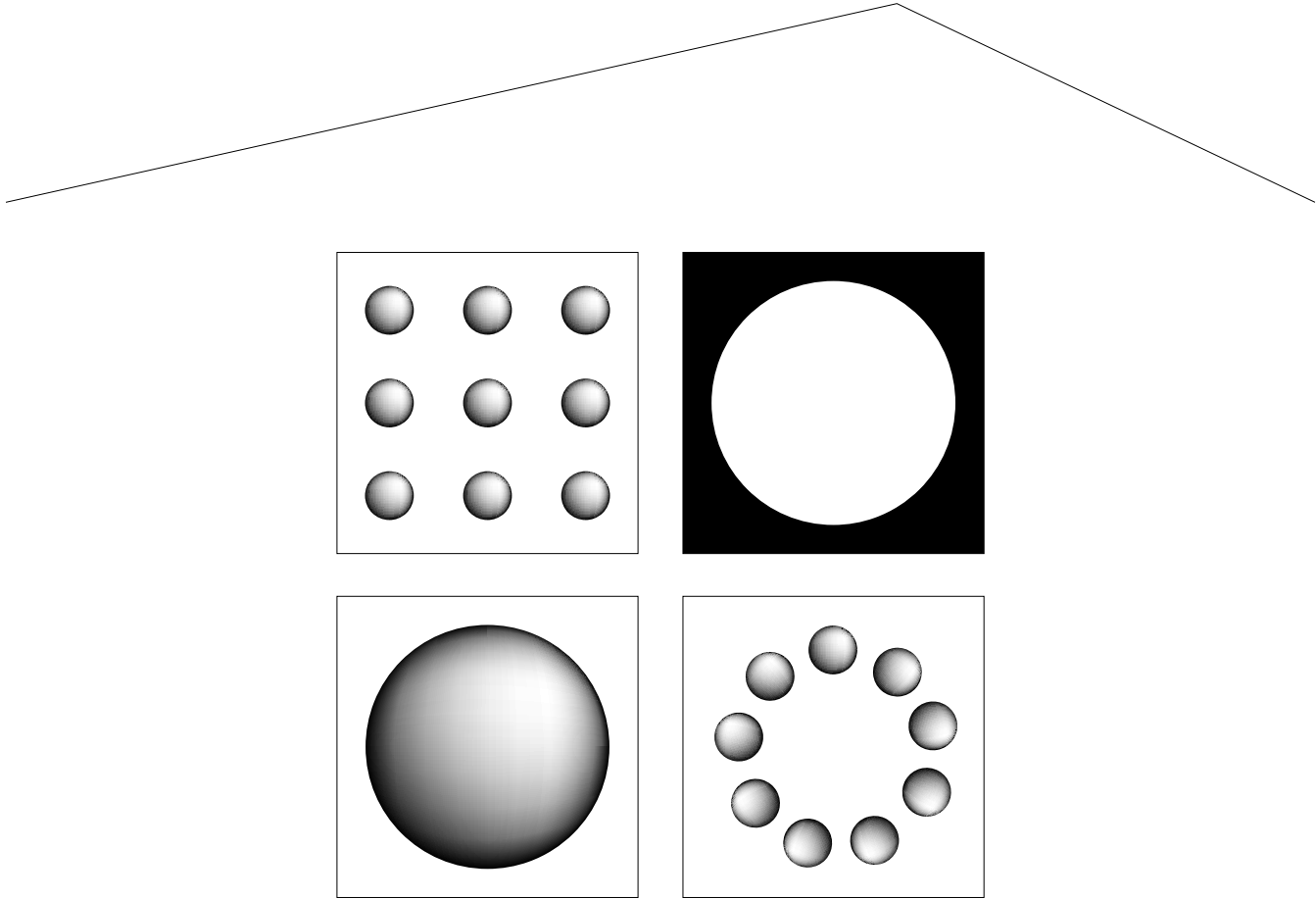


Inclusiveness in Action

Case Studies in supporting diversity
and integrating special needs in
Canadian housing co-operatives



Co-operative Housing
Federation of Canada

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Preface and Acknowledgements

Inclusiveness in Action is the product of a happy combination of circumstances. Its genesis lay in the interest of the international co-operative housing movement, through the Housing Committee of the International Co-operative Alliance (ICA), in learning about inclusion and diversity in Canadian housing co-ops. Generous and timely financial support for the project from the Government of Canada allowed us to do justice to the subject matter and carry out detailed case studies of co-operatives that have pioneered the spirit of inclusion in the Canadian housing co-op movement. This document is the result. Its findings will be presented to the ICA Housing Committee at its October 2002 meeting in Lisbon, Portugal.

CHF Canada would like to acknowledge and express its thanks to the following for their contributions to *Inclusiveness in Action*:

- the Government of Canada, through the Co-operatives Secretariat, for the funding that made the project possible;
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- Maggie Keith, who edited the text of the case studies and contributed significant original material;
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- the Housing Committee of the International Co-operative Alliance for expressing the interest that sparked the project in the first place.

While many have contributed to *Inclusiveness in Action*, CHF Canada remains responsible for the outcome and any attendant errors or other shortcomings. In particular, the opinions and policy recommendations expressed in these pages are those of CHF Canada alone and not those of the Government of Canada or the project's other contributors.

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Table of Contents

Executive Summary	1
Background	5
Tradition and principle • Canadian housing co-operatives' leadership • Examples of inclusive housing co-operatives	
Stanley Noble Strong Housing Co-operative (British Columbia)	9
In the beginning • Vision and revision • The building • Challenges • This inclusive community	
Coal Harbour Housing Co-operative (British Columbia)	13
In the beginning • Vision and revision • The building • Challenges • This inclusive community	
Humberview Housing Co-operative (Ontario)	17
In the beginning • Vision and revision • The building • Challenges • This inclusive community	
Margaret Laurence Housing Co-operative (Ontario)	23
In the beginning • Vision and revision • The building • Challenges • This inclusive community	
Coopérative d'habitation La Corvée (Quebec)	29
In the beginning • Vision and revision • The building • Challenges • This inclusive community	
Coopérative d'habitation Beauséjour (Quebec)	33
In the beginning • Vision and revision • The building • Challenges • This inclusive community	
Learning from Experience	39
Integration and special needs • Government support • Leadership • Agency support • Challenges • Public policy implications	
Conclusion	47

Executive Summary

Tradition and Principle

Canadian housing co-operatives believe that, in accordance with the principles of open membership, co-ops should be open to anyone who needs their services and accepts the obligations of membership. The first federal co-op housing program operated between 1973 and 1978. This program, unlike subsequent ones, had no specific requirement for accessible units, yet a central aim of the co-op housing movement was to provide housing for those most disadvantaged by the private sector. This not only included people in wheelchairs, but also low-income households, gays and lesbians, visible minorities, those with young children, those with developmental disabilities and mental illnesses, and refugees. By 1978 co-op housing communities were already leading the way in housing the Canadian social mosaic.

This report looks at how six housing co-ops across the country have achieved integrated communities. Different as they are in size, membership and physical structure, they all have several traits in common. They work to maintain an inclusive community; they value and intend to preserve their mixed membership; and they have agreed to share their stories.

Stanley Noble Strong Housing Co-operative Vancouver, B.C.

Stanley Noble Strong, in downtown Vancouver, began with the decision of seven institutionalized quadriplegics to create housing in an integrated building that they could control themselves. Their goal was to “design homes, rather than workplaces for caregivers.” Working closely with the architect, they created a 21-unit co-operative that is completely wheelchair-accessible, with about 60 different functions electronically controlled from a chair. Shared care and the co-op setting offer better quality of life to these quadriplegics. The success of this integrated community is convincing evidence that people with severe disabilities benefit from independence and mutual self-help.

Coal Harbour Housing Co-operative Vancouver, B.C.

Its enlightened founders consciously planned Coal Harbour, in downtown Vancouver, as an “international village.” Its members have diverse ethnicities, family structures, sexual orientations, ages and abilities. The co-op has established membership criteria, a membership process and ways of running the board and committees that facilitate and encourage this mixture. The building’s location is especially attractive to new Canadians of Eastern European origin, who see high-rise living near their workplace as a desirable option for families. In child-focused Coal Harbour, residents from war-torn countries enjoy “a moment of peace in the ethnic issues.”

Humberview Housing Co-operative Toronto, Ontario

Humberview, in Toronto, was the vision of a group from Nucleus Housing, an agency for people with spinal injuries. The founders saw the co-op as their own initiative into which they integrated the able-bodied. Nucleus members worked intensively with an accessibility consultant during the design phase, resulting in a building that received a Canada Mortgage and Housing Corporation award for innovative design. Fourteen units are for clients of Nucleus Housing, which provides attendant care and 24-hour monitoring. Humberview’s members with and without disabilities enjoy living in an accessible, inclusive building where they have a say in the management. One resident noted: “...many people you see in wheelchairs seem to be mad at the world. That isn’t the case here.”

Margaret Laurence Housing Co-operative Toronto, Ontario

Margaret Laurence owes its inclusive character to founding directors active in AIDS work and the gay and lesbian community. A referral arrangement with the People With AIDS Foundation guarantees at least 26 units for this special-needs group. People with AIDS/HIV form an invisible minority whose privacy is protected within Margaret Laurence’s mixed population. In its first year of operation Margaret Laurence was shaken by the deaths of 40 members, whose lives are recognized in a time capsule in the lobby. One resident recalled, “People have changed. People have died. That was hard. But it’s been really good and really supportive.”

Coopérative d'habitation La Corvée Saint-Camille, Quebec

In the village of Saint-Camille older people were leaving to find suitable housing, and the historic rectory was for sale. A group of community leaders seized the chance of saving a heritage building and enabling older residents to age in place. The co-op's membership now includes young people, one person with a disability and older people living alone or in couples. The village of Saint-Camille has not only gained nine units of affordable housing (five subsidized) through the creation of the co-op, but also a community garden, kitchen and meeting space, and a health clinic. One year after opening, the co-op already had a waiting list.

Coopérative d'habitation Beauséjour Saint-Fabien-de-Panet, Quebec

Recognizing that the small town of Saint-Fabien-de-Panet had an acute shortage of affordable housing, the 15-year-old Coop Beauséjour decided to expand by buying houses that older people could no longer maintain. This new phase of the co-op offers housing and other facilities for young families and for people with mental illnesses. Led by a dedicated professional in the membership, the co-op bought and renovated 15 houses. Beauséjour also signed a service agreement with an agency that would screen, help and monitor the members with mental illnesses. Besides these special-needs members, the expansion has benefited older people who were finally able to sell their homes, young families, local building trades and other businesses, and the community as a whole, which had been at risk of losing such vital services as its schools.

Learning from Experience

These case studies illustrate how certain conditions are necessary for the creation of inclusive communities. Financial support from government is essential. So are leaders who have a vision of what an inclusive community means. These leaders may or may not be closely linked with a special-needs group, but must be supportive of the goals and aspirations of its members. An agreement with an agency that serves the special-needs group helps make the integration a reality. Finally, inclusive co-ops must accept there

will be additional challenges. They may have to make compromises in choosing the site, finalizing the building design or setting procedures, and particularly in managing the tensions between the co-op as a business and as a community. However, these additional challenges are well worth the effort. Members, with and without special needs, spoke eloquently about the value of integration.

Public Policy Implications

Living in an inclusive co-op offers a richer life for people with and without special needs. The special-needs group benefits from a community setting, democratic control of their housing and the exercise of personal responsibility. While such inclusive co-ops have higher capital and management costs than most, they are far more cost-effective than institutions for people with special needs.

Conclusion

The report recommends two courses of action to the Government of Canada:

1. Investigate the benefits of integrated co-operative housing.
2. Do a cost/benefit analysis of institutional care and integrated co-op housing.

Each of the six profiled co-ops is unique. But we hope that the six case studies will provide models for others wishing to bring the values of inclusiveness and mutual self-help to community living. A renewed government commitment to the delivery of housing programs is an important prerequisite to achieving these objectives.

Background

Tradition and Principle

Inclusiveness is one of the longstanding traditions of international co-operation. True to the spirit of the movement, Canadian housing co-operatives believe that, in accordance with the principle of open membership, co-ops should be open without exception to anyone who needs their services and freely accepts the obligations of membership. While in Canada, over the past 25 years, public policy and Charter law have increasingly mandated inclusiveness in all forms of housing, this direction has harmonized with the desire and general practice of the co-operative housing movement.

Canadian Housing Co-operatives' Leadership

Co-operative housing in Canada dates back to the 1930s, long before the era of systematic government support. But because of the difficulties inherent in housing development, only in 1973, with the announcement of the first federal co-operative housing program, could the movement truly catch fire.

The 1973-1978 program included no specific provision for accessible units in new co-op housing development. Nevertheless, a central aim of the movement was to use available government support to create mixed communities that would integrate people of different income levels. This goal implies a desire to ensure a place for those to whom most housing is literally inaccessible – people in wheelchairs. At the same time, the movement showed significant leadership in breaking through the barriers of ethnicity and culture by focusing on shared interests and values. Housing co-ops began to welcome members of groups that many landlords did not wish to house, unless required to do so by human-rights legislation:

- gays and lesbians;
- visible minorities;
- pet-owners;
- people who work in the arts;
- those with small children;

- those with a range of physical and developmental disabilities and mental illnesses;
- those living on government assistance;
- refugees;
- survivors of family violence;
- those whose first language is neither English nor French.

By 1978 co-op housing communities were already leading the way in housing the Canadian social mosaic.

In 1979 the federal government initiated a new program, which was to run to 1984. Through the Co-operative Housing Foundation of Canada (CHF Canada), the national voice of co-op housing, the movement argued for a mandatory component of units designed for people in wheelchairs. By 1980, where feasible, the federal housing agency, Canada Mortgage and Housing Corporation (CMHC) was requiring any housing co-operative developed under the program to have at least 5% of its units accessible to people in wheelchairs. The impact of this measure was significant, although CMHC did not include the requirement in its 1986-1991 co-op housing program.

The federal government was not the only level of government to concern itself with the shelter needs of those poorly served by commercial housing. In Ontario the provincial government followed the federal lead in directing that 5% of new units constructed by non-profit and co-operative housing corporations be accessible to people with disabilities. The Government of Quebec established a housing program in the mid-1980s, designed exclusively for people of very low income in desperate need of housing. In the mid-1990s, British Columbia's provincial program began to provide extra funding that could be used to adapt units for specific groups of people with special needs.

Today, some 3,000 units of co-operative housing across Canada are officially designated as accessible to those who cannot easily live independently in an unadapted unit. This represents 3% of the total number of units in Canadian housing co-operatives.

Examples of Inclusive Housing Co-operatives

To illustrate the achievements of the movement in providing inclusive housing, this report showcases six Canadian housing co-operatives, all of which have certain features in common.

- [1] They are not intended only for households with special needs.
- [2] They have actively integrated individuals or families with special needs and the more typical membership of their communities.
- [3] They adapt their operations to accommodate members with special needs.
- [4] They plan to serve the special needs of their members as far into the future as can be foreseen.
- [5] They are willing to share their stories.

As these case studies demonstrate, housing co-ops often go well beyond program guidelines to create richly mixed communities within their bounds. The bond of practical interest and housing need has transcended the barriers that may prevent people with special needs from integrating with the rest of society. Living together in mutual self-help has been a positive experience both for members with special needs and for other members. Here then is the story of six Canadian housing co-operatives: inclusive in principle, inclusive in practice. ◻

Stanley Noble Strong Housing Co-operative

Vancouver, British Columbia

In the Beginning

Stanley Noble Strong Housing Co-operative got its start when seven quadriplegics (six of them dependent on ventilators to breathe) decided they wanted housing they could control. These longtime residents of the George Pearson Centre, a hospital facility for people with physical disabilities, had a dream of privacy and independence for people with disabilities living in an inclusive community. These founders wanted self-contained apartments with care, close to services, in an integrated building. They believed they could create a demonstration project that could be duplicated elsewhere, but doing so would require extraordinary, single-minded leadership.

Vision and Revision

With special needs an essential part of the co-op concept, the founding board worked with the British Columbia Paraplegic Association (BCPA) in advocacy and co-ordinating roles. A planning committee of the founders, the BCPA and the architect considered all aspects of management and building design, adding many unusual features. For example, in the most specialized units, instead of a doorway, sliding panels open the wall that separates living room and bedroom, allowing a member not able to get up to participate in family activities, yet enjoy privacy while medical assistants attend to his or her personal needs. The approach the founders chose was “shared care,” in which people with physical disabilities make joint use of resources and funding.

The structure and philosophy of the developing co-op ensured that the founding board would be responsible for decision-making until move-in. Determined that all the residents should support the goal of self-directed living for people with physical disabilities, the founders themselves interviewed all other original members – both able-bodied and wheelchair users – and hired the agency that delivers care services.

The Building



Named after Stanley Noble Strong, a Vancouver police officer disabled in an accident, the three-storey co-op building opened in 1992. Its location in urban Vancouver, near False Creek and close to services and transportation, does much to support the members' independence. The co-op has a roof garden, common room and 21 self-contained apartments, all wheelchair-accessible, with wide

doorways, large bathrooms and special sinks and counters. Designed to blend into the neighbourhood, the building is focused inward with a central garden courtyard. Every unit is "universal" – capable of being modified to meet the changing needs of residents. An infrared device attached to wheelchairs opens gates and doors into the building. The same remote control gives members command of about 60 other functions around their units, including television, lights and appliances, telephone and intercom.

Seven units on the third floor are designed for people with such disabilities as polio, spinal-cord injuries, muscular dystrophy and cerebral palsy. These members need a high level of care that they themselves must be able to direct, ordering their own medical supplies; arranging for maintenance and repair of their equipment; and taking turns at planning menus and shopping for group meals. They also share in problem-solving with other third-floor residents, interview new members for these units and hire and fire care staff, including home-support workers and three nurses, one of whom sleeps in the building.

Challenges

This remarkable co-op depends on many sources of capital and operating funds. Operating subsidies from a government housing agency and monthly payments from members form its financial basis, but the co-op must turn to other funders for building modifications, care costs and the vacancy losses associated with finding members suitable for shared care.

The co-op's biggest challenge was finding a site close to shopping, leisure activities and medical services. This took about three years and resulted in a building with underground parking too low-ceilinged for wheelchair-

accessible vans. As a prototype with self-contained shared-care units, electronic and computer-controlled building systems for residents and a 15-second call response from care staff, the unique demands of the co-op drew heavily on the imagination and skills of its developers.

Ensuring that the units are appropriately occupied can be difficult. The requirements and personalities of residents who share care so completely must be in harmony. And the housing needs of an applicant may not match the adaptations in an available unit. As a result, the co-op must sometimes make a choice between paying higher vacancy costs and offering a modified unit to a household that cannot use its special features. Wear and tear from frequent unit modification also raises the co-op's operating costs.

This Inclusive Community

Co-op members from various ethnic groups and countries of origin reflect the diversity of Vancouver. Among the mixed membership of young families, single mothers, singles and seniors, several reported having lived in very poor housing conditions before moving into Stanley Noble Strong. Now they value the secure tenure and resident control of co-op housing combined with the affordability of assisted housing. One person described members of the co-op as having "big hearts."



Former residents of the George Pearson Centre rate their quality of life in the co-op, and with "shared care," as "200% better." Since moving in, a number have married, returned to school or started jobs. Members from the specialized floor feel fully independent, closer to friends, whom they can now invite into their homes, and more connected to society.

Everyone expressed pride of ownership and described their sense of belonging. The success of the co-op is believed to have convinced skeptical government agencies and service providers that people with physical disabilities are indeed able to live independently in integrated housing. In the words of one wheelchair user, the key requirement for successful housing of this kind is to "design homes, rather than workplaces for caregivers." ◻

Coal Harbour Housing Co-operative

Vancouver, British Columbia

In the Beginning

Coal Harbour Co-op grew out of the timely response of Innovative Housing Society, a developer of co-op and non-profit housing, to a proposal call from the City of Vancouver. The opportunity arose when Vancouver mandated a 20% component of non-market housing in the redevelopment of what had been commercial lands bordered by Stanley Park, Burrard Inlet, West End and the downtown business centre.

Vision and Revision

In 1995 Innovative Housing began to work with a group of older people who wanted housing especially designed for themselves and their contemporaries, yet integrated into the neighbourhood. However, the provincial program that they hoped would fund the co-op's start-up was for family housing, so the original plan had to be abandoned. Special-needs housing could not be the co-op's focus, beyond the standard program requirement for wheelchair-accessible units.

In spite of this setback, the vision of an integrated community survived. The enlightened spirit of the second group of founders envisioned an international village, diverse in ethnicity, family structure, sexual orientation, age and country of origin. Several of the older persons from the first board remained with the co-op and were among its earliest residents when the buildings were occupied in 1998.

The Building



Located in an attractive neighbourhood in downtown Vancouver, the co-op consists of 99 apartments divided between a seven-storey concrete highrise and a four-storey woodframe building. Full-time caregivers and a rotating roster of staff live in, providing 24-hour care for members in three two-bedroom wheelchair-accessible units. The co-op also has a single one-bedroom

wheelchair-accessible unit. The common space in the co-op is wheelchair-adapted to ensure that all households can use the laundry room, playground, amenity room and kitchen.

Challenges

The co-op has faced a number of challenges since it was occupied. The housing program under which it was developed mandates an income mix that affects Coal Harbour's ability to support its community mix. The program also places some limits on the co-op's spending on member education and community development, although maintaining an integrated community is central to the co-op's vision. As part of a large redevelopment project, the co-op found that the developer was not receptive to design changes or requests for anything beyond minimum guidelines.

This Inclusive Community

"Appreciating, recognizing and celebrating diversity can work," said one of Coal Harbour's original members. The commitment of these founders was the key to creating and sustaining this diverse and integrated community. The criteria for membership, the process by which the co-operative approves new members, and the structures and operation of the board and committees were directed towards the goal of inclusivity. Maintaining this focus continues to demand dedication. The membership committee, for example, must make a consistent effort to interview members who reflect the global community.

Coal Harbour's large population of families from Bosnia, Serbia, Bulgaria, Czech Republic, Poland, Afghanistan and Russia tends to be knowledgeable about life in a high-rise urban setting. The co-op's membership includes families of modest and middle income, working poor and those receiving welfare benefits, among them many single mothers and some seniors and people with physical disabilities. Quite a few members work in service industries that are largely staffed by women and are not well paid; these members are glad to avoid expensive commuting by living near their workplaces.



Its housing form and location are essential to the co-op's success. Coal Harbour is able to offer a kind of urban-core apartment living that consistently attracts families that learned to appreciate the benefits of city life long before their emigration to Canada. This commonality within diversity contributes to an integration that is "healthy and evolving from within."

Coal Harbour and its active communications committee work to maintain a two-way flow of information. Members spoke of "appreciating" their homes and praised the community within the co-op.

Youth are often a focus of Coal Harbour's family-friendly social gatherings. Members reported satisfaction and enthusiasm with the safety and freedom children enjoy there and are active in the neighbourhood, particularly in anything associated with young people, such as the local school and the community centre. For members in wheelchair-accessible units, the co-op's location allows for quick, easy access to community resources and transportation, helping them to maintain their independence.

While estimating that 70% of Coal Harbour Co-op's residents are new Canadians, many from warring countries, one member described the co-op as allowing for "a moment of peace in the ethnic issues" from which many of the members had previously suffered. Others reported that their lives "had stabilized" since moving into the co-op. Members find they are able to interact within the co-op, despite ethnic tensions in their native countries and are "comfortable to express themselves and intermingle." Another praised the co-op for its "sense of home and comfort." ◻

Humberview Housing Co-operative

Toronto, Ontario

In the Beginning

Humberview Co-op was a joint initiative of the Co-operative Housing Federation of Toronto and Nucleus Housing, an organization for people in wheelchairs owing to spinal injuries or such a cause as multiple sclerosis. With two clients on the founding board, Nucleus always intended the co-op to be a fully integrated, inclusive community. As one Nucleus member put it, “Integration is essential. We want people to get on with their lives.”

Vision and Revision

Originally, a condominium had been planned for this pleasant site, which backs on a large park bisected by the Humber River in western Toronto. When the co-op took over the project, it faced opposition from the neighbourhood and the local council, which feared social problems and slum conditions. In exchange for the necessary approvals, Humberview agreed to limit its rent-g geared-to-income subsidies to 50% of the total number of units in the building.

During the design phase, Nucleus members worked intensively with an accessibility consultant and the architect in planning all aspects of the building. The co-op later received a Canada Mortgage and Housing Corporation award for innovative design. Unfortunately, in the final stages of development, government funding restrictions forced the co-op to compromise some accessibility features and other aspects of the design that would affect all members. The co-op was fortunate in having signed an agreement that 14 of the accessible units, with subsidies, would be occupied by applicants referred by Nucleus Housing. Nucleus provides these members with attendant care, 24-hour monitoring and other services and makes good any vacancy losses the co-op may experience for these units. While accurate comparisons are difficult, each co-op unit for which Nucleus is responsible appears to have an operating cost that is roughly \$25,000-\$30,000 (Canadian) a year less than the cost of similar services in a chronic-care hospital, according to an examination of data from Nucleus and the Ministry of Health and Long-term Care.

The rest of the modified and partially modified units are available for referrals from other long-term care facilities, but without any financial protection for the co-op if the units stand empty.

The Building



Since 1991 Humberview Housing Co-operative has occupied a 21-storey apartment building funded under the 1986-91 federal co-operative housing program. The co-op has 140 apartment units (70 subsidized), one used as Nucleus Housing's office. Designed to be fully accessible, the building includes a roof deck and automated equipment on the front door, in the parking garage (with

four levels of underground parking), on apartment doors and in the laundry room and common room. Most units have one or two bedrooms, 19 of which are fully adapted for people with disabilities and 21 for wheelchair users who need hallways, doorways, bedrooms and bathrooms large enough for easy chair mobility.

Challenges

Owing to funding restrictions during development, Humberview ended up with modified units that had inadequate stove tops; sliding doors not level at the balcony threshold; swing doors instead of pocket doors; and shower ramps, rather than a ramp into the bathroom and a level bathroom floor. In addition, the original plan for air-conditioning throughout the building was scaled back to air-conditioning only in the partially modified apartments overlooking a noisy street. A third elevator was eliminated from the plans and the other two reduced in size and quality. These downgrades set the scene for a series of difficult choices. According to one member, "They learned something, but at our expense."

As a result of these changes, the co-op has been less than successful in keeping accessible and mobility units occupied by members in wheelchairs. This is the consequence of two decisions Humberview made early in its history.

[1] The co-op did not reserve a subsidy for each of the 40 apartments designed for people with disabilities. Unfortunately, most special-needs applicants cannot afford to pay Humberview's market rents without such assistance.

[2] The co-op did not establish a policy of reserving adapted units for people in wheelchairs.

It is easy to understand why the co-op chose to be flexible on these points. An abrupt drop in the housing market had left Humberview with rents too high for the neighbourhood; and the number of rental subsidies the co-op could offer was limited to 50% of the total number of units. The board was faced with the possibility of early vacancy losses that could have resulted in bankruptcy. In addition, far more able-bodied applicants were applying for membership than people with disabilities, but many could not afford the housing without assistance. Once all the subsidy had been allocated to these early applicants, the board realized that because the mobility apartments have large bedrooms and bathrooms and air-conditioning, they could more easily command market rents. The co-op managed to contain its vacancy losses by allowing able-bodied members to move into many of these units.

Finding special-needs applicants able to pay market rents continues to be a struggle and reassigning subsidies to these units is not easily done. However, the co-op is well above the housing program's minimum level in housing members with special needs. In addition, the knowledge that the co-op's only air-conditioned units are not exclusively reserved for people in wheelchairs may contribute to the positive feelings able-bodied members have for this inclusive community.

Inadequate elevator service in the building is perhaps the worst result of the co-op's shortfall in capital funding. The two existing elevators should have been larger and of better quality. In addition, members generally feel strongly about the need for a third elevator, the lack of which appears to be a source of considerable tension.

While two elevators for 21 floors may be the norm, a large number of wheelchairs and scooters in a building greatly changes the usual requirement. A wheelchair user with an attendant leaves room for few others in a small elevator. The opening and closing of doors has to be set to a very slow speed. As one resident pointed out about the delays of up to fifteen minutes when waiting for an elevator, “With two elevators, if one is out of service, it becomes an emergency.”

Aside from inconveniencing everyone, elevator delays create a particular problem for wheelchair users who have arranged for bus pick-up. These special buses, which provide transportation for wheelchair users, must be booked for a specific time and operate on a very tight schedule. A 15-minute elevator delay can mean missing the bus.

In addition, the few instances of tension between able-bodied members and those with special needs related to frustration about elevator delays attributed to wheelchairs. Some worried that, although tolerance and openness was the norm, they were not universal: “The elevator is an issue. Sometimes people show no respect for wheelchair people, expecting them to wait.” Still, in spite of these specific shortcomings in the building’s design, a member in a wheelchair noted that “Very few other buildings in Toronto are as accessible as this one.”

This Inclusive Community

The founding members with special needs see Humberview as their initiative, into which they have successfully integrated the able-bodied. One said firmly, “There is no need for a building with 100% disability – it becomes an institution. The mix of people is an advantage because it reflects the world as it is.” Members with disabilities are an essential part of the social fabric of this multicultural co-operative.

The co-op membership includes seniors, many households with children (both single-parent and two-parent families), as well as people in wheelchairs. The membership as a whole is multicultural, with many Somali households and members from the Chinese, Caribbean and Indian communities. The special-needs population – primarily people with spinal-cord injuries – is childless and not apparently multicultural.

Able-bodied members felt that the presence of people in wheelchairs contributed to the co-op experience. “In general,” said one, “having the special-needs group here ... does help the community overall ... it’s a heart thing. Living with a special-needs population, you start really valuing every moment of life.”

Another said: “It is a positive thing for my daughter to see people in all walks of life. The same is true for the different cultures. It is a good environment for a child to grow up in.”

Members with special needs are happy to live independently in an accessible building where they have a say in the management. “The people in the building, with a couple of notable exceptions, seem to recognize that people in chairs need some special consideration, and are very accommodating. They give without resentment, especially the kids. They don’t mind being crowded in the elevator.”



With few housing options, people with special needs may be more likely than other members to see the co-op as their permanent home and, with more at stake, to take part in its operations. Certainly, members in wheelchairs have been active in Humberview’s operations, both as directors and committee members. The co-op helps members with special needs in a number of small ways, such as by installing extra grab bars, where needed, and receiving deliveries of medical supplies. One such member commented: “Yes, it’s a community. It feels safe and there’s a warm feeling. If I was sitting in the hallway with my head down, no one would just walk by. People don’t meddle in your affairs, but are concerned about your welfare. This cuts across all groups. With some groups it takes longer. It’s a slow process, but it gets there.”

Wheelchair users feel safe in this neighbourhood, which offers the services they want. Working with local businesses, they have made steady progress over the past ten years in increasing the number of accessible services and businesses in the area. Clearly, the special-needs group finds Humberview an inclusive community. One of the able-bodied members observed tellingly: “Outside of this building, many of the people you see in wheelchairs seem to be mad at the world. This doesn’t seem to be the case here.” ◻

Margaret Laurence Housing Co-operative

Toronto, Ontario

In the Beginning

Margaret Laurence Housing Co-operative, incorporated in 1987, was a client of the Co-operative Housing Federation of Toronto. As years passed without much action, some directors left the board and others joined. Eventually, the board solidified into a group of men and women active in the gay/lesbian community and in AIDS work. The directors decided to develop an integrated co-op with a special-needs component of people with HIV and AIDS. Then the board began to look for a suitable referring agency to help them achieve their mission.

At the same time, the People With AIDS (PWA) Foundation was finding that many landlords were treating their clients as undesirables, and that subsidized apartments had long waiting lists. The foundation began to approach government housing and co-operatives to ask them to reserve units and subsidies for their clients. Most housing providers were willing to set aside only one or two apartments for this group. When a staff member from the PWA Foundation filled a vacancy on the Margaret Laurence Co-operative board, a link was forged between the two organizations.

Vision and Revision

The Margaret Laurence board was well aware of a particular building reserved for people with AIDS/HIV, which had become known as the “AIDS building,” with a stigma attached to living there. Learning from this, the directors chose to develop Margaret Laurence as an integrated community that would house others, as well as people with AIDS/HIV, thus protecting the privacy of members with special needs. Once this decision had been made, the board and the PWA Foundation signed an agreement to reserve a minimum of 26 apartments, which might be anywhere in the building, for referrals from PWA. Apart from the referral agreement, the foundation has no relationship with the co-op.

The co-operative found its funding through an Ontario-specific housing program of the early 1990s. Before construction began, the site selected for the co-op by the board was colourfully described by a director as “a vacant lot covered with drug dealers,” but it was close to the services essential for the special-needs group.

The co-op apartments were first marketed on Gay Pride Day in 1992, within the gay and lesbian community. The building quickly filled with people drawn from three waiting lists: the PWA referrals, the City of Toronto’s public-housing waiting list and the Pride Day sign-up. At the time of move-in, many of the members already knew one another because of the cohesive community from which the core membership had been drawn.

The Building



Margaret Laurence Co-operative is a 17-storey apartment building in an area of downtown Toronto that, until recently, was thick with drug dealers and pawn shops. First occupied in December 1993, the building has 133 units, more than half of them one-bedroom and bachelor apartments. It also houses an office, a meeting/events room, a laundry room, underground parking and a rooftop

garden. Subsidies, not all of which are in use, are available for 75% of the apartments.

In addition to 13 wheelchair-accessible units, the building has automatic openers on all doors in the common areas, front-loading washers and dryers in the laundry room and a chime system in the elevator. The co-op has extra security features in recognition of the vulnerability of its special-needs group. The parking garage, for example, can be reached from the elevator only by key. Access to the building from the garage is also keyed.

Challenges

Life at Margaret Laurence has included its share of challenges, one of them being deaths – 40 in the first year alone. As one member said, “I moved in here with an idealized image ... this would be a calm, peaceful place to die. There were many deaths in the first six years.” Since that time, more effective medical intervention has significantly increased the survival rate of people living with AIDS. Between 1996 and 2001, the total number of deaths among members dropped to ten.

The community experienced some conflict during its early years. Some complained that obviously sick members with special needs were being favoured by the co-op. And, although never a major problem, interracial tension has not been unknown. There has also been some bad feeling about children in the building, but parents seem to have taken this in their stride, speaking positively about the experience for their families: “Living here has given my daughter an opportunity to develop some sophistication and some empathy.” It was noted, however, that many members do not seem to realize that a family with children may be one of the special-needs households.

This Inclusive Community



Said one member, “The co-op is now talked about as an inclusive community. This is a good thing.” People with HIV and AIDS make up more than one-third of the culturally diverse membership. The majority of members are from the gay community, with more men than women, a few seniors and a sprinkling of households with children. In addition to referrals from the PWA Foundation, the co-op takes referrals from the City of Toronto’s waiting list, often of people with AIDS/HIV, who may not be welcome elsewhere. Said one member, “I appreciate the co-op because of tenure and stability and the financial support. I also find it to be both emotionally and physically supportive and safe.”

People with various disabilities occupy the 13 accessible units. A long-term resident commented, “More recently, there are more people in the co-op with visible disabilities (e.g., in chairs). I feel this has a positive effect on the individual and on the community. The ... goal of housing is our common thing together. The diversity creates a learning environment which, in turn, creates community.”

No member is expected to volunteer around the co-op, as such a requirement would have exposed the HIV-positive status of those whose illness prevented them from being active. The co-operative’s board, which meets monthly, has seven directors elected by the members, often drawn from the special-needs group. The full membership meets three times a year. Unlike many co-op communities, Margaret Laurence has no committee structure, except for the on-call committee, whose members are paid an honorarium to be available after office hours.

In its early years the co-op tried to form a special-needs committee to provide services for people with AIDS. The committee was never able to do anything, because it could not identify and organize the kinds of services that would have been possible and useful. Co-op neighbours, however, do not find this a challenge. Although nothing is expected beyond “normal neighbourly behaviour,” the definition of “neighbourly” is broad, encompassing cooking a meal for someone who is feeling ill, care for a hospitalized member’s pet, or picking up groceries for someone who can’t get out. Members without special needs seem to enjoy the opportunity for practical generosity afforded by having neighbours who are ill from time to time. One said, “I feel I can be part of something. It is a comforting place to live.” Another commented, “People have changed. People have died. That was hard. But it’s been really good and really supportive.”

The co-op uses an atypical membership process, in which staff gives applicants a tour of the building, followed by the clear statement that the co-op has a large gay population, in addition to many members with AIDS/HIV. Anyone not comfortable with this information almost always withdraws their application. One member commented, “There is no homophobia here. I don’t feel looked down on.”

A significant feature of this integrated co-op is that its special-needs population is largely indistinguishable from the rest of the membership. Neighbours, and even the co-op manager, may not be aware that a household, aside from those in the accessible apartments, includes someone with AIDS/HIV or which household member it is. A member observed, “I’m very friendly with a lot of people who are ill, but I don’t know what they have and I’m not interested in knowing.”

The co-op is consistently described as a safe, friendly place to live – a place residents feel fortunate to have as their home. Members without special needs said in various ways that life there has been good for them. One commented that “this community has educated me and opened my eyes in terms of cultural and gender [issues]. By living together and bumping up against each other, we develop a mutual respect.”

Members with AIDS/HIV also spoke with feeling about their living environment, making such comments as, “Living here feels so much like living in a big home. Everyone is so kind and friendly. There is a very home-like feeling.”

One active member has helped to establish the co-op’s presence in the surrounding community by working with Toronto East Downtown Neighbourhood Association on security issues and the development of a park nearby. He is also taking part in the approval process for a nearby condominium. Long-time members believe that their housing co-op and the two adjacent have had a positive impact on the area over the past nine years. While people in the neighbourhood are aware that most of the co-op’s members are gay, the building is not identified as a special-needs project, owing to the “invisibility” of the group being served. Businesses and services have responded to the increased population density by upgrading. Everyone spoke about the convenient location, saying that they feel safe both in the building and outside. Excellent police surveillance contributes to these feelings of security.

Summing up life in Margaret Laurence, one member said: “The community has grown and changed. At the beginning it was cliquier. The building seems to be more diverse now. The more diverse the better.... It’s a sensitive and responsive place, and that wears off on the people living here.” ◻

Coopérative d'habitation La Corvée

Saint-Camille, Quebec

In the Beginning

Saint-Camille, a country village of about 500 people, is one of seven small communities in Richmond County, Quebec. Like any village, Saint-Camille has a limited tax base and cannot afford the infrastructure to meet all its residents' legitimate needs.

Before the founding of Coopérative d'habitation La Corvée, older people had neither private nor public housing to turn to when they could no longer maintain their own homes. Their only options were to move to a neighbouring town or a long-term care facility. When someone must leave a community after many years there, his or her health and quality of life are likely to suffer. Furthermore, the social and economic stability of a small town tends to deteriorate if older people are routinely forced to leave.

Saint-Camille relies for its survival on dedicated citizens who are determined that their village will have a future. Recently, local leaders have come forward to form two active, effective groups. Designed to be able to take immediate action, the Groupe du Coin invests risk capital in community projects, while La Coopérative de solidarité en soins et services de Saint-Camille, a multi-stakeholder co-op created by the Groupe du Coin, works to improve the community as a living environment. Together, these two organizations brought Coopérative d'habitation La Corvée into being.

Vision and Revision

The idea for this housing co-operative arose when three elements came together:

- [1] the need for local housing for older people;
- [2] the opportunity afforded by a heritage building; and
- [3] the leadership of dedicated individuals committed to their community.

The church rectory had been for sale for some years, but no buyer had come forward. In order to preserve this historic structure, the Groupe du Coin bought it and began to research ways of using it in a project that would benefit the village. Out of this process came both the multi-stakeholder co-op and the housing co-operative.

In July 2000 the Groupe du Coin presented an idea for a project to the Société d'habitation du Québec (SHQ), the housing agency of the government of Quebec, which administers several provincial housing programs. The Groupe's proposal was to renovate the church rectory, dividing it into four regular and five wheelchair-accessible housing units, units for seniors and spaces for commercial and community use.

Most of the funds for the purchase and renovation of the property came through the SHQ AccèsLogis program, which finances the creation of permanent housing for people of low to moderate income, including older people, single persons, families and those with disabilities who can live independently. By working with a local organization that provides meals, home maintenance and housekeeping, La Corvée was also able to draw on funds available through AccèsLogis for the creation of permanent accommodation with services for older people who need some home care. In addition, the co-op received financial help from the municipality, the credit union and private donors. Such site improvements as landscaping and the creation of the community garden were paid for by a social participation fund. (This is a government-sponsored body in which the provincial ministries of Health, Housing and Social Services participate. It provides grants to qualified applicants.) The work began in October 2000, and, astonishingly, the residents moved in on December 21st of that same year.

The Building



The Groupe du Coin made great efforts to ensure that members would be comfortable and secure. Taking advantage of the large property, new one- and two-bedroom apartments were built in rows to eliminate stairs and to be accessible to people in wheelchairs. Paved paths connect the five new units with the church rectory, which has been divided into four standard units, a common room and a

community kitchen, as well as a health clinic and offices for the multi-stakeholder co-op.

Co-op members now have access to health services and community facilities where they can socialize and meet weekly with a gerontologist. They can enjoy collective kitchen groups, raised gardens, on-site physical activities, such as pétanque (a form of lawn bowling), and assistance from the multi-stakeholder co-op.

Challenges

Two factors were critical to the success of the housing co-operative. Without the support and experience of the Groupe du Coin and the multi-stakeholder co-operative, it could have never been realized. The members admit that they needed qualified people who believed in the co-op idea to represent their interests throughout the negotiations.

Although the co-op moved ahead with remarkable speed, its greatest difficulty was to convince SHQ officials that member well-being and safety could not be guaranteed if the program guidelines were rigidly enforced. To everyone's credit, the conviction and tenacity of the Groupe won over all opposition without a political battle. Most of the community supported the idea of the co-op because of the municipal taxes it would bring to the town. Although some skeptics doubted that the co-op could ever be developed, the Groupe easily convinced anyone who questioned the value of the concept.

The co-op needed a great deal of practical assistance, as well as money, from the community and its residents to fix up the exterior of the building. Although co-op members participated as much as they could, without community support La Corvée would not have been able to afford the repairs required to preserve a historic structure.

This Inclusive Community



La Corvée houses about a dozen people of varying ages. With five subsidized units, the membership of this small co-op is diverse, including young people, one person with a disability and older people, either living alone or with a partner. One year after completion, the co-op had a waiting list. Five directors serve on its board, one of whom is the co-ordinator of the multi-stakeholder co-op, which helps the housing co-operative with management and maintenance. Members are eager to be involved to the best of their abilities, serving on the board and taking on such tasks as snow removal. However, they prefer to delegate responsibilities that do not interest them, or that demand special knowledge or physical strength, provided such tasks are undertaken by people they trust.

Because of its location in the village and its policy of sharing its facilities with the entire community, La Corvée has been extremely good for Saint-Camille. It has saved a heritage building and improved the life and economy of the village by providing much-needed housing, access to community gardens, better health care and local meeting spaces.

The members, particularly older persons, have benefited from being able to remain in or return to their home village, where they are now housed in units adapted to their needs. Mutual self-help has given them a sense of security and enabled them to share in local life and culture.

As it continues to develop resources for housing co-operatives, CHF Canada may well find itself pointing to this co-op as a model of successful aging in place. La Corvée is a particularly fine example of the way co-op living can meet the needs of older people for familiar surroundings that offer them engagement, security and appropriate housing within a supportive community. ◻

Coopérative d'habitation Beauséjour

Saint-Fabien-de-Panet, Quebec

In the Beginning

Coopérative d'habitation Beauséjour is located in Saint-Fabien-de-Panet in Montmagny County, Quebec. The population of Saint-Fabien, like that of neighbouring municipalities, has dropped over the last century. A particular cause for concern is the exodus of young people, which is partly due to the scarcity of affordable housing. In the 1980s the town had a population of under 1,000 residents, although the last census indicates that it has risen slightly to 1,021 people. Community stakeholders are quick to credit the stabilization of the town population to the local development of non-profit and co-op housing.

Families are getting poorer. Since the town has no industrial base, jobs are few and earnings low, with the average wage at \$8.00 per hour. Most workers must leave home to find employment. In consequence, long-standing services are at risk. Schools, for example, are threatened with closure, and such services as daycare, which are necessary for young families, are virtually unaffordable.

Limited household incomes have brought the real estate market nearly to a standstill, making it impossible for older people to sell the old homes they no longer need or cannot maintain. Yet families in the community are seriously in need of housing. The private market currently has no vacancies whatsoever. Nonetheless, Saint-Fabien-de-Panet is fiercely determined to thrive. Community stakeholders and policy-makers have helped this town become the centre of social services for the southern part of the Regional County Municipality of Montmagny. Coopérative d'habitation Beauséjour has been a part of this dynamism.

Vision and Revision

Founded in 1985, Coopérative d'habitation Beauséjour's first phase was a ten-unit building for singles, families and older people. It was funded through a private, non-profit program of the Société d'habitation du Québec (SHQ), the housing agency of the Quebec government. This program, which was geared exclusively towards people of low income badly in need of housing,

remained in effect until 1994. Within a few years of Beauséjour's founding, Habitations Panet, a new non-profit organization, was created to meet older persons' housing needs, leaving Beauséjour free to serve only families and singles. This it has done successfully, and, since its creation, without a vacancy.

At one time, Beauséjour was run by its members on a volunteer basis, with an elected board of directors. However, management problems associated with insufficient member participation prompted an organizational change. Beauséjour and Habitations Panet jointly hired a manager to take care of financial and property management for both. The co-op began to operate under a members' agreement, an option specific to Quebec that frees co-ops with fewer than 25 members from having to elect a board of directors. Instead, the entire membership runs the co-op's affairs as a general assembly. In the year 2000, long waiting lists, a harsh economic climate and the desperate local need for housing inspired the co-op to plan a new phase. In expanding, Beauséjour hoped to serve its community

- by providing affordable housing for families in financial difficulty;
- by helping older people sell their homes before the housing stock could deteriorate further; and
- by attracting young families to town, in order to keep the school open.

Then a member of the community drew the co-op's attention to the needs of local people with mental illnesses. The co-op decided to seek funding through Quebec's housing program for a new phase intended to house this group, as well.

Begun in 2001, Beauséjour's second phase will add permanent housing for low- to moderate-income families and will also offer new housing combined with services for people with special needs – in this case, mental illnesses.

The co-ordinator of the local community services and health centre (CLSC) was the driving force behind the expansion. A co-op member, town resident and community worker, he presented the proposal to the co-op, but, as he explained, although the members meant well, the expansion could not rely on good intentions alone. It needed leadership, patience and an understanding of the community to bring it about. Throughout the development process, the co-ordinator worked closely with the co-op, the manager and a professional developer. As a well-known and respected community member, he was

successful in negotiating the purchase of properties for renovation and in obtaining funding from the municipality, the credit union and the local CLSC foundation.

Although the housing co-operative currently manages its own buildings, Beauséjour was concerned about meeting the particular needs of its new member group. As a result, the co-op decided to sign a service agreement with the CLSC, making it responsible for choosing members with special needs from a community list. The CLSC was also to provide for supervision, conduct individual follow-ups and intervene in crises. Social and educational activities would be a further responsibility, which the CLSC planned to meet by having a caregiver organize such group activities as exercise sessions, carpentry, computer workshops and collective kitchens. Finally, the CLSC was to manage the emergency unit, which would serve as transitional housing.

A resident supervisor, trained by the CLSC, would act as a liaison between members and community stakeholders. Should members need help, they would contact the supervisor, who would be responsible for following up on all requests in priority sequence.

By the fall of 2001, the co-op had completed its expansion and signed the service agreement with the CLSC, which had selected the new members.

The Building



The co-op now has 28 units for families, including the original ten (all of which were subsidized), and seven for people with mental illnesses, housing altogether about 66 individuals (adults and children). In pursuing its initial mandate of creating housing for low- to moderate-income families, the co-op purchased 15 homes; three of these were converted into two housing units each. During the negotiation process, the co-op used municipal assessments to establish a starting price for these purchases. One by one, conditional offers were made, once a property had passed a complete inspection. No architect was needed, because each house was bought and renovated individually in order to control costs.

In pursuit of its new mandate, Beauséjour transformed one house into seven housing units and an emergency unit, reserving these facilities specifically for people with mental illnesses. For the use of members, this building also includes a carpenter's workshop, a kitchen, a common room and a computer room with Internet access.

Challenges

Beauséjour has already overcome a series of challenges that might have discouraged another co-op. The initial capital outlay would have been far too high if extra community funding had not been available. Mortgage financing was secured from the local credit union, but might not have been lent by a financial institution outside the community. Working within the constraints of government programs demanded great perseverance and creativity. The intense collaboration between the co-op and the CLSC, which resulted in a detailed, wide-ranging service agreement, was essential for this and probably any co-op intending to provide housing for people with very special needs. Although Beauséjour has found solutions to all its difficulties so far, not every co-op may have access to the high level of knowledge and commitment that made its achievement possible.

The co-op now faces three more challenges:

- modifying its management structure in response to the increase in membership, and the different phases and abilities of the membership;
- creating a rich community life by encouraging the members' attachment to the co-op as a whole;
- managing the transition.

Since the new phase has increased the number of co-op members to more than 25 – the cut-off point, under Quebec law – the co-op must review its current practice of operating under a members' agreement without a board of directors. Revising the management structure will enable Beauséjour to integrate its different phases.

This Inclusive Community



Coopérative d'habitation Beauséjour's expansion project is the first of its kind to be implemented in Quebec. It has had a positive impact on people with mental illnesses, who are now adequately housed and supplied with the services they need. Previously, many were living in substandard dwellings because of poverty or difficulty in maintaining their homes and managing their lives as a result of

their health problems. They now enjoy a safe environment where they are no longer isolated and where others understand their situation. Qualified caregivers monitor them and can quickly intervene with the help of the resident supervisor. Now they can engage to the best of their abilities in all aspects of community life. Taking part in different activities is helping them develop a sense of belonging.

The community as a whole also benefits. The co-op's shared kitchen is available to other community organizations. In a small town like Saint-Fabien, this facility is valuable in encouraging the formation and strengthening of local ties.

At the same time the expansion is having a positive socio-economic impact on Saint-Fabien. In addition to providing affordable and adequate housing for families in the region, the co-op has created a market dynamic never before experienced locally. Older people have been able to sell their homes and relocate to housing that is appropriate for them. The renovation of 15 buildings has begun the process of rehabilitating the town's housing stock. A number of young families who had left the community have returned because, with 18 new units, they can now rent appropriate, affordable accommodation. In the first year, 13 children were born, a significant number for the region. The community will survive and may one day prosper. ◻

Learning from Experience

Based in BC, Ontario and Quebec, the six co-operatives examined in the study range from recent developments to those with ten or more years of experience behind them. Their histories are as varied as the special-needs groups they integrate within richly mixed memberships. Yet commonalities emerge from their different experiences.

In order to create an inclusive community, certain conditions, principles and features seem to be important. If not all are present, the co-op may still become a community that integrates people with special needs and the rest of the membership, but it will likely face greater operating challenges. Here are the common threads that connect these inclusive co-operatives and some of the lessons that can be learned from them.

Integration and Special Needs

The members of these co-operatives – with and without special needs – speak enthusiastically about the benefits of living in an integrated community. People with disabilities say they feel happier and more independent, and more in control of their living conditions. In Humberview, for example, wheelchair users show no interest in transferring to a hospital-style facility, while, since moving into Stanley Noble Strong, a number of people with disabilities have gone back to school, married, or found jobs. And knowing that some in the co-op have special needs seems to encourage most residents to behave in a more caring way towards all their neighbours.

All six co-operatives seem to be effective in serving members with special needs. Each of the big-city co-ops is located in a neighbourhood that is desirable for its closeness to transportation, medical services, shopping and other resources. Although, in its current form, one and perhaps both of the Quebec co-operatives is too new for a full assessment, La Corvée is certainly meeting the need of older people to age in their home village, living in suitable accommodation among family, friends and familiar surroundings. In all six co-operatives, the co-op buildings were planned to give people with special needs access to all amenities. The units are of reasonable quality and often incorporate many innovative features for people with disabilities, providing them with a far better quality of life.

Some of these co-operatives have also had a positive effect on their neighbourhood, the Quebec co-ops, in particular, being local treasures that preserve fine older buildings and deliver a bundle of other benefits.

It must be stressed that the co-op form of housing tenure is of particular value in promoting and enhancing integration. Locating those with special needs in a community housing setting is an important first step; going further and offering the opportunity for democratic control over one's housing community is a benefit of enormous value that a housing co-op alone can provide.

Government Support

Co-ops with a generous special-needs component deliver substantial benefits to their members and to the public interest. However, they are more time-consuming and costly to develop and operate than less inclusive housing. Without supportive provincial and/or federal government housing programs and policies, new co-operatives based on these models cannot be created. There is no alternative: governments must come forward with funding.

Understandably, such co-operatives may not deliver savings to each ministry or level of government that would be asked to contribute. However, government needs to take a more global, cross-departmental cost approach when assessing the value of inclusive communities. Housing costs may be greater, but healthcare costs may be reduced, sometimes considerably so. Leadership is needed from government, as well as within the co-op housing sector, to advocate for collaboration at all levels and for some flexibility in the application of program guidelines and benchmarks.

At the local level, municipal politicians and city planners must be persuaded to support integrated communities through decisions about land use. Those who take a longer view will see that fostering sustainable communities implies planning for mixed-income housing (including households of older people, single- and two-parent families and people with disabilities) in desirable neighbourhoods.

Leadership

Each of these six co-operatives relied on the leadership of a core group or individual of special character. These leaders were practical, hardworking, patient, inventive, consistent, and, if not members of the special-needs group themselves, closely connected with it and supportive of its needs and priorities.

They were successful to the extent that they

- developed a vision for the co-op;
- presented it effectively to politicians and government officials at various levels;
- modified the vision when necessary, without excessively compromising it;
- drew support from the local community;
- contributed their ideas to
 - ✓ the building design
 - ✓ the co-op's management systems
 - ✓ the membership process.

They planned ahead in creating operational structures that would protect the co-op's special character as far as possible into the future.

Agency Support

Five of the six co-operatives have agreements with an agency that serves members of their special-needs group. Sometimes the agency may deliver only minimal services, such as referrals. However, in most cases, a high level of collaboration, such as that enjoyed by Beauséjour and Humberview with relevant agencies, is probably a prerequisite for co-ops that want to house people with special needs.

Challenges

All six co-operatives were faced with challenges during the development period. However, these challenges have not prevented the co-ops from becoming successful, inclusive communities.

[a] Site and design compromises

As we have seen, both the need to locate centrally, with corresponding restrictions on site selection, and design limitations necessitated by capital budget considerations, have compromised the co-operatives' ability to offer an ideal living space for the special needs communities they have set out to house.

Three of the big-city co-operatives had to make some compromises in choosing a suitable site, since the members (particularly those with special needs) have to live close to a range of services. On its small site, Stanley Noble Strong, for example, cannot provide parking for wheelchair-accessible vans; the building is rather cramped; and the modest size of the 21-unit co-op makes it proportionally expensive to manage. As part of a redevelopment project that integrates business and residential facilities, Coal Harbour must share its parking garage with commercial tenants.

Most of these co-ops were able to access several sources of funding in order to pay for building features for wheelchair users or others with special needs. However, these additional funds were not always sufficient.

Stanley Noble Strong's members with disabilities would prefer to share care among smaller groups. Humberview suffered from unexpected restrictions in funding just before construction began. As a result, the so-called fully modified units are less accessible than expected for people in wheelchairs. Some building features, such as elevators had to be scaled back, affecting both people with special needs and other members.

[b] Management Costs and Compromises

These co-ops, which house far more than minimum program standards require, are more expensive to maintain than less mixed communities, although much less costly than institutional settings. Both Humberview and Stanley Noble Strong have found that wheelchairs take their toll on the building's fabric. Also, occupant-specific adaptations in a vacant apartment may not be appropriate to the next person with physical disabilities seeking housing. Supposedly universal units in Stanley Noble Strong, for instance, may in fact have to be modified with every move.

More than most, these co-ops are often faced with difficult management decisions. Time after time, they must choose among increased vacancy loss or retrofitting costs, offering a modified unit to an able-bodied household, and allowing someone who needs the modifications in a vacant unit to "jump the waiting list."

[c] The Business/Community Tension

One of the more significant challenges facing any housing co-op is the tension between operating on a business-like basis and serving the human interests of the co-op community. It can be argued that co-ops do not benefit either from sacrificing their social mission for economic gain or from compromising economic integrity for the sake of the community. Instead, successful co-operatives recognize that social values must be underpinned by sound business practices if they are to be sustained. This is not always an easy balance to strike.

The business/community tension can be especially marked in a co-operative that includes a high degree of special needs integration. During its marketing period, Humberview, in particular, was faced with several decisions that demanded a careful balancing of values. Local opposition to the co-operative resulted in relatively few rental subsidies for its members. Marketing modest apartments (overpriced through no fault of the co-op) during Ontario's so-called jobless recovery in a neighbourhood of attractive, cheaper condominium units, the board made two business decisions:

1. Not to reserve its subsidy spaces for people with special needs, but to assign them on a first-come-first-served basis to qualified applicants;

2. Not to reserve its best units (with air-conditioning and larger rooms) for wheelchair users, but to rent them on a first-come-first-served basis to applicants able to pay market rents.

These two decisions had several negative and several positive results. On the one hand, the board of a co-operative cannot ignore a difficult business climate. Yet, on the other, a co-op wants to remain true to its original vision – in this case, one of integrating people with disabilities and other members. Only the co-operative itself can decide how to balance business issues, community issues and the interests of different member groups. This requires careful, dedicated management.

Public Policy Implications

Creating integrated housing communities is not a universally available alternative to institutional living for people with disabilities. The preferences and capabilities of the individual will always be the determining factor, even where the resources are available to make the choice possible. But many would argue that in a progressive society, community living, supported as necessary, offers the chance of a far richer life than is available in the relative isolation of a facility. In this regard, housing co-operatives, as distinct from other forms of rental housing tenure, are uniquely advantaged. Not only do co-operatives house those with special needs in a community setting, they do so in a manner that permits a high degree of democratic control over the nature of that community and how it operates and is managed. The corollary, of course, is the requirement that members are willing to accept the responsibilities of membership. Where that is the case, housing co-operatives offer policy alternatives for government and community groups alike that wish to provide non-traditional options for special needs housing that enhances the quality of life.

As we have noted in the case of Humberview, there are potential cost benefits from this approach as well. Increases in the costs of housing and community health support services can be more than offset by the reductions in institutional care costs. The scope of this report does not extend to a cost benefit analysis of these alternatives. But what it can do is make these recommendations:

1. That the federal government, through Health Canada and Canada Mortgage and Housing Corporation (CMHC), look into the unique opportunities the housing co-operative form of tenure can offer in the housing of Canadians with special needs in a community setting.
2. That these agencies undertake a cost benefit analysis of this form of special needs housing compared with the corresponding costs of institutionalized care. □

Conclusion

All across Canada the co-operative housing movement has demonstrated its principled commitment to inclusiveness. Some housing co-operatives have significant numbers of members who were once political refugees; in others, meeting agendas and minutes are translated into as many as a dozen languages. Co-ops have been among the first to recognize the housing needs of people with AIDS/HIV by designating units especially for them.

Not only does our sector include housing co-operatives of seniors and near-seniors, but also many co-ops striving to allow their elderly members to age in place. Since the mid-1990s, in response to requests, CHF Canada has involved itself in seniors' housing issues, producing the video *Aging Together, Aging in Place* and two manuals. The first provides advice on running co-ops where seniors make up much or all of the membership; the other discusses the challenges that Alzheimer's disease and other forms of dementia present for housing co-ops.

Where government grants and community-based support groups exist, housing co-ops across the country have used them effectively to help members with disabilities. Some co-ops work in partnership with homecare providers to offer amenities that surpass those of an extended-care facility; and many co-ops have made use of CMHC's Disabled RRAP, a residential rehabilitation program that pays for wheelchair ramps and other features that improve access for disabled people.

Some co-operatives have demonstrated an even broader vision. They have tried not only to integrate people with special needs into their membership, but to ensure that the co-operative's members are fully integrated into the socio-economic fabric of the broader community. By understanding and adequately satisfying people's needs through community development, the inclusive spirit of co-operation can enrich a society.

Each of these co-ops is unique. But we hope that these six case studies will suggest ways for others to emulate them in their inclusive practice of mutual self-help – first of all, perhaps, by advocating for the continuation or reinstatement of the not-for-profit housing programs that made these integrated co-operatives possible.

At the Istanbul+5 Special Session of the United Nations' General Assembly in June 2001, Canada's representative, Minister Gagliano, then responsible for CMHC, had this to say:

“Canada prides itself on having an inclusive society – one that encourages civic engagement and public participation. Just as a strong economy allows us to pursue our social values, an inclusive society is a prerequisite to a strong economy.”

An important first step in making sure that this vision of inclusiveness extends to Canadians with special needs will be the renewal of the government's historic commitment to the values of co-operative housing. ◻

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