

***CO-OPERATIVE HOUSING  
ASSOCIATION  
OF  
SASKATCHEWAN  
(CHAS)***

***HIGHLIGHTS***

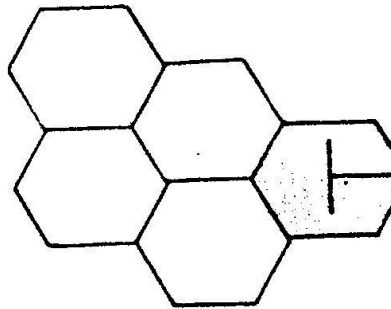
***FROM  
1981 - 2009***

# Co-operative Housing Association of Saskatchewan Logos

The then Logo in 1981 -----

This Logo had – **Co-operative Housing Association  
Of Saskatchewan**

Written out from the line entering the logo.



The now Logo in 2008 -----





## Introduction

The information contained in this booklet has been compiled to assist members that are living in housing co-ops today have a better understanding of the role the Co-operative Housing Association of Saskatchewan had in the formation of all housing co-ops in Saskatchewan.

At the time when each housing co-op was formed each member would have been aware of this association and the important part it had in the development of their individual co-op.

However as the housing co-ops became established, and with no new housing co-ops being formed, the role of the Co-operative Housing Association needed to be re- defined in order to be relevant to the existing housing co-ops.

Over the years this proved to be a challenge, especially as members come and go in our housing co-ops, and also trying to keep the interest that was once there has been an extreme challenge.

Hopefully the reader may find this information informative, and have a clearer understanding of how CHAS began, the purpose, the struggles encountered, a failed restructuring program, keeping it from dissolving, and now the new revitalization.

The information documented here has been researched from preserved archives. It appears there may be some missing, but to those who have kept what is there, "Thank You"

If errors or omissions are noted it has not been intentional.

# **THE CO-OP HOUSING DEVELOPMENT IN SASKATCHEWAN and THE ROLE OF THE CO-OPERATIVE HOUSING ASSOCIATION**

The first housing Co-operative in Canada was built in Winnipeg, Manitoba in 1964. Between 1964 and 1970, eight more family projects were built in other provinces.

As the seventies approached, the rising costs of land and construction made financing more difficult for housing co-ops. Supporters for this began lobbying for legislature changes which would make financing easier.

Finally in 1973, a number of amendments of the National Housing Act gave preferred interest rates to non- profit housing co-ops.

From 1973 – 1978 over one hundred housing co-ops were developed across Canada, with most in the provinces of Ontario, Quebec, British Columbia and Alberta. This was primarily because these provinces had provincial subsidy on top of the Federal Government subsidy. The program did not work easily in provinces without participation.

Thus, in 1978 the Federal government held a program review in order to develop a universal program not dependent on provincial participation. Under this new program housing co-ops were developed across Canada in greater numbers than ever before.

In 1970 the Co-operative Housing Federation (C.H.F.), was formed as a resource and special interest group to promote the Co-operative Housing aspect, and lobby in favour of the amendments to the National Housing Act. Another important mandate of the Federation was to encourage the establishment of resource groups at the local level to assist with the development of non- profit housing co-ops.

By 1980 the housing co-op concept had come to Saskatchewan, and to assist with the development at the local level, the Co-operative Housing Association of Saskatchewan was formed (C.H.A.S).

### **THE BEGINNING:**

C.H.A.S. was incorporated on July 21, 1981, with the assistance of the Co-operative Housing Federation of Canada.

A set of bylaws, much like the bylaws that each housing co-op has, was assembled and registered.

In order to operate efficiently, trained staff was hired, with adequate office space located on the 5<sup>th</sup> Floor, 333, 3<sup>rd</sup> Ave. N in Saskatoon. In 1985 there is a record of another office as well in Regina, located on the 6<sup>th</sup> floor 2055 Albert St. This organization and staff was under the direction of a Board of Directors.

CHAS worked on a fee-for service, approximately 3% of the capital cost of the co-op project, which was incorporated into the co-ops mortgage. The fee was approved nationally through negotiations with the Co-operative Federation of Canada (*CHF*), and Canada Mortgage and Housing Corporation (*CHMC*).

### **THE OBJECTIVES:**

- (a) To promote the formation of new housing co-ops;
- (b) To provide consulting services to housing co-ops in formation period and after.
- (c) To bring together co-op committees to share information, skills, etc.
- (d) To maintain liaison with various levels of provincial government concerned with co-op housing.

CHAS offered a two- fold service

- a) Development consultants assist in the development of the co-op's physical structure: (the building)
- b) Education consultants assist in the development of the co-ops human resource: (the membership).

The majority of the housing co-ops chose to have CHAS handle all aspects of their building project, with the exception of a few who chose just to pay CHAS for services rendered rather than the project as a whole. Those choosing to have CHAS in all aspects of their project were required to sign an agreement.

The following will give some of the requirements between CHAS and the housing co-op being developed.-

A Memorandum of Agreement was made between Co-operative Housing Association and the named Housing Co-operative, it was signed by both parties, which states in part;

WHEREAS the Co-operative wishes to develop a continuing non-profit co-operative housing project;

AND WHEREAS CHAS wishes to provide to the Co-operative reasonable advice and assistance to assist the start-up and operation of such continuing housing co-operative project;

NOW THEREFORE the parties agree that upon request of the Co-operative, CHAS will supply services to the Co-operative:

(The following are sub headings, *(detailed listing can be found in the archives)*)

- A .General
- B. Initial Stage – Organization
- C. Project Development
- D. Management Education
- E. Financial Management
- F. Post Development Services

#### **INCORPORATION IN 1981, UNTIL 1984:**

There was very little documentation found in the archives during this period although we know that CHAS was beginning its work of organizing the association as well as getting involved with housing co-op projects. By the beginning of 1983 there were at least five housing co-ops being developed or already developed.

In order for CHAS to proceed with housing projects, unit allocations had to come from the Government, so in June 1983, CHAS sent written correspondence to the Housing Co-ops, asking them to write letters to the Minister, urging that pressure be put on the Minister of Finance to increase unit allocations in the social housing programs, and increase the Co-op units to 10,000 by 1985 and 15,000 by 1990.

The five housing co-ops were invited to a meeting in Saskatoon and at the meeting where given information on CHAS.

1. The organization is made up of representatives from Co-op Housing projects, Co-op stores and Credit Unions, and Co-ops at large.
2. CHAS Board Meetings are held every 6 weeks in Saskatoon or Regina.
3. A representative from CHAS would be a guest speaker at any housing co-op, giving the members a very comprehensive resume of their role as part of the co-op housing movement across Canada.

### **WORKSHOPS:**

Workshops were given by qualified CHAS staff, as this was one of the areas that CHAS saw as their role in education to the co-ops on structuring of committees, co-operative living, etc.

Although there probably were some workshops given prior, this was the first record found which was a Maintenance Course being offered in Regina on March 12 & 13, 1983. A fee of \$ 60.00 was charged, and the Manual cost was \$35.00.

In September 1983- written correspondence was sent to the housing co-ops, saying that Advisors were available from the Co-op Housing association. (\$35 per hour plus transportation) a CHAS Representative from Saskatoon, or Regina could be approached to conduct a workshop or come to a meeting.



One of the last recorded workshops was held in Regina on November 2-3-4, 1990. It was a Board of Directors Workshop, put on jointly by the Co-operative Housing Association of Saskatchewan, and the Co-operative Housing Federation of Canada in co-hosting this week end event. Invitations were sent to all housing co-ops. (Invitation found in archives)

### **CHAS and CHF:**

In documenting some of the history, it should be of interest to note that these two organizations worked together for co-op housing. CHF being the federal association charged a fee for membership, and it is noted that CHAS paid to CHF membership dues as did any housing co-op that wished to be a member.

One comment found in archive material was that “Co-op housing was worth fighting for and by supporting CHAS and CHF it would help to make sure there is a program in the next year”.

CHAS found that the problems they were encountering were problems in some cases due to the national scope of the co-op housing program. There is little a resource group like CHAS can do on its own. This is why CHF’s involvement was and will be very crucial. Without CHF’s assistance and their lobbying with CMHC’s National office on behalf of co-op projects it would have been much harder and longer. (Archive report Sept1988.)

### **CHAS MEMBERSHIP FEE:**

If there were any membership records kept, they did not survive to be included in the archive material that was preserved.

It appears from a report that surfaced after an April 1984 meeting that all housing co-ops were considered life members based on a \$10.00 fee paid at the time their co-op was formed.

A complete list of those who paid the \$10.00 is not there and only mentions a few saying their membership was accepted.

In October 1985 there was indication that CHAS would have to

charge an annual fee. *(It is due to not having clarity on this issue, that a proposal will come forth at the 2010 AGM so that housing co-ops can decide on an appropriate fee.)*

### **CHAS FACES CHALLENGES:**

In a report given by the president of CHAS at the end of 1984, his opening statement was “1984 has been a challenging year for the Board and staff of the Association. Federal unit allocations were cut, and put the financial position of most resource groups in jeopardy.” He went on to say that CHAS had accomplished a great deal over the last four years, but that it needed continued co-operation of the Department of Co-operatives, CMHC, and the Saskatchewan municipalities.”

In the spring of 1985 amidst housing projects being developed in the province, unexpected challenges were beginning to face CHAS.

### **THE IMMEDIATE FUTURE OF CHAS:**

A special AGM held in Saskatoon, was called to determine the immediate future of CHAS, as it seemed that the association was experiencing some financial difficulties due to the Federal Housing program, it also has been adversely affected by the imbalance in unit allocations to Saskatchewan. A motion was made confirming the Boards previous motion that CHAS downsize its operations to operate within its present budget. If CHAS does not downsize it must dissolve. The motion was carried. (AGM minutes March 17, 1987)

This motion seemed to get the attention of the CHAS staff, and housing co-op members as well, as at the time of the motion (1987), there were two housing projects under way and two more to begin, beside the existing co-ops wanted services provided to them.

So the option to downsize rather than dissolve was taken and acted upon. Part of the downsizing consisted of staff lay-offs, and the closing of the Saskatoon office which took place November 1, 1989. At which time a memo was sent to all housing co-ops in the province to advise that the office in Saskatoon is now closed and that any inquiries be made to the staff at the Regina office.

It was also a must for CHAS to lobby the government for more units to survive.

**LOBBYING:**

January 28, 1989 a staff member visited with the then, mayor of Regina who indicated a positive support for co-op housing and that he would bring it to a SUMA meeting and encourage support for co-op housing within the municipalities.

A meeting was held with the Federal Minister responsible for Housing, to urge him to keep the pressure on the Government to not go with their proposed allocation cuts both nationally and provincially. He seemed supportive of housing co-ops, but could offer little help as no new construction is being approved. (May 13, 1989 archive minutes)

An article in the Regina Leader Post February 3, 1990 titled “Co-op Housing in jeopardy” stated that it was feared that the federal co-operative housing program would be a victim of government deficit, which had the co-op groups across the country worried.

In an effort to lobby the federal government, CHAS’s participation was a write-in campaign, with copies of a “post card” being distributed to all co-op members to fill in and mail to their MLA. It also stated in the article that CHAS would be gearing down until a decision is made on the co-op housing programs future. The Western Producer also carried an article on February 8, 1990.

The Co-operative Housing Federation of Canada pressed the government hard on behalf of housing co-ops, and an article in the February 24, 1990 edition of the Regina Leader Post has the caption “Co-op Housing Escapes Cuts” stating in part, “the minister confirmed on budget night that there will be no cuts to the budget for developing new housing co-ops.” This was indeed good news, but again nothing came from it, and again it was met by various obstacles.

There was also another issue with the Provincial Government that caused a resolution to be sent to the (then) Premier, expressing concern with the recent dissolution of the Department of Co-operation, and Co-operative Development, strongly urging that the decision to eliminate the Department of Co-operative Development be reversed. Further-more, it was urged, not only should they be reinstated, but that the important services provided are expanded. (letter in archive files)

### **FRUSTRATION BEGINS TO MOUNT:**

Although the association was governed by a Board of Directors, it was the staff who worked directly with the co-op projects which often became extremely frustrating with the many obstacles that they had to encounter at CMHC level on down to contracts with the housing projects.

This seemed to be the cause of many of the resignations as in one letter of resignation the girl said I quote “As of today I would like to give my resignation that I am resigning from CHAS, and I would like a replacement as soon as possible. This last project has been plagued with problems, and the rejection of other projects by CMHC was a real disappointment” unquote (complete letter dated April 27 1989 is in archive file)

Another time of frustration was when a proposal for a housing project was sent to CMHC for approval, but the project was refused on the grounds that it was not viable due to the current population exodus from Saskatchewan and the low unit allocations being given to the province.

As a result, no new unit allocations came, and the last two housing co-ops developed in the province were in 1989 -1990, one in Regina, and the other in Moose Jaw.

### **NAMES OF HOUSING CO-OPS:**

As one of the staff was preparing to leave CHAS, he sent a memo to the Board that included his resignation, along with a list of the housing co-ops in Saskatchewan as follows-

Argyle Park-Regina	Terra – Saskatoon
Villa Bonheur- Saskatoon	Cornwall Village- Regina
Crestview – Moose Jaw	Deer Valley-North Battleford
Esquire – Moose Jaw	Gail Stewart – Regina
George Taylor – Regina	Hector Trout- Saskatoon
Lakeshore – Regina	Lakewood Manor – Regina
Meadow Lark- Regina	North View – Swift Current
Norwest Place – Regina	Rainbow – Saskatoon
Rosewood – Moose Jaw	Silverwoods Estates-Moose Jaw
Solar Collective-Saskatoon	South East – Moosomin
Connaught Village -Prince Albert	

This list gives the names of 21 housing co-ops that were operating in Saskatchewan in 1990, but at present in 2009, there are only 17.

A legitimate question to be asked is where did the other 4 co-ops disappear to? And why did they cease to be housing co-ops?

*Could this have been preventable?*

*Could this happen to more Saskatchewan Co-ops?*

### **CHAS HANGS IN THE BALANCE:**

At a CHAS Board of Directors meeting held April 12, 1990, the following discussion took place, quote “regarding trying to get another project approved by CMHC. Currently our priority is to fill our obligation to the two projects. Considering the current situation in Saskatchewan, the likelihood of obtaining another contract is almost nil. Our current focus will remain to fill our contractual obligations and then shut down operations until the market turns around” unquote.

At a AGM meeting on June 8, 1990 at Terra Housing in Saskatoon, the major topic of discussion was the continuation and future operation of CHAS with a decision to be made regarding

the possibility of terminating or considerably again reducing the operations of CHAS.

The out-come of the discussion was that the CHAS office in Regina would close by August 31, 1990, and that CHAS operations would have to be “moth-balled” until the market turned around. They also felt that the new Board of Directors would have to look at changing the focus of CHAS in the next year.

In the Board of Directors meeting on August 29, 1990, a motion was made to keep the CHAS office open until November 1, 1990, in order to finish up any immediate business, and give the proper notices required. (The CHAS office was now located at 1601 McAra St.)

At a CHAS Board meeting on September 30, 1990, one of the board members was asked to check with the office staff at Argyle Park Housing Co-operative about doing CHAS work of maintaining the phone, and minimum services. A report was given at the next board meeting advising that the support staff at Argyle Park Housing Co-operative agreed to provide office services to CHAS.

On October 1, 1990, a notice to vacate the office was sent -“We wish to advise that we are giving our months notice of the office space that we presently rent from you.

Due to lack of work, we are forced to close our office.  
The mailing address will be Box 1063, Regina, Sask.”

At the AGM held August 17, 1991, the dissolution of CHAS was on the agenda again and was discussed, it was decided that CHAS would continue until further notice. This meant there was hope that things would turn around in favour of money and unit allocations coming for more housing projects, but that never came to pass, and CHAS has been what was referred to as “moth-balled”

### **KEEPING CHAS INCORPORATED:**

From November 1, 1991 when, due to circumstances that came upon a vibrant association that caused it to be reduced to no more than a “House Keeping” role, was at least saved from loosing its incorporated status. This happened when Argyle Park office support

staff inherited (or were dumped) the remains of CHAS including the phone number, mailing box number, bank account, and some archive material information.

It was from then on, that CHAS offered no services, only the legal requirements of having the books audited, holding an AGM with invitations going to all housing co-ops, and any other legality that would be required to keep the incorporated status.

One of the board members of CHAS, who was living at Argyle Park at the time, along with three or four others carried out these legal requirements, but encountered many discouragements and disappointments over the next number of years.

Many of these disappointments came from the response of the housing co-ops, that showed little or no interest in their attendance at the AGM's. It then became somewhat a catch twenty-two situation with the, then current board hoping that some interest would be seen by the housing co-ops, who many of its members didn't have a clue what this organization was, or had been, to once again generate some interest in re-structuring the association.

In the next few years a moderate interest was shown, but nothing tangible came from it until the spring of 2006 at the AGM. New Board members were elected to the existing Board, and a decision was made to once again reach out to the housing co-ops. This was done by a letter of invitation to all housing co-op boards to attend an afternoon of information, discussion time, and a Barbeque, that was hosted by Lakewood Manor Housing Co-op on August 19, 2006.

There were approximately 40 members from 8 housing co-ops who attended, and again frustration was aimed at the CHAS board for not doing anything over the years. There was also confusion over the role of CHAS and CHF, and in some cases many of the co-ops wanted nothing to do with either.

Perhaps, now having this background information of CHAS, each housing co-op board, and its members will be more understanding in the struggling effort by only a few to keep the association at least alive, and resolve to be more involved.

### **RE-STRUCTURING:**

Following the August 19, 2006 meeting during a time of visiting, there was conversation among some that felt they needed to help in this re-structuring, and were invited to the next board meeting at which time three more were appointed to the board, and from then on the focus has been on making the organization relevant to what will best serve the needs of the housing co-ops.

There has been a struggle or two to try and revive this valuable association, but the board of directors see the potential and are excited about the future relevance to co-op housing.

So once again, CHF Canada responded with help as it did in the 1980's, offering assistance to define some goals as a beginning point.

Together 7 important goals and their order of priority were established.

- 1. Communications:** A quarterly News Letter, and a Web site  
*(are in place)*
- 2. Partnerships:** Developing links with other co-ops in Saskatchewan, such as Saskatchewan Co-operative Association (SCA), *(is being worked on.)*
- 3. CHAS Identity:** Our "Logo" and Mission and Vision Statement"  
*(These have been completed and approved at an AGM)*
- 4. Research:** *(this is on going to be able to develop a plan based on the facts discovered).*
- 5. Education:** *(Not yet being delivered as hoped)*
- 6. Membership:** The membership in CHAS will be housing co-ops,  
*(fees to be determined.)*
- 7. Advocacy:**

A number of things were accomplished that CHAS planned to do, but there is still more to be done, and hopefully that within the next short period of time CHAS will be a relevant source for our housing co-ops.



### **CHAS, CHF, and SHC WORK TOGETHER:**

It would be admissible to not mention the help and encouragement that CHAS has received from the Co-operative Housing Federation of Canada, and the Saskatchewan Housing Corporation as this re-structuring process has taken place. On more than one occasion a representative from CHF has met with the board to give assistance, the CHF provincial representative attends all board and AGM's, and at one board meeting a CHF staff member from Vancouver attended. Since the beginning of 2007 there has been a representative from SHC attend all Board and AGM meetings, (unless there was a conflict of timing), and their input into the discussions have been helpful, as well they are a source of information, helpful guidance, and great support.

### **HOUSING CO-OP'S AND CHAS:**

At a board meeting of C.H.A.S. held August 25, 2007, besides current board members in attendance, three interested persons were also there to help in building a positive network of all forms of Co-op sectors, especially as it relates to co-op housing.

From discussion it soon became evident that Saskatchewan co-op housing units were lagging far behind the other provinces in having a provincial organization to work on their behalf.

Each province has a housing association, it is not known as CHAS, but has its own name to depict their individual province.

In learning about how they are experiencing success of working together with their housing co-op units has been an encouragement to the board of CHAS to continually work toward that same achievement here in Saskatchewan.

From that same discussion it was noted that at one time all of the Saskatchewan housing co-ops supported and relied on

both of these organizations (CHF and CHAS) so now the important question is, are the housing co-ops in Saskatchewan ready to once again rely on an association for what it is, and be willing to help, encourage and work with CHAS to strengthen our housing co-ops?.

The next short number of years until the mortgages are paid off will be crucial for each housing co-op as they prepare for that time. To realize there will be no more funding coming to the co-ops through the Saskatchewan Housing Corporation. There will also be a turn-over of new members happening in all co-ops, as it has over the past 15 years. Therefore, to have an association working with co-ops to maintain its housing co-op status and to keep its operation viable, will be an important role that CHAS can assist with.

So whether the 17 housing co-ops realize it or not, working in partner-ship with CHAS to strengthen our housing co-op sector will be of benefit in the future.

There still may be those who are not sure about supporting CHAS and wonder why their co-op should pay dues to CHAS or be interested in it as they can't see any benefits being provided. All that is asked of the co-ops is to remember that the re-structuring is in progress and that the programs being planned will only be of benefit to them, so the choice to be interested and supportive or not, will be up to the individual housing co-op.

However, there have been many of the housing co-ops that have shown interest during the last three years. This is seen in the attendance at the AGM's, as well as participation in other ways.

So to see the interest grow between the housing co-ops and CHAS has been very encouraging to the board,

“Working together to find better and more efficient ways to do things.”  
This is what the co-operative model is all about.

## **CONCLUSION**

It would be my hope that the reader of this booklet will have a different image, and yes understanding of CHAS than before, as I did.

Having had the privilege to assemble since 1981, the documentation of CHAS in this brief information booklet, I have been made humbled in my previous concept of CHAS especially during the dormant years. It was easy to criticize the Co-operative Housing Association of Saskatchewan, and the four or five, then, board members of something I did not know the facts of, or fully understood until I went through archive material.

The lack of knowledge was mainly caused by coming into a housing co-op long since the active days of CHAS, and witnessing an apathy that already existed among co-ops, like so many of you did.

My hope is that many others who have been critical especially of the then, board will be caused to do a re-evaluation after reading the events that brought CHAS to where it did in 1991, and to now be ready to move on.

The Editor

**The Co-operative Housing Association  
Of Saskatchewan**

**Motto**

In Partnership Let's Join and Work Together.

**Mission Statement**

As one voice we will have a strong positive influence while working on collective interests that strengthen all Saskatchewan Co-operatives.

**Vision Statement**

To have equal representation from all Saskatchewan Housing Co-operatives.  
To provide education to all Saskatchewan Housing Co-operatives.