

Cooperative Housing in Canada

By JEAN D'AUTEUIL RICHARD

"THERE is little doubt that cooperative housing projects have succeeded in providing dwellings at a lower cost over a period of years than private initiative." These are concluding lines from the *Report of the Inquiry on Cooperative Enterprise in Europe 1937*, prepared by a select American committee after an extensive survey of the European scene.

However painful to our national pride, we must acknowledge that cooperative housing has not scratched the surface of the enormous housing problem which faces Canada to-day. In a report on cooperative housing published by the International Labour Office just before the war, Canada was not even mentioned, not through some unfortunate omission, but because it had no accomplishments of any importance to show in this field. Even to-day, the contribution of cooperatives to an overall solution of the housing problem in Canada has been infinitesimal and does not amount to much more than 500 units. In comparison with Europe, where Sweden for example has already provided cooperatively 10 per cent of its urban housing, the Canadian scene offers a disheartening picture. A number of reasons account for this situation.

The foremost is that cooperative housing is one of the most complex forms of cooperation. It involves far-reaching and highly specialized problems of a financial, technical, and legal nature, all of which must be met head-on once a start has been made even on a small scale project of 10 or 15 houses. In a large development, of course, these problems are further magnified. If means were found to place technical assistance

at the disposal of incipient groups, either through governmental agencies or preferably through a private organization such as the famous H.B.S. of Sweden, cooperative housing would soon make an important contribution—quantitative and qualitative—to Canadian housing.

Of specific problems, the large capital requirements, even in initial stages, is the most difficult to overcome. A cooperative store may be started on a couple of hundred dollars or less. A housing cooperative right from the outset calls for a considerable outlay of capital, which will easily run up into hundreds of thousands of dollars in a project of some importance. This, in terms of the individual member, means that he practically stakes his whole life's savings and credit capacity in the venture. It takes a strong cooperative outlook and education to face the problem and tackle it headlong. More often than not, these hardy cooperators will not find money loaners to match their enterprising spirit, and many promising groups have been indefinitely stalled by lack of adequate credit. In Europe, the financial support received from appropriate agencies and from cooperatives of other fields is undoubtedly the main cause of the growth and volume of its cooperative housing movement. Likewise, guarantees by the State or municipality of loans to cooperatives has been a widespread form of financial assistance. The fact that, through these credit facilities, advances could be obtained to a very high proportion of the value of the project—up to 90 or even 95—has meant a smaller equity for the individual members, thus broadening the possibilities of participation.

If we turn to the authoritative *Report* quoted above, we may find there the

EDITOR'S NOTE: Rev. Jean d'Auteuil Richard, S. J., Ph.D., is Editor of *Relations*. He was a member of the Sub-Committee on Housing and Town Planning which prepared the *Curtis Report* for the National Committee on Reconstruction (James Committee) of the Federal Government.

fundamental reason for such a different situation in Europe and in our country. "Cooperation in housing has attained its highest development in those countries where the social philosophy of the people provided fertile soil . . . As a result, it has received both moral and financial support from the cooperatives of other fields and has had the approbation of a large portion of the citizenry."

Although Canada has been well acquainted for a number of years with a growing number and variety of successful cooperative enterprises, the cooperative spirit has not yet sufficiently permeated our society, still boastful of its pioneer spirit and its individualism, to create a climate favourable to the development of a strong cooperative housing movement. Within the last ten years however, progress has been made; accomplishments of significant value are recorded and promising trends may be observed in various provinces.

The cradle of cooperative housing in Canada is to be found in Nova Scotia. Miss Ellicott Arnold, a person of high standing in the Cooperative Movement of the United States and one of the most ardent promoters of cooperative housing in Nova Scotia, has told exquisitely "The Story of Tompkinsville" in her little book devoted to the pioneer development of Reserve Mines, N. S.

Miss Arnold, Father Tompkins, the pastor of Reserve, Father Coady and the field workers of the Extension Department of St. Francis Xavier University helped the communities of Reserve to maintain their enthusiasm by imparting courage and leadership. But it was the ten or twelve miners who had set themselves to the task of building decent homes for their families who had to work out the details of their problem. Through months of study and planning, they patiently laid down a pattern to which any housing group—at least in the low income bracket—must conform in one way or another if it is to know any success. The process comprises three phases: (1) the grouping of reso-

lute, hardy men, bent on helping themselves, through cooperative techniques, to the dream of a family house, with garden, open space and modern conveniences; (2) the study period, which lasted well over a year, during which the group became acquainted with the varied and complex problems to be met and received its cooperative education; (3) the actual building phase which here again absorbed no less than a year, the work being done by the men themselves during *off-hours* and *idle days*.

The financing of such a venture was at first sight an insoluble problem, for men whose yearly income averaged less than \$1000. At this point the provincial government stepped into the picture and has successfully pioneered in the field of financial assistance to low-income housing groups. The Nova Scotia Housing Commission was empowered to loan up to 75% of the estimated cost of the house, established at \$2000, at the rate of 3½% over a period of 25 years. Actual labor was acceptable as equity up to \$400, so that the down payment required from the individual member was only \$100. The Commission provided technical assistance, supervision and other appreciable advantages.

With this indispensable help, with their own hard work and planning, the eleven miners of Reserve built themselves comfortable six room houses 24 x 24 on a plot of land of an acre (\$50). They met to the cent their carefully laid-out budget. Their monthly payment is \$9.65 covering interest, amortization, taxes and insurance. An additional \$2.50 per month goes to building up a reserve fund to meet emergencies.

Through their clear thinking, vision and tenacious effort based on cooperative technique, these men and their families have crossed over from the old and drab company houses (\$10 monthly rent) to a set of bright, warm, well lighted houses, with plenty of open space around for the children to play and gardens to cultivate. A new life indeed and a new outlook on life! We have described with some

detail the story of Tompkinsville, because it says graphically what is meant by cooperative housing.

This same theme has been played over with local variations by some twenty groups in Nova Scotia. Thanks to the courtesy of the Nova Scotia Housing Commission, the following precise data can be given. Six projects are completed, with a total of 71 houses: Reserve Mines (11), Stellarton (12), Dominion (14), Glace Bay (12), Sydney (12), New Aberdeen (10). Fourteen other projects comprising 170 houses are progressing in the following localities: Sydney (5), Dominion, Stellarton, New Glasgow (2), Thorburn, Reserve Mines, Glace Bay (3). Which will give a grand total of 241 housing units built cooperatively in Nova Scotia.

Quebec is to-day the most housing-conscious province in the country. This is not due only to the acute shortage of available dwellings in most of its industrial communities, but is also the result of a systematic educational campaign conducted throughout the province by *L'Union Economique d'Habitation* in the early forties, by *le Conseil Supérieur de la Coopération* in its publication *Ensemble* and its yearly conventions, and, within the last three years particularly, by the dynamic *Ligue Ouvrière Catholique* (L.O.C.). The radio, the press, public meetings and forums have been widely used to arouse public opinion to the urgency of the problem and to show the contribution that cooperative housing can offer towards its solution. Some interesting achievements can already be shown and many promising projects are ready to get underway.

Attention must be given first to *la Coopérative d'Habitation d'Asbestos* as the pioneer group of Quebec. Sixteen workers of this little industrial town, following closely the pattern of the Tompkinsville experience, managed, through similar difficulties, moments of discouragement and enthusiasm, to build for themselves many comfortable 26 x 36 houses on lots measuring 85 by 117.

The actual cost was less than \$3,000. Interest, amortization, insurance are covered by a monthly payment of \$20 to be extended over a period of some twenty years. The ownership of the land and houses is vested with the group which carries a single mortgage in favor of the loaning agency, *la Caisse centrale de Sherbrooke*. The first instance in Canada of what team work between cooperative finance and a cooperative housing group can accomplish. The financial assistance of the local credit union has played an important and decisive part in the development of most of the Quebec housing groups, but often with too many difficulties and complications. It is unfortunate that appropriate machinery, of a regional or even provincial scope, to facilitate such cooperation should not have at that time been devised within the powerful credit union movement of Quebec or parallel to it. The resulting credit facilities would have given, as in Europe, a great impetus to the cooperative housing movement and after these ten years the contribution of cooperative housing might well have been substantial.

La Coopérative d'Habitation Ouvrière de St-Hyacinthe can show proudly 29 ten-room houses already occupied and 17 soon to be completed. They have been built by the members themselves through a system of exchange of labour at an average cost of \$4,000 each. Drummondville, Sherbrooke, Victoriaville cooperatives each have some 20 houses to their credit.

Les Trois-Rivieres has four active groups, three of which have begun construction. *La Coopérative Laflèche* has completed the first 10 houses of a development planned for 130; *le Centre Mauricien* has built 5 out of the 110 projected. Sixty families have already moved into the new housing units of *La Coopérative de Ste-Marguerite*, and 20 more are preparing to do so presently.

By far the largest development—167 houses—is *La Cite-Jardin du Tricentenaire* in Montreal, sponsored by *l'Union*

Economique d' Habitation. Quebec City has two groups which have done actual building, *l' Habitation familiale* (white collar group) records 65 units built, 6 under construction, while *l' Habitation ouvrière des Saules* has terminated 18 and is actually building six more out of a project of 92.

A Beauharnois group has 2 houses built and one under construction out of a possible 100. Granby and Longueuil each have 2 under construction. *Le Service d' Habitation* of Drummondville is developing an original plan resembling a Danish formula. A closed-membership group of 300 are contributing \$2.10 weekly to a special fund. Members designated by lot will be first served by the available funds. Some 16 houses will be started next spring and the officers expect to build for the 300 members within the next eight years. There is no integrated plan and the members may have their houses built any place in town.

The *Report* quoted above points out "the great diversity in objective, in form of organization, and in method of operation, among the various housing cooperatives" in Europe. The Quebec scene presents the same diversity. Thus the ownership of land and houses, in the asbestos development, remains with the cooperative, but many groups depart from this requisite of strictly "orthodox" cooperation and turn over to the individual member the full ownership of his house once completed. Which means in certain cases that the members do not wish to maintain their association much beyond the construction phase. In one case, the association was formed primarily for the buying of land and materials, each member attending to the construction of his house through personal labor and help, or through contract with a private builder. A few cases have been reported of former members disposing, with a substantial personal profit of over \$2,000 and \$3,000, of their houses built through cooperative effort at the price of \$4,000. Most groups prevent this eventual speculation by a

provision obliging the members who wish to dispose of their house to do so through the association and without profit.

La Coopérative d' habitation de Ste-Marguerite has pioneered successfully a plan for low-income workers by which they become owners of two-flat constructions (6 rooms each) built with their own labour at the remarkably low price of \$4,000. The owner occupies the lower flat and rents out the upper one. This additional revenue to his pay envelope enables him to meet comfortably his monthly payments on the whole construction.

About the richest contribution that cooperation can supply to popular housing is that of the *neighbourhood unit*, with its varied opportunities for better family and community living. Many groups have completely ignored the idea and allow their members to establish their house in any part of the town or city. Others content themselves with building anywhere on the site, without much concern for physical or social planning. The most elaborate utilization of the neighbourhood unit idea is to be found at *la Cité-Jardin du Tricentenaire* of Montreal. Writing before the completion of the present development, Dr. S. H. Prince, chairman of the Nova Scotia Housing Commission, has described better than any one the value and long-range significance of the Montreal endeavour in his article on "Cooperative Housing" in the *Journal of the Royal Architectural Institute of Canada* for September, 1943.

"Finally, attention should be given to the development of large self-contained neighbourhood units preserving the principle of private homes but along the lines of the so-called pseudo-cooperative housing of Stockholm in which the spirit and many of the values of true cooperation are effectively conserved. A development of great promise in this direction has already been undertaken by *l' Union Economique d' Habitations* in the new *Cité-Jardin du III^e Centenaire de Montreal*. Thirty-four houses have

already been completed and ninety-seven more are under construction. The most careful thought has been given to community-planning and human relationships. It is perhaps the most important of all Canadian co-operative endeavours in the housing field and points the way to great vistas of social well-being."

To the original development of 34 houses which prompted Dr. Prince's analysis in 1943, well over 100 houses have been added according to a carefully-planned lay-out of dead-end streets, lawn strips and parks. The development comprises to-day 167 houses. The residents have formed *la Coopérative des Propriétaires de la Cité-Jardin* with various active committees: family movies and entertainments, children's library, sports, etc. They may avail themselves of the services of a local credit union, of a cooperative store which in its first fiscal year and before the completion of the development transacted \$95,000 of business and presented close to \$6,000 in rebate to its patrons. A restaurant has recently been added to the store. A parish under the name of Our Lady of the Hearth caters to the spiritual needs of the residents. A large Community Centre houses the hall and various services.

Montreal garden-city is a white-collar development with properties ranging between \$6,000 and \$14,000, comprising a minimum of 5,000 sq. feet of land owned privately; the collective ownership of the parks and the cost of the services paid outright. Due to the tremendous rise of building costs, these figures, although slightly better than those of private enterprise, were considerably above the estimated prices. A small group of members, who evidently had not sufficiently assimilated cooperative education, left at this point and, in the hope of escaping the payment of the surplus, created difficulties which considerably endangered the whole enterprise. Despite these financial difficulties, *la Cité-Jardin du Tricentenaire* remains,

as a leaflet put out lately by the *Community Planning Association of Canada* describes it, "one of the most highly integrated neighbourhoods built in this country" and has not been without exerting its favorable influence on a number of large-scale developments to which attention must be drawn to complete the picture of cooperative housing in Quebec.

These projects have gone beyond the phase of wishful thinking. In most cases, the decisive step of acquiring the land site has been taken; overall plans for integrated communal developments have been drawn up and preliminary work on the grounds actually begun. As for actual construction, these groups are marking time, waiting for building costs to stabilize.

L'Habitation des Employés civils in Sillery, a select suburb of Quebec City, *Le Foyer coopératif* on the heights overlooking the Saguenay River at Chicoutimi, *La Coopérative d'Habitation de St-Gregoire de Montmorency*, a superb land site overlooking the St. Lawrence and the Ile d'Orleans a few miles below Quebec City, *La Cité Coopérative de Hull*, will become eventually points of interest and pride for their respective cities.

Many other groups are in a more or less advanced stage of formation: St-Jean, Granby, Shawinigan, Quebec (2), Montreal (2), Magog, Montmagny, etc.

Mention should be made of the moral and occasionally financial cooperation of churchmen and organizations. There is the case of a pastor buying out of his own pocket a large tract of farm land for the cooperative group not yet strong enough to get on its own feet. Another pastor spends every minute of his leisure time on the construction, shoveling, nailing, and painting with the men thus keeping high enthusiasm burning for the project. A bishop guaranteed an important loan of the local credit union to a workers' cooperative. Some religious communities helped finance on a short or long term basis some other housing units. The strongest campaign-

ing force to-day in the province for better housing particularly through co-operative enterprise, is the *Ligue Ouvriere Catholique*. Through its sections established in every Quebec industrial town, it is agitating consistently for a governmental *credit-ouvrier* which would facilitate the expansion of housing groups. The L.O.C. is the inspiring force behind many a cooperative group in activity or in formation.

I was, unfortunately, not able to conduct a personal survey of cooperative housing outside of Quebec. But the information gathered from governmental and private agencies interested in the matter leads me to think that cooperative housing, in Ontario and in the Western Provinces, does not hold any considerable place in the housing scene of those provinces. Kitchener, Kingston, Port Arthur, Toronto, Peterborough and Cornwall each have a cooperative housing group. The *St. Joseph's Co-operative Building Ass'n, Limited*, of Port Arthur, is reported to be well under way with a number of houses already built. *Community Homes Association* of Peterborough is not yet completely out of the formative stage. It has however purchased a small part of a 50 acre tract of land and holds the rest under option. The group is now mapping out its plans for further action.

Grenville Park in Kingston has a well planned 67 acre tract of land divided into 54 lots with ample space reserved for playground, park and community gardening. Six houses are completed and occupied, seven are under construction and fifteen more will be built within the next two years. All the members have financed their own houses with the aid of the National Housing Act loans.

Cooperative Residential Communities, Limited, of Toronto, has packed in two years existence a substantial amount of accomplishments. A first project of sixteen houses was built by arrangement with a contractor. The houses are individually owned but the location, design and inspection were controlled

by the group so as to have a well integrated development. One of the most interesting features of this community—and of which it is proud—is that for the first time in any real estate development in or around Toronto, all the electric light wires to the houses, and street and telephone wiring were placed underground. The prices of the houses run from \$12,000 up, which includes certain extras such as oil burner for the furnace, etc. Also, the utilities are all paid for outright. A second development of eleven houses is under construction. There is provision altogether for 46 houses and an area reserved for park land. A third project is located further from the city where land is cheaper and building restrictions not so onerous. 14 acres have been purchased and building will begin in the spring. This project will be developed as a mutual ownership project in contrast to the individual ownership in projects 1 and 2.

In the Western Provinces, an active group in Regina under the name of *Lasserre Community Co-operative Association* is mapping out its course towards a highly integrated development: "A planned community, designed to provide modern and low-cost homes by emphasizing community building, rather than house building." The group is planning to begin construction in 1948. The *Saskatoon Home Builders Co-operative Association* has erected a few houses and is planning to enter the field of financial assistance for prospective home owners with a view to integrated development.

Alberta has developed some favorable legislation for co-operative housing groups. There are three groups, one in Calgary and two in Edmonton, but none has as yet availed itself of the advantages of the Act, due presumably to the high building costs.

A few lines from a letter to the author written by Mr. Leonard M. Mitchell, barrister, one of the leaders of the Toronto group deserve special mention and may well serve as a conclusion to this rapid survey of cooperative housing in

Canada. "Although we have encountered certain obstacles and difficulties due largely to the condition of the building trades generally and although our projects to date have been relatively

small, we have learned a great deal and we feel that co-operative housing if developed on a larger scale is the only way the present high building costs can be overcome."

Toronto in the Housing Crisis

By HUMPHREY CARVER

AT the end of the war more than 40,000 veterans returned home to Toronto from overseas. They might have had some suspicion of the difficulties ahead of them if they had happened on their way back to come across a copy of the Canada Year Book; for here the emerging housing crisis was expressed in its simplest statistical form. They might have read that in 1941, when the last Census was taken, there were already 175,000 households in the city of Toronto and only 150,000 dwellings to accommodate them.¹ (In the same year Montreal was reported to have 201,000 dwellings for its 203,000 households and Vancouver 71,000 dwellings for its 80,000 households.) And since 1941, while most of these men had been overseas, thousands of other men and women had migrated into the Toronto area to replace them at the machines and office desks as Canada's industrial war effort was intensified. Civilian war workers had earned good wages and could afford to occupy the best accommodation.

Fortunately about half the veterans were single men who could go home and live with their parents. But about a third of them were married men who had not yet set up a home and who now faced an immediately critical situation. Since those stirring months of the veterans' return almost two years have now passed

and the situation is scarcely less critical. Starting with a post-war absolute shortage of at least 20,000 units and with a population increasing normally at a rate requiring about 3,000 additional units a year, the pressure has not been greatly relieved by the approximately 12,000 new units which have now been built in the Toronto area since the end of the war. But because there has been no revolution and because, by one means or another, no family has had to sleep on the streets we have become accustomed to the crisis. We have witnessed the magic by which a large metropolitan city can absorb an unprecedented number of people without suffering a complete mechanical breakdown. It is perhaps a regrettable characteristic of human nature that as a critical situation becomes more familiar fewer people feel any personal responsibility for its solution.

The Nature of the Housing Crisis

Perhaps the crisis has become less alarming as it has changed in character and its issues have become more clearly defined. At first there was an atmosphere of confusion and bewilderment coloured by a warm-hearted generosity towards the veterans. "Open your homes to the boys and their girls!" cried all the citizen organizations in the fall of 1945. Many organizations, notably the Canadian Corps Association, set up housing registries. Unused rooms were opened up. Rather fearfully housewives made over their spare bedrooms and families moved in with light-housekeeping equipment.

EDITORS' NOTE: Humphrey Carver, a British expert on housing, is at present Director of Housing Research of the School of Social Work, University of Toronto.

¹Canada Year Book, 1946, p. 121.