

Supporting Identity and Social Needs

The many faces of co-op housing

Abstract

This paper reviews experiences with co-operative housing in Canada, the USA, Australia, Sweden and Great Britain in order to consider policy alternatives for Canada, and argues that co-operative housing would be a useful element of new national housing policy in Canada. The presentation consists of four steps. First, the nature of co-operatives and the various organizational forms that co-operatives have taken in the nations included in the study are described. Second, the experiences of housing co-operatives are situated within the respective national housing policies, showing that co-operative forms have been associated with different ends, such as: expansion of the housing stock; provision of low-cost housing; transfer of stock from the private rented sector; transfer of stock from the public sector; stabilization of neighbourhood decline; support for a sense of community; provision of housing meeting special needs; and the transformation of social relations. Third, several themes emerging from international experiences with co-operative housing are discussed. The final section recommends ways that co-operative housing could contribute to new public programs in Canada.

What is Co-operative Housing?

The International Co-operative Alliance defined a co-operative in 1995 at its Congress in Manchester as: “an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through jointly owned and democratically controlled enterprise” (*Co-operative Housing Journal* 1998: p25). In housing, co-operative forms have been traced to eighteenth century France, though it is widely recognized that the co-operative movement emerged in strength in England in the early 1800s. That is where the Rochdale Principles were formulated in relation to a retail co-operative (MacPherson 1995):

- Open and voluntary membership
- Democratic member control on the basis of one member, one vote
- Member economic participation
- Autonomy and independence of co-operative organizations
- Education, training and information for members and others
- Co-operation among co-operatives
- Concern for community

In their present form these principles are the core of the contemporary international co-operative movement, and adhering to some or all of them, housing co-operatives have taken different forms. A distinguishing feature common to all housing co-operatives is that members own a share in the co-operative organization but do not own an individual dwelling unit. Ownership of the share confers the right to occupy a

particular dwelling. Also common to all forms of co-op housing are two requirements: sustaining an initiative to create the co-operative organization; and securing resources for initial capital costs. Members are usually engaged in joint management of some or all aspects of their organizations, such as resident recruitment and training, building maintenance, and financial matters.

Below is a description of different forms of housing co-operatives; they can be differentiated with respect to the sources of capital and the source of initiative. These dimensions also effectively describe the basic orientation of co-operatives towards market housing or social housing.

Building Co-operatives

Incorporated for the purpose of producing housing for group members, adding their own cash and / or sweat equity to funds raised through government support or on the financial markets. When housing has been built for each member the co-operative *privatizes*, or dissolves, and members assume freehold possession of their housing. Also known as terminating co-operatives.

Co-ownership Societies

Set up by a third party such as a trade union or a dedicated co-operative sponsor. Each member buys a share by paying a portion of development costs up front and taking a lease for the balance, and can accrue equity over time as the share value appreciates. The term *shared equity co-operatives* is also used.

Limited Equity Co-operatives

Restrictions are placed on share values. At initial purchase members may be required to contribute less than full market value if a non-profit sponsor, such as a trade union, credit union or government, contributes the difference, and in this case the term *co-partnership co-operative* applies. A formula specifying the limitations on share resale prices is established as part of the co-operative's by-laws. By-laws may prohibit limited equity co-operatives from privatizing.

Market Equity Co-operatives

Costs are set at market values, both at initial purchase and at resale. In markets where real estate prices are rising, residents' capital will appreciate just as it will in freehold owner occupation. The initiative for market equity coops has been both from speculative builders and from individuals interested in pooling resources, including sweat equity, to secure housing. The co-operative may privatize if members so desire. In Britain the term *shared ownership co-operatives* is used.

Par Value Co-operatives

The case of limited equity co-operatives with a nominal share value. They may be *zero equity co-operatives*, and the term *continuing co-operative* is also used, particularly in Canada, as the organizations are usually prohibited from privatizing. In that country this form of co-operative was developed under the provisions of the National Housing Act, as described below. In Britain the term *common ownership co-operatives* is used.

Secondary Co-operatives

Federations formed on a regional or national basis for pooling resources and for representing needs to governments, and technical resource groups assisting new co-operatives. The widely adopted "Swedish model" refers to the situation in which an umbrella organization provides organizational, technical and sometimes financial support to new co-operatives. Regional secondary co-operatives may form national, tertiary co-operatives.

Tenant Management Co-operatives

Tenants handle management and maintenance for an existing landlord, such as a municipal or non-profit corporation, which retains ownership.

Co-operatives in Housing Policy

It is tempting to think of co-operative housing, and what can be achieved with it, in absolute terms, “as though co-operatives existed in a political, economic and legal vacuum” to use the apt phrase of Clapham and Kintrea (1992: 109). However, just as there are many different types of co-operatives, as seen above, the contexts in which they have developed and the outcomes that have been achieved have also varied greatly. In order for co-operatives to flourish a number of material supports must be in place: capital in the form of existing housing or money for its construction, purchase and / or renovation; ongoing financial support for rent subsidies in the case of social housing; and technical support for training, organizational development, urban planning and architectural work. Co-ops also require a constituency of residents for whom co-operative living is a viable option, and a favourable social climate, possibly influenced by a powerful constituency, that enables the factors to come together. This section describes how co-operatives have been situated within public policy for housing in Canada, the USA, Australia, Sweden and Great Britain, highlighting how various factors have combined to produce the co-operative housing sector in each country.

Co-operatives in Canada

Policy for housing in Canada has been underlain by an orientation towards private market solutions and owner occupation, and consequently many policy initiatives have supported private producers, middle class consumers and

corporate financiers of suburban developments in single detached housing. Many people in Canada enjoy very high levels of housing quality, while at the same time a substantial number face dire circumstances in terms of the affordability, adequacy and suitability of their housing. There are significant tracts of several cities with run-down, under-invested housing stock.

For two overlapping periods federal and provincial expenditures supported the expansion of social housing (Skelton, 1998). From the mid 1960s, peaking in the early 1970s at a rate of over 20,000 units annually, and ending in the early 1980s, public housing was built to rent at charges geared to residents' incomes. From the late 1970s, peaking in the early 1980s at about 18,000 units annually, and terminating abruptly in the early 1990s, social housing was produced through non-profit organizations including continuing co-operatives. Federal assistance for social housing was frozen – ending expansion of provision – at that time. Non-profits have tended to house low-income and special needs groups and are typically administered by non-resident boards, whereas co-operatives have tended to incorporate mixed income residents under self-management (Dansereau 1993). Currently there is uncertainty over social housing governance in a climate of federal downloading to provinces and provincial downloading to cash strapped municipalities. With no national housing program, a condition unique to Canada

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among comparable countries, social needs such as affordable housing (Carter 1997), maintenance of housing stock in both social and private rentals, and neighbourhood stabilization (Wolfe 1998) have received scant resources. These needs should be addressed in renewed public policy.

Federal support for co-operatives had been recommended in plans for post- World War 2 reconstruction, but largely shunned until the government moved away from the public housing program as a vehicle for providing subsidized housing. Details of the provisions can be found in Selby and Wilson (1988) and in a Canada Mortgage and Housing Corporation (CMHC) program evaluation (CMHC 1992) and only the bare outline is given here. Amendments to the National Housing Act (NHA) in 1973 provided co-operatives with grants of 10% of capital costs and 50-year federal mortgages at preferred rates for the balance of development costs, as well as start-up funding and rent supplements to support rent geared to income in up to 25% of the units in each co-operative. Funds were made available in the Community Resource Organization Program (CROP) for resource groups giving technical and organizational support to co-operatives.

In 1979 CMHC lowered its own capital requirements by switching from direct lending to guaranteeing private mortgages, by then at 100% of capital costs, and applied subsidies to reduce interest rates and to provide 15% of the units in each development as rent geared to income units. It has been argued (Labreque 1986; Poulin 1988) that under this program sections of poor households were excluded because they had too little money to pay even the subsidized housing charges.

In 1986 the Index Linked Mortgage (ILM) program replaced previous provisions and CMHC shifted its support for co-operatives from social housing to market housing. Under ILM co-operatives took private mortgages for 100% of capital costs and paid interest rates linked to inflation, while CMHC insured the mortgages and provided a bridging subsidy to cover the gap between economic rents (actual costs) and the market rents (rents of comparable properties) that coop members paid. ILM was frozen in 1992, as were almost all other national housing programs.

As a major element of national housing policy in Canada, the co-operative programs were short-lived, although they were influential in shaping the co-operative housing sector. The programs were built on an existing base of co-operative activity in housing by labour, church and student organizations and the Co-operative Union of Canada. Building co-operatives had been popular in the Atlantic provinces during the depression years of the 1930s and also after World War 2 in the Atlantic, Québec and Ontario (Selby and Wilson 1988) and over 20,000 dwellings had been produced by the late 1940s (Cooper and Rodman 1992a). Student housing co-operatives had appeared, initially at Guelph, Toronto, Queen's and Waterloo, and then at a number of other university campuses. The Willow Park Co-operative in Winnipeg was built in the mid 1960s.

The 1973 NHA amendments followed this experience of project development work as well as political pressure by groups in the co-operative sector that helped to foster federal support for co-operatives. By 1990 close to 60,000 units in over 1700 projects were completed or under development (CMHC 1992: 21) not counting

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provincial programs without federal support or independent activity. According to the Co-operative Housing Federation of Canada (CHF Canada), there currently are over 2100 co-operatives with almost 90,000 units, housing about a quarter of a million people (CHF Canada 2002). Some public housing developments are in the process of transforming to co-operative organization in a move that may give a new role to the sector. A report on current work converting the Alexandra Park public housing estate to the Atkinson Co-operative in Toronto will be available soon (Lapointe and Sousa, forthcoming).

The growth of co-operative housing was accompanied by significant extension of the support infrastructure. CHF Canada, founded in 1968 as a third party support organization, developed into a national tertiary co-operative providing a range of technical, educational, advocacy and other services that were essential for the implementation of the co-operative housing programs. CHF Canada was involved in the development of the ILM program and it is currently seeking to establish a third-party administrator of co-operatives outside Québec. Twenty three regional or provincial federations, members of CHF Canada and comprised of member co-operatives, share information, provide training and educational services and engage in political activity within their respective geographic areas. Considerable program information and expertise became embodied in these organizations as well as in resource groups funded by the federal programs, and these were used to enhance co-operative developments locally. It was estimated that there were over 60 resource groups in Canada in 1988, almost half of them in Québec (Selby and Wilson 1988).

During this period of expansion, housing co-operatives sprang up in every region in Canada, though as Table 1 shows, most heavily in Québec. Recent estimates (Bouchard and Chagnon 1998; St. Pierre 1996) report 1200 co-operatives with 22,000 units, housing over 30,000 residents in that Province. As elsewhere, support groups were a critical factor in the development of co-operatives. As Poulin argues, co-operative development was “dependent on external organizations for access to financial resources (state) and on knowledge necessary for its realization (support groups)” (1988: 9; translation by this author). The amount of resources going into support groups was higher than elsewhere, reflecting the stronger orientation of Québec society and its economy towards co-operative enterprise. In addition to CMHC CROP funding, Société d’habitation du Québec provided technical resource groups (GRT) with an annual \$50,000 to support their work in recruiting new co-op members, researching opportunities for development, providing legal advice and negotiating with governments, financial institutions and business people (Poulin 1988). A second type of support group, the Desjardins Popular Housing (HPD), was linked with the credit union movement. HPD formed in six regions of the province through the credit union federations and supported co-operatives as well as other housing tenures. A third type was the Co-operative Housing Development Society (SDC-H), created by the provincial government under joint financing with the Desjardins credit unions. SDC-H acquired, held and managed housing in order to transfer it to housing co-operatives. Like other buying societies that formed in

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Québec, SDC-H enabled co-operatives to cope with the circumstances that the real estate market called for quick action while government approval of funds was inevitably slow.

Experience of co-operatives in Québec, even in that very favourable social and economic climate, underscores the need for state support for the sector. Bergeron (1996) calls for the state to use its power in a renewed co-operative sector, to intercept money flowing from tenants to owners in the private rented sector and to divert funds it effectively puts into owner occupation, in order to support co-operatives. As he argues, “everything depends on the state in the matter of co-operative housing, in other words, on political will” (1996: 104; translation by this author). Elsewhere in Canada

commentators have recognized the influence of the operating context of co-operatives. For example, Cooper and Rodman (2000) show the influence of economic factors, government policy and changing social circumstances in the achievement of co-operative ideals in Toronto. Sale (1998) identified the support of the Schreyer government as the single most important factor in the development of co-operatives in Manitoba.

An extensive literature on experience of continuing co-operatives in Canada is generally in agreement in relation to a large number of benefits associated with this form of housing tenure. The Appendix presents a summary of this literature and sources where these issues can be pursued; and here three issues of particular importance for future policy are addressed.

First, and of central importance for housing policy, are cost and affordability. In this regard resident self-management and public subsidies have enabled the provision of housing that is affordable for low- and moderate-income households (Cooper and Rodman 1992a; Lord 1990; Selby and Wilson 1988). One side of this issue is that affordable housing has been built – and has been widely commended as the sources in the Appendix suggest – for a large number of co-operative residents. Evidence further indicates that many of these would not have been able to find accommodation elsewhere (CMHC 1992). In contrast with programs providing housing support through limited dividend rentals, in which landlords agree to restricted returns over a fixed time period, and to programs providing direct rent subsidies, expenditure on co-operatives has the durable outcome of increasing the permanent supply of affordable housing. However, there is a shortage of useful evidence for cost comparisons. The Neilsen Task Force estimated annual subsidy costs for public housing to average in the \$3300 - \$3700 range and for co-ops the figure was \$5900 (Canada 1986). Dreier and Hulchanski (1993) cite figures of \$3600 for public housing, \$4800 - \$6000 for rent supplements and \$11,500 for nonprofits. The web site of the Co-operative Housing Federation of Canada reports that the CMHC source cited above shows co-ops to cost 71% less than public housing (www.chfc.ca). These conflicting cost comparisons are inconclusive due to factors such as the great differences in the quality of the environments produced, the economic circumstances of resident groups, and the different periods of construction.

Second, income mixing was a significant characteristic of co-operative development in the

Table 1. Portfolio of Co-operative Housing Built as of 1990

	Co-ops		Units		Units per Co-op
	No	%	No	%	
Newfoundland	24	1.4	404	0.7	17
Prince Edward Island	9	0.5	143	0.3	16
Nova Scotia	104	6.2	1,936	3.4	17
New Brunswick	19	1.1	723	1.3	38
Québec	884	53.0	16,805	29.6	19
Ontario	292	17.5	18,982	33.5	65
Manitoba	25	1.5	1,859	3.3	74
Saskatchewan	21	1.3	927	1.6	44
Alberta	54	3.2	2,430	4.3	45
British Columbia	233	14.0	12,386	21.8	53
North West Territories	4	0.2	150	0.3	38
Canada	1,669	100	56,745	100	34

Source: CMHC 1992: 28

past. It was argued that including residents paying subsidized housing charges along with residents paying market rates would lead to positive outcomes such as community solidarity (Bergeron 1996); and that such an approach would avoid ghettoizing poor households and stigmatizing their places of residence. Implementing the policy was not without difficulties: under less than favourable operating conditions income mixing has been a source of conflict within co-operatives (Cooper and Rodman 2000), and some market rent units have gone vacant. Nevertheless it provided a distinctive way of rejecting norms imposed by market-driven development. Should the next phase of co-operative development in Canada, as suggested later on in the paper, take up the issues of tenure conversion and housing stock revitalization, it is unlikely that income mixing will have a major role in these new projects because the opportunities for including dwellings attractive to members paying market rents would be limited. However, given the relatively small scale of co-operative developments – an average unit

size of 34 in the country and of 19 in Québec – it might be possible to blend subsidized and unsubsidized buildings into the same areas, making use of neighbourhood effects to achieve mixing rather than mixing within the building.

The third issue examined here is the potential for social transformation through co-operative development: the sustenance of new and emerging identities. Creating co-operatives provides physical environments that are appropriate for people's needs and conducive to their quality of life; but many commentators have pointed out that co-operative housing environments go well beyond these important outcomes and in fact may play a role in transforming social relations. Building fully accessible units, for example, provides space for independence, which itself contributes to quality of life, but even more importantly, according to Cooper and Rodman (1994b) it also gives control to residents who are usually marginalized by their disabilities. Thus it has been suggested that the de-

velopment and use of accessible dwellings shifts power in the direction of people whose lives are enabled (Rodman and Cooper 1995a). Bouchard and Changon (1998) argue that the unfolding of co-operative development led to altered relations between the state and citizens in Montréal, though Chouinard's case studies of co-operatives in Toronto lead to the suggestion that under those particular conditions the "potential to transform existing relations within the state" (1988: 65) was limited. Feminist analyses (Wekerle 1988, 1993; Wekerle and Novac 1989; Wekerle and Simon 1988) point to the potential, only partially fulfilled, of challenging the institutional barriers that support patriarchy through building housing co-operatives under women's control. These commentators argue that co-operatives offer the possibility of social transformation by enabling democratic resident control of the design and management of their housing. Residents can explore and validate ways of living that have been stifled by the conservatism of housing markets and the control of bureaucracies.

Co-operatives in the USA

The market orientation to housing provision in Canada compares with practices in the USA where housing policy at every level of government has supported individual, private market ownership and, secondarily, private rentals. As Davis comments, "No other form of housing has received from the public sector anywhere near the amount of financial assistance, legal protection, and political support long lavished on this privileged pair" (1994: 75). Another similarity between Canada and the USA is in restricted public expenditures, as federal support for social housing was drastically cut during the Reagan years from a budget of \$26.7 billion to

\$8.3 billion (Sazama 2000), though state and municipal governments and various sources of private funding have become available (Goetz 1993). One of the striking differences between Canada and the USA is the amount and diversity of funds available in the latter for social housing and community development – and while this may seem attractive, it remains a "tor-tuous" task to put together the required financing (Koebel 1998). While significant effort has gone into low cost housing development, in a recent estimate (Parliament *et al.* 1998) there were 9,700,000 eligible households awaiting social housing.

Experience with co-operatives in the USA can be divided into four periods (Leavitt 1995). From the late nineteenth century to the 1930s European immigrants to the major cities adopted models of co-ops familiar in their countries of origin — they were financed by unions or the residents themselves. In New York City, municipal programs for land acquisition and tax abatement supported co-operatives. However, many of these early initiatives went bankrupt in the economic depression of the 1930s. In a second period during the 1940s and 1950s, co-operatives lost favour in the context of post-war rising incomes, federal policies for subsidizing single detached dwellings and building highways, and the decline of the multi-generation family. Nevertheless, during this period the first federal involvement with constructing co-operatives emerged, providing 40-year mortgages for 97% of the value of a project up to \$20 million. These provisions were used by speculative builders as there was no requirement for a sponsor to work with a co-operative prior to occupancy; and because there was no income targeting, only middle income dwellings were constructed. Over the first 20 years of the program about

116,000 units were built, and all but 35,000 were sold off as individual dwellings at an early stage (Zimmer, 1977). In some cases co-operative groups did form, and in many of these faulty construction had given a particular focus for their emergence (Sazama 2000; Siegler and Levy 1986). In New York City this activity eventually led to the Federation of New York Housing Cooperatives. A national organization, the Foundation for Cooperative Housing (FCH) formed in 1951.

The third period, from the 1960s through to 1980 involved “a cycle of minimal national subsidies for short-lived and low-income cooperative programs” (Leavitt 1995: 79) initiated by the War on Poverty under Kennedy and later Johnson. In 1961 a below-market interest rate program (BMIR) under the Federal Housing Act gave 90% financing to limited dividend sponsors and 100% to non-profit sponsors and co-ops, over a 40 year term with a 3% interest rate. “Prior to 1961, new cooperative housing had been geared primarily to middle income families” (Zimmer 1977: 23); whereas under this program, 36,000 units were developed for low and moderate income households (Sazama 2000: 576). In 1968 FHA section 236 increased subsidies to 100% financing over 40 years at 1% interest and another 23,000 were developed.

The Nixon administration attacked direct funding for co-operatives as it questioned the War on Poverty, and federal funding was phased out by 1981. In a fourth period from the 1980s through the 1990s, as part of the strategy of privatization, selected public housing estates were transformed into limited equity co-operatives. Also in this period, many residential buildings in New York City that had been abandoned by their owners (but not by their tenants) were

also transformed into co-operatives (Leavitt and Saegert 1984, 1990).

The remainder of this report on experiences from the USA focuses on three areas: outcomes in limited equity co-operatives; conversion of existing public housing stock; and conversion of under-invested private housing.

Limited Equity Co-operative Outcomes

The level of construction of limited equity co-operatives in the USA in 1995 was estimated at 376,000 units, a number equal to 17% of the holdings of public housing authorities, though under one per cent of the national stock of dwellings (Sazama 2000). In many of the units the restrictions on the value of members' shares have expired and the stock of limited equity co-operatives as of 1991 was estimated to be 224,000 (Miceli *et al.* 1994). There are a further 625,000 units built as market-rate co-operatives (Sazama 2000).

Proponents of limited equity co-operatives for low-cost housing have argued that they provide advantages over other tenure forms, in many cases reflecting the discussion in other jurisdictions, for example, resident empowerment (Sazama 2000), security of tenure (Gilderbloom and Applebaum 1988); collective sense of community (Gilderbloom and Applebaum 1988; Landman 1993; Rohe and Stegman 1993), and resident satisfaction (Leavitt and Saegert 1990). Another common theme argued by several commentators is that the complexity of co-operative development and ongoing building maintenance calls for specialized assistance (Miceli and Sazama 1998), particularly though secondary co-operatives (Sazama 2000). Finally, a further theme discusses how the success of co-op-

eratives is highly dependent on the policy environment (Smith 1990).

The literature from the USA has some additional emphases. It points to the cost-effectiveness of co-operatives in comparison with private rentals and public (Parliament *et al.* 1998) and in fact it is claimed that cooperatives “cost less than virtually any other kind of subsidized housing” (Silver 1998: 92).

Cooperatives “cost less than virtually any other kind of subsidized housing.”

It is argued that savings accrue to co-operatives for several reasons: continual ownership prevents re-financing costs that force rents up when private apartment buildings change hands periodically (Gilderbloom and Applebaum 1988); stability in the resident population leads to a low vacancy rate (Smith 1990); resident work on repairs (Smith 1990) and management (Miceli and Sazama 1998; Miceli *et al.* 1994) substitutes for monetary expenditures. On the other hand, commentators have suggested that self-management may be subject to a “free-rider problem” (Miceli *et al.* 1994: 474) if some residents don’t get involved.

Of particular relevance for its implications for housing policy is the strong orientation towards owner occupation reflected in sections of the literature from the USA. Co-operatives have been said to “provide many of the guarantees ordinarily associated with home ownership” (Gilderbloom and Applebaum 1988: 188) such as protection against rising capital costs, equity accrual (although limited), reduced maintenance costs, and so on. In contrast with Canada, income tax breaks are also provided to co-operative members just as they are to owner occupants. Miceli and Sazama go so far as to argue

that the challenge for limited equity co-operatives is “how to provide housing that mimics the feelings and incentives of homeownership but at an affordable price” (1998: 666). They say that the restricted resale value of a member’s share means that limited equity co-operatives must use alternatives to the equity stake, such as member screening, training programs, monitoring, leasing arrangements, occupant agreements and by-laws “to induce residents to behave like owners” (665). The contrast between this economic reasoning and the prospect of transforming social relations and supporting identities through democratically controlled physical and organizational development seen in the literature from Canada – and in feminist literature on conversion of under-invested private rentals in the USA discussed below – is striking.

Public Housing Conversions

Several commentators from the USA have argued that the strategy of converting public housing to co-operatives is one useful tool in social housing provision, one well-suited to the twin priorities of low-cost housing and home ownership. Social housing conversions first occurred in the years following World War 2 when wartime housing projects were sold to tenant groups who had formed co-operatives. Federal financing was available and 20 developments, comprising 10,000 units, were converted (Zimmer 1977), though legislation actually specified that the stock could not be used for low cost housing (Sazama 2000). Conversion was supported with technical assistance by the FCH through the 1960s as newly formed co-operatives secured financing to purchase their housing. In 1968 TechniCo-op Inc was established as a subsidiary of FCH to assist in rehabilitation and conversion with the cost-saving

innovation of enabling co-operatives to assume existing financing.

Over the period 1969-1971 the restriction of public housing rents to 25% of a resident's income put financial pressures on local public housing authorities, and operating subsidies introduced during 1971 were insufficient to compensate. These circumstances brought an incentive to divest stock, though any potential boost to co-operatives was delayed as most conversions during the 1970s were to owner occupation. In this period the conversion process did not receive federal support. During the 1980s weak initiatives in support of conversion were mounted by both major political parties. In 1984 Reagan's Public Housing Homeownership Demonstration led to little activity because of limited provisions for resident counselling and training, for funds to undergo needed repairs prior to transfer, and for care of displaced tenants (Rohe 1995). In 1987 the Democrats in Congress proposed that public housing developments should be sold as a whole to resident management committees, though the initiative was short lived and replaced when implementation began.

In 1990 a concerted effort towards conversion took shape in the program Homeownership for People Everywhere (HOPE 1) providing funding to public housing authorities for resident counselling and training, relocation, project planning and administration, building rehabilitation and local economic development. A key provision was one-on-one replacement: every unit removed from the public housing stock was to be replaced with a public housing unit produced through new building or renovation.

As of 1995 about 18,000 public housing units had been converted to co-operative dwellings. Arguments have taken place on the feasibility of conversions, with proponents pointing to issues such as resident commitment, community pride and equity accumulation; and opponents doubting that low-income public housing residents would have the necessary financial resources, managerial skills or commitment (Rohe 1995). However, sufficient experience with conversions was gathered indicating mixed success – and given the political climate the literature has probed circumstances associated with successful implementation, rather than whether conversion is feasible (Rohe 1995).

Successful conversions depend on strategies tailored to local conditions

A series of case studies (Rohe and Stegman 1993; Rohe 1995; Zimmer 1977) has identified issues that must be dealt with:

- Completing renovations prior to occupation
- Funding renovations – they can be expensive and time consuming
- Housing for non-participating residents
- Explaining co-operatives and generating interest
- Financing share purchase
- Board training
- Communication between board and members
- Provision of assistance from experienced professionals.

Successful conversions depend on strategies tailored to local conditions, building up on local experiences, rather than a large scale, standardized program (Zimmer 1977). In general, a focus on residents rather than physical aspects of housing rehabilitation was preferred because

it leads to thinking about how vital human resources can be developed, and therefore emphasizes thorough resident involvement in design and decision making, counselling, training and education. Early conversions were recognized to require consultants to provide training and education until local housing authority staff acquire sufficient experience.

Commentators have emphasized that the resource base is crucial: when residents need to pay over 25% of their income for housing charges delinquencies can be expected (Zimmer 1977), and therefore co-operative members will require continuing subsidies (Rohe and Stegman 1993). The latter authors caution against using co-operative conversion as a way of divesting unwanted properties, arguing that public housing authorities must “make genuine long-term commitment to any co-ops they create” (155). The commitment of local housing authorities to successful conversion – not always forthcoming as Atlas and Dreier (1993) lament – is crucial. Where resources are insufficient to cover necessary repairs, a rift between resident leaders and other members is almost inevitable and the viability of the co-operative will be threatened.

Commentators advise selecting stock of relatively high quality in strong neighbourhoods, with relatively higher household incomes. While these may be conditions of successful transfer, they can also siphon off the most stable residents, bringing negative consequences to the remaining residents and placing the financial position of the public housing authority in jeopardy (Miceli *et al.* 1994; Rohe and Stegman 1993). Considering that conversion is expensive, that it does not add to the low-cost housing stock and provides modest improvements to residents’ quality of life, some commentators advise that “the use of funds for conversion must be seriously questioned” (Rohe 1995: 477).

Conversion of Under-Invested Private Rentals

The final area of experience from the USA with substantial housing policy implications is in conversion to co-operatives of under-invested private rental housing, and here examples are drawn from New York City. Multi-unit residential buildings occupied by poor households, many of which were marginalized by racial processes and patriarchal exclusions, were unprofitable. Stunning numbers of landlords neither maintained their buildings nor paid taxes. Landlord abandonment was a major problem in the 1960s as the rate of dwellings that owners had walked away from grew from 15,000 annually over 1960 to 1964, to 38,000 from 1965 to 1967 (Lawson 1998). As it became clear that code enforcement was having little effect, the City launched a program in support of co-operative housing funded through existing municipal and federal sources and relying on the support of locally-based sponsor groups. The program was abruptly cut in the City’s financial crisis of 1975, at which time 42 properties, including 57 buildings and 1,400 units had been renovated and occupied by co-operatives – a trifle compared with the flow of owner abandoned buildings.

In Lawson’s (1998) subsequent evaluation it was found that only 17 of the co-operatives survived to 1991 and the rest had been taken over by the City for tax arrears, and only 7 were in good financial shape. Lawson points to four problems undermining the viability of the conversion program. Delays due to bureaucratic practices or to conflict internal to the co-operatives led to elevated project costs and demoralization. A “scarcity of sophistication and skills” (p77) prevented some co-operatives from finding their way through organizational hurdles and complexities of renovation. Resident poverty

and the low maximum rent in public assistance prevented co-operatives from setting housing charges high enough to meet costs. Finally, neighbourhood effects such as physical deterioration and the ravages of crimes of drugs and violence hampered viability.

In summary, Lawson gives his view of what can be achieved by co-operative conversions in face of persistent poverty and social marginalization: “until the remaining problems that continue to make low-income co-ops so vulnerable are solved, the evidence suggests that a major investment of hope and means in a broad implementation of this strategy is not worth our while” (p94).

A second period of converting under-invested housing to co-operatives in New York City began later in the 1970s, with programs modelled on the experience earlier in the decade. In 1977 the City passed a ‘fast foreclosure’ law anticipating that tax delinquent landlords would pay up, but instead many more owners just abandoned their buildings (Gunt *et al.* 1995). By 1984 the City found itself proprietor of some 4,000 buildings with 26,000 units, and landlord of at least 100,000 people (Gunt and Clark 1991). Administrative demands on the City were huge, rental revenues were low and repair requirements were high – inadequacy of heating systems led to some tenants freezing to death.

In 1978 the City established the Division of Alternative Management Programs (DAMP) supporting the transfer of landlord abandoned property to co-operatives, non-profit community groups or approved proprietary landlords. Co-operative conversions took place within the Tenant Interim Lease program (TIL). Tenants had to approach the City with their organization, consisting of a board of directors and by-laws supported by three quarters of the residents,

already formed (Leavitt and Saegert 1984) – a criterion that would obviously filter out many resident groups. When brought into the TIL rent money would be used for repairs while the City worked on major items such as plumbing, heating, wiring and roofing. Co-operative members purchased a share for \$250 and agreed to restrictions on resale value.

Some of the successes reported in the literature on TIL are truly remarkable. Leavitt and Saegert (1990) worked with residents in TIL co-operatives and other properties in Harlem. Their study and related work (Clark and Saegert 1993; Gunt and Clark 1992; Saegert and Winkel 1998; White and Saegert 1997) portray high levels of resident satisfaction, empowerment and achievement in developing co-operatives and renovating buildings. The project documents the processes through which residents “managed to carve out a place of relative security and control in the midst of poverty” (Leavitt and Saegert 1990: 217). It highlights the emergence of leadership among poor, black women (acknowledging that some leaders were men), the very marginalized groups from which leadership is not widely expected by the mainstream. Saegert and Winkel (1996) add that while collective activities are often initiated by strong people, their success depends on the involvement of a broad range of people.

The TIL studies portray limited equity co-operative development as a model of survival rather than a model of housing (Leavitt and Saegert 1984). Its transformative potential is seen in the blurring of boundaries between household and community that was necessary for organizing co-operatives. Furthermore, rather than privileging the traditional notion of ownership, the limited equity co-operative model “redefines home ownership, making it

both collective and non-speculative” (Saegert and Winkel 1996: 544). Clark and Saegert also point to the potential of co-operatives to forge new social relations: “...it is apparent that under certain conditions housing cooperatives can be empowering, provide resistance to forms of domination...and perhaps even serve to transform social practices” (1995: 310).

While pointing to the possibilities offered through limited equity co-operatives, the TIL studies acknowledge the vulnerability of the organizations and residents that stems from their social marginalization. The experience suggests ways that co-operatives could be strengthened (Gunt *et al.* 1995):

- Make available sufficient external resources to ensure that services are maintained
- Provide training for leaders and other members particularly in organizational development
- Construction consultants should be utilized in building evaluations and budget planning
- Public commitment to low-cost housing is needed to ensure resources are adequate for repairs. Insufficient funding leads to pressure to sell shares at market values
- Isolation felt by members and leaders can be assuaged through inter-co-operative organizations
- Technical assistance should be sensitive to the stages that co-operatives go through.

Co-operatives in Australia

Australia has several parallels with Canada in relation to social housing: the countries are of roughly similar populations, and public housing in each is around five per cent of the na-

tional housing stock. In both countries public housing was initially seen as a temporary measure: in Canada to tide people over in their periods of need; in Australia to boost postwar housing supply. Owner occupation is somewhat higher in Australia, at about 70% of the stock (compared to about 60% in Canada), and while housing quality is good when seen in an international perspective, vulnerable populations have been locked into the private rentals sector where there is little public assistance (Wood 1990).

The Australian co-operative sector supported housing, prior to government housing initiatives, through co-operative housing societies that borrowed capital from private lenders or the Commonwealth government and lent it to house buyers in building co-operatives that terminated when the co-operative's debt was retired (Abbott and Doucouliagos 1999, 2001; Abbott and Thomson 1997). The activity extended owner occupation to people with lower income than the financial institutions were willing to service over the period following World War 2 up until the 1990s, at which time banks and building societies had displaced the co-operatives in the market.

Whereas in Canada social housing policy turned from centralized public housing programs to decentralized approaches in the 1970s, in Australia a similar turn towards community housing took place a couple of decades later (Darcy 1999), signalled by the policy document *National Housing Strategy*, and the Community Housing Program followed in 1992, consolidating funding for decentralized housing provision and training. A major difference between the countries is that in Australia the third sector in housing was not launched through an existing network of voluntary sector organizations (Paris

1992) as it was in Canada. In the absence of an established provision infrastructure in social housing, outside of public housing, resources have been utilized to create 'peak organizations' such as the Association to Resource Community Housing (www.arch.asn.au) – similar in many respects to secondary co-operatives in Canada and Sweden – that provide direct services to groups in planning, developing and establishing housing co-operatives, and also undertake the advocacy, networking, and policy development work.

Criticisms of the turn towards community housing in Australia portray the experience built up in co-operative policy and practices in Canada in favourable light. At an early stage commentators were sceptical that the capital requirements of housing expansion could be significantly reduced by turning over production to sweat equity (Wilson 1976), emphasizing the need for continuing public support. More recently, while recognizing that the community housing phase has not matured (AHURI 2000), commentators have acknowledged that community housing represents a highly diverse sector, including co-operatives and other non-profit organizations, but also that it is a sector with little accountability, and relatively little funding (Paris 1997). Paris in fact is not convinced that community housing would be cost-effective in Australia.

Concerns have been expressed that the major goals of the Community Housing Program may not be attained (Darcy 1999). Community housing was intended to offer flexibility in provision, yet already there have been moves towards standardization of indicators and practices in relation to management and residents. Community housing was claimed to lead to-

wards increased choice, yet evidence suggests that applicants in need of social housing apply to public housing and community alternatives, and then accept the first offering regardless of provider. Finally, community housing was said to involve resident participation, yet in many cases this has not emerged, and in fact applicants have been accepted on the basis of their ability to support the management and maintenance needs of the corporations rather than their own housing need. The recent criticisms of community housing may reflect the heavy demands made on an immature sector rather than the possibilities of social housing through local delivery.

Co-operatives in Sweden

Sweden has one of the most highly developed co-operative housing sectors, built in part on long-standing traditions of co-operation in that country, and also on a recent history of extensive state intervention. Prior to 1945 the role of the Swedish state in housing was muted and over the postwar period a series of measures such as housing allowances and interest subsidies, price controls and financial provisions for producers were implemented towards public goals in housing, including raising general levels of housing consumption, providing good housing standards across the country and restricting financial returns to landed property (Nesslein 1982).

Postwar housing allowances were designed to be tenure neutral but financial provisions for producers differed by sector, most preferential for municipal housing corporations but also favourable for co-operatives. New housing was financed through a 'bottom loan' of 70% of the project costs raised on financial markets, and a

'housing loan' provided by the state, for the remaining 30% of costs for municipal housing corporations, for 29% for co-operatives and 25% for private housing (Turner 1999). Public interest rate subsidies for both bottom and housing loans were provided, at rates differentiated by sector. State involvement in housing was so extensive that it was estimated in 1982 that 90% of new construction received public support (Nesslein 1982), though more recently housing subsidies were being phased out (Turner 1996).

As Table 2 shows, the Swedish housing market in 1945 was dominated by private rentals, with 52% of the stock, and by owner occupation (38%). Municipal housing corporations (6%) and co-operatives (4%) were relatively minor housing providers. Over the period to 1990 owner occupation held a fairly consistent share (40% in 1990). Private rentals dropped to 20%, and municipal housing corporations increased to 25% and co-operatives to 15%. There is a connection between housing form and housing tenure in Sweden in that dwellings in multiple unit buildings cannot be individually owned (as in a condominium) so inner-city,

multiple housing stock is rental or co-operative, and owner occupied housing is all in single unit buildings.

The remarkable increase in co-operative housing as a component of the Swedish housing stock built upon earlier initiatives creating a co-operative infrastructure in housing production and management. By 1923 the Tenants' Association of Stockholm had organized a co-operative society, creating a national federation the following year which in turn led to dissemination of co-operative organizations in housing around the country. As the movement took shape, a multi-level organizational form emerged. At one level, each co-operative is owned by a tenant-owner co-operative (TOC; this term is used in Sweden rather than 'co-operative'). Individual co-operators are members and joint owners of the TOC. The TOCs manage existing housing and themselves are members of larger organizations, secondary co-operatives, at the next level. These follow three main lines. The largest is the Tenants Savings and Building Societies (HSB is the Swedish initialism), the one that emerged from the ten-

Table 2. Percent of Stock by Housing Tenure in Sweden, 1945 - 1990

Year	Municipal Housing Corporations	Private Rentals	Owner Occupation	Tenant-Owner Co-ops
1945	6	52	38	4
1960	14	43	34	9
1970	23	30	34	13
1980	24	21	41	14
1990	25	20	40	15

Source: Turner (1996)

ants movement. Individual co-operators and TOCs are members of an HSB, the secondary level where professionals provide technical assistance to TOCs, new construction is organized and new members are recruited. HSB societies are members of the tertiary level HSB National Federation, which sets HSB policy, provides assistance to TOCs and administers the HSB Savings Bank.

The second line of TOC organization is the Riksbyggen, formed in 1940 by building trades unions concerned with unemployment in their sector caused by World War 2. The Riksbyggen maintains a regional structure corresponding in functions to the HSB, and has a national office, though no bank. TOCs in HSB and Riksbyggen are called “attached” TOCs because of their close relationship with the organizations that form and support co-operatives. This form is known as the “Swedish model” of co-operatives. Many TOCs are “unattached” and some of these are loosely organized in the Swedish Central Organization of Tenant-Owner Co-operatives (SBC), the third line of TOC organization (Bengtsson 1992; 1993; 1999). The highly organized and professional management of co-operatives has left the participation of members in management falling “short of communitarian ideals” (Bengtsson 1999: 268) and with underrepresentation of women and young people, though it is probably more participatory than are other sectors.

In the time of its origins the co-operative movement provided housing for workers, and at higher levels of amenity than were customarily built at the time. After World War 2, however, the responsibility for workers’ housing was placed with municipal housing corporations – HSB and Riksbyggen were instrumental in set-

ting up these new corporations, drawing on the experience. Thus, in contrast with North American experience, the social character of co-operative housing in Sweden over most of its history has been predominantly middle class (Bengtsson 1992; Cooper 1998) and co-operatives can also be seen as a residential niche for both young people and seniors (Turner 1997).

In Sweden the resale price of a multiple-unit building is set by the value of its regulated rents, rather than its market value. The price of a share in a co-operative, by contrast, is set by the market, and therefore conversion of a rental property to a co-operative can enable the realization of value appreciation. Over the period 1980 to 1987 17,000 rental units were converted to co-operatives in Stockholm alone (Bengtsson 1993). Considering the social composition of the sector, it is tempting to conclude in this context that the vibrant co-operative sector has contributed to gentrification, the displacement of low-income residents from their rental properties – as a number of studies cited by Millard-Ball (2000) have done. At the same time, however, there are underlying factors of urban change leading to gentrification, including the emergence of affluent populations intent on inner-city living. In a study of rentals converted to condominiums in Stockholm, Millard-Ball (2000) found evidence that gentrification was already taking place, through luxury renovations, for example, and that the co-operatives could not be seen as the basic impetus. He suggests, in fact, that some conversions may have been protective manoeuvres on the part of tenants, resisting luxury renovation. In this aspect, the study suggests that co-operatives have been used in a way that contrasts with prevailing market processes.

Co-operatives in Great Britain

One of the most striking features of housing provision in Britain has been the marked changes in tenure patterns under the influence of successive government policies. Table 3 shows the remarkable rise to domination of owner occupation over the postwar period, and the corresponding demise of the private rented sector through the 1950s and 1960s. Local authority (public) housing expanded rapidly in the early years and then contracted; over the years 1979/80 to 1993/94, total public spending on housing dropped by 60% (Balchin 1996). Policies of Conservative governments have aimed to support owner occupation through policies such as tax benefits, and to undermine local authority housing through limitations on capital spending, sales to council tenants and transfers to housing associations (professional voluntary sector providers; see Cope 1999) (Balchin 1996; Clapham *et al.* 1996; Mullins 1998). Housing associations have become the main providers of new social housing.

Co-operatives are grouped with housing associations in Table 3, and have remained a small proportion of the housing stock – recently about one per cent (Kintrea 1992). However, the influence of co-operatives within British housing has been more extensive and successful than is broadly thought (Birchall 1995). They have enjoyed some level of support from every main political party: from Liberals in the early 20th century because of their appeal to philanthropists and to promoters of all-class alliances; from Conservatives in the postwar period because they emulate owner occupation and pose a threat to large local housing authorities; traditionally from Labour for their purported promotion of anti-

capitalist values; and currently from New Labour in their potential to diversify housing provision. A major limitation has been that, although this support has existed, co-operatives have never been a central plank of housing policy of any major party (Lund 1996).

Three phases of British co-operative development can be identified (Birchall 1988; 1995; Clapham and Kintrea 1995a). From the early 1900s co-partnership co-operatives were built by philanthropists willing to limit returns to five per cent, setting a share value of £50, which was affordable for skilled workers and clerks but not for poor people. The co-op sector under this model was probably as big by 1914 as it is today. During wartime, however, the sector dissipated and after 1918 the rise of local authority housing and increasing class conflict undermined the social consensus underlying the model. The second co-operative phase in Britain was launched in 1961 as the Tory government promoted co-ownership as a step towards owner occupation. Success was muted as many project sponsors were more interested in income through fees than in co-operative principles (Birchall 1995), and as the sector was over-regulated and under-funded. During the 1970s this co-operative form grew rapidly and by 1977 it accounted for over 40,000 dwellings, though the co-operator's share became almost equal to the down payment on a house over the decade. In 1980 the Tory government encouraged privatization to owner occupation and many co-ownership co-operatives did so, leading to profits in many cases of between £8,000 and £20,000, and in certain inner city areas where land values had grown, to profits of spectacular proportions (Birchall 1995). The third phase of co-operative development in Britain still continues, and it was opened in 1974 when Labour housing

Table 3. Percent of Stock by Housing Tenure in Great Britain, 1950 – 1994

Year	Local Authorities	Private Rentals	Owner Occupation	Housing Associations
1950	18	53	29	-
1961	26	32	42	-
1971	31	19	51	-
1981	30	11	57	2
1991	21	10	66	3
1994	20	10	67	4

Source: Balchin (1996)

minister Reg Freeson, himself a co-op activist, allowed co-ops to receive funding on the same terms that housing associations received. With access to grants of up to 90% of development costs, co-ops became an option for the first time for people with low incomes. Also in this phase, short-life co-ops were organized in properties that local authorities intended to upgrade or to demolish. This use was particularly prevalent in the 1970s to bring squatters under local authority control, and dropped off in the 1980s as local authority stock was diminished through sales, and required for homeless people. Reduction of grant aid in the late 1980s forced borrowing on financial markets, leading to a reduction of co-operative development.

In recent years tenant management co-ops (TMCs) have been developed to manage difficult-to-rent estates under ownership of local authorities and housing associations. TMCs, which a recent estimate numbered at over 150 (Confederation of Co-operative Housing, 1999), are recognized to be a diluted co-operative form, but they are relatively easy to establish and have adopted a mix of resident and pro-

fessional managers. While clearly subject to the landlord's control, residents in TMCs can exert substantial influence on their housing situations compared with renters in the public or private sector, through dealing with issues such as setting priorities for repairs, staffing, use of facilities, and others (Clapham and Kintrea 1995a). New groups wishing to become common ownership co-ops must prove themselves as TMCs for a period of three years.

Contemporary par value co-operative development in Britain can be understood in the context of council housing privatization and urban revitalization strategies. Under Thatcher's Conservatives, 'Right to Buy' legislation enabled local authority tenants to purchase their houses at advantageous rates. Sales peaked in the early 1980s, and the program was particularly attractive in rural areas, though less so in urban centres and the North and Midlands where stronger Labour councils and trade union sentiments prevailed. Some local authorities saw an opportunity to generate revenue and to off-load difficult properties. Nevertheless, a process of residualization took place through which much

of the best stock was sold, leaving several local authorities holding stock with 'negative value' – meaning that sales prices would not enable them to recover their capital investment, and further sales would simply leave them with accumulated debt (Murie and Nevin 2001). New Labour intends to transfer local authority housing to registered social landlords (RSLs: housing associations, co-operatives and other organizations) at a scale that would eliminate council housing altogether in some parts of the country (Murie and Nevin 2001).

This scale of privatization would at first appear to set conditions favourable to co-operatives, as Clapham *et al.* (1987) noted some time ago; nevertheless the sector has not taken off. There were recently estimated to be 270 co-operatives in Britain (Confederation of Co-operative Housing 1999) and this figure is down from 1988. The case of urban revitalization in Scotland is instructive in analyzing the lack of buoyancy in the sector. There the Community Ownership program – named so as to satisfy the political left and right (Kintrea 1992) – emerged in Glasgow in the mid 1980s. Militant pressure by local authority tenants for improvements to their housing and neighbourhoods led to the transfer of ownership, initially of six estates to co-operative organizations in 1987, and subsequently to many more co-ops and to community-based housing associations. By 1995 there were about forty Community Ownership organizations in Scotland including some 13,000 dwellings (Clapham *et al.* 1996). Public subsidies provide support for extensive needs such as dampness, no central heating, outmoded kitchens and bathrooms and deteriorated exteriors though, private financing is also needed.

Studies of the initial six co-ops have been favourable (Clapham *et al.* 1996; Clapham and Kintrea 1994; Kintrea 1992) in that the projects have provided housing services to residents' satisfaction over a period of time, and in that they have provided a focus for legitimate democratic activity where none was there previously. Experience in the subsequent co-ops shows where the program support needed for co-operatives to develop has been lacking. In these cases, government designation rather than resident enthusiasm was the driving force. Government financial support for renovations and rent subsidies is clearly a necessity for co-operative development, but residents' willingness to take on the project is also crucial. As Community Ownership practices came to consist of government identification of eligible projects, then provision of resident education and subsequently upgrading subsidies, residents' choice came to be between remaining in unimproved council housing, and working for improved housing through a Community Ownership organization. Throughout Britain capital expenditures by local authorities were vastly constrained and stock improvements could only be made by RSLs. An added burden for Community Ownership groups is that subsidies are conditional upon projects making a contribution to owner occupation; therefore co-op groups must not only take on the upgrading and management of their own housing, but they must also work to provide housing in a tenure form that contradicts co-operative values. Evidently the authorities are hopeful that co-operatives can deliver what others have not been able to. Malpass (2000) argues against the piggy-backing of functions that are outside the core mandate of housing associations and his caution would apply to Community Ownership co-ops as well.

A number of studies have evaluated British co-ops against the various claims surrounding co-operative development. On the economic side, a Price Waterhouse study in 1996 found that co-ops “outperformed their Local Authority and Housing Association counterparts and provided more effective housing management services usually with better value for money” (cited in Confederation of Co-operative Housing 1999). The same study pointed to intangible benefits related to community development associated with co-ops and in this matter the British literature generally views co-operatives as providing a forum for the expression of community, contrasting with the view in several Canadian and US studies that housing co-operative development actually creates community. Examinations of management in co-ops (Clapham and Kintrea 1992; 1995a; 1995b), have generally found effective practices, though it is not clear whether this performance is due to the co-op form itself or to scale, resources or other issues. Close monitoring of co-operatives’ management by federal officials may contribute to the relative lack of transformative politics reported in studies of British co-ops; as Clapham *et al.* note, co-operatives “have become part of a system of housing management which operates in broadly the same way” as elsewhere (1996: 366). Murie and Nevin are sceptical about benefits of co-operative management, arguing that in deteriorated areas “tenure is not the key factor determining quality of service” (2001: 42). There have been claims that co-operative management has led to racial discrimination in allocations policies as each co-op network tends towards homogeneity (Commission for Racial Equality 1991). In terms of resident empowerment a number of studies have found positive results, though Clapham and Kintrea make the useful point that “the relevant comparison is not

with some abstract conception of autonomy but with alternatives open to members” (1992: 109) and they point to considerably greater control in co-ops than in other provision forms.

The experience in Great Britain shows that the political malleability of co-operatives has earned widespread though tepid national political support for the sector, and that co-operatives have been adopted in a range of situations. In a context in which major parties have advanced other forms of housing provision, co-operatives have not received the nurturing they need. Their small scale enables responsiveness in management, yet hinders access to finance. Their unwillingness to expand follows from their small scale, but as a consequence enlargement of co-operative provision requires time-consuming processes of education, organizing, training and support; in many instances this must be provided by inexperienced people. The secondary co-operative sector, an important source of knowledge and wide-ranging support in Canada and Sweden, is geographically fragmented in Britain, and relies on fee-for-service funding rather than core funding. Where promotional and feasibility work is required this funding source is inappropriate as existing co-operatives effectively cross-subsidize new ones (Clapham and Kintrea 1995a).

The need for a strong national federation has been argued consistently in the British literature (Birchall 1995; Clapham and Kintrea 1992; 1995a). The now-defunct National Federation of Housing Co-operatives had pressed for a national development agency at arms length from the government, and the Confederation of Co-operative Housing has taken up the task of representing and developing the sector. A recent study published by the CCH lamented

the drop in funding and consequent demise of the network of support organizations that existed during the 1970s and early 1980s, and found only two remaining independent secondary co-operatives under the democratic control of the primaries. Others had become housing associations or subsidiaries of housing associations (Lambert and Bliss 2001). Services that secondary co-ops provide include combinations of finance work, rent collection, handling ar-

rears, and undertaking repairs and maintenance. These are not big money makers, and the study noted that when services are provided as an add-on by a non-co-operative organization, one not committed to the health of the movement, troubles can ensue. The need for dedicated support organizations is underscored by the current “democratic deficit within the housing association movement” (Murie and Nevin 2001: 33).

Drawing Conclusions: Towards Working Principles

The paper now turns to a discussion of themes arising in the international experience with co-operative housing. It is not the intention here to make blanket assessments about whether or not co-operative housing “works” but rather to understand outcomes, pointing the focus on the conditions, situations, assumptions and incentives that have combined to produce contemporary circumstances. Examples that highlight the contingency of outcomes abound. In housing a pertinent one is owner occupation: it is widely assumed that this tenure is universally and intrinsically attractive (Mullins 1998) whereas closer analysis reveals that deliberate policies in taxation, subsidization, urban infrastructure provision and so on have given concrete advantages to people who access this tenure form. It could have been otherwise. As Birchall (1988) argues, the experience of co-operatives has shattered the myth that owner occupation is the only means of attaining dweller control, and it has also demolished the myths that public housing is the only way to provide decent low-cost housing, and that non-profit housing is the only way to achieve small-scale management. In this sense it is important to explore the circumstances that are likely to enhance the prospects of realizing the potential of co-operatives.

As we have seen, co-operatives have been instrumental in expanding the housing stock in Sweden; they have enabled the recovery of landlord-abandoned housing in New York; they have been at the forefront of area regeneration in Scotland; they have played a part in the transfer of stock from local authorities in the USA and Brit-

ain; and have been part of the new direction in social housing provision in Australia. Co-operative housing in Canada has been widely recognized for its successes in producing affordable environments, and environments that have been useful supports for many different people. There is evidence that co-ops have played a constructive role in the transformation of social relations mediated by gender, racialized processes and ability issues. It is clear that the co-operative sector has made valuable contributions to social housing, although this contribution – based on the various experiences – places co-ops as one of the forms of housing support rather than the core or only program.

The literature gives many instances of excellent results, though it also indicates that co-operatives have not always succeeded. Commentators have consistently pointed out that co-operatives providing low-cost housing require dedicated and ongoing commitment in order for them to succeed. They need the willingness of public authorities to invest financial resources for acquisition and renovation of buildings, and to continue to provide subsidies so that housing charges are within residents’ economic means. The co-operative model requires that support is given primarily so that co-ops can contribute to housing provision. Where support is given in the expectation that co-operatives will be a vehicle for the delivery of other outcomes – taking responsibility for difficult properties or areas, or emulating owner occupation for example – difficulties can be expected.

Co-operatives have tended to flourish in instances where the promoters have been enthusiastic supporters of co-operative ideals. The Swedish model, the experience in Canada with resource groups, the original Community Ownership co-ops in Scotland and the New York TIL co-ops all provide positive examples; analysis of developer-driven co-ops in the USA and Britain caution against promotion from outside the sector.

Co-operative management has been commended in several studies for providing high levels of service. It clearly requires extensive levels of activism of some members, and probably their acquisition of new skills. These, in turn, can lead to benefits in terms of community development. Some commentators have remarked upon the competence with which marginalized people have accomplished the tasks, while others have doubted their capacity to do so. It is worth noting that the latter have been situated in the USA and Britain where secondary co-operatives were relatively undeveloped, and the required supports that would enable the development of individual and collective capacities were not in place.

The literature has suggested that co-op management does not involve all of the membership, though it would seem that participation is probably not required of all members. Whereas a number of evaluations have examined rates of resident participation in meetings and management activities, this probably leads to a measure of collective micro-management rather than an indicator of accomplishment of co-operative

principles such as democratic control and active participation. This raises a general point that while co-operatives, following their own roots, should be expected to contribute to certain social goals in efficient resource use, enhancement of democracy and other areas, their evaluation should be sensitive to the aims and methods of the sector, and not based on criteria strictly imposed from outside.

In order to maintain and extend the accomplishments of co-operatives an infrastructure of secondary and tertiary organizations has proven essential. This infrastructure must be supported with funding that will enable the organizations to do advocacy and development work, in addition to revenues acquired through fees for services to existing co-ops and co-ops in the making. The precedent set by Sweden, the commentary from Britain and the strategy of creating peak organizations in Australia all support this direction. Where co-operatives are involved in the provision of social housing then the infrastructure must receive state funding.

British studies tend to portray co-operatives as places for the expression of existing community ideals; whereas in the USA and Canada commentators have noted the support to transformative processes and empowerment of marginalized groups through co-operative development. Correspondingly, the North American studies have found more evidence of transformative politics than those from Britain, and may reflect the particular emphases of local politics.

Recommendations

This section is addressed to the broad communities of activists, academics, policy makers and citizens who acknowledge the urgent need to expand low-cost housing provision in Canada, and contributes to the discussion of ways and means of doing so.

Co-operative housing should be an option in new social housing programs in Canada. This recommendation is based on the proven contributions of the sector in this country and other developed nations, including: expansion of the housing stock; provision of low-cost housing; transfer of stock from the private rented sector; transfer of stock from the public sector; stabilization of neighbourhood decline; support of a sense of community; provision of housing meeting special needs; and the transformation of social relations.

Based on these contributions, funding for housing acquisition or construction, for repairs and for ongoing subsidy to residents should be provided for co-operatives in new social housing programs.

Secondary and tertiary organizations must be supported with public funding. A tertiary organization at arms length from the federal government would be able to provide services

and independent policy and program support. Secondary co-operatives based in the regions would provide for flexibility in program implementation and would ensure a forum for the development and expression of regional differences.

The current conversion of public housing to par value co-operatives is potentially a positive development for the management of the existing social housing stock. The considerable experience of co-operative development that has accumulated in Canada should be directed towards these conversions, and the process should be documented and evaluated to facilitate the further build-up of experience.

Limited equity co-operative housing should be promoted as an option for residents in areas where private rental housing has experienced under-investment. These new co-operatives would expand the stock of social housing and should be able to benefit from the experience of co-operative development as in the case of public housing conversions.

Co-operatives should be put forward as a viable living arrangement, but not as the only means through which people can gain access to resources such as subsidies for physical upgrading of dwellings and neighbourhoods.

Appendix

Guide to Literature on Continuing Co-operatives in Canada

Benefit of Co-operative

Sources

Affordable housing

CMHC 1992
Cooper and Rodman 2000
Rodman and Cooper 1995c
Selby and Wilson 1988

Appropriate housing for special needs groups

Cooper and Rodman 1994a
Lord 1990
Rodman and Cooper 1995a
Selby and Wilson 1988

Community development and sense of community

Cooper and Rodman 1994b
Dansereau 1993
Labrecque 1986
Lord 1990
Rodman and Cooper 1993
Selby and Wilson 1988

Individual education and growth

CMHC 1992
Selby and Wilson 1988

Neighbourhood stabilization or renewal

Dineen 1974
Labrecque 1986
Selby and Wilson 1988

Security of tenure

CMHC 1992
Cooper and Rodman 1992a

Social transformation

Bergeron 1996
Bouchard and Chagnon 1998
Chouinard 1989
Fincher and Ruddick 1983
Ley 1993

Culturally appropriate housing

Allodi and Rojas 1988
Cooper and Rodman 1995
Rodman and Cooper 1995b

Women's housing

Cooper and Rodman 1992b
Novac and Wekerle 1995
Wasylishyn and Johnson 1998
Wekerle 1988, 1993
Wekerle and Novac 1989
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