultural community."[134]

James, originally from Trinidad and Tobago and the first woman of colour to be admitted to the University of Manitoba's Faculty of Medicine, was the driving force behind what was to become Harambee Place.[135] After three years of work with DSI Tandem, the community had developed a plan for an apartment complex on a piece of land on the northwest corner of Waverley and Taylor in south River Heights. At the urging of local residents, city councillors rejected a request to rezone the land to allow for multiple family use. The residents argued that the project would increase traffic and drive down property values. Winnipeg lawyer and local resident Ross Nugent said that he and other residents would prefer to see the lot that Harambee was seeking to develop landscaped and left undeveloped. Another neighbourhood resident who opposed the project categorized it as a "profit-oriented project. " In the end, the land was became the site of a private townhouse condominium development known as River Run.[136]

James believed,

> *"[it] was definitely racism. It was the whole idea of having some Black people coming in. One of the people who was decidedly against it, I don't think he realized it, but he was one of my patients. We know that racism was the reason, there is more traffic there than ever. We knew that in many things for Blacks, it is always an uphill struggle, and we were prepared for that. I have to say, we were devastated when that happened."*[137]

But they persisted and located a larger site in Fort Richmond, developed a 54-unit townhouse plan, and arranged a $5.2-million mortgage with CMHC. After construction commenced, CMHC reduced its funding by $1.4-million. An effective lobbying campaign, however, resulted in the Manitoba government agreeing to guarantee a mortgage to make up the shortfall. James was a regular at the construction site and in government offices, lobbying for large units, quality appliances, and construction jobs for members of the Black community. "They told me I wanted a Cadillac project with a Chevy budget," but she got her way. She favoured co-op housing because "with a housing co-op you had to be actively involved in your home and take ownership for it and take ownership in terms of the surroundings. I think housing is a major social determinant for education and health." [138] When Harambee Place opened in 1993, Dr. Errol Lewis, the co-op's vice president said "It has turned out to be a multicultural project to reflect Manitoba. We have people from North and South America, Africa, Asia, and all over." At the opening ceremony, held after the co-op had been in operation for several months, resident Cora Williams told the *Free Press*: "I enjoy it because of the sense of community. I meet other black women on a day-to-day basis, and it allows me to mingle with people of different cultures."[139]

Another unique project, the Payuk Inter-Tribal Housing Cooperative got its start through the CHP. In the early 1980s, the Assembly of Manitoba Chiefs and the Manitoba Métis Federation sponsored training programs for Indigenous economic development officers and financial officers. The programs culminated in a series of community planning meetings that the trainees led. The meetings identified the need for a food store, a housing co-op, a daycare, and a crafts shop and led to the establishment of the Winnipeg Native Family Economic Development (WINFED) to co-ordinate the development of these initiatives. WINFED's work resulted in the establishment of Neechi Foods (a cooperative grocery store), the Nee Gawn Ah Kai Day Care, and in 1985, Payuk Inter-Tribal Housing Co-op.[140] Payuk is an Ojibwe word for "First" – the co-op was intended to be all Indigenous peoples.[141]

Payuk's stated goals were "[t]o provide safe and supportive living conditions for Native women and children, and to offer affordable housing to low-income Native families." Most members were single parents. Neither drugs nor alcohol were to be allowed on the premises.[142]

The Payuk founders received funding from the CHP to purchase an apartment block on Qu'Appelle Avenue for $250,000 and to engage DSI Tandem as consultants. Founding member Kathy Mallett recalled that the building reminded her of an old New York brownstone.

> *"We thought it would be nice if there was a place where a lot of us could live. Many of us were single parents and were renting apartments. We were concerned about the need for safety for ourselves and our children."*[143]

In 1987, however, the Winnipeg school division concluded that it needed the land the apartment building was on for the playground for the Sister MacNamara School that it was building next door. As a result, the school division expropriated the land.[144] Mallett recalled, "[w]e looked across the street and saw a couple of derelict rooming houses there. I believe there was a for-sale sign. We decided to investigate it." They visited the houses and saw people living in terrible conditions. "I remember seeing these cockroaches scrambling all over the place. I remember the hallway a thick pile of work orders. The place was just terribly run down." The group committed to helping the residents find new homes, a promise that they kept, and then secured the right to develop the property. Working once again with DSI Tandem, they arranged $3.2-million in financing through a federal funding program. The seven-storey 42-unit building also housed the home for the Nee Gawn Ah Kai Day Care.[145] When the building opened in 1989, Mallett told the *Free Press*, "[w]e will no longer have to beg at the doors of landlords to give us accommodation."[146] However, Mallett did not move into the co-op. Under the provincial government's rent-geared-to-income policy, all members had to pay one-quarter of their income as rent. Mallett's income at the time was modest, but if she paid a quarter of it on housing, she would be paying well over the market rate for her housing.[147] Other founding members had been students when the co-op was founded. After graduation, their incomes increased to the point where they found themselves paying housing charges that were fifty percent higher than prevailing market rents. In the face of these increases, they had no option but to leave. The policy ensured that co-op residents were all low-income people, but it created a high rate of turnover and a discontinuity in leadership.[148]

Payuk also received $395,000 in CHP and Core Area initiative funding to purchase and renovate two boarded-up adjacent properties in the North End. One was a single-family dwelling at 354 Stella Avenue and the other a quadruplex at 82 Aikens Street, both of which opened in 1989.[149]

In the mid-1980s, former provincial Liberal leader and Manitoba Court of Appeal Judge Charles Huband and other members of the Westminster United Church congregation recognized the need for housing in the city's West Broadway neighbourhood.[150] This led to the development of the Westminster Housing Cooperative, which worked with DSI Tandem to develop a 35-unit apartment and townhome complex on Maryland Street.[151] The project, which held its grand opening in the spring of 1991, was financed by a $2.9-million loan from the provincial government and $200,000 from a community revitalization program cost-shared by the provincial and municipal government. In addition, the federal and provincial governments committed to annual subsidies for the next 35 years.[152]

In keeping with national trends, at least two of DSI Tandem's projects involved co-ops whose membership included people with special needs. By 1990, fully a third of housing co-op projects in Canada served "special-needs" households, with one project often serving more than one "special- needs group."[153] One of the first of these projects in Winnipeg, the Prairie Housing Cooperative, sought to create decent, secure, integrated housing for people with developmental special needs in a structure over which they could exercise control. It grew out of a desire of a group involved in what was then called the Canadian Association for Mental Retardation (now Inclusion Canada) to help an individual "escape from a life of institutionalization and enjoy a life of dignity in the community." While consideration was given at one point to purchasing an apartment block and establishing a co-housing arrangement for people with disabilities and their families, it became apparent that the creation of a cooperative would be an effective way of meeting that goal. David Wetherow, the executive director of the Association for Community Living was the driving force behind the establishment of the cooperative. Prairie Housing Cooperative, which was incorporated in 1983, initially had a decentralized approach, creating five clusters of houses (18 in all) throughout the city between 1983 and 1985. Described as the first of its kind in North America,[154] the co-op's first conversions were a pair of side-by-side houses in River Heights. According to Nicola Schaefer, one of the co-op's early members, "[t]hree of the houses were occupied by typical groups of people": a family of three in one, a family of four in another and young people without children in another. All these people agreed, when they joined the co-op and moved in, that they would be friendly and supportive of one another but particularly of the people in the fourth house, two women who were friends and both of women had a disability."[155]

Working with DSI Tandem, Prairie Housing Cooperative also converted the Great West Saddlery building at 113 Market Avenue into a 28-unit residence. A study of the co-op's early years observed that most of the members with mental disabilities were involved in routine maintenance activities and cooperative decision-making. Several increased their workforce participation and schooling.[156]

DSI Tandem worked with the AIDS Shelter Coalition of Winnipeg to establish the Artemis Housing Cooperative (11 units). This was the first housing co-op in Canada to give priority to people and their families living with AIDS or who were HIV positive. It was part of the Crossways in Common Centre, which was built on the site of the former Young United Church which had been destroyed by fire in 1987.[157]

While it had helped establish CHAM in 1960, the Winnipeg trade-union movement has not played a significant role in developing housing cooperatives apart from Solidarity Place, a 42-unit family co-op in Winnipeg's West End that was developed in conjunction with the Canadian Autoworkers Union. Under the leadership of local 2224 (which represented workers at the Versatile Tractor factory), nine CAW locals raised $150,000 to purchase four acres of vacant railway land on the eastern banks of Omand's Creek. The union selected the location because of its proximity to schools, libraries, and community centres. CMHC provided a $3.66-million mortgage and committed, along with the provincial government, to share a portion of the operating costs for 35 years. In addition, rent supplement was available for up to 21 households. Membership in the co-op was not restricted to union members.[158]

The Same Damn Bunch, a feminist collective, received $5,000 in funding from the CHP to support the plan development, site location, and incorporation of the SDB Housing Cooperative. [159] The name, "Same Damn Bunch," had been informally adopted by a group of women, since when various issues arose – be it the marital property act, child care, or abortion rights—it was the "same damn bunch" who came together to mount the needed political campaign.[160] Bev Suek, one of the founding members recalled by the 1980s, eight of them were thinking that "[w]e wanted a place we could retire to."[161] More formally, the goal was to "provide secure, comfortable and supportive housing with feminist principles for older women in a mixed residential environment." Membership was, however, not restricted to women. Using money raised from the sale of a member's house, the co-op purchased and converted a three-storey, 11-unit apartment on Westminster Avenue into a co-op, meaning that the only public money that went into the co-op was the $5,000 from the CHP. In a report to government, the organizers of the Same Damn Bunch Co-op commented,

> *"It should be easier to set up such housing. The process should be simpler so that people do not have to jump through so many hoops. More important than subsidizing, there is a need for total mortgage funding to get people started."*[162]

The co-op opened in 1987 and is still in operation. As was often the case, Suek, one of the founders did not move in, although she played a leading role in creating another housing co-op in the early twenty-first century.[163]

DSI was also involved with four projects outside of Winnipeg: the Parkview Seniors Co-op in Brandon, the Interlake Housing Cooperative in Teulon, the Maurepas Housing Cooperative in Selkirk, and the Fannystelle Co-op. The Parkview Seniors Housing Cooperative was initiated by a Brandon organization called Seniors for Seniors.[164] When a new wing was added to an existing personal care home, the original plan was to tear down the old infirmary and convert the land into a parking lot. Under the leadership of Glenora Slimmon, Seniors for Seniors organized the Parkview Housing Co-op with a plan to convert the infirmary into a co-op. They succeeded: the province sold the land to the co-op for a dollar and, through the CHP, provided a $1-million loan. Work on the 28-unit conversion started in 1988.[165]

Slimmon was no stranger to co-op development, Slimmon and her husband, Don Slimmon, had been one of the founding members of CHAM in 1960. A dietician by training, she worked for the *Country Guide*, Federated Co-ops (where she was known as Donna Rochdale in honour of the nineteenth-century British cooperative), and CBC radio. After their retirement, she and Don worked on co-op development projects in Barbados for seven years. When she and Don moved to Brandon, she helped establish Seniors for Seniors—as a co-op, of course.[166]

In 1989, Maurepas Village Co-op, an eight-unit co-op with four semi-detached units, opened in the town of Selkirk.[167] Two of the driving forces behind the co-op were former Selkirk mayor Bill Shead and Waltraud Greiger, the first executive director of the Selkirk Co-op on Abuse Against Women Inc., later known as Nova House.[168] Of Cree ancestry, Shead, a long-time naval veteran and an advocate of Indigenous economic development, had played a leading role in the governance of the Me-Dian (a combination of Métis and Indian) Credit Union.[169] While serving as mayor of Selkirk in the early 1980s, Shead became aware of the shortage of affordable housing for families in the community. Because he believed "in the cooperative movement whether it's in the farm sector or a credit union," Shead thought that co-op housing could play an important role in increasing the supply of affordable housing. Incorporated in 1986, the co-op secured the services of DSI Tandem.[170] The local branch of the Indian-Metis Friendship Centre played a central role in establishing the co-op and appointed one of its employees, Greg Dewar, a future NDP finance minister, to the co-op board.[171]

Research done for the co-op by DSI Tandem indicating that there were no three-bedroom rentals in the Selkirk area helped the project secure a $645,000 mortgage from CMHC. The provincial government contributed $5,000 in funding and committed to providing rent supplement to four of the units. Shares were priced at $1,000 a household.[172] The project proceeded despite the opposition of a local building contractor who argued the CMHC support of the building amounted to unfair competition.[173] The co-op also withstood an attack from a councillor who opposed the way that property tax was levied on co-ops claiming that apartment owners would convert their buildings into co-ops and erode the town's tax base. There was no wave of conversions: 34 years later, Maurepas Village remains the only housing cooperative in Selkirk.[174]

Not all DSI Tandem projects went ahead. The Vesta Housing Cooperative proposed to convert a small apartment building in Elmwood into a co-op. After two years of work, the group concluded that the rent-geared-to-income regulations would quickly result in several founding members having to pay considerably more than market rates for their housing. This proved to be an insurmountable barrier.[175] In another unsuccessful case, DSI worked with members of the Vietnamese community who wanted to create a co-op for the large number of male refugees who arrived in the country as boat people. The intent was to create stable housing for them until they could bring other family members to Canada.[176] Rudy Comeault and the HCCM also sought without success to turn the military housing located near the Kapyong Barracks along Kenaston Street into a co-op.[177]

Other Homestart projects

Not all CHP projects were developed by DSI. What had once been the Manitoba Government Telephone Company's downtown exchange building (constructed in 1910), and later a garment factory was converted into the 28-unit Hargrave United Housing Cooperative in 1987.[178] The owners of the Warwick Apartments at 366 Qu'Appelle Avenue, once one of Winnipeg's premier apartment blocks, had sub-divided its 66 units so that by the 1980s housed 89 households.[179] The CHP and the Core Area Initiative funded a $3-million renovation of the building in 1986 as a prelude to its transformation into a 56-unit co-op.[180] The Unity Housing Cooperative expanded in the 1990s, developing a 60-unit townhouse and apartment project in Winnipeg's northwest called Meadows Gardens. The membership for the expanded project was drawn largely from the city's Filipino community.[181]

The St. John's United Church at 250 Cathedral Street in the city's North End was converted to the Charles Cathedral Housing Co-op. The driving force behind this conversion was the Winnipeg Presbytery of the United Church. The local congregation had long dispersed, and in keeping with the United Church's general practice turning former inner-city churches into low-income housing, Doug Martindale, the minister at the church's North End Community Ministry, was assigned the task of incorporating a cooperative, recruiting a board, and recruiting members to live in 20 uniquely designed units.[182] He did this with the assistance of Vera Dufault, a member of the Willow Park East board of directors.[183] The Charles Cathedral project received a $1.2-million mortgage and $17,500 in grants to conduct an initial feasibility study through the Homestart Program. A quarter of the residents were eligible for a federal-provincial rent subsidy intended to keep rents below one-quarter of their income.[184] The Hargrave, Warwick, and Charles Cathedral, along with the Prairie Housing Cooperative, were by far the largest of the eight conversion projects that the CHP supported in Winnipeg.

Another CHP project, the M.A.P.S. Housing Cooperative, deserves attention because of its unique backstory and the scattered geographic nature of the development. The M.A.P.S. Housing Cooperative was a community response to neighbourhood decline. The name came from the four streets—Mountain, Andrews, Parr, and Selkirk—that bound the 30-square-block neighbourhood. It was a predominantly single-family residential neighbourhood in economic and demographic decline. The average income in the area was $16,208 in 1981, compared to $23,208 for the city.[185] Fifty-three percent of the people in the neighbourhood rented, often to absentee landlords.[186] A quarter of the households were led by single parents.[187] Twenty-seven percent of the housing needed minor repairs, while 106 units in the MAPS area needed major repairs.[188]

In the fall of 1985, Tom Simms, an employee of the Community Education Development Association, a non-profit development organization that worked with inner-city schools and communities, was assigned to Strathcona School in the MAPS area. Drawing on ideas from the book *Roots to Power: A Manual for Grassroots Organizing*, Simms set about establishing a residents' association. The first three months were spent meeting with residents to identify community issues and concerns.[189]

This led to the creation of an organizing committee that identified four major local priorities: two of them being the need to deal with boarded-up and abandoned houses and the need to renovate rundown properties.[190] While many of the group members recognized that homeownership was beyond their means, they wanted more control over their housing situation and an improvement in neighbourhood housing. CEDA arranged for residents to learn about housing cooperatives and to visit the Willow Park East Housing Cooperative.

A founding meeting of the Mountain Andrews Parr Selkirk Improvement Committee was held in early 1986. At that meeting, 24 people volunteered to work on a co-op housing project. The housing group held its first meeting in March, and in April it met with a representative of the Department of Cooperative Development.[191]

The M.A.P.S. Housing Co-op Limited was incorporated later that month: of the original nine-person board of directors, only one was employed: four were on social assistance, two were students, and two were unemployed. Four were indigenous. Three of the nine were single parents.[192] In addition to supporting the creation of a co-op, the residents' committee expressed a strong interest in general neighbourhood development. They felt the conversion of an apartment block, or the construction of a townhouse development would have limited impact on the community. According to Simms, "[w]hile the government and the consultants favoured a bigger scale, the residents said 'we want to live in single houses or side-by-sides. We do not what these row houses.'" Because there were many underhoused large families in the neighbourhood, they also wanted three-, four-, and five-bedroom units. As a result, they developed a plan for the co-op to buy and convert poorly maintained dilapidated housing that was scattered throughout the neighbourhood.[193]

The CHP provided the community organization with the support it needed to incorporate and hire consultants. The program, however, had been intended for conversion of non-residential buildings such as churches or warehouses or the conversion of apartment buildings. The idea of buying and converting houses did not fit the model. Nevertheless, the project had the support of the minister of housing, Maureen Hemphill, and her deputy minister, Saul Schubert. As a result, the government agreed to adjust its policies to allow for a co-op to be developed in the residential real estate market where decisions had to be made more quickly than in commercial real estate. It also agreed to add a rent-geared-to-income program to the type of rent assistance available. This would increase the overall affordability of the housing that was created.[194] In April 1987, the co-op purchased a house that cost $44,000 and needed $12,000 in renovations.[195] With the support of the CHP, M.A.P.S. went on to develop five more residential units. In 1988, M.A.P.S. moved from CHP to the federal cooperative program. Given the fact that many of the houses targeted for renovation had been poorly maintained, the co-op switched from renovation to purchasing and demolishing dilapidated houses and building new units on the lots. Ten units of housing were built in 1988 and 15 more the following year.[196] While a portion of the new development more closely resembled the townhouse approach of other co-ops, the overall approach, which has led to the development of a total of 43 units, has been consistent.[197]

In a city planning thesis written about the project, future chief clerk of the city of Winnipeg, Richard Kachur, wrote:

A sense of community within the cooperative was fostered, before any physical development was undertaken. The co-op membership shared experiences, ongoing social interactions and developed a sense of identity and solidarity. This sense of community in itself is an integral force capable of leading to a sense of neighbourhood community and other activities, foremost of which could be revitalization.[198]

M.A.P.S. was also a model for the Weston Residents Housing Cooperative.[199] Weston, a Winnipeg residential community immediately south of the Canadian Pacific Railway's Weston yards was in a state of economic and social decline similar to the M.A.P.S. area. The community hired Acorn Development Consultants to assist in the development of housing that like that of M.A.P.S. would be scattered throughout the neighbourhood. Acorn's founder, Douglas Leeies, was an architect who had previously worked for Manitoba Housing in the development of the M.A.P.S. project.

Leeies described the project as

> *"exciting since we would get the community to identify the slum landlords. They would also target drug houses. We would work with the city to see if the taxes were up to date. There were a surprising number of units that the city took back via the non-payment of taxes. They would assign the properties to the Weston residents' housing co-op. Our clients took great glee when the city would come and demolish these properties. There were demolition parties."*[200]

A total of 39 two-, three-, and four-bedroom houses were scattered throughout the community. Funding came from the Manitoba Housing, CMHC, and the City of Winnipeg. [201]

Acorn Development Consultants

Leeies had grown up in a 40,000-unit public-housing project in Glasgow, Scotland. His home community, he wrote, had "zero planning: there were five convenience stores, one pub, and plenty of gangs." He came to North America to study, ended up falling in love with a Canadian, and in the late 1970s went to work for the Manitoba Housing and Renewal Corporation where he joined a unit charged with program planning for social housing. "It was exciting," he recalled.

> *"The government would decide 'There is a need here, we want to put in so much money to address it.' They would decide they were going to target seniors in this income bracket, we would brainstorm how to do that, write it up and one of us would be assigned to do it."*

Leeies helped Manitoba Housing establish Canada's first life-lease policy in 1985, which led to the creation of Fred Douglas Place in Winnipeg, the country's first life-lease project. Leeies also worked on the development of the CHP. In 1988, the Knights of Columbus approached him to develop a 70-unit seniors cooperative housing project in Elmwood that came to be known as Columbus House.[202] This led to the establishment of Acorn Development

Consultants. The company went on to work with the Filipino Canadian Seniors Association to convert the former Normal School building on William Avenue into the 29-unit FILCASA Housing Cooperative for seniors. The driving force behind the conversion was the association's longtime president Filicisimo Rodriguez. Born in the Philippines in 1923, where he obtained a degree in political science, Rodriguez and his family emigrated to Canada in 1983. Here he worked in retail shops, sometimes holding down two jobs at a time, while he helped organize a Filipino seniors' organization.[203] The federal-provincial Private Non-Profit Program funded FILCASA which also received financial support from the Core Area Initiative and the Manitoba Department of Culture.[204]

A former member of the Canadian Armed Forces, Bill Arnott, initiated two Acorn-developed housing cooperatives in West Kildonan. Arnott finished his working career with Winnipeg Transit where he became aware of the needs of people with disabilities, particularly those in wheelchairs. This led to the establishment of the 25-unit Tranquility Place Cooperative and the 27-unit DALACPT Housing Cooperative (also known as the Bill Arnott Co-op) both on Watson Street in the city's North End.[205]

DSI-Tandem and Acorn were not the only co-op developers during this period. Central Park Co-op, the Warwick, the Charles Cathedral, and the Hargrave Avenue co-ops described above were undertaken by other firms, as was the Rosh Pina Co-op (62 suites) on Matheson in the North End in Winnipeg's north end.[206]

Rural and northern development

Between 1980 and 1995, co-ops were developed in The Pas, Thompson, Teulon, Deloraine, Glenboro, Rosenort, Dauphin, and St. Norbert. Local community organizations sponsored most of these (town councils, churches, and chambers of commerce for example) which were usually geared toward seniors. In some cases, the sponsoring organizations retained the right to appoint board members.[207] These rural co-ops ranged in size from a dozen to over forty members.[208] The 32-unit Dauphin Retirement Housing Cooperative, for example, was developed in 1988, while Glenboro's Spirit Sands Cooperative opened in 1993.[209] The four-unit Glenboro co-op underwent an expansion in 1997 bringing it to ten units.[210] The 16-unit Northern Harmony Cooperative in Thompson was built in 1992 to house people with disabilities and their families. The cooperative's first chairperson, 60-year-old Jackie Dunning, a wheelchair user, said in 1991 that she had spent the previous five years confined to her apartment, only able to get out on weekends. "The new residence," she argued, "will be easily accessible for wheelchairs inside and out. It will be worth all the effort we put into it if it finally comes through." Federally funded, the project was developed with the support of the Manitoba branch of the Society for Manitobans with Disabilities.[211]

The end of an era

In 1993, the Conservative federal government headed by Brian Mulroney announced that it would no longer provide or guarantee loans for the construction of new social housing including co-op housing.[212] In its annual report for 1994–1995, Manitoba Housing reported that "due to the federal government's decision to terminate funding for new social housing across Canada effective January 1, 1994, there were no new commitments of family and elderly non-profit housing units in 1994/95."[213] The Artemis Housing Cooperative turned out to be the last housing cooperative funded under the federal programs.[214] Despite an election commitment to the contrary, the Liberal government of Jean Chrétien did not revive the federal social housing program. In 1998, it transferred all responsibility for administrating the housing that it had created and funded to the provinces.[215] Housing Cooperative Council of Manitoba spokesperson, Mel Graham, opposed the transfer at the time, telling the press,

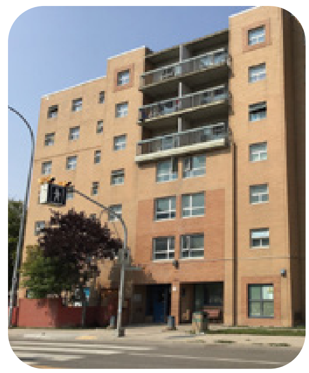
> *"[t]here is nothing specific on dollar amounts, and the big thing is that once the current mortgages are paid, no one is going to support them. They downplayed this, tried to slip in the release and never consulted with the people living in and managing these houses."*[216]

Nearly two decades would pass before there was any significant development of new housing cooperatives in Manitoba.

Artemis Housing Cooperative

Harambee Place Housing Cooperative

Border Hills Housing Cooperative, Deloraine



Payuk Housing Cooperative Winnipeg

Prairie Housing Cooperative

Charles Cathedral Housing Cooperative

Fairview Place Housing Cooperative, Teulon

Same Damn Bunch Housing Co-op

Filcasa Housing Cooperative Winnipeg

Weston residents Housing Cooperative

Part IV: Post-1993 development

Only one housing co-op was developed in Manitoba between 1993 and 2010. Bluestem Housing Cooperative was the passion project of a group of university students who sought to create community in a world where they felt private ownership of property undermined communal bonds. Experimenting with several models, they raised their own food on a rural garden lot and rented a house in which they would live communally, before settling on a housing co-op. Working with a realtor who had grown up in a co-op in Europe, they located an older six-unit apartment block on Jessie Avenue in Fort Rouge. After scraping together $3,000 to buy shares, they loaned themselves $18,000 in non-interest loans, and with the assistance of a loan from an angel investor (one of their parents), made the down payment on the $146,000 building. The members took up residence in 1996. From the outset they were determined to operate as a non-profit co-op, meaning that departing members would only receive their original share purchase when they left. At the time, however, no provision in provincial law extended to non-profit cooperatives, meaning that the co-op's surplus, which was invested in the co-op's capital replacement reserve, was taxed as a profit (other government-funded cooperatives were treated as non-profits by virtue of their funding agreements, which established their non-profit status). Bluestem successfully lobbied the provincial government to create a legal status for non-profit housing co-ops (once cooperatives choose to operate as non-profits, they cannot amend their bylaws to revert to for-profit status). Aside from a $500 after-the-fact grant to prepare a report on the nature of the project for CMHC, Bluestem has operated without any form of government subsidy.[217] While Bluestem is a remarkable achievement, the fact that only six units of cooperative housing were developed over a 17-period is a stark demonstration of the truth of the 1988 observation of J.Y. Lord, the CHF's operations manager that "the movement has no significant ability to raise development capital internally, rendering it almost completely dependent on government programmes for start-up assistance."[218]

Not until 2001 did the federal government re-engage in the funding of social housing through what was termed the Affordable Housing Initiative (AFI). By then, 20 percent of Canadian households were paying more than 30 percent of their pre-tax income on housing.[219] The AFI spent $680-million over five years on social housing, with a maximum capital contribution of $50,000 per unit. The agreement was renewed in 2006 and 2008.[220] As welcome as it was, the federal government's re-commitment to social housing was far less generous than it had been in the 1970s and 1980s. From 1991 to 2016, annual investment in affordable housing declined by 46 percent.[221] The new federal program provided co-ops with per-unit loans (often in the range of $65,000 to $70,000 per unit) that did not have to be repaid and rents were kept below a set level (usually the median market rent or a percent of the median market rent). Often a gap opened between the grant amount and the size of the mortgage for which a community organization could qualify which had to be filled by local fundraising or member shares if a project were to go ahead.[222] In effect, governments sought to lower rents without making a commitment to long-term subsidies.

The election of an NDP government at the provincial level in 1999 led to an increased focus on the renewal of Winnipeg's inner city, largely through its Neighbourhoods Alive! program.[223] While the province did not adopt any programs similar to the CHP program, it did play a central role in the funding of the $4.1-million, 24-unit Greenheart Housing Cooperative in Winnipeg's West Broadway neighbourhood. The co-op, which opened in 2010, was a project of the West Broadway Community Organization (a provincially funded neighbourhood renewal corporation). Greenheart received a $2.4-million loan from the Manitoba government (such a loan would be forgiven if the co-op provided affordable housing to households that met income requirements). The City of Winnipeg provided tax increment financing and $91,708.13 from its Housing Rehabilitation Investment Reserve, with the rest of the funding coming from a mortgage (tax increment financing is intended to encourage development by taxing land at its unimproved value for a period after development has taken place). At a crucial point in the process, the Jubilee Fund provided the project with a line of credit.[224]

In 2009, the Manitoba government announced it would develop 1,500 affordable housing units and

1,500 social housing units by 2014. The housing department was renamed Housing and Community Development, and a Cooperative Community Strategy was developed. Working in collaboration, the government and the cooperative sector created the Cooperative Housing Mobilization project which was delivered through SEED (Supporting Employment and Economic Development) Winnipeg.[225] While the Housing Cooperative Council of Manitoba (HCCM) was dissolved in 2001, the Cooperative Housing Federation continued to provide a range of services in Manitoba. These were provided by local staff, usually working on a part time basis, and supplemented by a technical adviser, David Spackman, who worked out of Thunder Bay. Jocelyn Peifer Ross, the HCCM former executive director represented the CHF in the province until 2007.[226]

In 2014, the Manitoba government committed itself to creating another 500 units of affordable housing and 500 units of social housing.[227] By then the province was providing up to $70,000 a unit as a forgivable loan to organizations that provided housing that met its affordable housing criteria. In addition to these programs, the government established a Rental Housing Construction Tax Credit, which provided a tax credit of eight percent of the cost of a project and a Manitoba Hydro Power Smart grant that provided between 50 cents and $2.00 a square foot for new buildings that provided greater energy efficiency than the provincial energy code required.[228] In addition, the Manitoba Cooperative Loans and Loan Guarantee Board could guarantee a portion of a co-op's mortgage (although not the whole amount, as had been done under the federal programs in the twentieth century).

These changes paved the way for six different cooperative developments. In 2009, Seniors for Seniors, the Brandon cooperative founded by Glenora Slimmon, established the Western Manitoba Seniors Non-Profit Housing Cooperative to address the lack of affordable housing in the city. Working with DSI Tandem, the co-op started work on a $5.8-million, 34-affordable-unit in Brandon in 2012. The Manitoba government contributed $2,032,201 (approximately $60,000 a unit). The City of Brandon contributed the land, $500,000 in capital cost support, and a tax increment financing agreement that reduced property taxes by half for twenty years. The city also provided $53,700 for the purchase of member shares for three low-income families (these shares were to be held in trust). The co-op went on to develop a second $14-million 63-unit project with support from the province, the federal government, and the City of Brandon.[229]

In 2014, Westlands Non-Profit Housing Cooperative, a project for 55-plus residents, opened in Winnipeg's Brooklands neighbourhood. The City of Winnipeg donated the land, formerly, the site of the Brooklands Community Centre, to the co-op. Construction of the $8-million, 36-unit building was funded by the federal and provincial governments with the province contributing $5.7-million and jointly contributing with the federal government a $2-million forgivable loan.Westlands, which was developed by Acorn Development Consultants, was a multi-stakeholder housing cooperative. The multi-stakeholder model allows for different classes of membership (for example a retail cooperative could have a 'worker' class and a 'consumer' class). In this case, the additional stakeholders included the Pioneer Seniors Centre, the Keewatin Inkster Neighborhood Resource Council, Sparling United Church, and members of the community at large. The stakeholders raised awareness, negotiated with government for the land, fundraised for the early feasibility studies and provided volunteers for the provisional board.[230]

Construction of the Springfield Seniors Non-Profit Housing Co-op (also known as Dugald Estates), a 47-unit $14.4-million seniors housing project in Springfield, Manitoba, on land donated by the local municipality, was completed in 2015. The share price for each unit was $89,610, while a $150,000 donation from the local United Church subsidized low-income people's share purchases. The project also benefited from a $900,000 loan guarantee issued by the Manitoba Cooperative Loans and Loan Guarantee Board and a $560,000 provincial Rental Housing Construction Tax Credit.[231]

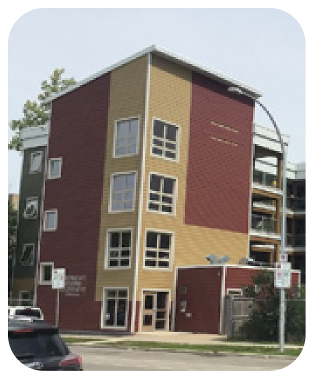
In 2012 a group of residents in Winnipeg's Wolseley area incorporated the Old Grace Housing Cooperative with the intent of establishing a co-op on the site of Winnipeg's first Grace Hospital on Arlington Street. After the Grace Hospital moved to new quarters in St. James, the site had been used by a variety of government offices. By 2011, however, a decision had been made to close the offices and demolish the remaining buildings. Working with

DSI Tandem, the co-op adopted a variable share purchase model. Depending on the size of the unit, shares cost between $72,000 and $132,000 which was reduced to between $16,000 and $28,000 for 34 of the co-op's units reserved for members who met the Manitoba government's Affordable Rental Housing Program income criteria. The share costs for these units were subsidized by a $2.8-milllion forgivable loan. The Manitoba government also leased the land to the co-op for 65 years for $1 and provided rent supplement support for 13 units. To assist lower income members in purchasing shares, the co-op arranged sponsorship agreements with the Mennonite Central Committee, the Anglican Church of Canada Parishes, and the Society of Friends (Quakers) and conducted internal fundraising campaigns. Old Grace was also able to take advantage of the provincial government's Rental Housing Construction Tax Credit and a Manitoba Hydro Power Smart grants worth approximately $770,000. The 64-unit, $17.8-million project opened in 2018.[232]

The sixth attempt to develop a co-op by making use of these programs proved far less successful. In 2014, the Thompson, Manitoba Lions Club, after initially considering the development of a life-lease project, established the Thompson Lions Senior Manor Non-Profit Housing Cooperative. The plan was to build a $7.4-million 30-unit facility. Lion's Club member and local entrepreneur, Nick Di Virgilio, played a central role in organizing the project, which received $2.25-million in federal and provincial money, plus funding from the City of Thompson, the Thompson Lions Club, Vale Canada Limited and CJR Consulting. Originally members in the co-op would have to pay $60,000 worth of shares for a one-bedroom unit and $70,000 of shares for a two-bedroom unit. Construction, which started in 2017, was not completed until 2020. At these share prices—which had to be that high to cover capital costs—the co-op could not recruit enough members. As a result, the project ceased to be a co-op and was taken over by Manitoba housing which now operates the facility as an affordable senior's housing project.[233]

Since then, no new cooperatives have opened. Although part of this malaise can be attributed to the pandemic of 2020 to 2022, and part of it to rising interest rates and increased construction costs, the chief barrier remains the mismatch between the sector's needs and federal and provincial funding models.

Bluestem Housing Cooperative



Greenheart Housing Cooperative

Westland Residents Housing Cooperative

Westman Senior Housing Cooperative

Part V: Cooperative houses

Another smaller stream flows through the history of co-op housing in Manitoba. Co-op houses, which were purchased or rented collectively, served as home to half a dozen or more people who were committed to living together on a cooperative basis. The practice of several like-minded, or simply economically hard-pressed, people, often students, getting together to rent a house and share the bills, likely goes back to at least the start of the twentieth century. A few of these offered ambitious adventures in cooperative living. One striking example was located at 139 Roslyn Road from 1941 to 1944.

The Roslyn Road cooperative was one of the many initiatives of the Scottish-born Watson Thomson, who spent much of his life working in Western Canada on a series of adult education projects. Thomson was deeply affected by his involvement with the New Britain group in London, England in the 1930s, part of a movement with cultish overtones that believed the creation of a "society of fellowship" had to be part of any socialist project from the outset. This involved the establishment of a "co-personal group" that engaged in "intensely intimate talk in small groups, about themselves and the group." Its members rallied around the slogan "Neither Fascism nor Communism—but Above and Between." It collapsed when its founder and leader, the Serbian poet, philosopher, painter, and philosopher, Dimitrije Mitrinovic, denounced his closest supporters as unfit to lead the movement. Thomson had worked for the organization, which sustained but did not pay him for several years. When he broke with the group, he moved to Canada. The New Britain experience marked him, leaving him forever committed to a socialism that depended on leaders who had broken with their "egotistic individualism" through "face-to-face interaction with others."[234]

Upon his emigration to Canada, Thomson became a leading figure in a nascent workers' education movement and found work as an adult educator and lecturer in Edmonton in the late 1930s. In Edmonton, he brought together a group of young people (by then Thomson himself was forty) who were prepared to "just *do* the thing – the equality, the fraternity, the brotherly love, the 'having all things in common.'"[235] Eleven of the group moved into a rented house in Edmonton, only three of whom had full-time jobs. Others had jobs out of the city and were only able to visit the house on weekends.[236] By 1940, only seven residents remained. According to Thomson, serious tensions arose from the "differing household dietary habits." Another participant, Stanley Rands, observed that while people had grown as individuals, as a group "sectionalism seems the greatest weakness and danger."[237]

In 1941 Thomson moved to Winnipeg where he had been appointed the head of the University of Manitoba's Adult Education Office.[238] Later that year, most of the people from the Edmonton house moved to Winnipeg to join Watson in a striking mansion that they had rented at 139 Roslyn Road. They were joined by a group of people who had been active in the Winnipeg branch of the social-democratic League for Social Reconstruction.[239]

Thomson had to work to overcome the opposition of civic officials to the idea of a single-family house being rented to fifteen adults and at least four children. In making his case, he explained that four of the group were university graduates, and their aim was to "deepen our own understanding of the implications of Christian and democratic living by testing cooperative principles in matters of household economy and discussing our experience."[240] Notable residents included longtime community-health advocate (and academic) Stanley Rands, Margaret Laurence's future husband Jack Laurence, early childhood education innovator Kathleen Bolton, CBC radio producer Muriel James, the future publisher of the Lethbridge Herald Cleo Mowers (who left the co-op after a dispute over his pacifism) and the requisite basement dwelling eccentric whose loud music was a constant source of internal conflict. Berry Richards, the radical Cooperative Commonwealth Federation member of the legislative assembly for The Pas stayed at the house when he was in town.[241] After deductions to meet outside obligations, each household was expected to contribute ninety percent of their income to the co-op. This was used to cover food costs, utilities, maintenance, nursery fees, and after the group purchased the house in the summer of 1942, mortgage expenses. Members were also expected to engage in a "genuine openness in communication" in what were termed "barley and cactus" sessions.[242]

Thomson's biographer, Michael Welton, wondered how the regime "left little time for reading and sleeping."[243] In 1944, after a period of internal conflict and debate, the co-op served as the nucleus for the short-lived Prairie School for Social Advance.[244] The School and the co-op lost momentum and direction when Thomson took a position with the new CCF government of Saskatchewan in 1944.[245] By the fall of 1946, the house was breaking up, and rooms were being rented individually. One of the first people to move into these units was a young United College student, Margaret Wemyss (the future Margaret Laurence.)[246]

While there is no direct link, 139 Roslyn Road was the spiritual ancestor of a small network of co-op houses developed in Winnipeg in the 1960s. One of the first of these was the Dorchester Co-op which had its roots in a 1966 summer project that brought young people involved in the Anglican and United Churches to work on youth programming in Winnipeg's North End. The out-of-towners were supported by a group of Winnipeggers, most of whom were inspired by the various movements for social change fermenting during this period. Three years later, some of the Winnipeggers, in search of a place to live economically, latched on to the idea of renting a house they could afford to live in. One of them, Lynn Clark, happened upon a former group home for sale on Dorchester Avenue in Winnipeg's south end. The price was $18,500 and, with their contributions and help from family, the group of eight was able to come up with a down payment. A few years later, Winnipeg lawyer, Hugh Parker, provided them with a second mortgage, which allowed them to pay the initial investors their money back. Parker used a non-profit partnership agreement similar to the real-estate model he used for church congregations.

The Dorchester house had eleven bedrooms (including one in the basement). Before moving in, Clark recalled, "[w]e cleaned, and yanked out grungy carpets, discovering candy wrappers, dirt, and toys under radiators. We did a lot of painting and put new tiles on the kitchen floor."

Once the mortgage was paid off, new co-op members were not required to purchase shares. Their application for membership, however, did have to be approved by the existing residents. Clark recalled the required contributions for food and rent were exceptionally low.

The co-op maintained a schedule for cooking and shopping and on Sunday afternoon held a meeting to hand out tasks and call attention to those who failed to live up to the previous week's commitments. As Lynn Clark recalled, new residents "would move in and think that this was the greatest. Then they would discover they did not like living quite so close to other people." As Gord Clark, another Dorchester resident, noted most of the residents were "young and pretty idealistic."[247]

One of the members, Gae Burns, a young architect, had connections with building suppliers through his work and located new appliances, including a self-cleaning oven and self-defrosting fridge. A floor-to-ceiling shelving unit built of cement block and boards formed a room divider for the living room and dining room. It housed a huge record collection, everything from "the Beatles to Brubeck to Rudolf Friml (the works of the composer of light musicals were an inadvertent purchase from the Columbia Record Club). Despite the size of the record collection and occasional well-attended parties, Lynn Clark recalled few conflicts with neighbours during her time at the co-op. Most of the residents were not students, but young people who had finished university and were just starting their careers. Lynn Clark lived in the co-op until 1974 when she and her husband Gord moved to Birtle to start a rural cooperative. [248] A few of the out-of-towners who had spent the summer of 1966 in Winnipeg, joined the co-op. Tim Harwood-Jones was a founding member and George Ford moved to Winnipeg to work for the government of NDP Premier Ed Schreyer in the early 1970's. Ford would eventually serve as clerk of the executive council in the government of Howard Pawley.

When at Dorchester, Ford took the lead in having the co-op incorporated as a "non-share capital cooperative." This meant that members did not have to make share purchases upon entering the co-op or receive payouts when they left.

> *"We all agreed we were getting cheap housing (and good meals at a very reasonable cost) and didn't need to take out any capital share when we left. We hoped we were establishing a self-perpetuating housing vehicle that would carry on as the membership rotated over time."*[249]

As the original members moved out, other young university graduates recruited by the Schreyer government moved in, along with budding folk musicians, draft dodgers from the US, community activists and others.

After several years, Dorchester was, according to Ford, "bursting at the seams." Several members began to look for another house, eventually settling on a large house on Wellington Crescent (next to the home of then-Conservative Party leader Sidney Spivak). According to Ford, "[w]e incorporated the Oikos Cooperative as a non-share capital co-op, and bought the house on Wellington Crescent."[250] The house had a tenuous link to Winnipeg's leftwing traditions—its last private owner had been Gloria Queen-Hughes, the daughter of John Queen, one of the leaders of the Winnipeg General Strike of 1919, and a prominent political figure in her own right in Winnipeg's post-war era.[251] A similar co-op to Dorchester and Oikos started on Middle Gate and another one called Commonground on Balmoral Street. Gord and Lynn Clark recalled that a city council effort to place restrictions on such co-op houses in the early 1970s elicited opposition from a dozen or so such cooperatives.[252]

By the early 1980s, Dorchester housed union organizers, anti-apartheid activists, feminists, journalists, health-care professionals, and civil servants. Many were on the left of or to the left of the NDP, and one went on to be the leader of the Manitoba Branch of the Communist Party. In the mid-1980s, the Dorchester Co-op faced a number of structural problems to its building that it lacked the financial reserves to fix. This resulted in the building being sold in 1986. The co-op continued, however, in two new locations in Winnipeg's Wolseley neighbourhood with houses being purchased on 96 Maryland and 225 Arlington Streets. The co-op had considerable difficulty arranging a mortgage, which eventually led to it getting a guarantee from the NDP government of the day. The experience led a number of the co-op members to become involved in "The Greening of the Assiniboine," a campaign intended to make the Assiniboine Credit Union more open to community economic development. Neither of the branches of the co-op continues to operate.[253] Oikos, which developed a strong connection to the arts community, continues to operate but in a new location. Like Dorchester, the Oikos Cooperative found itself faced with repair bills that were beyond its capacity in the early 2020s. The co-op sold its Wellington Crescent property in 2018 and purchased a house in Winnipeg's Armstrong Point neighbourhood.

At least two other cooperative house projects have been established in the twenty-first century: the Women's Housing Initiative Manitoba (WHIM) and the Prairie Rivers Co-living Cooperative. Women's Housing Initiative Manitoba founded in 2014, was spearheaded by Bev Suek, who had helped found the Same Damn Bunch co-op in the 1980s. Suek was inspired by both personal experience—in her late sixties she found herself living alone—and her observations of the lack of housing options available to many other older women. She noted that if women had means, they could move to very expensive retirement homes on the city's edges. And if they did not, they might try to hang on to their existing home or apartment. But in either case, they lived lives of increasing isolation and loneliness, often cut off from communities in which they had spent much of their lives. "I wanted to create another option," she wrote, "living in a community, being part of a community and having control over their environment."She also wanted it to be small in scale—something that others could replicate without the years of organizing required to establish a large housing co-op. And she had the means and opportunity. She and her husband, Joseph Taylor, and their seven children had lived in a large house on Oakwood Avenue in Winnipeg's Riverview neighbourhood. After the children left home, they operated a bed-and-breakfast out of the house, eventually selling the house and the business in 2000 to one of their sons, when her husband died. She moved to another house in Riverview. In 2014, however, her son wanted to downsize, and Suek decided to buy the house and then turn it into a six-bedroom cooperative house.

At first, it operated informally, but in 2017, it incorporated as a for-profit housing cooperative. Membership was restricted to women fifty-five and over who were committed to living cooperatively. Members had to purchase $30,000 worth of shares to fund a $150,000 down payment on the purchase of the house from Suek, while Assiniboine

Credit Union supplied a mortgage for the rest of the purchase. The co-op was structured to accommodate one low-income member who could not afford the $30,000 share purchase. It incorporated elements of the older co-op houses: members were expected to prepare one meal a week—and as Suek notes, "[w]hen people cook one time a week, they try a little bit harder, and we have some really good meals here!" Costs were low and remain so: rents range from $650 to $975 per month. In addition, members contribute $60 a week to a common food budget. The co-op also hired a housekeeper and paid to have snow shovelled and the yard maintained. Like the Bluestem Co-op, WHIM was developed without any government funding and the work of a limited number of people. In 2023, the co-op concluded that it wished to switch from its for-profit status to a non-profit status. It undertook the change for a variety of reasons, including the difficulties that occur when a member departs, and needs to be paid the appreciation on their investment share, but the change also was in keeping with the co-op's focus on creating community and affordable housing options.[254]

Prairie Rivers Co-living Cooperative was launched during the coronavirus pandemic but grew out of the work of Prairie Rivers Co-housing which sought to establish a co-housing project in Manitoba. While not dissimilar from a housing co-op, co-housing, which originated in Denmark, generally involves small private dwellings and extensive common spaces. Like Suek, Frances and Jim Woolison, two of the central figures in the drive to establish the co-op, wanted to create an alternative to the housing options that were available for seniors. Members purchased $200,000 worth of shares each, allowing the co-op to acquire a large house in Crescentwood. It opened in the fall of 2021 and by early 2022, had seven residents ranging in age from 39 to 78, committed to what Frances Woolison described as "interdependent living."[255]

No impervious boundary separated co-op houses from cooperative housing. A number of co-op houses joined and remain members of the Cooperative Housing Federation. In other cases, people with experience in living in co-op houses went on to play important roles in the developing of government co-op housing policy in the 1970s and 1980s, and often played a role in the revival of co-op housing in the early twentieth century.

Commonground housing cooperative

Dorchester co-op 1

Dorchester Coop 2

Part VI: The varieties of housing cooperative experience

The previous sections of this paper focused on the development of the province's fifty-plus housing co-ops and the government funding programs, resource groups, and myriad planning organizations that facilitated this development. The diverse circumstances and shifting barriers these co-ops faced had to be met with nimble and equally diverse organizations and strategies.

The rest of this paper reviews the history of housing co-ops as they matured beyond the trials of their founding years. Most of them are now between thirty and sixty years old. Largely unrecorded, their histories have followed different trajectories, but most have experienced both periods of stress and periods of stability. As the sector has grown and matured, co-ops have learned from experience, which at times has been a harsh teacher.

This section seeks to capture the broad trends, while also making occasional references to specific cases. The ongoing challenges the co-ops faced must be placed in social and political context. In 1988, J. Yves Lord, the Operations Division Manager of the Cooperative Housing Foundation of Canada, outlined the benefits that governments derive from the presence of housing co-ops. As self-regulating bodies, co-ops require less oversight and management than public housing and less regulation and dispute resolution than the private rental market. Compared to tenants in the private market, co-op residents experienced greater security of tenure. Finally, the creation of mixed-income communities provided a real, albeit difficult to measure, social benefit.[256]

A series of studies since then have underscored Lord's assessment. A 2003 CMHC study concluded that "cooperative housing is achieving the objectives of providing housing to low- and moderate-income households and is well-targeted." The Corporation also concluded that the housing was affordable and adequate with only 10 percent of co-op housing needing major repairs. The co-ops were found to deliver on their other promises. Compared to residents in similar non-co-op housing, co-op residents had greater security of tenure, a stronger sense of community, and enjoyed greater success in developing employable skills and finding work.[257]

A 2004 study that compared the conditions of low-income Winnipeg women living in public housing, the private rental market, and co-op housing concluded that co-op housing provided greater affordability, security, benefits to health and well-being, and greater participation in decision-making.[258]

In its 2022 report the Agency for Cooperative Housing, which manages the co-op housing programs in British Columbia, Alberta, Ontario, and Prince Edward Island, concluded that only one percent of the 200 co-ops for which it kept records (in other words, two buildings) were in poor physical condition and both of those co-ops were under repair. The number of co-ops judged to be at economic risk was declining while liquidity and net income were increasing. Maintenance spending and investments in capital replacement reserves were increasing, while arrears and vacancy losses were declining.[259] Nothing suggests that Manitoba co-ops differ significantly from these national assessments.

The provision of affordable housing is an indisputable social benefit. The other softer social benefits are harder to quantify and beyond the scope of this paper. That said, there is no shortage of people who, when speaking of housing co-ops, single out community rather than affordability as their central value. Wesley Hosler, a registered nurse and one of the founding members of the Carpathia co-op, told the *Free Press* in 1990,

> *"It has been a wonderful experience for my family. We are thousands of miles away from our extended family, but our children had dozens of aunts and uncles in the co-op. It has been a very safe environment for them to grow up in, and in it is a very safe environment for seniors to grow old in."*[260]

Richard Freeman, a longtime member of the Westminster Housing Cooperative, spoke of how over the years, he has seen people use the security provided by co-op housing to stabilize their personal lives and develop skills that allowed them to enjoy greater social and economic success.[261] Housing co-op residents are inclined to stay in a co-op, even when it is going through a period of turmoil. One of the problems that townhouse co-ops face is how to address the mobility issues of members who have raised their family in a townhouse and want to live their retirement in the same co-op. Over the years co-ops that were intended to meet the needs of certain ethno-cultural groups have undergone considerable demographic change: co-ops may in their initial years target membership recruitment to a specific community, they cannot restrict membership based on ethnicity or religion, leading to an increase in diversity of membership over time.

Many of the currently existing co-ops have had to struggle with a range of issues—the fact that they have overcome most of them indicates the sector's reliance and the overall strength of the co-op model and leadership. Few co-ops report a problem in getting and keeping members—waiting lists are often years in length and many co-ops do not accept applications for the waiting list because the wait is simply too long. Similarly, housing charges are below comparable market rates, a factor which, of course, serves to keep vacancy down. The federal and provincial programs of 1973 to 1993 allowed groups that had no money to build modest housing projects that were able to provide housing at affordable rates. None of which is to say that cooperatives do not face significant future challenges.

Not all co-ops survived

To start with the worst-case scenario, not all cooperatives survived. Even though the conversion of a relatively modern but abandoned school to a small seniors' cooperative in Fannystelle, Manitoba, was developed with community support, no one was prepared to move into it as a member when the building opened. It now operates as non-profit housing.[262]

The Hargrave Unity Housing Cooperative, a converted Manitoba Telephone System building, that opened in 1987 is now a non-profit housing corporation known as 474 Hargrave.[263] While the Unity Co-op ceased to function at the Hargrave site, it did spawn the development of the Meadows Garden Co-op.[264] The co-op in the once palatial Warwick Apartments was subsequently taken over by Manitoba Housing in 1994.[265] The Lions Club Co-op in Thompson was transferred to Manitoba Housing shortly after it opened. While these projects failed to develop viable housing co-ops, their buildings continue to be used as low-cost housing. The eight-unit Maurepas Village Cooperative in Selkirk did not fail, but by 2010 the buildings were in disrepair and the co-op in debt. In 2014 Maurepas Village, with the financial support of the Manitoba government, merged with the Winnipeg-based Village Canadien Cooperative.[266]

The Thompson Co-op's major problem was the one that all post-1993 co-ops face, the limited and fragmentary nature of public funding for co-ops. Little in the public record indicates why the earlier co-ops failed. Lack of scale—not having enough members to ensure the presence of a strong and active board of directors—is often cited as a significant cause of failure. Some observers argue that a co-op needs at least 40 units to be assured of a stable supply of board members. Lord noted that volunteer responsibilities can be distributed in an unequal fashion which made co-ops vulnerable to the loss of key members, a problem that was exacerbated in small co-ops.[267] The Fannystelle Co-op had only nine units but could not find the requisite nine members. The eight-unit Maurepas Co-op and the 28-unit United Co-op fell far below the 40-unit benchmark, but with 56 units, the Warwick's failure to survive as a co-op cannot be attributed to a lack of scale. Bluestem with six units, Ascot Park with 10 units, and Artemis with 11 units have survived for decades. Some co-ops with low membership numbers do report difficulties in recruiting board members and, depending on location, can be dependent on staff who can feel overwhelmed. Given the lack of affordable housing, many people turn to co-op housing, not out of a commitment to participating in a co-op, but to be able to afford a roof over their heads. If members have a limited commitment to co-op ideals, the co-op has a harder time recruiting and retaining leaders. The United, Warwick, and Maurepas Co-ops may all have been vulnerable on this point.

One other major housing co-op collapsed. The operation of the 192-unit College Housing Cooperative ended in 2010 when the co-op was evicted from the property that it had leased since 1972. The eviction appears to have followed the slow hollowing out of the College Housing Holdings Incorporated, the non-profit organization that owned the land and buildings that the co-op occupied. By the early twenty-first century, many of the organizations that appointed members of the CHHI board had either ceased to exist or had stopped making appointments to the board. In 2010, the property owner informed the co-op that an increased charge of 45 percent would be needed to meet its obligations (news reports are not clear about what organization owned the land). The co-op board refused to impose the increase and the eviction proceeded. The building was converted to individual private rentals.[268] The University of Manitoba has not responded to queries about the co-op's fate.

Growing pains

For many cooperatives, the early years were the hardest. As noted, most of the townhouse projects developed in Winnipeg and Brandon in the 1970s were on the edge of the city, usually on land leased from the city or the province. This helped to lower costs, but it did put some of the co-ops on the wrong side of the real-estate industry's "location, location, location" mantra. The peripheral location of these early housing cooperatives, coupled with Winnipeg's comparatively low cost of housing, meant that several of the townhouse projects initially had difficulty filling all their units. Village Canadien was not able to make full mortgage payments for several years. The operating deficits were capitalized – in other words added to the mortgage amount. Although the co-op opened in 1976, the mortgage was not concluded until 1983 when the co-op had overcome its cashflow problems. By then, however, interest rates were at historic highs which saddled the co-op with a single-term $5.5-million fifty-year mortgage at a 13.25 percent interest rate. As interest rates fell, it became a millstone around the co-op's neck since the penalty for prepaying the mortgage would be the outstanding interest on the mortgage.[269]

Village Canadien had the most severe problems, but other co-ops experienced similar growing pains: in some cases, difficulties arising from location could be compounded with problems arising from design or construction. Westboine Housing Cooperative's highly attractive cedar siding did not weather well because the co-op, which was experiencing vacancy problems in its early years, could not afford to keep the wood properly treated. Additionally, water damage caused by leaky skylights drove up maintenance costs and increased vacancy. In these situations, deficits could accumulate quickly. In 1996, Westboine was $600,000 in arrears to CMHC.[270] In some cases, the co-ops entered "work-out agreements" with CMHC—while the co-op was in such an agreement, it lost a considerable amount of autonomy. Westboine re-financed its operations but was left with two mortgages, one of which was in the double digits.

In many cases, the problems that cooperatives faced confronted them with unpalatable options. Aside from member pressure to keep housing charges low, co-ops could not raise charges beyond market rates and hope to remain full. The co-op housing charge advantage develops over a long period of time: in the early years, the break-even point is relatively high. The alternative to higher housing charges, skimping on investment in the capital reserves or on maintenance, pushes costs down the road, where they will inevitably be higher and make units less attractive. By the beginning of the twenty-first century one co-op predicted that due to the condition of its units, its already high vacancy loss would increase by 78 percent in the coming year. Some projects did not pay careful attention to arrears—one co-op reported that a member was over a year in arrears while the total arrears bill was $30,000.[271] These tensions were further exacerbated in the case of projects where a high percentage of residents were on some form of rent supplement. In those projects, because it was picking up the tab for a portion of the costs, governments wanted to keep housing charges low. In projects where 100 percent of the units were on rent supplement, the government retained the right to approve the co-op budget. In these cases, governments tended to favour low housing charge increases and limited investment in capital reserves.

Establishing and maintaining capital reserves

The operating agreement between the co-ops and CMHC stipulated that the co-ops contribute to a capital reserve fund and set limits on how the fund could be spent. These requirements were positive in that they encouraged the long-term protection of the co-op's assets. The size of the required contributions does not appear to have been adequate; neither were they indexed to inflation in the early years. One long-time co-op member concluded that the CMHC set contributions at rates to make the operating agreements work cosmetically on paper not to ensure the actual required level of investment. While major capital requirements should not occur in a co-op's early years, co-ops underspending on maintenance were likely to experience earlier than anticipated capital costs. In some programs, the operating agreement stipulated that CMHC "will determine the annual contribution to and the maximum level of the fund in consultation with the Cooperative."[272] Section 61 and ILM cooperatives were not allowed to invest any operating surplus in their capital reserve.[273] In these situations, the government clawed back any surplus, rather than let the co-op invest the funds in a capital reserve. In some cases, co-ops reported that they were successful in challenging government limits while other co-ops avoided government limits by placing the funds in guaranteed investment certificates. There are also reports of government clawing back what were seen as over contributions to reserve funds. The Cooperative Housing Federation played a major role in helping to switch the focus away from making the government-recommended levels of contribution (whether they were minimum or maximums) to investing at levels based on building condition assessments and reserve fund studies conducted by professionals. Commonly, a gap existed between the ideal investment sum and the cashflow to make that investment. What might be seen as bad management by some (keeping rents down and scanting on investment in the reserves) could also be seen as surrender to grim necessity.

Management

From the outset, cooperatives were multi-million-dollar assets that became increasingly complicated. Reports on building condition, reserve planning, and asset management were written by professionals for professionals. Managing these assets often placed a severe strain on a volunteer board. Aside from requiring compliance with the Cooperatives Act of Manitoba, the provisions of the funding agreement, and tax legislation, co-ops can fall afoul of human rights legislation, privacy legislation, and labour legislation (to name but three examples). Newer high-tech heating and cooling systems may help lower utility bills, but they require professional servicing. Larger co-ops enjoyed a considerable management advantage. A 150-unit project could afford a full-time staff to provide management, maintenance, and administrative services. Over time, these co-ops developed the management skills and strategies required to help them overcome the problems that beset them in their early years. Representatives of two of these co-ops stressed the significance the co-op placed on protecting its physical assets and engaging in long-term thinking.[274]

Most of the co-ops developed in the 1980s and 1990s do not have the scale that makes full-time staff a viable option. Some are self-managing, often depending on a part-time manager or one who manages more than one co-op and makes use of part-time support. Medium-sized cooperatives generally turn to property managers. In many cases, Winnipeg cooperatives chose St. Andrew's Management (more commonly, if redundantly, referred to as S.A.M. Management). S.A.M is a non-profit company established in 1973 to operate St. Andrew's Place on Elgin Avenue in Winnipeg's core area. St. Andrew's Place was a seven-storey building that included a community centre, a multi-purpose room, a community health clinic, a credit union, a food co-op, an employment agency, a daycare, and 120 units of non-profit senior's housing. It was constructed on the site of St Andrew's United Church which had been destroyed by fire in 1968. According to Ken Murdoch, who was involved in the creation of S.A.M., it soon became apparent that managing St. Andrew's Place was not a full-time job. However, the company soon took over the management of Sek On Toi, a non-profit seniors' housing project developed by Winnipeg's Chinese-Canadian community. From there it expanded its property management services to non-profit and co-op housing operations throughout the city. The establishment of S.A.M. coincided with the amendment of the National Housing Act that led to a dramatic expansion of both co-op and non-profit housing and proved fortuitous for both S.A.M. and for non-profit housing providers in need of a management company. In the late 1980s, Murdoch Management, an affiliate of Acorn Development Consultants discussed above, also began providing property management services for non-profit and cooperative housing projects.[275] Managing housing co-ops presented an additional level of complexity to the already complex job of property management since the manager must have community development skills as well as the requisite technical skills.[276]

Co-ops have struggled to balance member expectations, the needs of board members to meet their legal responsibilities, and managers' needs to have day-to-day authority. For example, when property managers handle financial matters, member selection, and daily operations, a cooperative's sense of autonomy may be blunted.[277]

Member participation

But if structural barriers limit member decision-making ability, co-ops also struggle with member apathy. A 1982 study of the existing co-ops in Winnipeg identified problems with member participation at almost every co-op. Willow Park East had experienced periods of low member participation and at one point, not been able to recruit enough board members to achieve a quorum. The study's author, Dan Chekki, wrote of Village Canadien, "It has taken some time, but now there is an effective Board of Directors who have been able to implement a committee system." At Carpathia, he wrote,

> *"It was primarily the persistence of the CHAM Property Supervisor that has created an interest among the members. The supervisor seems to feel that it has taken a long time to orient the Board to become more involved in the problems that Management has had to deal with."*

Board involvement in Pembina Woods and Westboine was limited and in both cases, not all board positions were filled by residents. The managers saw one of their major roles as encouraging the boards to take greater responsibility for their organization."[278] Interviews with people involved in establishing co-ops in the 1980s reveal similar issues. Co-ops have the right to interview and approve future members. New members in some co-ops had to commit to undertake specific tasks or to serve on the board of directors. However, once the member moved in, the tasks often went undone and board vacancies arose. In some cases, non-residents, who had been involved in organizing the co-op but had not moved in, ended up serving on the board for several years, until the members were able to field a full slate of candidates.[279] Some co-ops have introduced term limits for board members to ensure that leadership does not become too entrenched. Co-ops can also fall prey to internal divisions—although one person's dissension or dysfunction can be another person's internal debate. On at least one occasion, alienated members at one co-op formed a Concerned Citizens Committee in opposition to the board.[280] Rent-geared-to-income formulas that required people with rising incomes to pay above-market rents have resulted in people who had taken on leadership positions leaving the co-op.

Turning things around

By the early 1990s, several co-ops that had been established under the early programs were in long-term mortgages paying interest well above the market rate. These co-ops found themselves skimping on maintenance while being unable to invest in capital replacement reserves. Although the federal government agreed to let individual cooperatives negotiate their mortgages, it rejected CHF proposals for a system-wide approach.[281] The government maintained this position well into the twenty-first century. Village Canadien, working with the CHF, led a decade-long lobbying campaign that resulted in the federal government creating a fund that allowed co-ops to buy their way out of their high-interest mortgages without penalty. Village Canadien president Linda Ferguson served on the CHF board during much of this period and played a central role in the lobbying campaign. In 2016, Village Canadien became the first housing cooperative in Canada to use the fund to prepay its mortgage, which in the case of Village Canadien's case would have been $5.5-million. This allowed Village Canadien to take out a $9.3-million mortgage with Assiniboine Credit Union. The switch saved the co-op half-a-million dollars, allowing it to commence a long-delayed energy retrofit. Co-op manager David Gawthrop said at the time, "It's so people can have windows that keep out drafts and pay lower heating bills by having proper insulation."[282]

During the same period, the Westboine Housing Cooperative underwent a physical and financial revival. The co-op's once-striking buildings were in a state of disrepair, vacancies were growing, and it had a serious arrears problem. Bankruptcy loomed. Several key measures turned the co-op around. First came changes at the top: a new board was elected and decided to move from a property manager to a general manager and support staff. Next, they put the co-op's economic house in order. The board met with the households in arrears. Former Westboine president, Coral Hetherington, recalled,

> *"We were not ruthless. We sat down with members and said that this can't continue. We want to work with you, and we will put a plan in place for you to get back on target. It also became important going forward to not leave a situation festering."*

Then the board proposed an eight percent housing charge increase.

> *"We were afraid people were going to come after us with pitchforks. But that was not what happened. People said, 'Good, finally something is going to happen around here.' Since then, we have raised housing charges at the rate of inflation."*

Having put its house in order, the co-op approached the government for assistance. It paid off its high-interest mortgage and worked with CMHC and Assiniboine Credit Union to arrange the financing of a $20.3-million upgrade of all 188 units. The federal government contributed $11.5 million through the National Housing Strategy plus $45,000 from the CMHC's preservation fund for community housing. For its part, the co-op took out an $8-million mortgage from Assiniboine Credit Union and made a $750,000 contribution to the project.[283]

Other co-ops have also accessed federal National Housing Strategy Funds to carry out needed improvements. In 2017, the federal government provided $4.8-million in funding through its Investment in Affordable Housing Agreement to assist eight Manitoba co-ops to make needed repairs and upgrades. Manitoba Housing played an important role in ensuring that a portion of federal funds were directed to co-ops. Accessing this sort of funding, however, requires a sophisticated level of organization and awareness: Seven of the eight co-ops were managed by either Acorn or S.A.M.[284] In 2022 the federal government and the city of Winnipeg, in response to a decade of lobbying, announced that they would provide $785-million to assist with stabilizing the banks of the Red River adjacent to the Columbus House Co-op. The co-op also contributed $20,000 towards the project.[285]

Smaller co-ops, particularly those outside Winnipeg, struggled to gain access to funding for needed upgrades. Eva Cameron, the president of Brandon's Spruce Woods Cooperative, said that she and other board members put in long hours doing volunteer work, and researching and writing grant applications. Cameron said that available grants ranged from $50,000 to $75,000, while the co-op needed over $3-million in renovations.[286] Margaret Ireland, the manager of Brandon's Parkview Seniors Housing Cooperative, said that while grants were available for upgrades and retrofits, they incurred considerable costs putting together a competitive application for them.[287]

Village Canadien Housing Cooperative

Westboine Park Housing Cooperative

Part VII: The future

As noted above, while most cooperatives are financially stable, the main issues confronting the co-ops created between 1973 and 1993 arise from the end of the operating agreements. For some co-ops, these problems present significant challenges to governance and affordability. In some cases, government assistance may be required to ensure the long-term viability of institutions that provide high-quality affordable housing. The sector's ability to grow is even more dependent on government—to think in any other fashion is to engage in magical thinking.

The end of the operating agreements

Almost every co-op established between 1966 and 1993 had an operating agreement with a government agency. Initially, most of these were with CMHC, but in 1998 responsibility for these agreements was transferred to the provincial government. The agreements ran for the length of the co-op's mortgage. The co-ops established between 1973 and 1978 generally had 50-year mortgages while co-ops established after 1978 had 30-to-35-year mortgages. The 50-year mortgages generally ran for a single term, while the 30-to-35-year mortgages had terms that were renewed every five years. These agreements began to end in the middle of the last decade. Almost all of them will have lapsed by 2028. The end of the operating agreements also marks the end of the various publicly funded rent supplement programs for low-income housing co-op members. Governments at all levels have been anxious to see the subsidy programs end. In 2003, the 1,976 cooperatives (with 65,273 housing units) that had been supported by the federal cooperative housing programs were receiving approximately $200-million in annual rent subsidies. The total cost from 1973 to 2000 was $4.1-billion.[288] The size of this growing subsidy bill led the federal government to end its social housing programs in 1993.

The end of the operating agreements is potentially liberating. With the end of the agreement, a co-op becomes truly autonomous. As Village Canadien general manager David Gawthrop notes,

> *"You have the ability to run your own co-op the way you want to. There are members and there is a board of directors, and that is it. There is no government to say you can't save that or saying your maintenance costs are too high."*

As Gawthrop suggests, co-ops often felt that CMHC and government housing departments applied inappropriate standards to housing co-ops. The nature of government oversight and involvement changed over time: co-ops have felt that government at times was too intrusive and inconsistently applied rules, while at other times it was neglectful and unresponsive.

More positively, the operating agreements cemented the partnership between governments and co-ops to create good-quality, affordable housing. Without federally provided or guaranteed mortgages and rent supplements, the current co-op housing sector would not have come into being. At specific points over the past sixty years, the Manitoba government played a key role in facilitating housing co-op development. Governments at both levels also played key roles in assisting co-ops that had fallen into financial difficulty. As one longtime co-op supporter noted, "[t]here was someone you could call for guidance and assistance." The end of the operating agreements signaled the end to that partnership.

Most co-ops will survive the end of operating agreements. Their new autonomy will give the co-ops greater flexibility. The biggest challenge accompanying the end of the operating agreements is the end of rent subsidies. The assumption underlying operating agreements was that after a co-op paid off the mortgage, it (and other social housing developments funded under the National Housing Act) would see a significant drop in their expenses, thus allowing them to fund rent subsidies from their operating budgets. This assumption is widely disputed throughout the sector. For many co-ops, the end of one mortgage marked the beginning of a new one, taken on to cover needed capital improvements. Village Canadien and Westboine provided prime examples of this phenomenon. For a variety of reasons—mostly structural in nature—co-ops have not been able to keep up with maintenance expenses, upgrade their assets, and invest in capital reserves at the level recommended by their building condition assessments while remaining affordable.

Although co-op housing charges are generally below market rents, they remain out of reach for truly low-income households. The availability of government-funded rent supplements allowed co-ops to remedy this shortfall and develop as mixed-income communities. Thus, the end of supplements threatens the overall affordability of housing co-ops. A limited number of housing co-ops have instituted internal subsidy programs. In some cases, these are for emergencies only, while in other cases they are ongoing. Internal subsidies, however, are not as robust as government ones nor are they available to as many members as in the past. In addition, some co-ops have what are termed "security of tenure" funds intended to provide future rent supports. The amounts in these funds are usually not sufficient to replace rent supplements. Co-op boards and staff often assist low-income members to transfer to the Manitoba government's Rent Assist program, which also is usually less generous than the rent supplement programs. Some co-ops have been able to negotiate extensions of the rent supplement agreement for varying periods of time and in some cases for the same number of residents and in other cases for a reduced number.[289]

Despite these efforts, in some co-ops, members have had to resort to the standard responses of people challenged by a housing affordability problem: taking on additional jobs, taking in boarders, and cutting back on other essentials (the classic 'eat or heat' dilemma). Some households have had to move once the rent subsidy ended because they could no longer afford the housing charges.

For co-ops with over half of their members on rent supplements, the end of a supplement agreement may not threaten the co-op's overall viability, but it certainly threatens the membership. The Spruce Woods Cooperative's operating agreement ended in 2020. Although the Brandon-based co-op implemented internal subsidies and helped people apply to the province's Rent Assist program, in the summer of 2023 Eva Cameron, the president of the co-op, told the *Brandon Sun*, "[w]e're going to have to raise rents. And unfortunately, that's going to put some of our people out on the street."[290] In 2022, Richard Freeman, the past president of the Westminster Housing Cooperative, which had 100 percent of its members on rent supplements, wrote the provincial housing minister that

"[w]ithout a renewal, half our members will have to move out and look for affordable housing that we know is rather difficult to find in Winnipeg. And those that remain will be under considerably more financial stress. I don't have to tell you that financial stress can lead to social problems."[291]

In the spring of 2023, the Manitoba government informed social housing providers, including co-ops, that it was developing a block funding program, under which the government would be instituting five-year block funding agreements. The money provided under these agreements could be used in any way the housing provider saw fit: capital improvements, rent supplements, or other expenditures. The initial amount that was put on the table was $1.4-million for the first year. Representatives of the social housing sector regarded this money as inadequate since it would have to be spread out over 8,000 units of co-op and social housing, but they also expressed relief that the government was contemplating a return to the funding of social housing.[292]

Growth

Since 1993, seven new housing co-ops have opened their doors, adding a total of 274 units to the province's housing stock. By comparison, between 1960 when the Cooperative Housing Association of Manitoba was established, and 1969, only two housing co-ops were developed, but they created 374 units of housing. A volunteer group has been working for several years on the proposed Bannerman Green Cooperative, planned for the city's North End, while Village Canadien is considering an expansion. But progress has been slow, and as time passes construction costs and interest rates rise. In 2013, Kathy Mallett and Ivy Chaske, two of the founding members of Payuk Intertribal Co-op, developed a vision for Mitakuye Oyasin Okciyape, a proposed multi-stakeholder co-op for seniors and families with an Indigenous focus. The organizers shepherded the process through a significant consultation stage, but it has yet to proceed from that point.[293] A number of the programs that facilitated the construction of recent co-ops have been terminated. In 2019, the Manitoba government cancelled the tax credit and ceased to advertise its Power Smart program and transferred responsibility for encouraging energy efficiency to a new crown corporation called Efficiency Manitoba.[294]

The federal budget of 2022 included a commitment to create a Cooperative Housing Development Program that would provide $500-million in grants and $1-billion in loans. The CHF hoped this funding would lead to the development of 6,000 new co-op homes over the next five years.[295] Community groups and co-ops in Manitoba continue to face challenges in unlocking these funds. In many cases, the federal government requires that another level of government be prepared to make an investment. The programs are often structured for communities, where the cost of housing is considerably higher than in Manitoba. Requirements that 30 percent of units be rented at no more than 80 percent of market rates are easier to meet, for example, in Toronto. However, the construction costs for a project in Winnipeg or Toronto are similar. Complicated funding structures take longer to assemble and are at high risk of falling apart. The greater the uncertainty, the greater the difficulty in assembling a core group of volunteers and holding them together for years. The difficulties that the Lions Club experienced in its attempts to develop a co-op in Thompson underscore these challenges.

In 2017, Canadian housing analyst, Greg Suttor, outlined the problems with the federal government's National Housing Strategy.

> *"Affordable housing," he argued, "is not about intrepid local groups doing a project here or there, with disjointed layers of public funding at different periods. It's about implementing policies to sustain a system of capital funding, mortgages, and rent subsidies (plus support services for people with disabilities) on a scale that makes a difference."*

Housing co-ops are a particularly effective vehicle for creating and sustaining affordable housing. The sector's growth, however, cannot depend on the efforts of intrepid volunteers, but on government recognizing and meeting the need for inexpensive capital, rent supplements, and supports for people with disabilities.[296]

Appendix: Current Manitoba Not for Profit Housing Cooperatives

Name	# of units
Artemis, Winnipeg	11
Ascot Park, Winnipeg	10
Aspen Woods Brandon	91
Betelstadur, Winnipeg	74
Bluestem, Winnipeg	6
Border Hills, Deloraine	16
Carpathia 1, Winnipeg	152
Carpathia 2, Winnipeg	63
Central Park, Winnipeg	44
Chalet St. Norbert, St Norbert	61
Charles Cathedral, Winnipeg	20
Columbus Centennial, Winnipeg	70
Common Ground, Winnipeg	7
D.A.L.A.C.P.T., Winnipeg	27
Dauphin Retirement Housing Cooperative, Dauphin	32
Filcasa , Winnipeg	29
Greenheart, Winnipeg	24
Harambee, Winnipeg	54
Interlake, Teulon	31
Kingsfordhaus	75
Lundar Co-op, Lundar	23
M.A.P.S, Winnipeg	43
Maurepas Village, Selkirk	8
Meadows Gardens, Winnipeg	60
Northern Harmony, Thompson	16
Oikos, Winnipeg	10
Old Grace Housing Cooperative, Winnipeg	64

Name	# of units
Parkview Seniors Cooperative, Brandon	28
Payuk Inter-Tribal, Winnipeg	42
Pembina Woods, Winnipeg	159
Prairie, Winnipeg	47
Rosenort, Rosenort	40
Rosh Pina, Winnipeg	62
Same Damn Bunch, Winnipeg	11
Seven Oaks Gardens, Winnipeg	136
Seven Oaks Village, Winnipeg	73
Shalom Gardens, Winnipeg	49
Solidarity Place, Winnipeg	42
South Osborne, Winnipeg	71
Spirit Sands Housing Cooperative, Glenboro	10
Springfield Seniors Non-Profit Housing, Dugald	47
Spruce Woods, Brandon	81
Tranquility Place, Winnipeg	25
Valhalla, The Pas	30
Village Canaden 1, Winnipeg	150
Village Canadien 1, Winnipeg	73
Westboine Park, Winnipeg	188
Western Manitoba Seniors 1, Brandon	34
Western Manitoba Seniors 2, Brandon	63
Westlands, Winnipeg	36
Westminster, Winnipeg	35
Weston Residents, Winnipeg	39
Willow Park, Winnipeg	200
Willow Park East, Winnipeg	174
Total	3066

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