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Civil Society Generating
Innovation: Co-operative and
Associative Housing

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« **Civil Society Generating Innovation: Co-operative and Associative Housing** »
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The Canada Research Chair on the Social Economy

The Canada Research Chair on the Social Economy studies the social innovation produced in the social economy, in order to better understand its role in social change. The social economy designates particular types of organisations: cooperatives, associations or non-profit organisations, and mutuals. These function according to particular values, principles and rules that inform the decision-making processes, the outcomes and outputs, the distribution of surpluses, the membership, the financing, etc. Functioning as a bridge between economic and social development, the social economy seeks to serve the collectivity rather than create profits for shareholders.

The nature, origin and mission of social economy organisations create fertile conditions for social innovation. As the market and the State are transformed, social demands proliferate and generate a need for new ways of addressing social concerns. The participatory model of the social economy offers a wealth of social innovations, bringing together consumers and producers, beneficiaries and service providers, and bridging the needs of individuals with those of collectivities. In the process, the social economy can contribute to change in the public sector (public policy networks, sustainable development) and in the private sector (participatory management, corporate social responsibility, social auditing). In this sense, the social economy is truly a laboratory for experiments in social change.

The Chair's projects focus on two main fields of study. The first deals with local services such as housing co-ops, domestic help services, community kitchens, and child-care centres. The second looks at the collective services aimed at supporting development, including financial institutions, development funds, community economic development corporations, and technical resource groups. Research is structured along three main axes. The first of these is the study of governance, which aims to understand how diverse authorities and partnerships promote objectives relevant to both the collective and the general interest. The second research priority deals with modes of development and financing in a sphere in which capital is not remunerated by profit. The third research axis consists of evaluation methods specific to the double (economic and social) mission of the social economy.

The ultimate goal of this research is to understand the contribution of the social economy to the renewal and democratisation of the development model, whereby the economy can be made to serve society.

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INTRODUCTION

Community housing in Quebec (co-operative as well as associative)¹ materialises at the turn of the 1970s in a context of major changes in the urban world, the emergence of new housing needs and the weakening of government policy regarding housing. It's a story featuring several social actors who have agreed to a community housing development programme in response to somewhat converging expectations. The specific characteristics of community housing come simultaneously from the lessons learnt by previous generations around social housing and the new aspirations of citizen movements. Requiring major financial means in order to evolve, the community housing modus operandi is also, in part, conditioned by the relationship it shares with governments, financial institutions and markets. Citizens' ambitions combine with those of housing policies, outlining a compromise between the characteristics of the associative model and the objectives of a social housing policy.

Public policies are designed to address the population's concrete needs. When governmental reactions lag, citizens have learned to call for the creation of such policies. Community interventions in housing have changed a great deal over the past 30 years, going from claims for public intervention to innovative assistance programmes for local initiatives. Communities went even further, negotiating some of the programme parameters, and even designing and proposing programmes of their own devising.

In this brief account, we shall first explain how citizen movements and the initiatives they developed have contributed to the evolution of public policy. We shall then present the characteristic traits of community housing as a result from a partnership between civil society, advocacy groups and governments. Finally, we shall look at some of the impacts of these innovations, a clear manifestation of the social changes to which they contribute. We shall conclude with a number of reflections on the achievements and the future of this movement.

¹ The community housing sector includes co-operatives and non-profit (associations) housing organisations. As we shall demonstrate, tenant associations have also cropped up in public housing projects these past years.

1. STATE AND CITIZEN INTERACTION IN CO-OPERATIVE AND ASSOCIATIVE HOUSING

1.1. Governments' First Steps

In Canada, federal government interventions in housing began by the end of World War I, providing dwellings for war veterans. Created in 1946 to deal with increasing needs, the Canada Mortgage and Housing Corporation (CMHC) quickly evolved from a home constructor for veterans to a key figure in the residential housing sector. A strong belief in the virtues of individual home ownership and the market's capacity to regulate housing supply overshadowed considerably the Canadian housing policy from its origins until the 1970s. Generally speaking, the federal government had basically supported ownership access for middle classes and failed to meet the needs of the neediest, adopting mainly measures in favour of the construction industry. (DENNIS and FISH, 1972)

Following developmental experiments in the 1950s, CMHC set up a huge programme for the expansion of public housing to be financed jointly with provinces. That where the Société d'habitation du Québec (SHQ) [Quebec housing agency] comes in by 1968 in order to build what is now the low-rental housing facilities administered by municipal housing bureaus. The whole process—planning, production, and management—was public (governmental) and centralised (bureaucratic).

In 1966, CMHC began to support co-operative-like collective initiatives (Housing Co-operative in Winnipeg) whereas Quebec was investing in the Fédération Coop-Habitat in 1968 by way of partnership. This experiment of a centralised development of community housing ended in failure. The post-mortem recommendations: residents in the future must be part of the development process from the very beginning.

1.2. A Different Approach: Supporting Community Initiatives

Under the pressure of well-organised groups, the CMHC launched an initial programme in 1973 intended for co-operatives and non-profit organisations (NPOs). The federal government opened partly the path to partnerships in social housing with the communities. In those days of protest and turmoil, citizen groups, discontent with government actions, were asking for assistance to pursue their own projects. The objective was the collective management not only of assets, but also of the development and management process as such.

Very swiftly, project promoters understood that they needed a permanent body of experts to assist co-operatives and NPOs in the development process. It was at that point that the very first technical resource groups (TRGs) appeared. Their approach was to develop projects on the basis of needs and specific characteristics of the living environments from where they originate and in which they are involved. In those days, a new class of workers had emerged: community organisers. Consisting initially of architecture students and social workers, these groups assisted citizen committees and tenant associations in their efforts to get housing co-operatives off the ground. Their activities aimed at mobilising the residential population. In the aftermath of neighbourhood improvement projects (ironically referred to as "neighbourhood

migration projects”)², citizens initiated a movement to take-over and renovate rental housing in inner-city districts. Their objective was to put in place a co-operative on every block in order to spare it from being burnt down or expropriated. Mobilising tenants to establish a co-operative increases their solidarity and counters illicit expulsion measures taken by unscrupulous landlords. Once gathered in a co-operative, residents living in income properties can make a bid on the building they live in and prevent its demolition by real estate developers.

In 1977, after a symposium gathering community actors and the SHQ, the government decided to encourage the creation of TRGs throughout Quebec rather than further expand its public corporation. They thereby chose a partnership with the community and support local initiatives, particularly by encouraging the creation of an independent authority, separate from governments. The depth and breadth of unwieldy operating losses in public housing at the beginning of the 1970s led the government to take a bend towards demand-supportive policy measures. The attraction for flexibility meant giving up the delivery and management of social housing to municipalities and the co-operative and NPO private sector. The socio-economic mix sought by the community housing movement to create stable habitats had the advantage—for the government—of reaching a broad range of the population, addressing low income as well as lower-middle income families. Furthermore, “the income mix must help avoid ‘social tensions’ due to the concentration of low-income households and decrease the neighbourhood’s resistance.” (CMHC, 1990: 16-17)

Early developmental experiments revealed not only that assistance programmes are essential to the success of projects but also that their design (parameters, standards) and the methods of delivery and management have a great influence on the feasibility of the projects, their long-term viability and even the community life of the organisation. At a first stage, these findings encouraged the community to call for programme adjustments. The next step—suggesting and negotiating modifications to be made—came fairly quickly.

The Co-operative Housing Federation of Canada (CHFC) carried out a decisive leadership in that field as early as 1973. When the federal government decided in 1986 to entrust development to provinces, CHFC succeeded in convincing CMHC to set up an exclusively co-operative experimental programme, using an original kind of mortgage, based on patient capital funds such as retirement funds, so far unknown to the Canadian banking system.

By 1993, considering that the programmes then available did not meet the objectives of the communities in terms of co-operative development, members of the Association des groupes de ressources techniques du Québec (AGRTQ) [Quebec Association of Technical Resource Groups] and of the Confédération québécoise des coopératives d'habitation (CQCH) [Quebec Confederation of Housing Co-operatives] proposed a new programme which they filed with SHQ. The proposal included major changes to the financing and follow-up methods traditionally practised by governments. It was at that very time when the federal government withdrew entirely from social housing development, both public and community.

Since the Quebec government was hesitating to take on full responsibility for social housing, the housing community as a whole made alliances in order to obtain governmental commitments. The AGRTQ-CQCH proposal—the only concrete option on the table—became the basis for joint claims.

² Words of an activist referring to the repercussions of revitalisation programmes on neighbourhoods, which funded the revamping of streets and urban facilities and emphasised renovation (BOUCHARD, 1994).

Being the hardest hit by housing problems, the larger cities supported the demands of the community movement as early as 1994. Municipal institutions and authorities recognised the relevance and usefulness of the community approach and that was enough to convince the Quebec government.

First implemented in 1995 as a pilot programme, PARCO became AccèsLogis in 1997. For the first time in Quebec, programme parameters were being discussed and negotiated with the community. This approach was greatly facilitated by the creation of the Quebec Community Housing Fund (FQHC), which has been acting ever since as a consultation hub where all parties—governments and communities—meet together on an equal footing ... to some extent!

1.3. A Public/Community Interface: The Logipop Team

The fact that knowledge (expertise), representation (associations) and claiming (rights advocacy) operate side by side explains largely the achievements of community housing in Quebec.

Every environment, every organisation masters its own values and codes. Establishing lasting relationships between community and public institutions is often difficult, especially in a context of partnerships. As Mr. François Vermette³ mentioned at an ARUC-ES symposium in November 2003, “[...] Partnerships should, in principle, meet two requirements. The first condition is that one must accept to be influenced by the other. It is pointless to consider the other as a partner if he alone defines the rules of the game [...]. The second condition is that a partnership must establish itself for the long term.” (ARUC-ES, 2004: 76)

From 1978 to 1991, the presence of a team at SHQ called Logipop, consisting of community workers acting as an interface for the follow-up of co-operative and non-profit projects, has been conducive to the attainment of these two conditions, fundamental to the establishment of a true partnership. The dissolution of that team—replaced, when necessary, by people certainly technically qualified in many areas, but with little or no knowledge at all of the community culture—created a greater distance and made relations more complicated.

1.4. Changes at Housing Bureaux

Changes made to the functioning of municipal housing bureaux (HB) over the past few years also illustrate the influence of community practices on public policies. The presence of tenant associations backed by a federation has gradually forced HBs to take into consideration the residents’ demands regarding the management of buildings. In 2002, modifications to the SHQ Act have confirmed the participation of residents by granting them formal operating mechanisms.

The recent possibility for HBs to carry out projects through assistance programmes once restricted to community housing is also an organisational driver for these public agencies. The option to accommodate tenants from a mix of socio-economic backgrounds and the obligation to envisage and to create their projects themselves—a responsibility that fell formerly to SHQ—force HBs to modify significantly their *modus operandi*. Time will tell if results can come anywhere near practices in the community.

³ Director of the Regroupement québécois des OSBL d’habitation (RQOH) [non-profit housing group].

2. COMMUNITY HOUSING: A SET OF SOCIAL INNOVATIONS

In the early 1970s, a new social demand emerged from the citizen movement, at odds with the lifestyles of previous generations. The need for homes was accompanied by a new symbolic system around housing, conceived as a living environment where solidarity crosses the boundaries of class, rather than as a vehicle for the accumulation of patrimony (Vienney et al., 1986; Deslauriers et Brassard, 1989). In those days, several housing professionals were also activists in favour of an urban redevelopment that would respect its residents, especially its working classes. These workers created the TRGs and developed a new profession, that of community worker. Public administrations, as mentioned earlier, have been induced progressively to co-operate with these groups in defining programmes. Three forms of social innovation (Lévesque, 2002) will result from this setting.

2.1. An Original Empowerment Scheme

The first innovation is an organisational one. The private use of housing by way of leases is combined with the collective ownership of an apartment building (co-operative or NPO). The size of the organisations is relatively small—an average of 30 housing units—making it possible for residents to take care of their own living environment. The management of community housing is carried out by resident volunteers and also, in the case of NPOs, by employees. Governance is taken on by a board of directors made up of volunteers.

Unlike private ownership, the purpose of community housing organisations is to maximise services to residents, not profit. Particularly in co-operatives, the focus is on a socio-economic mix of residents in order to avoid spatial segregation of the poor and to create convivial habitats. This socio-economic diversity can be achieved notably by mixing resources: rental expenses paid by the occupants, subsidies, volunteer participation. This hybridisation of resources ensures relative autonomy with respect to public authorities. It also develops a sense of responsibility among the collective owners and generates a sense of belonging to the living environment, thus reinforcing ties with the neighbourhood and solidarity within the community. The financial management of these organisations is subject in part to the market, the rents being largely determined by operating expenses. As such, co-operative and NPO housing organisations are social economy enterprises.

2.2. A Community-Based Mode of Production

The second innovation resides in the mode of production, which is decentralised. Technical resource groups (TRGs) act as brokers between tenant groups, public administrations (for the delivery of programmes) and construction contractors (in carrying out projects), but recognise co-operatives and NPOs as their sole “customer”. Community housing is implemented by taking into account the specific needs of the future users and attempting to involve them from the inception of the project. Quite often, representatives of the co-operatives and NPOs are members of the TRG board of directors. Above all, their interest focuses on collective action and community development.

Over the past twenty-five years, not only did TRGs contribute to the implementing of most housing co-operatives in Quebec, but they also co-ordinated the creation of childcare centres, nurseries, community centres and many residential developments for people with special needs. Today, a network of activists and professionals assists development and reinforcement of the housing sector through the 25 technical resource groups in housing, the

13 regional federations (8 co-operative federations and 5 NPOs), two associations on the provincial level (Réseau québécois des OSBL d'habitation and Confédération québécoise des coopératives d'habitation) and a Canadian merger, the Co-operative Housing Federation of Canada.

2.3. A New Institutional Arrangement

The third innovation indicates a new institutional arrangement between governments, the market and society. Public administrations in Canada and Quebec play a major role in the implementation of housing policies and benefit from a high level of autonomy (Blary, 1988). One of the decisive factors of this autonomy comes from the knowledge of the programmes' financial dimension as well as the capacity for public agencies to relate to stakeholders from civil society. It is on the basis of this knowledge that agencies also cultivate a network of diversified relations with local actors who participate in the feedback information regarding the programmes' effectiveness and their compatibility with specific realities of their field of intervention: "As an organisation that both delivers and receives specific data, serves as a liaison between various actors and is close to public and private financing, the administration does not constitute a co-ordinating force, but rather one of arbitration and negotiation." (Blary, 1988: 316)

This relational interplay is particularly intense among those involved in producing housing: financiers, professionals, and contractors. Advocacy groups, on the other hand, exert their influence on administrations as well as on elected representatives. The comparative convergence between these groups' position and that of public administrations makes the development of alliances possible.

2.4. An Associative Regulation

Community housing is thus a social innovation resulting from citizen initiatives, which emerge at times of crisis—economic and symbolic—regarding housing and employment. It is the opportunity to redefine how one lives in the city: a home is first of all a habitat linked to one's community. A new philosophy of production is developed as new professionals involve users or their representatives in the project's design. A new legitimacy is negotiated with governments so that citizens can work out social problems locally by themselves.

We can view the innovation that community housing represents as a form of associative regulation and compare some of its features to those of market and government regulation, both considered here as mere ideals (i.e. as models and not as concrete realities).

TABLE 1
Between market and government regulation:
Community housing as an associative innovation

	Market Regulation	Associative Regulation	Government Regulation
Housing	Commercial goods	Living environment	Legislation
Principle	Adjustment through pricing	Reciprocity / price / redistribution	Redistribution
Ownership	Private	Collective	Public
Evaluation	Profitability	Social bonds and accessibility	Accessibility
Supply Determination	Self-regulated: Disaggregated supply and demand	Joint identification of supply and demand by the producer and the user	Centralised planning
Target	Solvent demand	Socio-economic mixing Services to users	Insolvent demand
Governance	Diverging interests: landlord < > tenant	Association and partnership	Public agency authority

Has this general outline changed much since the 1970s? Of course, it has! New poverty-related needs are emerging in residential developments. (Poulin, 1997) As the moneymaking market exercises an upward pressure on the price of dwellings, many seekers for a low-priced home are not finding a place to live in. The burden of public deficits limits the governments' capacity to intervene. We are once again confronted with a major housing crisis. Where does the community movement stand today? What are the impacts of this housing model? Has it kept its capacity to innovate and deal with new demands?

3. VIABLE INNOVATIONS: LEVERAGE FOR SOCIAL CHANGE

Initially associated with innovation in housing policy and considered a possible substitute to direct government intervention, community housing has experienced a rather rapid expansion since the end of the 1970s. With the result that in Quebec alone, there are now some 22,000 housing co-operatives and 25,000 non-profit dwellings. In addition, the stock of public housing is now up to 63,000 LRH-type housing units administered by municipal housing bureaus.⁴

3.1. Organisational Innovation's Sustainable and Trickle-Down Effects

With regard to management of services, social innovation initiated by community housing has a potential for interesting spin-offs. On the one hand, the sector offers access to quality housing, security of tenure and management of habitats by the residents themselves or by a board of directors representing them.

Recent studies show that community housing is a source of empowerment (Bouchard and Gagnon, 1998) and that it improves quality of life (Thériault et al., 1996) and health (FOHM, 2002). Mainstreaming people who experience specific difficulties works often within a mixed socio-economic community and encourages their social integration (CHFC, 2002). Community housing reinforces neighbourhood ties, helps produce and maintain convivial living environments (Dorvil et al., 2002) and participates in the dynamics of territorial revitalisation (Morin et al., 1999).

Whether a spread effect or the reflection of trends, tenant associations now spring up in public housing developments. Thus, it can be said that the community housing sector has succeeded in moving beyond the experimental stage and that its management method has promising impacts on individuals and communities in terms of sustainable, replicable and transferable structural changes.

3.2. Renewed Creativeness

Original initiatives in modes of production have appeared in recent years in response to new social expectations. From projects to convert old factories into housing for artists (Coopérative d'habitation LeZarts) to projects dedicated to re-empower single mothers (MAP, for Mères avec pouvoir [Mothers with Power]), not to mention the community support projects assisting autonomous elderly so they can stay at their home (Chez-nous co-operative, Les Jardins Memphrémagog), helping the homeless in rehabilitation, former psychiatric patients and low-revenue people living alone (Mon Chez Nous) or habitats for marginalised young people in order to ease their integration by means of a community experience (Centre Jacques-Cartier, Auberge communautaire du Sud-Ouest).

Workers from technical resource groups feel as if they work "not for one person, but for the whole society". (AGRTQ, 2004) Furthermore, a range of services in management assistance, training, purchasing in groups and collective savings services are developed by the organisations, federations and confederations alike, in partnership with other community, mutualist and co-operative actors.

⁴ Data taken from www.shq.gouv.qc.ca

3.3. New Experiment in Financing and Governance

Relations among civil society, the government and the market have developed toward new forms of experiments and new modalities of governance which, although still at an experimental stage, will bring about change.

Founded in 1997, the Fonds québécois d'habitation communautaire [Quebec Community Housing Fund] constitutes a unique forum bringing together representatives from the community, financial, municipal and governmental circles. Its board of directors is closely associated with matters concerning the design and delivery of assistance programmes to the implementation of social and community housing. It acts as an advisory committee to government authorities on these matters. (FQHC, 2003)

Regarding financing, several initiatives have started matching public funding, collective savings, and occasionally philanthropy (Randot et Bouchard, 2003). For example, the Fonds d'investissement de Montréal (FIM) [Montreal Investment Fund] is a fund whose subscribers—financial institutions, trade unions and private companies—invest patient capital funds, making it possible to develop community housing, regardless of subsidies. (Gaudreault, DeSerres, Bouchard et Adam, 2004) As for the Fonds dédié à l'habitation communautaire [Community Housing Trust Fund], a project whose aim is to house homeless people, it proposes to fund the latter on the basis of a \$0.50 per overnight stay in Montreal hotels. Co-operatives can also get involved in development, as in the case of Coopérative des Cantons-de-l'Est, by creating new housing units out of their own capital resources combined with subsidies. (Gaudreault, Adam, DeSerres et Bouchard, 2004) A study is in progress at the Confédération québécoise des coopératives d'habitation [Quebec Confederation of Housing Co-operatives] in order to assess the potential leverage of the movement's real estate stock. All of these initiatives demonstrate new approaches to the development of community housing and opens the door to hybrid financing, making it possible to work in complementarity with governments and the market to develop the sector. (Gaudreault et Bouchard, 2002)

3.4. New Social Movements

These initiatives from the 1970s were not isolated. They rather reflect the progression of new social movements (Melucci, 1989 and 1993) engaged in a "unionisation of living conditions", where new labour relations link to recent consumption patterns (Bélanger et Lévesque, 1990 and 1992): community health clinics, consumer co-operatives, legal clinics, etc. Often challenging formerly accepted practices, these projects have given birth to new organisational forms as well as new institutional arrangements, the movement going from opposition to negotiation (Thériault, 1988), and eventually to partnership.

One might have expected that the whole story would have ended there, that the inevitable degeneration of the co-operative and associationist ideal (Meister, 1974) or institutionalisation (D'Amours, 2000) would prevail over the movement's capacities for innovation. Although routinisation and the relative weakening of activism cannot be denied, one must acknowledge that the community housing movement in Quebec still shows a significant potential.

On the one hand, the extension of the 1970s' innovation to what represents today a housing stock abstracted from the administrative or commercial logic demonstrates that it was not just a great idea popping out of circumstances but rather a real response to more global aspirations to transform one's relation to habitat. The spread of the associative management

method to public housing developments and the major extension of co-owners associations in grouped housing also show a “contamination” effect or the spread effect of innovation. Recognition of promoters (TRGs, organisations, federations) by public authorities has contributed to make public policies evolve through consultation with representatives from civil society. Innovative projects undertaken over the course of the past few years show the creativeness of community housing actors in response to new needs and aspirations, as much on the level of services offered to specific groups as on the level of ways of financing them in a context of public spending restrictions.

CONCLUSION

For thirty years now, governments have been supporting the development of community housing through assistance programmes. The Quebec government went somewhat further in 1978 by preferring to support communities that wished to take in hand the whole development process thanks to the presence of grass-roots GRTs. The ties between SHQ and communities have evolved favourably over time through a constant dialogue and often close co-operation. Reciprocal influences observed might be described as partnership relations. A new step was taken in 1997 when the Fonds québécois d'habitation communautaire [Quebec Community Housing Fund] was created. SHQ agreed to make the fund's decisional powers conditional to the opinions and claims of all public and community actors involved in community housing. This nearly egalitarian partnership cannot be taken for granted and requires all parties to make major adjustments not only on the operational level, but also on the ideological level. This new emerging culture takes time and investment to really bring results.

Since the autumn of 2003, SHQ has considerably restricted the information it used to provide regarding programmes in progress. Working committee meetings are now scarce and exchanges no longer lead to mutual understandings. Is this a temporary setback in preparation for the re-structuring of its activities, or the downturn of a trend initiated twenty-five years ago?

It is too early to conclude. The very idea of limiting public involvement and restructuring government raises many fears, particularly in terms of the role civil society should play in the governance of development, an important role which has characterised up to now Quebec's developmental models for some thirty years (Bourque, 2000). With respect to modes of production, new actors demand to be recognised so they can develop community housing, either through government or community housing networks. This new competition challenges the fragile equilibrium established between the networks in terms of their respective fields of action, which may diminish the effectiveness of the system and threaten mutual co-operation. At the same time, this is perhaps the opportunity to show that developing community housing is much more than a question of bricks and mortar. It is also setting up a viable association. The search for alternative means of financing could also foreshadow the end of a fruitful partnership with governments. But it could also be an opportunity to establish a better position in relation to social housing and reinforce a real community movement strategy. (Lévesque, 2003)

This turning point could thus be the an opportunity for concrete recognition of the community movement's achievements. It has years of unique experience and knowledge in what one could call the "chemistry" of a mode of development that can balance economic and social interests harmoniously. Let us hope that government "reengineers" will be able to recognise this social "ingenuity".

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