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Canada

THE CREATION OF A MULTI-ETHNIC HOUSING COOPERATIVE: A SOCIAL INTERVENTION

by

Mary Sehl

Bachelor of Arts, Wilfrid Laurier University, 1980
Bachelor of Journalism, Carleton University, 1982

THESIS
Submitted to the Department of Psychology
in partial fulfillment of the requirements
for the Master of Arts degree
Wilfrid Laurier University
1987

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ABSTRACT

The present study documents the development of the Housing Working Group -- a group which investigated strategies to improve the housing situation of new Canadians in Kitchener-Waterloo -- and the subsequent formation of the founding board of directors of a multi-ethnic housing cooperative. It emphasizes the importance of new Canadian involvement in the intervention and the need to view their empowerment as a long-term goal, attainable only after a series of small, measurable successes.

The research revealed two dilemmas in the practice of community development. First, though the empowerment of powerless people requires their active participation in self-help projects, the interventionist cannot force them to participate. Secondly, the awareness that inadequate housing is part of a wider problem had to be balanced with the need to keep the project focused on one issue (housing) in order to maintain the involvement of new Canadians.

The research also pointed to the need for at least two interventionists in order to avoid burnout and to maintain a balanced view of the intervention.

In terms of the more specific issue of creating non-profit housing, it was found that community groups involved in such projects must assert control over their proposals rather than allowing a community resource organization (which provides technical assistance in the development of housing projects) to take control for them. Ontario's current non-profit housing

program was praised for its involvement of community groups in the development of low-cost housing, but was found to suffer from too much red tape and a lack of program flexibility. It was suggested that groups should consider whether they are contributing to the problem of inadequate affordable housing by participating in a program which requires high numbers of subsidized units within projects and fails to enable access to centrally located land.

Further research, including an evaluation of the completed intervention, is needed.

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INTRODUCTION

The present study documents an attempt to intervene in the housing environment of newcomers to Kitchener-Waterloo. As will be shown, the twin cities of Kitchener-Waterloo have experienced a shortage of affordable housing for some time. Refugees from Third World countries, who tend to have large families and generally earn low wages, are especially vulnerable to this shortage. The creation of a multi-ethnic housing cooperative was proposed to provide affordable, quality housing for refugees, and at the same time, ensure a supportive environment for their integration with mainstream[1] Canadians.

As a graduate student who had some experience teaching English as a Second Language to newcomers, and who had completed a qualifying year thesis in the area of refugee settlement, I was interested in using a practicum course requirement to become more involved in refugee settlement. After I met with some members of the Kitchener-Waterloo Refugee Coordinating Committee, we decided that I would act as chairperson of a committee to investigate actions to increase the housing alternatives of newcomers to Canada settling in Kitchener-Waterloo. The Housing Working Group held its first meeting in November, 1985. By July, 1986, it had changed its focus to become the founding board of a proposed housing cooperative.

An action research approach was used to document the intervention. In my role as chairperson of the group which proposed the co-op, and later, President of the co-op's founding

board of directors, I employed the techniques of ethnographic research. As a social intervention, the project took a grassroots approach, involving newcomers from the beginning and emphasizing the value of their participation. The emphasis was on process, and the intent of the process was to empower new Canadians. The readiness of newcomers to become involved in the project, their comprehension of co-ops, their support for the cooperative concept, and a high level of participation in the process of creating the co-op were considered essential.

Refugees were involved in the decision to create the co-op through participation in the Housing Working Group. Refugee representatives were also included on the founding board of directors of Sand Hills Cooperative Homes, the name given to the proposed co-op. The board included four mainstream Canadians and five refugees from El Salvador, Laos (from the Hmong community), and Poland. Two of the mainstream Canadians, but none of the new Canadians, were women.

An additional component of the proposed co-op was the inclusion of 10 units for the temporary housing of refugees when they first arrive in Canada. These first-stage units would serve as an alternative to current accommodations at the Baron's Motel where refugees are housed when they arrive in Kitchener-Waterloo. The motel, on Victoria Road North, is inconveniently located for refugees who take English as a Second Language courses at the Waterloo campus of Conestoga College, about a one-hour bus ride away. In addition, the hotel does not have cooking facilities,

forcing new immigrants to eat at neighbouring fast-food outlets. This is especially problematic for Southeast Asians who are not accustomed to Canadian food and often suffer digestive problems as a result. The greatest problem, however, is the inconvenience for families, especially large families, who are sometimes forced to leave some children alone in hotel rooms.

The present study employed the group's written correspondence and meeting minutes, researcher observations, informal conversations, and interviews with board members as data collection tools. The content of these data were analyzed for emerging themes and details concerning the process of the intervention and the participation and empowerment of newcomers.

Plan of the Thesis

The literature review is divided into three sections beginning with a short history of the development of housing cooperatives in Canada; a description of their development around the world; and a review of literature on the benefits of self-help and cooperative housing, comparing housing co-ops to other forms of housing tenure. These chapters will provide the reader with a greater knowledge of housing co-ops and a better understanding of the Housing Working Group's decision to follow a cooperative non-profit, rather than an externally managed non-profit route.

The second section describes the shortage of affordable housing in Canada, and specifically in Kitchener-Waterloo.

reviewing the effects of inadequate housing on health. The housing market for immigrants is reviewed and problems of discrimination, segregation, and crowding are discussed. More specific problems in the location of first-stage and permanent housing for refugees are also reviewed. Finally, the section includes a brief description of the recent history of refugee settlement in the K-W area and reviews the events leading to the development of the housing cooperative.

The final section of the literature review examines the values of community psychology and reviews the methods of social and community interventions. The methodology section reviews methods used in qualitative, descriptive studies like the one proposed here and describes the methodology used in the present study. A chronological narrative provides the reader with a brief history of the intervention.

The results section is divided into eight topics investigated in the study, including: the process of the intervention, newcomer participation and empowerment, cross-cultural dynamics, the ecological framework of the intervention, the creation of the setting, and the community response to the intervention. Members' opinions and recommendations concerning community resource organizations and the Ontario social housing program are also discussed.

The discussion section follows a framework similar to that of the results section. It includes recommendations for community groups wishing to initiate non-profit housing projects

and a brief discussion of possibilities for future research.

LITERATURE REVIEW

Part I

A History of Housing Cooperatives in Canada

The international cooperative movement is based on six principles known as the Rochdale Principles:

(a) democratic control by residents,
(b) open membership,
(c) limited return on membership investment,
(d) education of others about the cooperative movement,
(e) expansion of services, and
(f) cooperation among cooperatives.

The first cooperative housing project was developed in Reserve Mines, Nova Scotia, almost a decade before the Rochdale principles were written in England in 1944. With the assistance of Mary Ellicott Arnold, a director of the Co-operative League of the United States of America, a group of miners studied the development of housing (Coady, 1939). Their studies were sponsored by the extension department of St. Francis Xavier University.

The miners found a 22-acre site and allotted one house per acre of land, leaving half of each lot free for cultivation and space for a community centre, playgrounds, and gardens (Coady, 1939). They called their new community Tompkinsville.

The Government Housing Commission loaned the group seventy-five percent of the cost of the houses and land. The miners paid the remainder. They hired a builder and after learning the techniques of construction, finished their homes

themselves.

Projects like the one in which the miners and their families were involved are known as building cooperatives. The original building cooperatives in Nova Scotia continued as cooperatives until their 25-year mortgages were paid, but the version of the building cooperative which spread to other provinces usually terminated when construction was completed (Laidlaw, May, 1973). Thus, a building cooperative refers to a small group of families who join together to buy land and materials and to build single family dwellings for individual ownership.

The building cooperative spread in varying degrees to Newfoundland, New Brunswick, Prince Edward Island, Quebec, and Ontario (Co-operative Future Directions Project, 1982; Laidlaw, May, 1973). About 21,000 homes were constructed in Canada in this way by 1973, many of them receiving 75% of their mortgages in the form of loans from the federal government. In Quebec, building co-ops were often supported by the Roman Catholic Church and by caisse populaires (Laidlaw, May, 1973).

It soon became obvious that growing urbanization, increased land costs, high employment, and the growth of the building industry were making building cooperatives less feasible (Laidlaw, 1977). Today they account for some housing starts in Nova Scotia and in Manitoba, where in 1984 the provincial government announced support for building cooperatives under its Co-operative Homestart program, a division of the Manitoba Jobs Fund. But, as the Ontario Habitat Foundation wrote in its 1973

policy report, the success of building cooperatives in Nova Scotia was due to a combination of factors not present in other provinces. The Nova Scotia government provided financial and technical support, a private non-profit organization undertook the organizing and education, and the population had the time and building skills to successfully complete the projects.

Even in Nova Scotia there were problems, however. By 1973 the program was operated exclusively by the province, resulting in greater costs, less mutual aid, and less labour contributed by owners (Ontario Habitat Foundation, May, 1973).

Forseeing the demise of the building co-op, the housing subcommittee of the National Labour Co-operative Committee (a creation of the Canadian Labour Congress and the Co-operative Union of Canada) visited American and European continuing housing cooperatives in the early 1960s.

Continuing co-ops, first developed in Scandinavia, are collectively owned by their residents, but do not permit individual ownership. Residents pay housing charges each month which contribute toward the mortgage, but if they should decide to move from the co-op, they are not entitled to sell their share in it. The advantage of this form of cooperative is that as time passes the housing charges increase only to the extent that taxes and other operating costs increase. Operating costs are kept to a minimum since much of the work is done by the residents. Residents select a board of directors from their members and each resident is expected to serve on a committee. (Maintenance,

finance, member selection, and social committees are typical in most co-ops.) Though a paid coordinator is usually employed, residents act as their own landlords.

The result of the housing subcommittee's studies was the Midmore Report, funded by the then Central Mortgage and Housing Corporation (now known as the Canada Mortgage and Housing Corporation [CMHC]). It proposed that Canadian cooperatives and labour and student organizations unite to hire a national organizer to develop continuing cooperatives. The proposal was originally rejected when cooperators concluded Canadians would not participate in housing which did not result in single family dwellings and private ownership (MacPherson, 1984). One year later, in 1965, the Canadian Labour Congress approved the proposal. The Co-operative Housing Foundation (CHF) was formed as a national organizer of housing cooperatives in 1968 with the support of the Canadian Labour Congress, the Co-operative Union of Canada, and church groups.

Years before the formation of the CHF, Canada's first continuing family co-op was developed in Winnipeg, Manitoba, by the Co-operative Housing Association of Manitoba, a cooperative organization formed by the Federated Co-operatives, agricultural and labour organizations, insurance companies, and 10 individuals. (An earlier continuing co-op was created in the 1930s for University of Toronto students [Co-operative Housing Foundation [CHF], 1986].)

The creation of Canada's first continuing family cooperative

was not an easy process. When the Willow Park Housing Co-operative was originally proposed to the Winnipeg city council, only one of 18 council members voted in its favour (Laidlaw, 1977). It took much persistence before the city council finally agreed to lease land to the group and the CMHC agreed to provide a loan at the regular interest rate. The CMHC demanded the co-op be 80% occupied before it would advance mortgage funds (CHF, c1975). Despite the odds, Willow Park was incorporated in 1961 and residents took possession of its 200 housing units in August, 1965. The co-op had vacancies for its first year, but credit unions and other organizations helped to carry it. Willow Park would eventually undergo three expansions to provide a total of 426 housing units, a day-care service, and a small shopping centre.

When the Willow Park Co-op was built, the National Housing Act did not provide rent subsidies to low-income people. As a result, the co-op housed people in the middle income range. (The first rent-geared-to-income subsidies were given to 100 homes in a Nova Scotia building cooperative in 1971 under a federal-provincial arrangement to subsidize housing costs beyond 25% of family income. Seventy-five percent of this subsidy was covered by the federal government and 25% by the Nova Scotia government [Laidlaw, May, 1973].)

The Willow Park Co-op was followed by more than 30 student housing co-ops built by student organizations in the 1960s (MacPherson, 1984) and by continuing family co-ops in Abbotsford,

Windsor, Vancouver, Calgary, and Toronto. All of the latter projects were supported by the National Labour-Co-operative Committee (Laidlaw, 1977).

Throughout the late '60s and early '70s, housing co-ops were initiated around Canada at a sporadic pace. Some were begun by voluntary and non-profit groups such as the United Auto Workers, the United Church of Canada, and the Credit Union Central.

The Société d'habitation du Québec supported a move to continuing co-ops in 1968 (Humerez-Comtois & Comtois, 1980), and the Province of Quebec initiated about 40 such projects after recruiting a large professional staff and acquiring land around the province. That initiative ended in 1972, however, after over-extending itself (Laidlaw, 1977).

The CMHC finally gave its support to the development of co-ops in Canada in 1973 after much lobbying on the part of cooperators. Ammendments to include housing cooperatives under the National Housing Act were passed by the House of Commons on June 12, 1973.

In 1975 the federal government committed $44.4 million to new housing cooperatives in the form of start-up funding, reduced mortgage interest rates, guaranteed mortgages covering 100% of project costs, longer amortization periods, grants worth 10% of capital costs, and rent subsidies for low-income residents.

A new federal program known as the Section 56.1 program was launched in 1979. It reduced the mortgage payments of housing co-ops from the market interest rate to two percent on a 100%

loan and provided start-up funding of up to $75,000 in the form of a forgiveable loan.

By the end of 1985 there were 795 occupied housing co-ops in Canada, 87 in the process of developing, and 225 in the planning stages (CHF, 1986). Of these, 536 were in Quebec.

Continuing co-ops in Canada range in size from a three-unit co-op in St. Sauveur, Quebec, to one of more than 300 units sprawling over 35 acres in Calgary. British Columbia boasts two mobile-home parks run under cooperative ownership and control (Laidlaw, 1977). Most Canadian housing co-ops include recreational or cultural facilities, and many include day-care centres.

Since the National Housing Act's formal recognition of housing co-ops, a number of Community Resource Organizations (CROs) have developed. They help community groups to deal with the bureaucracy involved in applying for government funding and getting co-ops constructed and occupied. The first of these groups was the Co-operative Housing Association of Manitoba which developed the Willow Park Co-operative. Most CROs are members of the CHF, although the CRO employed by Sand Hills Cooperative Homes (Jubilee Consulting of Hamilton, Ontario) is a non-profit organization not associated with the CHF.

The federal program for housing co-ops has recently undergone difficulties. The CHF engaged in extensive negotiations with the federal government in 1985 to introduce a program based on index-linked mortgages (ILMs), a strategy which

was successfully introduced in Denmark in 1982 (CHF, 1986). (ILM payments fluctuate annually at a rate of two percent below inflation, whereas the previous CMHC program and the present Ontario Ministry of Housing program hold mortgage rates at a flat rate of two percent.) On December 31, 1985, the Section 56.1 program was terminated. In its 1985 Annual Report, the CHF (1986) described the atmosphere between itself and the CMHC as "very tense" (p. 2) as a result of difficulties encountered in their negotiations and the CMHC's failure to provide start-up funds for the preparation of 1986 projects. By early March, 1986, some of the major hurdles were overcome, but a number of smaller problems remained.

ILM co-ops were eventually introduced in 1986 after the federal government transferred much of the responsibility for assisted housing to the provinces.

In early 1986, the Province of Ontario announced that half of the $550 million it would spend on housing within 5 years would be targetted to non-profit and cooperative housing. Whereas the federal program had previously allowed a maximum of 25% of the units in a project to receive subsidies, the Province of Ontario required that a minimum 40% of the units in a project house families requiring substantial rent subsidies. The province allows up to 80% of the units in a project to receive some form of subsidy. The remaining 20% of the units are leased at the market rent.

The Ontario program was criticized by a number of people.

including Hamilton-area MP Sheila Copps, who said the government was creating ghettos by aiding only the neediest. Because federal dollars are used to subsidize the deep core units (those with the deepest level of subsidy), it has been to the province's advantage to encourage as many of these units as possible.

Provincial funds are allocated in three stages. Preliminary approval is given to 120% of the projects to be funded. It is granted according to the following criteria: demonstrated need, group capability (previous experience), site acceptability, project size acceptability, evidence of community support, procurement technique suitability, management strategy, organizational plan, and target plan (i.e., what income levels will be served by the project).

Projects approved at this stage do not receive funding. They must submit a second, more detailed proposal to the province within a few months. It is evaluated according to cost effectiveness, need, targetting, amenities, and site acceptability. Twenty percent of the groups are expected to drop out by this point. Those groups whose second proposals are approved receive conditional allocations and are expected to begin construction within seven months.

Sand Hills Cooperative Homes has applied under this provincial program for 1988 allocations. It received preliminary approval in August, 1987, and must submit a more detailed proposal by November 2, 1987.

Housing Co-ops in other Countries

Europe

Housing cooperatives have had a long tradition in Europe and Scandinavia. It was their experiences which led to the development of co-ops in North America and more recently, in developing countries around the world.

Housing cooperatives began in Germany in 1848 and in Denmark in 1857 (Medmore, 1964). Since World War II, they have accounted for between 25 to 50% of the annual housing production in Austria, West Germany, France, and Scandinavia (Kunze, October, 1981).

As is the case in Canada, most European co-ops are not directly involved in building. The exception is in Sweden, where the Swedish National Building Company (Svenska Riksbyggen) was formed in 1940 to provide employment and housing and to reduce the seasonal fluctuation of employment in the construction industry (Medmore, 1964).

The Swedish cooperative housing movement has provided a model for the organization of cooperative housing in other countries. Though co-ops were first introduced in Sweden in the 1880s, it was not until the housing shortage following the first world war that the Tenants' Saving and Building Society (Hyresgasternas Sparkasseoch Byggnadsforening i Stockholm [HSB]), a cooperative housing organization, was formed. The HSB was initiated by one of the many tenants' unions formed after the war

to prevent landlords from exploiting the housing shortage (Ames, 1952). Established in 1923 in Stockholm, the HSB expanded to other parts of Sweden in 1924, and by 1981 it acted as the national association of 2,780 primary societies and 97 local societies (Lewin, 1981).

Primary societies in Sweden are responsible for membership matters and property management in collaboration with the local societies. The local societies promote new co-ops, acquire sites, plan and supervise construction, and administer members' savings. The HSB provides technical, administrative, legal, and economic assistance to the local societies and day care for co-op residents. It is also responsible for approving new building plans, negotiating building loans for local societies, administering mortgages, and auditing (Lewin, 1981). The HSB is not itself involved in building.

In Canada, we have a system similar to that in Sweden, with the Co-operative Housing Federation of Canada acting is some ways like the HSB (though without nearly the same extent of responsibility), and Community Resource Organizations acting as local societies to independent co-ops (primary societies).

Traditionally, Swedish housing cooperatives have received mortgages from the state or municipalities, while prospective residents pay from five to 10% of the building costs as a deposit on their units (Ames, 1952). Residents can sell their units, but the maximum asking price must not exceed the initial payment plus the value of amortizations made during residency.

The cooperative housing organization of the Federal Republic of Germany has also been used as a model by other countries. In 1981 there were 1,370 co-ops in West Germany. They act as independent primary societies, but are obligated to affiliate with one of the 10 regional audit federations which must audit them annually. The regional audit federations are in turn members of a national federation (Lewin, 1981).

The United States

The pioneering work of Scandinavian and German cooperatives was noted by the New York branch of the Amalgamated Clothing Workers' Union in 1926 when members decided to build their own homes cooperatively, rather than spending a large part of their incomes on rent for poor quality apartments (Voorhis, 1961). They created the Amalgamated Housing Corporation and built an apartment building on the border of Van Cortlandt Park in New York.

The U.S. federal government guarantees from loss loans made to housing cooperatives by approved lenders (Roy, 1969). Both building and continuing cooperatives exist in the United States. The continuing co-ops are more like those in Scandinavia than in Canada, with residents paying a down payment in order to enter the co-op and then selling their shares at prices determined by the by-laws when they move. The title, mortgage, and insurance remain under the name of the co-op, however, and resale fees are minimal (Roy, 1969). Money left after expenses each year is

returned to co-op members and often put in reserve or used to improve services or reduce charges.

Co-ops in the United States are generally sponsored by organizations such as churches, trade unions, veteran's groups, private foundations, or other co-ops.

The Developing Countries

Housing co-ops have had mixed results in developing countries. For the most part, they began in the developing world after World War II, though they were not initiated in Africa (except North Africa, which has a longer cooperative tradition) until the early 1970s. India has the largest cooperative housing movement in the world with 16,330 housing co-ops and 1.11 million members in 1971 (Lewin, 1981).

Lewin (1981) has reviewed the state of housing co-ops in developing countries and provides explanations for some of their failures. He found residents of housing co-ops in the developing world generally had relatively high incomes. Co-ops, he said, typically do not reach from 40% to 60% of the lower and lowest income earners in urban areas, and in some countries they fail to reach as many as 80% of low income earners. He explains this failure as largely due to the absence of government-supported promoting agencies with the technical and organizational skills to support the development of co-ops for low-income people.

Without such agencies, low-income people are unable to deal with the bureaucracy necessary to develop co-ops on their own.

In addition, Lewin says that in developing countries, project administration costs tend to increase far beyond the original costs of projects, resulting in too great a burden for low income earners.

The failure of existing co-ops in the developing world is most often due to financial irregularities resulting from inexperience or fraud (Lewin, 1981). Poor construction which often leads to deterioration in the quality of housing; a lack of trained, experienced housing professionals and the facilities to train them; a failure to engage in member education; and the lack of authority of cooperative housing federations to promote, support, and control their primary societies provide additional reasons for their failure.

Lewin (1981) says cooperative housing agencies will be able to provide consistent support and guidance to individual co-ops only when governments actively support them through legislation, manpower, financing, and technical assistance. He cites Uruguay as an example of a country which has taken this initiative. Its program is one of the best among South American co-ops, which Lewin says are among the most advanced and best organized in the world because of the government assistance they receive.

Housing co-ops in the developing world tend to end in individual ownership. Many of them are organized as building co-ops, though in Asia members of building co-ops often continue to pay cooperatively for such amenities as water, electricity, and sewers (Singh, 1970).

The Case for Housing Co-ops

Alexander Laidlaw has unquestionably been Canada's most passionate and articulate advocate of housing cooperatives. He became an advisor for cooperative housing and community development to the community housing division of the CMHC.

Laidlaw (1977) saw two major advantages of housing cooperatives not available to tenants of other forms of housing: long-term security of tenure and the power to make decisions concerning one's conditions of occupancy. He saw the housing co-op as an idea whose time had come: While most housing in Canada was once owner-occupied, by 1977 about one half of the Canadian population lived in rented accommodation. A survey in Ontario in the 1970s showed more than a third of tenants did not know the names of their landlords, reflecting a growing movement to property-management companies (Laidlaw, 1977). As Laidlaw concluded:

> The new owner of a project generally has to finance the purchase with borrowed money at a high rate of interest, and so rents have to be raised to cover not only the normal operating costs but also the carrying charges on the new capital debt. Thus, in the end, it is the tenants who pay the price of real estate speculation (p. 38).

Other advantages of housing co-ops as compared to rental accommodation include: an absence of landlord profit, a sense of community, decreased maintenance expenses, lower turnover, and a right to approve incoming members.

The major disadvantages of co-ops include: (a) if one member defaults on a payment, the other members will have to

compensate for it. (however, default rates tend to be lower in housing co-ops than in other forms of housing [see Kunze, October, 1981; Ontario Habitat Foundation, May, 1973]); (b) mismanagement can occur if members are not selected on the basis of their willingness to cooperate and their understanding of the cooperative concept and their own responsibilities; (c) without government support, financing is difficult; and (d) co-ops offer limited or no equity (i.e., members cannot sell their housing units for a profit) (Franklin, July, 1981). The latter disadvantage is considered a necessary sacrifice in order to ensure that low-cost housing remains in the community.

The problem of mismanagement as described above suggests one of the difficulties in successfully involving consumers in decisions about their housing. In interviews with representatives of organizations involved in housing programs which employed self-help techniques, Middleton (October, 1983) found the following obstacles to self-help housing: (a) local conditions including poverty, a lack of steady employment, remoteness, high numbers of single-parent families, apathy, and vandalism; (b) disincentives including a lack of financial assistance in areas with high living costs and low incomes, a failure to ensure local involvement or control of programs, and comparatively greater emphasis on other programs or activities; (c) poor management; (d) conflicts between funding and user groups; and (e) other problems including a lack of program flexibility for use in rural, native, and remote areas, and

excessive red tape.

Some of the groups interviewed by Middleton said self-help housing cannot work with society's lowest income groups because "their concerns (are) centred on more basic issues such as social problems and making ends meet" (p. 32). The working poor, they concluded, is the lowest economic group which could practically become involved in self-help housing. Other groups, however, said the lowest income groups can particularly benefit from self-help housing by becoming involved in its construction, thus providing themselves with employment.

Middleton concluded there are four factors common to successful self-help projects: good group initiative, communication, and mobilization; and a funding structure which supports these elements.

The kind of apathy Middleton noted in rural and native groups, is not unknown among the working poor of Canada's urban areas. Journalist Janice Dineen (1974), in her description of the struggle of Don Area Co-operative Homes Inc. (DACHI) to convert 36 homes in the Don Vale area into a co-op, says the following about the tenants of the homes:

> All the enthusiasm, all the willingness to work late nights to the point of exhaustion, came from the DACHI people. The tenants were more interested in going about their daily lives and waiting to see what happened. They hadn't started a co-op. They had always been tenants with landlords, and were unsure about the ideas being thrust at them about being their own landlords (p. 77).

Alexander Laidlaw (1977) has noted that the necessity of dealing with government red tape before developing a co-op

results in a large gap in time between the enrollment of members and the actual occupancy of the co-op, thus increasing the possibility of misunderstandings, mismanagement, and dissatisfaction.

A number of studies have been done to determine if, in fact, co-ops provide all the advantages they claim. A 1973 Vancouver study found co-op residents were more satisfied with their housing than residents of condominiums, limited dividend projects, private rentals, public housing, or a non-profit project owned by a charitable organization (cited in Laidlaw, 1977). (Limited dividend projects involve a private owner, who, in exchange for a 90% mortgage, agrees to take no more than a six-per-cent profit on his or her 10% share of the original capital.)

A 1971 study by the U.S. Urban Institute of Management and Research (cited in Ontario Habitat Foundation, May, 1971) found co-ops, compared to non-profit rentals and limited dividends, had lower turnover and mortgage default rates, fewer housing units per acre, lower maintenance and operating costs, and lower administrative and rental expenses.

A similar U.S. study (Isler, Sadacca, & Drury, 1974) compared 20 of each of the above types of housing, controlling for the proportion of minority families in each. (The authors found non-profits typically had the highest proportion of minority families at 68%, while limited dividends had 38% and co-ops 40%.) They found co-ops and non-profits rated higher than

limited dividends on most measures of resident satisfaction. When controls were not used to limit the differences between each housing type, co-ops showed the greatest resident satisfaction.

At least one project from each category of ownership fell into high, medium, and low categories of management performance, leading the authors to conclude, "No one form of ownership assures successful management." However, "holding all other characteristics constant, co-ops are most conducive to successful management and limited dividends least conducive . . ." (p. 22).

The authors found a greater awareness of written rules in housing projects was associated with lower expenses; payments made on time; low rent delinquencies; and greater resident satisfaction with maintenance, management, and housing services. The average percentage of residents who were aware of written rules varied from 89% in co-ops and 86% in non-profits, to 73% in limited dividends. The study also found that when residents were involved in volunteer work, they had more positive feelings about their present and future lives. It is interesting to note, however, that while co-ops quite naturally showed the highest rate of daily owner participation, the scores representing owner participation in co-ops covered "the entire possible range -- 0 to 5 -- suggesting that some cooperatives exist in name only" (p. 45).

Goodman (1967, cited in Sullivan, 1969) found people generally move into co-ops for economic reasons rather than because they consider themselves cooperators. In fact, she found

"traditional landlord-tenant antagonism" (Sullivan, 1969, p. 19) was only lessened among co-op board members, but not among the general population of the co-op. She also found that people living in co-ops were likely to cooperate within their own housing development but not with the wider neighbourhood.

Perhaps the most comprehensive study of whether or not housing co-ops foster "positive social effects" is Sullivan's (1969) comparative evaluation of a co-op which housed middle-income families and two public housing projects, one housing middle-income and one housing low-income families. Each of the three housing projects was located in East Harlem in New York City.

Sullivan predicted people living in co-ops would show higher levels of neighbourly interaction, community solidarity, and participation in community affairs; more positive attitudes; and stronger feelings of pride toward their homes and residential development than would people of similar socio-economic status living in rental accommodations.

He found no statistically significant differences between the (moderate-income) co-op and the moderate-income rental group in neighbourly interaction, community solidarity, community participation, or feelings of pride in their homes, although the co-op group scored slightly higher on all these measures. The low-income rental group scored significantly lower than the two moderate-income groups on all measures. A greater percentage of co-op residents perceived the existence of a feeling of mutual

responsibility for the physical maintenance of communal property than did residents of either public housing project.

It might be noted that Sullivan does not provide background information about the development or organization of the co-ops he chose to study. Thus, it is difficult to know whether they are highly participatory co-ops or co-ops in name only such as those described by Isler et al. (1974).

One final study of particular interest to multi-ethnic co-ops (Goldblatt, 1964) evaluated the degree to which integration occurred in a U.S. co-op in which 42% of the residents were white, 42% black, 11% Puerto Rican, and 4% Southeast Asian.

Knowing that choice of friends and acquaintances in housing developments is closely related to proximity, Goldblatt asked residents to list the three people they knew best in their housing complex. He then compared the number of residents who listed people living on the same floor as themselves to those who listed residents of the same ethnic group. He found ethnicity was four times as important as location for blacks, 10 times as important for whites, and equal for Puerto Ricans.

While whites were generally most satisfied with the co-op, followed by Puerto Ricans and then blacks; blacks were most committed to cooperation as a way of life, followed closely by Puerto Ricans, with whites a distant third. Blacks tended to express fewer dissatisfactions than whites, though the difference was not large. Blacks were generally more dissatisfied with

social aspects such as the kind of people living in the co-op, the amount of privacy, and the facilities in the area (e.g., schools and shopping).

One of the study's more interesting findings showed that differences in nationality, race, religion, and occupation did not create problems in relationships among residents. Twenty-four percent said religious differences and 15% said differences in occupational level, in fact, made cooperative living easier. Less than five percent said the "inter-mingling of social types made things harder than they need be" (p. 185).

Though the above studies do not suggest housing cooperatives are far superior to other forms of housing, they do suggest certain advantages including lower costs, greater resident satisfaction, lower turnover rates, and a greater sense of responsibility for communal property. These advantages do not come without costs. Co-ops and other forms of self-help housing require much time and effort on the part of organizers.

Organizers of Sand Hills Cooperative Homes have already spent considerable time ensuring a participatory, self-help process. The following sections, by detailing the present housing shortage and the particular problems of immigrant groups in securing quality housing, indicate the need for this and future attempts to develop housing for newcomers to Canada.

Part II

Adequate Housing: Why is it Important?

The Housing Shortage

A 1984 CMHC study revealed an increasingly tight housing market in the Province of Ontario (CMHC, November, 1984). Since 1981, the creation of new housing units in Ontario has remained steady at about 15,000 a year, compared to a high of 47,950 in 1972. Apartment vacancy rates have been near or below one percent in Toronto, and consistently below one percent in Thunder Bay since 1976. The cities of Ottawa, Hamilton, and Kitchener dropped below that level in 1981 and have remained there ever since.

A 1975 study by the Regional Municipality of Waterloo showed vacancy rates for rental units suitable for families, including semi-detached, duplex, triplex, townhouse, and walk-up apartments, were already below one percent at that time (Regional Municipality of Waterloo, June, 1975). Recent statistics compiled by the CMHC (April, 1986) show both Kitchener and Waterloo have vacancy rates of .5%, while Cambridge is at .9%. The figures are even lower for large apartments. In Waterloo, for example, there was a zero vacancy rate for three-bedroom apartments. Apartment construction in the area has declined by an average of 60% annually since 1972 (Waterloo Region Department of Planning and Development, 1982, cited in Romaniec & Trainor,

August, 1985). As a result, 424 families and 355 seniors were waiting for assisted rental units in 1981.

As Romaniec & Trainor (August, 1985) conclude:

> With the vacancy rate for the Region of Waterloo at 0.4%, (Canada Mortgage and Housing Corporation, April 1985), landlords are in a position to pick and choose tenants. In this present tight rental market situation individuals perceived as less desirable are not in a position to compete with more desirable tenants (p. 11).

Newcomers to Canada, who often work for minimum wage at unskilled or semi-skilled jobs, are unlikely to be able to compete with wealthier mainstream Canadians in such a market.

Perhaps as a result of similar housing crises across Canada, Thompson and McCulloch (September, 1978) found non-profit and cooperative housing projects fill quickly upon completion; have long waiting lists, especially for units receiving government rent supplements; and have low turnover and vacancy rates.

As a result of low vacancy rates across Ontario, 18% of the province's households spent more than 30% of their income on housing in 1982 (CMHC, November, 1984). While figures on crowding have improved, in 1982 50,000 households lived in crowded conditions and about 400,000 lived in dwellings needing major repair.

The CMHC uses a "core housing need measure" which combines measures of crowding, adequacy, and affordability to identify households which pay more than 30% of their income for "suitable and adequate housing" in their area. The measure excludes those households which could find suitable and adequate housing for less, but choose to spend more than 30% of their income on

housing. In Ontario, 16% of all renters or 162,000 households were in core housing need in 1982 (CMHC, November, 1984). Such figures have major implications for the health of many Ontarians.

The Effect of Housing on Health

Macpherson (October, 1984), in a review of the relationship between housing and public health, concluded that three factors related to housing -- unaffordability, physical deterioration, and homelessness -- can result in physical and mental health problems. He said children, especially, are likely to suffer health problems as a result of physical crowding and a lack of privacy and recreational space.

After interviewing and providing medical examinations to several hundred Toronto families, Duvall and Booth (1978, cited in Macpherson, October, 1984) found "children living in crowded households tended to be shorter and weigh less than their undercrowded counterparts, and to be sick more often" (p. 17). In addition, they were slightly behind their age level in school achievement.

Moos (1976, cited in Insel, 1980) found rates of mental illness were highest among people living in either isolated or crowded conditions, reflecting a U-shaped relationship between density and mental illness. Marsella, Escuadao, and Gordon (1970, cited in Insel, 1980) found higher rates of psychosomatic illness, anxiety, and tension among Filipino men who lived in crowded homes than among those who did not. Others have found

crowding is related to withdrawal, reduced eye contact, increased demand for personal space (Baum & Greenberg, 1975), less discussion of intimate topics (Sunstrom, 1975), less interaction (Ittleson, Proshansky, & Rivlin, 1970), and decreased helping behaviour (Brickman, Teger, Gabriele, McLaughlin, Berger, & Sunaday, 1973) (all cited in Monahan & Vaux, 1980).

A Baltimore study which compared 300 families who were rehoused in public housing after living in slum areas, to 300 families remaining in slum areas, found that on a variety of measures the rehoused group was healthier for up to 36 months after their move (cited in Macpherson, October, 1984). Children, especially, had fewer and shorter illnesses and their school attendance and participation increased compared to children who had not been rehoused.

Housing quality has been significantly related to stress illnesses, days spent sick in bed, reproductive system disorders, and total disease incidence (Duvall & Booth, 1978, cited in MacPherson, October, 1984).

Studies of isolated minorities living among other ethnic groups have shown segregation is related to higher rates of mental illness (Levy & Rowitz, 1973; Dee, 1942; Mintz & Schwartz, 1964; cited in Insel, 1980).

The Housing Market: Immigrants and Minority Groups

Discrimination

In their study of housing discrimination in Houston, Texas, Bullard and Tryman (1980) found two forms of discrimination: price discrimination, in which members of one group are charged more than other groups for identical housing; and exclusion techniques by which developers and owners avoid selling or renting housing in a given location to a certain group of people. The authors found these techniques to result in a restricted housing supply for minority groups, forcing them to pay more than whites of equal income for comparable housing.

Non-whites buying single-family homes have been estimated to pay five to 20% more than whites buying comparable housing in the United States (Kain, 1972, cited in Bullard & Tryman, 1980). In tight housing markets, discrimination is especially easy to practice and difficult to prove. A U.S. group called the National Committee Against Discrimination in Housing (1970, cited in Bullard & Tryman, 1980) found discrimination against blacks in the following forms: (a) blacks are told apartments are rented when they are not, (b) landlords refuse to accept deposits from blacks, (c) blacks are sent to distant managers' offices or their applications are refused, and (d) blacks face more rigorous credit checks than whites.

Hakken (1979) found dark-skinned Chicanos in Dallas, Texas, had a 96% chance and light-skinned Chicanos a 65% chance of

experiencing at least one case of discrimination in a housing search involving six rental agents.

Once in housing, Bullard and Tryman (1980) found minorities often felt "harassed" and received inferior maintenance and service. Race and colour were cited as reasons for discrimination in two-thirds of complaints, sex was cited in more than one-fifth, and national origin in about one-tenth of complaints. The authors concluded, "In the U.S., minority females are often the victims of the 'double whammy': discrimination based on both sex and race" (p. 58).

A 1978 U.S. Department of Housing and Urban Development study (cited in Bullard & Tryman, 1980) found discrimination was not limited to rental, but included ownership situations as well. Minority applications to mortgage-lending institutions were more often rejected than those of non-minority groups, regardless of income level. The extent to which minority applicants were rejected was 50% higher than non-minority applicants with annual incomes ranging from $15,000 to $25,000. Twenty-five percent of applications from minority group members with assets of $25,000 to $30,000 were refused loans, while only 12% of non-minority group members with similar assets were refused. These findings were true even when the number of years in which applicants held their present positions, level of debt, and total assets were controlled.

Discrimination is not limited to the U.S. housing market. A recent article in The Globe and Mail (Webb-Proctor, October 27,

1986) featured the story of a Jamaican-born woman who faced discrimination when searching for rental accommodations in Mississauga, Ontario. A counsellor with Mississauga Community Legal Services confirmed the woman's experience by describing her own small study of discrimination in housing:

> I telephoned landlords, and because I have a very Canadian-sounding voice I was encouraged to come to look at rental units. When I arrived, they saw my black face and told me the units had been rented. When I called again immediately after returning home, I was again told the units were available and invited to look at them (p. A13).

A British study in 1965 found only 32% of landlords would, in theory, consider a non-white tenant (Report of the Committee on Housing in Greater London, 1965, cited in Burney, 1967). In another study, the Political and Economic Planning Department of the City of London (1966, cited in Burney, 1967) hired English, Hungarian, and West Indian actors to apply for private rental accommodation in person, by telephone, and through agents. About two-thirds of the West Indians were refused or offered stiffer terms for accommodation at places where the Hungarians or British citizens were encouraged.

Burney noted that in 1967, even council houses (British public housing) often favoured native citizens over newcomers. The Greater London Council, the largest housing authority in Britain, for example, gave preference to the children of its tenants, thereby maintaining the position of established residents at the expense of newcomers. Burney found housing authorities used much discretion in determining who was a "good," "fair," or "poor" tenant, often letting racial biases influence

their decisions. In addition, she found immigrant families were rarely as adept as mainstream British families at turning the system to their advantage by answering the questions of application reviewers in ways that would incur their favour.

An additional factor often affecting immigrant and minority groups is the growth of adult-only buildings. Though birth rates in the western world have decreased substantially in the past few decades, immigrants from Third World and Eastern European countries continue to have large families.

Canadian records of birth rates among more recent immigrant groups (which tend to come from the Third World) substantiate this claim (TEGRA Research Consultants Inc., August, 1983). Whereas 5.98% of immigrants arriving in Canada from 1979 to 1981 had more than four children, only 2.35% of immigrants arriving from 1976 to 1978, and only 2.9% of Canadian-born families did. Of the 1979 to 1981 immigrant group, 8.1% had three children, compared to 5.92% of the 1976 to 1978 group and 7.41% of Canadians.

While one in six rental units constructed in the U.S. prior to 1975 did not permit children, one in four units did not permit children in 1980 (Bullard, 1982-3). There is no reason to believe the situation is any different in Canada. Ontario recently passed legislation making adult-only buildings illegal except when they house senior citizens only or when facilities (i.e., a bathroom or kitchen) are shared with the landlord. The enforcement of legislation preventing discrimination in housing,

as this section has shown, is difficult, however.

The Results of Discrimination

Discrimination in the housing market results in the segregation of minority groups into particular areas, the payment of higher prices by minority than non-minority groups, and overcrowding.

Segregation. In London, England, immigrants tend to live in concentrated areas known as "twilight areas." Even before large numbers of immigrants move in, these areas experience social problems (Burney, 1967). Burney describes the process of ghettoization as one in which immigrants begin to settle in an area, forming a cluster. As white people leave the area, the immigrant clusters grow, leading to what Burney calls "'natural' segregation." But, she adds:

> It is our business to see that there is nothing "natural" in this tendency; for if allowed to take hold, its grip becomes the vicious circle of depressed environment and depressed attainment . . . . What must be avoided at all costs is the automatic association of racial characteristics with this vicious circle; because, once this happens, it becomes harder and harder for the racial minority to mingle freely with the majority (p.8).

The 1971 Canadian census provides revealing information about the degree to which segregation occurs among ethnic groups in Canada (Richmond & Kalbach, 1980). Segregation is higher in Montreal than in any major Canadian city. Across Canada, British and North Western Europeans tend to be least segregated while Southern Europeans, Asians, and Jews are most segregated.

Asians, other than Japanese and Chinese, are more highly segregated in the west, while Pakistanis and East Indians are more highly segregated in Montreal. Of course, it must be noted that foreign-born more often than native-born Canadians want to live near relatives.

A survey of actual and potential urban renewal areas in the City of Toronto found foreign-born were more likely than native-born Canadians to mention satisfaction with the social characteristics of their neighbourhoods, including the proximity of family, friends, and members of the same ethnic group (Neumann, Mezoff, & Richmond, 1973). Though two-thirds of native-born Canadians were opposed to living close to relatives, only one-third of foreign-born Canadians were. Nevertheless, equally one-third of both foreign- and native-born Canadians preferred to live in an area where most people were of their own ethnic group.

It is also important to note that a large majority of immigrants settle in large urban areas -- fully 72% of those arriving in Canada from 1979 to 1981 and 79% from 1976 to 1978 (TEGRA Research Consultants Inc., August, 1983). Though Ontario's population represents only 35.71% of the total Canadian population, it received 42.57% of all immigrants to Canada from 1979 to 1981 and 46.71% from 1976 to 1978.

Cost. Immigrants who have arrived in Canada since World War II tend to pay higher rents than do Canadian-born tenants. Canadian-born tenants paid about 84% of the rent paid by post-war

immigrants in urban areas and 80% of that paid by post-war immigrants in rural areas (Steele, December, 1979). Affordability is especially a problem for new immigrants. In 1981, 38% of immigrants who arrived from 1979 to 1981 and 21% of those who arrived from 1976 to 1978 paid more than 35% of their income on shelter (TEGRA Research Consultants Inc., August, 1983). Twenty-five percent of income is generally considered the upper limit which should go to shelter.

Forty-one percent of extended immigrant households who arrived in Canada from 1979 to 1981 spent more than 35% of their income on shelter in 1981, although this figure decreased to 17% for the 1976 to 1978 group. Extended families are most often in crowded housing. Sixty-seven percent of those arriving from 1979 to 1981 lived in dwellings with less than one room per person in 1981.

Crowding. Overcrowding is generally considered to exist when there is less than one room (excluding bathrooms and hallways) per person. This is the case for fewer families in Canada with foreign-born heads than families with Canadian-born heads. However, among recent immigrant families, crowding is more likely. Crowding tends to decrease among immigrant families over time, although this has not been the case for post-war immigrants in rural areas (Steele, December, 1979).

Among immigrants who arrived from 1979 to 1981, 19% had less than one room per person in 1981. Only 10% among the 1976 to 1978 group and just 2.5% of Canadians live in similarly crowded

conditions (TEGRA Research Consultants Inc., August, 1983). A Toronto study found immigrant families were more likely to be "doubling," meaning more than one household lives at one address. Only 41% of immigrant families lived alone at an address, while 72% of native-born families did (Neumann, Mezoff, & Richmond, 1973).

One common myth says that immigrants from Third World countries are accustomed to living with more than five people per room, and in fact, prefer crowded conditions. In truth, these families typically move toward less crowded conditions once inside Canada (TEGRA Research Consultants Inc., August, 1983).

Crowding among immigrant families is more evident in rented than in owned accommodations. The percentage of immigrant families in crowded rented accommodation ranges from 12% to 20%, depending on when they arrived in Canada, while it remains steady at about six percent among those in owned accommodation.

The Special Problems of Housing Refugees

The United Nations High Commission on Refugees (UNHCR) (UNHCR Public Information Service, 1981) has warned that large refugee families living in the West find conventional living accommodations too small. Because of housing shortages in the West, refugee families find it necessary to live in substandard housing in underprivileged areas.

The extent to which countries hosting refugees provide shelter and other financial assistance varies. Temporary

accommodation centres include immigrant hostels, converted hotels, boarding houses, boarding schools, hospitals, convalescent homes, and former barracks (UNHCR Public Information Service, 1981). In Canada, refugees are generally housed in hotels during this initial stage, although apartments are sometimes used as well (e.g., in Toronto and Kitchener). Calgary and Regina use reception houses administered in cooperation with non-profit organizations (Story, July, 1986).

The duration of stay in temporary accommodation varies from two to 12 months, depending on the country. Once they have become more comfortable with the language of their new country, refugees are expected to take an active role in seeking more permanent accommodation. In Canada, government-sponsored refugees are not expected to stay in first-stage housing for longer than six months. The federal government continues to provide them with food, clothing, and shelter allowance for one year or until they find full-time employment, whichever comes first.

Often the first-stage housing provided by host countries is inadequate for family living. Hotel accommodation such as that provided in Canada is expensive (the federal Canada Employment Centre pays $31.50 a night for a single room and $41.50 a night for a double room in a Kitchener motel) and unsuited to the needs of families.

In a small West Massachusetts town, a cluster of 53 Khmer refugees were settled in communal households with Americans in

1982 (Burton, 1983). Clan conflicts and family problems caused problems in some cases.

First-stage housing for a group of 96 Cuban refugees sponsored by a church in a medium-sized New Jersey town was provided in the basement dining room of a parochial school (Estevez, 1983). When the parents of the school children complained about the presence of the 95 young single males and one woman, most of them black, the entire group was moved to a building on one of the worst streets in the city on the condition they fix the premises. After putting in new floors, pipes, and electricity, the city refused them an occupancy permit. Finally, after 14 women staged a hunger strike in a city park, the government moved them to the YMCA until apartments could be found.

Local churches in Ardeche, France, were unable to find moderate-priced accommodation for Indochinese refugees who were brought to the sparsely populated, rural area (Gouverneur, 1978). Many of the older homes in the area were purchased as secondary residences by French and foreign citizens. The churches appealed to area mayors to compile a list of old homes for which financial assistance could be given for renovations.

Finding sufficient first-stage housing is even more difficult for countries of first refuge, as Austria is for many Polish refugees. While the Austrian government covers the expense of rooms in small boarding houses for many Polish refugees, some are held at the refugee camp <u>Traiskirchen</u> (Rose,

1982). Accommodations in the camp vary from poor to adequate, with single men housed in large old school buildings, and women in a newer facility. Facilities in refugee camps in Southeast Asia are even more inadequate.

Permanent housing for refugees is often little better than first-stage housing. The Miami Herald (October 12, 1981, cited in Frankenhoff, 1985) described the living conditions of Cuban and Haitian refugees in that city as "so deplorable that they cannot be tolerated in an American city" (p. 7). While 75% of the Haitian and 82% of Cuban refugees surveyed in a 1981 study by Metro Dade County described themselves as satisfied or neutral regarding their accommodations, the housing was expensive, overcrowded, rat-infested, and in dangerous neighbourhoods (Frankenhoff, 1985). Despite their claims of satisfaction, housing was listed by Cubans as second only to employment as a problem area, and by Haitians as third, following employment and financial problems.

In East Little Havana, Miami, Cubans live in groups of 15 in single-family residences. The Metro Dade County study (Frankenhoff, 1985) found 17% of Cubans and 58% of Haitians had rats in their residences. Thirty-five percent of the Haitians who arrived in 1980 were living in their third or more residence in 1981.

The U.S. government has been criticized for its failure to provide a coordinated federal housing program for refugees (Connolly, January, 1981). The housing work group of the

Indochinese Refugee Federal Interagency Task Force made recommendations on the issue in December, 1979, but government action was never taken. According to the U.S. Justice Department, "nine out of 10 refugee-related community tension incidents that the department responded to were caused by housing disputes" (Connolly, January, 1981, p. 23).

One bright spot for refugees in the U.S. was an Indochinese Housing Project in San Francisco which developed a program using self-help, community development block grants, below-market interest rates, and non-profit ownership to provide additional low-cost housing (Connolly, January, 1981).

Refugee Settlement in Kitchener-Waterloo

Beginnings

Kitchener-Waterloo received the highest per-capita intake of Southeast Asians in Canada during the sudden influx of Indochinese refugees between 1979 and 1982 (Elgie & Montgomery, 1985). Since 1979, the two cities have continued to receive more refugees per capita than any other Canadian city (Cooke, 1986).

In addition to the regular categories of government-sponsored and privately sponsored refugees, during the time of the "boat people" crisis, there was an additional category for "refugees with special needs." Refugees with special needs included the Hmong and Mien, people from the hill country in Laos, who lived an agricultural lifestyle and until

recently, did not have a written language. They received government financial support as well as the social and psychological support of private organizations (Elgie & Montgomery, 1985). The Mennonite Central Committee, whose provincial headquarters are in Kitchener, sponsored a number of Hmong and Mien families, leading to Kitchener's position as the "Hmong capital of Canada."

As Elgie and Montgomery point out (1985), the K-W community was unique in its response to the Indochinese refugee movement. Not only was the Mennonite Central Committee's commitment to refugees with special needs a driving force, but:

> Even before the influx of Southeast Asian refugees, the K-W community was an active, cooperative community attuned and responsive to human needs. Its numerous churches were a major social force in the community, and exercised strong commitment to social justice.
>
> Within its social service agencies and community organizations was a core group of people committed to a community development approach to solving community problems. . . . They were strategically placed to meet refugee needs (p. 81).

The Southeast Asian Refugee Coordinating Committee (now the K-W Refugee Coordinating Committee) was formed in 1980, soon after the arrival of Indochinese refugees in the Kitchener area. The goal of the committee was to strengthen informal links between organizations dealing with refugees, including the Waterloo County Board of Education, the Department of the Secretary of State, the Multi Cultural Centre, the Mennonite Central Committee, K-W Friendship Families, and Employment and Immigration.

Because Kitchener-Waterloo could not support an agency

solely created to serve refugees, and because the Coordinating Committee believed a decentralized system would promote refugees' independence, a community development approach to serving refugees was taken (Elgie & Montgomery, 1985). The Refugee Liaison Officer hired for the Kitchener-Waterloo area was particularly committed to this approach, and it was largely due to her work that it succeeded. (Refugee Liaison Officers were appointed by the Canada Employment and Immigration Commission to identify the needs of Indochinese refugees, to help local groups provide for their needs, and to engage in public education [Elgie & Montgomery, 1985]. The positions were time-limited.)

The Present

Eventually, representatives of all organizations involved in refugee settlement in Kitchener-Waterloo were included on the Coordinating Committee, which continues to meet once a month to ensure the coordination of refugee services and to seek ways to meet new needs which arise.

The committee has no paid staff; in fact it has no budget at all. Its meetings are hosted by member organizations and the cost of mailing meeting minutes is absorbed by the Canada Employment Centre, a member organization.

Since the arrival of the Indochinese in the late '70s and early '80s, Kitchener-Waterloo has received a number of refugees from Central America, Eastern Europe, and Iran. About 3,000 refugees from these countries, as well as from Southeast Asia,

arrived in the twin cities between 1979 and 1984 (Dufresne, Lord, & Yoder-Neufeld, 1985). Two hundred and nine government-sponsored refugees arrived in Kitchener-Waterloo between April 1 and October 30, 1986.

Ethnic associations and organizations which support newcomers in Kitchener-Waterloo include the Hmong Association of Canada, the Central American Association, the Lao Association, and the Canadian Polish Congress. The Vietnamese are loosely organized without a formal association and most Baha'i refugees from Iran belong to the local Baha'i church community.

The K-W Refugee Coordinating Committee received a Secretary of State grant in 1984 to evaluate its refugee settlement services (Dufresne et al., 1985). The resulting evaluation focused on Southeast Asian and Central American refugee groups. It included an evaluation of the Refugee Coordinating Committee and its member agencies.

The evaluation report reviewed the responsibilities of each of the agencies and made recommendations on how they might improve their services. Some of these recommendations were specifically directed at problems related to housing.

Housing

The evaluators (Dufresne et al., 1984) found Southeast Asian families who arrived in the K-W area between 1979 and 1980 had moved an average of two to three times. Most lived in rental accommodations. Large family size often made it difficult to

find sufficiently large homes. Many newcomers lived in the downtown core in poorly insulated older homes, although a substantial number lived in lower-cost housing in the suburbs.

Three of the nine Central American families interviewed had moved once since leaving the hotel provided by the government as first-stage housing, though they had lived in Canada for no more than 18 months. Sixty percent of Southeast Asians and 70% of Central Americans lived near others from their countries of origin.

The report concluded that many of the newcomers' housing problems -- chronic moving, rundown buildings, and high utility bills -- are related to their low incomes. Though housing was an important issue, it was not considered by newcomers to be as central as employment and English language education.

Recommendations concerning housing were directed by the evaluators to the Canada Employment Centre (CEC) which is responsible for housing. They included: (a) "that the CEC, in consultation with settlement workers, find new and more appropriate initial accommodation which would include cooking facilities and accessibility to downtown, and that this occur as soon as possible"; and (b) "that the CEC ISA (Immigrant Settlement and Adjustment) Counsellor, in conjunction with settlement workers, pool information on reliable landlords in K-W, . . . which could be used by individuals seeking housing for refugees, and that this be initiated in the fall of 1984 . . ." (Dufresne et al., 1984, p. 47). Another of the report's

recommendations was that the Refugee Coordinating Committee "occasionally organize its meetings on a topical basis" (p. 58).

The issue of housing was the topic of one such "community forum" in October, 1985. It brought together representatives from real estate, legal aid, Regional Social Services, the Ontario Housing Corporation, and the Canada Employment and Immigration Centre; settlement workers and others concerned with refugee settlement; and newcomers themselves. The major areas of concern included the limited amount of affordable housing in the region, poor access to quality housing, discrimination, delays experienced by refugees in receiving government money for rent (in their first year), and the amount of time settlement workers spend on housing searches (see Appendix A).

Part III

Tenets of Community Psychology

Community psychology represents a new paradigm of social intervention based on cultural relativity, ecology, and a respect for human diversity. Proponents of this new paradigm believe human problems do not result from incompetent people or inferior psychological and cultural environments, but from a lack of fit between persons and their environments (Rappaport, 1977).

As early as 1935, Lewin (cited in Swift, 1970) described behaviour as a function of person-environment fit: B=f(PE). "Fit" refers to matching the demands and resources of people with

the demands and resources of their environments (French, Rodgers, & Cobb, 1974, cited in Insel, 1980).

The values proposed by community psychologists are incorporated in the ecological principles first described by Trickett, Kelly, and Todd (1972) and Mills and Kelly (1972) (both cited in Rappaport, 1977). Along with a respect for cultural diversity and pluralism, the values of the ecological paradigm include a resource perspective (i.e., an emphasis on the "skills, qualities, structures, or occurrences which can be mobilized in a specific community at a particular time in solving the community's problems or enhancing its development" [Trickett, Kelly, & Vincent, 1985, p. 284]), a commitment to longitudinal research, and a view of community research as an intervention into ongoing community processes (Trickett et al., 1985).

The four basic principles of the ecological paradigm can be used as a framework for community development. They include: interdependence, which refers to the interactive nature of community systems; a cycling of resources, which refers to the proactive ways in which resources are developed to respond to community needs; succession, which emphasizes paying attention to the time dimension of the setting, including its past and future development; and adaptation, which refers to the norms, values, processes, and demand characteristics which facilitate some behaviours and constrain others (Vincent & Trickett, 1983).

Community development must necessarily include high levels of community participation, not simply in the implementation of

the project, but in decisions about it (White, 1982). As the World Health Organization (cited in White, 1982) has noted, involvement must entail "a mental process as well as a physical one" (p. 19). Thus, recipients of a program must be involved in all phases of the problem-solving process, including problem selection, problem formulation, and solution generation (Seidman, 1983).

White (1982) argues that community participation ensures participants will feel more satisfied, less alienated and powerless, and more united. It incurs a sense of responsibility for the project and ensures the project will respond to a felt need. Finally, it takes advantage of indigenous knowledge and expertise; prevents dependence on professionals; and provides "conscientization," or an understanding of how ordinary people can fight the agents of their oppression.

Community participation also addresses certain psychological needs, including: the need to develop new competencies, to utilize personal resources which are never or rarely used, to exercise power over one's environment, to explore new domains, to be better informed about the events occurring in one's environment, to act and be useful, to meet other people and to enjoy the support of one's peers, to gain a sense of group identity, to understand what is happening in one's environment, and to express one's values (Payette, 1983).

Because it entails intervention before symptoms appear and demonstrates trust in people's competence to help themselves,

community participation in itself incorporates a number of the principles of the ecological approach as well as those of prevention (Wandersman, Andrews, Riddle, & Faucett, 1983).

Despite its benefits, it is not easy to involve citizens in development projects or community research. Certain cultures -- those with strong family ties, for example -- often do not see voluntary work as a priority (Triandis, 1983). Latin Americans, who tend to place little value on punctuality and efficiency, prefer short-term to uncertain future benefits. Having fun, interpersonal relationships, and reaching higher levels of understanding are seen as more important than doing. According to Triandis, well educated people who tend to be future oriented are unlike the majority of people who tend to be present oriented. This majority is likely to view the plans laid out by psychologists as unrealistic.

Nevertheless, when citizen involvement is not sought by professionals, they often become what Ryan (1971, cited in Rappaport, 1977) has called the "Giving Enemy." Ryan calls professionals the Giving Enemy when they not only fail to ensure citizen participation, but allow a centralization of authority, decision-making, and accounting; fail to ensure comprehensive planning and accountability to grassroots people; and blame the victim. When professionals act in this way, Ryan says they contribute to feelings of powerlessness among those they intend to help.

The process of empowerment requires attention to the

collectivity, the organization, and the individuals who are organizing (Crowfoot, Chesler, & Boulet, 1983). It involves "discovering the ability to act effectively in order to overcome oppressive structures and processes" (p. 253). This cannot occur when citizens are not fully involved in programs and research, nor can it occur as long as citizens perceive their problems to be individual rather than communal.

As Rappaport (1981) has said, professional experts are engaged in prevention, but empowerment requires collaborators. It is this latter role which I have embraced as chairperson of the Housing Working Group and President of Sand Hills Cooperative Homes. The following section examines the techniques involved in collaborative interventions.

Social and Community Intervention

Social scientists have traditionally valued objectivity as essential to the accuracy of their research. It was felt that involvement in the lives of their subjects would sabotoge their investigations. The practice of community psychology takes a different view.

Among others, Fairweather (1979) argues in favour of a more active role for social scientists. But straddling the line between research and social action is difficult. Sarason (1983) has described it as walking "a tightrope between partisanship on the one side and the desire to learn on the other" (p. 250).

The involvement of social scientists in social interventions

provides an opportunity to blend research and political action in a way that supports communities facing social problems, and at the same time increases knowledge about the complex nature of social problems and the prerequisites of long-term solutions.

The action-oriented research of social interventionists must be judged differently than that of experimental psychologists. A failure to involve oneself in the lives of research participants is a liability to social interventionists, though it is an important criterion for experimental research. Rather than finding statistically significant differences in the ways people react to different conditions, the social interventionist seeks strategies to reduce oppressive social, economic, or political conditions, and assesses the degree to which the reduction of these conditions enables oppressed groups to access goods and services and to develop a psychological sense of community (Bennett, in press).

Kelly, Muñoz, and Snowden (1979) note that social interventions can either be initiated by change agents who present intervention proposals to community groups, or can develop through a more evolutionary process in which they arise from exploratory studies conducted in the community. The latter is more closely aligned to the development of the Sand Hills housing cooperative.

The co-op began with an evaluation of refugee services and a community forum on refugee housing which suggested certain problems associated with housing for newcomers. The Housing

Working Group was, on the one hand, an intervention in itself, and on the other, a search for the most appropriate intervention in the housing environment. The development of Sand Hills Co-operative Homes was chosen as the appropriate intervention.

This form of evolutionary intervention is similar to the incremental form of policy-making advocated by Lindblom (1959). He suggests that the implementation of a succession of incremental changes can avoid mistakes which arise from a failure to anticipate the consequences of particular policies. A series of small changes enables the policy-maker to learn from past policy steps, to avoid making predictions beyond his or her knowledge, and to quickly remedy past errors.

Small changes also enable the change agent to enjoy a series of "small wins" (Weick, 1984). These wins have psychological benefits which encourage change agents to continue their work. Weick (1984) notes that "a series of concrete, complete outcomes of moderate importance build a pattern that attracts allies and deters opponents" (p. 40).

The "science of muddling through," as Lindblom (1959) calls it, can in some ways be likened to the organic system of organization development (French & Bell, 1978). It requires the continuous reassessment of assignments through interaction with others. Responsibility for decisions is shared, and the centre of control and communication develops in an ad hoc rather than a formal manner. Consistent with a team leadership style, communication is consultative rather than hierarchical. It

emphasizes commitment to the organization's tasks and progress rather than obedience and loyalty.

Both the Housing Working Group and the group responsible for the development of Sand Hills Co-operative Homes engaged in community organization using the incremental style of decision-making described by Lindblom (1959). Community organization has been defined as:

> . . . that intervention which through the facilitation of collective action on the part of its clientele, seeks to maximize the ability of disadvantaged people to effect their environment so that they are able to meet their psychological, social and material needs. This intervention involves the creation of representative organizations which can develop the power and resources to change inadequate institutions and laws or build new ones that will be more responsive to their needs and those of all human beings (Lee, 1986, p. 3).

The concept of community as it relates to community organization is defined as: (a) an organized group; (b) a social group other than a nuclear family; (c) a problem-solving group; (d) a group of ordinary citizens, though professional leadership is often involved in bringing the group together; (e) a group where members actively solve problems together; and ([illegible] group which directs its energy toward goal attainment rather than intermediate roles in policy-making, production, or administrative systems (Lindblom, 1972).

Rappaport (1977) separates the process of social advocacy or community organization into three phases -- assessment, strategy selection, and implementation. The advocate first assesses the needs of the target group both from its viewpoint and from the viewpoint of others. At the same time, possible resources for

those needs are examined. Next, the advocate determines who controls those resources and how they might be obtained from their controllers. Strategies for obtaining resources range from gaining the favour of the controllers to taking action against them.

These two strategies are embodied in two approaches to community organization: a conflict approach, which employs strategies such as those used by Saul Alinsky, and a community development approach which assumes evolutionary change, and views conflict as undesirable (Selig, 1977). The community development approach fits most closely with the goals of the Housing Working Group.

Community development involves assessing the needs of consumers from their viewpoint and utilizing indigenous leaders to implement change so it fits with the existing social structure. The point of community development is to use existing resources rather than to confront them.

Perlman and Gurin (1972, cited in Rappaport, 1977) see community organization as including three strategies: locality development, social planning, and social action. Locality development is similar to community development. The organizer works as a guide, an enabler, or an expert who recommends, but does not decide. The strategy used in locality development is to engage a broad cross section of people in determining and solving their problems. Lee (1986) has advocated a combination of locality development and social action as a community

organization strategy.

Community development is not as easy as it sometimes sounds. It can take many months or years for a group to reach a stage where members have enough trust and confidence in each other to work effectively together and to engage in complex tasks.

Bennett (1970) says groups must progress through four stages. At first the group engages in simple, concrete tasks, though there is often much floundering, with one task dropped in favour of another. Interpersonal interactions are either very formal or unclear. Gradually the group moves into a second stage where it begins to question its competence, express frustration at its ability to deal with the tasks at hand, and disagree about approaches and concepts. Doubts about members' competence and commitment to the group arise. In the third phase, there is a greater division of labour and sharing of worth and credit. Members begin to see each other as co-workers. By the fourth stage, members are able to plan and to work on complex tasks beginning with broad objectives. Relations are more informal and members are committed to the group and express trust and confidence in each other. They are able to work freely and flexibly together..

Rivera and Erlich (1981) note that it requires a great deal of time and patience to fully understand and gain access into social networks. When working with ethnic groups, professionals often expect them to be united, despite differences in socio-economic status, age, background (rural vs. urban), or

degree of commitment to their new country (Barr, 1980). Kinship ties, religious affiliation, degree of religiosity, and sex roles can also lead to differences.

Professionals often expect consensus not only within, but across ethnic groups. Barr notes that ethnic groups may assign different levels of priority to different issues, and even when they do experience a common problem, they may want to resolve it through their respective ethnic associations. He suggests individual community groups may need to reach a collective understanding of a given social problem before they take collective action. At the same time, he concedes that groups may never realize their problems are created by wider social inequities if they do not work cooperatively. The change agent can provide information to various community groups and eventually prepare them to meet, share information, and work together on mutual problems.

Closely aligned with community development is consultation. Lippitt and Lippitt (1978, cited in Ketterer, 1981) define consultation as: "a two-way interaction -- a process of seeking, giving, and receiving help. Consulting is aimed at a person, group, organization, or larger system in mobilizing internal and external sources to deal with problem confrontations and change efforts" (p. 127).

Like community development, consultation is described as a voluntary process which entails active problem-solving by both the consultant and the client, although decisions are always made

by the client (Goodstein, 1978). The consultant's responsibility is to assist in the identification of problems or issues, to recommend solutions, and to aid in the implementation and evaluation of the intervention.

Two kinds of consultation exist -- process and program consultation. Process consultation is aimed at improving communication and interpersonal processes, while program consultation is directed at providing technical assistance (e.g., evaluation) (Ketterer, 1981). My role in the development of Sand Hills Co-operative Homes has been a combination of community developer and process consultant.

Schein (1969) says the process model of consultation assumes groups know how to solve their problems. Process consultants are less concerned with passing on their knowledge than they are with passing on their skills and values. Their tasks include developing valid and useful information, helping clients to understand the choices available to them, and facilitating internal commitment to change (Argyris, 1970, cited in Goodstein, 1978).

Schindler-Rainman and Lippitt (1980) describe a form of consultation they call "building the collaborative community." The collaborative consultant, they say, does not have a ready-made client as do consultants in organizational or community settings. Instead, he or she builds a client system after being approached by a small initiating group (e.g., in the present case, a few members of the Refugee Coordinating

Committee).

The roles which consultants play in developing collaborative leadership include those of resource, leader, counsellor, and member (Schindler-Rainman & Lippitt, 1980). Collaborative consultants make initial contacts with various people and groups and act as linking pins to others. They help group leaders to reach a consensus on their priorities for action and use additional resources when the group needs information outside the consultant's expertise.

The board of directors of Sand Hills Cooperative Homes is concerned with the collaborative process of creating a setting, a subject which Sarason has discussed extensively (Sarason, 1972; Sarason, Zitnay, & Grossman, 1971). He says all new settings want to innovate, but as time passes "the weight of tradition begins to extinguish the strength and capability of the desire to innovate" (Sarason et al., 1971, p. 41). The new setting becomes absorbed in internal workings and loses its objectivity about the direction it is following.

Both Sarason et al. (1971) and Goldenberg (1971) emphasize the need to document the social-historical context of settings. They note that all settings have a prehistory in their local communities and though they represent innovations, they reflect the social systems and the backgrounds from which they are derived.

The Housing Working Group is the type of organization which Sarason (1972) describes as non-bureaucratic in origin. It arose

from a sense of urgency to do something about a problem, but there was no external pressure to create it. Though a second criterion for non-bureaucratic organizations -- that the felt need and decision to create the organization was that of a single person who remains the leader for some time -- is not entirely true, the creation of the Housing Working Group was largely a result of my desire for a practicum experience in the area of refugee settlement. For at least the first six months, the group's viability depended on my continued commitment to it.

Sarason (1972) describes problems typical of new settings, including: the myth of unlimited resources; buildings as distractions (they tend to exacerbate the problem of limited resources and separate the setting from the community); the leader's tendency to view the setting as the fulfillment of his or her dreams, or on the other hand, his or her willingness to compromise at the expense of the setting's original innovations; and the leader's sense of privacy and superiority (leaders tend to see the good or bad things which happen to settings as happening to themselves).

Though Sarason talks about the problem of boredom, he devotes less attention to burnout, a factor common to community interventions involving much contact with people but few short-term tangible results (Kelly et al., 1979).

Like any attempt to resolve social problems, community interventions are often justly criticized. Evolutionary interventions, in particular, are susceptible to a lack of goal

clarity and unclear evaluation (Kelly et al., 1979). Community organization and self-help techniques have been criticized for their slowness; their concentration on process, often to the detriment of accomplishing tasks; and their frequent inability to intervene at more than one level of a social system (see Selig, 1977).

Berger (1987) notes that much time and energy is expended on starting and maintaining an organization, sometimes leaving little time for the social change activities for which the organization was established. When involvement in an intervention is voluntary, this is especially a problem because members are dependent on other organizations for their salaries. Ideally, he says those engaged in a social intervention are paid for their intervention work <u>and</u> have control over the organization. The two criteria are usually mutually exclusive since interventionists <u>employed</u> by an organization are usually <u>controlled</u> by the organization.

Bennett (1987) has expanded on the problem of control, noting that alternative settings are often a part of larger institutions whose values they oppose. In effect, the creators of the setting rent it from the larger institution. They rationalize their relationship with the larger institution by claiming they will remain untouched by it or can outwit or change it.

The extent to which an innovation such as Sand Hills Cooperative Homes succeeds or fails depends to some extent on the

social context of its early stages. The following section discusses the methodology used to document its development.

METHODOLOGY

As has already been mentioned, social intervention gives us knowledge which is much different than that gained by traditional social scientists. Traditional social scientists work in a "designed data field" (Susskind, 1985) which gives them control over group membership, the timing of events, and the research setting. They control perception during measurement; quantitative, social, and emotional factors; and can restrict the units of analyses. The key word in a designed data field is "control."

In contrast, those who work in a naturalistic data field work with naturally occurring groups, their interventions may take considerable time, and independent variables cannot be manipulated (Susskind, 1985). Data often arise from the observations and inferences of the researcher, making statistical analysis difficult or impossible. The unit of analysis is not the individual, but a larger social group, and the researcher in the naturalistic data field is likely to have personal relationships with study participants. She or he tends to work in a collaborative mode, receiving input from participants.

The present study was conducted in a naturalistic data field. It involved naturally occurring groups in a field setting. The observations and inferences which I recorded in my role as process consultant/community developer were used as one of the data sources. Thus, data collection was simultaneous with intervention.

Descriptive data were collected throughout the process in order to build a detailed history of the setting. This approach is typically used in case studies, which generally include a description of the setting's history and current events with an emphasis on the experiences of the participants.

The case study has been described as "an in-depth, qualitative description and analysis of the behavior either of a single individual, group, organization, or community or of a collection of individuals or collectivities which are dealing with a specific type of event or situation" (D'Aunno, Klein, & Susskind, 1985, p. 439).

Case studies involve a small number of subjects studied over a considerable time. Rather than developing hypotheses, the researcher tries to develop general principles based on his or her analysis. The researcher enters the setting as "a naive naturalist searching for some inkling of possible patterns or relationships" (Klein, 1968, pp. 96-97), and attempts to provide a rigorous description of the situation rather than a test of hypotheses (D'Aunno et al., 1985). This technique has been used by Sarason (1972) and Goldenberg (1971) to describe the creation of settings. Their works were used as models for the present study.

Sarason (1972) and Goldenberg (1971) write from the perspective of participant-observers -- they acted as members of the settings they studied. Although it is generally recommended that the observer does not act as a leader (Klein, 1968), both

Sarason and Goldenberg write from that perspective. The participant-observer relies mainly on her- or himself as the "observing instrument" (Klein, 1968, p. 95).

Anthropologists frequently act as participant-observers. Their methodology has recently been advocated in the ethnographic model of community research (Davidson, Redner, & Saul, 1983):

> . . . the objective of ethnographic fieldwork is a comprehensive understanding and accounting of a culture or subculture. The goal of rendering an account of a particular group's view of reality is achieved through a long-term association with the culture in its territory. As with the environmental-ecological model, the method focuses on detailed descriptions rather than manipulations of variables (p. 104).

The authors argue this method must be combined with an active role in the target group. Because self-report alone can be inaccurate, D'Aunno et al. (1985) have further suggested that researchers use information from secondary actors; observing informants; and unobtrusive sources such as news reports, public records, diaries, and letters.

The present study concentrated on the community development work of members of the Housing Working Group and later, the founding board of directors of Sand Hills Cooperative Homes. The board engaged in extensive preparation before submitting its proposal to the government for the 1987 allocation of social housing funding. Board members met with ethnic groups in order to build ties with these communities and to solicit their ideas and input. Information was also sought from the civil servants responsible for the initial review of proposals to gain an understanding of their expectations. Meetings with politicians

and community members interested in refugee concerns were used to build a wider base of support. Figure 1 presents a diagram of the relationships between the founding board and related groups and individuals. Data from these meetings, including written correspondence and researcher observations, were analyzed.

The researcher's observations were kept in the form of a daily log similar to those kept by mental health consultants to structure the information they collected in a study by Griffith and Libo (1968). The log included: (a) agencies/persons contacted; (b) the date and place of contact; (c) whether I was alone or with another person, specifying the name and role of the second person; (d) the expected purpose of the contact; (e) the initiator of the contact; (f) whether contact was made by letter, phone, or in person; (g) the content of the contact; (h) the emotional tone or atmosphere as judged by myself; (i) whether in my opinion the goal of the contact was achieved; (j) follow-up actions; and (k) whether I planned to provide a more detailed record of the contact.

Observations recorded immediately after board meetings and meeting minutes kept by one of the two secretaries of the board were also analyzed for content. The board of directors included the current president of the Central American Association, a former vice-president of the Hmong Association of Canada, two members of an English as a Second Language class for newcomers from Poland which used co-ops as a focus for its discussions, a Salvadoran not involved in the Central American Association, and

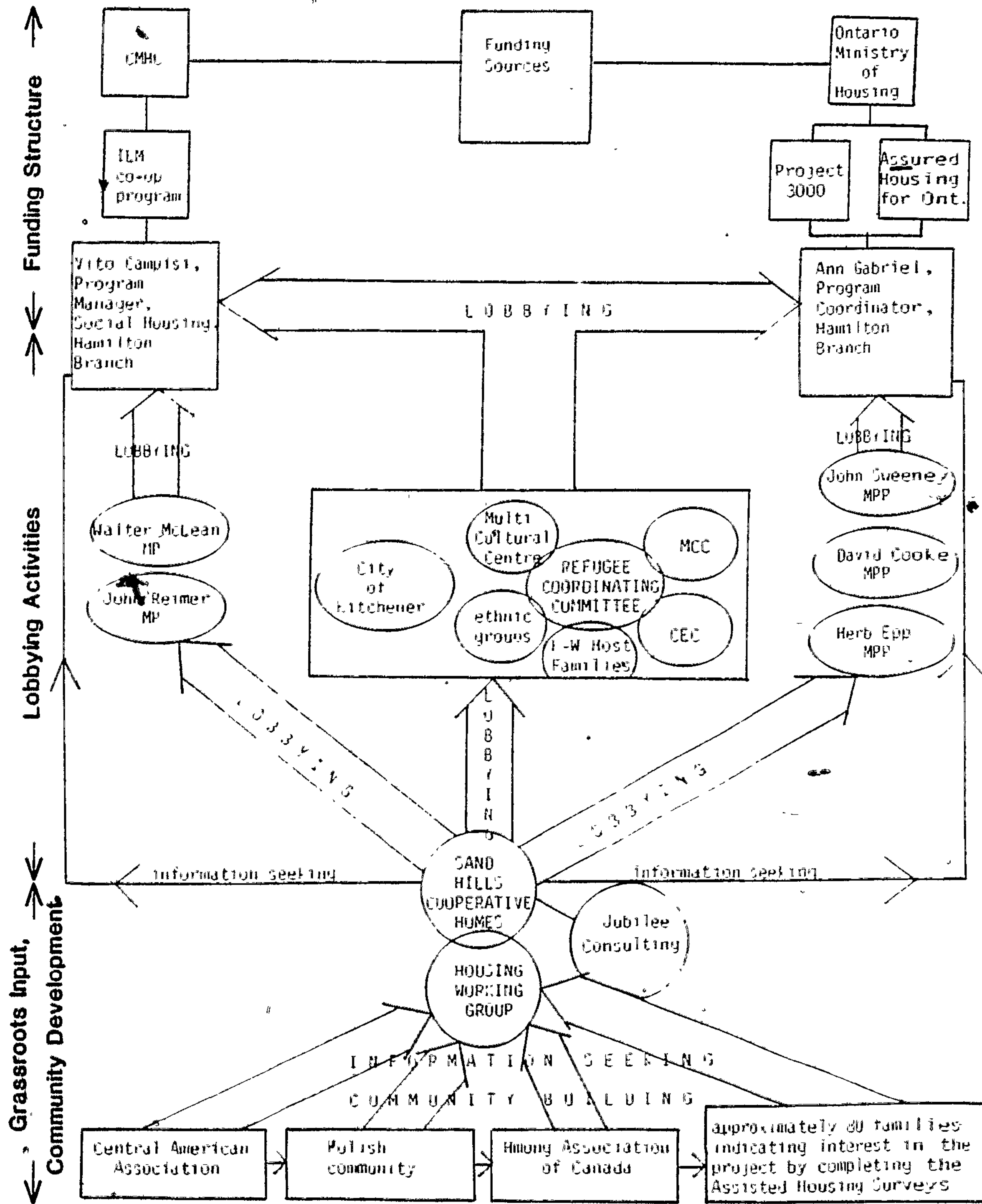

Figure 1. Grassroots input into the Housing Working Group and Sand Hills Cooperative Homes as a basis for lobbying politicians and interest groups who in turn lobby the sources of funding for non-profit housing. (MCC = Mennonite Central Committee; CEC = Canada Employment Centre.)

four Canadians -- myself, my thesis advisor, a former teacher who is currently a full-time mother, and a warehouse manager. All of the new Canadian board members had lived in Canada for at least two years, and some had been in the country for more than five years.

The raw data (notes taken following board meetings and meetings with related persons and groups, letters, and documents) were assembled and condensed to provide a chronological narrative presenting a descriptive picture of the project. This narrative was shared with the three mainstream Canadian members of the board to obtain their comments and suggestions. (The chronological narrative was not shared with new Canadian members of the board because of its length and the limited English of these members.)

Data resulting from the non-obtrusive sources of information were analyzed for emerging themes and for content related to the following areas:

1. The process of the intervention.

(a) To what extent were the leaders successful as process consultants (i.e., did they develop valid and useful information, help clients to understand the choices available to them, and facilitate internal commitment to change [Agyris, 1970, cited in Goodstein, 1978])?

(b) To what extent were leaders able to build a "collaborative community" (i.e., a client system in which group leaders reached a consensus on their priorities for change and acted on them

[Schindler-Rainman & Lippitt, 1980])?

2. Participation and empowerment of newcomers.

(a) To what extent did newcomers participate in problem selection, problem formulation, and solution generation (Seidman, 1983)?

(b) What problems were encountered in seeking newcomer involvement in these areas?

3. Cross-cultural dynamics.

(a) To what extent did ethnic groups work together on mutual problems?

(b) What form did group exchanges generally take (i.e., members communicated with people of their own ethnic group only; inter-ethnic communication was limited to that between mainstream Canadians and newcomers; exchanges occurred between all members regardless of ethnic background)?

4. Values of community psychology.

How did the intervention reflect the principles of the ecological paradigm (Vincent & Trickett, 1983):

(a) a respect for cultural diversity and pluralism,

(b) a resource perspective,

(c) a commitment to a longitudinal perspective,

(d) a view of community research as an intervention into an ongoing community process?

5. The creation of a setting.

Did the project fall prey to the problems of new settings described by Sarason (1972):

(a) the myth of unlimited resources;

(b) buildings as distractions;

(c) (i) the leader's tendency to view the setting as the fulfillment of his or her dreams, or (ii) his or her tendency to compromise the setting at the expense of its original goals;

(d) the leader's sense of privacy and superiority?

Though these categories were used as a basis for content analysis, they were not set in stone. Guba and Lincoln (1985) have warned against relying on predetermined categories for analysis, saying: "There are no a priori questions or hypotheses that can preordinately guide data-analysis decisions; these must be made as the inquiry proceeds" (p. 224). As a result, the data were also subjected to what Patton (1980) has called "inductive analysis" in which "the patterns, themes, and categories of analysis come from the data; they emerge out of the data rather than being imposed on them prior to data collection and analysis" (p. 306).

Content analysis of the data involved coding the emerging themes and information relevant to the above categories using a method described by Patton (1980). Field notes and documents were reviewed and comments about categories and emerging themes found in the data were placed in the margins. When the coding was complete, the data were reviewed to locate contradictions and

themes consistent within categories. Information related to each category was summarized in the form of written "memos." For example, one memo concerned the degree to which newcomers were successfully involved in the co-op project.

Miles and Huberman (1984) have described memos as "conceptual in intent. They do not just report data, but tie difficult pieces of data together in a cluster, or they show that a particular piece of data is an instance of a general concept" (p. 69). Quotes pertaining to the themes or concepts presented in memos were cut from the raw data and pasted on to the memo as illustrations of the assertions it made.

Questions arising from the memos were used as a basis for informal interviews with all but one board member (see Appendix B). These interviews acted as a check on the researcher's conclusions and as a way to fill in gaps which existed in the non-obtrusive data. A few days before the interviews, participants were provided with a summary of the researcher's conclusions from the initial analysis. Miles and Huberman (1984) and Guba and Lincoln (1985) recommend such "member checks" as a way to correct and verify the data.

The information obtained from the interviews was analyzed in the same way as the non-obtrusive data. The results of this analysis were used to revise my original assertions. The two sources combined form the basis from which the study's results were written.

CHRONOLOGICAL NARRATIVE

The chronological narrative will review three stages of the intervention. The first stage began with a housing forum sponsored by the Kitchener-Waterloo Refugee Coordinating Committee (RCC) and led to the establishment of the Housing Working Group (HWG). This stage is actually a prehistory of the HWG and the Sand Hills board of directors. The second stage involves the establishment and evolution of the HWG. The third stage concerns the formation of the founding board of directors of the proposed multi-ethnic housing cooperative. This board included three members of the HWG and six newly recruited members.

Prehistory

The RCC held a community forum on the subject of housing on October 10, 1985. The topic of housing was suggested by Immigrant Settlement and Adjustment Program (ISAP) workers who spend long hours assisting refugees in their housing searches.

In attendance at the forum were representatives of the Multi Cultural Centre, Newcomer Language and Orientation Classes (NLOC), Community Legal Services, Regional Social Services, the Ontario Housing Corporation, the Canada Employment and Immigration Centre, a non-profit housing community resource organization (CRO), both city councils, and a real estate firm. A representative from the Centre for Research and Education in

Human Services, a local research centre which evaluated refugee services in Kitchener-Waterloo in 1984, mediated the forum.

No refugees attended, although representatives from the Southeast Asian communities and the Central American Association were invited to give presentations.

Members of the RCC have often brainstormed about ways to secure refugee involvement in the committee, but they have at best secured minimal participation. A Polish refugee is now a member of the steering group which sets the committee's agendas, and a Chilean refugee attends the meetings regularly. Beyond these two, attendance by refugees is minimal.

The housing forum reflected the continuing problem of involving refugees in the committee's activities. Settlement workers rather than refugees themselves identified housing as a problem.

Those in attendance at the forum identified four major problems related to housing for newcomers to Canada (Osborne-Way, October 10, 1985):

a) the inappropriateness of temporary housing provided by the Canada Employment Centre at a local motel;

b) the tight housing market and the resulting lack of affordable housing in Kitchener-Waterloo;

c) discrimination by landlords; and

d) ghettoization resulting from an over-use of those landlords willing to rent to refugees.

Concerns were also voiced about the delays government-sponsored

refugees experience before receiving money for rent. (During their first year in Canada, the federal government covers the rent of government-sponsored refugees.) The amount of time settlement workers spend helping refugees in their housing searches was another major concern.

Suggested solutions to these problems included creating new housing; creating a working group on housing issues; educating both landlords about cultural differences and refugee tenants about Canadian laws and regulations in housing; and lobbying government for alternative temporary housing and for greater assistance in seeking housing for government-sponsored refugees (Osborne-Way, October 10, 1985).

A few weeks after the forum, I approached some members of the RCC about doing a practicum related to refugee settlement. They suggested I talk with the committee chairperson to determine a possible role for myself in the area of housing. I first spoke to Margaret Nally, a member of the House-Church group which provides temporary housing for refugees. Margaret said she was excited about the idea of establishing a working group on refugee housing. Jonquil Brunker, then chairperson of the RCC, also expressed interest, but wondered what the group's goals would be.

I met with Jonquil to further discuss the idea on October 30, at which time we decided to form a task force with the following goals in mind: (a) to develop a housing directory, (b) to prepare an educational program for landlords and tenants, and (c) to lobby government for improved temporary (first-stage)

housing for refugees. I would act as the group's chairperson.

I was concerned that refugees themselves had not identified housing as a problem and feared that the absence of refugees at the housing forum signalled their lack of interest in the issue. Nevertheless, over the next few days I invited refugees, people involved in housing, and people who worked with refugees, to meet and discuss strategies to improve housing for newcomers to Canada.

The Housing Working Group

The HWG held its first meeting on November 8, attended by myself, Jonquil Brunker, Margaret Nally, a representative from NLOC, two Hmong refugees, and two representatives of the Waterloo Cooperative Residences for students. The group prepared the following mandate:

> (a) first non-temporary accommodation for newcomers will be a priority;
> (b) the focus will be housing for refugees, but it is recognized that working with other target populations would be valuable and important;
> (c) newcomer participation is imperative -- sensitivity to meeting times to optimize this will be essential (i.e., Friday nights and weekends) (HWG Minutes, November 8, 1985).

We defined possible actions and identified people to research these ideas. Four members agreed to meet as a sub-committee to discuss the possibility of applying for a

Secretary of State grant. The RCC had previously met with a representative of the Secretary of State who encouraged the committee to apply for a grant to fund refugee-related initiatives.

The two Hmong men who attended this first meeting sat in chairs away from the meeting table until they were encouraged to join the rest of us at the table. They were very quiet during the meeting. One man spoke no English and the other offered his opinion only when asked.

A week after this first meeting, the sub-committee met to discuss grant possibilities. One of the Hmong at the previous meeting had agreed to join the sub-committee, but did not attend. Mary Berges, who was keenly aware of the amount of time ISAP workers spend searching for housing, strongly urged the group to apply for funding to hire someone to look for housing for refugees and to sensitize landlords to the cultural differences of refugee-producing countries. She envisioned this as a six-month pilot project.

After some discussion about the HWG's ability to manage and provide office space for such a project, Mary agreed to take her proposal [illegible] the Multi Cultural Centre which at that time housed the ISAP workers. (They now work from the A.R. Kaufman YMCA in Kitchener.) The meeting concluded with a decision to investigate alternative housing models and avenues other than the Secretary of State for grants.

After some research on alternative housing models, I

presented information about them at the next meeting of the HWG. No refugees attended this second meeting, though there were two new members. The minutes of the meeting express "unanimous concern" about the continued lack of involvement of newcomers.

In considering strategies to encourage newcomer involvement, we talked about the problem of finding meeting times which would be practical for both newcomers and mainstream Canadians. The question was a difficult one. Middle-class Canadians generally work days and engage in volunteer activities in the evening. Weekends are set aside as a family time. Newcomers who are alternating day and night shifts are free to engage in outside activities only on weekends. Even then, weekend meetings take away from time with family. The group decided to arrange its next meeting to precede or follow a meeting of the Hmong Association as a first step to ensure refugee input. This arrangement would later be pursued with other ethnic groups.

Another decision made at the second meeting of the HWG was to approach the Community Mediation Service (CMS) about developing a landlord-tenant mediation service and a data bank of information about problem landlords. But when HWG member Carol Burns made the request, the CMS expressed little interest in the idea. Carol suggested we seek information from other groups facing housing problems and use this information to support the need for a landlord-tenant mediation service. Carol and I talked with representatives of students, single mothers, physically disabled people, senior citizens, and people with chronic mental

disabilities, compiling a picture of a very tight housing market leading to abuses of the rights of disempowered groups.

In the meantime, a representative of a local non-profit CRO asked Jonquil and me if we would meet with her to explore the possibility of the HWG developing non-profit housing. (CROs are contracted by community groups embarking on non-profit housing projects to supply the technical skills required to develop a project [e.g., negotiating land deals, working with contractors, etc.].) The meeting took place on January 6, 1986, with representatives of the CRO agreeing to look into ways to obtain funding for such a project. Jonquil and I agreed to investigate the possibility of organizing ethnic groups who might be interested in creating housing for their communities.

Since the Hmong Association was having difficulties arranging their January meeting, we decided to dispense with the idea of holding our next HWG meeting in association with theirs. Instead, we held it on a Sunday afternoon in late January at a downtown church. A concerted effort was made to invite as many refugees as possible.

The meeting was well attended by both refugees and mainstream Canadians. Ten people from the Hmong, Lao, and Central American Associations, and eight mainstream Canadians attended. Perhaps because the proportion of new to mainstream Canadians was more evenly balanced than at the first HWG meeting (at which only two new Canadians attended), there was far more exchange between the two groups. In addition, new Canadians of

different ethnic backgrounds discussed their shared concerns.

Group members who had been researching different strategies including a day-to-day housing search for rental housing, a landlord registry, and the possibility of working with a CRO to create housing, reported their findings to the larger group. We decided to maintain contact with other groups working on housing issues, make increased permanent housing a priority (in response to input from refugees), and ensure that newcomers and mainstream Canadians continued to work together.

Because the new Canadians in attendance expressed considerable interest in creating new housing, a follow-up meeting with a CRO was set for the following Sunday. That meeting was attended by 16 people including seven refugees from the Central American and Lao Associations. A representative of the CRO presented information about co-ops and non-profit housing. The meeting ended with two questions posed to refugee groups: (a) Were their associations interested in creating non-profit or co-op housing for their communities; and (b) were individuals from these associations willing to establish housing for newcomers yet to arrive in Canada? These questions were to be answered at the next HWG meeting.

In the meantime, Carol Burns and I met with a member of Mothers Making Change, a single mothers' group, to discuss the possibility of establishing a housing registry. We agreed to raise the idea of a landlord registry at an upcoming meeting sponsored by Community Legal Services (CLS). That meeting,

attended by Carol, myself, and a small group of single mothers, concerned a legislative hearing which would open the Ontario Human Rights Code to changes, including one which would abolish adult-only buildings. (Because these buildings effectively remove from the market thousands of apartment units which would otherwise be available to families with children, they are a barrier to families requiring affordable housing.) Carol and I agreed to submit a brief on the subject to the Standing Committee on the Administration of Justice.

When the issue of a landlord registry was raised at the meeting, the CLS representative agreed to approach the directors of her organization with the idea. CLS later decided not to host the registry, citing problems of confidentiality and conflicts resulting when landlords were also their clients. We decided to shelve the idea.

In preparation for the next meeting of the HWG, I talked with representatives from each of the three ethnic associations to determine how they would respond to our questions about creating new housing. The Lao Association had set a meeting for the same time as the HWG meeting and asked if either Jonquil or I could attend to discuss non-profit housing projects with them. The Hmong Association was still considering their options; and a small group of Central Americans, who had previously submitted a non-profit housing proposal to the Canada Mortgage and Housing Corporation, decided to revise their proposal after being encouraged to do so by the Ministry of Housing.

In the end, only seven people attended the March 2 HWG meeting. The Hmong Association was the only ethnic group represented. Though the date chosen had been agreeable to all, the Lao Association's decision to plan a meeting for the same time and a special event in the Latin American community resulted in no representation from these groups. Only a few mainstream Canadians attended.

With such a low turnout, those in attendance did not feel they could deal with other agenda items, which included the larger issue of establishing ways to ensure continued leadership in the HWG following the end of my practicum. Instead, discussion focused on the Hmong Association's options in terms of forming a co-op or non-profit housing group.

Following the HWG meeting, I met with the Lao Association and explained to its members the nature of cooperative housing and how groups interested in it could get started. They in turn asked questions about the income levels necessary to live in non-profit housing, freedom to move out, and whether the Lao Association could join another ethnic association to form such a group.

Creating Housing

At this point in its development, the HWG seemed to have put aside its original goals in favour of supporting ethnic groups in their decisions to create new housing. The housing registry and landlord-tenant mediation projects were shelved for lack of

interest. The Multi Cultural Centre had agreed to seek additional core funding to hire someone to conduct a day-to-day housing search and to initiate education programs for landlords and tenants. (Their application for extra funding eventually failed.)

By the end of March, the Hmong Association appeared ready to proceed with a non-profit housing project. Following a visit to a local housing co-op, they agreed to meet with other HWG members to determine what they should do next.

In an attempt to improve attendance at the proposed meeting with the Hmong Association, I called Canadian members of the HWG to update them on recent events and to encourage them to attend. Ed Bennett and I met in advance with staff members of the CRO to prepare for the meeting. We identified three options for the Hmong: (a) they could form a founding board of directors for an 18-unit co-op project which the Ministry of Housing had approved, but for which the CRO had not yet found a community sponsor, (b) they could wait and develop their own project, or (c) they could make individual applications to live in existing co-ops.

Yang Thao and Neng Her of the Hmong Association decided to meet with their community to talk about these options and to determine how many people would like to live in a co-op. They were hesitant about working on a co-op which would include more non-Hmong than Hmong people. Though Canadian members of the group preferred a multi-ethnic setting to avoid problems of ghettoization, the Hmong preferred an opportunity to live

together as a community.

During the month of April, I developed a questionnaire to determine the housing preferences of the Latin American community and the degree to which it was interested in co-op housing. Two Latin Americans helped me to develop the questions. The surveys were distributed by six people representing different factions of the community. Because the Latin American community is very divided, one of the Latin Americans who assisted me in the questionnaire's development suggested this method of distribution as the best way to ensure a high return rate. After one month, 19 surveys were returned.

Most of those who completed the survey were married, with an average of three children. The average length of stay in Canada was 10 months. Of those who provided financial income, more than half had a total family income of less than $10,000. The highest income reported was between $15,000 and $20,000. Ten of the 15 people who answered a question about the cost of their accommodation felt they were paying too much. Thirteen people described themselves as "not too satisfied" or "very dissatisfied" with their current accommodations and only two people said they were "very satisfied" with their housing.

The fact that most survey respondents had lived in Canada for a short period of time suggests most of the surveys were completed by people associated with the Central American Association, which appeals to people who have recently arrived in Canada.

As the summer neared, the HWG planned a final Spring meeting to consider what we had done and still needed to do about the issues raised since the group's formation. I sent a chart to all members on the mailing list summarizing the issues raised, the actions taken, possible future actions, and suggestions for the continued operation and leadership of the group.

Once again, turnout at the meeting was too low to enable sufficient discussion of the issues. Very few mainstream Canadians attended. As a result, we spent most of the meeting reviewing the ways in which the ethnic associations would be interested in proceeding with the creation of housing. The Lao Association decided not to become involved in a project, the Hmong Association was interested in creating their own housing, and some Central Americans were interested in pursuing a previously proposed project. The coordinator of the CRO with which we had been meeting suggested the HWG itself propose a project which would combine cooperative housing with temporary housing for refugees.

In mid-June, Ed Bennett and a representative of the CRO suggested I meet with them to consider the possibility of submitting to the Ministry of Housing a proposal along the lines of that which the CRO coordinator had suggested. The submission deadline was July 15. I was hesitant to get involved in this new project, fearing the responsibilities would become too heavy, but Ed felt the project would lend itself well to a thesis topic and encouraged me to consider it. Following the meeting, the CRO

representative prepared a brief proposal showing how the co-op and first-stage housing might be linked.

At a HWG meeting in late June we continued to investigate the possibility of separate Hmong and Latin American proposals for housing. The Hmong decided not to proceed with a proposal. The Latin Americans decided to further develop the project they had proposed a year earlier, this time with the help of the CRO rather than on their own.

Sand Hills Cooperative Homes

Summer, 1986

A HWG meeting was set for July 6, at which it was hoped some members would agree to form a board of directors for a co-op which would include first-stage housing for refugees. It was a sunny summer afternoon and only a handful of people attended the meeting, including Al Day and Candy Grimm, two new members recruited to join the proposed board of directors. Ed Bennett and I also agreed to be part of the board. Only one person attended the meeting who represented an ethnic group and he was not interested in joining the board. We decided that at least half of the board members should be newcomers.

Jonquil had received information from the Canada Employment Centre about their contract with the Baron's Motel and this information was discussed with Darlene Perrault who worked at the CEC as a settlement officer and was a member of the HWG.

With nine days to go before the Ministry of Housing deadline

for non-profit projects, those in attendance at the meeting agreed to seek respondents for as many as possible of the surveys required by the government to demonstrate a need for the housing project. Ed and I agreed to recruit representatives of ethnic associations to the board.

After I talked with the Central American Association board of directors about the project, Manuel Villalta, president of the Association, volunteered to join the co-op board. Ed Bennett spoke to Neng Her of the Hmong Association about the project and he also agreed to join.

In the days between July 6 and July 15, the newly formed board -- Ed Bennett, Al Day, Candy Grimm, Neng Her, Manuel Villalta, and I -- worked hard to get the needed surveys completed. We each took some names from a list, provided by Darlene Perrault, of newcomers who might be interested in the co-op. We also sought as many other people as possible. A representative from the CRO assured us they would be able to provide additional surveys to boost our numbers to 50 should we fall short. (We were told the Ministry would expect at least as many completed surveys as numbers of units proposed.)

By July 15, I had taken about 23 surveys to the CRO's office. Manuel Villalta brought an additional 15 or so, but not until one day after the deadline. In their preparation of the proposal, the CRO requested from us a brief history of the HWG, which I submitted in point form along with the results of the April survey of the Latin American community's housing

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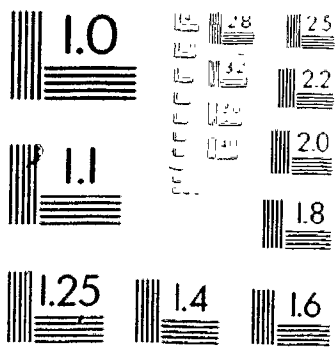

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preferences.

Having had little time to investigate the usual process for such applications, we relied on the CRO, which seemed willing to take full responsibility for our application. The application submitted on our behalf directed questions about the project to CRO staff rather than to the newly formed board of directors.

In the week after the submission of the proposal, a representative of the CRO suggested I call the offices of local Members of Provincial Parliament to ask for letters of support for our project.

During the next few weeks, it became clear that the application submitted by the CRO on our behalf was not as detailed as we had expected. They sent each of the board members a copy of a key page of the proposal. It included two sites listed as prospective locations for the co-op and a summary of the sizes and subsidy levels of the planned housing units based on information from 17 Assisted Housing Surveys.

I called their office to express the following concerns about the proposal:

1. Members of the board were not consulted about the sites listed in the application. The sites were located in the suburbs, though we had told ethnic groups we would be looking at a location in the city core.
2. There was no mention of first-stage housing for refugees. A CRO staff member explained that we had not been sent the entire application, in which more details were provided. She offered to have a complete copy of the application available for me at their office.

3. Only 17 Assisted Housing Surveys were included in the analysis though I had brought them 23, Manuel was providing some, and the CRO had promised to add their own. I was told that Manuel's surveys arrived too late and that the CRO had none of their own to add. Some of those I had submitted were missing necessary information and could not be used.

4. I had spoken to the assistant of a local MPP who told me we were too late to lobby for MPPs' support and should have done so before submitting our application.

The full application submitted by the CRO provided more information about our project than did the portion we had been mailed, but considerably less than we had expected. The brief history of the HWG and the results of the survey of the Latin American community were copied directly, though I had submitted them in rough form. The two references to first-stage housing in the application were ambiguous.

Our efforts to ensure newcomer involvement and our commitment to reducing the housing problems of newcomers were not explicit. The proposal said simply, ". . . the group is very much interested in providing some portion of its family co-op units to new Canadians. Whether such an arrangement would be to the benefit of very newly arrived refugees or to those who have made some headway in the resettlement process has not been fully ascertained at this early stage" (Holland, July 15, 1986).

After speaking to Ed Bennett about my concerns, we arranged a meeting with some of the CRO staff to clarify our concerns and

our perception of the HWG's role in the co-op's development. We discussed the following issues:

1. We desired maximum refugee input in the process of creating housing.
2. We wanted greater input in decisions about our group and the application procedure. Had we known what would be submitted on our behalf, we said we would have requested greater direct input into its contents.
3. We wanted to begin community-building as soon as possible.
4. We were concerned about the proposed location of the co-op. Though we were assured that the sites listed in the application were only included to make the proposal more complete, we wanted to work on finding more appropriate sites.
5. We wondered how we might improve our application even at that late date. We decided to submit the additional housing surveys provided by Manuel and to write a letter describing our project to the Minister of Housing and to Ann Gabriel, the person who reviewed applications at the Hamilton office.

It was not long after the additional information had been sent that we learned our project had not been approved. The official reason for refusal was a failure to prove need: "Your proposal, unfortunately, could not be given priority due to a less substantive need and demand analysis than others under consideration" (Holmes, September 5, 1986).

Fall, 1986

The board met again on September 14, two days after we received word that the project had been rejected. At the

suggestion of the CRO representative, we decided to pursue the project as if it had not been rejected, and to consider requesting funding at the second round of allocations in the event that some approved projects would drop out. (The Ministry of Housing funds projects in three stages.)

In the immediate future we planned to meet with Ann Gabriel to determine where we went wrong and how we could improve our proposal. We also wanted to meet with local politicians to request their support and with ethnic associations to keep them informed about the project.

Within the next few weeks we met with the board of directors of the Central American Association. We showed them a film on cooperative housing and answered their questions about our proposal and cooperative housing in general. The board decided to sponsor a similar presentation to the larger membership of the Association. Two such meetings took place. At the first meeting there was considerable discussion about another co-op with mainly Chilean residents which has had some management problems. Manuel Villalta and I explained that we were proposing a multi-ethnic co-op because we feared the kind of ghettoization which has been said to occur at the co-op mentioned. Many of the Central Americans present at the meeting were aware of problems in the Chilean co-op and wondered if the planned project would be managed in a similar way.

This first meeting was attended by Mary Lynn McMahon, the coordinator of a new project sponsored by the Multi Cultural

Centre and the YMCA to prepare workshops for immigrant groups and, eventually, to teach them how to plan their own workshops. When someone suggested that another presentation on the co-op be organized, Mary Lynn asked if the Central American Association would like to organize the presentation as part of the workshop project.

A workshop was set for November 1, 1986. Mary Lynn had 180 flyers printed to advertise the event. She and Manuel distributed them to places where Central Americans would be likely to see them, even attaching them to the government cheques received by people who have been in Canada for less than a year. Despite the publicity, only seven people attended. Likewise, only a handful of people attended an earlier meeting held for members of the Hmong Association.

The meetings did, however, provide an opportunity to share with ethnic groups the reactions we had received from local politicians when talking to them about the proposed project. Meetings with Herb Epp and John Sweeney local MPPs and members of the governing Liberal Party, revealed that refugees were not a high priority with the provincial government, that politicians' perceptions of a local Chilean co-op made them wary of other "ethnic" housing projects, and that our initial proposal to the Ministry of Housing was not nearly as well prepared as those of other groups applying for funding.

Mr. Sweeney, in particular, suggested we would have to prove there were still substantial numbers of refugees arriving in the

area to justify the need for our project. Though this view was not made explicit, the politicians seemed to fear the implications of funding a project for refugees when Canadians face growing housing problems.

David Cooke, another local MPP, was more supportive of our proposal than the others, saying it made "eminent sense."

At an October meeting of the HWG, Candy Grimm, a member of the founding board, reported that she had begun to look for land, but was told by one realtor that he usually dealt directly with the CRO rather than its clients. She asked our CRO representative for assistance in the land search. The staff member agreed to pass the request to the person responsible for land searches.

Shortly after our October meeting, I met with Darlene Perrault of the Canada Employment Centre in preparation for an upcoming meeting with Ann Gabriel, the Ministry of Housing official who would review our application. I hoped to gain some commitment from the CEC to use the first-stage housing we planned to include in the co-op. Darlene agreed to write a letter noting the CEC's desire for more first-stage housing and its interest in using the units the co-op would provide.

At the ensuing meeting with Ann Gabriel, Ann warned us that our July proposal had compared very poorly to others. Some of the information from the Assisted Housing Surveys was not included, and our description of the proposed project and our arrangements with the CEC were too limited. We told her we

realized the failings of our proposal and were determined to improve it for the next submission.

Our meeting with Ann also made it clear that it would not be particularly fruitful to apply for funding in the second round of allocations, as we had hoped. She explained that the Ministry approves 120% of the projects it will fund with the expectation that some will drop out. She suggested we spend the next few months obtaining community support for our project and developing our proposal.

We gained another indication of the Ministry's expectations by meeting with Vida Seeds, a board member of a project called Village Lifestyles which received preliminary approval in September, 1986. Vida showed us the detailed proposal her group had submitted. The proposal was clearly superior to our own very brief one. They had 70 Assisted Housing Surveys as an indication of the demand for their 50-unit project.

At a November 2 meeting of the HWG we chose Sand Hills Cooperative Homes as the co-op's name. Sand Hills was the first name given to Kitchener-Waterloo. We also elected board members to executive positions. This process resulted in only one new Canadian on the executive: Salvador Ramirez, who joined the board in October, shared the position of secretary with Ed Bennett. New Canadian members of the board were reluctant to take executive positions. Salvador agreed to take the position of secretary only when Ed offered to share it with him.

Another decision made at the November 2 meeting was to seek

interest-free loans to be lent for a period of two years as an indication of support for our project and as a way to raise money for a deposit on land. Candy Grimm agreed to act as the group's fundraising coordinator.

Though our contact person with the CRO was unable to attend the meeting, she told me a few days earlier that the staff member responsible for land searches would assist us only if we would first sign a contract with them. Having just met with a Ministry of Housing representative who suggested to us that groups should shop around before deciding upon a CRO, we decided to do so before signing a contract. However, following my talk with our contact person, Ed received a call from the coordinator of the CRO asking us not to decide about the contract until they had an opportunity to meet with us.

Later that week we met with the coordinator and two staff members in what we perceived to be an interview to determine whether we wanted to sign a contract with them. We were later told that they perceived this meeting to be an exploration of their working relationship with the HWG.

The meeting focused on the question of whether we, as the community volunteers sponsoring the project, or they, as the CRO providing counsel, should make the final decision regarding the information included in the application to the Ministry of Housing. The debate arose over the question of whether or not we should include information about the sex of children (to indicate how many bedrooms would be needed) and the total assets of the

families who completed the housing surveys. The CRO's coordinator perceived this information to be an invasion of privacy and a reflection of the paternalistic way in which the Ministry of Housing operates. He felt people should be free to choose the number of bedrooms they need regardless of the size of their family. He did not feel people should have to reveal confidential financial information before a housing project is even approved.

We were sympathetic to his concerns, but felt that if we did not include this information when all other applicants did, the Ministry of Housing would not consider our application. (Ann Gabriel had conceded as much to us.) In addition, because we were the sponsors of the proposal, we felt we should make the final decision.

The CRO coordinator disagreed, feeling that we would set a precedent which his organization could not accept. He saw his organization as a member of a cooperative movement which was united in its opposition to providing this type of information in applications to the Ministry of Housing. (A subsequent interview with another member of the Cooperative Housing Federation revealed that they did not take a similar stand.) The conflict was not resolved and the meeting proved to be a deciding factor in our decision to interview other groups.

The CRO's refusal to give us final decision-making authority combined with the following factors to form our decision:

(a) we felt the application they had submitted on our behalf was poorly

prepared;

(b) we were told they would include in our application Assisted Housing Surveys from a bank of surveys they had solicited, but this was not done;

(c) we were only informed that there had not been enough time to prepare a complete application months after it was submitted; and

(d) we began to receive negative feedback from other groups about the work they had done in the past.

At Ed's suggestion, I sent a letter to the coordinator explaining that we were interviewing other CROs and felt it would not be fair to ask his organization to do any more work on our behalf or to attend our meetings until we had decided whether we would continue to work with them.

The month of November was very busy with interviews of four prospective CROs and continued lobbying of politicians. We met with both local MPs and a Kitchener city council member who suggested we send letters to all council members and follow-up the letters with phone calls asking for their support. This resulted in three letters of support. Local MPs were more readily supportive of our proposal than were the MPPs, perhaps because refugees are a federal responsibility and we were requesting mainly provincial funding.

From a list of CROs, the board narrowed its choice to two: one, a private consulting agency, and the other, a non-profit CRO which was a member of the Cooperative Housing Federation. The entire board interviewed these two groups. A Hamilton-based

non-profit group, Jubilee Consulting, was later recommended to us, and Ed and I interviewed them while we were in Hamilton for another meeting. The latter group impressed us because of its start as a community project of the United Church of Canada, known for its social justice ideology, and its apparent success in getting projects approved.

We met a second time with our previous CRO after the coordinator explained he had not perceived their earlier meeting with us to be an interview. Because the second meeting with them was set for a weekday, only Ed and I were able to attend. Following our meetings with them and Jubilee Consulting, we related our impressions to the board.

The board decided to work with Jubilee Consulting, although it was also very impressed with the private consulting agency we had interviewed as a group. The advantage of Jubilee over this other agency was its desire to contract with two graduates of the cooperative college in Saskatoon to provide member education to the group. The board felt member education would be especially important in a co-op composed of people from a number of different cultures. The other agency had no provisions for educating members in cooperative principles.

It was December 7 by the time we had our first board meeting with Jubilee Consulting and discussed the nuts and bolts of putting together an application. At this point we had also accepted two new members to the board of directors. Witold Wit and Andrew Mazurek had joined other Polish refugees in informal

English classes offered by an undergraduate psychology student who was the daughter of Polish immigrants and lived in a student housing cooperative. In her classes, she introduced information about housing co-ops and talked about the Sand Hills project. She encouraged members of her class to become involved in the co-op project. [illegible]rew and Witold did so.

There were three main topics of discussion at this first meeting with Jubilee:

1. We were still uncertain as to whether we should apply for a special one-time provincial grant for special needs housing. Known as Project 3000, these grants were to assist non-profit groups to develop housing for special needs groups requiring support services. We expected applications to be due in January, 1987. (The deadline was eventually set for March 31, 1987.)

2. I suggested we use a part of an anticipated $1,000 Development Assistance for Supportive Housing (DASH) grant to reimburse our previous CRO for its out-of-pocket expenses. Our understanding of their work during the past summer was that we would not be expected to reimburse them if our proposal were to be rejected by the Ministry of Housing. Since that was the case, we did not believe it necessary to pay for this earlier work. However, we decided to request a bill for the out-of-pocket expenses they had incurred since that time.

3. The board decided to put a classified ad in The Kitchener-Waterloo Record to solicit people interested in

cooperative housing. The ad went in the paper in mid-January and resulted in about 20 calls from interested people and a smaller number of Assisted Housing Surveys.

Winter/Spring, 1987

By January, 1987, the number of refugee claimants arriving in Canada was increasing beyond all expectations. Similarly, Canadians were growing increasingly angry at what they perceived to be false refugees who were becoming a drain on the welfare system and taking away Canadian jobs and housing. A U.S. ruling, to be implemented in May, 1987, required the deportation of immigrants living illegally in the United States and large fines to employers hiring illegal immigrants. This legislation sent illegals (mainly Central Americans from refugee-producing countries) fleeing north to Canada to claim refugee status. Their numbers were increasing to such an extent that Metro Toronto, for example, was running out of temporary housing, and soon would have to put people in bunks at Exhibition Stadium.

This rush of Central Americans was preceded by a rash of false refugee claims: first, by Portuguese immigrants in early 1986; then by a boatload of Tamil refugees who arrived on the Atlantic coast during the summer claiming to have been abandoned on the ocean (they had, in fact, paid substantial fees to escape Germany where they had been living); and then by a sudden influx of Turks in late 1986, who were making false claims of refugee status after being counselled to do so by travel agents in their

country.

A January 12 letter to The Kitchener-Waterloo Record spoke of "the invasion of the so-called refugees" and demanded that the federal government stem the flow quickly "so our people can face a decent future in this great country of ours" (Aussems, January 12, 1987, p. A6). The following day a Record headline read, "Backlash against refugees feared if Ottawa's screening not improved" (Wilson, January 13, 1987, pp. B1, B2).

By January 24, an estimated 50 to 60 Central Americans had arrived in Kitchener-Waterloo since December, 1986. The arrivals were expected to increase as the May date of the U.S. legislation neared.

Surrounded by the growing uproar over refugees in Canada, our board continued to work through the arduous process of preparing a proposal for the impending, but as yet unannounced, government deadline. At a January 25 meeting, the board identified its preferences in land sites from a list of available land prepared by Jubilee. At Ed Bennett's suggestion, the board also agreed to "establish a corporation entitled Sand Hills Community Development Inc., the objective of which would be . . . (to) facilitate different community development initiatives including housing alternatives" (Sand Hills Cooperative Homes, January 25, 1987).

This motion was in part a result of a report which Ed and Al Day had prepared for a Social Assistance Review panel. In their November presentation to the panel, they had suggested that

social assistance in Ontario move from the present notion of welfare to one which would sponsor community economic development in the form of community loan funds and community land trusts. The establishment of a community development corporation was seen as a mechanism for our board or its successor to pursue these activities as a way to resolve the long-term needs of refugees beyond the establishment of the co-op.

At the January 25 meeting, I presented a bill we had received from our previous CRO totalling $2,007.14 for their work on our July, 1986, application and all expenses entailed in their relationship with the HWG. In a telephone conversation, the coordinator said he would not have pressed for payment had we abandoned our proposal, but because we left his organization for another, he felt we owed the money. Although we understood them to work on a speculative basis, he claimed they did so only if our commitment to the proposal ended, a contingency about which we were not aware. The board decided it needed more time to consider the bill. Ed offered to consult a lawyer and we agreed to wait until the next meeting before deciding what to do.

In the weeks preceding the next meeting, I attended two meetings which helped me to place our work in a wider context. The first was organized by Sybil Frenette, a Kitchener city planner and the general manager of Kitchener Housing Inc., a municipal non-profit housing project planned for downtown Kitchener. Frenette began to encounter problems in her role as general manager of the non-profit project and decided to call

together all groups in the Region which were applying for or had already received funding for non-profit housing. At least 20 groups attended the meeting, though many more were not represented.

Three issues were highlighted: (a) people questioned the need for and usefulness of the needs surveys required by the province, (b) the maximum unit prices (MUPs) were perceived to be too low, and (c) there was a fear that non-profit projects would someday form a ghetto on the outskirts of the city where land was inexpensive enough to make projects feasible, given the MUPs allowed by the province.

Another problem anticipated by the groups was that of community acceptance of projects containing high numbers of low income earners requiring subsidized housing. The province encourages groups to include as many low income earners as possible (in fact, projects with the highest percentage of low income earners are most likely to receive approval), but neighbours are more likely to oppose such projects. From the province's perspective, if government-subsidized housing were to include a number of middle income earners who could afford accommodation on the private market, the taxpayers who fund the projects would become upset.

The second meeting I attended was an information session offered by the Ministry of Housing to explain Project 3000, a one-time program to create 3,000 housing units for special needs groups. That meeting made it clear to me and to Ed Bennett and

Candy Grimm, who also attended, that the project we were proposing could not be considered for Project 3000. It required another government ministry or private agency to fund live-in support for the residents.

Informal talks with Ministry of Housing representatives also made it clear that the major task facing our group was to develop a detailed explanation of the first-stage housing component of our project and how it would be managed.

As a result, we decided at the next board meeting to meet with officials of the Canada Employment Centre and to request their strong commitment to the first-stage housing component of the project.

Other developments at the meeting were Jubilee's report that they had put offers on two sites and the group's decision to send a letter to our previous CRO reaffirming that we would offer to pay only their out-of-pocket expenses.

The meeting also included our first member education session. A discussion followed on the "need to build in a contract or some agreement for the first-stage housing component of the project and the need for a community education process" (Sand Hills Cooperative Homes, March 1, 1987, p. 3). We talked about employing Sand Hills Community Development Inc. as an organization which would become involved in the community education process.

Before meeting with the CEC to discuss first-stage housing, I talked with members of the House-Church Committee who offer

temporary housing for refugees in a rooming house in downtown Kitchener. They spoke of the many problems which have arisen at the rooming house, including electrical appliances left on, water left running, doors and windows left open in winter months, babies not wearing diapers, food not properly stored, and as a result, cockroach infestations. All of these have led to increased costs to the House-Church group. They also noted that families, who find they have lots of space compared to what they are accustomed, sometimes invite friends to live with them. Due to fire regulations, such long-term visitors cannot be permitted.

This information suggested we would need to include in our fees to the CEC the costs of a part-time coordinator and the maintenance of the units. The need for a strong community education program within the co-op was becoming increasingly clear.

I and another board member met with Gary Green of the CEC and John Gee of Canada Employment and Immigration to discuss: (a) the extent to which the CEC could commit itself to using the first-stage units, and (b) how we might ensure that families would not stay in the first-stage units beyond the time for which housing assistance was provided by the CEC.

The meeting resulted in a letter, signed by the manager of the CEC, stating they would use the housing as long as refugees continued to arrive in the area, a scenario which the letter said was unlikely to change "in the forseeable future." They also provided details of the number of government-sponsored refugees

arriving in the area each month. We agreed that the best way to ensure incoming families were aware of the temporary nature of the housing would be to have them sign a "letter of agreement" describing the unit as available for a limited time.

The meeting with the CEC was followed by a meeting with Ann Gabriel to ensure that we could answer her concerns regarding the first-stage housing. After meeting with Ann, we decided that Sand Hills Community Development Inc. should contract with the co-op to manage the first-stage units, thus reducing the burden on the co-op board.

In preparation for the next board meeting, I sent each director a package of information to be included in our proposal to the Ministry of Housing, which was due on May 15. The package included a brief synopsis of the history of refugee settlement in Kitchener-Waterloo and of the Sand Hills project, information supporting the need for refugee housing, and a description of the first-stage housing and how it would be managed. We spent our April meeting discussing the information in the package and making suggestions for improvements. We decided to propose a 60-unit co-op, 10 units of which would be used as first-stage housing.

This was an animated meeting by previous standards, with much discussion about how the co-op should eventually be organized.

The ongoing saga of the bill from our previous CRO was also discussed at the April meeting. The latest development was a

letter from the coordinator explaining why his organization saw ours as liable for the costs he had charged us, and demanding that we submit to binding arbitration to settle the matter. In addition, he warned us that interest charges would begin immediately.

We decided not to submit to binding arbitration, believing that such a move would suggest we felt they had a right to bill us, though not for the amount requested. Rather, we disputed the bill on a number of grounds:

(a) we were charged for the attendance at our early HWG meetings of our original contact with the CRO. We had viewed her as a volunteer no different than any other group member;

(b) we understood from this same contact that we would not be liable for fees to the CRO if the proposal were not approved for funding, yet the coordinator later said we were liable for their time and expenses as long as, in their view, we had been committed to them originally and continued to be committed to our proposal: and

(c) the bill requested payment for services which we did not perceive to have been rendered.

As of the time of writing we have not heard anything further regarding the bill.

The most recent co-op meeting was held in early May, a few days prior to the submission date for applications to the Ministry of Housing. At this last meeting, we hammered out the final figures for the number and size of units and the ratio of subsidized to non-subsidized units. Jubilee announced they had

made a down payment on a parcel of land in northeast Kitchener which allowed them to hold it until July 31. They would try to hold it for a greater length of time once that date neared so we might have it should we receive a positive reply from the Ministry.

We have recently been informed that our project has received preliminary approval for funding.

RESULTS

The results of the analysis of the unobtrusive data and the interviews with board members are summarized below under the headings of the six areas discussed in the methods section: the process of the intervention, newcomer participation and empowerment, cross-cultural dynamics, the ecological perspective, and the creation of a setting. Additional topic areas emerged in the data analysis, including recommendations about dealing with CROs; members' opinions about the Ontario social housing program; and the response of community members, including provincial and federal politicians, Ministry of Housing officials, refugees, and the general public to the co-op proposal.

The Process of the Intervention

Because none of the members of the housing co-op's founding board had previously participated in a similar process, no one had answers to the many questions which arose as the group made its way through the maze of bureaucracy involved in applying for social housing funding. Nevertheless, as the group continued through the process, it became more sophisticated. One member said:

> I think we've grown enormously as a group, particularly since we started to go out and interview the politicians, have these meetings available, have more detailed minutes of what we're about, interviewing of resource groups, basically sharing in activities together, some work activities together, has really focused us as a group of people.

Another said: ". . . when we start until now, I can see

that we have a lot of progresses and you know, things getting better, much better than it was. And I see that everyone have more experience."

In November, 1986, the board decided to undergo the legal process of incorporation. We chose a name for the co-op and elected executive members of the board. I felt my title of president and those of other executive members made us less flexible as a group than we had been when I acted as chairperson and all members were equal. Other members did not agree. The majority said they felt we had to choose executive members of the board in order to give the group some structure. As one member said:

> I don't really think it mattered that if you were chairing the meeting or if you were president of the co-op. Like I don't really see a lot of difference in that. I think when we did that (elected the executive) we thought we needed titles because all of a sudden we had to be incorporated. That was going to happen a month away and we needed to get that set up. . . . it doesn't really change things too much . . . .

The only new Canadian board member to accept an executive position agreed that the election of an executive did not result in less sharing of responsibility within the group. He did feel, however, that as an individual he was not ready to become an executive member of the board at that time. Having never been involved in a co-op before, he felt unprepared to serve as secretary, a role which he said he did not understand.

But though newcomers did not act in a leadership capacity, everyone seemed to agree that the board worked collaboratively. One member termed the process "democratic":

> Yes, that's why I like it you know, because everything was very, how do you say, democratic, you know. Even if everyone was agreed with something and you wasn't you could talk and explain your idea, right? And actually if (that) idea was right and everyone was agreed with you, you can change, you know. I mean, yeah, that was good.

The preparation of the group's application for funding is a good example of the collaborative way in which it worked. Since their newly acquired English skills made it difficult for new Canadian board members to assist in the preparation of the written application, we talked about what it should include. I put the ideas on paper and sent it to the board members for their consideration. At an April meeting, we discussed the application and made revisions and additions to it. At a subsequent meeting we decided upon the number and size of housing units and the percentage of subsidized to non-subsidized units.

One member who missed the meeting in which many of the details of the application were determined said, " . . . I really want(ed) to, you know, at least hear what the people was going to say or else give my opinion, right. And that's what I liked, you know, because you can give your ideas in."

Another member summarized the preparation of the application in this way:

> . . . all of these discussion points allowed for the fine tuning and I think a meaningful comprehension of what this is all about and what we're embarking on and what this means from the standpoint of time lines, expectations, costs, all of that. So I think there's a meaningful working-through and people have a good psychological as well as substantive understanding of what this is all about.

Familiarity with levels of government, not to mention the English language, made the work involved in developing the co-op

easier for mainstream than for new Canadian group members. As a result, the pace of discussions had to be monitored with both groups in mind. As one member said:

> I think at some point you have to find the comfort level of going too slow and too quickly. I'm not sure. I have no answer to that, . . . you don't want to slow the whole process down and you don't want to embarrass them (new Canadian members), and yet you really would like to explain it further to them . . . .

The question of pace also related to the number of projects the group embraced at one time. When at one meeting a member began to discuss the possibility of the group becoming involved in community economic development, a new Canadian member interrupted, saying the group had enough work with the co-op alone. Another member reflecting about the incident in an interview, said: ". . . we thought, 'Oh, we haven't even got one thing and now we're sort of going in another direction.'"

The timing of when to involve the larger community of potential residents in the project was another process consideration. As the group's leader, I had originally hoped to involve those people who had shown an interest in the project (about 80 people, most of them refugees, had completed questionnaires as an expression of interest) before the application for social housing funding was made. But as we moved toward the application deadline, it became evident that, both for the sake of the board of directors and for prospective new members, it was too early to involve new people, as the following quotes suggest:

> I think you'd frustrate a whole lot of people . . . and how

could you possibly involve them? . . . . Unless just information, you know, and keep them updated. That's going to increase cost and time and it's going to put a drain on maybe some people already on the board. . . . I'm thinking about refugees themselves, or the representatives (of refugee groups currently on the board). You know, if they have to go back to their groups with just another task, I think you may be just putting too much on them at this point.

. . . I don't think that most of them could relate to a project that might happen. And even if you were to receive the assistance, you know, the grant tomorrow, all those 70 people who are on the forms, like, very few of them are going to actually be in the co-op.

. . . I think we both have too much on our plates, but also, what can we involve these people in? We can't promise them anything.

Newcomer Participation and Empowerment

During the interviews, many members related their reasons for becoming involved in the co-op's board of directors and their beliefs as to why other members joined. One member saw two motives for becoming involved in the project: (a) to find housing, and (b) to help others find housing.

Finding housing was a more immediate concern for some new Canadian group members, but it was not the primary reason for their interest in the project. For example, one new Canadian member said his interest arose from a desire to learn more about co-ops and how they work. Another member felt that as the leader of an ethnic association, it was his responsibility to become involved in the project on behalf of his community. He felt other members of his community would be more likely to become involved at a later date, once the project received government

approval for funding.

As one member said, it was easier for mainstream Canadians to spend time on the project, not only because they did not face the immediate problem of inadequate housing, but also because they were settled in their home country: "For us (mainstream Canadians), you know, it's an interesting project and we like getting involved in it for that reason. But for somebody whose got a lot of other things to do, and one of those is finding housing . . . ."

This point was supported by a new Canadian member who viewed himself mainly as a spectator in the group. The amount of time he devoted to work and family limited his ability to participate: ". . . the most important thing is that I just, you know, care about myself, much (more) than the housing progress. Because like I say, everyday I was too busy, you know, and I didn't pay any attention to this project very much." Later, he said, "I very appreciate to follow, you know, to follow everyone."

Mainstream Canadians had the advantage of fluency in English which enabled them to meet with politicians, write letters, and express their opinions more easily. One new Canadian member recognized the need for newcomer participation, but felt constrained by a lack of fluency in English:

> . . . we (new Canadian members) need a more discussion, you know, more participation, but I think that we have a limit in our language -- English -- that's why. But we have, we keep the idea of what's going on, that's good too. Sometime we like to give more ideas but you know, we can't really fluently so that's the problem.

The extent of newcomer participation in the project must be

considered in the context of a number of factors, one of which was the complexity and nebulousness of the task at hand.

As one mainstream Canadian member said: "I find it difficult, the whole process you know, . . . and it's my country, it's my home. I should be familiar with the . . . bureaucracy. And I'm wondering sometimes how much (new Canadians) can possibly understand or have a point of reference . . . to." Later, the same member said:

> At this early stage, again I think partly it's just the technical level that you're dealing with. . . . if their English is at all hesitant, which some of their's is, yeah, I think they just can't. It's all a verbal, contractual understanding thing and I think . . . you know, the people that are participating I would think are the more verbal ones, like the spokesmen for their groups by the sounds of things.

One of the biggest barriers to newcomer participation was the type of jobs new immigrants tend to hold -- jobs which do not allow them the flexibility of leaving work for a few hours during the day. This, combined with English-language limitations, made meeting with politicians and civil servants nearly impossible.

> . . . to pull this thing off successfully requires the kind of lobbying and other community building that people with the luxury of our kinds of work schedules can do but other people can't do easily. It also requires other kinds of skills, . . . including English-language skills, organizing skills that (new Canadians) have potential, you know, and maybe even capabilities in at this time, but I think that they require the support service . . . to help them to pull it off and that would require the time, the luxury, . . . that you and I have.

The problem of work schedules became especially apparent in interviewing new Canadian members of the board. Two members worked night or day shifts which varied from one week to another.

and another worked permanent night shifts. The following excerpt from an interview reveals the daily routine of one member whose schedule prevented being interviewed:

X: Y is working on the night shift.
M: Ah, so he has problems getting (to meetings).
X: Yes. He has been working at 4:00 and he has to leave his apartment at 3:00.
M: On Sundays?
X: No. Everyday. He arrive to the apartment 6:00 in the morning.
M: And then he takes care of his children?
X: He has one child. And problem, you see?
M: Does his wife work during the day?
X: Yes.
M: Oh, that's hard.
X: And during Sunday, during Saturday he has sleep because when he arrives to his apartment (his daughter) get up and she can't sleep. He is very tired. . . . . He has problem. Only Sundays he can sleep. Saturday he's at Conestoga College with me.

One member, who is also a leader in a local ethnic association, suggested another factor which might hinder the participation of refugees: a history within their own countries of disillusionment with the promises of politicians and bureaucrats who embark on projects which in the end help only themselves.

> Almost four years I've been working for the group. People don't believe sometimes what we are doing. Because they saw how we live back home. A lot of projects only to get promoted, to go up, up, up, but never they . . . help people. That's why they don't believe. . . . . People, they want to go up, but never when they get that place, they give back their promise.

Paradoxically, the same member said that when they arrive in Canada, many refugees are surprised at the number of helping services and financial supports and are lulled ~~into~~ the comfort of having things done for them.

> . . . our people, they are used to work back home. But when they come here they get some things free, then they are used to say, "Why should I work today?"

> One of the things to consider is that the government helped (refugees) to come to Canada and they consider that the people, our group, (they) can't get anything from (us). Only the government will give them all the things they need. . . . I see it in our association . . . . They think that our association will give them more problems, but they have already who will help them, in this case, maybe Manpower or the government.

As a consequence of all these factors, it sometimes felt as though mainstream Canadian members were doing all the work, though the intent of the project was to empower new Canadians through active participation in the creation of their own housing.

> . . . part of the time it was frustrating because you thought, "Why is it all of us (mainstream Canadians) that seem to be doing all of the work?" . . . in little areas where it was, you know, encouraged that you can get some participation from their association and they didn't seem that terribly interested -- the support groups that they were coming from. Not they themselves, as much as the support groups.

This reluctance on the part of the ethnic associations was noted by another member:

> I get various kinds of messages from X that indicate that he's committed to (the co-op) to the extent that he's keeping his community informed and there's a part of him that wants to prove to his community that this is going to happen, but he's also aware that there's a part of his community that's sitting back and waiting to see whether this is going to happen or not. And although I think he has their support, their go-ahead, and he's not just representing himself, there's some institutional connection here, but there's a wait-and-see attitude that some of them are holding at some level of consciousness. That because X has been involved with us so actively, he obviously has reduced his dissonance in a way that the others couldn't possibly have.

A member of the association described in the preceding quote said his community was, in fact, reluctant to believe in the

project because the first application for funding failed to receive government approval. A similar fear was expressed by another new Canadian member who felt members of his community would lose interest if they became involved in the co-op and then it failed to receive funding. Because of this fear, members of the board were content to involve only a small group in the application process. Once the funding was received, the board felt more new Canadians would come forward to participate in the co-op's development.

> Then they will see really this group was working for us. We promised to them. They see now the promise is done. If we continue, if we continue working like that, then people will be more close to our group.

> I think the key is that they will definitely be more actively involved once the construction's begun or the building's there. I think once that happens, I think that's when they will see their role and I think the fact that they've been involved the whole way through, they may appreciate the situation more.

Despite the belief that new Canadians would become active in the project only when funding was received and construction begun, the co-op board members felt it was essential that at least some new Canadians were involved in the project from the beginning.

One member likened the role of the board's new Canadian members to that of a board of directors in a corporation. In a corporation, the board of directors listens to the ideas of a director or general manager and then makes suggestions. "Though the board of directors don't actively get involved, they're still important," he said.

Some new Canadian members frequently missed board meetings, but despite their irregular attendance, one member declared:

> I was kind of trying to look at our refugee members of the board and try to say like, "Were they just showing up because . . . they felt if they didn't show up that a bunch of white Canadians wouldn't want to provide housing for them? Or if they didn't show up they would be forgotten?" And my basic conclusion was that they showed up because they were interested.

Another member placed the level of newcomer participation in the context of their history in Canada:

> I think that it would have been impossible to embark on this project five years ago and it was sobering to be part of both phases of this project -- the Housing Working Group and the establishment of a co-op. Notwithstanding that observation, it's also clear to me how difficult it is still, after seven or eight years of history in the community for many of those groups, for them to take this kind of an initiative and to carry it through. And that's while we're consciously trying to empower them to do this for themselves or to do that in the collaborative way with support people and with people who also wish to create a co-op with the same motivation that they would have, how difficult it is even with the context of eight years of history in Canada.

New Canadian members of the board lacked confidence in their leadership abilities within Canadian society. For example, the following quote reflects one member's belief that mainstream Canadians are best able to get projects to succeed:

> I didn't see that everyone or some of the other people they can do it (the work involved in developing the co-op), except (the researcher) and Mr. Bennett. Because, you know, I don't know, because I can see, like me (and other group members), like these people they didn't see far away . . . you know, so they, I don't think they can do it.

This same member felt more mainstream Canadians would be a welcome addition to the group.

> I think that we need couple more real Canadian people, you know. Because maybe they have a better speaking and a better language. Or maybe they can talk to our people like

> me (and other new Canadian group members). That would be better and a help, like help us to get more English, you know.

One member felt that had we waited longer to elect the executive, the new Canadians might have been more able to recognize roles they could handle: ". . . I think if they'd have realized, even for example the treasurer . . . I would have thought, 'How are they going to handle that?' But indeed there hasn't been that much. They could have done that easily." Yet another board member felt that though we may have asked newcomers to accept specific responsibilities too early in the group's development, it was important to invite them to do so, and if they refused, to respect their decisions.

There is a continued reluctance among newcomers to accept executive positions. One new Canadian member said he thought he and the other newcomers were not able to act as leaders at this point, but might be able to do so in the future. Another said he felt they needed a chance to watch the process and gain some experience before embarking on a leadership role: ". . . because (of) your experience, it would be better for you (the researcher) to start, and you know, to get more experience as a group. Then for us, it's better to learn a little bit more about how the board will go . . . ." Another member felt that when talking to politicians, it is better to have mainstream rather than new Canadians present: "Yeah, because as a Canadian, (politicians) will believe that this project will be done. If they give (money) to the other guys (new Canadians) then they won't feel

really successful."

As one member who had previously worked with refugees concluded, empowerment is a long-term process.

> One of the major lessons for me around that is becoming more clear again of my expectations, what a big undertaking this is to try to pull this off with refugees, that it's just so easy to underestimate what's involved in terms of trying to facilitate or encourage them to take leadership for them to be empowered to do this, that it requires an enormous amount of support notwithstanding all of the strides that they've taken in the last five years.
>
> To me the development is always a long-term process and for some people it's longer than others and that with the whole notion of empowerment, if it's going to happen, people have to empower themselves. And if one respects that, that means that for some people the pace might be eight or nine years before they wish to get involved in something like this. Like, for some of those people they've been here for five or six years and this is a big step. For the Laotian community, maybe they're a year or two away from wanting to play a leadership role in this kind of thing. But if they're going to empower themselves, it has to be at their pace and all one can do is respect, support, encourage.

Nevertheless, group members agreed that there were things we might have done better to ensure maximum newcomer participation. Suggested strategies included more follow-up with members who appeared reluctant to take active roles, paying more attention to the social aspects of the group rather than remaining solely task-oriented, avoiding tokenism by selecting members of the board on the basis of criteria other than ethnicity, and at least at some points, refusing to take responsibility for tasks which could be done by new Canadians.

Cross-Cultural Dynamics

Board members found it difficult to answer questions about

cross-cultural dynamics within the group because they found board meetings to be so task-oriented that there was little opportunity to get to know each other on a personal level. One member did say, however, that he found it difficult to get to know members of other cultures on a personal level when he did not share similar interests with them. When members had common interests, he found greater exchange was likely to occur.

Based on the interaction which has occurred up to this point, members were positive about the possibility of multi-ethnic groups working together on shared problems. One member said it most succinctly: "Because Canada is country all people. It's all race, all religion, all. We should living, work together." When asked whether he thought joint efforts between cultures could work, he said, "Each people is the same. The same is because face is black and yellow and the same. Each people has heart, has memory, has everything the same."

The idea of Canada as a multicultural community was voiced by another member in a similar way.

> This is Canada, you know. This are only one big ethnic group. Then you must, if you're going to stay for a long time in Canada, then you must know also what you think about that. You need to share ideas. Then all people Central American, because we have our own customs, then we don't know other customs. Then we must go together to know their customs and our customs too, their ideas, educating themselves.

This optimism was not shared to the same extent by everyone. One member said the co-op's board members were probably not representative of the average community member who might not see the value of multi-ethnic groups. As a few members pointed out,

the idea of a multi-ethnic housing cooperative sounds good on paper but will be much more difficult to implement in practice. They felt the selection of people who will live in the co-op and the education of members about cooperative living will be crucial to the co-op's success.

As one Central American mentioned, even within an ethnic group there can be much dissension. Members of his community, he said, wanted to know how the board proposed to ensure that those selected to live in the co-op would be willing to work with their neighbours, "cause it's really hard when people only go in their apartment and do nothing."

Ecological Perspective

Respect for Cultural Diversity and Pluralism

The HWG believed new Canadians were most able to describe their own needs and to assess the feasibility of strategies to satisfy those needs. As a result, the group's mainstream Canadian members felt they would not have a legitimate mandate unless they obtained significant refugee participation. Questions about the feasibility of mixing ethnic groups in a housing project and the ratio of new Canadians to mainstream Canadians within the project were always referred back to the new Canadian group members.

But as one member said, it was important to bear in mind that newcomer involvement was limited by the degree of

flexibility their work schedules allowed. Given the types of jobs they held and their misgivings about their capabilities in some areas, it was important to respect newcomers' decisions regarding their level of participation.

> . . . the important thing to underline here is to ensure that they're involved in ways that they feel comfortable with and that they're progressing at their pace, accepting responsibilities for what they feel they wish to, rather than our pushing them into things. And if they get connected, maybe they're the ones that will nurture future projects. But again, it's . . . a question of our not being able to define the pace for them. And we invited them (to take executive positions), they gave us their answer which I think was to say that for whatever reason, because of their work schedule, because of lack of feelings of confidence in it, they said, "no."

A more complete discussion of this topic can be found in the earlier discussion of newcomer participation.

Resource Perspective

From the beginning, the HWG made explicit its recognition of the value of working with other target populations. But though we talked with representatives of other groups with housing problems, we did not join forces with them. Attempts to establish links with established organizations such as Community Legal Services and Community Mediation Services also failed. As one member suggested, our failure to establish links with outside organizations was largely due to our failure to carefully consider our approach to them.

> . . . my hunch is that you use those groups . . . by involving them in a particular task, like "We want to do this workshop on community mediation, would you come in and do that for us?" Something concrete or a one-shot thing, or contract to do a two-shot thing or a three-shot thing. So we could say, "We want to do a series of things on

> mediation. Would you be resource people for us?" So I think that we probably could have been smarter maybe in involving resource people, but with specific agenda -- such as what I mentioned -- in mind. . . .

An interview with another member revealed that as leader, I failed to recognize that group members, particularly those who were not themselves refugees, did not share my familiarity with the range of services already available to refugees.

> Maybe from my own point of view I would have liked to have known who all else is out there doing this. We seem to be a little group whose, you know, started all this, but I thought part-way through, "There may be 20 others identical to us doing the same thing, working for refugees." How do we really know that? Other than you know, you had that history but, you know, just sort of churches and maybe some other areas. Like whose doing what for whom?

By not providing information about services currently available to refugees, we not only failed to take full advantage of outside resources but as one member said, we also failed to take advantage of members' own resources. She felt we had used the resources of the researcher and her advisor, but did not tap those of other members.

Commitment to a Longitudinal Perspective

Much emphasis was placed on the importance of member education to the long-term success of the co-op. The establishment of Sand Hills Community Development Inc. as a vehicle for (a) the management of the first-stage units within the co-op and (b) future community economic development endeavours, reflected a desire to maintain a long-term perspective.

But while the value of member education was clear to new Canadian board members, the need for Sand Hills Community Development Inc. (SHCD) was less clear. In fact, interviews with new Canadian members revealed they had little understanding of SHCD despite frequent discussions about it at board meetings. One member, who said he did not really understand what SHCD was about, said he realized the co-op would not solve all the housing problems of refugees, but he did not see that as the group's goal.

Another member saw the value of future endeavours, but limited these to creating more co-ops.

> I believe in my case this step is the first step. That means only 60 units is not enough for refugees. We need, I believe we need more. Maybe three more of that quantity. Because people really would like to be involved in a group like this. Because if we get a success in this proposal, then we can receive more and more, you know, more projects. We can develop more projects for refugees.

As one member said, some of the new Canadian group members faced an immediate need for better housing. The completion of the co-op was a long-term goal for them: "I'm wondering . . . quite frankly, how global they can possibly (be) when, you know, it's themselves. We (mainstream Canadians) can all have that perspective because it's not directly . . . personal." Later she added, "The reality for those participants was this existing co-op that they want to live in in a year. Now let's not lose sight, if you want them to be that actively involved, they can't, you know. Sort of settle it first and then I think they'd be quite happy to (pursue other projects)."

The Ongoing Community Process

Recognizing that any effort to reduce the housing problems of refugees must also take into account their employment situation, a few members of the board presented to a visiting Social Assistance Review Committee the problem of new Canadians who possess many skills but who are "employed in positions far below their level of capabilities and at subsistence salaries" (Bennett, Day, & Sehl, January, 1987). They recommended that a community-based economic development component be included in Ontario's present social assistance program. This, they suggested, might include community loan funds as a way to support people who might otherwise not receive loans to create small businesses. It might also include community land trusts to prevent speculation by landowners and absentee landlords.

The Creation of a Setting

Many of the issues surrounding the creation of settings about which Sarason (1972) has talked have either not yet arisen in the short life of Sand Hills Cooperative Homes or it is too early to gain a clear perspective of them. As a result, both the unobtrusive data and the interviews failed to provide answers as to whether the group has fallen prey to the myth of unlimited resources or "buildings as distractions." It is also too early in the co-op's development to determine whether I, as the leader, will "compromise the setting at the expense of its original

goals" or view it as "the fulfillment of my dreams."

The extent to which I shared responsibility for the project does, however, suggest something about what Sarason would refer to as my "sense of privacy and superiority as leader."

The Leader's Role

As one member mentioned, it is often easier for one person to do everything than to take the time to ensure that responsibility is shared. As leader, I often fell into this trap. Perhaps as a function of this, some board members said I was either the only person who had the ability to take charge, or at least the most able person:

> And yet I can't imagine if you wouldn't have taken charge, how, nothing would have happened. Like who else could have taken charge, Mary, like honestly? Like that would have never changed. You would have been doing it whether we waited six months or no. No one else would have been able to.
>
> . . . why should someone else do it when you can do it better, Mary? Does it, at this point, I mean eventually you'll say, "Now I've done it . . . now someone else. They've seen me or you've seen an example of what I've done. Now you do it next time. . . ." But you have the background, even as far as letter-writing and everything else, I mean you're the one who has the sense of the whole, of the background. I would certainly trust you not as a buck-passing, but why shouldn't you be doing it because you know best what to do at this particular point?
>
> I think it was okay because your experience, it would be better for you to start, and you know, to get more experience as a group. Then for us, it's better to learn a little bit more about how the petitions, how the board will go. . . .
>
> . . . really one person's got to keep the ball rolling. And I think once we get into construction, obviously there's going to be a lot of division of tasks so people can get in the construction group, membership education, and I think then actually more people will have to get involved and will

> get involved. And I think too, your talents really fit into what you're doing. Just being familiar with the Canadian government, what you were going about, whereas if you just dropped into Canada. . . .

There was some debate about the extent to which I shared responsibility with other group members. Some felt I did:

> . . . you always built in the opportunity for someone to jump in or help you or take charge. And often that just wasn't happening. . . . I think you took charge when you had to. And I don't think you were, you know, I think you gave every opportunity for them to do it. To the point of, you have to be careful when you deal with volunteers, quite frankly, about pushing, pushing. You can only ask for participation and involvement. Mind you, I don't know why, I just assume that the ultimate responsibility is yours, but I guess it is.

> . . . you put the problem first, then after ask everyone really involved in the project and they know everything that they would like to tell you something about.

> . . . I think you did a lot . . . along the line of having shared responsibilities. I certainly think you've been excellent at keeping your finger on the pulse of the ways in which the group has to decide. And so you've been very, very cautious around sharing information about group meetings. Sharing even small decisions such as the stationery. "Is this the stationery we wish?" Even though it was something that we easily could have decided without the group. Bringing back conversation regarding our dispute with (the CRO). I think you did an outstanding job of sharing responsibility of what's happened with regards to the content of Sand Hills.

But as another member said, I often did most of the work resulting from our meetings: ". . . sometimes I felt that at the end of the meeting you ended up with 90% of the work, 95% of the work."

One member seems to have accounted for some of the contradiction: "I think it's been too easy somehow for you and I to take maybe more of these kinds of initiatives. . . . Now at the same time I want to be cautious here because sometimes it's

going to be more useful for you to do some of these things."

As the above quote suggests, the task of "leading" the group did not fall solely to me. A few members thought my advisor played an equal leadership role, though he saw himself as more of a "support person." He concluded that a single person cannot lead a group like the HWG or the cooperative board on their own:

> I think that having someone with you in the field, right there, by itself is a critical element. Whether it's a faculty resource or whether it's a student resource or a board of directors -- that having someone to share those issues and concerns with, that you know, has some intelligent way of sorting that out with you because of some experience with that kind of content, because they're in the field with you and they're seeing the same things you're seeing but maybe with a different set of eyes -- that that's a different aspect of it and I think that it would be a very tough one . . . for a single person to pull this thing off on their own.

Community Resource Organizations (CROs)

Our experience with two CROs (see chronological narrative) and our interviews with two others led group members to make the following recommendations about dealing with CROs.

1. Interview several CROs before choosing one and ask for references from community groups who have used them.

> . . . recommend strongly to any group going forward with this venture that they interview more than one group before making a decision, that (CROs) all have different things to offer, and that they all have to decide what's gonna be best for them. And part of that could be getting a track record of experiences that different resource groups have with the client systems so that they know what they've been able to pull off and what they haven't.

2. Ask the CRO for details about the contract it wishes to make with your group.

And I think that perhaps we were a little naive in not

> asking those questions (about the contract) until we realized they had to be asked. . . . But I would think the housing support groups, resource groups would know and recognize that the people who come to them have very little knowledge and that would be explained to them right off, what they were going to do.
>
> . . . find out if they just saying, you know, that they need money for this, they need money for those.

3. Groups should take responsibility for their proposal from the beginning of their relationship with a CRO. They should not leave the project in the hands of the CRO.

> . . . a good lesson (is) to take responsibility, not to be led in, to be more actively involved. I think that's by choice, but I think quite often these resource groups work for people who want them to just take over.

The Government Non-Profit Housing Program

Members generally felt Ontario's non-profit housing program was considerably better than its public housing counterpart because of the community input it allows.

> I think that, you know it's a little better that the way we doing now because (we) just have a lot of (public) townhouse everyday, right, and then when I explain this project to our community and they can still see that this program is much better than the government's program everyday.
>
> I really like the idea of involving people in government. Or involving people with government money instead of just having them allocate funds to, you know, a government office to do something. It's to have the idea come from people in communities and it, you know, it does seem to spiral upwards that way in that the ideas do come from below instead of from up top.
>
> . . . (people) would like to be . . . more interested. You know, to solve their problem or to share ideas with Canadians or to get a group to develop and solve their needs. . . . . (W)hen you don't have any cost to get something, you don't care about that. If you work for something that . . . was really hard to get it, then (it becomes) more important. Then you will love it. You will love the project. You will be like a Canadian, working very

hard, you know.

But while members liked the idea of community involvement, they had some suggestions for making the application procedure for social housing grants more accessible. Their main concern was the amount of bureaucracy groups must complete in order to become eligible for funding (e.g., groups must compile a list of potential residents, though regional and municipal assessments indicate a need for affordable housing). As one member said: ". . . minimize all the papers, all the questions that they ask . . . . Because people are involved in a group like our group, is because people need."

A second concern was the amount of time between the dates at which proposals are considered by the Ministry. After its first application for funding failed, the group had to wait a full year before applying again, though some members felt we could have prepared a second, improved application much earlier. Some members felt the long wait might lead grassroots groups to decide not to pursue their proposals after a first rejection.

> I think when you're dealing with the help of government and the bureaucracy, I think it's very difficult to be patient. . . . . I think you could have [illegible] lot of people drop out, or a lot -- it's been a long time [illegible]thout seeing results and that's a really hard thing to[illegible]eep people interested, or any kind of momentum when there's really nothing happening except waiting.

On the other hand, one member noted that the length of time between submission dates probably weeds out those groups which are not really serious about their proposals.

One member, in particular, criticized the government's

emphasis on "mega-projects" when smaller projects such as building co-ops are likely to be less expensive and at least as successful:

> Why wouldn't the government give, you know 15 or $20,000 for more small-scale projects that would also employ people, you know, if they know how to do it? Why do they need this big thing and in fact not even be able to employ some of these people in building the thing that we would create?

Community Response

Provincial Politicians

All three of the provincial politicians with whom we met were members of the governing party. They were willing to write letters of support for our project, but noted that refugees are a federal responsibility and the province has no obligation to support them. We argued that once refugees have been in Canada for more than one year, they are no different than any other Canadians in terms of government responsibility. Nevertheless, it was clear that provincial politicians generally felt little responsibility toward refugees as a constituency. One politician said he saw refugees as a phenomenon of the late 1970s when thousands of people fleeing Southeast Asia were welcomed by Canadians.

Two of the provincial politicians with whom we met were concerned about the long-term success of projects sponsored by ethnic groups. As one said, "Most applications received from this area (Kitchener-Waterloo) were from ethnic groups who wanted to put their hero's name on a plaque, but couldn't necessarily

commit themselves to the long haul."

One member of the board felt the influx of refugees in recent months, combined with increased competition for non-profit housing dollars, may have resulted in less sympathy among provincial politicians for refugees' housing needs. Nevertheless, he felt the fact that our group exists and has had some visibility within the non-profit housing community has helped to raise the profile of refugees in the K-W area:

> So the politicians are feeling the heat about the need to create housing and they haven't been feeling very much of that in relation to refugees. So, those two factors combined, the expectation is there, more groups are competing for housing, refugees being very far from their mind because they haven't had an advocacy group representing their (housing) interests. So I think we've accomplished a lot in terms of raising the consciousness of politicians in this community regarding refugees' needs. Well, witness the fact that it wasn't even on the list of people who needed housing when you went to that, you know, regional meeting. Will it be on the next list is the question.

Federal Politicians

Local federal-politicians were much more receptive to the project, most probably because refugees are a federal responsibility when they first arrive in Canada. Our proposal for first-stage housing clearly represented an improvement over the present hotel accommodation and would likely be less costly. Because we were requesting provincial funding for construction of the co-op, the federal politicians had nothing to lose in return for their support.

Ministry of Housing

The Ministry of Housing branch responsible for the Waterloo Region was concerned not so much with the political liability of funding housing for refugees, as with the technical aspects of refugees' eligibility for provincially funded housing. Only landed immigrants who have lived in Ontario for more than one year are eligible for subsidized housing. This requirement would not affect the first-stage housing units planned for our project, since the Canada Employment Centre would pay market rent for those units, but it would mean that families in the first-stage housing would not be able to move directly into the co-op should a vacancy become available (unless they were able to pay the market rent).

Refugees

Refugees themselves had different concerns about the project. Why should they pay more than their present rent to live in a co-op? Could they be forced out of the co-op by the board of directors (as they claimed had occurred in another co-op)? If a[illegible] the people who had completed Assisted Housing Surveys were accepted into the co-op, they would never get along. How would the co-op be different than Ontario public housing? Why couldn't they buy and sell their units? These questions reflected their concerns about the reality of living in the co-op.

For many of them, the co-op was an option only if it meant a

reduction in their current housing costs. The fact that residents of the co-op would receive no equity should they decide to move elsewhere made it difficult to sell the idea. One Polish board member, whose community is perhaps better off financially than other refugee communities, said members of his community expressed an interest in putting their own money into the project, thus ensuring ownership of their units.

The low turnouts at the information meetings we held for the refugee community suggested a lack of interest in our proposal. But Manuel Villalta, president of the Central American Association and a member of the co-op board, said the apparent lack of interest stemmed from a reluctance to believe in the project until they could see some physical evidence of it. He said, ". . . they would like to be involved in the group, but they must wait for it to be true or not."

This feeling was echoed by others. One member said, "Well, I think right now if we just wait till we get the money from the government. And I would like you or Mr. Bennett to talk to our community and you know, make sure that everyone believe it. But I think everyone's very interesting in the housing, yeah." Another said, "Well, when I meet with my friends, I give application. They always ask me about -- you know, this problem is now is everything in air, now because I don't know if government give us money for the project, for this idea."

For the Hmong community this hesitancy to believe that the project would ever receive funding was particularly true, largely

because they had been a part of the original HWG and lost hope after the group's first application failed.

> Like we didn't get the (funding) from the government. So, you know, just make everyone hopeless. And you know make everyone doesn't pay any more attention. Because they just say maybe this project is not good, you know. They just want to surveys a refugee or everyone, that's it. It's not a real program. . . . . Like everyday I talk to everyone and I say, "Okay, maybe next year we are going to get the housing." And they say, "No. He's just lie, you know, because he talk about three years but we never get it."

Another concern, especially apparent among the Salvadoran community, was how co-op members would be selected. Some people noted there were certain groups within their own community who would not get along and would be unlikely to work together in the co-op. As one member said, "when you select the people, you do not know as well how they work with the others."

The Polish community seemed to see the co-op as more than housing alone. One man's dissatisfaction with the lack of communication within Canadian neighbourhoods suggested one reason for their optimism about the co-op:

> In Canada all there is closed. Close the door for neighbour and I'm feeling like that. And in Poland is rather, each people has contact with neighbour, has contact with friends. In Canada is, but I don't (know) well . . . my neighbour. Because he is working his job, then close the door . . . . When I see him one month, one time per month. I don't have contact with him.

The co-op was thus seen as a place for the friendly contact found in Polish neighbourhoods:

> . . . these people (in the co-op), one people help second people. For example, when I arrived in Canada I don't know about rules, about laws in Canada. About everything. Like for example, how, what method I can use to find a job, what method to go to doctor. . . . . And this cooperative, it will give information. The people learn, teach second people.

The General Public

There appeared to be a lack of public awareness about the housing problems of refugees. A Social Planning Council study on housing in Kitchener-Waterloo (Romaniec & Trainor, August, 1985), for example, noted that the housing crisis was especially critical for single mothers, the physically disabled, chronically mentally disabled, senior citizens, and youth. New Canadians were not mentioned.

Because the general public does not yet know anything about the proposed co-op, the board of directors were not affected by increasing public hostility toward refugees. When in January, 1987, we placed an ad in the paper to solicit people interested in co-op housing, we did not mention the multi-ethnic nature of the co-op. Some of the mainstream Canadian board members who answered calls in response to the ad were reluctant to mention the co-op's special concern for refugees and the first-stage housing it would include. This reluctance was largely due to current public attitudes toward refugees.

The extent of public hostility to refugees was apparent in the following letter to the editor of The Kitchener-Waterloo Record (Aussems, January 12, 1987, p. A6)

> The invasion of the so-called refugees is in full swing . . . .
>
> At the present anybody can enter Canada who calls himself a refugee. These refugees step on our security laws with religious excuses, and demand treatment they have never enjoyed before.
>
> Is our Immigration Department losing control? We wonder what went wrong. Our government has a job to do, and fast, to keep our way of life stable and secure, so our people can face a decent future in this great country of

ours.

In early January, the federal government announced entry visa requirements for citizens of Turkey and four African nations. Travellers would have to apply for visas at Canadian embassies or consulates and provide reasons for coming to Canada. This action followed the December arrival of 700 Turks at Mirabel Airport in Montreal.

Sixteen hundred Portuguese claimed refugee status in Canada in 1986. All of these claims were assumed to be false. A boatload of 155 Tamils from Sri Lanka claimed refugee status in Canada in August, 1986, though they had been living in West Germany. Central Americans threatened with deportation from the U.S. were fleeing north to Canada.

Minister for Immigration Benoit Bouchard announced additional changes in immigration policy on February 20, 1987, including an end to ministerial permits which allowed refugee claimants to work in Canada; a regulation which forced refugee claimants arriving at the Canada-U.S. border to wait in the United States until a hearing in Canada could be arranged to consider their claim of refugee status; the imposition of visas for people travelling to other countries via Canada; and an end to the list of 18 countries to which Canada would not deport because of consistent and flagrant abuses of human rights. As Doug Davies, manager of the Kitchener branch of Canada Employment and Immigration said, "I think the word refugee right now has a bad reputation" (Wilson, February 21, 1987, p.H1).

Even after the announcement of new immigration policies, newspaper headlines reflected the feelings of an angry public. The Globe and Mail in an article entitled, "Phone-ins, polls bristle with anti-immigrant feelings" (March 6, 1987), described a "flourishing anti-immigration sentiment fiercely held by an overwhelming number of . . . citizens" (p. A1). According to the article, 80% to 90% of callers on phone-in talk shows were opposed to accepting refugees and immigrants in Canada. Their key complaints were high unemployment rates "and sometimes simultaneously, the darker spectres of racism and xenophobia" (p. A3). Even Barry Broadfoot, an author who chronicled the experience of Japanese Canadians interned in the Second World War, said, "That was racism then . . . . This is a legitimate anger with some of those refugees who think they can put their two soles on our ground, get welfare and unemployment insurance and then laugh at us" (p. A3).

Hostility toward refugees was not felt by everyone, however. The churches remained staunchly on the side of refugees. The Roman Catholic bishop for the Hamilton diocese wrote to parishes in the Waterloo Region asking them to form "permanent refugee committees to help the 'desolate uprooted people' of Central America" (Asling, March 14, 1987, p. B6). He said, "Refugees do not ask for much. We can surely give what they need most: love, compassion, acceptance, and continued moral support" (p. B6).

DISCUSSION

The following section examines the study's results in light of the literature reviewed earlier. The discussion of results is followed by recommendations for community groups wishing to initiate non-profit housing projects. Finally, possibilities for future research are considered.

The Process of the Intervention

In the literature review, I noted that Sand Hills Cooperative Homes developed as a social intervention in an evolutionary way (Kelly et al., 1979). Rather than proposing to ethnic groups that they build a housing cooperative, a group of concerned people developed a list of the housing problems new Canadians face (at the Refugee Coordinating Committee housing forum), investigated strategies to reduce those problems (through the HWG), and finally, decided to create new housing with a special interest in new Canadians. New Canadians were involved in all but the first stage of the intervention (i.e., the housing forum).

The present study is concerned with the second and third stages of the intervention -- the development of the HWG and the formation of the co-op's founding board of directors. By examining strategies to reduce newcomers' housing problems, the HWG fulfilled what Agyris (1970, cited in Goodstein, 1978) says is the first stage of process consultation: developing valid and useful information. Rappaport (1977) calls it the assessment

stage.

At this point, the HWG was also in the first stage of group development (Bennett, 1970). Members were deciding how they fit into the group and were seeking specific, concrete tasks to undertake. Generally these tasks involved compiling information about strategies or issues within their areas of expertise. For example, a member who worked with settlement workers compiled information to be used as the basis for a grant proposal to hire someone to aid settlement workers in their search for housing for new Canadians.

Some of the strategies considered at this time were eventually dropped, while others, such as the proposal to hire someone to assist settlement workers in their search for housing, were taken to existing resources within the community which the group felt were more able to undertake them. The HWG continued to flounder; trying to carve out a role for itself.

After process consultants have developed valid and useful information, Agyris (1970, cited in Goodstein, 1978) says they must help clients to understand the choices available to them and facilitate internal commitment to change. Rappaport (1977) calls this the strategy-selection stage. Of the options considered by the HWG, new Canadian members favoured the creation of new housing under a government non-profit housing program. The next steps were to collect more information about that strategy in particular and to implement it.

As the HWG moved from the consideration of numerous

strategies to improve the housing of new Canadians to a decision to focus on the creation of housing, it moved into the second stage of group development (Bennett, 1970). Mainstream Canadian members, in particular, seemed to question the group's ability to initiate a non-profit housing project. Some of them stopped coming to meetings. Those who remained, disagreed about how a project should be developed. Some ethnic groups wanted to create housing for their own communities, while mainstream Canadians favoured a multi-ethnic proposal. The group's originators -- Jonquil Brunker and I -- remained its only leaders. No one seemed willing to consider the long-term development of the group.

Once the group agreed to develop a multi-ethnic housing cooperative and formed a founding board of directors, however, it began to gain some direction. The decision to develop a co-op seemed to push the group into Bennett's (1970) third stage of group development.

The co-op's founding board of directors had reached a consensus on its approach to the housing problems of new Canadians. New Canadian members still lacked confidence in their abilities as leaders, but they were committed to working together. Though our first proposal to the Ministry of Housing failed, the board was confident in the viability of the proposal and wanted to continue to develop it for the next application date.

The board of directors has remained at this stage of

development. It has not yet moved to the fourth stage of group development which requires a high level of commitment, trust, and mutual confidence as well as an ability to work freely and flexibly together. Though members express confidence in the proposal, they seem reluctant to become more committed to it until it has received government approval. Their reluctance is reflected in their continued hesitancy to accept executive positions on the board of directors and in the ups and downs of attendance at meetings.

The development of the housing cooperative clearly required a community development rather than a conflict model of intervention. It involved meeting with and writing letters to politicians, civil servants, and ethnic groups to inform them about the project. The board met at least once a month to review its activities and to discuss ways to improve the proposal and increase community support for it.

One-to-one meetings between board members and interested others enabled the board to develop a substantial list of potential residents and to spread word about the project. A session with two member educators (George and Joan Kenyon were hired through Jubilee Consulting) helped the group to review its thinking about the first-stage housing component of the project and to consider how it might ensure that residents of those units would be a part of the co-op while not becoming a burden to the co-op's management. All of these activities required time and patience, factors which are essential to the community

development approach (see Rivera & Erlich, 1981).

As the results show, the board learned in an incremental way, becoming increasingly sophisticated as it learned from its mistakes. This is what Lindblom (1959) has called "the science of muddling through." It is similar to the organic system of organization development described by French and Bell (1978). The latter involves shared decision-making responsibility, consultative rather than hierarchical communication, a commitment to the organization's tasks and progress rather than to obedience and loyalty, and a continuous reassessment of assignments through interaction with others. Essentially, it requires collaboration.

The results underline the importance of working collaboratively with new Canadians. It was their input which led the HWG to focus its attention on the creation of new housing in the first place. Close collaboration on the co-op's founding board of directors ensured group leaders did not take the members where they did not want to go.

For example, board members made it clear they did not want other projects to take away from the effort given to the co-op. Though they appreciated that Sand Hills Community Development Inc. holds much promise as a vehicle for community economic development, the co-op was their present reality.

Board members' desire to direct their energy at the co-op supports Triandis' (1983) assertion that most people view the plans of social scientists as unrealistic and prefer to focus their attention on the present. It was important to respect the

group's priorities despite the merits of the proposed community development organization.

Throughout the process, it has been necessary to monitor the pace at which the group proceeds from one issue to the next. The pace of discussions (and the vocabulary used in them) had to be considered in light of mainstream Canadians who were fluent in the language of communication and new Canadians who were not. The timing of when to involve the larger group of potential co-op residents also required consideration. Though the group leaders had originally expected to involve potential residents early in the process, new Canadian board members clearly felt it was important to obtain government approval for the project before attempting to involve others. A "small win" (Weick, 1984) in the form of preliminary government approval would make their participation more likely.

Newcomer Participation and Empowerment

The Housing Working Group

Because newcomers did not actively participate in the first two HWG meetings, mainstream Canadian members of the group found it necessary to summarize at the third meeting (when a larger number of new Canadians attended) what they had done at the previous two.

The roles of mainstream Canadian information-provider and new Canadian information-receiver were maintained at later meetings. Essentially, mainstream Canadian group members did the

leg work involved in preparing for meetings and, after much encouragement, the new Canadians attended the meetings, listened to the information presented, related what they had heard to their ethnic associations, and then brought back the decisions of their associations to the HWG.

In her book on the development of Don Area Co-operative Homes Inc. (DACHI), Dineen (1974) notes that enthusiasm for the project was generated by the people behind DACHI who were helping tenants to convert their run-down rented accommodations into a co-op. The tenants, however, "were more interested in going about their daily lives and waiting to see what happened" (p.77).

Kidder and Fine (1986) explain this paradox as a result of complex "life conditions" which impede the social action of those who most need to take it. Middleton (October, 1983) found these life conditions to include poverty, a lack of steady employment, and apathy -- factors which he said acted as obstacles to effective self-help housing.

As the conclusions of Dineen (1974), Kidder and Fine (1986), and Middleton (October, 1983) suggest, the considerable effort mobilized to encourage newcomers to participate in the present project is not unusual among social interventions. Dineen says tenants of DACHI were "more interested in going about their daily lives." It is perhaps more true in the present case that newcomers, by necessity, had to give priority to aspects of their daily lives other than the co-op.

Berger (1987) points out that when people are not dependent

on the organizational base of a social intervention for their salaries, they are distracted from it by the need to make money elsewhere. This was true for all group members in the present project, but especially for new Canadians who not only were dependent on other organizations for their salaries, but who worked at hourly rates and could not leave their jobs to pursue voluntary work.

Other reasons for newcomers' reluctance to become more actively involved in the intervention are discussed in the results (e.g., communication problems, work schedules, disillusionment with promises not kept by politicians and bureaucrats in their home countries, the lack of concrete changes arising from the preliminary stages of the project, and a history of having things done for them in Canada), but it is more important to consider how to secure and maintain newcomer involvement.

When attendance at HWG meetings was low, it was often necessary to meet individually with the ethnic associations or to phone individual members and discuss specific initiatives with them. Contacts within ethnic groups and frequent contact with them was essential to their continued involvement.

Though their participation was perhaps more passive than that of some mainstream Canadians, the new Canadians became collaborators in the decision-making process of the HWG.

The Sand Hills Board of Directors

When the HWG was dissolved and some members formed the founding board of directors of Sand Hills Cooperative Homes, new Canadians participated in it as equals. Because they were often unable to attend meetings with politicians and Ministry personnel, it was always important to inform them about what took place and to involve them in decisions about follow-up steps.

When newcomers saw a means to participate, they did. For example, they spent much time and energy recruiting other members of their ethnic groups to complete the Ministry forms required to indicate interest in the co-op. In fact, it was solely through their effort that the board developed a substantial list of potential co-op members.

New Canadians did not feel confident in their leadership abilities, however. Involvement in the co-op's development was expected to result in greater satisfaction and less alienation and powerlessness (White, 1982), but it is probably still too early to expect these changes. At this point, new Canadians continue to express feelings of powerlessness. In interviews they said mainstream Canadians were more able than new Canadians to lead the group.

One member concluded that it is more important to encourage newcomers to participate at whatever level they feel comfortable than to ask them to take leadership positions. We did not do this when we let our desire to have at least one newcomer on the executive lead us to pressure a member to act as the board's

secretary. Though he succumbed to the pressure, he was secretary in name only. The position held little meaning for him, thus doing little to empower either him or other new Canadian members in the group.

White (1982) says community participation can incur a sense of responsibility for a project and ensure it responds to a felt need. That is enough to expect at this stage in the intervention.

Earlier, I said board members felt preliminary government approval of the project would encourage more new Canadians to become involved. In the same way, perhaps once the group becomes involved in more concrete actions, such as choosing an architectural design or participating in member education sessions, members already involved in the project will gain greater confidence in their abilities. Empowerment must be seen as a long-term goal which will be achieved after an accumulation of small, measurable successes.

Ecological Perspective

Respect for Cultural Diversity and Pluralism

Under this heading in the results section, I talked about the problem of ensuring community participation without forcing people to participate.

Kidder and Fine (1986) note that in order to empower low-power people, we must respect their views and appreciate their skepticism about available social programs. When

interviewed, new Canadian board members said members of their communities were skeptical about the eventual success of the co-op proposal and their skepticism kept them from becoming more involved. Though newcomer participation has been considered essential to the co-op's eventual success, we have to allow newcomers to decide at what level and to what extent they want to participate.

The HWG faced another dilemma related to the question of respect for cultural diversity when some ethnic groups clearly favoured housing projects which would only serve their own communities. Mainstream Canadians favoured a multi-ethnic approach.

Despite their fear that communities living in housing projects serving single ethnic groups would become ghettoized, HWG members invited the ethnic associations to consider pursuing their own projects. The associations decided they did not have the resources to do so and decided to consider a multi-ethnic project. The Central Americans had originally shown a preference for such a project, the Lao Association was not sufficiently interested to become involved, and the Hmong Association was uncertain, but identified one member to sit on the board. Eventually, quite a few Hmong families expressed interest in living in the co-op.

Resource Perspective

Both the HWG and the board of directors of Sand Hills

Cooperative Homes could have made better use of outside resources. As one member said, our greatest lesson in this respect is that before attempting to involve outside resources in a project, those who wish to involve them should decide exactly how they might be useful. They should invite resource people or agencies to assist the project in a limited way, leaving open the possibility of greater involvement at a later time.

The HWG sought an outside agency to develop a landlord-tenant mediation service without first providing documented evidence of new Canadians' needs and lack of alternative resources. To ask resource people to accept responsibility for such a large project was unrealistic given that the HWG was unable to provide substantial assistance in the development, coordination, and funding of the project.

The founding board of directors' commitment to preparing an application for the Ministry of Housing meant it had little time to spend on other strategies which might foster the creation of housing for refugees. Members of the board met with the CMHC about the possibility of taking over a housing project for veterans. They also [illegible] with other groups seeking to create new housing in the hope that they might consider including refugees in their projects. But when neither of these strategies brought immediate results, the board did not pursue them. Members' own limited time and resources made it difficult to divide their energy among numerous projects.

Commitment to a Longitudinal Perspective

Triandis' (1983) assertion that most people are present-oriented helps to explain why new Canadians were reluctant to believe in the housing co-op until they could see concrete evidence of its existence (i.e., government funding or the construction of a building). As one member mentioned, until funding is received, the project will be "in the air," too nebulous and uncertain for many people to grasp.

This uncertainty is even more true of Sand Hills Community Development which was proposed by one board member as a way to ensure the continued management of the co-op's first-stage units and to initiate future community economic development endeavours. The results show that new Canadian board members had little understanding of this aspect of the co-op. Given that the board had not yet received government approval for the co-op, the establishment of a mechanism for future endeavours was, as Triandis (1983) has suggested, too far in the future for them to recognize as either necessary or likely.

Thus, though it is important for group leaders to remain cognizant of the long-term nature of their projects, at the same time it is necessary to ensure that the project is close to the people.

In some ways, the question of how to maintain a longitudinal perspective merges with the question of ensuring a respect for cultural diversity. It was important for the group to respect the wish of new Canadian members to take one step at a time.

The Ongoing Community Process

Despite their rat-infested, overcrowded, and dangerous neighbourhoods, Cuban and Haitian refugees living in Florida rated housing as a less immediate concern than employment and financial problems (Frankenhoff, 1985). The same results were found in a study closer to home in which refugees living in Kitchener-Waterloo said employment and English language education caused them greater concern than housing (Dufresne et al., 1984). The study concluded that refugees' problems of chronic moving, run-down buildings, and high utility bills were related to their low incomes.

In the results section, I noted that some members recognized that housing problems cannot be isolated from low incomes and poor employment opportunities. In their report to the Social Assistance Review Committee (Bennett et al., January, 1987), these members suggested community economic development as a way to meet newcomer's employment and financial needs and as an alternative way to approach the housing problem. Ensuring that members are aware of the root causes of newcomers' housing problems is the first step. Facilitating methods such as community economic development to alleviate them will require many more resources than the co-op board can develop at this time.

The Creation of a Setting

The group is still in what Sarason (1972) calls the

"before-the-beginning stage." Many of the very labour-intensive aspects of creating a co-op (e.g., meeting with architects, builders, and tradespeople; organizing meetings of the full co-op membership, etc.) are yet to occur. Nevertheless, the present thesis indicates the amount of time involved in developing a grassroots self-help project even at such an early stage.

The Leader's Role

Because I was involved in the co-op as part of my research, I had more time to devote to it than the average volunteer. Berger (1987) would consider my position an optimal one for a social interventionist. Scholarships provided me with an income, allowing a full-time commitment to my thesis and the development of the co-op. Because the co-op developed from an independent grassroots movement, no organization exerted control over it (though in order to receive provincial funding it had to remain within the parameters of Ontario's Assured Housing program). In a sense, I was employed to be an interventionist.

Unfortunately, this ideal situation cannot last forever. I will soon have to seek employment elsewhere and may have to end my involvement in the co-op, leaving board members to search for a new leader at a crucial stage in its development.

As leader, I have taken the role of community organizer which Perlman and Gurin (1972, cited in Rappaport, 1977) describe as a guide or an enabler who recommends but does not decide. Though I often recommended ideas or strategies during the co-op's

development, I never cast a vote.

Largely because of my full-time commitment to my thesis and the co-op, I did most of the work arising from board meetings. I chaired the meetings, arranged meetings with politicians and others, took charge of all of the board's written correspondence, and prepared the descriptive part of the proposal (the CRO prepared the technical aspects). Though all members tried to attend board meetings and meetings with community members, I was the only one who attended all of them. Even small tasks, such as putting an ad in the classified section of the newspaper, seemed easier for me to do than to delegate to others. But by doing this, I was reducing the number of opportunities for others to take a more active role in the group's work.

As time went on, I began to realize this was happening, but by then I had set a pattern in which I took responsibility for the tasks arising from meetings. It became accepted that these responsibilities were mine alone. Because of the uncertainty around the project's eventual approval and the lack of enthusiasm among the ethnic associations we were trying to involve, I often felt burned out (see Kelly et al., 1979). My willingness to accept so much of the group's work may make for a very difficult transition should I leave the board.

It is important to recognize, however, that responsibility for the group's overall development was shared. My thesis advisor often reviewed with me the events of group meetings or meetings with key persons. This provided me with a perspective

other than my own on the group's development. Without this kind of a "sounding board," the leadership role would have been much more difficult and serious burnout more likely.

Community Resource Organizations (CROs)

As the Chronological Narrative suggests, the HWG jumped into a relationship with a CRO before it had a clear idea of what the process of applying for social housing funding entailed. Our early meetings with one CRO led us to believe the process was a simple one and the CRO would take responsibility for most of it. We assumed the CRO was better able to determine our group's readiness and the content of its proposal than we were.

Given the complicated legal, financial, and technical aspects of building a small community, it is essential that community groups are supported by professionals who have already been through the process. (This is especially true for grassroots groups who do not have staff members who can devote paid time to their projects.) But it is equally important for groups to take control of those aspects of their projects which they know best: the needs of the client group for which the housing is intended, the readiness of the group to embark on a large and time-consuming project; and the goals and purpose of the project they hope to develop.

Of course, it is difficult for groups to know whether they are ready to embark on non-profit housing projects if they do not yet know what their development entails. Rather than asking CROs

for this information, groups should consider asking the local government officials responsible for social housing programs what they look for in proposals, how much time members should expect to devote to projects, and which CROs they would recommend. Not only is the information obtained from government sources likely to be more realistic than that provided by CROs (who are anxious to convince community groups to work with them), but consulting with Ministry officials will ensure they are familiar with the proposal when it comes time for them to decide on its feasibility.

Members of the Sand Hills board suggested that groups interview a number of CROs and get references for them. A good way to narrow down the list of CROs to interview is to request suggestions from local groups or agencies who have already developed projects. When interviewing CROs, community groups should ask for a list of the services they provide, a detailed account of their fees, and the circumstances under which payment of fees is expected (i.e., to what extent, if any, do they engage in speculative work?).

The Sand Hills board has had to do a lot of pushing in its relationships with CROs. As one member said, these groups are accustomed to doing things for rather than with their clients. Because we wished to ensure the full participation of powerless people, we were continually struggling to ensure that we were consulted about decisions related to our proposal.

We did not always succeed. For example, our CRO asked us to

rank in order of priority a list of available properties in Kitchener-Waterloo. At the next meeting they informed us that they were negotiating the purchase of a piece of land much smaller than we had desired. Those negotiations failed, but at a later meeting they told us they had purchased a parcel of land which had become available. They had not consulted us before arranging the purchase. Admittedly, we had already indicated land in that general area would be acceptable and the land market in the Waterloo Region is too tight to allow much freedom when trying to acquire a lot large enough for at least 50 townhouses. Nevertheless, the CRO might at least have informed the board before making a decision as important as the location of the project. It seemed that the acquisition of land was more important to them than ensuring that it met with our approval.

The Government Non-Profit Housing Program

Group members' major objection to Ontario's social housing program was the amount of bureaucracy involved in obtaining approval for projects. Their objections mirrored those of Middleton (October, 1983) and Laidlaw (1977), both of whom have criticized Canadian federal government programs for the amount of red tape they involve. Laidlaw asserts that fulfilling the requirements of government red tape leads to a large gap in time between the enrollment of members and occupancy of projects, thereby increasing the likelihood of mismanagement, dissatisfaction, and misunderstandings.

Laidlaw's criticism was echoed by the board member who said, "it's been a long time without seeing results and that's a really hard thing to keep people interested, or any kind of momentum when there's really nothing happening except waiting."

Another member's frustration with what he called "mega-projects" and his enthusiasm for the once popular building co-op suggests room for greater flexibility in government programs. Middleton (October, 1983) has noted that the lowest income groups can particularly benefit from self-help housing by obtaining employment from its construction.

Building co-ops modelled on the original in Reserve Mines, Nova Scotia (Coady, 1939), though no longer viable in urban areas with high employment (Laidlaw, 1977), could serve the needs of some rural communities, Indian reserves, and groups facing high unemployment. Government programs should be flexible enough to include building co-ops as an alternative.

On a larger scale, an organization similar to the Swedish National Building Company could provide employment in the construction of government-supported housing cooperatives. The Swedish National Building Company has succeeded in reducing the seasonal fluctuations of employment in the construction industry, a problem also experienced in Canada.

The present social housing program in Ontario is geared to non-profit projects, though cooperatives are also funded. The federal program deals solely with cooperative projects. But neither government provides financial support for the kind of

community organization the Sand Hills group has undertaken. Perhaps as a result, co-ops have in the past been criticized for serving mainly middle-class groups who already possess the skills needed to initiate them. Middleton (October, 1983) has stressed the need for funding to support good group initiative, communication, and mobilization.

Rather than following Middleton's advice, the Ontario government has attempted to avoid the complaints of those who resent their tax dollars going to house middle-income people by requiring that a minimum 40% of units in projects it funds serve people needing subsidized housing. This provision has in turn received criticism from a federal Member of Parliament who fears the projects will become ghettos serving only the neediest.

These fears are shared by some Sand Hills board members, myself among them. We have tried to bury our fears by convincing ourselves that the incomes of new Canadians will increase quickly, thus reducing the number of subsidized units. But by doing so, we have become enmeshed in the problem Bennett (1987) has called Owning vs. Renting. He notes that alternative settings must often remain a part of a larger institution whose values they oppose. They often rationalize this fact by asserting that they will remain untouched by it (as we are doing by saying our co-op will not become a ghetto). Rather than acting as sole "owners" of the intervention (in a figurative sense), we are "renting" it from the Ontario Ministry of Housing.

Another indication of our "rental" status is the fact that

we are forced to locate the co-op in the suburbs rather than the downtown core which has easy access to buses and other amenities. The provincial government has set a maximum unit price which makes access to the more expensive downtown land impossible. Instead, we have obtained land in a high-density suburban area, leaving ourselves vulnerable to becoming part of a low-income ghetto on the city's edge.

Community Response

Provincial politicians' fear of ethnic ghettos (a fear shared by mainstream Canadian board members) underlined the need to emphasize the multi-ethnic nature of the co-op.

But the fear of ghettoization was not the only reason for stressing its multi-ethnic nature. The influx of refugee claimants arriving on Canada's shores and inland borders in the past year has raised the ugly head of xenophobia among many Canadians. If the project were approved and received media attention as refugee housing, local residents might complain that refugees were once again receiving government hand-outs at the expense of "real" Canadians.

The ethnic associations exhibited less enthusiasm for the project than did their representatives on the co-op board. Their lack of enthusiasm was largely due to the co-op board's inability to provide tangible evidence of the co-op until after it received government approval. Even when tentative approval for the project came at the end of August, 1987, there was no assurance

that the co-op would eventually be built. The resulting wait-and-see attitude of new Canadians -- "they would like to be involved in the group, but they must wait for it to be true or not" -- was in some ways similar to the attitudes of the tenants involved with DACHI who Dineen (1974) said "were more interested in going about their own lives and waiting to see what happened" (p.79).

The results also show that some newcomers were interested in the co-op only if it would result in housing costs lower than their current costs. Others, however, saw the co-op as an opportunity for an improved quality of life. One board member felt the co-op would allow newcomers to Canada to learn from people who have been settled in Canada for a longer time.

That some people saw the co-op only as an opportunity for lower housing costs, fits with Goodman's (1967, cited in Sullivan, 1969) finding that people moved into co-ops for economic reasons rather than, as is commonly believed, because they considered themselves to be cooperators. It will be important for the Sand Hills member selection committee to weed out people who are interested in the co-op for that reason alone.

Recommendations for Community Groups Wishing to Initiate Government-Sponsored Non-Profit Housing Projects

Recommendations concerning the selection of a CRO were solicited from board members in the interviews and are listed in the results section. But in light of the experience of the Sand

Hills board, the following recommendations concerning other aspects of the process are provided.

1. Build contacts in the community. If you are directing the project at a specific client group, ensure all groups and individuals involved with the client group are aware of your proposal. Politicians and other local groups involved in non-profit housing should also be aware of your proposal and the need for it. Media coverage about the housing problems of the group you intend to serve can help to gain a higher profile within the community at large.

2. Involve the client group in the project. They are most able to identify members of their group in need of housing.

3. Meet with the Ministry of Housing employees responsible for the non-profit program to ensure they are familiar with your proposal and with the members of your group. As you develop your proposal, review your plans with the Ministry representative and respond to any concerns he or she might raise.

4. Expect the project to take time. It takes time to build contacts in the community and to develop a substantial list of people interested in living in the project. Even though there are many people in desperate need of affordable housing, you will have to reach them and ask them to complete one of the Assisted Housing Surveys required by the Ministry to substantiate need.

5. Familiarize yourselves with the non-profit programs. Learn

the Ministry's (or CMHC's) preferences in terms of the proportion of subsidized to non-subsidized units, size of units, land costs, and attention to special needs. If your project does not fit with their preferences, give reasons for doing it differently.

6. Keep in touch with other groups involved in non-profit housing. It is easier (and faster) to learn from experienced groups than through trial and error.

Possibilities for Future Research

The co-op board has already set many of the values and attitudes which will be a part of the finished co-op, but it is still too early to gain substantial information on questions about cross-cultural dynamics, the extent to which participation in a cooperative endeavour can facilitate empowerment, etc.

Continued documentation of the group's development would provide interesting insights into the group dynamics which occur when a small, founding group is joined by a larger body of members. In addition, as has been the case with the present research, interviews undertaken as part of the research would help the group to review its progress and ensure that members' concerns are being addressed. This form of action research could facilitate the cooperation and empowerment of members.

Numerous questions, including the long-term success of the co-op, can only be answered once the co-op is occupied. Should residents be willing to partake in continued research, the following questions might be investigated:

1. Does any one ethnic group dominate (or remain inactive in) the co-op?
2. Does participation in the co-op empower people and if so, how?
3. How do residents of the first-stage housing benefit from living in the co-op?
4. Is there much interaction between various ethnic groups?
5. Are the co-op residents more tolerant of ethnic differences than is the general community?
6. What kinds of problems are encountered in a multi-ethnic setting?

Continued action research could facilitate the selection of co-op members and the community economic development initiatives of Sand Hills Community Development. An evaluation of the finished housing co-op would determine whether it does, in fact, provide more supportive, integrated housing for refugees than do private accommodations within the community.

EPILOGUE

In August, 1987, the Ministry of Housing granted preliminary approval to Sand Hills Cooperative Homes. Groups receiving approval were given until November 2, 1987, to further develop their proposals by providing additional information about the site acceptability, initial architectural drawings, a work plan, and budget. Co-ops were also required to develop by-laws to ensure the smooth organization of the co-op.

In order to accomplish so many tasks in such a short time, the Sand Hills board of directors decided to hold four meetings within six weeks. Despite the heavy schedule and long, sometimes very dry meetings (e.g., reviewing suggested by-laws), no one has missed a meeting. Receiving initial government approval appears to have been the "small win" (Weick, 1984) needed to incur greater group involvement in the project and to draw more interest from the ethnic communities.

Since receiving initial approval, the board has heard from a number of families interested in joining the co-op. Board members appear more committed to the co-op and new Canadian members have shown a willingness to accept leadership roles. In a recent restructuring of the board of directors, they took over the roles of vice-president, secretary, and treasurer.

The group seems to have moved from the third to the fourth stage of group development (Bennett, 1970). It is working on complex tasks and planning for the future development of the co-op. The attendance records of board members suggest they feel

more committed to the project, there is greater exchange between members during group meetings, and the willingness of new Canadian members to accept executive positions suggests they are becoming more confident in their own abilities.

NOTES

[1] The word "mainstream" is used for lack of a better word to describe people who were born in Canada and/or who have lived in Canada or a comparable culture (Great Britain, the United States) during their formative years.

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APPENDIX A

Summary of the Refugee Coordinating Committee Housing Forum

Notes made at the Refugee Coordinating committee meeting on housing [illegible]

Access to Good Quality Housing:

Issues/Concerns.	Responses and New Iniatives.	Goals and Action.
1. Newly arrived refugees must go into motels when they arrive, making life unpleasant (especially for families) and adjustment to the community difficult as well as costly. (Source: Multicultural Centre and NLOC Reps.)	a) Buy a house or apartment building reallocating $ spent on motels into more suitable accommodations. b) House Church Project has a house on David St. The house can accommodate four families for temporary stays (3-5 months). For newly arrived refugees.	
2. Breaking into the housing market is difficult, until people are moved into a house it is not possible to deal with issues of quality, discrimination, rent increases, etc. (Source: Community Legal Services Rep.) Many issues related to access to affordable, good quality housing are shared by many people. (Source: Regional Social Services and Ontario Housing Corp.)	- Consider how any action taken to help refugees with housing issues can benefit other disadvantaged groups and vice versa.	
3. Often the poor quality of housing leads to higher costs for tenants. For example, when heating costs are excessively high due to buildings being in disrepair.	a) In cases where tenants are unable to make utility payments on time, it was suggested (M. Yantzi) that people negotiate with the city re: delays. b) Cases where people cannot pay because the payments are excessive due to poor maintenance, the landlord should be confronted.	
4. There are 'good' landlords and 'bad' landlords. (See Discrimination)	a) What differentiates 'good' from 'bad' landlords? b) Could good landlords be used in educating 'bad' ones.	

Time Consuming Nature of Finding Housing and of Supporting Refugees in This Endeavor:

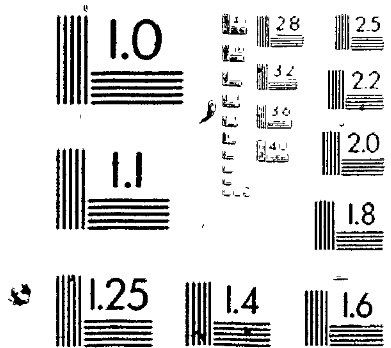
Issues/Concerns.	Responses and New Iniatives.	Goals and Action
1. Time is of the essence when seeking housing in our community. Good, affordable units must be seen and decided upon right away or they are gone.		
2. A great deal of time is required by support staff (for example at the Multi-cultural Centre) to help refugees find housing. It is often difficult to drop everything- when an apartment becomes available, in order to take a person to see it and make necessary arrangements.	a) Develop and/or expand existing resources in the community. b) Form a group which can co-ordinate these and other housing related issues facing refugees.	
3. It was noted that a great deal of time spent on 'house hunting' by Multi-cultural Centre Staff. One worker noted that this is really the responsibility of CEIC staff. It seems that more support people in the community (preferably paid) should be designated to do this job.		

Limited Affordable Housing:

Issues/Concerns.	Responses and New Iniatives	Goals & Action
1. Refugees often have very limited incomes because: - There are delays in getting government funds. - They have difficulty finding reasonable employment. - They have difficulty arranging for ESL and other training needed to get jobs.		
2. Low vacancy rates increases the demand for housing resulting in higher rents.	a) Real Estate Representative suggests lobbying for the removal of rent controls. This, he felt, would: make renting more profitable, increase building of units, and enable landlords to better maintain buildings. b) It must be established whether the end of rent controls would really benefit refugees and other disadvantaged people. c) Development of more non-profit housing should be supported and promoted (New Iniatives).	

Delay in Getting Money from Government for Rent:

Issues/Concerns.	Responses and New Iniatives	Goals and Action
1. Sometimes refugees are unable to rent units which become available because there are delays in getting their money from the CEIC. Without the money to pay first and last months rent, their ability to acquire housing is very limited.	a) Develop a fund locally which can be used for this purpose. However, it was noted that the amount of $ needed is prohibitive. -Who's responsiblity is this? -Better to go to source?	
CEIC Representative explained that they have a fund of $40,000 to $50,000 for this purpose, but that occassionally it runs out, making them unable to write cheques until Regional CEIC replaces the money. It can take six weeks to three months for this money to become available.	b) Negotiate with or pressure Regional CEIC to: -Increase the amount of this fund so that it lasts longer or -Supplement the fund more promptly, possible beginning this process before the fund is completely gone. c) Develop (with CEIC) some kind of promissory note, which will assure landlords that they will get their money. d) Ensure that landlords are not using this as an excuse.	


1.0
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1.6

Discrimination Interferes with Access to Housing

Issues/Concerns.	Responses and New Iniatives.	Goals and Action
1. It is apparent to many refugees, and those who work on their behalf that they are often discriminated against in their search for housing.	a) In order to register an official complaint re: discrimination, an independent witness is required. b) It was suggested that more cases should be reported to the Human Rights Commission.	
2. Often families are discriminated against (this problem is shared by non-refugee populations, but is complicated by other issues for refugees).		
3, Other people are discriminated against on racial or cultural grounds. For example workers have discovered that they will be told an apartment is available, however a person with a foreign accent will be told it is not available. Sometimes more specific complaints are made by landlords, for example regarding the smell of spicy foods.	a) Take cases of racial discrimination to the Human Rights Commission. b) Educate landlords re: racial/cultural differences. Try to develop understanding and tolerance	
4. Refugees are often discriminated against because a landlord has had a bad experience with other immigrants in the past. Problems of drunkness and noisy parties have been reported by landlords and such bad experiences tend to be generalized to other people.	a) Educate immigrant tenants about reasonable and appropriate ways of behaving as tenants and how setting a bad example can hurt other immigrants. b) Ensure that landlords are not just using this as an excuse and educate them about the positive aspects of renting to refugees and about rights, etc. c) Consider and try to deal with the root causes of such problems as drunkness and noisy parties: stress, adjustments to much free time.	
5. Refugees are discriminated against because they have limited incomes and/or because getting delayed government money.		

General Notes:

- The problem of families being unwelcome has been included in Access to Quality Housing and Discrimination.
- The issue of 'good' vs. 'bad' landlords wasn't clearly mentioned on the summary, nor the ghettoization which occurrs when 'good' landlords are over used.

  Question: What differentiates good landlords from bad?

  This may be helpful to clarify before beginning to educate landlords. Could some of the 'good' landlords be used in the planning or implementation of this education?

  'Good' landlords and ghettoization has been included in Access to Good Quality Housing as well.
- CEIC Representative (John Gee) questions re: Do other communities have these problems as well? Should immigration levels be limited in this area? These questions were not brought out in the summary.

  John's question about other communities raises another question: Is there anything we can learn from other communities experiences? Anything we will be able to teach?
- Other points from the Forum and from the committee's experience should be added to these charts to make them more complete!

APPENDIX B

Interview Questions

APPENDIX B

Interview Questions

1. Did you disagree with any of the assertions made in the information I sent you to prepare for this interview (i.e., are there any additions, changes you would like to make)?

2. If you read the chronological narrative, did it fit with your picture of the history of Sand Hills Cooperative Homes?

Group Process

3. As a member of the board of directors of Sand Hills Cooperative Homes, have you learned something useful about co-ops and the creation of housing? If so, what? Do you expect to be able to use this information in future activities?

4. Do you feel personally committed to this project?

5. Do you feel that you have played a meaningful role as a member of the board of directors (i.e., have you been able to make your opinions heard, to influence the board's decisions and its development)?

6. Did you lose enthusiasm for the project as time went on? Do you think other members of the group did?

7. Do you think it was a good or bad idea not to involve in the planning of the project those people who completed the Assisted

Housing Surveys?

Community Organization

8. In the summary I sent you, I said it might have been too early to choose executive members of the board last November. Do you agree? Why do you think the new Canadian board members were reluctant to take these positions? *

9. Do you think we lost some flexibility or gained some organization by nominating an executive? Do you think the nominations changed our group in any way?

10. How are decisions made in the group (i.e., does everyone agree on the group's directions, do the majority agree, or are one or two members making all the decisions)? *

11. Do you think our second application to the Ministry of Housing is being prepared in a way that allows maximum input, or do you think we should ensure a larger role for all members of the group in its preparation?

Refugee Participation

12. Do you think our meetings last fall with the Hmong and Central American communities were effective in creating awareness of the project? Should we have done more in this respect? *

13. Why do you think so few people attended those meetings? - housing is not important to them? inadequate publicity? ethnic

communities are not interested in the co-op? *

14. Do you think we have succeeded or failed in involving new Canadians in the decision making and planning of this project?

15. As a new Canadian do you feel you have been wholly involved in the project (or had the opportunity to be)? **

16. What kinds of problems did the group face in ensuring that newcomers were involved in the project?

17. What could we have done to improve the level of participation of all members of the group, but especially of the new Canadian members?

Cross-cultural communication

18. Among the members of the board, who do you feel you got to know best -- members of your own ethnic group, mainstream Canadians, members of other ethnic groups? Do you feel comfortable communicating with all members of the board? Who do you communicate with most often?

19. Did your involvement in this project suggest to you that new Canadians of different ethnic groups can work together on mutual problems, or not?

Ecological Perspective

20. Do you think the group could have made better use of other resources in the community to locate housing for newcomers? If

yes, how?

21. Do you think the board sees the housing problems of newcomers to Canada as a temporary or long-term problem? If long term, how do they expect to resolve it?

22. Does the group concentrate too much on the creation of the co-op to the exclusion of other possibilities for creating housing for newcomers?

The Creation of a Setting

23. Does the board have a realistic idea of the difficulties involved in building and establishing a co-op?

24. Do you think that I, as the group's leader, should have done some things differently? If so, what? Was responsibility for the group shared enough?

Resource Groups

25. Was the description which I provided of our relationship with Waterloo-Wellington accurate to the best of your knowledge? Is there anything you would like to add, change? *

26. What do you think we have learned from our experiences with resource groups, if anything? *

Community Response

27. How would you describe the general reaction of new Canadians

(your community) to the project? the reaction of long-tern Canadians?

General

28. How effectively do you think our group has worked within the context of the government housing program and the clients we are trying to serve?

29. What are your thoughts about the system set up to create non-profit housing (i.e., community groups apply for funding; resource groups are available to assist them; there is one application time each year for applications; how decisions are made by the MOH)?

30. Is there any thing we haven't covered that you would like to talk about? Any comments you would like to add?

* These questions were not asked of the Polish board member who joined after the issues were relevant.

** This question was asked only of new Canadian board members.