



VCU

Virginia Commonwealth University
VCU Scholars Compass

Theses and Dissertations

Graduate School

2012

THE CO-OPERATIVE SPIRIT: BRIDGING SOCIAL CAPITAL IN MIXED-INCOME HOUSING DEVELOPMENTS THROUGH RESIDENT EMPOWERMENT, INVOLVEMENT AND COOPERATION

Alecia Houston
Virginia Commonwealth University

Follow this and additional works at: <https://scholarscompass.vcu.edu/etd>



Part of the [Urban Studies and Planning Commons](#)

© The Author

Downloaded from

<https://scholarscompass.vcu.edu/etd/2727>

This Thesis is brought to you for free and open access by the Graduate School at VCU Scholars Compass. It has been accepted for inclusion in Theses and Dissertations by an authorized administrator of VCU Scholars Compass. For more information, please contact libcompass@vcu.edu.

**THE CO-OPERATIVE SPIRIT: BRIDGING SOCIAL CAPITAL IN MIXED-
INCOME HOUSING DEVELOPMENTS THROUGH RESIDENT EMPOWERMENT,
INVOLVEMENT AND COOPERATION**

A thesis submitted in fulfillment of the requirements for the degree of Master of Urban and
Regional Planning at Virginia Commonwealth University

By: Alecia Janelle Houston

Master of Urban and Regional Planning

Director: Dr. Michela M. Zonta, Assistant Professor

L. Douglas Wilder School of Government and Public Affairs

Virginia Commonwealth University

Virginia Commonwealth University

Richmond, Virginia

April, 2012

THE CO-OPERATIVE SPIRIT: BRIDGING SOCIAL CAPITAL IN MIXED-INCOME HOUSING DEVELOPMENTS THROUGH RESIDENT EMPOWERMENT, INVOLVEMENT AND COOPERATION

By: Alecia Janelle Houston, Master of Urban and Regional Planning

Virginia Commonwealth University, 2012

Director: Dr. Michela M. Zonta, Assistant Professor
L. Douglas Wilder School of Government and Public Affairs
Virginia Commonwealth University

ABSTRACT

The goal of this thesis is to identify strategies that promote resident empowerment, involvement and cooperation in housing co-operatives that can be applied to mixed-income developments in order to bridge social capital. Numerous American policy makers, housing professionals and planners support the development of mixed-income housing to address the social and economic isolation of low-income, urban citizens living in public housing. Social capital, or social relationships developed from social networks, is an anticipated result of physically integrating individuals of varying income levels in the same housing environment. Despite efforts for integration, numerous studies have found that limited interaction occurs across class in many mixed-income housing developments, which hinders the development of social capital. Some literature points to empowerment, involvement and cooperation as methods of helping bridge social capital in mixed-income housing. Bridging social capital refers to building relationships among people who are demographically dissimilar to one another, such as in age, race or socioeconomic status. In an effort to learn how to bridge social capital through empowerment, involvement and cooperation, the housing co-operative model is analyzed. This research analyses six housing co-operative case studies. The data collected is from websites,

published documents, newsletters and other literary sources provided by the co-ops and informal telephone conversations with co-op management staff. The findings indicate that housing management plays a vital role in promoting empowerment, involvement and cooperation. Recommendations include mixed-income housing management encouraging residents to develop and contribute personal skills to accomplish housing goals; housing management soliciting ideas from residents regarding projects or activities that they desire to be involved in; and housing management facilitating group tasks where residents can collectively achieve a goal such as creating a community garden or creating a mural that reflects various cultures or values of residents.

Keywords: mixed-income housing, housing co-operatives, empowerment, involvement, cooperation, social capital, bridging social capital

Table of Contents

Introduction.....	5
Chapter I: Literature Review.....	7
Evolution of Mixed-Income Housing in the United States.....	7
Social Capital.....	10
Expectations and Outcomes of Mixed-Income Housing.....	12
Opportunities for “Bridging Social Capital” through Interactions.....	18
Background on Housing Co-operatives.....	21
Challenges for Housing Co-operatives.....	25
Summary.....	26
Chapter II: Methodology.....	28
Chapter III: Case Study Findings.....	33
Chapter IV: Discussion.....	71
Chapter V: Conclusion.....	84
References.....	87
Appendix.....	95

The Co-Operative Spirit: Bridging Social Capital in Mixed- Income Housing Developments through Resident Empowerment, Involvement and Cooperation

By: Alecia Janelle Houston

Introduction

American planners, housing professionals and policy makers are faced with the challenge of reducing the social and economic isolation of low-income, urban citizens living in public housing. Mixed-income housing has been developed in order to offer safe and quality housing environments for individuals who are socially and economically isolated from higher income individuals. The anticipated benefits of mixed-income housing for low-income individuals include social capital; social relationships developed from social networks. Nevertheless, research suggests that the expected positive outcomes of mixed-income housing are unfulfilled. This study argues that resident empowerment, involvement and cooperation could help bridge social capital in public housing converted to mixed-income housing. Strategies for empowerment, involvement and cooperation can be identified through analyzing the housing co-operative model.

This study is divided into eight chapters. Chapter one provides an in-depth literature review on the evolution of mixed-income housing; the importance of social capital; expectations and outcomes on mixed-income housing; background and challenges of housing co-operatives; and the research question addressed in the study. Chapter two describes the methodology of the research. Chapter three describes the case study findings of the six housing co-operatives used in this research. Chapter four provides a discussion of the findings. Chapter five describes

recommendations for how to promote empowerment, involvement and cooperation in public housing turned mixed-income housing. Chapter six identifies the major entities that can facilitate empowerment, involvement and cooperation in public housing turned mixed-income housing. Chapter seven provides a conclusion to the study and chapter eight offers research limitations and opportunities for future research.

Chapter I. Literature Review

Evolution of Mixed- Income Housing in the United States

A widespread belief among scholars and housing professionals is that social and economic isolation inhibits the participation of low-income persons in the social networks that are necessary to build strong, stable communities (Duke, 2009). Research shows that living in concentrated poverty negatively affects individual wages and employment rates (Wilson, 1987), educational achievements (Overman, 2002), and social mobility (Musterd, Ostendorf, & De Vos, 2003). These findings are strongest in highly segregated American neighborhoods (Briggs, 1998). In addition, research conducted specifically in the United States suggests the importance of bridging network ties for the social and economic advancement of poor minorities in inner cities (Briggs, 1998) and how mixed-income communities might promote these ties (Joseph, 2008).

Mixed-income housing combines households of varying income levels within the same residential subdivision, building or apartment complex. Mixed- income housing is a model that resulted from years of incremental changes in U.S. housing policy to address housing for low-income families. Since the Housing Act of 1949, when the United States Congress declared the goal of a decent home in a suitable living environment for every American family, the U.S. federal government has passed policies in an effort to provide housing for low-income American families (Schwartz, 2010). The Housing Act of 1949 reauthorized the development of new public housing units after the demolition of housing units under the Urban Renewal Program (Von Hoffman, 2000). High-rise structures and low- to mid- rise structures were constructed (Schwartz, 2010) with the majority of public housing developed between 1960 and the 1980s

(Turner & Kingsley, 2008). Many public housing communities were developed in isolation from other neighborhoods (Schwartz, 2010). By the 1980s, some public housing developments began to deteriorate, and numerous public housing developments were highly concentrated with individuals living in poverty and unsafe environments of crime and vandalism (Newman, 1995; Schwartz, 2010). Various studies were conducted on the physical and social state of public housing and the findings showed that crime, poverty, limited access to economic and social opportunities were negatively affecting public housing residents (Pitcoff, 1999; Saegert & Winkel, 1998; Sampson & Morenoff, 2004).

In an effort to address the concentration of poverty and unsafe living conditions, the federal government subsidized the use of Section 8 housing vouchers for low-income families to gain access to housing in neighborhoods with less poverty (Schwartz, 2010). The Moving to Opportunity (MTO) program, implemented in the early 1990s, examined the process of public housing participants using Section 8 vouchers to move into low poverty areas and reported the impact the new neighborhoods had on participants through an experimental design (Goetz, 2003). The findings of the long-term study of MTO suggest that housing mobility programs can improve the quality of the immediate environments that families experience, especially improvements in living conditions related to housing quality, neighborhood poverty and safety. Furthermore, the final impact evaluation of the MTO program determined that housing is a platform for positive outcomes, but it is not sufficient in achieving additional benefits such as improved education, employment and income outcomes. A more comprehensive approach is needed to reverse the negative consequences of living in neighborhoods with heavily concentrated poverty (U.S. Department of Housing and Urban Development, 2011).

In 1993, Congress passed legislation for the Hope VI Program which was developed in order to transform distressed public housing in the United States into low density, mixed-income housing (Schwartz, 2010; Turner and Kingsley, 2008). Under Hope VI, more than 150,000 units of distressed public housing were demolished and \$6.1 billion dollars were invested in the redevelopment of 247 public housing projects throughout the nation (U.S. Department of Housing and Urban Development, 2004; Turner and Kingsley, 2008). Nonetheless, Hope VI did not necessarily improve the lives of residents who lived in public housing. Although the original Hope VI legislation established a one for one replacement rule, which forced housing authorities to make sure that residents either moved back to the new development or were given provisions for another housing option, this rule was suspended by the Department of Housing and Urban Development in 1995 (Schwartz, 2010). Therefore, some residents from various public housing were displaced because their former housing project was turned into smaller developments, and they were unable to return to the newly developed housing units (Schwartz, 2010). The lack of a comparable number of new housing units inevitably disrupted the social lives of the residents. The challenge of providing adequate quantity and quality housing for low-income families still remains, and many policy makers are convinced that more efforts to create mixed-income housing is the solution.

Mixed-income housing is also referred to as “social mix” which means creating communities with a blend of residents across a range of income levels and housing tenures (home owners v. renters) (Arthurson, 2010). Contemporary proponents of social mix policies claim that the benefits for disadvantaged residents living among homeowners and working residents include access to broader formal and informal networks, as well as social networks that link disadvantaged residents to job opportunities and role models (Kintrea & Atkinson, 2000;

Arthurson, 2002). These anticipated benefits have influenced national and local investors to provide resources for the development of mixed-income housing (Joseph, 2008). The United States' approach predominately relocates low-income African-American and immigrant households from 'distressed' neighborhoods of concentrated poverty to areas with wider socio-economic and racial mix and a range of housing tenures (Arthurson, 2010).

Social Capital

Many housing professionals assume that interactions between residents of different classes will lead to improved social capital for low-income residents. "Social capital" has been defined in various ways depending on the spectrum of different perspectives used to address it. Burt (2000 and 2001) defines social capital as social relations and links derived from belonging to social networks; Putnam (1993) addresses it as the participation in associations that generate civil engagement; Brehm and Rahn (1997) and Creed and Miles (1996) define it as the formation of generalized trust in others; and Requena (2003) defines it as the set of cooperative relations between social actors that facilitate solutions to collective action problems. Despite the various definitions of social capital, various studies have explained the importance of social capital. The importance lies in the fact that it brings together several important sociological concepts such as social support, integration and social cohesion (Requena, 2003). Research has suggested that the potential benefits of social capital include its potential to enhance income attainment (Maluccio, Haddad, & May 2001; Narayan & Pritchett, 1997), economic development (Knack & Keefer, 1997; Wickrama & Mulford, 1996; Woolcock & Narayan, 2000), child development (Hagan, Merkens, & Boehnke, 1995) and increase educational attainment (Coleman, 1988). It has been argued that people living in poverty suffer from limitations of relatively closed, dense social networks and they should connect with higher income people so that they have access to

information and opportunities that would not be made available through their own networks (Granovetter 1973; Gittel and Vidal 1998; Lin and Dumin 1986; Briggs 1998; Kleit 2001, 2002). Nevertheless, social capital tends to be built among individuals who share similar backgrounds and values. Therefore, it can be more challenging to develop social capital among individuals who differ from one another. Stigma and assumptions based upon class and housing status can limit interaction and hinder the development of social capital for low-income residents (Joseph, 2008).

In order to build social capital among individuals who differ from one another, some literature uses the term “bridging social capital.” Szreter and Woolcock (2004) argue that “bridging social capital” refers to building relationships among people who are dissimilar in a demonstrable fashion, such as age, socio-economic status, race/ethnicity and education. Similarly, Wakefield and Poland (2004) argue that bridging social capital involves connecting acquaintances from different social groups. Bridging social capital is hypothesized to benefit individuals by: building cooperation among neighbors that can facilitate collective action (Cattell, 2001); promoting healthy behaviors through norms and social control (Cattell, 2001); increasing positive feelings of subjective well-being, self-esteem, hopefulness, and control over one’s health (Cattell, 2001); improving individual access to resources through social networks (Burt 2000) and developing a collective cultural identity among residents (Ginwright, 2007).

According to Wakefield and Poland (2004), bridging social capital to link disadvantaged groups with advantaged is difficult yet essential. One main reason for the difficulty is because of the manner in which the spatial segregation of classes (in distinct neighborhoods/gated communities, workplace environments, vacation spots, etc) compounds and exacerbates the social distance between classes (Wakefield and Poland, 2004). The social distance creates social

isolation which reduces the degree of cohesiveness in social relations and decreases social capital (Kawachi, Kennedy and Wilkinson, 1999). Nevertheless social capital is extremely important because without links to dominant social groups, disadvantaged groups can be excluded from accessing resources that improve their wellbeing (Wakefield and Poland, 2004). In order for social capital to be bridged in mixed-income housing, effective housing management may play a crucial role in facilitating social interactions (Manzi, 2009).

Nogueira (2009) conducted a study that examined the association between neighborhood social capital and self-reported health among 4,577 residents from 143 neighborhoods in Lisbon, Portugal. The findings stressed the importance of strengthening interpersonal trust, building social support and social cohesion, giving residents the opportunity to interact across formal power structures and giving residents more power and control over their lives.

Expectations and Outcomes of Mixed-Income Housing

Supporters of mixed-income housing argue that the benefits include the de-concentration of poverty, communities that reflect diverse income levels and racial groups, improved housing options for low-income individuals and learning opportunities for low-income individuals to benefit from interactions with affluent residents (Fraser and Kick, 2007; Chaskin and Joseph, 2011). There is an assumption among mixed-income housing supporters that residents of different classes and races living in close proximity to one another will automatically create an environment of interactions. However, there is limited empirical evidence to show that relationships are actually being built across income groups in mixed-income settings. Mendenhall (2004) found that the relationship between lower-income and higher-income residents was limited. Chaskin and Joseph (2011) conducted a qualitative study on social

interactions among mixed-income residents in two housing developments in Chicago, IL. The authors found that, overall, residents reported low to moderate levels of social interaction in both developments. The interactions that did occur seemed to happen between residents who lived geographically close to one another and who were of similar social and economic status. Social interaction typically occurs between residents of similar social backgrounds (Chaskin and Joseph, 2011).

Another common assumption for promoting mixed-income housing is that lower-income residents will learn how to develop economic self-sufficiency through observing the work ethic of higher-income residents (Chaskin and Joseph 2011, Smith 2002). Nevertheless, Chaskin and Joseph (2011) found no evidence to support expectations that interactions with higher-income “role models” will lead to beneficial changes in aspirations and behaviors of low-income residents. Instead, residents reported tension between them and their neighbors of a different income status. In addition, Smith (2002) found that mixed-income housing produced physical improvements, including housing and streetscapes, but there was less evidence that showed improvements in economic self-sufficiency and well-being of low income households.

Briggs (1997) studied public housing residents who remained in highly concentrated public housing neighborhoods compared to those residents who moved to scattered sites where affluent homeowners dwelled. He concluded that although the new neighborhoods where public housing residents moved to were safer, there was little evidence of interaction between the low-income movers and their new neighbors and some movers maintained ties with their previous residential neighborhoods. The findings suggested that the low-income movers’ social networks were much broader than their current residential neighborhood.

Popkin, Levy, Harris, Comey, Cunningham & Buron (2002) conducted a qualitative study of Moving To Opportunity (MTO) sites in five U.S. cities. The findings were similar to those of Briggs (1997), again suggesting that few movers formed deep relationships within their new neighborhood, but most had strong social networks outside of the new neighborhood. More than half of the residents still had close ties with friends and families in their old neighborhoods.

Fraser and Kick (2007) argue that the lack of opportunities and well-being of low-income households may be a result of the limited capacity of stakeholders involved in the development of mixed housing to ensure that positive people-based results occurred (Popkin et al., 2004). Fraser and Kick (2007) incorporated findings from the Popkin et al., (2004) study and other research to conduct a study on the role that stakeholders play in the success of place-based and people-based outcomes in two mixed-income housing communities: one in Durham, North Carolina and one in Chattanooga, Tennessee. Fraser and Kick (2007) defined stakeholders as “urban actors” which include investors, local government, non-profits and community residents. Fraser and Kick (2007) considered place-based goals as they relate to neighborhood infrastructure including housing stock, business development and roadways. They considered people-based goals to build individual and social capital (social relations or social networks) in communities so that individuals could take advantage of economic opportunities such as job skills development, education improvement, poverty amelioration and home ownership. They found that the mixed-income housing in Durham accomplished place-based goals, but not people-based goals. The unmet people-based goals were largely due to the fact that there was a lack of goal commonality and effective linkages among the urban actors involved. The Chattanooga mixed-income housing also had accomplished place-based goals, but not people-based goals. In this context, the urban actors were effectively linked, but there were still

challenges in incorporating the low-income developments into the mixed neighborhood because of divides between the low-income residents and the other neighborhood residents. Therefore, the individual and social capitals were not developed.

Other studies have examined factors that interfere with positive interracial interactions, such as anxiety and prejudice (Butz & Plant, 2006; Plant, 2004; Plant & Devine, 2003; Richeson & Shelton, 2007; Shelton, 2003; Shelton, Richeson, & Salvatore, 2005; Stephan & Stephan, 1985; Richeson & Trawalter, 2008). Individuals of an ethnic group can feel intergroup anxiety when interacting or anticipating interaction with others from different groups because of fear of rejection (Stephan & Stephan, 1985). This intergroup anxiety can cause contact avoidance that can lead to segregation. Prejudice toward another group contributes to contact avoidance. Prejudice encompasses a set of negative attitudes, beliefs, and emotions that may make the idea of mixing with individuals of a different group undesirable (Finchilescu, 2010).

Finchelescu (2010) suggests that meta-stereotypes are also a major factor that creates a barrier to intergroup mixing. Meta-stereotypes refer to an individual or group's belief that another racial group has negative stereotypes about them. Similarly, Vorauer (2006) found that both majority and minority group members are concerned with how their interaction partners are evaluating them, which hinders their willingness to interact.

Gordon W. Allport's (1954) Contact Theory for reducing prejudice has been used in many sectors of education to inform educational policy with respect to issues concerning racial diversity (Shinew, Glover and Parry, 2004). Allport's theory asserts that positive effects of crosscultural contact only occur in conditions where there is equal group status within the situation, common goals, intergroup cooperation and the support of authorities (Allport, 1954).

Contact theory assumes that contact, especially close and sustained contact, with members of different racial groups promotes positive, unprejudiced attitudes (Allport, 1954; Williams, 1964). Proponents of contact theory argue that interracial contact provides direct information regarding the values, lifestyles, and behaviors of other racial groups. If people of various backgrounds are brought together, then their contact with one another will demonstrate their negative attitudes are unjustified, which will lead to positive attitudinal and behavioral change (Aberbach & Walker, 1973; Robinson, 1980; Sigelman, Bledsoe, Welch & Combs, 1996).

Policy-makers know relatively little about the outcomes of mixed income housing and scholars have raised concerns that implementation is becoming widespread, despite the limited research on outcomes (Brophy & Smith, 1997; Schwartz & Tajbakhsh, 1997; Kleit, 2005; Joseph, Chaskin & Webber, 2007). Some researchers argue that the underlying cause of segregation is not necessarily being addressed by mixed- income housing implementation. The attempts at economic integration do not seem to address the underlying race and class discrimination that has sustained neighborhood segregation over the years (Duke, 2009).

Iris Marion Young (1999) questioned whether residential desegregation through integration efforts would lead to social justice. Her ‘together-in-difference’ theory describes the notion that physical integration is insufficient in addressing the issues that low-income residents face. Instead, she argues that there should be appropriate resources beyond physical space. In addition, Duke (2009) determined that after years of spatial disenfranchisement, public housing residents may need additional support to overcome the barriers faced in mixed- income settings, including opposition by their more affluent neighbors. Support is especially important given that mixed- income strategies often integrate residents on the basis of class as well as race. Both class and race pose challenges to integrating neighborhoods that were formerly segregated. Prejudices

and fear contribute to the challenge of integrating individuals from different racial and class backgrounds.

It is also important to consider some limitations and possible negative effects of mixed-income developments. Families in poverty tend to be characterized in terms of their deficits and the middle class is expected to use their assets and expertise to assist those in poverty (Pattillo, 2007). Nevertheless, the expectations of the middle class may not be fulfilled. Furthermore, the use of existing land owned by public housing authorities for a mix of lower-density, market-rate and subsidized units means reducing (often drastically) the number of units available for low-income families at a time when the nation is facing acute affordable housing shortages (Vale, 2006). Additionally, while life in a mixed-income development might represent an improvement for some low-income families, there are a number of ways in which the new environment could actually have negative aspects. Briggs (1997) argued that increased stigma, relative deprivation, and loss of local influence could be detrimental to the low-income families who will most often be in the minority within the new developments. Pattillo (2007) has carefully documented the tensions inherent in a gentrifying urban neighborhood where the key divisive social construct is class. Furthermore, since the mixed-income development strategy does not address broader structural and systemic causes of poverty, its potential for impacting social mobility is necessarily limited (Joseph, 2006; Joseph et al. 2007; Vale, 1998). Lastly, policies that enable or encourage low-income families to move to low poverty neighborhoods sometimes generate opposition from receiving neighborhoods because of fear that newcomers may undermine the quality of life in their neighborhoods (Turner & Kingsley, 2008).

Opportunities for Bridging Social Capital through Interactions

A growing body of literature within the field of urban planning addresses planning for encounters among diverse individuals, particularly within the urban city context (Fincher & Iveson, 2008). Cities contain inhabitants that are diverse and many are considered strangers since they do not personally interact. The strangers tend not to willingly talk to one another (Laurier, Whyte & Buckner, 2002). Some research suggests that encounters among strangers are desirable goals that enable those individuals involved to explore their interests while experiencing different people and different situations (Fincher & Iveson, 2008). Nevertheless, intentional efforts may be necessary to encourage encounters since strangers are unlikely to approach each other and interact. Facilitating encounters is a matter of enhancing the number of opportunities for people to experiment with others in a range of different circumstances (Fincher & Iveson, 2008). Planning for encounters can be applied to mixed-income housing and should aim to find ways in which diverse individuals can work together on shared activities or projects. Examples of activities planned for encounter include street festivals and educational and technological activities offered at public libraries.

Similarly, other research focuses on fostering social interactions among different individuals through group tasks or activities. The group tasks or activities provide opportunities for cooperation. “Resident cooperation” can be defined as collective participation to achieve a common goal (Shinew, Glover & Parry, 2004). Shinew, Glover & Parry (2004) conducted research on the extent to which Blacks and Whites interacted while being tasked with creating a community garden. The researchers argued that community gardens are meant to foster a sense of community among the residents in the neighborhood where they are located. Community

gardens can provide an opportunity for people to bond with others of their own group and also help bridge among diverse groups. Shinew et al. (2004) found that Blacks and Whites felt that community gardening was an effective way to bring residents of different racial groups together who would not otherwise socialize with one another. The underlying factor that helped facilitate the social interactions was the collective participation to achieve a common goal.

Additionally, some research indicates that when individuals from diverse cultural, racial and language groups share an identity, cultural boundaries weaken. Therefore, creating group memberships can improve intergroup relations (Stephan, 1999). Creating group memberships stimulates cohesion, which can mitigate preexisting animosities (Banks, Cookson, Gay, Hawley, Irvine, Nieto, Schofield, & Stephan, 2001). Sports teams, Future Farmers of America, Girl Scouts, and Campfire are examples of groups with memberships that unite diverse members. However, other research on civic attitudes suggests that beneficial social interactions are manifested not simply in formal activities like membership in associations but also in informal activities that include a wide array of unorganized social encounters (Putnam, 2000). Interracial interactions that occur in leisure settings have the potential to be more genuine and sincere as compared to the more obligatory interactions that take place in formal settings (Shinew, et al., 2004).

Various researchers and practitioners have found that empowering residents, especially low-income residents, to participate in community related events or activities may be crucial in helping foster social interaction (Lelieveldt 2004; Corbett and Fikkert, 2009). “Resident empowerment” can be defined as a person’s belief in his or her ability to exercise control over decisions that affect his or her personal life (Bollard and McCallum, 2002). When individuals are empowered, they are more likely to be involved in an array of participatory events such as political events (meetings, public hearings) (Rosenstone and Hansen, 1993) as well as

neighborhood events (block associations) (Florin and Wandersman, 1984). Similarly, Saegert and Benitez (2005) found that greater empowerment contributes to more participation in civic activities. Empowerment may be particularly important for low-income residents who feel excluded from participatory processes and therefore may not feel valued (Corbett and Fikkert, 2009). Empowerment can lead to resident involvement in civic activities, however; involvement could depend upon the opportunities available (Loopmans 2010). “Resident involvement” can be defined as the activities and resources that enable residents and communities to be involved and have more influence over decision-making processes (Plymouth Community Homes, 2009). Hart and Gullan (2010) found that lower- income residents often report that they distrust politics and social institutions and feel that community problems are insurmountable. Instead of getting involved in political actions to improve their communities, many lower- income residents report that they would rather escape existing problems. Therefore, empowerment may be necessary to help low-income residents engage in shaping their communities. It is critical for individuals, especially from traditionally disenfranchised groups, to believe that their experiences and influence are an important part of a larger context (Hart & Gullan, 2010; Watts & Flanagan, 2007).

Empowerment, involvement and cooperation are three main notions that emerged from the literature that could potentially help bridge social capital among individuals that differ from one another. Yet, these three notions collectively have yet to be applied or studied in mixed-income developments. Nevertheless, these notions have been integrated within a housing model called Housing Co-operatives.

Background on Housing Co-operatives

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise (The International Cooperative Alliance). Housing co-operatives offer individuals the chance to form joint ownership of their housing. By purchasing a share in the cooperative, the members are entitled to a lease, occupy a dwelling unit and participate in the governance and operation of the cooperative (U.S. Department of Agriculture, 2004). Housing co-operatives can provide an opportunity for residents to gain complete or partial control over the decisions concerning their housing, to keep costs affordable for all involved and to build community based upon common goals. Though they require a significant commitment from members, cooperatives are one solution to the need for affordable housing and living environment tailored to meet members' needs and interests (U.S. Department of Agriculture, 2004). Some co-operatives have diverse members who represent different income levels, ethnic backgrounds, ages, sexual orientations and family sizes. There are different types of housing co-operatives, but the core values shared by members include equity, ownership, empowerment, involvement and cooperation (The International Cooperative Alliance).

Housing co-operatives can offer benefits to co-operative members. Co-operatives empower residents, especially low and moderate income residents, by having them share ownership and control over their housing (Sazama, 2000). Co-operative members typically work together in committees and are involved in all aspects of the management of the property, creating a strong social network (Nathalie P. Voorhees Center for Neighborhood and Community Improvement, 2004). This social network can be utilized as an organizing arena to secure benefits that would otherwise be difficult for individuals to achieve. The constant interaction

among members, in addition to enhancing opportunities for property management and maintenance, also ensures familiarity and a sense of community among individuals. Events organized by cooperatives provide ample opportunity for community building. Some co-ops have annual festivals and others have special interest groups, such as seniors that plan occasional outings for residents. Additionally, many cooperative members participate in the management of their properties, gaining practical experience in a range of activities that are necessary to run their housing. In doing so, they acquire new skills that not only benefit them as individuals but also the entire community (VNC, 2004).

Housing co-operatives are very popular in numerous countries throughout the world. In the United Kingdom particularly, housing co-operatives developed in stages starting in the mid 1700s. The co-ops were known as joint building societies where individuals desired to collectively change poor housing conditions. In 1844, a group of weavers in Rochdale, England responded to oppressive working conditions and economic difficulties they faced by combining their resources and establishing a cooperative store where they sold household goods (National Association of Housing Cooperatives, 2007). The profits were distributed among members of the cooperative. By the 1960s, numerous housing co-ops were developed, owned and managed by residents who were given some financial support from the government.

The mass development of housing co-operatives in Canada started in the 1930s. Between the 1930s and early 1990s, over 90,000 units in 2,200 housing co-operatives had been developed. Housing co-ops in Canada have mostly been associated with housing for people with lower incomes and they aimed to fill a gap between ownership and rental (International Cooperative Alliance, 2011). Most housing co-operatives receive some form of government subsidy to keep costs affordable for residents.

The development of housing co-operatives in the United States typically focused on limited equity and market rate co-operatives (National Association of Housing Cooperatives, 2007). A limited equity co-operative puts restrictions on a unit's sale price, with the restrictions outlined in the co-operative bylaws. This type of co-operative is designed to maintain long-term housing affordability. Limited equity co-operatives tend to target households with low to moderate income levels and are typically sponsored by non-profit organizations. Limited equity cooperatives value homeownership with the goal of ownership being possible for individuals of varying incomes, thereby overlapping the private and non-profit sectors (Sousa and Quarter, 2005). Market rate co-operatives sell shares at full market value in the original sale, and permit future unit sales at market value. Similar to conventional real estate, a unit's sale price is determined by the market, allowing for potential accumulation or loss of equity by the members. Market rate co-operatives tend to target households with middle to higher income levels and are typically sponsored by for-profit real estate developers.

There are several housing policies that target housing co-operatives in the U.S. Under the Reagan Administration, the Public Housing Homeownership Demonstration (PHHD) was developed as a means of testing the feasibility of selling public housing units to low-income families for homeownership (Rohe, 1995). PHHD supported public housing units to be converted to limited-equity housing co-operatives. PHHD lasted four years and only 320 public housing units were sold because of obstacles such as the lack of funding to train and counsel tenants to run co-operatives and the lack of funds to repair public housing units before transfer to tenants. In 1990, Homeownership and Opportunity for People Everywhere (HOPE 1) program was developed to provide funding to expand the opportunity for public housing units to be sold to tenants for homeownership. Under HOPE 1, funding was allocated to the costs associated with

counseling and training tenants on homeownership and property rehabilitation. In addition, housing authorities could use the funds to convert public housing developments into co-operatives and provide administrative support to help run co-operatives. HOPE 1 eventually lost momentum yet some housing authorities across the U.S. still initiated the process of converting some public housing units into co-operatives.

Additionally, the New York City Department of Housing Preservation and Development coordinated the Tenant Interim Lease Apartment Purchase Program (TIL) in the 1970's to assist organized tenant associations in city-owned buildings to develop economically self-sufficient low-income cooperatives (New York City Department of Housing Preservation and Development, 2012). Under TIL, tenant associations entered into a lease with New York City to maintain and manage the buildings in which they live. TIL also provided training for tenant associations to learn building management, maintenance, and financial recordkeeping. Some housing co-ops in New York have sustained their operation as a result of TIL; however, other co-ops ended because of obstacles, such as real estate tax issues and lack of adherence to by-laws.

Section 221 (d) (3) of the National Housing Act (12 U.S.C. 17151) insures mortgages made by private lending institutions to help finance construction or substantial rehabilitation of multifamily (five or more units) rental or co-operative housing for moderate-income or displaced families. The mortgage insurance is available to public, non-profit and co-operative mortgagors to help insure against loss on mortgage defaults (U.S. Department of Housing and Urban Development, 2012). The mortgage insurance offers an incentive for public, non-profit and co-operative mortgagors to develop housing additional co-operatives and provide long-term

mortgages for up to 40 years. In fiscal year 2011, mortgages for 189 projects with 30,483 units have been insured which amounted to \$3 billion dollars.

Challenges for Housing Co-operatives

Although there are benefits of housing co-operatives for residents, there are some specific challenges as well. The physical development and operation of housing co-operatives can be challenging because of specific requirements such as a significant amount of funding, a well developed co-operative board and shareholder system reliance on residents to complete necessary tasks in order to maintain housing (Rohe, 1995; Bandy 1993). Particularly, converting public housing developments into co-operatives requires costly and time-consuming renovation processes, requires resident training on how to manage the co-operative and could result in resident reluctance to participate in the process of conversion (Rhoe, 1995; Saegert and Benitez, 2005). Rhoe (1995) conducted a case study analysis on three public housing developments turned co-operatives that were supported under the Public Housing Homeownership Demonstration (PHHD). One case study was in Denver, Colorado, the second one was in Paterson, New Jersey and the third one was in St. Thomas, Virgin Islands. Although all three public housing developments successfully turned into co-operatives, there were challenges during the conversion process and during the operation of the co-ops. Some challenges during the conversion process included a time consuming process, issues with negotiating the first mortgage for residents, problems with generating resident interest in housing co-operatives, and lack of funding to conduct extensive renovations of the public housing units before the transfer to co-operatives. Challenges during the operation of the co-ops included a high resident turnover rate, vacant units, lack of communication between board members and co-op residents, lack of proper training so that residents could effectively manage the co-ops, financial troubles and lack

of resident participation in housing decisions. Rohe (1995) argues that the conversion of public housing developments to co-operatives is feasible, but the process is time consuming and costly. If additional co-ops are to be developed, they should be developed where there is a strong and widespread interest among the residents and where there is strong sponsorship to effectively convert and manage the co-operative.

Similarly, Maldonado and Rose (1996) argue that self-governing housing co-operatives occasionally give rise to disputes and litigation between cooperative boards and shareholders when cooperation breaks down and individual self-interest takes over. The lack of member education and knowledge has direct impact on the level of resident involvement and participation in the affairs of the co-operative. It is important that there is ongoing member education, training and technical assistance to ensure that members participate effectively in the affairs of their housing and maintain effective control over their common assets (Maldonado and Rose, 1996). Despite the existence of U.S. housing policies that aimed to support the development of housing co-operatives, these challenges described by various studies could be part of the reason why the housing co-operative model is not a widely accepted housing model in the U.S. In addition, as a result of the economic downturn as of year 2012, gaining national political and financial support for the development of additional housing co-operatives may be difficult in the immediate future.

Summary

Based upon the literature, the United States' national push for mixed- income housing has developed as the result of a long history of policies aimed to provide housing for lower income individuals. Beyond de-concentrating poverty, the other major goals, especially enhancing social capital, have yet to be demonstrated based upon findings from numerous studies. The lack of

evidence supporting these goals to date suggests that the provision of mixed- income housing alone is insufficient in achieving the desired outcomes. Intentional efforts may be required to produce the desired outcomes, particularly with regards to social capital. The findings from the various studies should urge mixed- income housing supporters to identify potentially false assumptions that hinder positive outcomes when developing mixed-income housing. Once identified, supporters should reconsider alternatives that, once in place, could facilitate positive, expected outcomes.

Resident empowerment, involvement and cooperation are goals that could have the potential of bridging social capital in mixed-income communities. The literature offered limited findings on specific strategies to promote empowerment, involvement and cooperation in housing matters. This research attempts to answer the following question: What strategies promote resident empowerment, involvement and collaboration in housing co-operatives that can be applied to public housing converted into mixed-income housing? In order to answer this question, this study examines housing co-operative case studies that use strategies to promote empowerment, involvement and cooperation.

Chapter II. Methodology

This research has several objectives.

1. **Identify strategies** that promote resident empowerment, resident involvement and resident cooperation in housing co-operatives
2. **Determine challenges** to promoting resident empowerment, resident involvement and resident cooperation in housing co-operatives
3. **Formulate recommendations** that could be applied to public housing converted to mixed-income housing developments in order to foster resident empowerment, involvement and cooperation
4. **Describe the potential roles** of influential entities who can help promote resident empowerment, involvement and cooperation

In order to achieve these objectives, the study employs case study research and focuses on six U.S., Canadian and British housing co-operatives: *Atkinson Housing Co-operative* in Toronto, Canada; *Hugh Garner Co-operative* in Toronto, Canada; *Argyle Street Housing Co-operative* in Cambridge, England; *Coal Harbour Housing Co-operative* in Vancouver, Canada; *Bleecker Street Co-operative Homes* in Toronto, Canada; and *Amalgamated Housing Co-operative* in Bronx, New York. Canadian and British examples are selected for this study because the co-operative movement has a long history in Canada and England where numerous housing co-operatives exist. Housing co-operatives are not as wide spread in the United States, with the exception of New York, which features a significant number of co-operatives. The housing co-operative case studies were selected based upon characteristics similar to those represented in mixed-income housing. These characteristics include the representation of different income levels, the representation of residents from different racial or ethnic

backgrounds and the existence of a private management that helps run the housing development. The similarity in housing characteristics between the two housing models (housing co-ops and mixed-income) strengthens the potential for the strategies to promote empowerment, involvement and cooperation identified in the case studies to also be promulgated in a mixed-income housing environment.

These case studies were selected through a variety of channels. Atkinson Housing Co-op was selected through a resource called the Co-operative Housing Federation of Canada (CHF) which is a nation-wide umbrella organization that provides housing resources and unites housing co-operatives across Canada. Atkinson Co-op was a featured story in CHF's *Co-op Housing News* bulletin. Hugh Garner Co-op was selected through International Co-operative Alliance (ICA) which is an independent, non-governmental association which unites, represents and serves co-operatives worldwide. ICA used Hugh Garner as a case study in a report that offered best practices for promoting community and protecting the environment. Argyle Street Co-op was selected through the Confederation of Co-operative Housing (CCH) which is an organization that supports and represents the interests of housing co-operatives in the United Kingdom. Their "A Case for New Co-operative Housing in Cambridge" report on Argyle Street Co-op described how to develop affordable housing co-ops in Cambridge while promoting the core principles of co-ops. Coal Harbour Co-op was selected through CHF's *Inclusiveness in Action* report written in 2002. Coal Harbour was a case study example of how to build community among diverse residents in housing co-ops. Bleecker Co-op was selected through Co-operative Housing Federation of Toronto (CHFT) which is an organization that supports the development of non-profit housing co-operatives in Toronto. CHFT has feature stories of co-operatives that win annual awards and Bleecker Co-op has won several awards since 2001,

including the “Living in Diversity Award,” the “Youth Award” and the “Long Term Contribution Award.” Amalgamated Co-op was selected through International Co-operative Alliance (ICA) and was featured as the oldest, limited equity housing co-op in the United States.

Objective 1

The first objective of this study is to identify strategies that promote resident empowerment, involvement and cooperation in housing co-operatives that can be applied to public housing converted into mixed-income housing. These three goals could provide a way for resident self-development and upward socioeconomic mobility that helps lead to the reduction of poverty. I chose to examine housing co-operatives because the core principle of housing co-operative operation involves resident empowerment, involvement and cooperation in housing related matters. These three goals may be influential in bridging social capital across race and class in mixed-income housing. For the purposes of this research, I define “resident empowerment” as a person’s belief in his or her ability to exercise control over decisions that affect his or her personal life (Bollard and McCallum, 2002). “Resident involvement” is defined as the activities and resources that enable residents and communities to be involved and have more influence over decision-making processes (Plymouth Community Homes, 2009). I define “resident cooperation” as collective participation to achieve a common goal (Shinew, Glover and Parry, 2004). “Social capital” is defined as social relations and links derived from belonging to social networks (Burt, 2000 and 2001). I define “bridging social capital” as building relationships amongst people who are dissimilar in a demonstrable fashion such as age, socio-economic status, race/ethnicity and education (Szreter and Woolcock, 2004).

Each case study describes strategies for empowerment, involvement and cooperation in housing matters. I collected information describing strategies for these three goals by accessing the following: website information on each co-op; board of directors, committee meeting and general resident meeting minutes; newsletter information; published documents and research articles on the co-ops; co-op annual reports; co-op resident application documents; co-op handbooks; and from informal telephone conversations with management staff administrators. The conversations with management staff administrators lasted approximately thirty minutes and staff were asked to provide examples of how residents are empowered, involved and cooperate within their housing. Additionally, I used these sources of data in order to determine the details on the physical and social environment of each co-op. More specifically, I describe the history of the co-ops, the physical location of the co-ops, the types of facilities and amenities offered in the co-ops, the demographics of residents, and the decision-making bodies within the co-ops.

Objective 2

The second objective involves determining challenges to resident empowerment involvement and cooperation in housing cooperatives. The different co-operative case studies may approach empowerment, involvement and cooperation differently so it is important to identify any challenges to implementing certain strategies. The challenges are identified through co-op annual reports, published documents, and informal telephone conversations with management staff.

Objective 3

Based upon the findings of strategies used in housing co-operatives to promote resident empowerment, involvement and cooperation, I will recommend strategies that could be

implemented in public housing turned mixed-income housing. In addition, the effects of these suggested strategies should be analyzed through future experimental research designs.

Objective 4

Finally, I will describe the role of the major entities that could be influential in promoting resident empowerment, involvement and cooperation in the mixed-income housing setting to bridge social capital. Local governments, housing authorities/management, planners, private organizations, mixed-income housing developers and citizens are all significant actors whose leadership will be necessary for the implementation of the three goals.

Chapter III. Case Study Findings

Each case study describes the history of the co-operative, the location, the facility and amenities, the resident demographics, the decision-making bodies and strategies for resident empowerment, resident involvement and resident cooperation in housing matters.

Case Study 1: Atkinson Housing Co-operative in Toronto, Canada



Figure 1: Photo of Atkinson Housing Co-operative

History

Atkinson Housing Co-operative was formerly a 410 unit public housing project originally built in Alexandra Park in the year 1968. Alexandra Park is a social housing development owned by Toronto Community Housing (TCH) in the west end of downtown Toronto. Approximately 2,500 residents live in 806 units. The public housing project included 140 apartments in two medium rise apartment buildings and 270 townhouses. There were approximately 1,800 residents who represented over 30 ethnic groups and many households were low-income. Many Alexandra Park residents dealt with issues such as crime and vandalism and wanted more control over their

housing. One individual and long-time president of the Alexandra Park Residents' Association (APRA), Sonny Atkinson, wanted to improve the quality of life in the housing project by expanding the residents' role in the community. The Alexandra Park Residents' Association (APRA) desired to learn how to become a tenant-self managed housing development instead of a government run system. After meeting with a housing cooperative advocate, the APRA decided to engage in the process of turning the public housing into a housing co-operative. After 11 years of advocating for a housing co-operative by gaining resident support, government support and raising private funds, the public housing was successfully turned into a housing cooperative in 2003. The co-op is named Atkinson Cooperative because of Sonny Atkinson's leadership throughout the process. Atkinson was the first public housing project in Canada to convert to a co-operative.

Location

Atkinson Housing Co-operative is located at 71 Augusta Square in Downtown Toronto.

The green arrow on the map below indicates the location of Atkinson Co-op.



Figure 2: Map of Downtown Toronto where Atkinson Housing Co-operative is Located

Facility and Amenities

There are one, two, three and four bedroom units to accommodate individuals as well as families in the co-op. There are community spaces that provide access for all residents. The Alexandra Park Community Center provides educational, recreational and programming activities for Atkinson Housing Co-operative residents.

Co-op Housing Resident Demographics

Atkinson is a very diverse co-op with residents who represent various ethnic groups including Caucasian, Black, Latino and African. There are single-parent households, two-parent households, singles or unmarried individuals, couples and senior adults who live in the co-op. Residents have low to moderate income levels and pay rent based upon their income levels. The youth represent a fairly large percentage of the residents and there are a significant number of seniors as well.

Decision- Making Bodies

Atkinson Co-op has a board of directors who are elected to make governing decisions that affect the co-operative. There are nine board member positions offered in the following positions: president, 1st vice president 2nd vice president, secretary, treasurer, 1st director, 2nd director, 3rd director and 4th director. Board meetings occur periodically, but depending on the agenda topics, the board could meet multiple times in one month.

In addition to the board of directors, there are general member meetings held for residents to discuss important issues as an entire co-op. Residents have the opportunity to share personal opinions and vote on decisions. General member meetings occur periodically to keep members

updated on the latest news concerning their co-op. There are also annual general member meetings where the residents can re-elect the current board of directors or elect a new board.

A private company named Community First Developments hires staff to manage the property. There are eight paid office staff members who handle the day to day administrative and property maintenance tasks. Residents can assist management staff to complete tasks.

Resident Empowerment

Atkinson Housing Co-operative and the Co-operative Housing Federation of Toronto developed an operating agreement where the Co-operative Housing Federation of Toronto provides education and training opportunities for the residents to support community development initiatives. Workshops are offered to train Atkinson's directors; literacy programs are available to help residents read the co-operative documents; and race relations workshops are offered to help members become more understanding and sensitive to needs in a diverse community. In addition, there are empowerment activities that equip residents with skills and experiences to support themselves and their community. These activities include managerial skill building programs, youth mentoring programs, cooking classes, dance classes, fitness classes and gardening classes.

In addition, residents are encouraged to interact with residents who are different from themselves. The Alexandra Park Community Center leaders are intentional about exposing youth and adults to different cultures, customs and values. There are social activities and events that expose residents to different languages, cultural customs and food. The youth and adults get to share their personal cultures with others. The goal is to help residents embrace their diversity by building self-esteem and confidence while learning to appreciate other cultures.

Furthermore, in order to increase resident access to information, newsletters and pamphlets published in six different languages (*English, Chinese, Portuguese, Somali, Spanish, and Vietnamese*) are distributed to residents with the latest news concerning the co-op and additional ways they can be involved. There is also information on the role of the board of directors, the role of office management and points of contact for complaints, concerns and emergencies.

Resident Involvement

Residents are involved in different capacities within the co-op. Some residents are board members and some residents assist with office management to perform administrative duties and minor maintenance tasks. In addition, the youth are heavily involved in the co-op. Youth have positions on the Board of Directors where they learn about democracy, politics, decision-making processes and mobilizing others to help contribute to decisions. The youth also lead recreational and cultural activities as well as provide input during general meetings. The outdoor basketball league is a popular activity that engages male and female youth. Some of the adult men in the co-op are paired with the young males in a program called Men of Honor. The program provides mentoring opportunities for young males and helps them grow to become honorable and productive citizens. The adult males discuss a wide range of topics that affect the young males. Additionally, the youth help the elderly residents with household chores, lawn care and grocery shopping.

Resident Cooperation

Cooperation is a key component of housing co-ops, but especially of Atkinson Co-op. The residents depend on one another to accomplish tasks that meet their needs. Respect for one another is extremely important, particularly during disagreements. Sometimes resident conflicts occur and the board has to help resolve issues. The diversity workshops help residents address community building and ways to handle resident conflict. Since there is a significant amount of diverse individuals that have different perspectives, it is essential for residents to communicate with one another and collectively make decisions that affect the co-op overall.

In addition, there is cooperation occurring between the co-op and other entities. Atkinson Co-op is scheduled to undergo a revitalization process as part of the City of Toronto's master plan for redeveloping the entire Alexandra Park. The revitalization will occur in three phases over fifteen years. 263 townhomes and 70 apartments in the Atkinson Co-op are scheduled to be demolished and replaced as well as adding 1,540 new market rate housing units in the area surrounding Atkinson Co-op. Additionally, a public park, open spaces, roads and amenities will be developed. Since these changes will greatly impact the Atkinson Co-op, residents have been diligent in communicating with the Toronto Community Housing Corporation (TCHC) and city government to provide input for the redevelopment. A *Visioning Committee* was organized specifically to help the residents plan and develop a vision for how their community should develop. Residents offer ideas of what they want their new community to look like. Youth draw pictures. Residents pass out fliers about the Atkinson meetings and the City of Toronto public meetings regarding the revitalization plan. Some residents worry about displacement as a result of the revitalization plan, but staff and members of the visioning committee remind them that the

city committed to a phased process so that all of the residents were not displaced at once and committed to a one-for-one replacement of residents into the new development. Concerned residents are particularly encouraged to attend the city public meetings along with members of the visioning committee to ask any questions. They are also given the contact information of the city professionals working on the revitalization plan.

Challenges

A management staff member mentioned that some residents are not as involved in housing co-op matters by choice which creates some challenges within the co-op. Residents are not forced to be involved in the co-op, but are highly encouraged to be involved by staff. Those residents involved tend to take on additional responsibilities when some residents choose not to be involved. The goal is for shared responsibilities among all co-op members, but there is an imbalance in commitment levels among residents. Residents involved try to help mobilize other residents to be actively involved. Nonetheless, commitment levels of involvement and cooperation in activities varies depending on resident interest and time availability. In addition, some activities are more successful in yielding high involvement and cooperation than others. For example, the cultural and recreational activities tend to yield high levels of involvement and cooperation, but the revitalization plan meetings have fewer residents involved and cooperating in the planning process. Moreover, there are also some challenges with handling resident conflict. When resident conflicts arise, management staff work with those involved in the conflict to find a resolution. Sometimes resolutions are not found and residents have to seek support, such as legal support, to handle their issues. At times, resident conflict is unresolved which could be problematic when aiming to strengthen community among residents.

Nevertheless, management staff seeks to give residents support and resources to address their issues.

Case Study 2: Hugh Garner Housing Co-operative in Toronto, Canada

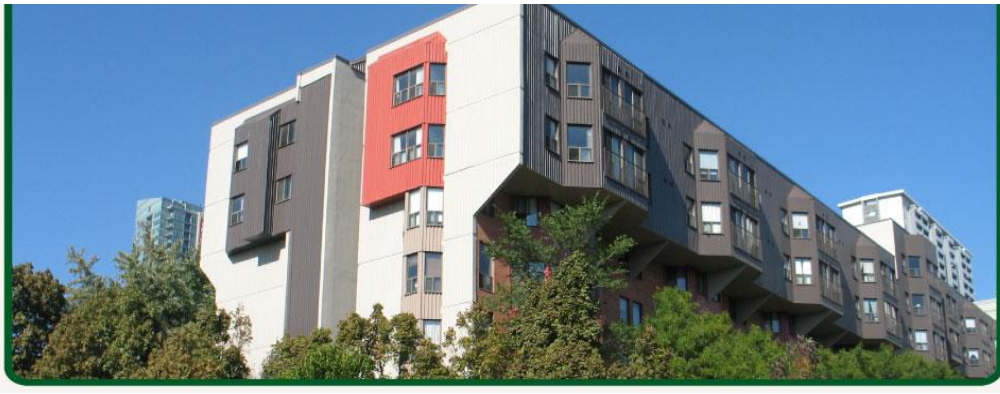


Figure 3: Photo of Hugh Garner Housing Co-operative

History

Hugh Garner Housing Co-op was developed in 1982 in order to provide safe, high quality and affordable housing for residents. The residents have sense of ownership by controlling decisions that affect their housing and they value cooperation among residents to build community.

Location

Hugh Garner Housing is located at 550 Ontario Street in Downtown Toronto. The green arrow in the map below shows the location of Hugh Garner.

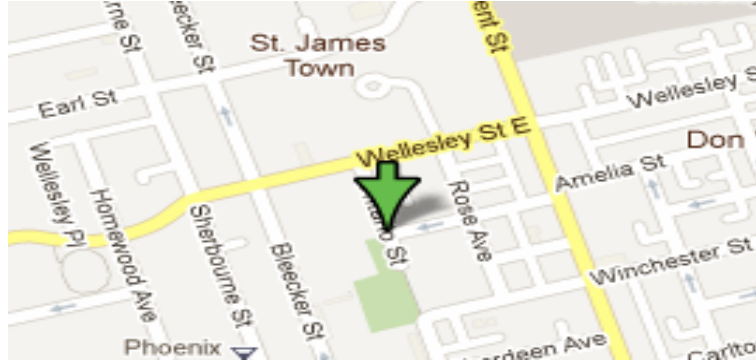


Figure 4: Map of Downtown Toronto where Hugh Garner is Located

Facility and Amenities

Hugh Garner is a community of 181 homes in a nine-story apartment building. The homes range from one to three bedroom units. The penthouse suite provides recreational facilities for all co-operative members, such as a party room with a kitchen, a playroom for youth, a laundry room and garden room.

Co-op Housing Resident Demographics

The co-op has 245 members who dwell within the housing units. There is a mix of families that are two parent households and single-parent households. About 50% of the residents pay market rate value for their housing units and about 50% of residents receive government subsidies to afford the cost of their housing units. The racial makeup of the co-op is diverse with Whites, Africans and individuals from the Philippines. There are also individuals who identify themselves as gay or lesbian.

Decision-Making Bodies

Hugh Garner has a management office that consists of three paid office staff members who handle the day- to- day administrative tasks and three paid housing maintenance staff. There

are also twelve resident committees and a board of directors that handle various tasks and make decisions that influence the development of their housing. The management staff members work closely with the committees in order to operate the housing co-operative.

Resident Empowerment:

Hugh Garner residents are empowered to make decisions concerning their housing. Office management and residents encourage each other to participate in the operation of their housing. Residents can join one of the 12 committees based upon their interests. In addition, office management asks residents about their specific interests or skills and how they could use those skills or interests to benefit the cooperative. Furthermore, residents can address any issues or concerns with the office management or one of the committees in order to seek resolutions.

Resident Involvement

Hugh Garner has created a culture of involvement. All Co-op members are expected to volunteer some time to help with the running of the Co-op. All co-op members must sign and submit the *Commitment to Active Participation* form, agreeing to help with the operation of the cooperative. There are 12 active committees that residents can join. Three committees require elections and nine committees are considered non-elected committees. The elected committee options are the *Membership Committee* which interviews and makes selections of new co-operative residents; the *Finance Committee* which make decisions about housing rent costs and other budgetary costs; and the *Member-Relations Committee* which handles resident conflicts, addresses noise complaints and resolves grievances submitted by residents. The non-elected committees are the *Welcome Team* which is in charge of supporting new residents and helping

them become acclimated in the new cooperative; the *Donations Committee* which helps collect money from residents and outside sources to support various events; the *Green Committee* which raises funds and suggests ways to make the cooperative more environmentally friendly, such as low-flow toilets and energy efficient lighting; the *Safety and Security Committee* which develops safety regulations and addresses residents' safety concerns; the *Diversity Committee* which focuses on ways to build social inclusion within the cooperative through cultural awareness programs and events as well as through handicap accessibility initiatives; the *Landscaping Committee* which is in charge of landscape maintenance of the property; the *Rooftop Gardening Committee* which successfully led the cooperative in creating a rooftop garden and now helps maintain the garden; and the *Social Committee* which hosts social events to encourage resident interactions outside of committee involvement. If a resident does not want to join one of the committees, then he or she can offer personal skills that can benefit the co-operative.

Furthermore, residents are involved by rotating turns to deliver fliers for meetings and by providing snacks or food for meetings and events. Residents also help babysit one another's children when needed.

Resident Cooperation

All Hugh Garner residents are expected to join general members' meetings. These meetings discuss various topics that affect all members and residents are able to discuss potential solutions and vote on decisions. If a member does not attend the general meeting, then a committee member follows up with that individual to discuss the meeting. If a resident misses multiple meetings, then a letter is sent asking them to explain their circumstances. The resident then has the opportunity to choose a task to accomplish that helps benefit the cooperative.

Since Hugh Garner has diverse residents, they value respect, cultural awareness activities, cultural celebratory events and community building. It is important for residents to respect one another even in the midst of different opinions or values. The Diversity committee is influential in promoting respect among residents as well as facilitating social interactions. In order to increase awareness of different cultures, residents work together to host social events and activities that celebrate different cultures. This helps build community because cultures are being acknowledged and valued by leadership, which helps influence others to acknowledge and value resident differences.

One specific event that required cooperation from all residents was the creation of the green roof on top of Hugh Garner building. The goal of the project was to have residents cooperate to foster social change that positively impacted the environment. All of the residents, children of residents and office management staff played a significant role in successfully creating the green roof. The *Green Committee* conducted background research on the benefits to green roofs, presented findings to co-op members, and consulted private companies for feasibility of implementation. The other residents came up with ways to raise money needed to create the green roof. Individual residents donated items to be sold at a silent auction. The children sold chocolate bars and hand-made wall decorations to help raise money as well. In addition, all of the residents contributed their ideas as to how the green roof was going to look and where the alternative energy sources were going to be located. It was important that all members could have easy access to the green roof and alternative energy sources. The residents worked with private companies to develop the appropriate design and layout of the green roof. Furthermore, the *Social Committee* planned events that included local organizations and residents in Toronto to promote awareness of the green roof and environmentally friendly living.

Hugh Garner had several sponsors that assisted with the implementation of the green roof which included Green guardians, Live Green Toronto, Green Champions. The collaborative effort among residents and private organizations helped Hugh Garner accomplish the goal of a green roof.

Challenges

A management staff member indicated that there are challenges to getting some residents involved in activities outside of general meetings. Lack of time and lack of interest seem to be factors that prevent some from being involved in decision-making processes outside of general meetings. A few residents have even consistently missed general meetings which requires management follow-up. These residents must either submit a letter to management explaining their circumstances or speak with management about their circumstances. If they fail to take at least one of these actions, then the Board of Directors meets with them to discuss the *Commitment to Active Participation* form they originally signed. Residents who fail to actively participate can be subject to “dismissal” from the co-op.

Case Study 3: Argyle Street Housing Co-operative in Cambridge, England



Figure 5: Photo of Argyle Street Housing Co-operative

History

Argyle, also known as ASH Co-op, was first developed in 1984 in order for tenants to have more control over their housing. The co-op has valued the notion of ‘work together’ where members are all involved in making decisions instead of relying on profit motivated landlords or the impersonal bureaucracy of regular housing associations. ASH residents wanted to have more control over rent collection, maintenance, development and other activities concerning their housing.

Location

Argyle Co-op is located at 3 Fletchers Terrace in Cambridge, England. The map below shows the located of Argyle (green arrow).

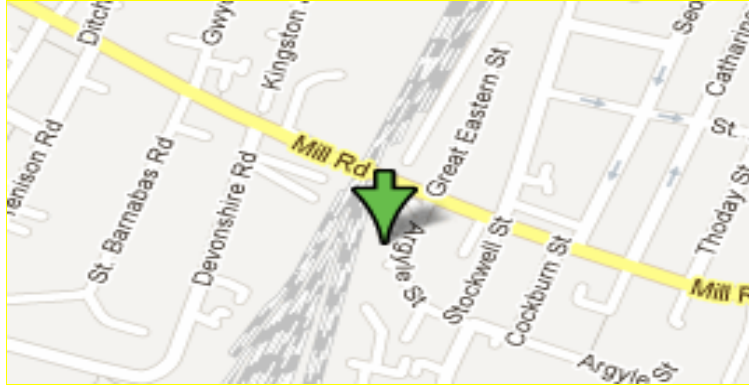


Figure 6: Map of Cambridge where Argyle Co-op is Located

Facility and Amenities

Argyle Housing Co-operative is situated around four communal gardens with a range of housing options for four, six and ten person houses for single people and two bedroom houses to accommodate single parents, couples with children and individuals with special needs.

Co-op Resident Demographics

There are residents who categorize themselves as single or unmarried, married couples with children, single parents and disabled individuals. Residents also have varying income levels. Furthermore, residents represent different cultures, customs and values.

Decision-Making Bodies

The board of directors, working groups and management staff are responsible for making decisions that benefit most, if not all, residents in the co-op.

Resident Empowerment

Residents feel empowered by being able to take part in the decision-making aspects of their housing. Management provides training opportunities for residents to have control over rent

collection, minor housing maintenance tasks, housing development initiatives and other activities concerning their housing.

Resident Involvement

Residents can be involved in various ways. There are nine working groups that residents can participate in to make decisions concerning their housing. The *Allocations* working group is responsible for organizing interviews for potential co-op residents as well as creating ideas for publicizing their co-op to attract diverse groups of individuals; the *Computer* working group monitors the computer room accessible to co-op members and updates the website; the *Development* working group is responsible for building partnerships with private groups to discuss the possibility for rebuilding or retrofitting existing houses at the co-op in order to improve housing quality; The *Education* working group is responsible for investigating and organizing training courses for members and staff which include job training courses, language courses, creativity workshops and music workshops; The *Employment* working group is tasked with recruiting and replacing office workers who help connect residents with employment resources; The *Grounds and Gardens* working group helps maintain the general upkeep of the property to ensure that the area is clean and that the gardens are flourishing; the *Maintenance* working group assists the paid maintenance staff on minor repair jobs to make sure the housing facilities are functioning properly; the *Rent* working group collects rent from co-op residents; the *Secretarial* working group conducts the administrative tasks for resident meetings, such as creating agendas and recording and distributing minutes; and The *Welfare* working group mediates resident disputes and complaints and helps residents come to a solution.

Resident Cooperation

Resident working groups cooperate with one another and with management staff to accomplish group goals. Residents are also expected to have a positive attitude toward sharing and interacting with people from a variety of backgrounds and cultures. Even when residents disagree or have conflicts with one another, they are expected to respect one another and find ways to resolve their issues if possible. The *Welfare* working group, in conjunction with management staff, is influential in mediating resident conflicts.

Challenges

One major challenge relates to resident conflict. Although the Welfare working group and management aim to mediate conflicts, some conflicts are beyond their expertise in addressing. Some residents have to seek help outside of the co-op and must take initiative to resolve their problems. There have been a few residents that chose to leave the co-operative.

Case Study 4: Coal Harbour Housing Co-operative in Vancouver, British Columbia



Figure 7: Photo of Coal Harbour Housing Co-operative

History

Coal Harbour Co-op was developed in response to an innovative housing solution to provide mixed-income housing in the downtown business area of Vancouver. The City of Vancouver mandated that at least a 20% of non-market rate housing had to be provided within any new development. In 1998, a group of founders envisioned an international village with individuals who represented diverse ethnicity, family structure, sexual orientation, age and country of origin. Coal Harbour Housing Co-op became this diverse village of residents who aimed to have quality housing while participating in the management of their housing.

Location

Coal Harbour is located at 1515 West Hastings Street in Downtown Vancouver. The map below shows the location of Coal Harbor in Downtown Vancouver. The green arrow indicates the specific place of location.



Figure 8: Map of Downtown Vancouver where Coal Harbour Co-op is Located

Facility and Amenities

The co-op consists of 99 apartments divided between a seven-story building and a four-story building. There are one bedroom apartments that accommodate individuals or couples; two and three bedroom apartments as well as three and four bedroom townhomes that accommodate families; and units that accommodate individuals with physical disabilities. Fulltime caregivers and a rotating roster of staff provide 24-hour care for disabled residents in the wheelchair-accessible units. The common space in the co-op is wheelchair accessible to ensure that all households can use the laundry room, children's play area, amenity room, kitchen and roof-top garden.

Co-op Resident Demographics

Coal Harbour residents represent different backgrounds. A large population comes from Bosnia, Serbia, Bulgaria, Czech Republic, Poland, Afghanistan and Russia. About 70% of Coal Harbour residents have become Canadian citizens since living in the co-op.

There are two-parent households, single parent households, single or unmarried individuals, seniors and individuals with physical disabilities. Some families are considered the working poor, some families receive welfare benefits and others are considered middle income.

Decision-Making Bodies

The decision-making bodies include a board of directors, multiple committees and a management team.

Resident Empowerment

The majority of residents were not exposed to individuals of various backgrounds prior to joining the cooperative but have been encouraged and supported by board members and management to interact and learn from others while finding common interests and values. Residents are offered training to expand their knowledge of different cultural background through group interactions. Two major empowerment messages promoted within the co-op are that every member has a voice and that every member is valued.

Resident Involvement

Residents can be involved in a committee, be elected as a board member and/or contribute additional skills to benefit the co-op. The *Membership* committee interviews and selects new residents who desire to join the co-op. The membership committee looks for diverse residents who desire quality housing and are willing to cooperate with others. The *Finance* committee handles annual housing charges and fundraising and assists the membership committee in the selection of new residents. The *Treasurer committee* keeps records of money raised and spent on behalf of the co-op as well as stores records of resident applications submitted to the co-op. The *Interactive committee* is responsible for relaying information to residents, organizing resident meetings and mediating resident conflicts. Outside of committee participation, residents plan social events and youth activities in the community center which aim to increase resident interaction. Residents also rotate and perform cleaning tasks from the co-op chore roster list. Lastly, residents participate in general meetings to vote on various decisions,

including future projects and board of director elections. All residents are required to have some level of participation within the co-op.

Resident Cooperation

Some of the female residents work in the service industry at local businesses and they support each other by rotating childcare and cooking meals. The membership committee and the finance committee cooperate to select new co-op members when housing units are vacant. The majority of residents on each committee have to agree in order for new residents to be selected. Coal Harbor is perceived as a place that provides residents with a safe home and comfort. The residents have formed a sense of community and common identity which have been important since the residents are very diverse.

Challenges

Some residents are limited in their involvement within the co-op while others tend to be highly active in many capacities. Some residents believe that those who are considered highly active seem to have more decision-making power over others. This belief has created some tension among residents in the co-op. Residents have the choice of being involved in as many capacities as they choose. Management aims to encourage those who are less involved to increase involvement or at least find other methods of getting their voices heard if they cannot participate in certain activities or decision-making processes.

Case Study 5: Bleeker Street Co-operative Homes in Toronto, Canada



Figure 9: Photo of Bleeker Street Co-operative Homes

History

Bleeker Street Co-operative Homes was developed in 1991 by founding member Diane Frankling. Frankling wanted to create a housing community based upon equity and anti-oppression. Individuals from various ethnic cultures and backgrounds have been motivated to build community under Frankling's leadership. Bleeker Street has become a vibrant community of people who live and work together in mutual respect.

Location

Bleeker Street Co-operative Homes is located at 85 Bleeker Street in Downtown Toronto, Canada. The red star in the map below indicates the location of Bleeker Street Co-op.

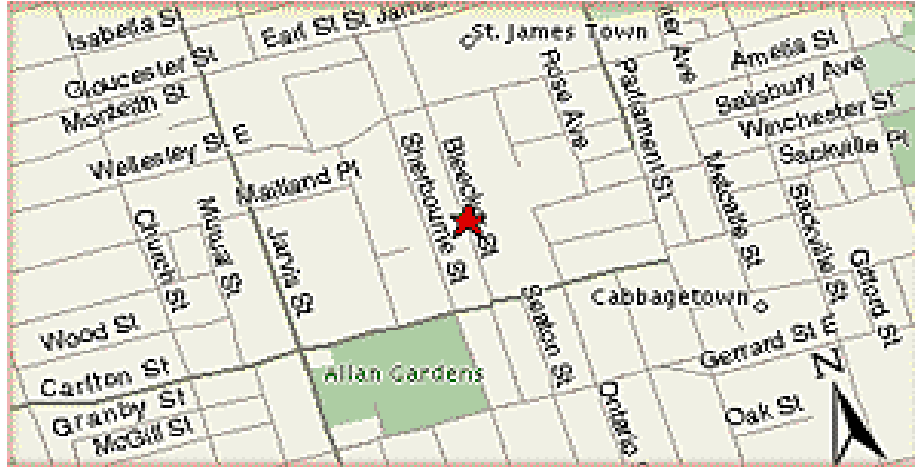


Figure 10: Map of Downtown Toronto where Blecker Street Co-op Homes is Located

Facilities and Amenities

One, two and three bedroom units are available for residents. There is a learning center that offers computer courses and adult and youth programs. There is also a community room for recreational and exercise classes such as Yoga and Pilates classes.

Co-op Resident Demographics

Blecker residents represent a diversity of backgrounds. There are multi-ethnic groups represented as well as a mixture of generations. There are also single adults and families of various sizes. In addition, there are residents of different income levels who pay housing costs according to what they can afford.

Decision-Making Bodies

The Board of Directors has 11 positions which include a president, vice president, corporate secretary, treasurer, staff liaison and six director positions. There are also paid management and maintenance staff members who handle daily tasks. These decision-making bodies work together along with residents to make decisions that benefit the co-operative.

Resident Empowerment

Resident empowerment is very important goal promoted within Bleecker Co-op. The staff desire for residents to have high self-esteem as well as be comfortable sharing their cultural values. Management staff helps organize social events that celebrate different cultures so that residents can learn from one another. In addition, youth empowerment activities are created so that young co-op members can build self-esteem and learn to appreciate others different from them. One youth empowerment activity is the annual International Youth Day which empowers youth by giving them tools to question their surroundings and the status quo and to decide how they want to initiate change in society. Each year is centered on a specific theme and the 2012 theme is *Sustainability: Our Challenge, Our Future*. Youth will learn about the importance of sustainability, hear speakers from local organizations who support sustainability and be able to dialogue about what their potential roles are in promoting sustainability, particularly in their co-op. Additionally, each year Bleecker Street Co-op youth work the Images Film Festival in Toronto to offer a unique video making workshop. The youth are encouraged make a self-portrait video about themselves and their lives through their own eyes. Once the videos are complete, the youth premiere their videos to co-op members as well as other organizations involved in the film festival.

Resident Involvement

Residents are involved in numerous ways. Some residents help management and maintenance staff accomplish duties. Residents who need maintenance assistance fill out a work request form and another resident follows-up with them to address their request. Residents utilize the learning center and community room to participate in recreational and educational programs and activities including cultural events, holiday celebrations, computer courses and exercise

classes. The youth are heavily involved in the Co-op. The Bleecker Child and Youth Club has programs that enhance youth skills and provide positive youth development activities. The programs and activities include arts & crafts, drama & music appreciation, literature, sports and athletics, computers, science and cooking. In order for programs to run effectively, the co-op raised money to hire part-time coordinators who work with the youth. Youth also research issues they are passionate about and write short articles or stories to inform the greater co-op community. Youth ages 12-17 are specifically in charge of writing a newsletter titled *Bleecker Big Mouth* which highlights youth and adult resident interests.

Resident Cooperation

Residents worked together to create a community garden and a vegetable garden for all co-op members to enjoy. They also cooperated to accomplish the Bleecker Co-op Memorial Mosaic Project, which is a large-scale collaborative artwork designed to celebrate the co-op's 20th anniversary and memorialize founder, Diane Frankling. Adult and youth residents, along with studio art professionals, created the artwork which was unveiled on March 25, 2012 and is displayed on the outside of the co-op building. The artwork depicts different colors and symbols that reflect different cultures in order to celebrate diversity and unity. The artwork is a tangible reminder of commitment to inclusion and engagement of diverse residents within housing.

Not only do residents cooperate with one another to run their co-op, but residents cooperate to support various projects that help support individuals and organizations outside of the co-op. The residents cooperate in projects that relate to seeking solutions to social issues that affect different groups of people in society. One major project supported by co-op members is the Rwanda Project. The Rwanda Project was initiated by management staff to encourage residents to help raise money and donate to an organization in Rwanda that helps HIV and sexual

violence survivors gain access to medical care, therapy, educational materials on health and wellness and food. The residents learned about the effects of HIV and the obstacles that prevent some individuals from receiving medical services and treatment. Projects like the Rwanda Project help create awareness of different social issues and prompt residents to help those in need.

The co-op cooperates with local organizations such as Youth Voices, Global Aware and Justice for Youth in order to reach out to co-op youth members and get youth involved in organizational mission work. Mission work helps the youth learn about the world around them and helps them be creative to find ways to address social justice issues.

Challenges

One challenge is that there are limited projects or activities geared toward senior adults compared to projects and activities provided for the youth. Senior residents are encouraged to provide input to the activities they are interested in engaging in. In addition, seniors are encouraged to find ways to help initiate the development of these activities.

Case Study 6: Amalgamated Housing Co-operative in Bronx, New York



Figure 11: Photo of Amalgamated Housing Co-operative

History

Amalgamated is the oldest limited equity housing cooperative in the United States that provides affordable housing with resident control. Founded in 1927, by individuals from the Amalgamated Clothing Workers Union, the co-op has been known for providing quality housing and sense of community for members. Its co-operative ideals included democratic governance, shared responsibility, constant education and mutual respect.

Location

The Amalgamated Co-operative is located at 98 Van Cortlandt Park South which is in the northwest Bronx along the southern border of Van Cortlandt Park. The community is commonly known as Van Cortlandt Village, within Kingsbridge, which is adjacent to the communities of Riverdale (west), Bedford Park (east), and Woodlawn (northeast). It is predominantly a residential area of apartment buildings interspersed with one and two family homes. The green arrow in the map below indicates the location of the Amalgamated Co-op.



Figure 12: Map of Northwest Bronx where Amalgamated Co-op is located

Facility and Amenities

There are eleven buildings that have approximately 1,500 apartments. One, two, three and four bedroom apartments are available for residents to select. There are community gardens, a fitness club, a nursery school and other public spaces that are open to all residents.

Co-op Resident Demographics

Amalgamated Co-op has a mixture of residents that are single or unmarried, couples, two-parent households, single-parent households and seniors. Residents are lower to moderate income with a majority identified as moderate income. There is also a mixture of ethnic background represented in the co-op.

Decision-Making Bodies

There are twelve Board of Directors members who are all co-op residents. The board meets monthly and carries out tasks that include setting co-operative policies, determining annual budgets, authorizing resident applications and contracts, and exercising overall supervision of management. Four different Board of Directors members are up for re-election every year in order to redistribute leadership responsibility among a greater number of diverse residents. In addition to the board making decisions, there is a team of hired professionals who

are part of the management staff. The board of directors hires management staff to conduct the daily tasks needed to run the large co-op. There are staff who handle administrative tasks, maintenance, finance, security, utility services and an education office. Lastly, there are sub-committee groups made up of co-op residents who provide input to decision-making processes.

Resident Empowerment

Residents are empowered by management and the board of directors to join a committee of interest or contribute their skills to benefit the co-operative. Most residents are part of at least one of the various committees.

Resident Involvement

Residents can be involved with the board, major committees and participate in numerous social activities that are offered. The *Apartment Allocations Committee* recommends policy on allocation of apartments, including apartment transfers and parking. The committee also addresses resident complaints. The *Finance Committee* collaborates with management in preparing annual budgets, reviewing quarterly and annual financial reports and helps make recommendations regarding how to raise additional funds when needed. The *Service Committee* reviews and evaluates both operational service needs and short term capital needs. The *Long Range Planning Committee* evaluates and recommends priorities for long range capital needs. It also considers the financing for meeting these capital needs. The *Audit Committee* works with the auditor in planning and reviewing the annual audit of the co-op finances. The *Incoming Capital Assessment Committee* (ICAC) uses resident funds that are dedicated to improvements in apartments upon turnover and in public areas. The *Security Committee* reviews the overall security and public safety needs of the cooperative and makes specific policy recommendations designed to address those needs. The *International* committee fosters understanding between the

diverse cultures represented in the co-op. The international committee is made up of two components: food and music. There are annual festivals that bring residents together to sing, dance, read poetry, view performers and eat international dishes prepared by co-op members. The *Good Deeds Committee* sponsors annual clothing drives and fundraising to help those co-op families in need.

The Amalgamated co-op also coordinates with another cooperative named Park Reservoir, and together their board members form the *Joint Communities Activities committee* that provides educational, social and cultural activities for co-op members. Some of the activities include a book club that meets monthly, a Broadway theatre group that meets monthly and attends shows, a ceramics club, a summer day camp for preschool and school-aged children, a knitting group, a visual arts club, a carpentry club, tai chi classes and yoga classes. Additional committees are appointed for limited periods of time as the board of directors deems appropriate.

Resident Cooperation

Residents are expected to learn to cooperate with others in their committees as well as cooperate with other committees to achieve desired goals. In addition, The Van Cortlandt Playgroup for mothers with children, newborn to nursery age, has been a childcare cooperative benefit. This playgroup provides a supportive service for mothers with young children as well as an opportunity to build relationships with other residents. Also, The Natural Reoccurring Retiring Community is made up of senior adult residents who need referrals for benefits, social services and entitlement benefits. The seniors help support each other by connecting to resources that meet their needs.

Challenges

Resident conflict was an issue indicated by the co-op. Amalgamated is a large co-op with numerous residents of different backgrounds. Sometimes, some residents engage in a power struggle during decision-making processes. As a result, a number of staff trained in mediation and conflict resolution techniques. Typically, staff tries to encourage residents to exhaust every effort to resolve disputes among themselves cooperatively before involving trained staff; however, residents are aware of the option for staff involvement in their disputes.

Findings Presented in Chart Form

The case study findings are presented in the following charts (1-5) to provide a comparison of the findings among the case studies. Each chart has check mark symbols that indicate the co-op has the specified characteristic. *Chart 1* (below) describes the physical and social characteristics of the case studies (location, facility and amenities, housing types, demographics and decision-making bodies). Most of the co-operatives are located in a downtown area with the exception of Argyle co-op, which is located in a suburban neighborhood. All of the co-operatives have housing units that accommodate various household sizes. In addition, each co-op has outdoor spaces and communal amenities accessible by residents. All of the co-ops have residents that represent different racial groups and varying income levels. Coal Harbour specifically indicates the representation of disabled residents and Hugh Garner specifically indicates the representation of various sexual orientation identifications. Each co-op has a board of directors as well as management staff as major decision-making bodies, but some co-ops have additional decision-making bodies.

Chart 2 indicates the strategies for empowerment in the co-op case studies. There are some strategies that are used in two or more co-ops and some strategies that are unique to one specific co-op. For example, all co-ops encourage resident participation in housing related decisions. Also, Atkinson, Hugh Garner and Amalgamated specifically encourage or solicit the use of resident skills and interests to benefit the co-operative. Argyle is the only co-op that offers training opportunities that enable residents to collect rent and handle maintenance tasks. *Chart 3* shows co-op strategies for resident involvement. Each co-op has a board of directors that enables elected residents to serve. Atkinson and Bleecker, in particular, have opportunities for youth to be involved in activities and decisions that affect their housing. Most co-ops have some involvement strategies that are also promoted in other co-ops. For example, Atkinson, Bleecker and Amalgamated all offer recreational, educational and social programs for residents to participate in. In addition, Atkinson and Bleecker offer leadership opportunities for youth and adults. *Chart 4* describes strategies for cooperation within the co-ops. All case studies have activities and events that promote cooperation among residents. Atkinson, Hugh Garner and Bleecker, specifically, have cooperative workshops or activities that promote diversity and respect for others. Most co-ops have at least one cooperation strategy that is solely promoted within their co-op. For example, Hugh Garner is the only co-op that had cooperative support to create a green roof. Also, Coal Harbour is the only co-op that has residents who participate in cooperative meal preparations for resident meetings and events. *Chart 5* indicates challenges related to promoting empowerment, involvement and cooperation. None of the co-ops identified challenges of empowerment, however; challenges relating to involvement and cooperation were identified. Challenges such as resident conflict and varying levels of resident involvement in decision-making processes were specified. Atkinson, Argyle and Amalgamated all identified resident

conflict as a challenge. Also, tension among residents who battled for decision-making power was a challenge addressed in Coal Harbour. The findings indicate some similarities and differences in co-op physical and social characteristics as well as strategies and challenges for empowerment, involvement and cooperation. A more in-depth analysis of the case study findings on empowerment, involvement, cooperation and challenges is discussed in chapter 4.

Chart 1: Physical and Social Characteristics of the Co-operative Case Studies

Co-op Characteristics		Atkinson Co-op in Toronto	Hugh Garner Co-op in Toronto	Argyle Street Co-op in Cambridge	Coal Harbour Co-op in Vancouver	Bleecker Street Co-op in Toronto	Amalgamated Co-op in Bronx, NY
Location	Downtown/Urban Area	✓	✓		✓	✓	✓
	Suburb			✓			
Facility and Amenities	Recreation Center	✓	✓			✓	✓
	Outdoor Spaces	✓	✓	✓	✓	✓	✓
	Communal Amenities	✓	✓	✓	✓	✓	✓
	Wheelchair Accessible Units				✓		
Housing Types	Townhomes			✓	✓	✓	
	Apartments	✓	✓		✓		✓
Demographics	Mixture of Income Levels	✓	✓	✓	✓	✓	✓
	Diverse Ethnic Groups	✓	✓	✓	✓	✓	✓
	Various Household Sizes	✓	✓	✓	✓	✓	✓
	Various Sexual Orientations		✓				
Decision-Making Bodies	Management Staff	✓	✓	✓	✓	✓	✓
	Board of Directors	✓	✓	✓	✓	✓	✓
	Committees/Working Groups		✓	✓	✓	✓	✓
	General Meetings	✓	✓				

Chart 2: Strategies for Empowerment in Housing Co-op Case Studies

Co-op Strategies for Empowerment	Atkinson Co-op in Toronto	Hugh Garner Co-op in Toronto	Argyle Street Co-op in Cambridge	Coal Harbour Co-op in Vancouver	Bleeker Street Co-op in Toronto	Amalgamated Co-op in Bronx, NY
Encourage participation in housing decisions	✓	✓	✓	✓	✓	✓
Solicit the use of skills and interests	✓	✓				✓
Communicate that residents have a voice and residents are valued				✓		
Offer training on cultural awareness				✓		
Offer training opportunities that enable residents to collect rent and handle maintenance tasks			✓			
Encourage residents to find common interests and values				✓		
Encourage residents to build high self esteem and be willing to share personal values					✓	
Organize social events that celebrate different cultures					✓	
Offer youth empowerment activities so that youth build self esteem and feel valued					✓	

Chart 3: Strategies for Involvement in Housing Co-op Case Studies

Co-op Strategies for Involvement	Atkinson Co-op in Toronto	Hugh Garner Co-op in Toronto	Argyle Street Co-op in Cambridge	Coal Harbour Co-op in Vancouver	Blecker Street Co-op in Toronto	Amalgamated Co-op in Bronx, NY
Offer board of director positions	✓	✓	✓	✓	✓	✓
Offer committee or working group positions		✓	✓	✓		✓
Offer opportunities for involvement in management and maintenance tasks	✓		✓		✓	
Offer cultural and recreational activities	✓					
Offer leadership opportunities for youth and adults	✓				✓	
Offer youth mentoring programs	✓					
Offer general meetings	✓			✓		
Offer opportunities for residents to utilize personal skills		✓		✓		✓
Ask residents to deliver fliers to households in preparation for meetings		✓				
Ask for residents to help babysit children during certain meetings or events		✓				
Offer recreational, educational and social programs	✓				✓	✓
Offer positive youth development activities such as arts, music & sports	✓				✓	✓

Chart 4: Strategies for Cooperation in Housing Co-op Case Studies

Co-op Strategies for Cooperation	Atkinson Co-op in Toronto	Hugh Garner Co-op in Toronto	Argyle Street Co-op in Cambridge	Coal Harbour Co-op in Vancouver	Bleeker Street Co-op in Toronto	Amalgamated Co-op in Bronx, NY
Offer diversity workshops to help build community and respect among residents	✓			✓	✓	✓
Work alongside city government to revitalize neighborhood	✓					
Offer general resident meetings for joint decision-making		✓		✓		
Coordinate cultural awareness activities and social events to build community among residents		✓				
Cooperate to create a green roof		✓				
Cooperation between committees or working groups and management staff to accomplish goals		✓	✓	✓		✓
Cooperate to resolve conflicts			✓			
Cooperative childcare				✓		✓
Cooperative meal preparations				✓		
Create a community garden and vegetable garden					✓	
Create artwork that represents values from different cultures					✓	
Retirement group of residents who support one another						✓
Support social justice initiatives					✓	

Chart 5: Challenges Related to Promoting the Three Goals in Housing Co-op Case Studies

Challenges with promoting the three goals		Atkinson Co-op in Toronto	Hugh Garner Co-op in Toronto	Argyle Street Co-op in Cambridge	Coal Harbour Co-op in Vancouver	Bleecker Street Co-op in Toronto	Amalgamated Co-op in Bronx, NY
Empowerment							
Involvement	Commitment levels of involvement vary	✓			✓		
	Resident Conflict	✓		✓			✓
	Lack of time and lack of interest that hinder some residents from being involved in decision-making processes		✓				
	Limited activities and events geared toward senior					✓	
Cooperation	Some residents consistently missing general meetings		✓				
	Tension among some residents who battle for decision making power				✓		

Chapter IV. Discussion

These co-operative case studies were developed by residents who initiated change in their housing conditions. Co-ops such as Atkinson, Hugh Garner, Argyle Street (ASH), and Amalgamated were formed as a result of poor quality housing conditions and the desire to exercise control over decision-making processes related to housing. Bleecker Street and Coal Harbour were designed to provide quality housing for individuals of diverse backgrounds and enabled the residents to have more control over housing matters.

Facilities and Amenities

The co-operative findings show that the housing facilities and amenities consider family size differences as well as provisions for those with physical disabilities. The findings also show that the establishment of physical spaces where residents can initiate involvement and cooperative activities are important. Community gardens, community centers and recreational areas are examples of physical spaces that residents utilize for group activities.

Demographics

All of these co-operatives have participants that represent diverse backgrounds. Differences in race, gender, ethnicity, age, marital status, sexual orientation and house-hold size are represented within the co-ops. Each case study offers strategies for resident empowerment, involvement and cooperation. These three goals are not only necessary in order for the co-ops to function, but are also important in building community among diverse residents and building relationships with other public and private entities. Successfully building relationships among diverse residents reflects the definition of “bridging social capital.”

Decision-making bodies

Each co-operative has more than one decision making body to balance the co-operative goals and objectives. Although each decision making body has its own set of unique responsibilities, they all communicate with one another during decision-making processes.

Resident Empowerment

A resident's influence in the decision-making processes of housing related matters can offer a strong sense of resident empowerment. Empowerment can help residents take an active role in shaping their community. Empowerment can also help residents engage in improving the quality of life, not only for themselves but for others. All residents in the case studies have been empowered to control housing decision-making processes. For example, ASH residents have control over rent collection and other housing development initiatives while Bleecker Street youth have control over the co-op newsletter. In Atkinson Co-op, there are education and training programs for the residents to support community development initiatives. There are also specific activities that equip residents with managerial skills, ways to increase a sense of housing ownership and ways to foster community among residents. These programs and activities aim to empower residents to develop and utilize new skills to accomplish desired goals.

In all of these case studies, management plays a key role in helping empower residents to exercise control. Residents are empowered by management staff to provide their opinions or perspectives. Coal Harbour management explicitly communicates that every member has a voice and that every member is valued. Atkinson, Hugh Garner and Amalgamated residents are even empowered by management to use personal skills and interests to help benefit the co-operatives.

This way, the residents can be creative in how they will exercise their control over some housing decisions. In addition, residents from the case studies are empowered to address issues and concerns with office management or committees because of the developed relationship between management and residents. Regardless of race, socioeconomic status or any other difference, residents' input is solicited and valued.

Resident Involvement

Residents are involved in numerous capacities within co-operatives. Based upon the information provided for each case study, there are both formal and informal opportunities for resident involvement. The formal opportunities for involvement relate to structured positions that residents can hold, such as board of director and committee members. The board of director position is based upon election and the committee member position is non-elected and open to any interested resident. Larger co-ops, such as Atkinson and Amalgamated, have more individuals on the board than the other co-ops in order to have greater resident representation on the board, which makes decisions that affect the entire co-op. In addition, Atkinson and Amalgamated have more committee options for residents compared to the other co-ops to provide structured participation for a large number of residents. Formal opportunities also relate to structured events that all residents attend, such as the general meetings. Most, if not all, residents within these case studies are involved in formal positions within the co-ops. The number of board members, committee names and frequency of general meetings vary among co-ops, but each co-operative develops formal positions that require active involvement essential for its operation. The informal opportunities for involvement relate to less structured activities that residents participate in, such as social gatherings, cultural events, recreational activities and the

use of residents' personal skills to improve the co-op. Many residents engage in these informal activities, which allow for more creativity and flexibility, in addition to holding a formal position. The findings indicate that it is essential for residents to have a role to play in shaping the outcomes of their housing.

Resident Cooperation

Resident cooperation is one of the most crucial aspects in sustaining housing co-operatives. Co-op residents learn how to balance personal interests with group interests. They cooperate with fellow committee members as well as other committee members to carry out specific tasks. Residents also cooperate to select board members and management staff. Bleecker Street residents collaborate with various organizations to promote social justice in society. Additionally, Coal Harbour residents engage in cooperative babysitting and preparing meals for events. Hugh Garner residents also cooperated in creating a green roof which required help from all members and allowed them to use their various skills and interests to accomplish one common goal. Amalgamated senior residents support each other in locating resources that meet their financial, social and physical needs.

Furthermore, the case studies suggest that residents not only cooperate with one another to accomplish joint decision-making, but they also cooperate with public and private entities. Atkinson Co-op collaborates with the Co-operative Housing Federation of Toronto in order to offer programs and activities that benefit residents. Atkinson residents also cooperate with the city of Toronto government and Toronto Community Housing Corporation (TCHC) in order to develop a community revitalization plan. Similarly, Hugh Garner residents cooperated with

private companies to develop the design and layout of their green roof. ASH Co-op has residents that partner with private organizations to make physical improvements in their housing stock.

Cooperation among individuals from different cultures and values can lead to resident conflict. People with different perspectives may disagree with one another or people may not want to cooperate with others different from themselves. Nevertheless, some of the co-operatives indicate ways in which they aim to strengthen cooperation. Hugh Garner, for instance, has a diversity committee that aims to help diverse individuals respect one another and cooperate in goal-oriented activities. ASH Co-op and Hugh Garner have committees designated to help resolve conflicts between residents and to encourage respect among residents. Although residents do not have to build close relationships with one another, they must learn to respect one another to maintain a more positive living environment. The case study findings on cooperation suggest that resident cooperation to achieve a common goal can help unite diverse residents.

Challenges

The challenges described in the case studies referred mainly to resident involvement and cooperation. Some co-op residents were not as involved in housing related matters; this created an additional workload to be accomplished by those who were involved. Additionally, some residents were unwilling to cooperate in certain group activities or tasks which undermines the purpose of joint-decision-making. Furthermore, resident conflict was a common issue among most of the co-ops. Resident conflict identified in some of these case studies is also one of the major challenges in co-operatives discussed in the literature (Rohe, 1995). Efforts were made by management to address conflict, but sometimes conflicts had to be resolved by other parties or were not resolved at all. Amalgamated Co-op was the only one that indicated that some of their

staff was trained in mediation and conflict resolution techniques. Empowerment did not seem to be a challenge based upon the findings. All of the co-ops empowered residents to be actively involved in decision-making processes concerning their housing.

These strategies for empowerment, involvement and cooperation collectively have been identified as successful strategies to help bridge social capital; (build relationships among individuals that differ from one another). The findings suggest that if residents are empowered to develop skills, increase knowledge, and contribute to decision-making processes, then they are able to contribute knowledge and resources to others within their housing. In addition, empowered residents are more likely to be involved in various capacities within their housing. Furthermore, resident cooperation enables residents to increase interaction with others which could reduce perceived biases or prejudices and could lead to additional interactions. These strategies for empowerment, involvement and cooperation could potentially bridge social capital in public housing turned mixed income if implemented. Implementation, however, may not require a combination of all of the strategies identified by the case studies. Although all case studies shared some similar strategies, some cases studies had strategies that differed from other cases. These strategies are intended to provide insight on how to promote empowerment, involvement and cooperation. When considering which empowerment, involvement and cooperation strategy should be implemented in mixed income housing; each mixed-income community will have to determine interests and feasibility of implementation.

Recommendations

The findings suggest that it is imperative to bridge social capital in mixed-income housing through resident empowerment, involvement and cooperation, so I suggest the following strategies based upon the housing co-operative case study findings:

Housing management must take the initiative to foster a housing environment where residents are valued; where residents are given opportunities to be involved in shaping their community; and where residents are encouraged to cooperate with others to achieve a common goal.

Empowerment

Housing management should do the following:

- Actively build relationships with residents
- Communicate the message that residents have a voice and that they are valued
- Hold conversations with residents to ask how they would like to see their community grow and how residents could be involved in that process
- Help residents form a common identity or identify a shared value
- Encourage residents to use and/or develop new skills that they can contribute to their housing.

Involvement

- Housing management should suggest ideas for projects or activities that benefit the community and ask residents to help with the implementation
- Housing management should solicit ideas from residents as to what projects or activities residents would like to engage in
- A quasi decision-making body similar to a board of directors could be established that utilizes elected residents who help make housing related decisions. The elected members could be diverse so that different interests are represented. For example, individuals could differ by race or ethnic group, age and class status.
- Residents could create committees that have responsibilities to help improve their community. The committees could regularly communicate with management staff and even assist staff with accomplishing specific tasks. Examples of committees include a welcome committee, a social events committee, a conflict resolution committee, a maintenance committee, or a youth committee. Committees can be developed based upon resident interests so committees may vary within mixed-income developments.

Cooperation

- There should be activities where residents can complete joint tasks and view their accomplishments based upon joint effort. Examples of these types of activities can include creating a community garden, creating a vegetable garden, making a mural or piece of artwork, organizing a cultural awareness event, creating a green roof or raising

money for a specific cause. These joint tasks help residents of different background interact with one another to accomplish a common goal.

- Mixed-income housing developments should cooperate with public and private organizations to offer programs, activities and services for residents. Computer courses, language courses, recreational activities and managerial skill building programs are examples of programs, activities and services that could be provided. Residents' input is extremely important when considering the types of programs, activities and services that should be offered.
- There should be physical spaces designated to hold activities and events that help residents be involved and cooperate in housing matters. A community center, a learning center or open spaces are types of physical spaces that could be considered.
- Resident conflict could create barriers to bridging social capital, so mediation and conflict resolution techniques could be considered.

The Role of Major Entities

The co-operative case study findings reveal that various entities are influential in fostering empowerment, involvement and cooperation in housing. I identified local institutional actors or entities that would be influential in fostering empowerment, involvement and cooperation in public housing turned mixed-income housing and I describe each of the entity's potential roles. The major entities include residents living in mixed-income housing, housing management or housing authorities, mixed-income developers, local governments, urban planners, policy makers, and private organizations.

Residents Living in Mixed-Income Housing

Residents living in mixed-income housing should communicate their interests, needs and concerns related to their housing. Individuals should aim to build relationships with housing management or housing authorities. In addition, individuals should aim to find ways to improve their housing conditions and overall community.

Housing Management/Authorities

Housing management should be at the forefront of facilitating opportunities for resident empowerment, involvement and cooperation in public housing turned mixed-income housing. There should be opportunities for residents to contribute to the decision-making process that helps meet their housing needs. If not given the opportunity to provide input, residents may not think they have that option. Although some individuals may not want to be part of committees or any decision-making body, their individual input should still be encouraged and valued by

management. The potential benefits for management to help facilitate resident empowerment, involvement and cooperation include having stable tenants and potentially fewer tenant turnovers, social capital within the community, volunteers to help assist management with completing tasks and communication between residents and management, which could enhance positive interactions and help resolve conflicts. The long-term success and sustainability of mixed-income developments may very well depend on better strategies for managing neighbor relations (Chaskin and Joseph, 2011).

Mixed-Income Housing Developers

Mixed-income housing developers could consider providing physical spaces for residents to use for involvement and cooperation activities such as a community center or community park. Some developers may already have this idea in mind, but this idea should become the norm instead of the exception. If physical spaces open to residents are provided, then the likelihood for resident involvement and cooperation increases.

Local Governments

Local governments can help support the three goals by collaborating with housing managements to support positive community development initiatives. For example, a local government could provide funds for a workforce development program or job skills training to be implemented within a mixed-income development. Another example is providing funds for a computer literacy program or English as a Second Language (ESL) program. In addition, local governments could potentially provide incentives for developers to include physical spaces, such

as a community center, for residents to utilize. Other creative initiatives or policies could be developed depending on community needs and availability of government funding.

Urban Planners

Urban planners' role typically consists of mediating between citizen and decision-makers' interests while providing technical and professional recommendations. Planners are urged to expand their role to help create healthy, social communities by empowering neighborhood residents (Rohe, 2009). Planners can help empower mixed-income communities by collaborating with residents to help them identify, utilize and enhance their community assets. Community assets can include physical spaces that could be used for various activities and resources that can help residents achieve desired goals. Urban planners should also empower residents to develop leadership skills by supporting the implementation of resources that can assist residents with leadership development. Leadership skills are particularly important to help empower and develop public housing residents. Rather than expecting the middle-class to provide benefits to public housing residents, planners can support leadership development among public housing residents that enable them to grow personally and encourage them to utilize skills within their community. Leadership development should be available for adult residents as well as for youth.

Policy Makers

Policy makers involved in the process of developing mixed-income housing should aim to support collaborative efforts among various stakeholders. There should be strategies to ensure citizen involvement in some of the decision-making processes related to creating mixed-income

developments. For example, citizens could communicate ideas for architectural design, amenities and features. Citizen input is especially important during the process of converting public housing developments into mixed-income housing since some public housing residents will move into mixed-income housing. Policymakers and practitioners should seek a management style that intends to develop policies with resident input and promote policies designed to encourage interaction across classes (Graves, 2011).

Private Organizations

Private organizations such as non-profits could collaborate with mixed-income housing to offer programs and activities for residents. The private organizations could use funding to provide staff that offers recreational activities, educational programs as well as cultural programs. In addition, the organizations could provide services that can support the personal development and overall health of residents, especially public housing residents. Organizations should also consider providing conflict resolution training or team-building exercises that increase opportunities for resident cooperation.

Chapter V. Conclusion

This research provided insight on alternative approaches to bridging social capital in mixed-income housing. Specifically, this study attempted to answer the following question: What strategies promote resident empowerment, involvement and collaboration in housing co-operatives that can be applied to public housing converted into mixed-income housing? Six housing co-operatives were discussed as case studies to describe strategies for these three goals. This study identified strategies that promote resident empowerment, resident involvement and resident cooperation in housing co-operatives; determined challenges to promoting these three goals; formulated recommendations that could be applied to mixed-income housing developments in order to foster these three goals and described the potential roles of influential entities who can help promote these three goals. The findings suggest that housing management in mixed-income housing can play a vital role in facilitating empowerment, involvement and cooperation among residents. Residents can be empowered to contribute to decision-making processes concerning their housing. Opportunities for resident involvement can be offered where residents can engage in formal activities such as committees and informal activities such as social or cultural events. Residents can be encouraged to cooperate with other residents as well as public and private entities in order to accomplish collective tasks. The findings suggest some challenges for resident involvement and cooperation, which include resident conflict and lack of involvement in decision-making processes. Mediation and conflict resolution techniques may be important to mitigate conflict. In addition, some residents may not choose to be involved in decision-making processes, but encouragement and opportunities for involvement should still be offered. Housing management, housing developers, planners, policy makers, local government,

private organizations and citizens all have significant roles in promoting empowerment, involvement and cooperation in mixed-income housing. This study contributes to the body of research on mixed-income housing by offering strategies from the housing co-operative model that can potentially bridge social capital in mixed-income housing. If policy makers, planners and other housing professionals truly value social integration and social capital within mixed-income developments, then more efforts toward empowerment, involvement and cooperation could be considered.

Research Limitations and Opportunities for Future Research

This research did not interview housing co-operative residents to hear their perspectives on resident empowerment, involvement and cooperation in housing matters. Future qualitative research could focus on in-depth interviews with residents from different case studies to learn whether they feel empowered and to what extent they are involved and cooperate within their housing. In addition, this research proposed recommendations from findings reported from six case studies. Although these case studies represented co-operatives from three different countries, the results cannot be generalized to represent all co-operatives. Additional research can be conducted on other case studies to compare results with case studies in this research. Also, research comparing housing co-operatives that foster the three goals with co-ops that have challenges fostering the three goals should be considered. Moreover, future research could be conducted on mixed- income housing that has implemented strategies for empowerment, involvement and cooperation. Researchers should learn residents' and management's goals and challenges for fostering empowerment, involvement and cooperation. Furthermore, researchers can describe the extent to which empowerment, involvement and cooperation helped bridge social capital among residents.

References

- Aberbach, J & Walker, J. (1973). *Race in the city*. Boston: Little, Brown.
- Allport, G. W. (1954). *The Nature of Prejudice*. Reading, MA: Addison Wesley.
- Amalgamated Housing Cooperative. Retrieved from <http://www.amalgamated-bronx.coop/>
- Arthurson, K. (2002). Creating inclusive communities through balancing social mix: a critical relationship or tenuous link? *Urban Policy and Research*, 20, 245–261.
- Argyle Street Housing Cooperative. Retrieved from <http://www.ash.coop/>
- Atkinson Housing Cooperative. Retrieved from <http://www.atkinsonhousingcoop.com/>
- Bandy, Dewey. (1993). *Characteristics and Operational Performance of California's Permanent Housing Cooperatives*. Davis, CA: University of California Center for Cooperatives
- Banks, J. A., P. Cookson, G. Gay, W. D. Hawley, J. J. Irvine, S. Nieto, J. W. Schofield, & W. G. Stephan. (2001). *Diversity within unity: Essential principles for teaching and learning in a multicultural society*. Seattle, Wash.: Center for Multicultural Education, University of Washington.
- Bleecker Street Housing Cooperative. Retrieved from <http://www.bleecker-street.com/>
- Brehn, J. & W. Rahn. (1997). 'Individual-Level Evidence for the Causes and Consequences of Social Capital', *American Journal of Political Science*, 41, 999–1023.
- Briggs, Xavier de Souza. (1997). Moving Up Versus Moving Out: Neighborhood Effects: Housing Mobility Programs. *Housing Policy Debate*, 8(1), 195–234
- Briggs, Xavier de Souza. (1998). Brown kids in white suburbs: Housing mobility and the many faces of social capital. *Housing Policy Debate*, 9, 177–221.
- Brophy, P. C. & Smith, R. N. (1997). 'Mixed-income Housing: Factors for Success' *Cityscape*, 3(2), 3–31.
- Burt, R. (2000). The network structure of social capital', in R.I. Sutton & B.M. Staw (eds.), *Research in Organizational Behavior*, 22, 31-56. (JAY Press, Greenwich, CT).
- Burt, R. (2001). 'Structural holes versus network closure as social capital', in N. Lin, K. Cook and R. Burt (eds.), *Social Capital, Theory and Research* (Aldine de Gruyter, New York), 31–56.
- Butz, D.A. & Plant, E. A. (2006). Perceiving outgroup members and unresponsive: Implications for approach related emotions, intentions and behavior. *Journal of Personality and Social Psychology*, 91, 1006-1079.

- Cattell, V. (2001). Poor people, poor places, and poor health: the mediating role of social networks and social capital. *Social Science & Medicine*, 52(10), 1501–1516.
- Chaskin, Robert & Mark Joseph. (2011). Social Interaction in Mixed-Income Developments: Relational Expectations and Emerging Reality. *Journal of Urban Affairs*, 33(2), 209-237.
- Coal Harbour Housing Cooperative.
Retrieved from <http://www.chf.bc.ca/directory/coalharbour/chapplication.pdf>
- Coleman, J. (1988). Social capital in the creation of human capital. *American Journal of Sociology*, 94 (Suppl), 95–120.
- Confederation of Co-operative Housing. Retrieved from www.cch.coop/
- Co-operative Housing Federation of Canada. Retrieved from www.chfc.ca/
- Co-operative Housing Federation of Toronto. Retrieved from <http://www.coophousing.com/>
- Corbett, Steve & Fikkert, Brian. (2009). *When Helping Hurts: Alleviating Poverty Without Hurting the Poor and Yourself*. Chicago: Moody Publishers
- Creed, W.E.D. & R.E. Miles. (1996). 'Trust in organizations: A conceptual framework linking organizational forms, managerial philosophies, and the opportunity cost of controls', in R. Kramer and T. Tyles (eds.), *Trust and Organizations: Frontiers of Theory and Research* (Sage Publications, Thousand Oaks), 16–38.
- Duke, Joanna. (2009). Mixed income housing policy and public housing residents' 'right to the city' *Critical Social Policy*, 29, 100-120.
- Fincher, R. and Iveson, K. (2008) *Planning and Diversity in the City: Redistribution, Recognition and Encounter*. Basingstoke: Palgrave.
- Finchilescu, Gillian. (2010). Intergroup Anxiety in Interracial Interaction: The Role of Prejudice and Metastereotypes. *Journal of Social Sciences*, Vol. 66, 334-51.
- Florin, P.R., & Wandersman, A. (1984). Cognitive social learning and participation in community development. *American Journal of Community Psychology*, 12, 689-708.
- Fraser, James & Edward Kick. (2007). The Role of Public, Private, Non-profit and Community Sectors in Shaping Mixed-income Housing Outcomes in the US. *Urban Studies*, 44 (12), 2357–2377.
- Ginwright, S. A. (2007). Black youth activism and the role of critical social capital in Black community organizations. *The American Behavioral Scientist*, 51(3), 403–418.
- Gittel, R., & A. Vidal. (1998). *Community organizing: Building social capital as a development strategy*. Thousand Oaks, CA: Sage.

- Goetz, Edward G. (2003). *Clearing the Way: Deconcentrating the Poor in Urban America*. Washington, DC: Urban Institute Press.
- Granovetter, M. (1973). The strength of weak ties. *The American Journal of Sociology*, 78 (6), 1360-80.
- Graves, Erin M. (2011). Mixed Outcome Developments: Comparing Policy Goals to Resident Outcomes in Mixed-Income Housing. *Journal of the American Planning Association*, 77(2), 143-53.
- Hagan, J., Merkens, H. & Boehnke, K. (1995). Delinquency and disdain: social capital and the control of right-wing extremism among east and west Berlin youth. *American Journal of Sociology*, 100, 1028–1052.
- Hart, D., & Gullan, R. L. (2010). The sources of adolescent activism: Historical and contemporary findings. In L. R. Sherrod, J. Torney-Purta, & C. A. Flanagan (Eds.), *Handbook of research on civic engagement in youth*, 67–90. Hoboken, NJ: John Wiley.
- Hugh Garner Housing Cooperative. Retrieved from <http://hughgarner.com/>
- International Cooperative Alliance. Retrieved from www.iac.coop/
- Joseph, Mark. (2008). Early Resident Experiences at a New Mixed-Income Development in Chicago. *Journal of Urban Affairs*, 30 (3), 229–257
- Joseph, M. L., Chaskin, R. J. & Webber, H. S. (2007). 'The Theoretical Basis for Addressing Poverty through Mixed-income Housing' *Urban Affairs Review*, 42(3), 369–409.
- Kawachi, I., Kennedy, B. & Wilkinson, R. (1999). Crime: social disorganization and relative deprivation. *Social Science & Medicine*, 48, 719–731.
- Kintrea, K. & Atkinson, R. (2000). 'Owner occupation, social mix and neighbourhood impacts', *Policy & Politics*, 28(1), 93-108.
- Kleit, R. G. (2001). The role of neighborhood social networks in scattered-site public housing residents' search for jobs. *Housing Policy Debate* 12 (3): 541-73.
- Kleit, R. G. (2005). 'HOPE VI New Communities: Neighborhood Relationships in Mixed-income Housing', *Environment and Planning* 37(8): 1413–41.
- Knack, S. & Keefer, P. (1997). Does social capital have an economic payoff? A cross country investigation. *Quarterly Journal of Economics*, 112, 1251–1288.
- Laurier, E., Whyte, A. & Buckner, K. (2002). Neighbouring as an occasioned activity : "Finding a lost cat", *Space & Culture* ,5(4), 346-367.
- Lelieveldt, H. (2004). Helping citizens help themselves. *Urban Affairs Review*, 39 (5), 531–51.
- Lin, N. & M. Dumin (1986). Access to occupations through social ties. *Social Networks*, 8, 365-85.

- Loopmans, Maarten. (2010). Threatened or Empowered? The Impact of Neighborhood Context on Community Involvement in Antwerp, Belgium *Urban Affairs Review*, 45(6), 797– 820.
- Mendenhall, Ruby. (2004). Pathways to economic independence: Qualitative results from the Gautreaux residential mobility program. Paper presented at the Association of Public Policy Analysis and Management Annual Conference, Atlanta, GA.
- Maldonado, R. & Rose, R. (1996). The application of civil rights laws to housing cooperatives: Are co-ops bastions of discriminatory exclusion or self-selecting models of community-based living? *Fordham Urban Law Journal*, 23(4), 1245.
- Maluccio, J., Haddad, L. & May, J. (2001). Social capital and household welfare. *Journal of Development Studies*, 36(6), 54–81.
- Manzi, Tony. (2009). Promoting Responsibility, Shaping Behaviour: Housing Management, Mixed Communities and the Construction of Citizenship. *Housing Studies*, 25(1), 5–19.
- Musterd, Ostendorf, & De Vos, S. (2003). Environmental effects and social mobility. *Housing Studies*, 18 (6), 877-92
- Narayan, D. & Pritchett, L. (1997). Cents and sociability: household income and social capital in rural Tanzania. 1–41. Washington: World Bank Policy Research Working Paper.
- Nathalie P. Voorhees Center for Neighborhood and Community Improvement. (2004). Affordable Housing Cooperatives: Conditions and Prospects in Chicago. Retrieved from <http://www.uic.edu/cuppa/voorheesctr/Publications/Affordable%20Cooperative%20Housing%2004.pdf>
- National Association of Housing Cooperatives. (2007). Housing Cooperatives in the USA. Retrieved from <http://www.ica.coop/alhousing/attachments/Housing%20Cooperatives%20in%20USA%20-%20FINAL.pdf>
- Nogueira, Helena. (2009) Healthy communities: The challenge of social capital in the Lisbon Metropolitan Area. *Health and Place*, 15,133-139.
- Newman, O. (1995). Defensible space: A new physical planning tool for urban revitalization. *Journal of the American Planning Association*, 61 (2), 149-156.
- New York City Department of Housing Preservation and Development. (2012). Tenant Interim Lease Apartment Purchase Program (TIL). Retrieved from <http://www.nyc.gov/html/hpd/html/developers/til.shtml>
- Overman, H. G. (2002). Neighbourhood effects in large and small neighbourhoods. *Urban Studies*, 39(1), 117–130.

- Pattillo, Mary. (2007). *Black on the Block: The Politics of Race and Class in the City*. Chicago: University of Chicago Press.
- Pitcoff, W. (1999). New Hope for Public Housing? *National Housing Institute*. 1–8.
- Plant, E.A. (2004). Responses to interracial interactions over time. *Personality and Social Psychology Bulletin*, 30, 1458-1471.
- Plant, E.A. & Devine, P.G. (2003). The antecedents and implications of interracial anxiety. *Personality and Social Psychology Bulletin*, 29, 790-801.
- Plymouth Community Homes (2009). Resident Involvement Policy. Retrieved from http://www.plymouthcommunityhomes.co.uk/wpcontent/uploads/2011/03/resident_involvement.pdf
- Popkin, S. J., Levy, Diane, Harris, Laura E., Comey, Jennifer, Cunningham, M.K. & Buron, Larry. (2002). "HOPE VI Panel Study: Baseline Report." Washington, DC: The Urban Institute.
- Popkin, S. J., Katz, B., & Cunningham, M. K. (2004). A decade of Hope VI: research findings and policy challenges. *The Urban Institute and Brookings Institution*, Washington, DC.
- Putnam, Robert. (1993). 'The prosperous community: Social capital and public life', *The American Prospect*, 4(13), 35–42.
- Putnam, Robert (2000). *Bowling Alone: The Collapse and Revival of American Community* (New York: Simon and Schuster).
- Requena, Felix. (2003). Social Capital, Satisfaction and Quality of Life in the Workplace. *Social Indicators Research*, 61(3), 331-360.
- Richeson, JA & Shelton, JN. (2007). Negotiating interracial interactions: Costs, consequences, & possibilities. *Current Directions in Psychological Science*, 16, 316–320.
- Richeson, JA & Trawalter, S. (2008). The Threat of Appearing Prejudiced and Race-Based Attentional Biases. *Association for Psychological Science*, 19, 98-102.
- Robinson, J.L. (1980). Physical distance and racial attitudes. *Phylon*, 41, 325-332.
- Rohe, William. (1995). Converting Public Housing to Co-operatives: The Experience of Three Developments. *Housing Policy Debate*, 6 (2), 439-479.
- Rohe, William (2009). From Local to Global: One Hundred Years of Neighborhood Planning. *Journal of the American Planning Association*, 75(2), 209-230.
- Rosenstone, Steven J., & Hansen, John M. (1993). *Mobilization, Participation, and Democracy in America*. (New York, NY: MacMillan).

- Saegert, S. & Benitez, Lymari. (2005). Limited Equity Housing Cooperatives: Defining a Niche in the Low-Income Housing Market. *Journal of Planning Literature*, 19(4), 427-439.
- Saegert, S. & Winkel, G. (1998). Social Capital and the Revitalization of New York City's Distressed Inner-city Housing. *Housing Policy Debate*, 9 (1), 17-60.
- Sampson, R.J. & Morenoff, J.D. (2004). Durable Inequality: Spatial Dynamics, Social Processes, and the Persistence of Poverty in Chicago Neighborhoods. In *Poverty Traps*, eds. Bowles, S., Darlauf, S. & Hoff, K. (2004). Princeton University Press.
- Sazama, Gerald W. (2000). Lessons from the History of Affordable Housing Cooperatives in the United States: A Case Study in American Affordable Housing Policy. *American Journal of Economics and Sociology*, 59 (4), 573-608.
- Schwartz, Alex F. (2010). *Housing Policy in the United States: An Introduction*, 2nd ed. New York: Routledge.
- Schwartz, Alex & Tajbakhsh, Kian. (1997). Mixed- Income Housing: Unanswered Questions. *A Journal of Policy Development and Research*, 3(2), 71-92.
- Shelton JN. (2003). Interpersonal concerns in social encounters between majority and minority group members. *Group Processes and Intergroup Relations*, 6, 171-185.
- Shelton JN, Richeson JA & Salvatore J. (2005). Expecting to be the target of prejudice: Implications for interethnic interactions. *Personality and Social Psychology Bulletin*, 3, 1189-1202.
- Shinew, K. J., Glover, T. D., & Parry, D. C. (2004). Leisure Spaces as Potential Sites for Interracial Interaction: Community Gardens in Urban Areas. *Journal Of Leisure Research*, 36(3), 336-355.
- Sigelman, L., Bledsoe, T.; Welch, S & Combs, W. (1996). Making contact? Black-white social interaction in urban setting. *American Journal of Sociology*, 101, 1306-1332.
- Smith, Alistair. (2002). *Mixed-income housing developments: Promise and reality*. Cambridge, MA: Harvard University, Joint Center for Housing Studies.
- Sousa, Jorge & Quarter, Jack. (2005). Atkinson Housing Co-operative: A leading edge conversion from public housing. *Housing Studies*, 20(3), 423-439.
- Stephan, W. G., & Stephan, C. W. (1985). Intergroup anxiety. *Journal of Social Issues*, 41, 157 -175.
- Stephan, W.G. (1999). Anxiety in intergroup relations: a comparison of anxiety/uncertainty management theory and integrated threat theory. *International Journal of Intercultural Relations* 23, 613-628.
- Szreter, S. and Woolcock, M. (2004) 'Health by association? Social capital, social theory, and the political economy of public health', *International Journal of Epidemiology*, 33(4), 650-67.

- Szreter, S. & Woolcock, M. (2004). Health by association? Social capital, social theory and the political economy of public health. *International Journal of Epidemiology*, 33(4), 650–667.
- Turner, M.A. & Kingsley, G.T. (2008). Federal programs for addressing low-income housing needs: A policy primer. Washington, D.C. The Urban Institute.
- U.S. Department of Housing and Urban Development, and Independent Agencies Appropriations Act (1993). Pub. L. No.102-389, tit. II, 106 Stat. 1571, 1579 (1992)
- U.S. Department of Housing and Urban Development. (2011). Moving to Opportunity for Fair Housing Demonstration Program-Final Impacts Evaluation Summary. Retrieved from http://www.huduser.org/portal/publications/pubasst/MTOFHD_summary.html
- U.S. Department of Housing and Urban Development. (2012). Mortgage Insurance for Rental and Cooperative Housing. Section 221 (d) (3) of the National Housing Act (12 U.S.C. 17151) Retrieved from www.hud.gov/offices/hsg/mfh/progdesc/rentcoophs221d3n4.cfm
- U.S. Department of Agriculture. (2004). Keys to Successful Co-op Housing. Service Report 44.
- Vale, Lawrence J. (1998). Comment on James E. Rosenbaum, Linda K. Stroh, and Cathy A. Flynn’s “Lake Parc Place: A Study of Mixed-Income Housing.” *Housing Policy Debate*, 9(4), 749–56.
- Von Hoffman, N. (2000). A Study in contradictions: The Origins and Legacy of the Housing Act of 1949. *Housing Policy Debate*, 11 (2), 299-326.
- Vorauer, J. D. (2006). An information search model of evaluative concerns in intergroup interaction. *Psychological Review*, 113, 862–886.
- Wakefield, Sarah E.L. & Poland, Blake. (2004). Family, friend or foe? Critical reflections on the relevance and role of social capital in health promotion and community development. *Social Science and Medicine*, 60, 2819-2832.
- Watts, R. J. & Flanagan, C. (2007). Pushing the envelope on youth civic engagement: A developmental and liberation psychology perspective. *Journal of Community Psychology*, 35, 779–792.
- Wickrama, K. A. S. & Mulford, C. L. (1996). Political democracy, economic development, disarticulation, and social well-being in developing countries. *The Sociological Quarterly*, 37 (3), 375–390.
- Williams, J.A. (1964). Reduction of tension through intergroup contact: A social psychological interpretation. *Pacific Sociological Review*, 7, 81-88.
- Wilson, W. J. (1987). *The Truly Disadvantaged, The Inner City, The Underclass and Public Policy* (Chicago, University of Chicago Press).
- Woolcock, M. & Narayan, D. (2000). Social capital: implications for development theory, research, and policy. *World Bank Research Observer*, 15(2), 225–250.

Young, I. M. (1999). 'Residential Segregation and Differentiated Citizenship' *Citizenship Studies*, 3(2), 237-252.

Appendix

Figure 1: Photo of Atkinson Housing Co-operative.....	33
Figure 2: Map of Downtown Toronto where Atkinson Housing Co-operative is Located.....	34
Figure 3: Photo of Hugh Garner Housing Co-operative.....	40
Figure 4: Map of Downtown Toronto where Hugh Garner is Located.....	41
Figure 5: Photo of Argyle Street Housing Co-operative.....	46
Figure 6: Map of Cambridge where Argyle Co-op is Located.....	47
Figure 7: Photo of Coal Harbour Housing Co-operative.....	50
Figure 8: Map of Downtown Vancouver where Coal Harbour Co-op is Located.....	51
Figure 9: Photo of Bleecker Street Housing Co-operative.....	54
Figure 10: Map of Downtown Toronto where Bleecker Street Co-op Homes is Located.....	55
Figure 11: Photo of Amalgamated Housing Co-operative.....	59
Figure 12: Map of Northwest Bronx where Amalgamated Co-op is Located.....	60
Chart 1: Physical and Social Characteristics of the Co-operative Case Studies.....	66
Chart 2: Strategies for Empowerment in Housing Co-op Case Studies.....	67
Chart 3: Strategies for Involvement in Housing Co-op Case Studies.....	68
Chart 4: Strategies for Cooperation in Housing Co-op Case Studies.....	69
Chart 5: Challenges Related to Promoting the Three Goals in Housing Co-op Case Studies.....	70