What Makes A Housing Project Work?
Housing in Haliburton County

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“Housing is the kind of thing that people care passionately about. I think each community has their own story to tell, and I think what the Dorset project can do is tell a story of how a community can really pull together for a community purpose...We really believed in our project, and if we didn't really believe, we would never have done it”. —Jan McDonald

“We do not know...there are no guarantees that the project will go. We are trying to do all of the things that we think are the right things at this point in time. We're hopeful, but we'll see. Being a church group we say it's in God's hands”.—Evelyn Beeby

**Introduction**

This research paper examines the factors that affect the outcomes of housing projects. While broadly trying to answer the question, ‘what makes housing projects work?’, this paper also seeks to better understand the context in which these projects come into being. There are a number of factors that influence the priorities, process and outcomes of housing projects; research, reflection, and discussion of these factors—both between and within groups seeking to establish housing—can strengthen individual housing projects, and can improve the overall state of housing in Haliburton County. Briefly then, there are no easy answers to the question at hand—only more questions, and the requirement that those interested in housing attempt to better understand the many possible answers to these questions.

Housing is an issue that affects all people. As Article 22 of the Universal Declaration of Human Rights asserts, “everyone is entitled to the economic, social, and cultural rights indispensable for his [sic] dignity and the free development of his [sic] personality” (in Hulchanski, 2004:191). While the right to shelter may be acknowledged by our politicians and bureaucrats, it is few politicians and bureaucrats who act to guarantee this right. Rather, the work of making sure that people have access to housing is done by
activists, volunteers, and well-intentioned local businesses. Millions of households in Canada are inadequate, unsuitable for the needs of residents, or unaffordable for residents (Porter, 2004:17). In Canada, the lack of affordable housing is especially affecting seniors:

- 26% of Canadians classified as ‘core housing need’ (meaning that they are spending over 30% of their monthly income on housing costs) are seniors, and
- 17% of Canadians classified as ‘severe core housing need’ (meaning that they are spending over 50% of their monthly income on housing costs) are seniors (Porter, 2004:21).

How are these needs for housing that is affordable to be met? What are the root causes of housing need, and how can they be addressed? Understanding what makes housing projects work would not be a critical issue if all people had access to safe, adequate, and affordable housing.

Government funding is rarely stable. When lobby groups celebrate their victories in obtaining government commitments to fund particular programs, these celebrations are often short-lived. As soon as a new government takes power—either in the province or federally—these funding victories are jeopardized. New governments have different constituents, different interests, and thus, different funding priorities. Sadly, despite the fact shelter is a basic human need, funding for housing has not traditionally been very high on the priority list. Despite these fluctuations and changes that happen on a year to year basis, David Hulchanski has summarized the key periods in Canadian housing policy since the 1960’s:

1. “The first is the period up to 1964 in which the government avoided any significant involvement.
2. The second was a two-decade-long commitment to building a non-market social housing sector as part of a broader social safety net, which ended in 1984.
3. The third was a decade-long decline in the allocation of new federal money for housing assistance, ending with a full withdrawal in 1993.
4. The fourth period, from 1994 to the present, is much like the first—no significant federal involvement. This period also saw a devolution to the provinces of most federally assisted housing built during the previous periods, and, like the first period, a small “affordable housing” program that seems to produce more press releases than housing units” (2004:179-180).

The ‘small affordable housing’ program that he refers to is the 2001 Affordable Housing Framework agreed to by the federal and provincial governments (Drummond et al., 2004: 35). This framework committed the federal government to $1 billion in federal investment in affordable housing by 2008,
and committed provincial governments to match federal funds. This cost sharing program was hoped to create as many as 35,000 units that would be classified as ‘affordable’ for a minimum of 10 years. The problem with this program is that the stipulation that provinces invest equal amounts into affordable housing leaves the creation of housing up to the provinces. If the provinces don’t make the initiative, there will be no housing created.

In the face of funding instability and lack of provincial government action, municipalities and non-governmental organizations are taking up the challenge of creating housing for their communities. In Haliburton County, there is a long history of housing projects initiated but never completed. Newspaper headlines tell the story of one such project, the Highland Gates Development, which was to be located in Minden. In February of 2003, the Haliburton Echo proclaimed “new Minden development focuses on retirement living” (HE, 07/02/03). The Highland Gate development was to provide condominium-style housing to seniors, and the community was excited about this possibility. An article in March of 2005 discussed how the project was moving slowly (HE, 31/03/05), and by September of 2005 the headline read, “Seniors housing hard to find” (HE, 11/09/05). By this time, investors had been asked to pick up their deposits, and it appeared as though the project had fallen through. This story is repeated again and again. What is it that causes so many projects to fall through? The goal of this research project is to begin to answer that question.

Cooperatives, not-for-profit organizations, development corporations, and other groups are striving to fill in where our governments are failing. It is crucial to keep this in mind when examining how community-based, non-governmental housing projects work. Learning from the experiences of groups involved in this work sheds light on the nature of community, of community development, and can allow us to better understand the intricacies of housing projects. Their work is a testament to the solidarity, vibrancy, resiliency, sustainability, and co-operative spirit found in community. Their work is also a testament to a failing government—one that has not worked sufficiently to ensure that even the most basic needs of Canadians are met.
Research Methodology

This research project was conducted for the Point in Time Centre for Children, Youth and Parents; and through U-links, an organization that seeks to strengthen community-based research capacity partly by linking university student researchers with community groups. Thus, the research agenda and methodology were collaborations between myself and these two groups.

This research for this project was divided into three main segments, each phase lasting approximately 2-3 months. The first was an exploration of the published literature regarding housing policy, homelessness, models of housing development, and community development. This phase of the research project resulted in a literature review (below), and set the stage for the primary research that followed. The second segment was an exploration of the history of housing projects in Haliburton County over the past 10 years. Newspaper reports, community group websites, and community group documentation were the main sources. The result of this phase of research is an electronic compilation of newspaper articles stretching back to 1994, entitled, “Housing Projects Archive”. The hope is that this archive can be continually added to and used as a reference for those interested in the recent history of housing projects in Haliburton County.

The third segment consisted of two interviews with individuals currently or recently involved in establishing housing in Haliburton County. This was perhaps the most enjoyable phase of this research project. Possible interviewees were identified through a variety of community resources, such as newspaper articles and local knowledge. Once identified, a number of potential interviewees were contacted, and of these, two individuals agreed to share their experiences for the purpose of this research project. The result of this phase of research is two in-depth accounts of how housing projects work. The transcripts of these interviews will be placed in the Haliburton County Archives, so that the valuable insights and words of wisdom can be made available to a wider audience. While the original intent of this research project was not to examine seniors housing exclusively, the emphasis on seniors housing in this paper is a result of the focus of these two housing groups on seniors housing. This change was a welcome change. Together, these three segments of this research project allow for
a holistic understanding of the context of housing projects in Haliburton County.

One of the strengths of this multi-dimensional research methodology is that it allows for the reflection of a diversity of viewpoints, opinions, and disciplinary perspectives. Research on housing policy and community development "set the stage" for a better understanding of what is happening on the ground in Haliburton County. The voices of individuals involved in housing projects speaks to the relevance and irrelevance of the published literature. For example, while most of the published literature on housing deals with issues of urban housing projects, the interviewees experience was strongly affected by the rural context of these projects. Thus, the dialectical nature of this research project--the interweaving of a number of perspectives--allows for a better understanding of both the published literature and the experiences of community groups.

A limitation of this type of research is that it prevents a focused, in-depth understanding of any one particular area. All three aspects of this research project could have benefited from a deeper examination. A more extensive look at the literature may have revealed new aspects of housing policy and community development, or could have contributed to a better understanding of the other segments. During the second stage of this research project, I was limited to reviewing the archives of one community newspaper, the Haliburton Echo. Access to smaller community newspapers and newsletters, and a more thorough look at other primary documentation such as minutes from meetings, local organizational notes, and by-laws and zoning regulations would have enriched the conclusions of this research project. Finally, while the two interviews that I conducted revealed important insights into the nature of housing projects, more interviews would have been better. Both community groups have targeted their projects at providing condominium style housing for local area seniors. However, there is a wide diversity of housing needs in Haliburton County, and consequently a wide variety of projects are attempted. Hearing the first-hand accounts of those involved in trying to establish more of these projects would have contributed greatly to the conclusions and outcomes of this research project.
Housing Policy: A Review of the Literature

The academic literature on housing policy covers a vast realm of topics, from homelessness, poverty, and the need for affordable housing to rental housing strategies, home-building models, mortgage programs and even urban planning. In terms of this research project focusing on the lack of housing in Haliburton County, much of this type of literature is relevant only in a minimal way. Understanding the context of housing policy in Canada and in Ontario is helpful, but because there is very little published research on communities such as those found in Haliburton County—rural, somewhat remote, tourism oriented, and geographically difficult to build on—this literature is not extremely helpful. However, this breadth of information is required to gain an adequate picture of how housing policy is developed and implemented in Canada.

Financial Resources and Housing Access

A great deal of literature examines the ways that a lack of access to financial resources affects the ability of individuals and families to access housing. Some studies refer to the demand side of housing policy, which targets income or the lack of adequate income as the main problem (Strange, 2003; Skaburskis, 2004; Mendelson, 2006; CMHC, 2003; Bourassa, 1995). There are a variety of strategies identified as ways that this lack of access to financial resources can be mitigated. Bourassa (1995) and the CMHC (2003) discuss the ways that mortgage requirements affect a family's ability to purchase a home. An interesting contribution to this group of literature is Mendelson’s paper (2006), which questions the benefits of savings and home ownership in the quality of life of families. He discusses how savings may actually decrease a family’s quality of life, as it displaces funds that may be used on a growing family early on in the life course when expenses are typically highest (2006). Skaburskis adds an analysis of unique local factors such as demography and geography to the problem of access to home ownership (2004).

Strange (2003) discusses the lack of financial resources in terms of inadequate income, or over-spending on rent as a portion of a family’s expenditures. His brief paper adds to the numerous other studies that discuss the affordable housing crisis as a poverty issue (Shapcott, 2001, 2002,
Shapcott is an outspoken critic of the Ontario government’s relentless cuts to a variety of social policy areas, and writes extensively on the effects of these cuts on the ‘housing crisis’. One of his points is that the cuts to Ontario Works and ODSP have impoverished Ontarians, and made their ability to access adequate housing even more difficult (2001, 2002, 2003, 2003a). Carter and Polevychok (2005) discuss how access to adequate housing alleviates pressures on other social programming areas, such as education and health care, and point to low incomes as a barrier to accessing affordable housing.

Jackson’s collection of essays, Home Truths (2004), also makes linkages between housing policy and other aspects of social policy, and discusses how access to adequate housing is inextricably linked to quality of life and well-being. Addressing poverty is a key means of enabling families to access housing. Fallis, in his 1980 work on the link between housing access/ownership and income distribution, explicitly outlines the way that income inequalities affect the ability to live in quality housing, either rental or privately owned. Unlike some of the other authors discussed here, his is not an anti-poverty standpoint.

Supply-Side Factors

While there are numerous studies regarding the demand-side factors that affect access to affordable housing, much less is written about supply-side factors. The fact is that many people cannot access housing because infrastructure is lacking. The Canadian Mortgage and Housing Corporation (CMHC) has written a number of policy documents regarding measures to stimulate private sector housing development. It should be noted that many of the articles that are predominantly concerned with demand-side policies also mention problems that exist due to lack of supply.

Role of Government in Housing Policy

A final area that has received some attention in the literature available is the role of various levels of government in housing policy (Arnold, 2004; Suttor, 2004; August and Leo, 2005). Of specific interest to this project is the way that municipal government can affect housing issues. Suttor (2004) discusses the concrete realities facing municipalities and urges that the downloading of services being
experienced by municipalities will severely affect their ability to deliver housing programs. Arnold (2004) seems to concur with this problem, and proposes that collaboration between municipalities through the Federation of Canadian Municipalities will give this level of government the lobbying power to access funds from provincial and federal government. August and Leo (2005), in their evaluation of local application of a federal homelessness strategy, take the analysis of the municipal role in housing policy in a different direction. They urge that local communities must be given more autonomy and flexibility to deliver relevant programs when using federal or provincial funds.

**Gaps in Housing Policy Literature**

There appears to be very little literature related to the lack of housing access—both infrastructural and income-related—in rural communities in Canada. This may be due to the fact that not only is the majority of Canada’s population concentrated in metropolitan areas, but also that there seems to be a perception that poverty and urban spaces are related. This perception is revealed in the plethora of studies dedicated to urban poverty, and the almost complete lack of rural poverty analysis. In addition, few reports consider the unique challenges of encouraging private sector development in rural areas, or areas that have difficult geographical structures to work within—as is the case in Haliburton County. Some of the studies related to income and access to financial resources, however, may be helpful in terms of the Haliburton context.

**Housing Models: A Review of the Possibilities**

**Physical Design Options**

In Ontario, a larger aging population, fewer traditional nuclear family households, and diverse family and household configurations due to an increasingly diverse society are leading to innovations in housing design and management. The suburban neighbourhood, catered to nuclear-family structures remains a popular choice, but this is changing. While physical structures such as detached homes, apartment complexes, duplexes and triplexes, and townhouses figure prominently in cityscapes and are commonly understood forms of building, newer innovations such as flex housing, universal housing, mixed-use buildings, community housing, and live/work spaces are becoming more popular forms of building.
**Universal Housing**

Universal housing reflects the goal of building housing that can be accessed and used by as many people as possible (CMHC, 2006). Thus, design features must keep in mind the potential needs and desires of future residents. Features such as automatic doors, ramps, and lowered work surfaces and appliances may be necessary for residents and visitors with physical disabilities, the incorporation of quiet work or study spaces may be necessary for professionals and students, and single mothers may wish for communal spaces to help with child supervision and to ease isolation. Universal housing plans to include diverse clientele, rather than catering to any one specific social group. Aspects of universal housing are also referred to as ‘flex housing’. *Example: Blair Court, Vancouver, BC.*

**Mixed-Use Buildings**

In response to the needs of some organizations and communities, mixed-use buildings are increasingly being constructed or renovated (Salmon, 1993). This type of housing design incorporates housing facilities such as bedrooms, dormitories, and family rooms with meeting and counseling rooms, medical or other service provision spaces, and classrooms or other training spaces. For community organizations that serve transitional communities, such as new immigrant families, domestic violence victims, mental health patients, or elderly in need of more intensive supports, mixed use buildings can provide an ideal mixture of privacy, support structures, and community connections. *Example: Neighbourhood Women Resistance Housing, Brooklyn, NY and YWCA Family Village, Redmond, WA in “Alternative Housing Models”.*

**Community Housing**

Community housing is designed to respond to the needs of a particular community (Salmon, 1993; CMHC, 2006). It can incorporate a wide variety of physical and organizational design features. For example, Siena Village in Massachusetts, a church community, includes a day care, community centre, chapel, and retirement complex along with family oriented townhouses and green spaces in their housing project. They were able to renovate an existing building as well as construct new facilities to suit their needs as a community. Community meetings organized through the church allowed them to determine the needs of their community and their capacities for financing, organizing, and carrying out the project. *Examples:*
Siena Village, Redmond, WA in “Alternative Housing Models” and “Wallis House: Partnerships for Financial Success”.

**Live/Work Spaces**

Live/work prototypes can be excellent housing models through which to address both economic and housing development needs (Salmon, 1993). By constructing buildings with the needs of an artist or small-business owner in mind, viable communities are created which can address infrastructural inadequacies. These spaces can be constructed as studio apartments, where the workspace and living space are attached but somewhat separated from each other, or in mixed-use buildings, where commercial uses are located in one area, and residents live in another area, such as upper floors of an apartment complex. Live/work spaces can be constructed in a variety of physical styles, or they can make use of existing buildings renovated to suit a new purpose. Example: Jingletown, Oakland, CA in “Alternative Housing Models”.

**Organizational Design Models**

Just as the traditional single-detached home is becoming a less feasible form of housing for many people, so too is private ownership becoming less and less relevant. The instability of the rental housing market makes perpetual rental housing a risky endeavour for many people, as well. In response to the inadequacy of the two traditional options: private ownership or rental, and in response to the inability of many to purchase their own home or ensure long-term tenancy, a number of innovative housing organizational structures have emerged in the last 3 decades. These options allow residents to participate in the organization and governance of their communities, secure long-term tenancy, and guarantee some stability regarding the costs of housing. In this section, I will outline condominium ownership, co-operative housing, public housing, non-profit housing, and life lease housing.

**Condominium Ownership**

Condominiums are a form of organizing ownership of larger, multi-unit developments (CMHC, 2006; CCI, 2007). While the developer/owner retains ownership of the land, the prospective tenant purchases and holds title over their particular townhouse, suite, or apartment unit. There are various models featuring different levels of resident participation in the organization and maintenance of the development. Most condo owners pay a monthly fee for
maintenance, insurance, and the management of the building and grounds. In the case of new condominium developments, it is often the case that individuals need to purchase a unit (based on a model home or suite) before the development can be constructed. This allows the developers—especially when the developers are a community or non-profit organization—to access the capital required to finance the project and purchase the land. The Canadian Condominium Institute documents best practises and new innovations in condominium ownership and management. Example: Wallis House Condos, Ottawa, ON; see also the Canadian Condominium Institute.

Co-operative Housing

Co-operative housing is used to define a legal arrangement in which co-op members collectively own, manage, and reside in the housing units, be they apartments, single detached homes, townhouses, or another configuration (CHFC, 2007). Co-operative housing corporations are committed to the principles of cooperatives, which include: open membership, democratic control, economic participation, independence, co-operative education, cooperation among co-operatives, and community. Thus, resident participation and control are key features. In most cases, a board of governors comprised of residents and other key stakeholders organizes and coordinates various aspects of the co-operative, from mortgage payments and rent collection, to maintenance, resident selection, and addressing member concerns. Co-operatives can allow for great diversity amongst its tenants. Indeed, that has often been one of the central features of co-operative organization, as a mix of high- and low-income tenants (in some setups), allows for financial security of the cooperative (especially in cases where rent is determined based on a percentage of household income).

Non-Profit Housing

Non-profit housing is the main type of subsidized housing in Ontario (ONPHA, 2007). Although the common stereotype of non-profit housing are the row housing ‘projects’ of poor, inner-city neighbourhoods, the physical design of non-profit housing is very diverse, and they are located an integrated into over 220 Ontario communities. There are 3 types of non-profit housing. Private non-profits are owned and managed by independent community-based groups. Municipal non-profit housing is owned and operated by
the municipality in which the housing is located. The Ontario Non Profit Housing Association describes the third type, Local Housing Corporations (LHCs), here: “(LHC’s) are owned and managed by Service Managers--the local government body responsible for housing, social welfare and ambulance services. Until 2001, Local Housing Corporations were owned by the provincial government and called ‘public housing’” (2007).

Non-profit housing projects are usually governed by a board of directors, either appointed, elected, or drawn from the residents. The board of directors will then make the decisions related to the financing, maintenance, tenant selection, and other issues that affect the housing project. Depending on the needs of the organization, the housing project may or may not be “affordable”, or targeted at/restricted to a particular social group. The funding for non-profit housing comes from a variety of sources, including: federal, provincial, and municipal governments; community organizations and local businesses and tenant rents. There are also Rent Geared to Income (RGI) subsidies for low income households to make their rent more affordable, and extra funding supports for people with additional needs (such as the elderly or chronically homeless). The board of directors determines the extent of resident participation and eligibility criteria. Funding for non-profit housing organizations can be obtained through a wide variety of measures, ranging from government grants and subsidies, to member investment and charitable donations. *Example: Lady Stanley Place at Wallis House, Ottawa, ON; see also ONPHA.*

**Life Lease**

The concept of a life lease is similar to a condominium, except that in a life lease model, residents do not purchase the actual unit or gain ownership, but rather, they purchase a lifelong lease to the unit or suite (LLAC, 2006). They then gain exclusive use of their individual unit, as well as shared use of common areas, facilities, and other amenities that form part of the development. They can then pass on the title to a family member or sell their lease. A monthly fee is often used to finance maintenance, insurance, management, and related costs. A non-profit organization (private or municipal) retains ownership of the actual land and the building itself, and coordinates the management and maintenance of the building and development. Resident participation is often vital to the success of
the organization of these aspects. This governance structure can control aspects of the community such as eligibility criteria, community events, and service provision. The non-profit organization or corporation would need to approve any future sale or transfer of the life lease, in order to ensure community integrity. *Example: Meridian House, Ottawa, ON*

**The Case Studies: St. George’s Anglican Church Housing Project and the Algonquin Cooperative Development Corporation**

In 2001, the St. George’s Anglican Church in Haliburton acquired a new property adjacent to the existing church. This acquisition presented the congregation with an opportunity to do something to benefit the St. George’s community and the larger Haliburton community. The congregation talked about a parking lot extension, a new Church office, a Sunday school facility, and affordable housing as potential options. However, the experience of losing older members of the St. George’s congregation to larger cities with more options for seniors housing convinced the planning group of the need to use this opportunity to do something for seniors. St. George’s had land, but what they needed was an updated church suitable for today’s multiple functions of the church. They also wanted to establish housing. A creative partnership with a private-sector developer allowed the group to use their land in exchange for the facilities they need. Current plans are for a new church facility on yet undisclosed lands, and mid-tier condominiums at the current St. George’s and adjacent properties. I spoke with Evelyn Beeby, one of the organizers of this project, in March, 2007.

Dorset is a hamlet located in the Township of Algonquin Highlands. When the Dorset community school closed its doors in June of 2001, the community was invited to make suggestions as to what to do with the building. They discussed ideas such as affordable housing, seniors housing, a community centre, a private school, and a medical facility. Many ideas were put forward, but ultimately, the pressing need for reasonably priced seniors housing within the hamlet of Dorset was identified as the most important project for the community to take on. The Algonquin Cooperative Development Corporation was eventually formed to establish housing for local seniors on the old school property. What followed was a 4 year community development process,
characterized by the utter perseverance of the organizing committee, an overwhelming amount of community participation and support, partnerships with key professionals and key institutions, capacity building, creative problem solving, but ultimately, no housing. Success, however, has many faces. The housing project may not have produced housing, but the community development process was far from fruitless. The Algonquin Cooperative Development Corporation (ACDC) is now supporting community development projects in the Dorset area, and has just produced Dorset's first community newspaper! I interviewed Jan McDonald, a key organizing member of the ACDC, in February, 2007.

These case studies share some characteristics that set them apart from some of the other attempted housing projects in Haliburton County. Because both the Dorset and St. George's housing projects have been generated and largely controlled by year-round residents of each community, they have been accountable to their respective communities. Unlike housing developers from outside the area that are interested predominantly in profit, these projects are genuinely concerned with the long term sustainability of their communities. The willingness of both Jan McDonald and Evelyn Beeby to discuss their experiences speaks to the sense of accountability that organizing at the community level engenders. The process of establishing housing is full of challenges, as the following sections discuss. In both success and failure, grassroots groups remain loyal to, and dependent upon their community. It is important to approach the following discussion with an awareness of this dynamic.

Analysing the Factors that Affect the Outcome of Housing Projects

Context

One of the most significant problems with the academic literature on housing and housing policy is the lack of research pertaining to rural and remote communities. Because of the particularities of each community--their specific context--published literature on housing projects in Winnipeg, for example, simply does not contribute significantly to understanding housing in Haliburton County. The social, cultural, economic, political, geographical, and demographical contexts in which a project is embedded will determine the shape and outcome of any kind of economic or community
development project—housing is certainly no exception. While the academic literature did not reveal any “best practices”, or insights into how to deal with the complexities of particular communities, an understanding of, and respect for these complexities was a central feature in the interviews. Every aspect of a project, from the intended market, organizational membership, funding sources, support of local trades, and even the community’s familiarity with certain types of development will affect how the project works. Questions of context need to be kept foremost in mind when analysing housing projects and when transferring recommendations from one project to another. The following key questions attempt to clarify the importance of understanding the role of factors such as size, geography, economy, population, wealth/poverty, etc. These questions are not intended to elicit yes/no type answers, but simply to promote greater research and reflection regarding how the context shapes a housing project.

**Is the community large enough to support the project?**

As Jan McDonald explains here, the size of the community has an effect on how the housing project will work:

“I think what happens in very small rural communities is much different from what happens, even in a community like Haliburton, or Minden. Even though they, in comparison to Kitchener or someplace, are still a very small community. What happens in rural Canada is much different”.

This question deals with more than just the population of the community in which the housing project is to be located, although population is a key factor. The capacity of local businesses to help fund the project, of local trades to work on the project, and of community members to continue to support the project are also affected by the size of the community. The difference between one large business and ten large businesses in the community, for example, can drastically change the process and outcome of a project.

**What are the political and economic characteristics of the community and surrounding region?**

An intimate understanding of the political and economic characteristics of the community is necessary, as these
characteristics can affect the feasibility of a housing development, and indicate the direction that a project might take. Understanding the political context includes being aware of the capacity of local political institutions and businesses. As Jan McDonald explains, the rural and remote nature of the Algonquin Highlands area meant that capacity has been a constraint for their project in both of these regards.

“In Algonquin Highlands, there are no multiple zones—none. There is no zoning, or by-laws, for [multiple zones]. There’s no policy. Because there have been no projects, and no population to address that. It wasn’t that they are unwilling; it’s just that it’s a new thing”. The lack of policy in this area meant that the ACDC and the local government had to work together to develop appropriate policies. Another problem that this group struggled to resolve concerned the lack of a number of key businesses in the Dorset area, such as large enough construction and trades companies, lawyers specialized in incorporation or not-for-profit issues, even people for the committee who had previous experience developing housing. This quotation illustrates one such barrier, and its resultant consequences:

“[We] finally [selected] a builder from the Dwight area. And the demolition crew was also from the Dwight area. There aren’t any demolition people in the [Dorset] area. And the only builder that was big enough was from Dwight. So even though we had wanted to do economic development for Algonquin Highlands, which is in Halliburton [County], we were now supporting economic development in Muskoka [County]”.

This lack of capacity required the housing group to develop a close sense of partnership with local businesses and political institutions, but it also meant a lot of work that may not have been necessary in another location. In both housing projects, part of understanding the economic context involved understanding what options for housing are already available, and what is missing. As Evelyn Beeby notes in this quotation, housing for local seniors is a key area in need of development:

“We had the experience of losing members of the congregation or of the village of Haliburton when they got into their senior years because they simply didn’t have a place to live….They were having to leave Haliburton and move to an area where they had some kind of safe, secure, comfortable, convenient accommodation for them.”

Knowing what is already available and what is needed is a key factor, but is only one aspect of the political and economic context that affects a project.
What are the social and cultural realities of the community?

This question requires understanding, simply, what works and what doesn’t in the community. For example, Jan McDonald pointed out how important local history and connection to place are in rural communities, as this quotation reveals:

“You would think that people living in Baysville would say, ‘Oh, I’ll just move to Dorset, that would be great’...Well, if you grow up in Baysville, you don’t move to Dorset. If you grow up in Dwight, which is 15 minutes away—you don’t move to Dorset”.

This is one example of how the cultural reality of a community or region can affect a project. In this case, the strong connection to place made it difficult for the ACDC to attract potential buyers to the project in the hamlet of Dorset. On the other hand, community solidarity was also one of the key factors that allowed for the Dorset Museum--another community project--to be successful. I discuss community solidarity and community participation in housing projects in greater detail further down. I mention it here because it plays a crucial role in determining the social and cultural contexts in which a housing project is based.

Understanding the social and cultural realities also entails knowing what shape a project will need to take in order for it to be respectful of the needs and histories of people it is intended to serve. One important issue in both the St. George’s and the Dorset project was whether or not to label the housing projects as “affordable housing”. While both projects strive to be affordable for their intended markets, it was determined that the label “affordable” may have different implications, as Jan McDonald articulates here:

“[Our housing project] did not want to pass as ‘affordable housing’. In rural Canada, people don’t want to think that they have to have handouts...They don’t want to think that they have to have government sponsorship...and that speaks to the vibrancy and sustainability of rural communities. So, we were very careful in all of our publications not to use ‘affordable’”. Evelyn Beeby makes a similar point regarding the importance of understanding the needs of those the project is intended for:

“People tend to feel--if they have owned their own homes throughout their lives--that going into a rental facility where someone would say ‘this is the kind of stove and fridge you will have, these are the countertops you'll have...’[They feel that] to go into a rental facility is not always an ideal solution”.

In both cases, understanding the cultural
and social context of the people for whom the projects were intended helped to guide each project. Because home ownership, self-sufficiency, and control were determined to be important to those who will live in the eventual projects, each group worked to ensure that their housing project was respectful and in tune with the wishes of those they intended to serve.

Another contextual issue, related to that of social and cultural dimensions of the community, regards the nature of change. Decisions about housing and the financial implications of these decisions are rarely easy decisions to make. Changing from one type of housing to another is difficult for many people to do. As Evelyn Beeby notes here:

“People struggle to make change. I think that very often, a critical incident causes someone to have to take a deep breath and say, ‘I may really want to stay where I am, but I can’t do it in a safe and secure manner’”.

One catalyst of change, as this quotation points out, is a ‘critical incident’--a moment in which a person realizes the necessity of change. There are, however, other ways to make the process of change easier for people. Both the Dorset project and the St. George’s project made a point of keeping potential participants informed of the progress of their project through education and awareness. However, as the Dorset experience shows, even with extensive education, awareness, and community participation, people struggle to make drastic changes in their lives. Jan McDonald speaks here of the difficulty that many people had with understanding the financing formula that the ACDC had adopted in partnership with Options for Homes Dorset to keep their housing project reasonably priced:

“I think it scared them a little bit….I could just see the group saying, ‘oh my gosh, I can’t understand it’”. Because condominium development is an unfamiliar form of development in the Dorset area, and because the financing formula was also unfamiliar, it created confusion for people who may have wished to be involved. This is a problem with no easy solutions. If a project requires people to change some aspect of their lives that is very important to them--such as their home--there will inevitably be some hesitancy. If the project requires the person to change their patterns of spending and saving, to make large investments, to take financial risks, or to understand something that they are not familiar with, there will necessarily be some resistance. Thus, it is important to consider how change
happens, how the transition period can be eased, and how drastic changes might affect the individual, community or region that the project is intended to serve.

**Community Participation**

Another important component of housing projects is the extent to which they encourage community solidarity and participation. This is not to imply that projects that are community based are more or less successful than projects that are not, simply that community involvement will affect the nature, process, and outcomes of a housing project, in both challenging and rewarding ways. While the published literature makes some reference to the importance of grassroots community development, the insights gained through the actual experience of community organizing are much richer and more sophisticated than simple exclamations of support for bottom-up processes.

*Is the project intended to be community-based? If so, has the process been transparent? Is the group prepared to deal with fluctuations in community support? How will the committee deal with dissenting views of which path to take? Are there any barriers to popular participation in the project?*

Community participation is a complicated dynamic of housing projects. On the one hand, involving the community can ensure that the project is aligned with the various needs and wants of those who are supporting the project. As both groups have experienced, input from people in the community can help to shape the project.

“I think we’ve kept our ear to the ground. We did a survey that went out to everyone in the County and brought in that information to help us in terms of what people were looking for. There’s been information in the paper some time ago that talked about the project. We’ve certainly responded to all of the inquiries that have come our way”. –Evelyn Beeby

“Anybody within Dorset, they had representation on our committee. And their job was to take the information back to their constituency and share that. And so all along, the community was kept informed”. –Jan McDonald

Maintaining links between the organizing group and the wider community, as these quotations illustrate, were important aspects of these two projects. However, community participation—solidarity, commitment, and involvement—is more complex than simply informing the community of the project. The Dorset housing group worked as a representative of community members and area residents
regarding the issue of housing. Early on in the project, a detailed survey was distributed to individuals in the community and region, and the results of that survey helped to guide the committee members. The survey covered areas such as the need and interest for housing, and asked respondents to indicate their preference for the size and shape of the units, among other things. Input from the community strengthened the group and empowered them to work to establish housing. However, including a variety of views and opinions inevitably slows the process down; it is one of many challenges in working as a grassroots group, as Jan McDonald notes in this quotation:

“If the project had been designed for people who had newly retired from urban centers, so that they could have a really nice summer retirement place, then our project would have taken a totally different path. Our project was to support our local residents. And that’s a real bonus, but it was also a major problem”.

Working as representatives of community members, the ACDC needed to ensure that every step of the process fit with the mandate of their project, and the desire of the wider community. This sets the Dorset project apart from urban-based, profit-seeking developments who do not seek to be accountable to the community.

Is the project working in solidarity with any particular group of people, or with other struggles, initiatives, movements, or organizations?

While the Dorset project was organized in representation of community members, the St. George’s project is organized in solidarity with the Haliburton community, but organizationally separate. Although cooperating with other groups, or working in solidarity with a particular group or subpopulation may be strengths of the project, they can also create unique challenges of their own. The St. George’s project is based out of the Anglican Church, meaning that not only is it working in solidarity with the congregation and local community, but it is also working with the church diocese. Here, Evelyn Beeby reveals how a sense of mutuality and solidarity led to the decision to create housing for members of the church and local community:

“Once the land was purchased, we started to think as a congregation what we should do with it….One of [the suggestions] was that we do something for seniors….We thought, ‘gee, that's too bad, if you've lived here for a long time, perhaps all your life, what an awful thing to come to your golden years, and find that
you can’t stay, because there’s nothing available”.

The desire to support members of the church community and of the wider Haliburton community was the motivation for choosing to work on a senior’s housing project. One of their original ideas, however, developing a shared facility that would function as a church, community gathering space, and including a number of housing units, was rejected by the diocese, as Evelyn Beeby explains here:

“We had been told by the diocese that they had a task force working on this whole area of housing. Ultimately when the results of that task force came out, it essentially prohibited the kind of facility that we were looking at...They said that, you as a parish may think this is a [great] idea today, but you’re essentially committing people 20 years down the road to administrate a facility, which they may not want to do”.

Here, the complexities of working in solidarity with a particular community, and with the constraints of another, overlapping community, come to the fore. While it may provide a source of strength and a guiding purpose, working in solidarity with another movement, struggle, initiative, or organization can also constrain the work and original ideas of a housing group.

To what extent are group members willing to persist through the numerous obstacles? Are the committee members volunteers—if so, how will the group deal with issues such as burnout?

Because so many community-based projects are volunteer driven, it is important to consider the extent to which volunteers and community members are willing to commit themselves to the project. Community-based projects can gain strength and momentum from the passion and dedication with which organizers bring to the project. This quotation, by Jan McDonald, speaks to this dedication and passion of volunteers:

“We had to really pull through, on the committee, and we met, probably every two weeks for 4 years. And it got to be like family, it really did”.

There are a number of unknowns to navigate in community development projects--especially considering the lack of adequate research and literature on how these projects go. As Evelyn Beeby notes here, these unknowns can be difficult, but they are faced with hope and faith that the hard work and commitment of a group will be worthwhile:

“We do not know—there are no guarantees that the project will go. We are trying to do all of the things that we think are the right
things at this point in time...So we're hopeful, but, we'll see. Being a church group we say it's in God's hands". Volunteer work can become difficult, however, especially in smaller communities where there are fewer individuals to call on for help. What happens if the project doesn't seem to be going the way it should? In this quotation, Jan McDonald speaks of the difficult decision to move on from the housing project:

“The committee met—it was probably the hardest meeting we've ever had, we were all in tears. It was like a huge group hug, because we had to decide: do we keep doing this? It's been 4 years, there were lots of other issues that still had to be looked through”.

Years of struggle, of persistence and dedication did not result in housing for local seniors. While there were many benefits to this community development process (some of which are discussed below), there is only so much that a small group of volunteers--no matter how committed, dedicated, passionate, and well-equipped--can do before a project becomes overwhelming. While for-profit or private initiatives may simply move on to another project in another community, volunteers remain committed to making their communities better places to live. Even though the Dorset housing project came to an end, the ACDC continues to work for their community, as Jan McDonald explains here:

“We're moving forward [with community development projects]. We needed to do that, we needed to stay alive, but we can't even talk about housing projects right now".

The group is working on supporting other initiatives in the community, such as renovations to the Community Centre, supporting a playground project, and developing a new community newsletter, the *Dorset Dispatch*.

**Organizational Factors**

A number of organizational factors affect the shape that a housing project will take, including the mandate and structure of the group, financial factors, how marketing is pursued, and the project timeline. In the case of the Dorset project, a business plan was developed that was divided into four sections: feasibility, an operations plan, partnerships, and a capital plan (ACDC, ~2005). In a series of updates, the ACDC communicated to the Dorset community the various steps that they had taken, and the future steps to be taken. Developing and updating a business plan were important steps in
articulating the organizational features of the housing project.

*How is the group organized? Can the group be flexible in their organizational structure?*

Decisions regarding what shape a group may take can be very difficult, but they may also be intuitive. Evelyn Beeby speaks here about how community participation in the St. George’s project was organized:

“We had a meeting [where] we told people to come out and talk about the idea of doing something in the area of senior’s housing. And we probably had 50 or 60 people come out. And from that, people expressed their interest, either, ‘I’m interested in hearing about it’, or ‘I’m interested in doing something about it’, or ‘I’d like to be intimately involved with it’….We started out with a planning committee with 12 individuals. I believe we have 10 now”.

To get members of the congregation on board, a public meeting and a call for participation in a planning group was used. In the case of the Dorset project, the community-based dynamic was built into the early planning stages, as it was an initiative of the municipal government. Its integration into municipal politics meant that the project was inherently democratic. Later on in the planning process, the group separated from the Township and incorporated as a non-profit development corporation. Jan McDonald speaks here of how community participation was organized early on in the project:

“Within Council they have…the Special Projects Committee. The purpose of [it] is to be the liaison between the community and Council, so if there are projects that come up, then the Special Projects Committee would coordinate that, and addresses the needs of the community….I happened to be the Chair of that Committee…so our job was to see what the community would like to have happen. We had an open house, and we asked the community what they would like to have in place, we went through a whole problem-solving process”.

Because the Dorset housing project began under the umbrella of the Township of Algonquin Highlands, it needed to be community-based and democratic. As discussed above, however, the community-based nature of the organizational structure helped to keep the project in tune with the needs and wants of the community. Deciding which shape and form the group would take not only required debate and discussion within the group, as every possibility carries its own advantages and disadvantages. As Jan McDonald noted:

“You can’t move forward and go to the bank and say ‘can you give
us money’ until you have [a number of] things in place. They also won’t give you money unless you’re incorporated…So that led us down the path of--how exactly were we going to be incorporated? Were we going to be non-profit? Banks were very reluctant to give money to non-profit co-operatives”.

With government funds being continually rolled back from areas such as housing and community development, and with changing political and economic trends globally, it is becoming ever more difficult for small, community-based, not-for-profit groups to organize. Later on in the project, the ACDC encountered a number of barriers to their project. Jan McDonald speaks here of one such barrier, insurance:

“We couldn’t just move forward as a cooperative because we were also looking at huge insurance issues. The insurance company didn’t want to look at you unless you had a bigger organization involved.(…) We had to form another corporation, called Options for Homes Dorset, which meant that we would come under the umbrella of Options for Homes”.

Where is the money coming from--are there assets or money up front? How much investment is needed for the project to go forward?

Financial considerations can make or break a project, as many groups have undoubtedly experienced. While the published literature discusses the consequences of the rolling back of government dollars in social assistance and disability pensions (Shapcott, 2001, 2002, 2003, 2003a; Carter and Polevychok, 2004; Jackson, 2004; Drummond et al, 2004), there is little mention of the corresponding challenges that these withdrawals have on community-based groups. What has seemed to emerge, however, is the notion that government funding simply cannot be trusted. This contention is understandable, given how frequently governments change, and the fact that housing and community development projects are seemingly low on the spending priority list. In the context of these difficulties, groups need to be creative to ensure that their projects are both financially feasible and affordable for the intended clients. With the support of the Toronto diocese of the Anglican Church, the St. George’s property was able to purchase lands adjacent to their church, in the hopes that they would be able to use this property somehow in the future. Evelyn Beeby notes:

“We not only had the Church, but we had property that was recently purchased as well as property
that was on the other side of the rectory that had been purchased many, many years ago that really, was just sitting there". These land assets allowed the St. George’s housing group to come up with a very creative solution, as Evelyn Beeby explains here:

“We’re in the final stages of [deciding on lands]. Once we have done that there are several architects who do design of church buildings. They will then be able to design a church, which will enable us to cost that out so that we can match that end with the value of the land that we would be exchanging”. 

While they didn’t want to involve themselves directly with the development of housing, they wanted housing to be made available, and they wanted a new church that would suit their needs as a congregation. Recognizing the dangers in relying on government funding, the St. George’s group is using land assets as leverage. Without this leverage, the group would have had to find another solution. Evelyn Beeby discusses here the problems with relying on government funds:

“When you have to go after government funds, it’s a very difficult thing. Because then you fall under all the regulations, the red tape... Our way is simply to exchange our land, because that’s essentially what we are doing, is exchanging our land. So we have something to offer. If you were starting at ground zero or you don’t have that kind of asset then you’re in difficulty, because getting the money together, getting enough investors that will stick with it is really challenging”.

The Dorset housing project, on the other hand, was starting ‘from ground zero’. With no assets such as the properties owned by St. George’s Church, the ACDC had to consider other options to make their project work. At each stage of the planning process, the Dorset group needed to develop a financial forecast for the project, to ensure that it would be sustainable in the long term. They estimated revenues and expenses down to the smallest details--such as income from laundry machines--to ensure that they were aware of how the finances of the project would work. As Jan McDonald explains in this quotation, the lack of a pool of money to draw from at the beginning posed a significant challenge:

“As a non-profit cooperative, we didn’t have the $200,000 to build [without investors]. And if we built one, and nobody paid for it, what are you going to do with it? As a cooperative, we’d own this property then”.

The ACDC, too, sought out creative financial solutions, partnering with Options for Homes Toronto to allow the final housing project to be affordable. A group of individuals set up Options for Homes
Dorset and Area (OHDA), a local non profit consulting corporation, which would make homes available at 10% to 15% below market value. It is accomplished in this way:

“Homes carry a second mortgage on title that equals the difference between the construction cost price and market value. These mortgages are repayable upon resale and go into an equity pool that must be used to develop other similar projects. This allows owners to sell at anytime and benefit from the market appreciation only on the funds they have invested themselves” (OHDA, 23/04/2005).

This creative solution was pursued to ensure that the condominiums would be reasonably priced, yet still provide a valuable investment for interested buyers. Both the St. George’s and the Dorset projects employed creative solutions to address the lack of stable government funding for housing and community development.

To whom is the project marketed? What are the impacts on the project of marketing exclusively locally, or conversely, of marketing very broadly?

Another important organizational factor to consider is who will be approached to become investors or clients of the project. The decision to market exclusively locally, or to market more widely, is one that both the St. George’s group and the ACDC had to consider very carefully. Ultimately, the groups came to different conclusions regarding the scope of marketing for their project. Jan McDonald here explains the group's decision to market exclusively locally:

“They [Options for Homes] wanted us to look at all options to be successful—open it up, look at the market in Toronto. Well, our committee didn’t want to do that, because if we went to Toronto, they’d be snapped up in a day. So we chose to keep our advertising local”.

The St. George’s project, however, has decided not to follow this path. Evelyn Beeby expressed her concern that marketing locally might constrain the number of investors available to the point of jeopardizing the project. Thus, she advocates more widespread marketing:

“I think you’ve got to market very broadly. You have to let the chips fall where they may. If the people of Haliburton want it, that’s great. But if they don’t, well…”

Is the timeline of the project going to influence the outcome? What effect will delays have on the outcomes of the project?

Because community-based projects
benefit from the input and participation of diverse individuals and stakeholders, the process is bound to take more time than projects that are not community based. While there is value in taking the time required to ensure that decisions are made in a participatory way, and that everyone involved understands and agrees with the next steps, the ACDC experienced some of the negative aspects of a drawn-out process. Developing policy from scratch, creative problem solving, and working with a variety of organizations meant that their project timeline was continually extending. Jan McDonald explains here some of the problems with this aspect:

“Some of the people, between 2002 and 2006 when [the project] went under, basically, it had come to the point where they had to move into a place where there was care, where it was more supported living”.

In situations where there is an urgent need of some kind--such as the need for seniors housing--a long and drawn out process can be more of a hindrance than a strength to the project.

What are the aims and goals of the project? Which goals/aims are most important? Can the project change directions if one goal becomes impractical or is generating barriers for the project?

Overall, the factor that will structure all of these organizational considerations--group structure, financial factors, marketing, and the timeline--are determined in the end by the mandate and vision of the project. A clear mandate makes certain decisions necessary, even if they seem to lead the project down an unknown or difficult path. It is important to clarify what the project can do, and what it cannot do. Evelyn Beeby describes the vision of the St. George’s housing project:

“Our dream was...to help people who wanted to remain here in their older years and not have to move away. To have that safety and security with the amenities that can come in, to allow people to age in place, perhaps for the rest of their lives. It won’t be a nursing home. It won’t be a retirement home, you might say, with full time nursing staff—that’s another level that we don’t have in Haliburton. It would be a facility where access to different amenities could be available”.

The ACDC similarly established a clear vision of what their project would seek to accomplish. They laid out these goals early on in the project:

“Goals for this project reflect the underlying belief that we CARE about our past, present and future. We want to
• Celebrate and communicate the significant contributions of project volunteers and partners...and thus
develop a keen awareness of the attitudes necessary for sustainable growth
• Appreciate and feature the contributions of our elders and in return provide reasonably priced accommodation that reflects the diversity of incomes in our community...
• Revitalize our community through economic development that focuses on the strengths and involvement of local trades and business
• Educate our youth and adults by providing skills/business training” (ACDC, 2005).

At the end of the day, a project can be determined to be successful if it accomplishes the various priorities and goals that were established. The vision or mandate of a housing project need not be limited to erecting housing.

Professional Support

One of the factors affecting the outcome of housing projects is the way that the organizing group seeks to cultivate relationships with relevant institutions, key professionals, and in some cases, the development of partnerships between the private and public sectors. In the two case studies represented here, partnerships with various individuals and organizations have been largely positive, and allowed the housing projects to grow and move forward in the face of various obstacles. Is this the case with all private-public and organizational partnerships? While this question is beyond the scope of this research project, the following discussion reveals that time spent developing partnerships and cultivating relationships can be well worthwhile.

Does the project cultivate relationships with key individuals and professionals in the area (people with expert knowledge, political representatives, leaders of community groups) and make use of existing human capital (experience and knowledge within the community)?

For volunteer and community-based groups, developing relationships with key individuals can be a major determinant of the project’s outcomes. While commitment, passion, dedication, and a willingness to learn are important, there are some issues in developing housing which simply require professional attention. As Jan McDonald explains in this quotation, the ACDC recognized the importance of professional support:

“We had key professionals [involved in the project]. And without that you can’t move forward. Even though you have the best intentions in the world, it would just be blind faith moving it forward. You have to have professionals involved”.

Among the committee members, the ACDC...
sought the participation of local, provincial, and federal politicians, an engineer, an environmental consultant, a financial planner, and an architect. Cultivating relationships with these individuals and welcoming their participation in the project were key factors in allowing the Dorset housing project to proceed to the level that it did.

Making use of expertise that already exists within a community is also important. Evelyn Beeby describes here how her previous experiences with housing made her involvement in the housing planning committee a logical way to contribute to her community:

“I had 18 years on a board, dealing with areas of housing: how do you plan, how do you acquire, how do you retrofit, how do you do the work of getting facilities ready for people who are in need of them. So, because of that background, it seemed like a natural thing to become involved in what they were considering at St. George’s”.

*Does the project generate and cultivate relationships with vital institutions and organizations relevant to their work (e.g. Economic development corporations, municipal/provincial/federal government, umbrella organizations)?*

In addition to developing relationships with individuals who have relevant knowledge and expertise, housing projects can benefit from developing relationships with institutions and organizations that may be able to assist their work. Working *with*, as opposed to *against* or simply *for* various institutions is a key determining factor. Both groups noted how accessing the Haliburton County Development Corporation (HCDC) was helpful in providing funds and expertise to develop business plans, proposals, etc. These quotations speak to the benefits of working together with the HCDC:

“The Haliburton Development Corporation is a phenomenal organization—it’s for the whole county…They have been very supportive of any economic or social development within the communities in our area”.

–Jan McDonald

“I’m on the Board of the Haliburton County Development Corporation, which is federal funds through Community Futures coming into the area. They’ve been helpful in terms of some funding for some of the pre-work that we’ve been doing. From that group there’s been good communication and interaction”.

–Evelyn Beeby

Working relationships with local government, and relevant ministries or agencies of the provincial and federal governments can facilitate a smoother
housing project. Evelyn Beeby describes here how the St. George’s housing group has maintained links with local government:

“I think we’ve tried to develop a good working relationship with the County, the Township—to get a good sense from them of what is currently happening in the housing area and how we can fill a need”.

In the Dorset context, making connections with local government was also important. This quotation of Jan McDonald’s describes not only the benefits that the ACDC gained from working with local government, but also the benefits for municipalities that work with such projects:

“At the municipal level, the Council for Algonquin Highlands was tremendously supportive. And for them, they were charting new territory [with this project]…Because they had never worked through a lot of these [policy issues] before, there was no sense of resistance, there was just a sense of partnership, that’s all”.

In addition to partnering with local government, the ACDC planned to work together with Corrections Canada, which is part of the federal Ministry of Community Safety and Correctional Services. Although developing a partnership with Corrections Canada took a significant amount of time, the result was a creative solution to the high costs of building in Haliburton County.

“It took us 6 months to build a partnership with Corrections Canada. They bid on the labour side of things and the materials…The outside work we were going to have prefabricated in the prison, they were going to do that in January and February as a winter work project…And then they would just come in the spring and they would erect the exterior walls only. The labour costs, dealing with Corrections Canada, are significantly lower”.

As Jan McDonald explains in this quote, the partnership with Corrections Canada lowered the cost for the Dorset housing group, but also provided employment opportunities for Corrections Canada, benefiting both groups.

Has the community based project considered partnership with the private sector? Conversely, has the private development considered partnership with community groups or other segments in the public sector? Will it be an equal partnership? If not, who will retain control over which aspects of the project, and what effects will this have on the outcome of the project?

In addition to developing partnerships with relevant organizations and key professionals, a housing group may
consider developing partnerships with the private sector. This might consider simply asking for local trades to participate in the construction or providing estimates, but the private sector can also become involved in a more substantial way. Considering what various businesses have to offer to a project, and what they have to gain is one way of determining whether and to what extent to welcome private-public partnerships. In the context of the funding crunch that community groups are experiencing, and considering the fact that volunteer groups only have finite resources—both human, financial, and physical—these kinds of partnerships can allow the project to move in directions that otherwise may not have been possible. The St. George’s housing project is an example of a private public partnership. Evelyn Beeby describes here the nature of the relationship between the St. George’s housing group and the private sector developer that they have chosen to partner with:

“The developer is a very collaborative—the group is very collaborative. And they want us to be part of helping them with ideas around what would work or not. (...) In our dealings with the developer, we’ve really taken our time in developing a relationship and to give a good idea of what we felt would really work, and they seem to value our input. (...) I think we have a good relationship with the developer”.

**Dialogical Action**

‘Dialogical action’ is used here to refer to creative problem solving—the analysis of the possibilities and barriers in each specific situation. Analysing the political, economic, and social contexts can be useful in determining where the opportunities for action are, and where the barriers might be greatest. Understanding the ‘moment’ can lead to strategic planning and action. For example, when the ACDC finally decided that the housing project was no longer possible, they looked into other possibilities for continuing their community development work. Although there were too many barriers to completing their housing project, they saw the ‘free space’ that had been made by the work that they had done, and shifted their mandate to be able to work within that ‘free space’. Jan McDonald discusses this change here:

“Our committee has decided not to give up….We have two branches to our cooperative. So we’ve now moved over to community development and our mandate is to support already existing projects”.

What Makes A Housing Project Work?
Obstacles, barriers, and unforeseen circumstances are inevitable aspects of any community development project. When everything seems to be going according to plan, something always tends to come up that throws the plans off track. One of the first ideas that the St. George’s project put forward was an extension to their church that would incorporate both housing units for seniors, and common space for the residents and the church congregation to share. When this idea was rejected, they needed to analyse the possibilities and make strategic plans to implement them, as this quote of Evelyn Beeby shows:

“[The diocese] said to go away, and dream our dream—come up with another concept....They said that at the end of the day you have to go away with both a Church and a place for the Rector to live. Anything else was up for grabs”.

‘Jumping the hurdles’ was something that the ACDC got used to. Being willing to ‘go back to the drawing board’; to rework certain plans or to rethink the group’s strategies is a necessary aspect of community development projects. In this quotation, Jan McDonald describes one such occasion:

“We did another public meeting; we went back and

said, what’s the issue? Some of the people said, ‘the buildings are too big’....Some people thought they were too big, so the architect did another design”.

Has the group networked with other groups, individuals, or developers that have worked on similar projects?

Creative problem solving and analyzing the ‘free space’ can both benefit from cooperation and communication with other groups or individuals who have attempted similar projects in the past. In Haliburton County, there is a long history of housing projects that have been attempted and which had different outcomes. Sharing experiences, barriers, opportunities, and lessons learned can only make the process easier for the next group that comes along with a similar vision. In this quotation, Evelyn Beeby discusses how being able to discuss the experiences of the Dorset group helped the St. George’s group to strategize:

“I was really excited about [the Dorset housing project]. And when it didn’t go I thought, ‘oh my gosh, what happened?’ So the manager of HCDC and I went over and had lunch with [the organizers] and talked about it. [Their experience] certainly helped us to develop an alternative strategy”.
Both successes and failures hold valuable lessons. The extent of mutual learning and sharing of these experiences can affect the outcome of a housing or community development project. In this quotation, Jan McDonald notes one of the ‘lessons’ that the ACDC experienced that she hopes can benefit other groups:

“Am I supportive of any group that wants to move forward? Absolutely. But I also think people have to move forward with their eyes wide open, and they’ve got to have financial backing up front. You’ve got to get your money up front”.

Mutual learning, creative problem solving, and analyzing the free space—named here as ‘dialogical action’—will affect how a housing project works. As experience has shown, groups need to be flexible and willing to rethink their plans. In the face of insurmountable obstacles to a particular goal or objective, smaller goals or objectives (such as sharing one’s experience with others, or shifting the activities of the group) can ensure that the valuable insights, experiences, and lessons learned by a housing group do not get lost.

Conclusion: What Makes a Housing Project Work??

If anything, I hope is that this paper will generate more questions, more research. Housing is an important issue, because it is an issue that we live on a daily basis. Access to housing that is safe, healthy, adequate, and affordable is a basic human right. As mentioned above, the necessity for community groups to take up the task of ensuring that the individuals and families in their communities have access to this basic right is a symptom of a government that is not adequately meeting our needs as citizens. The lessons learned about ‘what makes housing projects work’, in my opinion, ought not to be divorced from this basic fact.

In this paper, I have examined the factors that affect housing projects outcomes from a number of varying perspectives. A review of the literature reveals many important insights regarding the state of housing policy at the provincial and federal levels. Although there are initiatives to make policy more responsive to the actual needs of people for housing, these initiatives most frequently occur in the context of urban communities. There is a real lack of research and published literature regarding housing in rural and remote Canadian communities.
With this understanding in mind, I turned to the experiences of two groups, namely the St. George's housing group and the Algonquin Cooperative Development Corporation, to broaden the understanding of how housing projects do work. The insights and wisdom that come from the experience of organizing for community development can hopefully be used to make future projects easier, more fulfilling, or more relevant. What is clear from these experiences of organizing is the value of community-based projects. Although this kind of organizing can be challenging, it yields results that are unthinkable in development projects that originate from the ‘outside’, or from ‘above’. Community-based projects bring communities together, they develop the capacities of those involved, and they prepare the community for future work. This work is important work; the dedication, thoughtfulness, and passion with which this work is done is commendable.
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