"You don't know what you've got 'til it's gone."

The Destruction of Milton-Park
Préambule

La création des coopératives d'habitation et des organismes sans but lucratif constituant la Communauté Milton Parc a été la culmination des intenses mobilisations et négociations réussissant à éviter la démolition des immeubles que l'on occupe aujourd'hui. Les résidents du quartier habitant entre les rues Hutchison, Ste-Famille, Milton et l'avenue des Pins, avec l'appui inestimable d'Héritage Montréal, mettraient en place le plus gros projet des coopératives d'habitation en Amérique du Nord. Grâce aux subventions disponibles dans le cadre programmes sociaux de la Société Canadienne d'Hypothèques et de Logement et d'autres subventions provinciales et municipales, nous serons parvenus à préserver des immeubles d'excellente qualité et grande valeur historique et à garantir l'accessibilité de ces logements.

Dans ce recueil de textes, nous trouvons des images, des articles des journaux et un mémoire de maîtrise en Études avancées d'architecture et planification urbaine de l'Institut de technologie du Massachusetts (MIT) racontant l'histoire de notre genèse. La complexité de la lutte contre des gros promoteurs qui maraudent le quartier depuis les années 1960 est ici illustrée. La langue anglaise utilisée dans la plupart des textes reflète en partie le fait que quarante pour cent de la population de la communauté à l'époque était anglophone.

À presque trente ans de la fin du processus de rénovation en 1982, les membres des coopératives continuent à préserver nos immeubles et à veiller à ce que les loyers restent abordables pour des gens à faible et moyen revenus. Aujourd'hui, la communauté fait face aux nouveaux défis dans l'accomplissement des ces objectifs. Nous espérons que cette lecture saura vous inspirer dans vos efforts.

Patricia Garcia,
membre du c.a. de la Communauté Milton Parc
Montréal, le 26 mai 2010

The board of CMP hopes that the printing and distribution of this document will foster a better understanding of our history and the need to continue the work begun by that dedicated group of activists.

Alanna Dow,
Chair of the board of the CMP

Le Conseil d’administration de la CMP souhaite que l’impression et la diffusion de ce document contribuent à une meilleure compréhension de notre histoire tout en mettant en lumière la nécessité de poursuivre la tâche accomplie dans le passé par ce groupe d’activistes dévoués.

Alanna Dow,
présidente du CA de la CMP

website/site web: www.miltonparc.org
The Milton-Park neighbourhood began shortly before the turn of the century with the construction of the two and three storey Victorian rowhouses which still characterize the area. The houses were built solidly, with an air of individuality. Side by side, they give a sense of peaceful continuity to the streets they line. The first occupants of these houses were wealthy families who wanted to be close to the medical, educational, and public institutions which surround the area.

Metropolitan expansion and the trend toward the suburbs resulted in the gradual emigration of these families. In the 1930's some of the large houses were divided into duplexes or apartments and a number of four to eight storey spacious apartment buildings were built. Bit by bit, a new population moved in to take advantage of the opportunity to live in structurally sound low-rent apartments in the center of the city. This population was made up of French, English, and immigrant families, students and professors from McGill University, employees of the surrounding institutions, and older people of diverse ethnic backgrounds. These people blended in with the original population to create a cosmopolitan neighbourhood.

Park Avenue became the focal point for the people of the area. Its drugstores, grocery stores, bookshop, bars and restaurants were centers for exchanging news, bumping into old friends, or striking up new friendships. The "corner store", Tabagie Arsenault, was full of people from opening time until 2:00 in the morning. There you could replace a burned-out fuse on Sunday night, hear the latest gossip, or advertise for your lost cat on the community bulletin board.

The 1950's brought the beginning of a building boom to Montreal's commercial core and the first threat of destruction to Milton-Park. The expansion of the downtown area, increase in land values, and the choice location of the Milton-Park area made it vulnerable to real estate speculators seeking quick profits. Throughout the 1950's and 60's low rent houses were destroyed and replaced by scattered highrises with tiny apartments, high density, and steep rents.

During the same period, Concordia Estates Ltd. acquired the majority of the property in a six block area surrounding Park Avenue and drew up plans for a massive steel and concrete project called Cité Concordia. Its three 25 storey housing units, 500 room hotel, and 29 storey office building can only result in monotony and impersonality; the isolation of people in highrise cubicles effectively precludes the development of any sense of community.

In the summer of 1972 Concordia Estates demolished the residential core of Milton-Park and many of the small businesses on Park Avenue. The elderly Victorian houses which held the richness of three generations of accumulated experiences are irreplaceable. For over 80 years these houses and the neighbourhood stores served as reference points and established a continuity in the life of the community as a whole and in the lives of the residents who had made Milton-Park their home. Here children had stayed to make their homes and to bring up their own children. Without outside interference Milton-Park could have continued its growth as a community indefinitely.
These photographs were taken in the Milton-Park neighbourhood over a period of three years, from 1970 through 1972. During this time we lived in a Concordia-owned house and participated in citizen efforts to save the area. When we began photographing, Concordia had recently evicted tenants from houses in the core of the neighbourhood and had boarded up the buildings.

The longer our documentation continued the more involved it became. We photographed our favorite houses many times, recording the way they changed from year to year. As we went about our daily routine, buying a paper at the corner store, or bread at the bakery, we came to know many people. The photographs of their day-to-day lives form a portrait of a community.

Different people encountered the photographs in different ways. Some people came to exhibitions, others were given their portraits. The process of photographing the area reached as many people as did the photographs themselves. A camera set up in front of a boarded-up house was an open invitation to any passerby to start a conversation about what was happening to the neighbourhood and what could be done about it.

Clara Gutsche and David Miller
L'avenir urbain reçoit le feu vert à Vauban

L'avenir urbain reçoit le feu vert à Vauban

Les responsables de la politique immobilière et des infrastructures ont signé une convention pour la réalisation du projet de développement urbain de la Cité de Vauban. Cette convention est le résultat d'une longue négociation entre l'Etat, la Région et la Ville de Dunkerque.

La convention prévoit la construction de 1 000 logements, dont 400 seront destinés aux personnes les plus modestes. Les autres logements seront loués aux particuliers ou aux entreprises.

La Cité de Vauban sera un exemple de développement durable et de qualité de vie. Elle disposera de toutes les infrastructures nécessaires, comme des écoles, des commerces, des espaces verts et des services publics.

Cette convention est un pas vers un avenir plus équilibré pour la ville de Dunkerque. Elle permet de renforcer le tissu urbain et de créer de nouveaux emplois.

Conclusion

À travers cette convention, nous espérons que Dunkerque deviendra un modèle de développement durable et que la Cité de Vauban sera un exemple pour d'autres villes.
Nouvelle imposant dans le quartier

par
Jacques Bourdon

M. Bourdon est enseignant et habite le quartier Miljon depuis plusieurs années.

Conduit à la ville, en vue de léser le quartier en juin 1976. La phase finale du projet ne pouvait plus être réalisée. De toute manière, la situation financière de la SCIL était catastrophique. Il y avait des projets de logements pour 200 maisons, mais seulement 60 étaient achevées. De plus, il y avait des problèmes de financement.

Le projet du siècle

L'idée a mûri puis elle s'est fixée. D'une part, une longue trêve active et une longue attente de la part de la SCIL. De plus, une longue attente de la part de la SCIL. Même si les détails de la situation financière de la SCIL étaient catastrophiques.

Il fallait du temps avant que le problème ne soit résolu. Mais le projet a finalement été achevé en 1978. La SCIL avait besoin d'argent pour financer les logements. Le projet a été financé par des subventions du gouvernement fédéral et un prêt de la SCIL.

Le projet a été achevé en 1978. Les 200 maisons ont été construites et la SCIL a pu financer les logements.

Le quartier Miljon est devenu un centre d'activité économique et social. Les habitants ont pu bénéficier de nouveaux logements. Le projet a été un succès pour la SCIL et pour les habitants du quartier.
posture
rtier de Milton-Parc

le montréalais de Milton-Parc détient une position d'importance. Il échappe aux préoccupations financières de la ville et de la SCLP et peut privilégier ses intérêts propres.

Cela reprit la réputation de pouvoir de la SCLP et de ses administrateurs qui ont réussi à convaincre les citoyens de la nécessité d'un développement plus rapide. Cependant, ce n'est pas une solution à long terme. Il est nécessaire de trouver des solutions plus durables pour assurer le développement économique et social de la région.

La décision de la SCLP de céder ce terrain à Milton-Parc est une étape importante dans le processus de développement de la région. Cela permettra d'accélérer le processus de construction de nouvelles habitations et d'attractifs pour les citoyens.

En conclusion, la décision de la SCLP de céder ce terrain à Milton-Parc est une étape importante dans le processus de développement de la région. Elle permettra d'accélérer le processus de construction de nouvelles habitations et d'attractifs pour les citoyens. Cependant, il est nécessaire de trouver des solutions plus durables pour assurer le développement économique et social de la région.
Nouvelle imposture dans le quartier de Milton-Parc

par

Jacques Bourdon

M. Bourdon est enseignant et habitant le quartier Milton depuis plusieurs années.

Conduite à von son quartier en Juillet 1799. La phase finale du projet ne pourra plus être réalisée. De cette manière, la situation financière de Pinxwill, l'unissant à Frensham, est empêchée. Il s'agit d'une obligation imprévante que les agents de la municipalité pourraient honorer. Basé sur cette proposition, d'accorder leurs engagements et de les préciser au maximum, de s'assurer de l'efficacité et de la régulation de l'organisation.

Le projet de l'ancienne ville a été étudié pour une restructuration. Le projet a été arrêté à l'issue des entretiens avec les acteurs de la municipalité. L'idée de créer une nouvelle commune a été élaborée en raison de la démolition de l'ancienne ville de Frensham. Des jugements ont été rendus et des conventions ont été signées.

La situation financière est complexe. Les agents de la municipalité ont répondu à leurs engagements. L'organisation a été réalisée en raison de la mobilisation des acteurs de la ville. L'organisation de l'ancienne ville a été réalisée.

Pour entamer et percevoir les loyers des habitants, Hérault-Montreuil a créé une société de gestion. La direction de la société de gestion a été confiée à l'ancienne ville de Frensham. L'ancienne ville de Frensham a été réorganisée pour parvenir à un tel résultat.

La politique de la SPUM a été transformée et renforcée. Le projet a été mené à bien en raison de la mobilisation des acteurs de la ville. L'ancienne ville de Frensham a été réorganisée pour parvenir à un tel résultat.
Le fruit de dix ans de luttes populaires

par Lucia Kowaluk

Le Comité a aussi mis le pied, en collaboration avec l'École d'architecture de l'Université McGill, un atelier de planification communautaire. Cet atelier visait à développer, avec la participation des résidants, un plan de développement communautaire axé sur les besoins actuels des citoyens du quartier.

En 1970, le CCMP avait fondé un organisme de régulation du logement qui avait un potentiel des résidents avec des fonds publics pour propulser des actions de la Société pour le bénéfice de coopératives et d'associations. Le projet visait à remplir le rôle de la Commission de logement de la ville de Montréal, et à ce jour, il a été un succès, avec une nouvelle génération de résidents actifs dans le quartier.

Le Comité a également participé à la construction de logements sociaux, à travers la Société d'habitation du Québec (SHQ), mais malgré cela, la participation des résidents et la transparence de l'usage des fonds ont été limitées par la difficulté à obtenir des fonds. Cependant, en février 1971, la SHQ a refusé de financer un projet de logement social à Montréal, ce qui a eu un impact majeur sur le développement du quartier. Le casse-tête de la SHQ a été une leçon de la nécessité de se battre pour les intérêts des résidents.

Le Comité a également réussi à obtenir des fonds pour un projet de logement social, en plus de la participation des résidents dans le processus de planification. Ce projet a été financé grâce à des fonds publics, mais il a également été limité par les exigences de la SHQ.

Le Comité a continué à œuvrer pour la participation des résidents dans les décisions concernant leur quartier, et a obtenu des résultats positifs en matière de logement social. Cependant, la participation des résidents et la transparence de l'usage des fonds ont été limitées par la difficulté à obtenir des fonds. Cependant, le Comité a continué à œuvrer pour la participation des résidents dans les décisions concernant leur quartier, et a obtenu des résultats positifs en matière de logement social. Cependant, la participation des résidents et la transparence de l'usage des fonds ont été limitées par la difficulté à obtenir des fonds.
donnait son appui aux citoyens dans leur lutte contre la destruction de leur quartier en l'attaquant par des recours et des actions judiciaires.

En 1976, la Cour de la Ville Jeanne-Mance se fit pour objectif de lutter contre la pollution de l'air et du bruit, ainsi que contre les dangers de la circulation automobile exagérée sur cette rue. Parallèlement, les diverses œuvres de Saint-Paulin et Durocher voyaient le jour. Leur activité consistait, dès le début, à se mobiliser pour le bien-être de la population.

En février 1977, les Citoyens de la Société Saint-Paulin et Durocher prirent contact avec M. Normand Noreen de Concordia (devenu Paulin Corp.), avec l'intention d'acquérir certaines maisons pour des coopératives. Il répondit en encourageant une offre d'achat d'entreprise.

À l'automne 1977, une minute de la CCMP, Jeanne-Mance, demanda à la Société Saint-Paulin d'organiser une réunion de citoyens pour discuter de la question. Les participants se rassemblèrent, le 13 et 14 février 1978, pour discuter de la question. Les participants se rassemblèrent, le 13 et 14 février 1978, pour discuter de la question. Les participants se rassemblèrent, le 13 et 14 février 1978, pour discuter de la question. Les participants se rassemblèrent, le 13 et 14 février 1978, pour discuter de la question. Les participants se rassemblèrent, le 13 et 14 février 1978, pour discuter de la question. Les participants se rassemblèrent, le 13 et 14 février 1978, pour discuter de la question. Les participants se rassemblèrent, le 13 et 14 février 1978, pour discuter de la question. Les participants se rassemblèrent, le 13 et 14 février 1978, pour discuter de la question. Les participants se rassemblèrent, le 13 et 14 février 1978, pour discuter de la question. Les participants se rassemblèrent, le 13 et 14 février 1978, pour discuter de la question. Les participants se rassemblèrent, le 13 et 14 février 1978, pour discuter de la question. Les participants se rassemblèrent, le 13 et 14 février 1978, pour discuter de la question. Les participants se rassemble...
Co-op solution

IT TOOK an unusual collision of forces to produce the large-scale co-operative conversion and rehabilitation project in the Milton Park district. The area was close enough to downtown that a developer wanted to buy the entire tract, unifying it under a single owner. His demolition and construction project ran out of steam — and money — leaving about 700 old housing units still standing. The old buildings were solid enough and attractive enough to be worth renovation. The tenants included people who were not intimidated by the power of the landlord-developer. The effect of fighting demolition created a cohesiveness and a spirit of resistance in the neighborhood. Previous co-op projects in Montreal have created a small core of people familiar with the legalities and subsidy programs and able to wheel and deal their way through the tangle of paperwork involved.

Heritage Montreal and its creature, the Société du Patrimoine Urbain de Montréal, are in a slightly anomalous position at the moment. They are, for all practical purposes, the landlord to about 2,100 people who have a strong local tradition of fighting with their landlords. They have taken the rent and avoided improving the properties just like previous landlords. The only essential difference is that they are obliged to re-sell to co-ops or non-profit associations of occupants on terms yet to be announced.

They are a landlord trying to persuade their tenants to do away with landlords, like the aristocratic Tolstoy freeing his serfs. The cynical asks: What's in it for him? What's in it for Heritage Montreal and SPUM? Is the fulfillment of their deeply held conviction that those buildings and that neighborhood should be saved and that co-op ownership is the way to do it. Their progress to date indicates they are on the right track.

Montreal Star, 10 September 1979

A lot is at stake in turning over six square blocks to control of residents

Sir,—Many thanks for the (Sept. 1) editorial shedding some light on the 10-year history of the project to form co-operative housing in the Milton-Park area from the former Concordia properties.

Those of us who have known and worked with the people in Heritage Montreal which founded SPUM (many of whom were also active in Save Montreal) know that indeed they have a deeply held conviction that those buildings should be saved and that co-op ownership is the way to do it.

It is unfortunate that a handful of residents, whose letters and articles have recently appeared in the French and English press, are so disappointed at being unable to become private individual owners as they thought possible a few months ago, are indulging in a campaign of distortions on the motives of Heritage Montreal, hoping thereby to force CMHC to lose confidence in the project.

A great deal is at stake in this huge undertaking, which will turn over six square blocks of inner-city housing to the control of its residents. It will be the largest project of its kind in Canada. Rarely in our society do people of limited income have an opportunity to control their residences. Co-operative ownership gives them this opportunity.

Dozens of us are working very hard, as we have for 10 years, to see that this can happen. We thank The Star for lending its support.

Lucia Kowalski
Montreal
MILTON-PARC
Un quartier complet transformé en logements coopératifs

Après dix années de lutte féroce contre les spéculateurs, les citoyens du quartier Milton-Parc verront enfin réaliser le rêve de logements coqués, cela grâce à la création d’une vingtaine de coopératives d’habitation dont huit existent déjà.

MICHEL GIRARD

“Leur en coûtera quelque 15 millions pour prendre entièrement le contrôle de l’habitation dans leur ‘milieu’ de vie, comme s’ils devaient se retirer un peu en arrière des dangers de la résidence en ville. Cela ne leur permettra pas d’acquérir les bâtiments et de les refaire aux frais de la métropole, pour les remettre à la place de la nouvelle résidence en ville, où les locataires ont le choix entre les autres secteurs de la ville de Montréal.”

“Pour la société québécoise d’habitation coopérative, ‘banquière’ d’un projet que garantiront les très importants investissements, tels que l’assurance contre les démolitions et la reconstruction de ces immeubles datant pour la plupart de l’époque du quartier Milton-Parc, devient la plus importante entreprise coopérative de sa communauté, en vertu de sa capacité à élaborer des documents clairement entre les autorités d’habitation et les locataires de la SPUM (Société pour l’encadrement des logements). Les résidents de la Cité ont joué un rôle crucial dans la mise en œuvre du projet, qui a mis fin au stade de construction des logements et au processus de réaménagement des espaces.

M. Jean-Marc Lepage, deux résidents citoyens engagés dans la réalisation du projet coopératif, ont participé à la mise en place du quartier Milton-Parc, assurant le développement, les services, les loisirs et la vie sociale pour les résidents. Les espaces publics ont été dessinés par des architectes et des artistes, les logements ont été conçus par des ingénieurs et des techniciens, et les travaux ont été exécutés par des entrepreneurs.

Les enfants auront ainsi la possibilité de jouer en toute sécurité dans l’espace en commun, et les parents pourront profiter de la ferme de la cité, où des animaux, des légumes, et des fruits sont cultivés par les résidents. Les loisirs et les activités culturelles seront organisés par les résidents eux-mêmes, dans un espace commun qui leur appartient.

Le problème de la circulation à la Cité était rendu difficile en 1976, ce qui a conduit à la mise en place de nouvelles pistes de circulation, à la création de nouvelles zones de stationnement et à l’aménagement de nouveaux espaces verts.

La ville de Montréal a décidé, en 1971, de démolir les anciennes maisons du quartier, et de construire un nouveau quartier, appelé la Cité. Cela a permis de transformer le quartier en un lieu propice à la vie sociale et aux activités culturelles. Les citoyens ont participé activement à la mise en place du quartier, et ont contribué à la réalisation du projet de réaménagement des espaces publics.
Coopération, concertation, union des forces

Milton Park est le fruit de la concertation de nombreux intervenants qui ont réuni leurs forces pour réaliser un projet de coopération dont la signification sociale est appelée à se développer au cours des prochaines années.

L’intervenant le plus important est le sein des résidents du quartier qui d’été regroupés au sein du Comité des Citoyens de Milton Park, dont les années 60 pour s’opposer au développement de La Cité et qui ont été fournis, par la suite, un effet dévastateurs consternants pendant les quatre dernières années afin d’assurer l’organisation des groupes et les révisions de leurs maisons.

Appuyant l’effort et la détermination des gens de Milton Park, d’autres groupes sont venus leur prêter main forte, convaincus de l’intérêt de la valeur sociale de ce projet coopératif qui devait regrouper environ 2 000 résidents dans plus de vingt associations sans but lucratif. Héritage Mauricie prit son concours et se collabora dans la première heure à la demande des gens de Milton Park. Il fallait convaincre le gouvernement du Canada de s’impliquer, faire faire les études préliminaires indispensables et ainsi fournir l’expertise technique nécessaire pour démontrer la viabilité d’un tel projet.

Autre intervenant indispensable est le gouvernement du Canada qui, en 1970, par l’entremise de la Société canadienne d’hygiène et d’urbanisme (SCORN), consacra à acheter les 135 immeubles de Milton Park. Il fallait profiter du fait que ces immeubles appartenaient alors à un seul propriétaire inébranlable dans son habitude et il fallait éviter une nouvelle poussée spectaculaire dans le quartier. La SCORN achetait donc tous les immeubles en 1970, rendant ainsi possible l’organisation du quartier en coopérative et organisant sans but lucratif. La participation du gouvernement du Canada devait, par la suite, se concrétiser par les subventions dans le cadre des programmes de logement social.

Participation également du gouvernement du Québec et de la Ville de Montréal par leurs programmes d’aide financière à l’habitation, administrée respectivement par la Société d’habitation du Quartier St-Michel et le Service de la restauration des logements de la Ville de Montréal.

Tous organismes sans but lucratif, la Société du patrimoine du Quartier St-Michel, la Société d’habitation Milton Park et le Groupe de ressources techniques de Milton Park (GRT) ont été spécialement créés pour assurer un soutien administratif, technique et organisationnel au projet.

Les deux premiers organismes réunissent sur une base bivalve des experts en architecture, urbanisme, finances, gestion immobilière, droit et coopération. Le GRT de Milton Park qui comprend jusqu’à 20 personnes fournit les services d’animation, architecture, administration, formation pendant toute la durée de réalisation du projet.
Reconstruction d'un quartier

À la fin des années cinquante, les politiques de développement urbain visant le remplacement de structures insalubres générées par de nouveaux bâtiments utilisant le sol d'une façon plus rentable. Ainsi étaient encouragées le développement commercial et la construction de gratte-ciel au centre-ville.

Au début des années soixante, le quartier Milton Parc, situé en périphérie immédiate du centre-ville et à proximité de cet fini de voir plus rentable, connut l'attention des promoteurs du projet de La Cité. Grandement, ces derniers achetèrent des lots constructuels et mirent en marché un ambitieux projet de rénovation urbaine. Cet acte impliquait dans une première phase, la démolition d'environ 230 logements pour permettre l'érection d'un complexe hôtelier, résidentiel et commercial. Les habitants du quartier réagirent à ce premier pas en créant le Comité des citoyens de Milton Parc. La lutte fut ardue, marquée d'années de négociations, mais, en un premier temps, les promoteurs réussirent à passer une première phase de construction. Les habitants du quartier qui avaient survécu à cette première étape entreprinrent une étude sur les possibilités de sauver leur maison, de rénover et de recréer vie à leur quartier. Ils demandèrent l'aide du groupe Héritage Montréal pour obtenir un financement massif de la collectivité pour la conservation du patrimoine bâti. La Société consacrée à la préservation et de logement répondit à leurs demandes et acquit, en mai 1979, l'ensemble immobilier dans le but d'en permettre la rénovation et de les renouer entre les murs de leurs occupants rénégatés en coopératives et associatives sans but lucratif. La Société de patrimoine urbain de Montréal fut créée pour gérer l'ensemble du projet.

En octobre 1980, un groupe s'aligne, la Société d'amélioration Milton Parc achève ces projets de la SCHL.

Jusque-là, l'attention des promoteurs de rénovation s'orientait vers le centre-ville, considérant inégalement le déploiement de la population au profit d'une classe plus aisée qui, actuellement, pouvait abandonner les maisons de logement plus élevés entourés par le paysage. L'objectif était de contrôler et de favoriser une alternative viable au phénomène d'embourgeoisement qui se manifestait de plus en plus aisément dans les villes. Dès le début du projet, on en esquisse un objectif fondamental : présenter aux gens qui habitent les maisons du quartier d'y résoudre après la rénovation sans avoir à partir à payer un loyer beaucoup plus élevé qu'au départ. Le Plan d'action publié à l'automne 1979 définit les objectifs de réalisation du projet, le bien-être et la participation de la collectivité.

Le projet comprend en outre une vingtième de commerce. L'ensemble de la population a été relogé en coopératives et résidences associatives sans but lucratif. La dimenson générale réutilisées des groupes ainsi formés y a permis de participer à la plus active possible de tous les quartiers.

Les travaux de rénovation ont commencé en octobre 1980 et ils sont maintenant terminés dans la très grande majorité des maisons.
De nouveaux rapports sociaux

Le mouvement de coopération du quartier Milton Parc est plus qu'une opération à caractère économique: c'est un effort pour que se soit implantée en milieu urbain une vie sociale plus riche et plus humaine.

Le but de cette entreprise est de rendre aux habitants du quartier des logements réunis avec leur collaboration et leur participation. Les résidents gèrent collectivement leurs logements.

La création de coopératives et autres organisations sans but lucratif permet l'expression de la voix de chacun des membres.

Dans Milton Parc, les résidents d'une administration municipale participent des groupes communautaires du quartier ou comprennent exclusivement des résidents peuvent gérer certains regroupements de maisons.

Une structure pour l'ensemble du quartier assure la continuité de l'organisation des activités dans les groupes, l'administration des communautés, la redirection de certains éléments portant sur la gestion des maisons, la définition et l'implantation de services communautaires, l'enseignement des résidents, la définition des conditions relatives au transfert des propriétés.

Le respect des droits des résidents

Le projet Milton Parc n'a pas d'impact sur les résidents de ce projet. Le but est de rendre un logement accessible et de manière équitable.

L'habitation n'est pas un bien de consommation

L'habitation est considérée comme un service à la population. Elle offre un abri et un habitat sûr et sûr avec les fluctuations du marché.

Ce qu'est une coopérative

Une coopérative se caractérise par le fait qu'elle est un ensemble collectif d'individus qui se réunissent pour se donner des logements communs à un coût raisonnable. Son but est de réduire les coûts et d'assurer la protection des résidents.

La coopérative est également un moyen de sociale et économique dans Milton Parc, l'organisation des groupes a pris deux formes, la coopérative d'habitation et l'organisme sans but lucratif. Ce dernier forme d'organisation rassemble en plusieurs points la coopérative et elle en diffère surtout par la préférence et l'appel de groupes communautaires dans sa structure administrative.

En plus d'assurer à ses membres une économie sur le prix des locaux, une formule coopérative en habitation procure d'autres avantages:

- Les membres ont le contrôle de leur logement
- Ils décident des travaux à faire faire et de l'entretien
- Ils sont assurés de pouvoir conserver leur logement aussi longtemps qu'ils le désirent
- Ils se donnent un environnement social qui favorise l'échange, la communication et l'entraide.
**VIE COOPÉRATIVE**

**Fonctionnement démocratique**
La coopérative d'habitation en est une association incorporée sous la Loi des Associations coopératives. Elle est caractérisée par le contrôle démocratique des membres dans chacun d'une équipe votant lors du vote. Elle se donne des règlements de régie interne qui définissent :
- la structure de la coopérative, son fonctionnement, sa composition, les pouvoirs respectifs de ses composantes
- des procédures en cas de litige

Les principales composantes de la coopérative incluent :
- l'Assemblée générale, en tant que le lieu de débat, de vote et de mise en place des décisions
- l'Assemblée des membres, en tant que le lieu de vote des membres
- le Conseil d'administration, en tant que le lieu de mise en place des directives et de la gestion de la coopérative
- le Comité, en tant que le lieu de mise en place des directives et de la gestion de la coopérative
- les membres de la coopérative, en tant que les utilisateurs de l'immobilier

Les membres de la coopérative travaillent tous bénévolement. Il faut souligner que dans plusieurs cas, cela peut représenter une réelle problématique, en particulier lors des réunions, de vote ou de réunion. Les membres sont appelés à se réunir souvent, à suivre tout le processus de construction et à régler au fur et à mesure, les nombreux problèmes qui se rencontrent.

**Création d'une communauté et lieu de formation**
La coopérative d'habitation crée une nouvelle forme de résidence en facilitant la création de liens entre les habitants, la réduction des problèmes locaux et en offrant des perspectives nouvelles d'échanges de services (garderies, boutiques, etc.). Une forme de communauté se crée ainsi entre la communauté et l'ensemble de la communauté.

Les membres d'une coopérative se donnent une formation afin d'assurer les compétences liées à l'administration et à la bonne marche de la coopérative. Ainsi, les membres apprennent-ils à mener des réunions, rédiger des procès-verbaux, tenir une comptabilité, prévoir les investissements nécessaires, tout en s'assurant de la répartition des tâches.

**Intercopéation**
La formule coopérative en habitation a pris beaucoup d'expansion au Québec et au Canada depuis quelques années. Le nombre de coopératives d'habitation incorporées au Québec a augmenté de 7 en 1975 à 7 602 en 1985. Au Canada, en 1985, plus de 20 000 unités de logement coopératif sont réalisées et 19 000 autres unités sont en phase de planification ou en chantier.

Les coopératives d'habitation ont servi de réseaux de débouché et de promotion et elles s'ouvrent mutuellement des services, tels des cours de formation inter-coop, ou un approvisionnement lorsque des marchés s'imposent pour définir leurs marchés ou promouvoir leur développement. Ainsi, un organe du développement mutualiste de construction de logements coopératifs dans toutes régions. Cela témoigne d'une expansion du mouvement coopératif en habitation et de sa capacité à s'organiser.

**Les coopératives et associations de Milton Parc**
C'est dans cet esprit et dans ce contexte qu'ont été créées les coopératives d'habitation et les organismes sans but lucratif de Milton Parc. Le quartier est maintenant organisé comme suit :

<table>
<thead>
<tr>
<th>Nom des groupes</th>
<th>Nombre d'immobiliers</th>
<th>Nombre d'unités de logements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coopératives d'habitation:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Du Nord, Milton Parc</td>
<td>5 immeubles</td>
<td>27 unités</td>
</tr>
<tr>
<td>La Petite Cité</td>
<td>5 immeubles</td>
<td>20 unités</td>
</tr>
<tr>
<td>Sainte-Famille (phase I)</td>
<td>5 immeubles</td>
<td>13 unités</td>
</tr>
<tr>
<td>Sainte-Famille (phase II)</td>
<td>5 immeubles</td>
<td>7 unités</td>
</tr>
<tr>
<td>Concerto (phase I)</td>
<td>9 immeubles</td>
<td>18 unités</td>
</tr>
<tr>
<td>Concerto (phase II)</td>
<td>4 immeubles</td>
<td>11 unités</td>
</tr>
<tr>
<td>La Tour des Aînésissières</td>
<td>8 immeubles</td>
<td>25 unités</td>
</tr>
<tr>
<td>Les Touristes</td>
<td>5 immeubles</td>
<td>26 unités</td>
</tr>
<tr>
<td>Le Chez Sel</td>
<td>8 immeubles</td>
<td>22 unités</td>
</tr>
<tr>
<td>Rue des Artsières</td>
<td>7 immeubles</td>
<td>25 unités</td>
</tr>
<tr>
<td>L'Hermitière</td>
<td>5 immeubles</td>
<td>20 unités</td>
</tr>
<tr>
<td>L'Alliance</td>
<td>5 immeubles</td>
<td>23 unités</td>
</tr>
<tr>
<td>Le Ptit Marché</td>
<td>1 immeuble</td>
<td>24 unités</td>
</tr>
<tr>
<td>Les Colonelles</td>
<td>1 immeuble</td>
<td>24 unités</td>
</tr>
<tr>
<td>Les Justines</td>
<td>4 immeubles</td>
<td>16 unités</td>
</tr>
</tbody>
</table>

| Sociétés d'habitation: |                      |                             |
| 55-65 Jeanne-Mance    | 1 immeuble           | 56 unités                   |
| Forte Jolies          | 6 immeubles          | 21 unités                   |
| Matamouss (3 phases)  | 24 immeubles         | 146 unités                  |
| Village Jeanne-Mance  | 5 immeubles          | 8 unités                    |
| Allegres               | 8 immeubles          | 16 unités                   |
| Sérénal               | 4 immeubles          | 8 unités                    |
| 5700 Parc             | 1 immeuble           | 7 unités                    |

Un organisme sans but lucratif, la Société de développement communautaire Milton Parc gère les commerces du quartier qui sont au nombre d’une vingtaine.
La typologie

Le quartier s'est construit sur une assez longue période, au tournant du siècle. Les premières constructions se sont érigées vers 1875 sur la rue Ste-Famille alors que les immeubles d'appartements sont à l'angle des rues Jeanne-Mance et Prince-Arthur ont été érigées vers 1915. Une école et deux églises se sont aussi construites dans le quartier durant cette époque. Plus récemment, une autre église et une école ont été bâties. Aujourd'hui, les rues sont bordées de séries de maisons aux formes et dimensions variées qui, malgré cette diversité, possèdent une certaine cohérence entre elles, grâce à leur échelle et à l'unité de matériaux utilisés en façade, la pierre calcaire grise de Montréal.

La typologie d'occupation des bâtiments a évolué et s'est adaptée au type de population qui avait choisi de vivre dans le quartier. Aujourd'hui, un grand choix de types de logements pour différentes manières de vie.

Maison unifamiliale 1870-1875
Transformation 1981


Typologie des logements après rénovation
114 chambres
89 studios
175 logements de 1 chambre à coucher
199 logements de 2 chambres à coucher
98 logements de 3 chambres à coucher
21 logements de 4 chambres à coucher
7 logements de 5 chambres à coucher et plus

3556, rue Ste-Famille

Plusieurs maisons étaient de type unifamilial lors de leur construction. Certaines ont été divises en appartements après 1915. Les plus importantes entre elles ont été subdivisées en 1 ou 2 logements au cours des années.

Duplex superposés
1885-1890

On retrouve quelques bâtiments abritant deux logements de deux niveaux superposés; ils forment sur la rue Jeanne-Mance, une remarquable série d'éléments répétés.

1307-09, rue Jeanne-Mance

Entre 1930 et 1950, plusieurs maisons unifamiliales ont été transformées en maisons de chambre; chaque pièce est louée à une personne et les services annexes ainsi que les cuisines sont communs. On a conservé ces maisons de chambre en améliorant les conditions d'hygiène, de sécurité et de confort, le besoin d'un tel type de logement se fait sentir de façon pressante à Montréal.

Maison de chambre
1890-1895
Transformation: 1930-50

3556, rue Hutchison

Les logements de chambre ont été aménagés dans le quartier de la rue Ste-Famille, vers 1890. Ils ont été transformés vers 1930 avec l'ajout de nouveaux éléments visant à améliorer les conditions de vie.
Maison à deux petits logements
1895-1900

Il existe dans le quartier de plus petits bâtiments pour deux familles, chacune de ces familles habitant l'un des deux niveaux du bâtiment.

Il s'agit d'un type de logement qui a pris beaucoup d'importance à Montréal au début du siècle, trois logements presque identiques et superposés, en forme de "S", conçu de façon à procurer un éclairage adéquat pour un bâtiment construit sur un terrain relativement étroit et profond.

Maison à trois grands logements
1895-1900

Dans ce type de bâtiment, des logements superposés, longs et étroits possédant un problème majeur de réseautage, sont très utilisés. Ils ont également permis des arrangements multiples au gré de chacun des résidants.

Maison à trois petits logements
1905-1910

Dans ces maisons à appartements, parmi les premières à être construites à Montréal, l'accès individuel aux logements est remplacé par un escalier intérieur commun.

L'utilisation de la cour intérieure fermée, pour l'éclairage, aura abandonné plus tard dans ce type de construction.

Maison à appartements multiples
1910-1915

Rez-de-chaussée
1er étage
2e étage
3e étage
**Architecture**

- Matériaux et technologies
  - Bâtir conformément aux normes de construction résidentielles du Code national du bâtiment et du Code de la construction de la Ville de Montréal, tous les logements se devaient de respecter les critères de confort, d'hygiène et de sécurité prescrits.
  - C'est dans ce contexte que les architectes avec les résidants ont dû relever des défis tels que rénover des maisons victoriennes dans le cadre de programmes sociaux, utiliser des méthodes de construction industrielles pour rénover des maisons de facture artisanale, sauvegarder le patrimoine tout en respectant certaines typologies d'occupation préexistantes.
  - Le renom en était des maisons du quartier s'est appuyée sur deux principes: A. Conservons d'anciens matériaux uniques à une méthode contemporaine de construction. B. Remplacez les éléments défectueux.
  - A. La conservation d'un maximum d'éléments anciens associée à une méthode contemporaine de construction. À l'extérieur: On a réussi, en général, à conserver les décors urbains qui constituent l'ensemble des façades du quartier. La richesse décorative des baies et baies vitrées extérieurs caractéristiques de l'esprit victorien ainsi que la recherche dans le travail des ornements, lucarnes et toitures, ont été autant que possible, conservées.
  - À l'intérieur: La rénovation des intérieurs a posé des problèmes plus difficiles à résoudre. Les dégâts souvent avancés de la finition intérieure au moment de l'intervention imposait parfois de modifications considérables aux finis des murs, planchers et plafonds. Les transformations qui avaient déjà subi ces maîtres au cours du dernier siècle, comme l'addition d'un système de chauffage à l'eau chaude ou la substitution en trois logements d'une ancienne maison unifamiliale, avaient déjà altéré la construction originale. Certaines basises imposaient d'autres transformations, de nouvelles méthodes d'intervention et de nouveaux matériaux au moment de la rénovation. Malgré ces contraintes, on a souvent pu conserver des éléments d'origine lorsque ces-ci étaient suffisamment saillis. La gypse a remplacé le plâtre mais on est arrivé dans certaines cas à conserver d'anciennes moulures de plâtre, en particulier à la rencontre des murs et plafonds. Le métal a souvent remplacé le bois dans les encadrements de fenêtres mais là où c'était possible un a conservé les baies vitrées intérieures et les volets. De même, on a réussi souvent à conserver les plinthes et chambres de rénovation.

- B. Le remplacement des éléments défectueux
  - Plusieurs composantes du bâtiment s'étaient déjà dégradées ou s'étaient dégradées encore plus. C'est une situation qui était particulièrement évidente sur le plan des salles de bains, des cuisines et des escaliers extérieurs.

**Financement**

- Assistance technique et financière de sources gouvernementales
  - En un apport substantiel d'aide aussi bien financière que technique des gouvernements, le projet Habitat Parc n'aurait pu se réaliser. Les trois niveaux de gouvernement y ont participé.
  - Le gouvernement fédéral a fourni l'assistance technique et financière pour achever et rénover les maisons. Cette aide a pris diverses formes: 
    - une avance de 5,5 millions afin d'achever les propriétés; 
    - des subventions au Groupe de ressources techniques dans le cadre du Programme d'assistance aux rénovations; 770 000$ (jusqu'au mai 1983) et une subvention de démonstration: 305 000$; 
    - une subvention annuelle que l'OCGI a engagé à verser en vertu de l'article 55.1 de la Loi provinciale sur la rénovation et qui permet de maintenir les loyers à un coût raisonnable. Cette subvention sera de 3 965 000$ par année pour les cinq premières années. Après cette période, la subvention sera ajustée selon les nouveaux taux d'intérêt établis. Ce prix hypothétique est calculé en admettant que son intérêt ne décline qu'un taux d'intérêt de 3,5% d'intérêt chaque année.
  - Subventions à la rénovation basées sur le nombre d'unités de logement rénovées d'après le programme de remise en état des logements (PARÈL): 2 185 000$. 
  - Frais hypothécaires assujettis à 300% pour les logements d'intérêt social.
  - Subventions à la rénovation basées sur le nombre d'unités de logement, y compris un programme particulièrement destiné à la rénovation des maisons de locations: 1 507 000$.

Le gouvernement québécois a fourni une aide financière et technique par l'entremise de la Société d'habitation du Québec.

- Subventions à la rénovation basées sur le nombre d'unités de logement, y compris un programme particulièrement destiné à la rénovation des maisons de locations: 1 507 000$.

## FINANCEMENT

<table>
<thead>
<tr>
<th>Coûts de réalisation</th>
<th>30,75</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coûts d'acquisition</td>
<td>7,8</td>
</tr>
<tr>
<td>Coûts de rénovation</td>
<td>17,1</td>
</tr>
<tr>
<td>Coûts de développement</td>
<td>4,2</td>
</tr>
<tr>
<td>10% des coûts variables</td>
<td>1,6</td>
</tr>
</tbody>
</table>

### Subventions à la rénovation
- Subvention FIQ (fédérale) : 2,2
- Subvention municipale (réhabilitation et démolition) : 2,2
- Subvention provinciale : 1,6

### Subventions pour réduire les loyers (fédérales) : 3,965$

Aide pour réduire l'hypothèque : 1,825$

Aide en fonction des revenus : 5,145$

### Fonds de démarrage non-remboursables : 0,095$

- provenant du fédéral : 9,088$
- provenant du provincial : 0,007$

### Subventions de capital
de la Société d'habitation du Québec (provincial) : entre 0,5575$
ed (déterminer) et 1,1158$

## PROSPECTIVE

Dans l'avenir, Milton Parc pourrait devenir le point de mire de ceux qui désirent connaître ou tester l'expérience d'une vie de quartier dans un contexte coopératif. Le quartier compte plus de 20 groupes à la fois autonomes et interdépendants, ce qui représente tout un réseau de communication et d'entraide.

Indépendamment de l'impact du projet, se sera assis son centre-ville de Montréal comme à sa périphérie. Dès l'avant-scène dans le cadre des décisions prises par les groupes du quartier en regard des obligations constructives auxquelles ils devraient se soumettre au moment où la Société d'amélioration Milton Parc effectuera le transfert des propriétés aux coopératives et organismes sans but lucratif. Le but de ces conditions est de préserver l'intégrité physique et sociale du quartier.

Ces obligations sont les suivantes:

**Environnement physique**

1. Toute construction en hauteur ne doit pas être permise.
2. L'intégrité des façades doit être conservée et toute modification contrôlée.
3. Afin de respecter l'intégrité de l'aspect physique du quartier, toute reconstruction devra être réalisée en harmonie avec son environnement.

**Environnement social**


5. Afin de garantir les droits des chambreurs, les murs de chambres ne pourront pas être transformés en grands logements.

### ALIGNEMENT

6. Afin d'éviter toute exploitation immobilière dans le quartier, les prix de vente doivent être contrôlés.
7. Afin de s'assurer que les propriétés restent entre les mains de coopératives ou d'organismes sans but lucratif, on doit réserver l'exclusivité de vente à de tels organismes coopératifs.
8. Afin de s'assurer de la continuité du projet, tout nouvel acquéreur respectera les mêmes conditions que tous les groupes actuels.
Personne n'avait sérieusement l'intention de jouer les squatters dans ces logements à demi démolis de la rue Prince-Arthur, mais "l'occupation" a eu lieu quand même samedi matin pour protester contre cité Concordia.

Ce n'est que partie remise pour le comité de citoyens de Milton

Le comité des citoyens de Milton Park, qui avait décidé d'occuper une partie des logements expropriés et barricadés par les propriétés Cité Concordia Limitée depuis quelques années, s'est contenté samedi d'une occupation symbolique, défonçant les portes ouvertes de logements à moitié démolis de la rue Prince-Arthur et remettant la main même une action contre les démolisseurs.

déjà une véritable occupation. Mais Concordia Estates leur a en quelque sorte coupé l'herbe sous le pied en entreprisant la démolition de logements.

Ce secteur montréalais vit dans l'expectative depuis plus de deux ans, alors que 250 maisons ont été barricadées et des magasins fermés. Le projet Concordia semblait abandonné pour de bon.

Mais la démolition qui, selon les com- merçants remettent tout en question.

Mort à Québec

QUEBEC (PC) — La police a été dénoncée par des propriétaires de maisons de la rue Prince-Arthur, selon une source de la milice de la milice du district de la Ville de Montréal.

Le torchon brûle, selon la source de la milice, qui a dénoncé les policiers pour une intrusion illégale dans la propriété des maisons de la rue Prince-Arthur.
Les irréductibles devant le progrès... 

Les délégués du parc Milton attendront les bulldozers assis dans leur salon

par Michel Vé擒白


Ils soutiennent Québec


Ceux qui sont à ces réunions sont des locataires des quartiers qui seront touchés par le prix du démoli.

James Walker habite Concordia. Depuis 29 ans il habite le même logement au 269, rue Prince-Arthur. Parce que....

On les laisse s'amuser

1,000 personnes étaient touchées par l'expansion. Selon Concordia, sur 253 locataires, 251 ont signé un décret unilatéral à la Chambre. Au moment du déménagement, la Commission Milton Park a appelé locataires d'acheter les démolitions ou de signer un accord. Toutefois, ces locataires sont des personnes qui vivent dans le quartier depuis longtemps.

M. Edwards Bailey, des Relations extérieures de Concordia, leur répond : "C'est la première fois qu'une Américaine du quartier voit des locataires privés de leurs locaux. Et puis, ils devraient être contents de quitter leurs locaux, surtout avec tout ce qu'on leur offre. Ils sont propriétaires de 96 pces des édifices, vous savez qu'est-ce que c'est cela, quand vous voyez dans le quartier de telle façon que la Société Cibord n'a pas besoin de les démolir. Les édifices que nous érigions dans ce quartier sont les plus récents techniques d'urbanisme."

"Il est impossible de les avoir dans le quartier. Nous avons emménagé dans le centre-ville. Nous avons emménagé dans la rue de l'Université. Nous avons emménagé dans la rue de l'Université."

Les locataires sont surpris et ne pas 250 pour quatre pièces et demi. Un comité a demandé le mois après le même. Les locataires démolissent leur logement, ce qui est un caractère que les locataires ne peuvent pas. Ils ont l'intention de monter un fonds pour cette maison qui est saisi.

Si ce ne sont que les locataires qui ont été démolis, il ne faut pas que l'idée de la maison s'arrête. Il est vrai que nous avons une maison qui a été démolie par le magazine de 1969. Nous avons une maison qui a été démolie par le magazine de 1969. Si ce n'est pas une maison qui a été démolie par le magazine de 1969. C'est la maison de la maison qui a été démolie par le magazine de 1969. Si ce n'est pas une maison qui a été démolie par le magazine de 1969.

"J'aime ma ville !"

Du dehors où il s'agit de créer un espace pour le développement de tous les citoyens. D'ailleurs, elle en est la partie associative de terrain. Elle a pu 600 par minute..." Ce qui est pour la maison..."

C'est l'image de Montréal

Ruy Croix, un habitant au service de l'Association des résidents de l'église, répond pour sa part : "Désormais ce quartier, c'est une ville qui est dans un sens quelque chose de très menacé. Pour répondre à toutes les questions, il faut une telle maison qui ne peut que dans le quartier..."

"J'aime ma ville !"
En février dernier, un groupe du C.C.M.P. a eu un entretien avec John Lynch Staunton, vice-président du Conseil Exécutif de la ville de Montréal. En cette occasion, il a affirmé que la ville supportait officiellement Concordia, mais il nous a promis de ne pas autoriser la démolition de maisons si Concordia ne fournissait pas la preuve qu'elle est en mesure de financer la construction de la première phase de son projet. Cette première étape est évaluée à $70 millions. La démolition a commencé sans que Concordia fournisse cette preuve. Le président de Concordia avait pourtant affirmé à la télévision que sa compagnie n'avait pas les fonds nécessaires pour entreprendre cette construction. La démolition a débuté malgré cela. C'est pourquoi nous sommes retourné voir John Lynch Staunton. Concordia, disait-il, venait de lui donner l'assurance qu'elle possédait les fonds nécessaires (par téléphone).

"Ils ont admis publiquement qu'ils n'avaient pas ces sommes!" avons-nous répliqué. Alors John Lynch de répondre : "Ils n'ont jamais dit qu'ils avaient l'argent, ils ont dit qu'ils étaient pour l'avoir!"

"Concordia répète la même chose depuis 10 ans!" avons-nous répondu.

"Nous ne sommes pas des courtiers" s'écria-t-il, "nous ne pouvons pas aller fouiller dans leurs comptes.

Nous avons terminé la discussion, en lui signifiant qu'il était évident pour nous qu'il n'avait jamais eu l'intention de s'assurer que Concordia ne démolirait pas sans avoir les moyens de reconstruire.

Pétition et fête bénéfice
Nous avons fait circuler une pétition, il y a quelques semaines, à travers Milton Parc, demandant que la démolition cesse et que le plan de rénovation soit appliqué. Cette pétition est reproduite dans ce journal.

Le 4 juin dernier nous avons organisé une fête bénéfice. Il y a eu des jeux, de la musique, de la danse, des divertissements, de la nourriture et une petite enchère. Nous avons récolté $124.00. Nous sommes en train de préparer un festival populaire d'été.

Publicité et appui
Deux représentants de notre groupe sont allés discuter de l'action du C.C.M.P., vendredi passé lors d'une émission avec David Patrick à CJOM-FM.

Il y en aura probablement une autre vers la fin de juin. Radio McGill a déjà réalisé une émission d'une heure sur le C.C.M.P. Nous essayons de passer le plus de nouvelles possibles dans les journaux et notre comité de voir page 4 : L'action.
Il leur a peut-être fallu se battre férocement pendant dix ans, mais aujourd'hui les 2,000 citoyens du quartier montréalais Milton-Park peuvent prendre en main la destinée de leur quartier en devenant membre de l'une des 20 coopératives d'habitation qui se sont créées il y a trois ans pour acheter et rénover les 600 logements du coin. C'est le plus gros projet coopératif jamais vu au Canada dans le domaine de l'habitation.

Dimitri Roussopoulos, Jean-Marc Le Page, Marcel La Victoire, Jolin Girardet et Grace Brown, qui sont tous les cinq français, qu'ils entendent faire dans la transformation du quartier Milton-Park en coopératives d'habitation, voient dans ce projet la réalisation du plus beau rêve collectif de leur vie.
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TOUR DU JOUR

Lamarche. - Pourquoi ne possédons-nous pas d'installations de marché donées ? Il eût été plus souhaitable que nous ne possédions pas d'installations de marché donées. Il n'y a pas de marché donées."

Vingt-quatre maisons de chambre seront rénovées

Dans le quartier Milton-Parc de Montréal, 24 maisons de chambres échapperont à la déshérence ou à la transformation en boutiques et logements de luxe, et leurs chambres à l'expulsion. Un organisme, sans but lucratif, « Maisanois », a décroché les subventions gouvernementales nécessaires pour réaliser le projet.

Nicole Beauchamp

pour les consommateurs et les rénover au coût total de $3,8 millions. À l'instar de la disparition galopante des maisons de chambres, particulièrement dans le centre-ville, la réalisation de ce projet marque un premier pas qu'emboîteront d'autres groupes.

Le clientèle

La majorité des chambres, qui abritent des maisons de chambres, ont été marginalisées, pour diverses raisons : isolement de leur famille, immigration en ville, problèmes médicaux ou sociaux, chômage ou retards, a précisé M. Bradley. Il a fallu trouver un tiers pour la durée des travaux, tout en leur promettant qu'ils réintègreraient leur logis avant Noël.

Décision de la SHQ

« Le point-clé qui a fait décoller le projet réside dans la décision de la Société d'habitation du Québec (SHQ) il y a deux mois, de verser des subventions pour la rénovation de maisons de chambres aux organismes sans but lucratif, via son programme Logis novae », a ajouté le responsable de Maisanois. La Société canadienne d'hypothèques et de logement (SCHL) a donc accordé $975,000 et la SHQ $440,000. À eux seuls, les coûts de rénovation des 24 maisons qui ont été rénovées par la Société d'amélioration Milton-Parc (sans but lucratif) s'éleveront à $8,5 millions.

Cette aménagement, prévoit, resteront plus longtemps que prévu. Il y a deux mois, la date de fin des travaux, qui avait été fixée pour décembre, a été repoussée au printemps. Reste à trouver un tiers pour la durée des travaux, tout en leur promettant qu'ils réintègreraient leur logis avant Noël.

Un grave problème

Car il n'y a pas que la chambre des prix dans ces nids à feu qui se décrochent les deux maisons de chambres. Les maisons en rénovation de Milton-Parc constituent un point de départ du logement de centre-ville. Les projets de logement de centre-ville, qui ont été lancés par la Ville, sont conçus pour réhabiliter les maisons et les appartements dans le quartier.

Le garde des maisons de chambres, qui ont été rénovées par la Société d'amélioration Milton-Parc (sans but lucratif), s'est réintègreraient leur logis avant Noël.

Egalement, à partir du printemps, l'OMS a accordé $975,000 et la SHQ $440,000. À eux seuls, les coûts de rénovation des 24 maisons qui ont été rénovées par la Société d'amélioration Milton-Parc (sans but lucratif) s'éleveront à $8,5 millions.

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PLUS GROS PROJET DU CANADA EN HABITATION COOPÉRATIVE

Milton Parc (Montréal)

Lorsqu'il sera terminé, en 1983, le projet Milton Parc, dans le quartier du même nom à Montréal, comportera la construction et la "coopéralisation" de 26 000 logements, soit presque des tutelles qui pourront être composées de maisons d'habitation ou de logements collectifs. Ce projet est aussi un projet d'intégration de la population en milieu rural.

LIRE EN PAGES 5 ET 9

UN PROJET DE SOCIETE
Pour un développement coopératif intégral
Selon le docteur M. Marcel Latamme

Offensive Desjardins dans la région des Bois-Francs

Premier des trois projets de coopération agricole, le projet Desjardins de la région des Bois-Francs, dont le siège social est à Trois-Rivières, a été testé avec succès dans la région. Il s'agit d'une coopération entre agriculteurs et entrepreneurs de la région.

LIRE NOUVELLE EN PAGE 7

À tous les coopérateurs
Joyeux Noël

Après le redressement, la restructuration.
Affaires de 198 000 000
Projet d'urbanisation régionale

Voir nouvelle en page 7

Comptabilité verte pour les agriculteurs

Voir nouvelle en page 7
Milton Park, à Montréal
Le plus important projet au Canada

par Claude Carbonneau

Dans le quartier Milton Park, de Montréal, le plus gros projet en habitation coopérative au Canada commence peu à peu à se concrétiser. Déjà, deux coopératives ont commencé la rénovation de leurs logements et un prévient qu'en 1983, un total de 430 logements auront été cédés à des coopératives et rénovés. En tout, le projet nécessitera des investissements de 121 millions.

On peut le voir de loin
On se rappelle sans doute une certaine époque où n'était pas parlé d'habitation, où le développement urbain était en passe de se déceler et où la démolition des vieilles maisons imposait une approche qui se manifestait parfois dans des formes déplorables. C'est à ce moment-là que le quartier Milton Park a vu le jour, seed de l'urbanisme moderne et de l'habitation coopérative.

Le progrès il y a un tiers de siècle, ces sites projets accueillent une organisation basée sur la participation des résidents. Chaque membre est un propriétaire et chaque membre est un habitant. C'est ainsi que se construit ce phénomène, où chaque membre est un contributeur à la réalisation du projet.

Le projet
Comme le signifie l'expression "le projet Milton Park", on est en mouvement vers une nouvelle ville. Le temps est venu de réfléchir à la façon de concevoir un espace qui soit adapté aux besoins des citoyens. La coopérative est une structure qui répond à ces besoins.

La coopérative
La coopérative est un modèle d'habitation qui permet à ses membres de prendre en charge la gestion de leur logement. Elle est une organisation qui vise à améliorer le bien-être des résidents en leur assurant un niveau de vie réellement décente.

Le problème des chambres
Selon l'ensemble du projet, le plus de 400 logements serons dispenses, offrant des espaces de vie variés et fonctionnels. Les résidents peuvent ainsi choisir le logement qui leur convient le mieux. C'est ainsi que, dans le cadre du projet Milton Park, les résidents auront la possibilité de demander des aménagements spécifiques, tels que des chambres de taille adaptée à leurs besoins.

La rénovation
La rénovation des logements est un aspect crucial du projet Milton Park. Les coopératives se chargent de rénover les logements existants pour les adapter à la nouvelle réalité des citoyens. Cela permet de maintenir l'intégrité des bâtiments tout en améliorant leur confort.

La coopérative Du Nord:
Les travaux seront terminés au plus tard à la fin de février

(C.C.) Morgé quelques surprises lors de la démolition, les travaux de rénovation vont bon train à la coopérative Du Nord et les locataires devraient commencer à réintégrer leurs logements immédiatement. En effet, les travaux devraient être achevés à la mi-février, au plus tard à la fin de février.

Les installations plus modernes
La coopérative a choisi d'aménager ses logements de telle sorte que les résidents en bénéficient pleinement. Les installations sont de plus en plus modernes et fonctionnelles.

Une école de formation
La coopérative a même créé une école de formation pour ses membres. L'école a pour objet de former les membres de la coopérative à la gestion des logements. Les locataires ont ainsi la possibilité de prendre des cours pour apprendre à gérer leur propre logement.
The Conservationists
PORTRAITS OF FOUR IN THE FOREFRONT / BY MARION PATTERSON

When I moved to Montreal little more than a decade ago, I was disturbed to see many of the city's grand old graystones and traditional neighbourhoods abandoned to speculation, bureaucracy, and the predatory thump of the wrecker's ball. I wondered then how citizens of such a venerable city, rich in the architectural treasure of three centuries, could fail to be alarmed by the encroaching destruction which frequently travels under the name of progress.

Other cities I knew — Ottawa, Savannah, Charleston — had faced up to a similar threat and were finding ways to combat the demolition phenomenon.

The fact of the matter, of course, was that even in those years Montrealters in growing numbers were not only alarmed but angry. Their anger fueled a determined conservationist movement which burgeoned throughout the 70s. Under such banners as Save Montreal STOP, SOS, Rassemblement de citoyens de Montreal and Green Spaces, pressure groups began the fight to save heritage buildings, neighbourhoods and the way of life those neighbourhoods represented.

In the front ranks of the movement, architects Phyllis Lambert, Michael Fish, Mark London and community organizer Lucia Kowaluk worked from the beginning as pathfinders — colons evolving, searching and pivotal in the campaign's advance. I talked with them recently and discovered a shared sense of purpose and a strong common conviction which may come as a surprise to some.

In the words of Mark London: "There is enough empty land in downtown Montreal to accommodate all foreseeable development for over a century, without demolishing any buildings."

With an impatient sweep of a hand, Phyllis Lambert gestures in the direction of the looming highrises which obscure both the sky and the green of the mountain from her Ste Catherine Street window.

"Look at that," she says vehemently. "These apartment buildings are dreadful. They are cells, and people don't want to live in cells. They can't live there with families. The highrise," she continues, "is a prime example of a new idea that was going to be better, but which has been abstracted to a level that is unlivable."

"What is a city, after all?" she pursues. "A city is buildings, but it is also people. A city is neighbourhoods, and histori
Montreal has had strong neighbourhoods, such as St-Henri, Maisonneuve, and NDG. But, when you have a strong neighbourhood with residential ownership, those residents become very clear about the resources they require for daily life—schools, hospitals, space for old people and the need for control over their affairs.

"Control is essential," (This is a recurring Lambert theme.) "If people are not managing their own affairs, power inevitably passes into the hands of some form of dictatorship. Governments intervene for political reasons—and the technocrat approach is always more popular, more "natural.""

"Ironically," she muses, "prosperity does not always make us architecturally richer. In periods of expansion, destructive ideas are often implemented. We destroy our heritage, and replace them with what? And do we build on land only imbued with our history?"

The eyes behind no-nonsense steel-rim glasses flash in exasperation.

"Why, for instance, are we building condominiums on the Sulphuric property? That land is our right. Sulphuricists taught the Hurons if you wanted water, you had to make it. Now, for high-income people, it has been claimed. They didn't destroy it, they imposed it!"

Phyllis Lambert's award-winning projects (the Biltmore Hotel in Los Angeles and Montreal's Saidye Bronfman Centre among them) have placed her in the select company of North America's leading architects. As an artist, she insists that her preoccupation is with buildings, aesthetics, design. Yet as she contrasts the human scale of neighborhoods like Milton Park with the gray uniformity of concrete slabs, she thinks of the people, and the needs of people, that she tends to talk about.

"I think we must begin here," she concludes, "with a sense of community..."

Lucia Kowaluk lives her ideas of community. She has raised funds, circulated petitions, organized committees, participated in demonstrations and "innumerable" meetings during her years as an activist in the cause of conservation.

Lucia was comfortably, in one of a friendly assortment of lockers, sharing in her Milton Park living room. She recalling colourful battles, a combat against those stealing into her warm blue eyes.

"After 14 years of political struggle, Milton Park is a triumph for working people in Montreal. When neighborhoods are penetrated by developers, it's the low-income people who are invariably ousted. That's not what's happening here."

An umbrella-like network of non-profit, democratically-run cooperatives, the urbanist who writes for the site bordering the Hutchison, Parizeau, Milton and Ste-Famille, Milton Park was born of the struggle by its residents to curb speculation brought on by the construction of La Cité on its western edge in 1973. When awareness dawned that La Cité's grandiose plans for expansion threatened six residential blocks of the area's 19th-century graystones and the tenants who had lived there for years, it was Lucia who said, "Look, we should try to buy these houses."

The sun streaming through tall windows is reflected in the burnished floors of the modest flat, an immaculately renovated row house on Jeanne Mance.

"The movement is very strong now, Lucia continues with satisfaction, "There are co-ops all over the city."

"It hasn't been easy," she recalls, "There were many demonstrations—we were more militant in those early days. However, my own thinking has evolved over time. I am more concerned now with the role of buildings and demolition in our entire economy. For whose benefit does that process operate?"

"To go one example, it was extremely painful to tear down the Laurentian Hotel. It was perfectly functional, Art Deco building—very comfortable and cheap. People with modest incomes could afford to stay there. Now we have a new hotel almost on the same site and it is much more expensive. The Laurentian was totally debt-free. However, she adds wryly, "investors don't make money on debt-free buildings."

Architect Michael Fish's usually unruffled brow creases in frustration as he reflects on yet another conservation project in his own recent alternative design for Concordia University's new library which is scheduled to occupy land on the site of the Royal George. Apartments on Bishop near de Maisonneuve.

The ornate terra cotta facade of the Royal George has been designated a cultural landmark. While Concordia has a plan that incorporates the facade into the library's design, Fish prefers to save the entire building.

"Although he acknowledges the university's need for a library, Fish nevertheless insists that Montreal's taxpayers are being used to pay the cost of saving the building, not the Royal George. It's an all-steel and concrete building," he explains, "the kind of building that never gets old."

For Michael Fish, who became an activist in the late 1960s when Little Bur-
How They Saved Milton-Park

Concordia Estates Group planned to turn an old Montreal neighbourhood into a collection of highrises. The people of Milton-Park had other ideas.

Montreal, May, 1973. Lucia Kosohnuk is chatting with one of the younger policemen when he suddenly leans forward and in a very quiet voice says, "We're going to arrest all these people. Perhaps you should step behind me." Lucia looks down at her two-year-old son Riel. "Thank you," she says and she steps aside. Within a few seconds, the policemen, who had appeared to be casually standing along the sidewalk, lock hands and surround 44 members of the Milton-Park Citizens' Committee. These members are demonstrating in support of 11 fellow members who are staging a sit-in inside the Concordia Estates offices. All 55 are arrested including Lucia's husband Dimitri.

Thus ended a protest which had been no more successful than had the hunger strikes and the occupation of the vacant buildings in preventing bulldozers from completing the renovation. After 17 years as tenants of a greystone duplex on Jeanne Mance Street, they are about to become co-operative owners of their home.

The 135 Phase 2 buildings were never demolished. Nor were they sold off to speculators who would likely have kicked out the existing low- and middle-income tenants to resell to high-income "gentrifiers." Thanks to the indomitable spirit of the residents — and to the help of various Montreal organizations and three levels of government — Milton-Park had become the largest co-operative housing renovation project in North America.

Milton-Park is not a park. It is a six-block collection of buildings located between McGill University and the ethnic shops of "the Main" (54 Lawrence Boulevard). It is north of downtown Montreal and just south of Mount Royal Park. The 25,000 residents of the area are about 40 percent anglophone, 35 percent francophone, and 25 percent immigrant. The buildings are a mix of stone and brick row houses, duplexes, and triplexes built for the middle class at the end of the last century. There are also some small, three- and four-storey apartment buildings. Like many inner-city neighbourhoods, Milton-Park had permitted its fine quality buildings to run down over the decades.

In the early 1960s, a Montreal-based real estate concern, Concordia Estates, became interested in the area. The company planned to acquire all the property which flanked Park Avenue north of Milton-Park. It would buy the buildings and replace them with one well-designed, carefully-coordinated development project. These were the days when urban renewal was at its peak. This comprehensive integrated approach was seen even by the Montreal City Planning Department as infinitely better than the anarchic way that speculative high-rise apartment buildings were randomly springing up and beginning to transform the parts of this turn-of-the-century neighbourhood into a crowded highrise jungle.

The owners of Concordia Estates, who had acquired a sense of social consciousness as leftists in the '40s, were sympathetic to the idea of "doing well by doing good." They acted quietly under the guise of several different companies to prevent people from finding out what
The idea in Milton Park was to provide pleasant, low-cost, low-rise housing in a traditional neighborhood. The fight was not easily won. Lucia Kowaluk and son Reu at home in their rehabilitated living room; can remember a time of demonstrations, arrests, and uncertainty. Below: Concordia Estates constructed five La Cité towers before the tide turned in preservation's favor.

was going on and to keep the asking prices down.

By 1962, when it had acquired almost all of the houses in the area, Concordia brought its first scheme to City Hall. It came armed with a model showing eight or nine 50-storey towers topped with a heliport; as well as letters from Mies van der Rohe and Eero Saarinen endorsing the scheme. "It bore no relation to reality," says planner Andy Melamed who was in charge of the dossier for the Montreal city planning department from 1966 to 1976. "A scheme like that might even have raised hackles in Manhattan."

When the proposal was rejected as too intense, Concordia Estates turned its attention to the construction of Place Bonaventure in downtown Montreal. After 1967, however, the company tried again to get Cité Concordia off the ground but it had suffered financially building Place Bonaventure and had trouble lining up backing. For several years the company repeatedly announced that construction was about to start. It unveiled models, put up construction fences, expelled the tenants of the Phase I houses, and even tore down buildings without having the money to proceed.

After five years passed, administrative adjustments were made, the name of the project was changed to La Cité, and Concordia finally found some backers. The financing came from several sources including the Ford Foundation which had a new policy of investing its money in "socially worthwhile" activities such as urban renewal. The Canada Mortgage and Housing Corporation insured the mortgages. The five highrises of Phase I opened in 1970. There were three apartment towers, a hotel, and an office building connected by a large underground shopping mall.

Then, under pressure from various citizen groups, the city changed the zoning in several neighborhoods on the fringes of downtown. Among the areas affected was Milton-Park. The new height limit came too late to block the first five towers but it removed the incentive for demolishing the other homes. The remaining houses, however, continued to deteriorate since Concordia had not been willing to spend money on buildings it intended to tear down, 20 years had now gone by with virtually no repairs.

Paxmil, the company created by Concordia to hold the old houses, did not want to be bothered with them any more. Maintenance costs were high and the rental board prevented the company from raising rents unless major renovations were undertaken, something Paxmil could not afford. At one point, the buildings were offered to McGill University for one dollar. McGill did not want to be a slum landlord and refused.

Some of the tenants who were active in urban
issues had worked over the years with people at Heritage Montreal, a private foundation dedicated to the physical and social preservation of communities. When the tenants heard that their homes might be for sale, they asked Heritage Montreal to help them buy them. But Montreal pawnbroker Harry Mendelson moved in first and acquired all the properties for about $5 million. The following year, however, Heritage Montreal president Phyllis Lambert stepped in. Lambert is a celebrated architect and one of Canada's leading preservationists. She led a quiet and successful campaign to convince the federal government to acquire the buildings from Mendelson and to renovate them as co-operative housing.

On May 16, 1979, just a few days before a federal election, CMHC announced that it would spend $5.5 million to buy the homes with a view to renovating them and helping the tenants form housing co-operatives and non-profit groups. Heritage Montreal set up a separate organization, the Société du Patrimoine Urbain de Montréal (SPUM) to help citizens organize co-operatives, draw up renovation plans, supervise construction, and oversee turning the homes into financially-sound co-ops. The SPUM board, under the presidency of Phyllis Lambert, included citizens of the area as well as people from the planning, financial, legal, and co-operative housing fields.

On June 20, 1979, 200 people crowded into a meeting hall to adopt the basic objectives for the project. No resident was to be forced to leave for financial reasons. Increases in rent due to the purchase must not exceed the resident's ability to pay. The buildings would be run by non-profit groups and there would be contractual guarantees prohibiting speculation. Residents would be responsible for and would control the community.

"The basic idea was to treat housing as a service, not a consumer product," said Robert Cohen, executive director of the project. "This was a unique opportunity to remove at least this block of housing from ongoing speculation and the conflict implicit in the landlord-tenant relationship in order to create a co-operative community based on the principle of self-help."

After SPUM published its action plan in October 1979, there followed a difficult winter of negotiations. For a while it looked like the first fundamental objective would not be respected. CMHC's policy was that the rents after renovation should be set at the low end of the scale of market rents for other comparable housing in that area. "CMHC's proposal would have been far beyond the ability to pay of most of the residents," said Cohen. "SPUM's own evaluation study raised serious doubts about the validity of their figures."

After months of study and counter-study, CMHC agreed to recognize the "acquired rights" of the former tenants and a rent scale was established which was acceptable to the community. Cohen said that "this important evolution in the use of government social housing programs ensured that occupants could afford their rents after renovations and would not be replaced by a new socio-economic group."

The next challenge came from a small group of residents who were...
unwilling to go along with the majority who wanted co-operative housing. They wanted to become outright individual owners of their own homes. They formed Maisons St-Louis and sent letters to government officials and newspapers. Some complained about the "Sovietization" of their housing.

"That was the last major obstacle," said Bob Cohen. "From then on, it was just a matter of hard work. There were hundreds of meetings to organize the co-ops. It was an exciting living experiment: people democratically deciding how to run their own urban neighbourhood, managing not only the housing but also the green spaces and even the stores."

The renovation itself was a challenge. There were many advantages to renovating so many houses at one time. Materials could be bought in bulk and very competitive bids could be sought from contractors. Co-ops could learn from the experience of others which were already completed.

A SPUM-run, government-funded technical support group provided social animators, architects, and financial and administrative experts on co-ops and non-profit groups. This assured continuity although each co-op of 15 or 20 dwellings was run as a separate project with its designated resource people and contractor. The people of the co-op itself were in charge.

Extensive renovations were required for two reasons. The buildings had degenerated to a great extent after decades of almost total neglect. Secondly, when the government gives a grant, it generally requires a major rehabilitation. In this case, CMHC was insuring the mortgage for 35 years and wanted to make sure that the houses did not fall down before the mortgage was paid up.

The result was not what one would call "soft intervention." Although the exteriors of the buildings were more or less kept intact, many buildings were gutted. Tight budgets did not permit preservation or reconstitution of many of the fine interior details as preservationists might have hoped. In some buildings, however, it was possible to save plaster moldings, woodwork, and marble mantels.

In the Chez Soi Co-op on St-Famille Street, 16 of the original cast iron posts supporting the front stair railings were scattered among the five identical row houses. They were saved and used to give two houses complete sets, but making reproductions for the others was out of the question.

The act that all the renovations were done at one time meant that they largely reflected the taste, technology, and financial circumstances of one moment in time. For example, a window study done for the first co-op concluded that the existing wooden windows could not be repaired. Every subsequent co-op followed the report's recommendation to install new windows (some of the interior window frames and shutters were kept). There is a recent trend in the preservation/renovation field to upgrade existing windows and this was done with the last group of houses. If the whole project had taken place a few years later, it is conceivable that many of the original windows would have survived.

The renovations are truly far from luxurious. The aim was to bring the buildings up to minimum standards of sanitation and security. This
generally meant new kitchens and bathrooms as well as new plumbing, heating, and electricity. Lucia Kowalnik's family wanted a skylight over the stairway but since this went beyond building code standards, it was not eligible for a subsidy; they paid the $550 cost themselves.

Violet Sutherland had lived on St. Famille Street for about 20 years, just outside the Concordia property. When she heard about the Milton-Park project, she put in an application. She was interviewed and accepted by the Concerto Co-op and given a flat in a greystone house across the street from where she had lived. “It was the most awful place. It was a rooming house which had been boarded up for years. It had been ruined by the rain and was just filled with toilets. It was terrible. At least we hadn’t had a fire like some of the others!” The house was built as a private home in 1880. It had since been turned into a duplex. Violet was given the basement and ground floor so that Gordon, her son, paralyzed since birth, would have easy access with his wheelchair. The Sutherlands have a ramp at the front door. The bathroom has bars as well as a sliding door to leave more space for the wheelchair to turn around.

“At first I didn’t know much,” says Violet, “but then I got more and more involved. I was on the co-op’s finance committee as well as renovations, which has become maintenance now that the work is finished. We did a lot of hustling and bustling, running around to pick lighting fixtures and bathroom tiles. Now I’m on the selection committee. Each committee sends a representative to make up the board of the co-op.”

Of the 29 units in the Concerto Co-op, four are occupied by tenants who are not members. They were older people who didn’t understand exactly what was going on and didn’t want to get involved. They can stay as long as they want and benefit from the same subsidies as others. “This has been wonderful for me,” says Violet. “I have an airy house and a nice sunny garden with flowers. I couldn’t have afforded anything like this any other way. I really appreciate it.”

The cost for a typical unit was about $50,000 of which about $13,000 was for the purchase, $31,000 was for renovation, and $7,000 was for other development costs. Various direct renovation grants paid about $10,000 of this cost and the remainder came from a CMHC-guaranteed private mortgage.

Most of the monthly mortgage payment comes from a 35-year mortgage payment reduction subsidy from CMHC paid to co-operatives and non-profit groups to supplement the rents of low-income people who pay more than a quarter of their income in rent. The resident pays rent to the co-op to cover the rest of the mortgage as well as taxes and miscellaneous expenses. Some rents did not go up at all. Others went up only 20 percent beyond inflation after renovation. It was little wonder then that the co-ops had to close the waiting list a couple of years ago with more than 500 names on it.

The annual CMHC mortgage reduction subsidy worked out to $4 million this year and will vary over
the 35-year duration based on interest rates and the number of people eligible. Combined with the direct renovation grants, that adds up to more than $30-million.

I asked Phyllis Lambert whether she felt that this was the most effective way for the government to use housing subsidy funds or whether more people could have been helped by giving smaller grants to a larger number of families. “That is a theoretical question,” she said. “We had to use the various programs that existed. There were no special subsidies for this project. In my mind it served a very useful purpose. A badly deteriorated neighbourhood has been physically and socially saved for perhaps another century. It is true that a lot of money was concentrated into a small area but remember that a lot of problems were concentrated here first. All of these buildings had been subject to virtually total neglect for decades. We just brought them back to a minimum level of habitability. Government spends massive amounts of money on all kinds of things. This is one of its nobler efforts. It is about time that some money went to people who really need it.”

Measures were taken to accommodate certain groups in the community: specially-designed units were developed for the elderly and handicapped; there is a halfway house for ex-psychiatric patients and another for people with drug problems.

There were many rooming houses in the area and it took a lot of hard talking to convince government authorities to allow them to stay. Grant programs were revised and permitted renovation of 105 rooms in 24 rooming houses, occupied typically by men over age 45 on limited incomes, many of whom had lived in the area for decades. Special mini-kitchen modules were incorporated into each room and the common kitchen was designed to promote socializing. The project ended up with 597 dwellings in 14 housing co-operatives and six non-profit corporations.

On Friday, September 23, 1983, the neighbourhood celebrated the official opening of the Milton-Park Project. Speeches by people of the community, federal and provincial ministers and city officials were followed with a neighbourhood street dance. The next day, the whole neighbourhood celebrated to the sound of Brazilian samba and Jamaican reggae music in an all-day festival on temporarily-closed Park Avenue. Neighbourhood artists displayed their works and street theatre performances entertained the crowd. The day ended with a community supper for more than a thousand people hosted by, of all people, the Hotel du Parc in La Cité complex.

No project in Canada better exemplifies how attitudes towards preservation and urban redevelopment have changed in the past decade. Ten years ago, the citizens who proposed renovation of these buildings instead of demolition and high-rise construction were dismissed as wild-eyed idealists. Now, the renovation project is hailed as a great success.

The ultimate irony is the fate of La Cité. Since it opened, it has been plagued with many empty stores and rapid turnover in the shopping mall. Three different operators have failed to make the hotel profitable and it is reported that a third of the apartments remain vacant. Last year, after seven years of financial difficulties, La Cité defaulted on its mortgage. The creditors took over administration of the project and its fate will be settled in the courts.

ANNOUNCEMENT

ELECTION OF GOVERNORS 1984

Nominations are now open for the positions of Governor of the Heritage Canada Foundation representing each of the following provinces:

British Columbia
Alberta
Manitoba
Ontario (2)
Quebec
Nova Scotia
Newfoundland

Each nomination must be made in writing by a member of the Foundation and seconded in writing by two other members of the Foundation.

Nominations should be accompanied by a résumé of the candidate’s qualifications and must reach the Foundation Headquarters, P.O. Box 1358, Station “B”, Ottawa, Ontario, K1P 5R4 no later than August 17, 1984.
Milton Parc: Restaurer tout en respectant le droit au logement des locataires

par GISÈLE GINGRAS
du G.R.T. Milton Parc

Le projet Milton Parc vise l’achat et la restauration de quelque 700 unités d’habitation situées entre les rues Hutchison, Ste-Famille, Milton et l’avenue des Pins, par la population résidente regroupée en coopératives d’habitation et organismes sans but lucratif (o.s.b.l.).

Il n’y a pas lieu de reprendre ici l’histoire de ce quartier où les résidents se sont battus depuis la fin des années 60 pour éviter la démolition de leurs maisons (voir l’article paru dans S.O.S. Montréal, hiver 1979, Vol. IV, No. 2, pp. 10-11). C’est cette tenacité des citoyens de Milton Parc qui a rendu possible la réalisation prochaine de ce projet de restauration massive et la création, en mai 1979, de la Société du Patrimoine Urbain de Montréal (SPUM), dont le mandat est de gérer les propriétés, de les transférer aux coops et o.s.b.l. qui les rénoveront, d’ici mai 1982.

Le problème social de la restauration

L’étude globale des conditions humaines, sociales, économiques et techniques de réalisation du projet, qui a été faite par la SPUM, les gens du quartier et divers groupes et publiée sous le titre: “Plan d’Action”, pose comme principe de base le fait qu’aucun des résidants actuels du projet ne devra être contraint à déménager par suite des conséquences économiques (hausses de loyers) de la restauration. Cela équivaut à dire que la configuration socio-économique du quartier et la capacité financière des résidants actuels devront être respectées.

Or, on sait que très souvent, la restauration est l’occasion pour les propriétaires de hausser les loyers (hausses qui peuvent atteindre jusqu’à 100% et même plus) et de remplacer leurs locataires à faible revenu par une classe de gens plus fortunée. Ce fait a été confirmé indirectement par une étude que la SPUM a réalisée dans plus de quarante immeubles restaurés dans un secteur avoisinant de Milton Parc. Cette étude avait pour but de comparer les loyers actuels dans Milton Parc (avant rénovation, donc) avec les loyers payés dans des immeubles restaurés aux alentours du quartier. L’étude a démontré que les loyers actuellement payés dans le projet sont déjà élevés en raison de la spéculation qui s’est faite dans le quartier depuis plusieurs années.

D’autre part, les questionnaires remplis au cours de cette étude par environ 180 locataires de logements rénovés à l’extérieur du projet Milton Parc, ont mis en évidence le fait que la très grande majorité des locataires actuels occupent ces logements depuis la fin des rénovations seulement. Chez ceux qui ont conservé leur logement (une trentaine sur 180 unités de logements visitées), nous avons pu comparer le coût des loyers avant et après rénovation.

Le tableau suivant indique le nombre d’années d’habitation avant et après rénovation lorsque ces données étaient connues. Pour les questionnaires qui indiquaient le coût du loyer avant rénovation, sans cependant préciser le nombre d’années de résidence, nous avons supposé que ces locataires habitaient le logement déjà avant les rénovations puisqu’ils ont pu préciser le coût du loyer. Cette comparaison des coûts de loyer avant et après rénovation ne concerne que les locataires qui sont revenus dans le même logement après rénovation soit environ 18% des unités rénovées. C’est donc dire que, selon notre étude, plus de 80% des gens n’ont pas conservé leur loger suite à la restauration.

Telle qu’elle a été réalisée jusqu’à maintenant, la restauration a bien souvent entraîné un problème social: celui d’évincer les locataires et principalement les gens qui ont de la difficulté à se loger pour des raisons financières.

Conscients de l’enjeu que représente de ce point de vue la restauration de centaines d’unités de logement près du centre-ville, les gens et

Voici quelques-unes des données recueillies:

<table>
<thead>
<tr>
<th>Nombre d'années d'habitation avant rénovation</th>
<th>Coût du loyer avant rénovation</th>
<th>Coût du loyer après rénovation</th>
<th>Nombre d'années d'habitation après rénovation</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 75.</td>
<td>$ 66.</td>
<td>3 ans</td>
<td></td>
</tr>
<tr>
<td>85.</td>
<td>97.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 ans</td>
<td>100.</td>
<td>110.</td>
<td>2 ans</td>
</tr>
<tr>
<td>1 an</td>
<td>115.</td>
<td>135.</td>
<td>2 ans</td>
</tr>
<tr>
<td>15 ans</td>
<td>109.</td>
<td>275.</td>
<td>2 ans</td>
</tr>
<tr>
<td>30 ans</td>
<td>80.</td>
<td>150.</td>
<td>1 an</td>
</tr>
<tr>
<td>13 ans</td>
<td>65.</td>
<td>120.</td>
<td>1 an</td>
</tr>
<tr>
<td>7 ans</td>
<td>55.</td>
<td>120.</td>
<td>1 an</td>
</tr>
<tr>
<td>95.</td>
<td>200.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>60.</td>
<td>135.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7 mois</td>
<td>130.</td>
<td>140.</td>
<td>1 1/2 ans</td>
</tr>
<tr>
<td>130.</td>
<td>175.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>85.</td>
<td>255.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 mois</td>
<td>80.</td>
<td>160.</td>
<td>2 ans</td>
</tr>
<tr>
<td>120.</td>
<td>177.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
les groupes constitués du quartier Milton Parc (coops d'habitation, o.s.b.l.) et la SPUM ont refusé pendant plus ce cinq mois de procéder à leurs projets coopératifs parce qu'ils n'avaient pas pu obtenir de la Société Canadienne d'Hypothèques et de Logement (S.C.H.L.), actuel propriétaire des immeubles et principale source de subventions pour l'achat et la restauration, l'assurance que les loyers après rénovation seraient semblables aux loyers actuels, lesquels reflètent la capacité financière des résidants du quartier. En d'autres mots, les gens de Milton Parc qui avaient refusé de se laisser déloger par les projets de démolition de Concordia Estates (constructeurs du complexe La Cité) ne voulaient pas davantage renoncer à leurs logements par le biais des conséquences d'application des programmes sociaux de la S.C.H.L.

Restaurer des immeubles tout en respectant le droit au logement des locataires.

Dans le secteur du projet Milton Parc, les immeubles dont plusieurs sont des bâtiments de pierre grise de style victorien sont dans un état de détérioration qui nécessite des rénovations majeures: les principaux systèmes de chauffage, d'électricité, de plomberie ainsi que l'isolation doivent être refaits dans la plupart des immeubles. Les subventions disponibles dans le cadre des programmes sociaux de la S.C.H.L., offertes aux coopératives d'habitation et organismes sans but lucratif, combinées avec les autres subventions provinciales et municipales, permettent de réaliser les projets d'acquisition et de restauration par des coopératives d'habitation d'une trentaine de logements chacune et par quelques organismes sans but lucratif qui prendront la responsabilité de projets spéciaux pour les personnes âgées et les chambres, sans hausse excessive des loyers actuels.

Or, la S.C.H.L. voulait fixer les loyers moyens du projet, après rénovation, à environ 50% de plus que les loyers actuels, ce qui aurait entraîné l'exode d'une part importante de la population résidente.

De plus, les personnes à faible revenu sont éligibles à des subventions supplémentaires qui pourront réduire leur loyer (quelle que soit la grandeur) jusqu'à 25% de leur revenu (chauffage inclus).

Dans ces conditions, la rénovation peut-être considérée comme une solution valable au problème du logement permettant à la fois la conservation du patrimoine bâti, la qualité du logement et l'accessibilité de ces logements aux gens à faible et moyen revenus.

Les premières coops sont prêtes à entreprendre l'achat et la rénovation.

Huit coopératives d'habitation sont déjà constituées et deux d'entre elles, la Coop Milton Parc et la Coop du Nordet, prévoient acheter et rénover chacune une trentaine d'unités de logement vers le début d'août. Les autres coopératives et o.s.b.l. formés ou à former suivront le même processus et, en mai 1982, l'ensemble des 135 immeubles devraient avoir été acquis et rénovés par une vingtaine de groupes, coopératives d'habitation et organismes sans but lucratif.

Après plus de cinq mois de négociations, une entente est recemment intervenue qui permettra la réalisation des divers projets d'achat-restauration dans le quartier moyennant une hausse d'environ 7% par rapport aux loyers avant rénovation. Ainsi, si les logements du projet étaient rénovés actuellement, la configuration du quartier serait la suivante:

<table>
<thead>
<tr>
<th>Nombre</th>
<th>Type de logement</th>
<th>Loyer actual moyen</th>
<th>Loyer moyen après rénovation</th>
</tr>
</thead>
<tbody>
<tr>
<td>153</td>
<td>chambres*</td>
<td>$ 71.</td>
<td>$ 76.</td>
</tr>
<tr>
<td>122</td>
<td>studios</td>
<td>96.</td>
<td>103.</td>
</tr>
<tr>
<td>165</td>
<td>1 ch. à coucher</td>
<td>124.</td>
<td>133.</td>
</tr>
<tr>
<td>106</td>
<td>2 &quot;</td>
<td>163.</td>
<td>174.</td>
</tr>
<tr>
<td>69</td>
<td>3 &quot;</td>
<td>169.</td>
<td>181.</td>
</tr>
<tr>
<td>17</td>
<td>4 &quot;</td>
<td>173.</td>
<td>185.</td>
</tr>
<tr>
<td>7</td>
<td>5 &quot;</td>
<td>186.</td>
<td>199.</td>
</tr>
<tr>
<td>15</td>
<td>cottage</td>
<td>285.</td>
<td>305.</td>
</tr>
</tbody>
</table>

* Loyer incluant le chauffage.
Milton Park: Renovation and the right to housing

by GISELÈ GINGRAS
G.R.T. Milton Parc

The Milton Park project has as its primary aim the purchase and renovation of 700 units in the neighbourhood bounded by Hutchison, Ste-Famille, Milton and Pine Avenue, by the residents of this area through cooperatives or non-profit organizations. The history of this community and its struggles since the late 1960s to stop the destruction of their homes is described in a previous issue of S.O.S. Montréal (Winter 1979, Vol. IV, No. 2, p. 10-11). Massive renovation of these housing units will begin in 1980 as a result of the determined effort by the citizens of the Milton Park area. The Société du Patrimoine Urbain de Montréal (SPUM) is the group created to administer these properties and transfer them to the co-ops and non-profit organizations.

The social problem of renovations

The Action Plan, a global study of the human, economic, social and technical aspects of the project, prepared by residents of the area and SPUM staff, begins with a basic principle—that no resident would be forced to leave the area for economic reasons; i.e. rent increases. This means, in other words, that the socio-economic mix before renovation will essentially be the same after renovation.

All too often renovation means a great increase in rent (100% and more in some cases), and the eviction of low-income tenants to make way for more affluent ones. This fact was borne out in a study done by SPUM of more than 40 renovated units in the areas close to Milton Park. This study was to compare the existing rents in Milton Park (before renovation) with rents paid in renovated units in the surrounding areas.

The study proved that the rents presently paid in the project were already very high due to speculation which had been occurring in the area for the last several years.

To give further proof of the usual harmful effects of renovation, our study of 180 renovated units indicated that the very great majority of tenants had moved in only after renovation. Among those who did return to their units after renovation (only 30 out of 180 of the units renovated), we can see what the pre and post-renovation rents looked like.

The following table indicates the number of years of occupancy before and after renovation, when the information was known. When the questionnaire we used indicated the rent before renovation without indicating the length or residency, we assumed that they in fact were residents before renovation.

This comparison of rents before and after renovation deals only with those residents who returned to their units after renovations, that is, about 18% of the units studied. This means, according to our study, that more than 80% of the pre-renovation tenants were forced to move. This table confirms our suspicions; namely that renovation has often had a devastating social impact—the eviction of tenants, principally those who have the lowest income.

Aware of what was at stake when it came to renovation of several hundred residential units in the downtown area, the groups (co-ops and non-profit organizations) along with SPUM, refused for five months to proceed with the project if the C.M.H.C. would not give guarantees that post-renovation rents would be acceptable to the residents of the area. The people of Milton Park, who had fought so hard against the demolition of their homes (the construction of La Cité), were not about to see their community torn apart because of C.M.H.C.'s "social" housing program.

Renovation and the right to housing

A good number of houses in the

<table>
<thead>
<tr>
<th>No. of yrs. of occupancy before renovation</th>
<th>Rent before renovation</th>
<th>Rent after renovation</th>
<th>No. of yrs. of occupancy after renovation</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 years</td>
<td>$ 75.</td>
<td>$166.</td>
<td>3 years</td>
</tr>
<tr>
<td>1 year</td>
<td>85.</td>
<td>131.</td>
<td>2 years</td>
</tr>
<tr>
<td>15 years</td>
<td>75.</td>
<td>97.</td>
<td>2 years</td>
</tr>
<tr>
<td>30 years</td>
<td>100.</td>
<td>110.</td>
<td>1 year</td>
</tr>
<tr>
<td>13 years</td>
<td>115.</td>
<td>135.</td>
<td>1 year</td>
</tr>
<tr>
<td>7 years</td>
<td>109.</td>
<td>275.</td>
<td>1 year</td>
</tr>
<tr>
<td>95.</td>
<td>80.</td>
<td>150.</td>
<td></td>
</tr>
<tr>
<td>60.</td>
<td>65.</td>
<td>120.</td>
<td></td>
</tr>
<tr>
<td>7 months</td>
<td>95.</td>
<td>200.</td>
<td>1 1/2 years</td>
</tr>
<tr>
<td>130.</td>
<td>60.</td>
<td>135.</td>
<td></td>
</tr>
<tr>
<td>150.</td>
<td>85.</td>
<td>140.</td>
<td></td>
</tr>
<tr>
<td>2 months</td>
<td>80.</td>
<td>255.</td>
<td>2 years</td>
</tr>
<tr>
<td>120.</td>
<td>10.</td>
<td>177.</td>
<td></td>
</tr>
</tbody>
</table>
Milton Park area, some in the Victorian greystone style, have deteriorated so much that major renovation is required: the plumbing, heating, and electrical systems as well as the insulation have to be reworked in most of the units.

The subsidies available to co-ops and non-profit groups, both from the C.M.H.C. (federal) and the S.H.Q. (provincial), will allow the formation of perhaps thirty co-operative and four or five non-profit organization groups that will see to the purchase, renovation and administration of 550 units. And this will now be possible without significant rent increases.

Previously the C.M.H.C. wished to fix post-renovation rent 50% higher than pre-renovation rents which would have surely forced many residents to leave.

In addition, low-income residents are eligible for further subsidies which would reduce the amount paid for rent (whatever size their unit) to 25% of income (heating included).

Under these conditions, renovation can be considered as a viable solution to the housing problem, allowing for the preservation of the urban heritage, and providing access to these units by people with low and modest incomes.

Conclusion: The first co-ops are ready to get on with the purchase and renovation.

Eight housing co-ops have already been formed to date, and two among them, Co-op Milton Parc and Co-op Du Nordet, will purchase and begin renovations of about 30 units each around the first of August. The other co-ops and non-profit organizations formed, or to be formed, will follow a similar pattern, with the result that by May 1982 the 135 buildings (550 units) will be purchased, renovated and administered by co-ops and non-profit organizations.

<table>
<thead>
<tr>
<th>No. of Units</th>
<th>Type of Unit</th>
<th>Existing Rent (average)</th>
<th>Post-Renovation Rent (average)</th>
</tr>
</thead>
<tbody>
<tr>
<td>153</td>
<td>Rooms*</td>
<td>$ 71.</td>
<td>$ 76.</td>
</tr>
<tr>
<td>122</td>
<td>Studios</td>
<td>96.</td>
<td>103.</td>
</tr>
<tr>
<td>165</td>
<td>1 bedroom</td>
<td>124.</td>
<td>133.</td>
</tr>
<tr>
<td>106</td>
<td>2 bedrooms</td>
<td>163.</td>
<td>174.</td>
</tr>
<tr>
<td>69</td>
<td>3 bedrooms</td>
<td>169.</td>
<td>181.</td>
</tr>
<tr>
<td>17</td>
<td>4 bedrooms</td>
<td>173.</td>
<td>185.</td>
</tr>
<tr>
<td>7</td>
<td>5 bedrooms</td>
<td>186.</td>
<td>199.</td>
</tr>
<tr>
<td>15</td>
<td>Cottages</td>
<td>285.</td>
<td>305.</td>
</tr>
</tbody>
</table>

* Rent includes heat.

After five months of negotiation a new agreement has been concluded which will permit the purchase and renovation program to proceed with an average rent increase for the area of only 7%. Thus, if the houses in the project were renovated today the average scale for the area would look like this:
milton park

housing ownership and community control

by christine cousineau
massachusetts institute of technology
MILTON PARK:

HOUSING OWNERSHIP AND COMMUNITY CONTROL

by

CHRISTINE COUSINEAU

B. Arch, Laval University
(1974)

SUBMITTED IN PARTIAL FULFILLMENT
OF THE REQUIREMENTS FOR THE
 DEGREE OF

MASTER OF ARCHITECTURE IN ADVANCED STUDIES
and

MASTER OF CITY PLANNING

at the

MASSACHUSETTS INSTITUTE OF TECHNOLOGY

August 1980

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Signature of Author

Department of Urban Studies
August 27, 1980

Certified by

Gary Hack
Thesis Supervisor

Accepted by

Langley Keyes
Chairman, Departmental graduate Committee
Abstract

This thesis examines a controversial case of neighborhood revitalization, the Milton Park project in Montreal, Quebec, where a conflict over tenure has arisen: a minority of residents within a community of 2,000 inhabitants, want to buy their houses, against the principles of collective and non-profit ownership set by the non-profit corporation managing the revitalization process. As a result of the alliance of a community group's activism, an influential family and a Federal agency's political sensitivity, a new tenure has been extended to a six block neighborhood in a downtown area. Housing cooperatives and non-profit groups eligible for substantial Federal subsidies, are to be established among former tenants of a corporate absentee landlord, thus reverting the control of this major piece of urban property to its low and moderate income residents.

The thesis analyzes the series of events which led to the success of the third sector (private, non-profit groups) in fighting disrepair and displacement; the internal struggles over housing ownership and their exposure in the media; then analyses one by one the objectives of revitalization as set by this case and their relationship to different tenure options and to the existing community.

In looking at this case, the implications of tenure choice through ideology and public policy are contrasted with the challenges of preserving existing mixed communities and defining the criteria by which they should achieve self-control.
Acknowledgements

This thesis and the three years of the MArchAS/MCP program at MIT were supported by a fellowship from the Canada Mortgage and Housing Corporation; the thesis was also partially funded through a grant from the National Endowment of the Arts.

Statistical maps and charts, maps of the neighborhood and floor plans, are taken from the Action Plan, Montreal, October 1979, prepared for CMHC by SPUM: the Plan was prepared with the help of the CDLC, under the direction of James McGregor and Luba Serge.

Material for the description of the case and its analysis, in addition to sources in the bibliography, was collected from interviews and conversations with Brianne Randall and Gilles Girard (CMHC); Jacques Lemay (SHQ); Louis Pretty (GRTM de Montreal Inc.); Phyllis Lambert, Robert Cohen, John Gardiner, Gisèle Gingras, Robert Paradis, Marie-France Bélanger (SPUM); Elmer Fecteau, Francois Piazza, Mme Chabot (MSL); Lucia Kowaluk (Coop Milton Park); Ian Menzies (Coop Ste-Famille); Michel Johnson (Coop du Nordet); Gérard Allard, Serge Laradry, Danielle Granger (Coop La Petite Cité); Norman Spatz (Coop du Chez Soi, Tours des Alentours); Jean Lévesque (Coop du Concerto).

Special thanks to Gordon B. King; Gary Hack, Tunney Lee, Julian Beinart; Yanna Columbotos and Lucia Hooker.
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A. INTRODUCTION

This thesis analyzes a case of neighborhood revitalization in a North American city. As remaining inner city housing stocks have become valuable resources for which increasing numbers of households are competing, strategies to appropriate them for their least advantaged residents are being sought and fought for by community groups with the help of different levels of governments and non-profit entities. This case is an outstanding example of such an effort. It is a unique case in many ways: its scale and duration of operation: six city blocks to be renovated in three years; its single ownership by an absentee landlord for the past fifteen years; and its sponsorship by the federal government to revert it back to the exclusive control of third sector groups: non-profit housing cooperatives and non-profit organizations.

Yet it also carries with it the familiar dilemmas confronting revitalization efforts: the power struggles needed to mobilize the necessary resources from outside the community; the choice of and concentrated use of social housing programs and the tenure types they dictate; the displacement issue and how to deal with it; the revitalization goals set forth by the main actors and the appropriateness of means taken to achieve them; emerging competing interests among existing residents; and consequently the need to define, build and maintain the "community" to which control of the neighborhood is to be given and in the name of which it is being revitalized.
The thesis is divided into two parts: the case and its analysis.

In the first part, the thesis examines the site itself, its population and history, and the particular series of events and actors who came into being and shaped the projects' policy; in particular, how did the conflict over housing ownership arise, how was it fought and resolved; and how was the revitalization process planned.

In the second part, the structure and goals of the non-profit group managing the revitalization process are described; then each objective: physical and social preservation, collective and non-profit ownership, and community control, is analyzed with respect to its meaning and implications within the project; in particular, how would different housing tenure options support these objectives.

Throughout the analysis, the thesis considers these questions:

1) Given the conditions of the case, was more than one housing tenure possible, and why? How was the decision taken and for what reasons?

2) Is the control, by the community, of the neighborhood's territory and social life on the one hand and collective capital on the other, dependant on the concentration of units and public programs?

3) Given the structure of this process, its main actors (both individuals and groups) and goals, how is the revitalization of this neighborhood to be evaluated? Is it going to work? Under what conditions?

Drawing from the case and its analysis, the conclusions answer these questions and establish the basis for comparison with other revitaliza-
tion efforts.

In asking these questions, I wish to address the more general issues of tenure choice: its implications on housing markets, the policy decisions built into the programs and the repercussions on community development.

It is hoped that the study of this case, which illustrates a process of increasing relevance to urban policy makers, will contribute to the understanding of neighborhood revitalization, by those and for those it is undertaken.
BACKGROUND

The Canadian Mortgage and Housing Corporation (CMHC) was established in 1946, to administer the Canadian National Housing Act (NHA). It is responsible to the Prime Minister through the Minister of Urban Affairs, but as a crown corporation, enjoys more autonomy than a Federal department.

Working through provinces and municipalities or directly with individuals, it has followed a general policy shift within the last ten years, of increasing its social housing programs, divesting more responsibilities to provinces and local initiatives and encouraging lending institutions to invest in social programs by ensuring loans rather than lending directly.

Building cooperatives existed throughout Canada as early as between the two wars. These were set up by potential homeowners, who would pool their financial and management resources together, acted as their own general contractor, and divided the capital among themselves once the houses were built. This formula has been especially popular in Nova Scotia.

Continuous occupancy cooperatives, where members lease their unit from the jointly owned property, were first built in Manitoba in 1968. The type of CMHC loans available to both kinds of cooperatives were the same as were available to builders.
In 1968, the NHA legislation was amended to give non-profit housing cooperatives access to special term loans, reserved for limited dividend programs. Only continuous occupancy cooperatives can qualify as non-profit, since they are defined by the restriction that the capital cannot be divided among individual members.

In 1973, the NHA combined rehabilitation subsidies with cooperative programs by providing a special interest mortgage for non-profit cooperatives. These spurred the real beginning of continuous occupancy non-profit housing cooperatives, especially in Quebec which took great advantage of the renovation subsidy: 40% of the country's rehabilitation subsidies are absorbed by Quebec, where the housing stock is the oldest.

Non-profit groups gained access to preferential funding in 1969. Largely derived from church organizations and social work oriented groups, they provided a substantial amount of elderly housing units, half of which were built in Quebec. Over the past decade, the non-profit sector has increasingly included grass root community groups developing housing by themselves.

The Quebec Housing Corporation, or Société d'Habitation du Québec (SHQ) was founded in 1967 with the help of CMHC's Quebec regional office.

From the beginning it was characterized by two traits: it enjoyed considerable independance from Federal control as compared to other provincial offices, thanks to a Master Agreement which provided bulk fund-
ing for public housing; and it was committed to favoring low-income housing as an instrument of social policy, as opposed to using the housing building industry as an anti-cyclical economic lever.

Cooperatives have existed in great numbers in various sectors of Quebec's economy. Three million citizens in that province (60% of the francophones) are members of at least one cooperative. The housing sector was the latest to develop. In 1968, a provincial Fédération des Cooperatives d'Habitation was created to promote housing production in the non-profit new construction sector. Their program Coop-Habitat produced over 1,300 units in two years; as a result of early financial difficulties and a lack of economic planning to establish cohesive cooperatives, the Federation went bankrupt and its lending institutions foreclosed on the properties.

The top-down planning approach had failed. As a result of the favorable Federal policy adopted in 1973, small scale non-profit cooperatives then developed locally across Quebec, from tenants' organizations. This movement was greatly encouraged by the SHQ, who provided the cooperatives with free technical assistance by funding groups of professionals working in the non-profit sector, the Groupes de Ressources Techniques (GRT); and imitating the Federal model, making available to them rehabilitation subsidies, capital subsidies and start-up grants. All housing cooperatives in Quebec, totalling approximately 1,000 units, are non-profit, have fewer than 30 units, were organized from the base up by low and moderate income households, and are conceived as an alternative to the rental market.
In reaction to a housing task force report (Rapport Legault, 1976) which investigated different forms of cooperatives and recommended the use of capitalization or indemnity at departure (to even out the discrepancy, over the long run, between coops and the private market, which would penalize the departing member), the cooperatives already formed presented a common front. The provincial Federation of coops adopted in March 1977 a manifest which strongly reiterated its particular orientation: housing as a right, without profits; accumulation of a collective capital, no individual capitalization; forming of a housing cooperative movement to provide moderate cost housing, promote egalitarian social relationships and education of coop members.

In May 1979, a policy position paper was presented to the Quebec government¹, outlining an investment strategy for the movement, to develop cooperatives.

At present, a resurgence of a centralized cooperative agency, along the lines of Coop-Habitat, is threatening the grass root low-income movement: the Société de Développement Coopératif (SDC), funded by well established cooperative banks, has bought from CMHC a thousand of the 5,600 foreclosed units built in the sixties through the limited dividend programs. (The majority of the others reverting to the SHQ.) Since its primary goal is to recapture Quebec capital, the SDC is seen as a competitor, in the third sector, to advocates of the small scale, bottom-

up approach.

The housing market in Montreal has the lowest values among major cities of Canada: an identical house worth $95,000 in Montreal is sold at $156,000 in Edmonton (Royal Trust Real Estate report, 1980). This situation reflects both a slower economic growth, as compared to the industrialized province of Ontario, or the booming oil-rich provinces of the west, and a political climate of uncertainty which has discouraged investment. In addition, 75% of Montreal's housing stock was built before 1921, mostly as workers' housing. The prevailing duplex and triplex structures have maintained a rental tenure of unusually high proportion: 85% of Montreal's residents are tenants; 93%, in downtown neighborhoods, where absentee investors are concentrated. In all, 650 landlords own 180,000 units. This proportion of renters has increased from 81% over the past decade.

The case under study is sponsored by the Canadian Housing and mortgage Corporation, and is located in Montreal, Quebec.
In the beginning of May, 1980, I received a note from a friend in Montreal from whom I had asked for some information. Attached to the papers was a slip covered in exuberant lettering: "We won! The CMHC changed the program: we got existing rents + 7%!"

The friend had been a founding member of one of the eight housing cooperatives formed in the Milton Park area. This is a six-block residential neighborhood in downtown Montreal, which is about to undergo extensive renovation. Nearly a year earlier, the properties had been purchased from a single owner by the Canada Mortgage and Housing Corporation (CMHC) on contract with a non-profit organization called Société du Patrimoine Urbain de Montréal (SPUM) committed to establishing independent housing cooperatives and other non-profit corporations, managing the renovation of the properties.

The cry of victory was the conclusion to a long series of negotiations between SPUM and CMHC on how to establish rent scales after renovations. SPUM and the cooperatives wanted to maintain the same rent levels in order not to displace existing tenants, most of which are low-income. CMHC argued that the rents had been kept artificially low over the twenty years of freeze under conditions of minimum maintenance, and that the new rents after renovation should be established according to the low end of the market in comparable housing -- as was the provision then in the cooperative housing program -- taking into account the amenities of the location. This would have entailed rent increases of an average of 44%.

The argument was directly countergrain to the main objective of SPUM, which was to allow existing residents to stay in their neighborhood. Indeed, the whole idea of setting up cooperatives in the first place was to fight speculation and displacement, which had destroyed a third of the neighborhood ten years back.
CMHC agreed to modify its national cooperative housing program for tenants buying buildings in which they live: where there exists a difference between existing rents and the lower end of the market, they would accept an initial rent scale based on the former, established on a case-to-case basis. For the Milton Park project, once all federal subsidies and rent supplements were computed, the monthly payments due amounted to an average rent increase of 7%.

This was a major victory for the 225 active members already formed into cooperatives and non-profit corporations. Renovation work was scheduled to begin in August and they could now announce to the whole neighborhood the exact rent scales after renovation.

At the same time, this was to be something of a defeat for another group in the neighborhood, the Maisons St. Louis, who from the start, before SPUM was set up with the help of their support, had wanted to explore tenure types other than rental cooperative: individual and co-ownership, on a non-profit basis. They had maintained that the renovation costs needed for most of their own houses were much less than what had been calculated as the average for the whole project; both a reflection of better buildings and of a different conception of "necessary" renovations.

This is not the major issue in the conflict opposing SPUM and MSL, who all resent the unique ideological orientation which residents have either to acquire or else leave the neighborhood; but specific rent increases of 50% and 60% due to SPUM's intervention, had been used as ammunition in the renovations' argument battle. SPUM and the coops could now reply with a winning magic number: 7%. 
B. CASE

I. Milton Park

1) LOCATION AND SURROUNDINGS

Montreal's downtown, spread around a cluster of skyscrapers, lies in between a mountain and a river, on an island. The port facilities and Old Montreal are separated from the core by an East-West expressway, beyond which three major streets run parallel to the St. Laurence River: Dorchester, St. Catherine and Sherbrooke, the latter running almost the length of the island. At the foot of Mount Royal and into its southern slope was built McGill University, early in the 19th century, with its main entrance on Sherbrooke. To the east and west of McGill, then at the edge of the city, were developed, throughout the 19th and at the beginning of this century, residential neighborhoods of greystone single family rowhouses (map #1).

The Milton Park neighborhood is one such piece of residential development, and is contained within six city blocks, three blocks east of McGill and one block north of Sherbrooke (map #2). It is delimited by

1. For the sake of simple descriptions I will assume that the St. Laurence River runs east-west, and all streets perpendicular to it run north-south. In actuality, the orientation of Park Avenue is west-north-west and east-south-east.
Map #1: Neighborhood in Montreal
short streets running east-west and long streets running north-south, feeding perpendicularly into the main commercial streets downtown. These are, from north to south, Pine Avenue, beyond which lies the Mount Royal Park, Prince-Arthur Street and Milton Street. From west to east, Hutchinson Street, Park Avenue, Jeanne-Mance Street and St. Famille Street. Practically all addresses of houses are on long streets (map #3).

Excluding the multi-use high rise complex of La Cité, towering in the middle of the neighborhood at Milton St. and Park Ave., the Milton Park project consists of 138 two and three storey buildings, containing 728 housing units, of which 224 are single rooms. A little over 2,100 people live on this territory of 8.1 acres, and the built area being approximately 575,000 sq. ft., the floor/area ratio is 1.64, a high residential density.

There are three churches, Presbyterian, Evangelical and Catholic, two elementary schools, a social services center and 23 commercial units, not all of which are rented.

Towards Sherbrooke, along Park Avenue, Greek shoemakers advertise handmade boots and sandals; one Portuguese café is famous for its sangria and two Spanish restaurants cater to the nearby downtown wallets. A hardware store selling wholesale carpets, the Henri Richard Tavern (named after a famous hockey player), and a low budget grocery store, evidence a local working class population.
Map #3: Milton Park Neighborhood
Within the project area a pizza restaurant named Pines (Tavern) stands as a monument to established anciency; there are small convenience stores, a friendly corner souvlaki place, and the SPUM offices next to a hair salon. The Catholic church's basement offers an abundant fare of bingo nights and community meetings. The houses are unequal in their architectural quality and in their need of repair but all attest to a glorious past and form unique street continuities. It is always a source of fascination, staring out the window on the bus, going up Jeanne-Mance or coming down Park, to watch the fast moving sequences of rowhouses and trees springing up from the sidewalk. The stone facades have withstood time and neglect better than the ginger-bread exterior woodwork: the turrets, parapets, gables, balconies, windows and stairs.

People sit on the stoops or at their windows in good weather. During the winter, you wonder how the tall vibrating window panes keep out the wind and cold. There are children here and there but not as many as in other nearby quarters where the street is a playground/living room and steps to each door become seats to watch outdoor plays on long summer evenings.

But the most salient feature is the striking contrast between these houses and La Cité. From all the way up the park, and from any north facing office space downtown you can see it: a 26 storey, round cornered, black smoked glass office tower soars up from the ground at Park and Pine; three 30 storey pink concrete block apartment clusters sit around Park and Milton, with terraced-topped stepped back roofs, and recreational facilities; the fourth corner is occupied by a 500 room
hotel, with a drop-off entry for buses, cars and taxis. The complex sits on two levels of an underground shopping promenade and a 1,000 car parking. The shops on the ground level are not all rented and colored paper fills the triangular window boxes which were to be displays. The project was costly to build, is costly to manage and the rents consequently charged are prohibitive. There are approximately two hundred vacant units out of 1,400, and most of the commercial space in the promenade is colorfully and tastefully boarded-up.

The neighborhood is an extension of the "student ghetto", the residential blocks immediately adjacent to McGill University. Three other teaching institutions are within proximity: Concordia University to the west; the Université du Québec à Montréal and the CEGEP du Vieux Montréal to the east. Its population since the war has been a mixture of students, low-income families, elderly and university professionals.

Many factors contribute to make it an attractive and convenient place to live. Its location, next to McGill, between downtown (its workplaces, restaurants, entertainment) and the luscious Park Mont Royal; its proximity to St-Laurent Street (spine of the immigration corridor from south to north), where imported produce and ethnic foods are found in small shops next to meat, fish and vegetable markets; the presence of hospitals and schools; despite the city traffic, the quietness of the yards and back lanes where occasional trees are huge; the handsome, stately architecture of its greystones, the intricate floor plans of its narrow endless apartments; and its generous supply of cheap single rooms.
Prince Arthur Street, between St-Laurent and Laval, has always been an attraction for tourists and students alike, with its artisans' shops, Hungarian, Greek and Vietnamese restaurants, used clothes stores, antique dealers and brightly colored houses. More recently, it has experienced an upsurge of commercial revitalization: expensive restaurants, fancy bars, chic boutiques and the butcher block/hanging plants syndrome, are all clearly catering to a new market, a higher income bracket of homeowners and tenants, a wave of rehabilitation around the Carré St-Louis.

Milton Park has been spared gentrification, particularly because of its single ownership situation; but sidewalk cafés and Belgian pâtisseries are creeping up Park Avenue from Sherbrooke, and new small-paned wooden windows are appearing on facades of houses all around the neighborhood's edges . . .

On University Street, three blocks west of the project area, Montreal's first professional residential rehabilitations stand as a testimony of a successful investment. When an architectural firm first conceived of renovating a row of victorian greystones seven years ago, banks wouldn't lend the money, because of the most improbable idea that a luxury rental market could exist in an inner city neighborhood, east of McGill University. Units were rented out before renovations were completed, the vacancy rate has been 0% ever since, the project was given an architectural award, and the venture serves as a model for banks' now great interest in "neighborhoods' residential heritage".
The downtown neighborhoods, on the whole, span an area which exhibits the contrasts and extremes of the city: from the high rise luxury apartment building housing towers on Côte-des-Neiges, built as part of the city's redevelopment spur in the sixties, the secluded townhouses and stately homes west of McGill, through the student ghetto, to the Greek and Portuguese immigrant quarters along St-Laurent to the northern edge of Mont-Royal Avenue, and to the French Canadian strongholds and low-income areas towards the east.

2) POPULATION

Downtown neighborhoods have experienced a loss of a third of their population since the mid-sixties; among them, Milton Park has been declining at a lesser rate, loosing more children and keeping more elderly than adjacent areas. Its population comprises a high number of single people, living alone or in households of unrelated persons. Of the family households, 2/3 are childless couples. Of the families with children, almost a third are single parent households. Of the 250 Milton Park area families in 1976, 75 were single parent.
Fig. 1 - Distribution of households in the Milton Park area.
(Census Tracts 131-132) 1976.

\[
\begin{align*}
\text{Total} & \quad 3/4 \text{ singles} \\
\text{Milton Park} & \quad 2/3 \text{ childless} \\
\text{Population} & \quad 1/4 \text{ family households} \\
\quad & \quad 2/3 \text{ two parents} \\
\quad & \quad 1/3 \text{ with children} \\
\quad & \quad 1/3 \text{ single parent}
\end{align*}
\]

Source: Statistics Canada

A third of the downtown neighborhoods' residents are young adults of 20 to 35 years old. Within the Milton Park area, this proportion rises to 46% or nearly half the population. When we combine this with education levels, the character of the Milton Park neighborhood as a student ghetto is clearly confirmed. The number of people with less than a Grade 9 education steadily decreases, from the city at large as we narrow in on the Milton Park project, and the number of university educated people inversely increases to make up half the population. In 1976, 15% of Milton Park's residents over 15 years old were full time students.

Milton Park sits on the edge of the Greek and Portuguese territory and as such has a number of residents from these recent immigration groups, in addition to older groups of Poles and Hungarians. French speaking Haitians are also relatively recent.
Fig. 2: Young Adult Population and Education Level, 1976, Milton Park Project Area. Downtown Neighborhoods and City of Montreal.

<table>
<thead>
<tr>
<th>Milton Park Project</th>
<th>Milton Park Area</th>
<th>Downtown Neighborhoods</th>
<th>City of Montreal</th>
</tr>
</thead>
<tbody>
<tr>
<td>34%</td>
<td>46%</td>
<td>34%</td>
<td>27%</td>
</tr>
</tbody>
</table>

1976 YOUNG ADULTS POPULATION (20-34 years old)

University Level

Less than Grade 9

1976 EDUCATION LEVEL

Source: Statistics Canada
Mother tongues break into three thirds: French, English and "other;" with most people being at least bilingual.

In summary, the proximity of English and French teaching institutions, and the attraction of downtown quarters for a young and mobile population, brings to the neighborhood an intellectual community of various origins including: American, English, French, Belgian and western Canadian. They mix in with indigenous working class families and low-income households, who are either Montrealers or foreign born immigrants mainly from Greece and Portugal. As such, Milton Park represents a highly concentrated microcosm of Montreal's many ethnic groups and income mix.
3) HISTORY

The first street to be opened in the neighborhood was Ste-Famille, in 1867. It was laid down the middle of what was then an estate belonging to the Sisters of the Hôtel-Dieu, as a processional way to their chapel. Jeanne-Mance Street was opened three years later, and Park Avenue was traced as the major access to the Mount Royal park.

Residential development started in 1874, on Ste-Famille Street, which quickly lined up with single family houses. The construction of these buildings was of high quality, with their facades of greystone carefully detailed. The architectural style then in vogue, and quite characteristic of Montreal, was the Victorian Picturesque (1870-1900), an outwardly ornate expression of a socially upward moving upper middle class.¹

Residential development of the neighborhood continued till the end of the 19th century, increasingly with three and four storey duplexes and early apartment houses.

Until the late thirties, a bourgeois population of businessmen, merchants and professionals, inhabited the area, for periods of up to ten years, moving up from more modest origins in the St-Laurent ward, to eventually the wealthy suburbs, west and northwest.

¹The Back Bay and South End in Boston were developed at the same time, with similar characteristics.
CONSTRUCTION PERIOD
DATE DE CONSTRUCTION

HUTCHISON

SAINTE-FAMILLE

MAP #4: Construction Period and Building Typology
The area was transformed after the war. Increased automobile consumption, redevelopment opportunities from an economic boom, and an "era of progress" mentality, opened the door to large scale planning: through city expressways, a subway network, concentrated investments in downtown construction of hotel and office space and massive demolitions in the paths of least resistance. When the Dorchester Boulevard was widened in 1955, and shortly thereafter, Place Marie Ville was designed by I.M. Pei and built by William Zeckendorf, the whole downtown area underwent a major redevelopment spree.

The neighborhood was first transformed by the construction of the Park-Pine interchange, designed to ease circulation in and out of a growing downtown. Pressure from the student population of nearby McGill University and from land speculation in an area so close to a booming downtown resulted in the gradual subdivision of many of the structures into rooming houses. In some cases, subdivision was the only solution available to owners who wanted to keep the family property and were faced with increased taxes from rising land values.

In others, this was the occasion for letting the buildings go: on adjoining streets, further down towards Sherbrooke, properties were sold to developers who put up ten to fifteen storey apartment buildings on narrow lots, sandwiched between three storey houses.

Thus was the Milton Park neighborhood in the early sixties, inhabited by a mixed population of longterm residents, elderly, low income families, students, and university related professionals. The average
THE PROJECT AREA IN 1960
LE QUARTIER EN 1960

BUILDINGS DEMOLISHED BY PARK-PINE CROSS-ROADS
AND BY THE PROJECT "LA CITE"

THE PROJECT AREA IN 1979
LE QUARTIER EN 1979

Map #5: Before and After
income was 73% of the city's average, while the average rent was 97%.

The idea in good currency at that time, for those in position and power to shape the city, was urban renewal. "Slum clearance", "obsolescence" and "redevelopment" were part of ever planner's, developer's and city administrator's vocabulary.

At a conference in 1963, entitled "Montreal living up to its island", Lucien Saulnier, president of the Executive Committee of the city, summed up the ambitions and hopes of City Hall.¹

"Montreal today is already not the Montreal of yesterday, and will probably bear but a vague resemblance to the Montreal of tomorrow. We are in the process, during this decade, of erecting a totally new city, the aspect of which will easily overshadow anything that's been happening since the Second World War.

We can say that since 1930, Montreal has been able to keep its title of metropolis of Canada and of grand North American city: at the end of this decade, it will have gained its recognition as one of the great cities of the world. It is at least permitted to predict it with realism, and doing so, we see unfolding before us the innumerable tasks imposed on us by destiny."

II. Struggles: 1962-1979

1) CONCORDIA AND PROTEST

In 1962, Concordia Estates Ltd., an American development corporation associated with the Winnipeg based Great West Life Co., began buying property in the Milton Park neighborhood. Using different names for different deeds of sale, its goal was the assembly of 25 acres of downtown land to "urban renew" it into a high rise housing development with hotel, retail and office space. Concordia Estates had previously been involved in Montreal, by building the city's first multi-modal joint development project, Place Bonaventure: a hotel and shopping promenade, train station and subway, using air rights over an expressway and rail line. They had also built the Park-Pine interchange.

The area had lost 17% of its population in the previous five years and was in a state of disinvestment because of downtown development and land speculation. Landlords were selling, at good price, for what they had been waiting for: redevelopment. Owners occupying their buildings, who might have wanted to stay in the neighborhood, were told it wouldn't be the same neighborhood anyway.

Concordia presented the city with a first plan in 1964, where most of the projected area was to be built up with 50 storey structures; in
1968, another plan was submitted and the city used its urban renewal legislation to acquire lanes and streets.

During that time, residents in the neighborhood started meeting on an informal basis to learn what was happening and discuss ways of dealing with it. The proportion of rental tenure downtown was then, as it is today, of 93%. Tenants had no direct line of communication either with Concordia, who was becoming the new, single landlord, or with the city.

An active core of people existed within the neighborhood, largely comprised of McGill University students and friends, or others attracted to the area because of the low rents, downtown location and old houses: they were the 18 to 30 year olds, mobile, articulate, dissatisfied and energetic. This was the late sixties; protest and advocacy were the natural reactions to an impenetrable decision-making process. They were seeing what direction the city's development was taking and were determined to fight it. Excluded from the planning process, they would respond by opposing evictions, demolitions, and most of all, speculation. They took up the issue of the neighborhood, its long-term residents, its income, language and social mix, and their right to stay.

When Concordia hired new architects for the plan's second version, camps were set up and sides taken. The Milton Park Citizen's Committee (MPCC) was founded in August, 1968. Over time, it set up a number of community services: a medical clinic, a food coop, an arts and crafts workshop, a neighborhood newspaper, a day-care center.
By 1969, Concordia owned 97% of the properties between Pine, Hutchinson, Ste-Famille and Milton. Their project was officially announced to the press in May: it was to be called "La Cité"; consist mostly of high-rise apartment buildings, with office and retail space and a hotel; it was to cost $200 million and be built in three phases of three years each, starting in 1970.

The following year, the MPCC formed a non-profit group - for which the provincial government took eight months to deliver the incorporation papers - to try to buy the properties from Concordia and sell them back to the tenants under a provincial cooperative program. To this end, they filed an additional request with the provincial government for a cooperative charter. At that time, the Committee had 320 members and the support of 90% of the residents of Milton Park. ¹ With the help of McGill's school of Architecture, they set up the Community Design Workshop and produced plans for rehabilitating the entire neighborhood, increasing its density with infill housing, using the lanes and vacant lots for community uses and keeping the rents cheap enough for the residents to stay.

In March 1970, an article in La Patrie ² summed up the situation. Demolition for Phase I of La Cité was scheduled to start in the spring,

¹Lucia Kowaluk, "Le fruit de dix ans de luttes populaires." Le Devoir, October 2, 1979.

including both sides of Prince Arthur from Ste-Famille to Hutchinson. "A group of intractable tenants are resisting to the end." Their leases were to be up in May, after the announced date of clearing, and although most other tenants had vacated Prince Arthur, those who did not want to leave said they would have to be dragged out by force. They met with the MPCC, students from McGill and representatives of the Company of Young Canadians, a national social work organization, every Tuesday at 3553 St-Urbain Street. The MPCC was negotiating with the Société d'Habitation du Québec for a $300,000 loan to buy some of the properties and the Montreal Council of Social Agencies had already committed itself to advance some money. The SHQ prudently warned that any amount of money mentioned was premature, since the 1970-71 budget was not finalized. But the general climate in the community was one of agressive confidence. War was declared and the media was describing the unequal sides.

A total of 472 tenants were evicted from 255 housing units, to make way for Phase I. Approximately half were to be relocated within the neighborhood. Out of the 255 households, according to Concordia, 251 had received compensation of three months' rent. Edmond Bantley, Concordia's Public Relations man, describes the company's position:

"It's the first time in North America that a private enterprise treats its tenants so well. They should be happy to leave their roaches, bedbugs and all the vermin that live in these neighborhoods. We are owners of 97% of the buildings, we have issued the demolition notice, there's nothing they can do against us. The buildings we are putting up in this neighborhood follow the latest urban planning techniques. Between you and I, the Milton Park Committee is composed of hippies and revolutionaries, of the Young Canadians type. They want to play their games, we just let them play."\(^1\)

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1."Les délogés du Parc Milton attendront les bulldozers, assis dans leur salon." (Milton Park tenants to be displaced will wait for the bulldozers in their living rooms) - La Patrie, March 8, 1970.
Demolition did not, in fact, start that spring. There had been problems in securing interim financing for the project. A postponed construction served a secondary purpose: letting the steam off, and allowing the media interest to wear out. In February, 1971, Milton Park was denied its coop charter by the provincial government on the grounds that the by-laws it had drafted for itself were not precise enough.\footnote{The provincial program Coop-Habitat had been set up three years earlier as an effort to increase production of new housing units. Administered by a central Federation, it was unlikely to either invest in rehabilitation, or to divest its authority to a community group.}

By the end of 1971, Concordia started boarding up houses. Milton Park residents continued their resistance. Hunger strikes, marches and other protests culminated in a direct confrontation on May 23, 1972. Milton Park residents and supporters occupied houses on Prince-Arthur, tore up the boards and lined up the window sills with flower pots to show that the neighborhood was alive and waiting for the wrecker's ball. When the sit-in spread to Concordia's offices at Park Street, the police force was called in. Anti-riot squads had been kept busy all throughout Montreal during the "October crisis" of 1970, and were all well trained. Fifty-nine protesters were arrested. They had the public support of many groups in Montreal, among them the major unions at the national (CSN) and provincial (FTQ) levels. Their trial lasted a whole month that fall and they were finally acquitted in February, 1973. But this first round Milton Park had lost. 272 housing units were demolished, over 1,000 tenants eventually displaced. In addition to those already
evicted, existing tenants in remaining properties moved out, under the conviction that their turn would come eventually. For an extra year, Concordia did not renew leases, in anticipation of a Phase II yet to be planned.

At the end of July, 1972, when demolition was completed, Concordia Estates rearranged their financial and corporate structure. La Cité Concordia controlled only the new project, while a new company, Paxmil, was given control over the remaining residential area. Concordia negotiated a $25 million mortgage, with five year terms and adjustable interest rate, with the Ford Foundation, secured by the Paxmil property and an interest in La Cité.
2) HERITAGE MONTREAL AND COALITION

In 1973, construction of La Cité began, three years late. Financing was provided by Heitman Financial Services, the First National Bank of Chicago, the Bank of Montreal and the Post Office Superannuation Fund of the United Kingdom. After such an excruciating experience to get Phase I off the ground, the probability of realizing Phases II and III was slowly beginning to fade away. In renegotiating tenancies, as a means of precaution, Paxmil nonetheless incorporated a "promise to evict" clause in all leases for units which might get demolished at some undetermined date. While maintenance was at a rock bottom low, rents were increased.

Over the course of these ten years, the city had shifted positions. In the beginning, it later maintained, it was unaware of the land assembly process, because of the different names used in the transactions. When it was presented with Concordia's first plan, the city supported it as a major achievement and a contribution to the whole of Montreal's restructuring. Although certain elements within the planning department expressed doubt about the social impact of such a large-scale enterprise, other departments, and the mayor, pointed out that these would be offset by the immense fiscal benefits accruing to the city at large. When La Cité was announced publicly, it was hailed by the city as an outstanding example of private urban renewal, of architectural and planning quality. More residents would enjoy the location, park and view, instead of the
few who happened to be there, in aging, decrepit structures.

When the wind started to turn, and citizen activism not only spread but gained support in the process from respectable and political groups, the city pointed out the very private nature of the project, and how powerless any public body was in face of a corporate developer of the status of Concordia. When the anti-demolition wave hit the media, the city accused its very constricting charter which forced them to grant automatic permission within ten days of an owner's request for demolition of his property, and concluded that, regrettably, there was nothing they could do to stop the inevitable.

It took six years of public debate and preservationists' lobbying to amend the city's charter and allow it not to grant automatic demolition permits.

As were the late sixties, the early seventies in Quebec were characterized by an unprecedented blossoming of protest movements, citizens' groups, popular fronts and local community activity. Pressure groups tended to address city-wide issues, predominantly its physical development and its political representation. Grass root organizations focussed on the delivery of services for local constituents in specific territories. For the first time, opposite ends of the social spectrum formed a coalition: well-to-do citizens, who were extremely concerned about the deterioration of their city, and grass root movements' representatives who acted out of survival instinct.
Milton Park and Pointe-St-Charles (a turn of the century working class neighborhood where chronic unemployment, disinvestment and religious social work were at their highest city rates) were such grass root organizations. In the latter, legal and architectural clinics had been set up amid a network of social service agencies. The Centre de Développement pour le Logement Communautaire (CDLC) grew out of Pointe-St-Charles.

A dominating city-wide pressure group was Save Montreal, a crisis oriented volunteer coalition of groups drawn together to bring attention to the saving of buildings — historic at first, whole neighborhoods eventually — that were being systematically eliminated. Green Spaces had a similar composition of members, focusing more on environmental issues. Meanwhile, Montreal Citizens' Movement (MCM) was founded as a municipal political party opposed to the mayor's Civic Party. Save Montreal would document urban issues which would then be used as political platforms for the MCM: the two worked well in tandem.

The demolitions had done more to crystalize public opinion against redevelopment than years of activism and protest by local groups. Save Montreal and MCM gave their public support to the MPCC and to groups fighting demolition. Networks were also tight among advocacy agencies.

As a cocktail party of architects and activists, Save Montreal was the great catalyst for establishing social networks. This is where, as early as 1973, Lucia Kowaluk met Phyllis Lambert. An American social worker, Lucia Kowaluk had come early to Milton Park. From the beginning, she established herself as a strong, convinced activist, whose
concern for the neighborhood and for its low-income inhabitants fenced off any outside intimidation, especially from developers. Aggressive and perseverant, she had visions for the whole neighborhood which not many dared to share - at first. Originally married to an architect, she is now married to Dimitri Roussopoulos, chef editor of the Black Rose, a publishing house for social and political literature, left of moderate socialist. He has lived in the neighborhood since 1962.

Phyllis Lambert is of the Bronfman family, the Jewish dynasty which, after setting up the Seagram Co., has also diversified into land development across Canada and in the U.S. With the family network come contacts with developers, access to money and patronage of the national Liberal Party. As an architect, she was always in love with Montreal's grey stone architecture and was determined to bring attention and protection to it. As a hyperactive, vocal and sincere woman, she commands respect and admiration from very different audiences, from corporate lawyers to architectural historians: her level of energy and dedication is unmatched.

After having been the driving force behind Save Montreal, Phyllis Lambert founded Heritage Montreal, in 1975, as a non-profit corporation with a 15 member board of directors, with a double purpose:

(1) "promoting and encouraging the preservation of the historic, architectural, natural and cultural heritage of communities in Quebec", and;

(2) "receiving and maintaining funds, and applying all or part of the income for charitable purposes by grants
to organizations, corporations, groups and persons
having objectives similar to those of the Foundation."

A number of historical buildings and properties were saved from demo-
lition by Heritage Montreal supporting local groups fighting to preserve
them. Save Montreal was one such organization. It published a news-
paper, "SOS", and organized architectural tours of sections of Montreal
not covered by the tourist guides. Public opinion was also kept well
informed, thanks to Heritage Montreal.

Partly as a result of years and preparation, partly as the outcome
of increased lobbying by the MCM as well as from Save Montreal, in June,
1976, the city voted a new residential zoning for the whole Milton Park
area: not only was any new construction not to exceed three storeys high,
but no demolition was allowed. Already in jeopardy, because of finan-
cial difficulties, Phases II and III of La Cité were definitely killed.

Meanwhile, Phase I was still under construction: the drilling and
dynamiting had shaken the foundations of the surrounding houses, which
continued to deteriorate, and now the noise, sand and dust from the con-
struction site had not ceased in three years. The traffic had been re-
routed through Jeanne-Mance, since Park was closed, and trucks and buses
were part of the familiar scene.

One of the busiest bus routes of the city, Park Ave No. 80 (called
the "spicy route" because it leads to all the immigrant quarters to the
north), passed through the site, on Park Ave. northward and Durocher
southward, coming from or going to the Place-des-Arts subway station. One summer day during the 4:30 p.m. rush hour, the packed bus came to an unexpected halt at Jeanne-Mance and Prince-Arthur: picnic tables, checkered tablecloths, kids eating their after school snack, adults reading the newspaper and drinking beer, were spread out across the width of the street. A hand-made billboard against city scaffolding read: "Jeanne-Mance Street closed. Detour this way." The bus driver grumbled and turned, while riders asked what was happening. The Jeanne-Mance Street Committee had blocked the way, they learned, illegally, to protest the city's refusal to accept their traffic rerouting proposal, the Grayson Report. When the same thing happened the next night, and the night after that, more and more people learned about the street committees and their effort to protect and maintain their neighborhood as a viable place to live. Some disapprovingly nodded their heads. Some cheered them along the way. Shortly after, Jeanne-Mance, Ste-Famille and Durocher also formed Street Committees. They distributed their own newsletters, financed by Heritage Montreal.

In February, 1977, the Street Committees went to see Paxmil, about traffic problems again, and learned that the landlord might be interested in selling. They contacted Norman Neremberg of Concorcia Estates, about buying certain houses and setting them up as cooperatives. The reply was: "Make us a serious offer."

La Cité was finally completed and opened in mid 1977. Although the northbound traffic would still go up Jeanne-Mance, since Park had been made into a southbound one-way street, at least the construction
was over and there might be hope for the neighborhood yet . . .

Taking the initiative and digging up once again the cooperative project, Lucia Kowaluk submitted to Phyllis Lambert the idea of doing a complete study of one of Paxmil's blocks, bordered by Jeanne-Mance, Pine, Ste-Famille and Prince-Arthur. The study would explore the possibility of rehabilitating it and transforming it into a housing cooperative. Heritage Montreal sponsored the study, co-authored by Lucia Kowaluk and James McGregor of the CDLC, which provided the technical expertise on cooperatives. Hopes were high.

On February 13, 1978, a neighborhood meeting was held, in French, to present the one-block feasibility study. Ten days later, a second assembly was held, in English, at which Elmer Fecteau, a resident of the block for two years, was present. At that point in time, other residents were supportive of the "Paxmil File", as the project was called, and came to meetings to keep informed of its progress. All throughout winter, the study continued, trying to pull together a purchase offer, a cooperative housing formula and funding from CMHC. On March 14, the Paxmil File, a purchase offer, was sent to Paxmil, to CMHC and to the SHQ. Paxmil refused to sell.

Simultaneously, also through Heritage Montreal, a private anonymous entity, "Company X", had been set up and tried to negotiate an agreement with Paxmil to buy the entire property. This also failed and met with a refusal in August. Undefeated, the Street Committees continued to distribute their bulletin from door to door, repeating their faith in gain-
ing control of the neighborhood and in setting up cooperative housing.

In November, the MFCC learned that a Montreal group headed by Harry Mendelson had bought the shares of the Paxmil Corporation, including primarily the Milton Park properties, for the price of $4.5 million.¹ His intention was to resell properties individually and he started by investing $40,000 in renovating a house on Park Ave. This was what people feared most: the parcelling out of the neighborhood and its return to the private speculative market.

At the same time, some started thinking about co-ownership. The complex nature of the Federal, provincial and municipal housing finance programs had seemed somewhat discouraging in the block study, especially since some of these (Federal) were to be applied for the first time and others (provincial) were about to be changed. Now that the new owner was prepared to sell, these residents found it worthwhile to investigate other sources of funding.

In January, 1979, a meeting was held at Lucia Kowaluk's house, to inform people of the Mendelson transaction and to devise a strategy to cope with this new threat. There were ten people present. For the first time, Elmer Fecteau mentioned the idea of private ownership. Immediately suspicions were formed about his intentions, although five other residents rallied to this new idea. A week later, another meeting was held, with 30 people present. According to Lucia Kowaluk, everyone but one other person was opposed to Elmer Fecteau's proposal. According to Elmer Fecteau, people interested in buying privately asked him to inquire about that possibility. At this time the Maisons St-Louis (MSL) was formed: a tenants association seeking a non-profit corporation.

¹/In fact property title was never transferred from Paxmil to Mendelson.
charter, with Elmer Fecteau as its president.

Maisons St-Louis proceeded to study a separate purchase offer, for all the properties, through a financial institution in Vancouver, for which Elmer Fecteau's brother worked. Their real estate analysts gave them the assurance that the idea was feasible, and were prepared to insure a mortgage.

Meanwhile, communications between Lucia Kowaluk and Phyllis Lambert had intensified. Heritage Montreal's goal was to protect the urban environment and the idea of renovating a whole neighborhood was building up as an extraordinary opportunity. The cooperative formula was neither a necessary condition nor an obstacle: but because cooperatives in Quebec were non-profit and had access to CMHC funds, it was the logical solution for a low-income community to gain control of and remain in their neighborhood after such renovations. For Lucia Kowaluk, Dimitri Roussopoulos and the most active members in the community, the cooperative idea was an imperative: not only was it the result of ten years of resistance to speculation, but beyond, it embodied the qualities of a true community build-up: participation, collective control and elimination of individual profit. Heritage Montreal once again started negotiations with CMHC, this time for the financing for purchase and renovation of properties.

On January 16, 1979, the first public assembly of the whole neighborhood was held to inform discussions on the fate of the property.

According to François Piazza, a member of Maisons St-Louis, eight people
were interested in cooperatives and over forty wanted to know how to buy privately. In any case, they were informed that Heritage Montreal was in the process of negotiating an agreement with CMHC for the acquisition of the whole neighborhood.

Maisons St-Louis wanted to know more about the details of this eventual transaction. Through meeting with Phyllis Lambert and her legal advisor, Mark Feldman, Elmer Facteau and other members of Maisons St-Louis learned that it was Heritage Montreal's intention to try and convince CMHC to buy the properties "at a price that would permit the existing tenants to renovate the buildings or to sell to tenants associations or cooperatives, who would undertake their own renovation." 1 Feldman assured them that, yes, they could have private ownership, and that under the current CMHC programs, they would then carry mortgages at 6 3/8%, whereas cooperatives and non-profit associations could have interest rates as low as 2% on 100% mortgages and 1% on 90% mortgages, based on tenants paying 25% of their income. Since market interest rates on mortgage were then 10 3/4%, Maisons St-Louis were finally convinced to go along with government programs and abandon their plans for private funding. 2

On February 21, CMHC's Montreal office refused Heritage Montreal's proposal on the grounds that:


2Interview with Elmer Facteau; May, 1980.
1) the group's experience was in helping to renovate build-
ings, not in managing property;

2) that no market study had been made to assess if residents
would or could pay higher rents after renovation, and;

3) that CMHC only financed small coops of 30 units maximum,
capable of self-management without exterior help.

Immediately, Heritage Montreal started negotiations at the federal
level.

Federal elections were to be held in three months. It was critical
for the Liberal party to win Quebec: a rising nationalism, fueled by the
recent victory of the Parti Québécois (PQ) in provincial elections (1976)
could only be controlled if ties to the central government were kept
strong. The liberal constituency was the only one to compete seriously
with that of the PQ, the Conservatives not being very popular east of
Ottawa.

The Bronfman family's long standing support of the Liberal party
was needed more than ever. André Ouellet, as minister of Urban Affairs,
was responsible for CMHC; he was also campaign chairman for the Quebec
Liberal Party.

CMHC's local decision "could be reconsidered", but a show of sup-
port from the community was needed. A telegram was drafted to explain
and endorse that Heritage Montreal's efforts were fully supported by the
Milton Park residents. It was passed from door to door and signatures
were collected.
On February 27, a second general assembly was held. Phyllis Lambert was introduced to the neighborhood for the first time and spoke hopefully about the negotiations. They were almost there, the project had all chances of succeeding. Dimitri Roussopoulos, presiding the assembly, gave Maisons St-Louis half an hour at the end to explain their position. MSL wanted to have guarantees that other forms of ownership besides cooperative would be possible. To settle the issue and stop fighting, Phyllis proposed that the telegram be reformulated to include "individual or collective ownership."\(^1\) Some members of Maisons St-Louis then signed the telegram, which totalled 200 names; other members remained skeptical.

The telegram was sent to CMHC on March 2. From then on, events succeeded rapidly. On March 26, Heritage Montreal made an offer to Paxmil, who accepted it.\(^2\) At a Board meeting, on April 19, CMHC decided to buy, and a memorandum of agreement with Heritage Montreal was entered at the City of Montreal on May 1. Meanwhile, a Federal communication was released on April 25 by a liberal party representative, published in La Presse the next day, announcing that CMHC had the intention of buying 150 houses in downtown Montreal, for Heritage Montreal, for the sum of $5.5 million, to be handed over to cooperatives.\(^3\)

\(^1\)Interview, Francois Piazza. March, 1980.
\(^2\)Mentioned in Deed of Sale between CMHC and Paxmil, Montreal, May 16, 1980.
\(^3\)La Presse, April 26, 1979.
On May 16, 1979, a few days before the expiration of Heritage Mon- 
treal's Purchase offer, CMHC acquired the Milton Park properties from 
the Paxmil Corporation, for the price of $5.5 million. Five million 
were given at the closing and the $500,000 was to be given by install-
ments of $100,000/year at no interest.

The same day, CMHC entered into a Promise of Sale agreement with 
a non-profit corporation created by Heritage Montreal, specifically for 
the project, called SPUM: Société du Patrimoine Urbain de Montréal. 
The agreement gave SPUM control of the properties for a period of three 
years, at the end of which time they would have to have sold all of 
them to cooperative and non-profit associations, for the purchase price 
plus 10 1/4%; SPUM was to set up these cooperatives and associations, 
manage the properties and produce a development plan for the area with-
in 150 days of the date of the contract.

On May 22, the Federal elections gave power to the Conservative 
Party, with Joe Clark as prime minister leading a minority parliament, 
while the liberals overwhelmingly swept seats in Quebec.

A month later, 200 residents of the Milton Park neighborhood met 
in its third general assembly. The news of the purchase was a source of 
celebration. Maisons St-Louis were once again given a slot at the end. 
They startled the assembly by announcing that, far from having receded, 
they had now received their papers, as a non-profit corporation.
III. Conflict of Ownership

1) PROMISES AND CONTRACTS

The telegram of support, sent on March 2nd, 1979, read:

"To Mr. William Teron, chairman of the Board of Directors of CMHC, Ottawa; To Mr. André Ouellet, Minister of Urban Affairs, Ottawa.

"We are all tenants of Paxmil who have been the object of foreign ownership neglect for the past decade. Through the facilities and assistance of Heritage Montreal we finally have the opportunity of owning our own homes individually or cooperatively, and renovating our neighborhood at reasonable cost. Without the intermediary of Heritage Montreal, most of us will be unable to afford the otherwise higher purchase price for which the properties are to be sold. Consequently, we are sending you this telegram to express our support for the initiative of Heritage Montreal. CMHC, particularly in the last year, has done little to honor its social responsibilities in Montreal. We must insist that it give us the same attention as it gives private developers. If there are funds for Place Guy Favreau, there should be funds for us. Note: Heritage Montreal, a non-profit urban conservation organization, is applying for CMHC funding to buy all the Paxmil properties at once. Their plan is to remain owners only for the few years that it would take to slowly form coops or sell the houses to individual resident owners. The advantages for us, the tenants, are 2: the unit price will be lower, since they will sell them to us at no profit; and they will assure that speculators and absentee landlords will not buy the property before we have a chance to organize ourselves."

The text of the promise of Sale agreement, passed between CMHC and SPUM (referred to as Patrimoine) on May 16, 1979, reads as follows:

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1 my underlining

2 Place Guy Favreau: a controversial downtown office project sponsored by the Department of Public Works in Ottawa to consolidate federal agencies in Montreal; as a result of space requirement revisions and a response to public opposition, the original megastructure proposal was reduced to half its size and part of the site was given to CMHC to build 200 housing units to be organized into cooperatives; the project was stopped and restarted several times, as governments changed, and the housing component has since been dropped.
"...CMHC will sign a registrable Deed of Sale of all or part of the said immovable properties in favor of Patrimoine or in favor of non-profit co-operative associations or non-profit corporations nominated by Patrimoine and previously approved as a purchaser by CMHC;..." (Article I (d))

SPUM will..."assist or cause to be assisted the residents of the properties and/or others to establish non-profit co-operative associations and/or non-profit corporations for the purpose of renovating and purchasing the properties;" (Article II (b))

SPUM will..."carry out the community planning work associated with the rehabilitation of the properties, and with the acquisition of the properties by non-profit co-operative associations and/or non-profit corporation." (Article III (g))

CMHC will..."give full and prompt consideration to applications from Patrimoine and from cooperative associations and non-profit corporations organized by Patrimoine for financial support under the terms and conditions of the National Housing Act Programs for the purpose of:

(i) organizing and starting up the co-operative associations and non-profit corporations;

(ii) insuring such loans as may be granted to the co-operative associations and non-profit corporations by private lenders to purchase and rehabilitate the housing units;

(iii) subsidizing the rehabilitation of the housing units;

(iv) providing interest write-downs on the long term loans to the co-operative associations and non-profit corporations which are made by private lenders." (Article IV 2)

Apparently, after the telegram was sent, it became very difficult for Maisons St Louis to reach Phyliss Lambert or meet with members of Heritage Montreal. On March 16, MSL sent Heritage Montreal a series of 17 questions. Among them, points of policy were seen as critical to discuss and decide on before completion of the sale of properties, if

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1 Pierre Bourdon, Le Devoir, August 15, 1979; interview with MSL members.
joint participation in decision-making was to be respected.

"After purchase of the properties, are owners to be given same priority as coops?"

"If private owners do not want Heritage to restore for them, can they apply through Heritage for grants from the respective governments?"

"What happens to buildings in which tenants cannot decide, or have made different choices, as to whether they wish to be members of co-op, be private owners, or remain as tenants?"

"Would re-sale to tenants include transfer of the same mortgage?"

"Could a potential tenant-owner renegotiate a mortgage with another financial institution?"

These questions were left unanswered, but responding to a request made by Heritage-Montreal and in order to clarify their own stand on the ownership issue, Maisons St-Louis adopted a position paper at their general assembly meeting on May 7. They wanted tenants within the project to have the choice among five tenure options: ¹

1) individual ownership
2) co-ownership
3) condominiums
4) cooperatives
5) rental

and that the same priority be given to all after the purchase; owners could not own more than one building and had to live in it; the cost of the renovations for basic structural, electrical, plumbing and heating work would be distributed over all the units in the project, pro-rated to,

¹ See Appendix for comparative description.
SPUM's Board of Directors was made up of six people: Phyllis Lambert, president of Heritage Montreal; James Raymond, of CEMP Investments, investment advisor; Jean-Marc Côté-Pouliot, of Save Montreal, former political fundraiser and advisor to a federal liberal representative, manager of the Olympic Village during the 1976 Games; Mark Feldman, lawyer, legal advisor of Heritage Montreal; James McGregor, planner, founding member of the CDLC, and Robert Cohen, project coordinator, lawyer at the Pointe St-Charles Legal Clinic since 1973. A representative of the cooperatives was also to sit on the Board.

SPUM went immediately into action. It set up an office on Park Ave., started issuing a newsletter called SPUM Bulletin, explaining the events, announcing meetings, inviting the population to ask for information. Two social animators were hired, John Gardiner, from the Legal Clinic at Pointe St-Charles, and Sue Morehead, who both had extensive experience in working in low-income neighborhoods and setting up cooperatives. Together with Bob Cohen, they held information sessions every Tuesday night, on how the neighborhood would be turned over to many small cooperatives; as soon as a group was interested, they were invited to identify a territory, apply for a charter, seek new members and continue to meet on their own. The office on Park Ave. was always open; the secretarial staff, recruited from other community groups, would double as information dispensors; there were numerous flyers handed out, a ten year history of the neighborhood struggles and the final victory of the people, written by Lucia Kowaluk, SPUM Bulletins and a pamphlet, published by the CDLC, entitled: "What is a Coop?"

Simultaneously, a crew of architects and students started a door-to-door survey of the neighborhood to assess the renovation work needed. The CDLC
Fig. 3: Actors and Relationships
was also putting together statistics, evaluations and cash flow projections, all to be included in the development plan to be presented to CMHC in October.

On July 18, Maisons St-Louis met with Robert Cohen; the newly appointed project manager was caught in cross-fires between his understanding of the role given to him by SPUM, and this minority group of angry residents. They were asking him to return to the board to see if it could change its interpretation of the contract, as it viewed cooperatives and non-profit corporations as the only types of tenure possible.

Two-storey houses on Jeanne-Mance.

Four-storey apartment building on Hutchison.
Meanwhile, as a reaction to the chain of events, MSL launched a campaign in the main newspapers. Elmer Fecteau first addressed a letter to the minister of Urban Affairs, published in the Montreal Star, entitled "Non-profit tenants' organization wants the right to purchase housing." The goals of Maison St-Louis were to facilitate the purchase and renovation of houses in the St-Louis neighborhood and to fight against speculation, gentrification and absentee landlords. They were always assured that all tenure types would be respected and their support of Heritage Montreal had thwarted them of their known intentions of buying and renovating their houses.

All throughout August followed a series of articles, in the English and French press, written by different members of Maisons St-Louis.

The text of Heritage Montreal's own public communication was quoted:

"the project will allow residents to change from a tenants' status to that of co-owners. As a result, there will be an enormous improvement in the quality of services and of building maintenance; hundreds of people will have a new interest in the city."

The text of the telegram of support was also published. It was felt that in a neighborhood of 700 housing units, there was room for different types of tenure without opening the door to speculation. For those who consciously chose cooperatives, it could only be a success. For others with different life styles and aspirations, tight schedules, and/or who knew their limits, co-ownership seemed to be the answer. But freedom of choice and democracy had taken a strange turn. SPUM's board of directors was composed of outsiders, who took the project from under the residents and turned it into "their thing." Comparison was made with another project, a mile south of
Milton Park, Le Cours Le Royer, where Old Montreal warehouses had been converted to luxury condominiums by some of the same people (CEMP Investments), who were now advocating the virtues of non-profit collective ownership. On the one hand, SFUM's intention was to respond to the different needs of the people, and on the other, it refused to give Maisons St-Louis its ownership options. Many of MSL's members had long lived in the neighborhood and had demonstrated their attachment to it by forming a non-profit corporation designed to help purchase and renovate their houses; they did not want to be forced to either join a cooperative or move. In a half-page article entitled "New imposture in Milton Park," Jacques Bourdon, a 13 year resident, gave a detailed historical account of the neighborhood's struggles and an assessment of the present situation. Quoting a radio interview where it was declared that the Milton Park project would be "the Place Ville Marie of coops," he charged that the neighborhood was undergoing a new "bulldozer," this time, ideological.

Perhaps the most satirical indictinent, indicative of the general tone used by MSL to arouse public opinion, was the article written by François Piazza. This was the time when the Boat People, escaping Vietnam, were being granted political refugee status in different western countries. As part of the Canadian immigration policy, CMHC had announced that it would make available to them vacant units of public housing. The letter, addressed to the minister of Urban Affairs, responsible for CMHC, started by

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2 Pierre Benoît, May 22, 1979 on CKAC Radio Station

3 Le Devoir, Aug. 6, 1979. "Où l'on n'achète pas son logement"
congratulating him on this decision.

"As a CMHC tenant myself (I live in the Milton Park neighborhood where CMHC has recently bought 700 housing units, out of which about 50 are vacant), I wish some refugees will come and live among us. Their integration will be quicker here than anywhere else because, thanks to SPUM, they will find conditions which are familiar to them; in fact,

1) SPUM is proceeding to the instauration of cooperatives, like it or not, to the express and repeated exclusion of any other form of ownership, in spite of the residents. This will agreeably remind them of the housing collectivization of Ho-Chi-Minh City.

2) To do so, it has hired people who's role it is to praise this form of tenure to the people, insisting on the fact that, anyway, that's all there is. Here we name them "animators." They're called "bodol" in Vietnamese.

3) Anyone expressing the wish to buy his/her dwelling unit is accused of being a speculator (in Vietnamese an exploiter of the people). "Housing must be taken out of the market." One who refuses to be member of a coop will not have subsidies, will pay higher rent and become "a marginal." If one accepts, his/her rent will be determined by the coop, according to its statement of earnings.

4) SPUM who proclaims everywhere that it is working "for the community," has been elected by the grace of Heritage-Montreal, Phyllis Lambert-Bronfman, its president, and CMHC, exclusively. It is composed of six members, unknown to the neighborhood until their nomination (it's the Politbureau). It plans the future and the expenses of the neighborhood without involving its residents in the decisions, for which they will pay the bill later. This is what's called in Vietnam democratic centralism: all the leaders are from the North! As you can see they will be very much at home here.

Now, there remains to be seen if they'll be admitted. Because, to be a tenant, one has to fill a questionnaire, which among other things, asks if you are interested in collective projects; a selection committee then decides. Exactly like at home, I tell you! But a doubt comes over me. According to La Pressee, you would have declared: "We do not want to subsidize refugees indefinitely and we hope that some of them will decide to settle here and to acquire their housing once they'll have become autonomous."

Could the people of our neighborhood, sir, obtain the same favor you are doing for the Vietnamese? We are 72 who do not want to be subsidized through cooperatives, who are autonomous (and would like to remain so) and who would like to acquire the houses in which we live. Can you obtain for us what CMHC, through SPUM, denies us in the name of collectivism? Or shall we be forced, because we refuse to collectivize, to wander about the streets with our furniture in trucks, to gain the same rights?"
While some of these articles were very entertaining and raised intriguing questions as to the nature of this project, others were too self-righteous to attract genuine sympathy.

Humor got more mileage than outrage. Some tactics were used to arouse politicians' sensitive spots: cries of freedom of choice and democracy itself being at stake; the spectre of communism looming ahead, funded by a federal agency; the young immigrant working couple, confused as to whether they could stay in the neighborhood or not because of this cooperative project, but very attracted to the idea of buying their apartment, to stabilize their lives.

Under the assertion that there was no citizen participation in this topdown imposed structure, the articles either deliberately failed to mention the incredible out-reach work that SPUM had set out to accomplish in the neighborhood, in the form of meetings, information sessions, literature, and availability of technical and human resources, or else described it as propaganda, brainwashing and outright coercion tactics.

Either way, the outstanding accusations, which remained unchallenged, were that 1) members of Maisons St-Louis had been promised, and then denied, options of private ownership and that 2) SPUM's board of directors, created by CMHC and Heritage Montreal, was not representative of, or willing to recognize, the diversity of the residents' positions. A later point of protest was the fact that opposition to Maisons St-Louis came not so much because of strong opinions against their views as for bureaucratic reasons of ease of process; the project was huge and difficult enough as it was, with two types of programs; exceptions would make it unmanageable.

The point of highest visibility, however, was the strange alliance at the top, of the fox and the hare: on the one hand, investors, lawyers and
realtors, involved in urban land development across Canada, whose profit motivation is beyond any doubt or discussion; and on the other, hard core social animators, who frown on private property and profess the rule of housing as a right: service versus commodity.

In addition to other newspapers, which covered the project's general information, the Montreal Star published three articles which gave fair representation of Milton Park's history of struggles, the victory the CMHC-SPUM contract represented for saving the neighborhood, and the dissenting group within it. Maisons St-Louis's position was summarized:

"People don't want the Place Ville Marie of coops."

Attention had indeed been given to the project, and opinion aroused. An Urban Studies masters student, from the University of Montreal, responded publicly. In a letter to the Star editor, he argued that SPUM's position was perfectly defendable, on two grounds.

"It is precisely because of a division among residents, of the individualism and profit motive of property owners, as well as the complicity of the public bodies, that the great real restate capital, Concordia type, among others, was able to impose itself on the neighborhood. Cooperative ownership constitutes a starting point for the democratic control of the development of the neighborhood, since it is articulated on democratic structures and that there is no divorce between the interests of the landlords and those of the residents.

Second, in a popular neighborhood like St-Louis, at the periphery of downtown, pressures from the dissidents can be perceived and interpreted as a tendency by middle and "autonomous" classes to use their privileged mode of appropriation of the urban space and to impose a social division of space, at the expense of the popular classes.

1 Ensemble, June 1, 1979. "Un grand projet de la SCHL ajoutera 600 logements coops"

2 The Montreal Star, Aug. 22: "Milton Park gets new lease on life"
   Aug. 24: "Milton area tenants press for more freedom of choice"
   Aug. 29 "Area dodged wrecking ball for 10 years"

3 Le Devoir, Aug. 20, "Aux victimes du collectivisme."

4 referring to Maisons St-Louis
displaced towards the zones in deterioration. This cooperative pro-
ject is a form of compromise which does not alienate anyone's right
and allows to promote, even though locally and very relatively, the
right to housing of the popular classes, which is seldom recognized
other than in speeches."

The "dissidents" were not wise to raise the question of democracy,
except superficially by exploiting the contradictions in the CMHC-HM-SPUM
TRIO, and was advised not to threaten a project of "symbolic value," after
the long struggles of the citizens, as this would further polarize and
mobilize groups within the neighborhood. A Montreal Star editorial\(^1\) sum-
med up the situation:

"It took an unusual collision of forces to produce the large-scale
co-operative conversion and rehabilitation project in the Milton Park
district (...) Heritage Montreal and its creature, the Société du
Patrimoine Urbain de Montréal, are in a slightly anomalous position
at the moment. They are, for all practical purposes, the landlord
to about 2,100 people who have a strong local tradition of fighting
with their landlords. The essential difference is that they are
obliged to re-sell to co-ops or non-profit associations of occupants
on terms yet to be announced.

They are a landlord trying to persuade their tenants to do away with
landlords, like the aristocrat Tolstoy freeing his serfs. The cynic
asks: What's in it for him? What is in it for Heritage Montreal and
SPUM is the fulfillment of their deeply held conviction that those
buildings and that neighborhood should be saved and that co-op owner-
ship is the way to do it. Their progress to date indicates they are
on the right track."

The progress was that, besides the Milton Park Coop, which was made up
of the former Jeanne-Mance and Ste-Famille Street Committees, and had re-
ceived its charter, in August, three cooperatives were in the process of
formation.

Robert Cohen, late in the summer, had prepared a lengthy and thoughtful

\(^1\) The Montreal Star, September 1, 1979.
explanation of the project, defending SPUM's activities and objectives, and stressing the fact that any internal disagreement should be debated through negotiations within the neighborhood, not in the media. But it had not been published. Instead, many of the points made in support of collective non-profit ownership, and the progress report on what MSL wanted, appeared in subsequent SPUM bulletins, thus avoiding further public display.

It was Lucia Kowaluk who took the initiative to respond\(^2\) to the flood of MSL letters in the newspapers. She first thanked the Star for their editorial support, seeing that they had understood the project's purpose of saving the neighborhood and its residents. It would be the largest project of its kind in Canada, allowing people of limited income the rare opportunity to control their residences, through co-operative ownership. It was unfortunate that a handful of disappointed residents, unable to become private individual owners as they thought possible a few months earlier, "were indulging in a campaign of distortions on the motives of Heritage Montreal, hoping thereby to force CMHC to lose confidence in the project."

But the final work came in October, when Lucia answered Pierre Bourdon's account of the events, by a full page definitive history and meaning of the Milton Park project.\(^1\) Quite the opposite of "a new imposture," SPUM's intervention in setting up cooperatives and non-profit groups was the logical consequence of ten years of community struggles. She pointed out a number of facts to prevent possible interpretations of his earlier comments, which

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in some cases were outright falsifications: 1) the notion of private ownership did not surface in the neighborhood until January 1979, whereas the idea of a housing cooperative had been explored exactly nine years earlier; 2) Maisons St-Louis had not been around that long, and in any case, their support of Heritage Montreal was not that crucial to the negotiations with CMHC; that they should have widely contributed to the birth and realization of the project was nothing but a gross exaggeration. The vast majority of the 200 signatures had been acquired before the general assembly of February (the telegram was sent March 2) when only then did one of their leaders sign; 3) the community is represented on SPUM's council of administration: as early as when the contract with CMHC was signed, SPUM asked for a representative of the cooperatives to have a seat on its board of directors, and at a meeting of people interested in cooperatives, one such person was elected; in addition, a project of a community consultation council has been submitted, on which SPUM would sit with other groups (cooperatives, non-profit associations, CLSC\(^1\)) to manage the rooming houses on a cooperative basis; 4) no one will be forced to join cooperatives: existing tenants who do not wish to be a coop member may remain tenants in the houses owned by cooperatives; in which case they will pay higher rent, because one of the benefits of being an active member is the reduction of management costs; 5) there are no housing cooperatives belonging to the residents in Vietnam or the Soviet Union; and all these allegations, anti-Semitism (against people active in Heritage Montreal and SPUM) and witch hunting, only recalled the sad performance of the McCarthy era.

\(^{1}\)CLSC: Centre de Loisirs et de Services Communautaires; neighborhood social services centres, funded by the provincial government, delivering recreational, social animation and medical services.
Over 8% of the population of St-Louis (which includes Milton Park) is on welfare; a third of the male population does not work; yet, the average rent is $135. All this work has not been done to result in the formation of two classes: those who can afford to buy their houses and those who can't. "The idea of preserving the neighborhood in the interest of its least privileged residents has been the basis of our work for over ten years."

At least, being equal in housing, through cooperatives, is one way of rebuilding equity in a community.

"Certain political and financial interests would like to see this project of housing cooperatives fail, or at least stop. It would be hard to believe the opposite. Mr. Bourdon and his friends, consciously or not, are playing up to these interests."

The article clearly established the facts regarding the continuity in the idea of cooperative housing, thereby dismissing any further allegations of imposition. It also stated unequivocally Milton Park Cooperative's social and political commitment in defending the interests of low income residents. It did not dismiss the fact that the two classes of residents which the project definitively did not want to see emerging, already existed: through income, degree of social commitment, or other measure; it simply stated that, at least in housing, no privileges would be allowed. Nor did it dismiss the fact, however, that two other classes would be created anyway: those who could participate actively in the cooperatives, and those who couldn't.

The article also reinforced the assertion that tenants-at-large and owners-to-be were not represented on SPUM's board of directors: only
people interested in cooperatives. But by this time, enough cooperatives and non-profit groups were in formation, to prove the viability of the project's ambitious goal.

In the November issue of SPUM's bulletin, two letters were published side by side, one by a resident favoring private ownership, the other by a group opposing it.¹ The first letter was actually addressed to the Governor General of Canada. Draped with indignation and pomposity, the text opened with a sprinkle of capital letters every three words. The terms of the telegram of support were again contrasted with the subsequent imposition of collective ownership to all residents, and the request was made that freedom of choice be restored, for those who had publicly supported it, as well as for a silent majority who, out of forced habit, would tacitly submit or quietly depart. It ended with a list of personalities to whom copies were sent: the Right Honorable Prime Minister of Canada, His Excellency the Lieutenant-Governor of Quebec, the Honorable Premier of Quebec and the Honorable Chief Justice of the Supreme Court of Canada. And as if this wasn't enough, the top of the list was crowned by Her Majesty the Queen. Hardly a wise move to attract sympathy in the neighborhood!² The second letter was signed by five cooperatives already formed in the neighborhood, and addressed to the editor.³

¹ SPUM Bulletin, November 9, 1979.

² Although the letter was written by an individual, with no mention of or endorsement by Maisons St-Louis, the issues were the same, and set an unfortunate precedent for those residents of the neighborhood who did not know MSL before and who read the Bulletins: "Maisons St-Louis? Oh yes, those who write to the Queen?"

"It is becoming more and more obvious to some of us that all things considered it is not practical for SPUM to sell to a handful of individuals some of the houses within the project. As the project progresses, evidence indicates that a mix of cooperative owners with a few private owners is not in the interest of the community. Why?

1) The size of the project - 728 units - dictates that certain procedures be followed for establishing a unit price equalizing the advantages and the disadvantages of certain properties amongst all. Further, community standards of renovation should be established and respected. Will private owners abide? Who will assure it?

2) The use of common space must be decided by the community. Individually owned buildings in the midst of cooperatives who might wish to develop common approaches to the use of free space (gardens, green space, parking) could be disruptive.

3) The project was conceived as a non-profit housing project. Everyone would enjoy the same relationship with the space occupied. With the private owners, complicated roles must be established to assure that they do not profit from living space. Again, how will this be assured, and by whom?

4) It is unfair for privately owned buildings in this project to have tenants. That status would probably be dictated by the inability to buy. Since private landlords are not eligible for the same subsidies as co-ops, rents would be much higher. Furthermore, tenants of private owners are not eligible for rent subsidies unlike co-ops. For these reasons, individual ownership, at best, is only possible for a few buildings - that is the cottages, 10 or 12 of the 728 units in the project.

5) For these few houses, SPUM would have to establish a set of complicated rules to govern such things as renovation and profit making. After SPUM disappears, the Federation of Co-ops would be stuck with enforcing these rules. This would mean a bureaucracy and watch-dog atmosphere.

NO THANK YOU!

Montreal is for sale. Between University and St-Denis hundreds of "good buys" are available. Plenty of opportunities exist to buy low and sell high, to renovate or not, to never attend a meeting again.

But in one 6-square block piece of downtown Montreal that should not be possible. Surely that is not unreasonable. For once, houses will be renovated and everyone can stay and share in the community benefits. In fact, given the development of downtown Montreal, this should be the norm.

It now seems clear to us that collective non-profit ownership is simple, just and in the interests of all residents.
We urge the Board of SPUM to take this position and to communicate it to the whole community.

Co-op Milton-Parc
Co-op du Parc Jeanne-Mance
Co-op la Petite Cité
Co-op Ste-Famille
Co-op Concerto

Since all these arguments had been told to Maisons St-Louis before, their reactions were already contained in the first letter.

"...it is easier to run the project if only collective housing is permitted to exist within it. This is undoubtedly true — just as true as it would be easier to eradicate racial discrimination if there were only one race permitted to exist."

"After all, what sort of life would total uniformity and prescribed decisions create, even for the laudable end of finding the easy out of any situation?"  

This was to be the last comparison of the two views to be published simultaneously.

In December, the very final letter was published, this time from eight coops, in final retaliation to MSL. It was addressed to the unfortunate minister of Urban Affairs, who by then must have had headaches at the mere mention of the name Milton Park, expressing that they were categorically opposed to all forms of speculation in their neighborhood housing project, and therefore to favoring one small group with individual ownership. So as to leave no one in doubt of their equally powerful will to impress these views on public officials, copies of the letter were sent to the president

of CMHC, the Pro-Tem leader of the Liberal Party in Ottawa, the leader of the New Democratic Party, the leader of the Social Credit Party, two federal representatives, two provincial ones, the President of the Quebec Housing Office, three provincial ministers and the leader of the provincial Liberal Party.

The neighborhood wide federation of coops had done what it had to do: establish its position within the community and respond to the letter-writing campaign by one last group letter.

SPUM's position, as manager, called for a more flexible approach.
3) TRYING TO COMPROMISE

SPUM tried to negotiate an agreement with MSL as late as a year after its contract with CMHC. SPUM staff members who had extensive experience and commitment to cooperatives, were very sensitive to the accusation of wanting to impose this tenure on the whole neighborhood. They knew very well that the key to a cooperative's success was the full voluntary participation of all its members. This is why every effort was made to sensitize people to the idea, without rushing things. This is also why they denied that cooperative ownership was the only tenure possible: they were still negotiating some form of non-profit private ownership for some residents and recognized the right of tenants not to want, or the possibility of them not being able, to join coups. This was partially the reason why non-profit groups were included in their contract with CMHC. The main idea was to subtract the housing units from the private market for a sufficient period of time, until local autonomy could be built among the residents for them to manage their own property, on a non-profit basis. The negotiations with Maisons St-Louis were particularly delicate because SPUM had no guarantee of their non-profit motivations, or were unwilling to accept them: they could not be assured that the units acquired would not return to the private market upon resale. The question was control of the project, permanently, for low and/moderate income families.

On August 10, Robert Cohen wrote to Maisons St-Louis, asking them for a write-up of what type of ownership they proposed to sponsor. The same day, SPUM Bulletin no. 5 was distributed. In it were explained the social and economic advantages of the cooperative, the reasons why SPUM favored
collective, non-profit ownership, and a detailed comparative chart of the
rent that would have to be paid, for identical units, under private owner-
ship and as part of a cooperative. Because of the subsidies available to
cooperatives and non-profit associations, mainly an interest rate reduction
on mortgage, rent for a four room apartment would be $149/month in a coop,
and $217/month in a privately owned unit.\(^1\) Overriding these calculations,
which at that stage rested on a number of unknowns; SPUM explained the
principles and benefits of collective non-profit ownership as follows:\(^2\)

1) Property is owned jointly by large or small groups.

2) The group leases dwellings to the residents at the lowest possible
rent, taking into account the expenses of owning and operating the
property.

3) As members of the group, the residents are entitled to vote and
have an equal say in all decisions affecting the property.

4) The individual member cannot sell off any interest he has in the
property, and thus the profit element disappears.

5) The return to the member-resident comes in the form of lower rents
and the sharing of control over the property.

On September 18, SPUM produced a position paper which summarized their
negotiations with Maisons St-Louis and the way they intended to deal with
tenure options. Each point was then revised and amended by Maisons St-Louis.

With a little more refining and discussing, the two parallel positions
were adopted at the end of October and published in the November issue of
the SPUM bulletin under the title: "Analysis of two different positions
concerning individual ownership."\(^3\)

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\(^1\) For same amount of renovations needed; based on conventional 75% mortgages
at 11 3/4% for 25 year terms for private ownership and federally insured
100% mortgages at 6% for 35 years, for coops.

\(^2\) SPUM Bulletin no. 5, August, 1979

\(^3\) SPUM Bulletin no. 9, November, 1979.
1. Community and CMHC must accept any negotiated agreement
2. Wants to avoid speculation and profit
3. Forms of ownership: individual, co-ownership, cooperatives and non-profit associations subject to other restrictions
4. Tenants: no tenants permitted if ownership is on an individual or co-ownership basis. If tenants live in a coop or non-profit association, their rights will be protected.
5. Method for determining the option of ownership: each person living in the building must accept the option of co-ownership or individual title. Each person must always have access to the benefits of subsidies and access to participate in the management.
6. Buyers will find financing.
7. The sale price will be a standard price established for all the buildings.
8. Community renovation standards
9. Owner must live there except for short periods of time.
10. On re-sale, the first right of refusal will be held by the residents council, the Federation of Co-ops or CMHC.

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<tr>
<th>SPUM</th>
<th>Maisons St-Louis</th>
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<td>10. On re-sale, it must be offered to residents</td>
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11. Re-sale price: standard price or cash paid at time of purchase plus renovation costs invested by the purchaser plus 50% of the increase in the cost of living; whichever is the lesser of the two.

12. Option of individual tenure or ownership is open to residents living in the project before October 20, 1979.

11. Takes into account the purchase price, renovation costs, and indexation to the cost of living.

12. Open for any resident, no matter when.

Out of the twelve points, seven were still unresolved and formed the agenda for a six member negotiating committee, formed by SPUM and MSL, to come to a solution. This was the closest SPUM and MSL came to an agreement. The major points of contention were around 1) the resale price, which SPUM wanted to keep the lesser between purchase price or half-indexed amounts paid individually for downpayments and renovations, whereas MSL wanted to take into account purchase price, renovation costs and full indexation; 2) the renovations, for which SPUM wanted to follow community standards and MSL wanted to separate basic from individual standards and rule disputes according to simple majority; and 3) the choice of tenure type and its duration, SPUM wanting to have cooperatives supercede other types in case of non concensus in a building and private ownership to be offered only to the existing residents who wanted it (whereby turnover would gradually phase out private ownership); MSL wanting the option of ownership open to any resident, existing and future (whereby owners could transfer their units to friends, relatives, etc.).
4) **MSL's Position**

Since it was becoming obvious that the text of the contract between CMHC and SPUM would not be revised to include selling properties directly to individual owners, Maisons St-Louis adopted an alternative line of action. They proposed to buy the bulk of properties as an non-profit association of the type described in the agreement, and then to sell them back to their members, under different tenure options. In a detailed protocol\(^1\) MSL spelled out the way in which these transfers could be made.

Future owners would take a purchase option with MSL of one, two or three years. In the interim, MSL would:

1) collect rent

2) manage the properties a) do all the required maintenance and repairs  
   b) call for bids on group contracts for  
       - insurance (personal and moveables)  
       - heating fuel  
       - maintenance and other services

3) set-up special funds: a) down-payment fund  
                          b) reserve fund  
                          } members choose to contribute or not

4) create and manage a) Réseau St-Louis, a pool of skilled labor and competences from people within the St-Louis neighborhood  
                        b) an information and clearing-house service to its members on all available government programs, subsidies, grants and private sources of funding for mortgages, mortgage insurance, renovations, etc;  
                           using existing social services, and CMHC, offer courses on bookkeeping and home insulation;

5) pay for its administration through a) start-up grant available to non-profit associations  
                                     b) fund-raising committee (posters, etc.)

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\(^1\) "Conditions for Individual Acquisition" Maisons St Louis, October, 1979.
c) using Réseau St-Louis as hiring service;

6) hire a lawyer for all contracts and legal work;

7) hire architects for renovation consultation, plans and a stamp.
Under this arrangement, members could pay, in addition to their rent, an amount into an interest-accruing fund, during the whole period of the Promise of Sale which would be credited back to him/her at the moment of Deed of Sale. Depending on how much was contributed, this would cover part or all of the down-payment required by whichever lending institution would finance the individual mortgage. In addition, any excess of capital, once debt service and operating expenses were paid by MSL, would go back to its members, either a) towards down-payment, or b) as a form of sweat-equity: building materials would be supplied free, bi-monthly, to owners wishing to do renovation work themselves, on the condition that they be used within those two weeks before the next delivery. As with maintenance contracts, MSL would get better prices on materials by buying in bulk, calling for bids, and using an existing local network of laborers, builders, architects, etc.

Renovations would be done individually, by each owner or group of co-owners, once the buildings had been purchased, except for such group purchases, major expected repairs or renovations of basic systems, as would be decided jointly by concerned members and provided for by MSL through the reserve fund.

The assessment of how much renovation work needed to be done would be based on:

a) municipal inspectors' examination of the properties, for repairs;

b) SPUM's architectural survey for its recommendations and evaluations
c) residents' own assessments for problems and renovations they thought necessary;

d) MSL's own property inventory sheets to be filled out by members;

e) McGill's architectural study of the Milton Park neighborhood, and the use of its public architectural services.

Included in both the Promise of Sale and Deed of Sale contracts, between MSL and its members, and subject to SPUM's and CMHC's approval, were:

1) price and conditions of resale;

2) restrictions concerning leasing conditions, except for short periods of time; and

3) a schedule of renovations.

MSL could sell property to its members in individual ownership, co-ownership or condominium ownership. Any leasing or resale agreement after that would include MSL's co-signature, so as "to insure that prices would respect norms established by the agreement between CMHC and the contract." After a member of MSL had become an owner, he could still participate, if he wished to, in the reserve fund, group contracts for insurance, fuel and services, information service, Réseau St-Louis, etc.

Maisons St-Louis would withdraw from the administration of these contracts, partially at the moment of Deed of Sale, and totally after a period of ten years. Attached to the document was a blank contract between SPUM and MSL, which would have had SPUM:

1) recognize MSL as a non-profit association, according to its definition in the National Housing Act and as mentioned in the contract between SPUM and CMHC.

2) recognize MSL as the representative and valid interlocutor of its members, who were people living in properties included in the said contract between SPUM and CMHC, and who wanted to buy their buildings according to a form of ownership other than cooperative.

That contract was never signed.
MSL is incorporated under the third part of the Quebec Law of Corporations, which part only deals with non-profit corporations, defined as "without financial gains to its members." This can be interpreted as without direct payments or without indirect benefits (such as reduction in cost of services). The National Housing Act, however, defines non-profit corporations, eligible for CMHC loans, and in particular for the interest rate subsidy, as a corporation whose revenues cannot profit, or be paid personally, to its owners, members or shareholders. It has to be a charitable organization only. Even a housing cooperative, under that definition, is not a non-profit corporation, since its capital (subsidies) indirectly benefits its members, through lower rents. This is why the program is offered to housing cooperatives and to non-profit corporations.¹

MSL's type of non-profit corporation was set up to facilitate the purchase and restoration of its members' homes by individuals. It operates like a cooperative; it resembles very much an owners' cooperative which is recognized by the National Housing Act and eligible for certain loans. The form has existed also in the form of building cooperatives: "a cooperative association who builds, acquires or improves houses with the intention of selling them to its members." (article 34.18(1)A) These exist in Canada only outside Quebec, as do rental cooperatives with capitalization. Non-profit associations, incorporated or not, have to be of the charitable type

¹ Fernando Noël, of the Department of Economics, University of Sherbrooke (Quebec) maintains that not only are the two types of associations different, but that they are mutually exclusive forms of ownership of enterprise in:

to be eligible for CMHC's interest rate subsidy. Under these definitions, MSL does not qualify as a non-profit association as mentioned in the Promise of Sale agreement between CMHC and SPUM. MSL pointed out that no precise definitions were given in that contract, either for the types of associations or for the applicable programs, and that it was entirely SPUM's interpretation which prevented them from qualifying.

On the other hand any cooperative or non-profit corporation has to be "nominated by SPUM, and previously approved as a purchaser by CMHC." And SPUM would not approve of, never mind nominate, MSL. There were several reasons for this. But before enumerating them, it is also important to point out that as late as November, six months after the contract had been signed, SPUM was still considering ways to accommodate private ownership, provided it met their goals of non-profit. Unlike the Federation of Coops, which by then represented eight co-ops in the neighborhood, and had taken strong stands against any form of ownership other than collective, SPUM was still trying to negotiate an agreement. Their goal was not to please, or frustrate or even "deal with" MSL: it was to manage a large scale urban project and to bring it back safely to the control of its residents. This is why MSL's proposal was unacceptable;

1) There was no safeguard to prevent MSL's properties from going back on the private market, after their resale to individual members; with substantial investment profit accruing to individual owners;

2) One of SPUM's objectives was the elimination of profit; under the last proposed procedure, the item of resale price had been swept under the carpet: it would be a "negotiated agreement" between MSL and SPUM, as well as the conditions of resale, which would be included in the Promise of Sale and Deed of Sale contracts from MSL to its members; an unresolved, postponed problem, and still a major source of disagreement: in the light of previously proposed purchase price plus renovation costs plus indexation, it was clear that this was not SPUM's definition of non-profit;
3) Another of SPUM's objectives was the elimination of the landlord-tenant relationship: although not mentioned in the last proposal, it was known that MSL wanted simple tenants to remain so if they wished; despite promises of respecting their rights, MSL also needed to retain that tenure option, if only to accommodate for buildings of which not all units were sold to co-owners; tenants' rights, according to SPUM, had to include parity of rents with tenants of non-profit corporations, and because of the non-applicable subsidies, this was simply not possible;

4. The purchase price of each property was still not established at this stage; it would have to include renovation costs, since this is how the maximum subsidy was determined; in order for the whole project to be equitable, these costs had to be spread evenly to all units, using the same criteria and standards; MSL's splitting the operations (purchase price independent of renovation costs) not only maintained the heaviest burden on the worst buildings, but did not ensure that the whole neighborhood would be renovated with the same quality of work.

In short, although MSL's proposal to acquire properties and sell them back to its members over three years was strikingly similar to SPUM's own role in the Milton Park neighborhood, it did not ensure or guarantee in any way that goals of community control, elimination of profit, all residents' access to decision-making and permanent protection of the neighborhood from speculation, would be met. In fact, it was thought that some of these goals were not even intended; that MSL had just designed for itself a two step strategy: first to acquire properties with free money as a non-profit corporation, and then phase out into for-profit individuals as each member became an owner.
IV. Development Plan: 1979-1982

1) MEETINGS

While negotiations were going on with Maisons St-Louis, SPUM was continuing its work of informing the larger neighborhood. Many meetings were scheduled, according to the August bulletin, in order to prepare the development plan, required by CMHC, with the input of the residents. According to this contract, SPUM was to:

"provide to CMHC within One hundred fifty (150) days of this date a detailed strategy, action-plan and financial plan for the purchase, management and re-sale of the subject properties;" (Article III (f))

To prepare the development plan, including collecting a statistical data base, assessing renovation costs of 700 units, doing feasibility studies, time flow charts, etc. by the date of October 16 (five months total), was one job in itself; doing it along principles of citizen participation and the involvement of 2,000 residents in joint decision-making was a parallel agenda.

Over 200 people attended the neighborhood meeting in June, where the requirement to produce the plan was described. On September 26, another neighborhood meeting had been scheduled (announced in a previous Bulletin), to discuss the purchase price of the properties from CMHC. The CMHC bulk purchase price of six block neighborhood ($5,500,000) had to be repaid to CMHC in three years with interest, totaling $6,800,000. How was this amount to be distributed equitably to the individual cooperatives, each having different municipal assessments, renovation costs, size mix and number of units? Additionally, existing rents varied according to the most random mathematical series. The idea was to even-out burdens so that all increases in rent after renovations would be the same. Five indicators on which to base the purchase price were examined:
1) total municipal assessment of the neighborhood
2) municipal assessment of individual buildings only
3) gross floor area
4) rents per unit
5) condition of the units

Some felt that an average of all prices thus determined should be the standard price. Others that only 2), 3) and 5) best reflected the fairest way to divide the global cost.

Only eight people showed up at the meeting. Information sessions were one thing, workshops were another.

The next neighborhood meeting was announced in the October Bulletin. This time, instead of an upper case typed and underlined "General Assembly" with date, the cover page had an unavoidable quarter inch Helvetica Medium "District Meeting - October 11." By that time, the data had been gathered, a working committee made up of organized groups in the neighborhood had discussed most of the issues to include in the plan, and it was time to
have a public hearing. The meeting was held in the Presbyterian church at the corner of Jeanne Mance and Prince Arthur, just as the previous one was, and two groups were formed: the French workshop upstairs, the English one downstairs. Maisons St-Louis, who had felt under-represented in the working committee (one representative for 72 MSL members, compared to 2 representatives of the cooperatives for 16 people,\(^1\) one for Yellow Door,\(^2\) and one for the rooming houses), asked that procedures be adopted for these meetings: in particular, for the right to propose motions to the assembly, vote on them and use these as community decisions to be considered by SPUM and included in the plan. Their demands were judged to be reactionary, their protests, out of place. Nevertheless, through informal discussions, motions were proposed in the French section, and towards the end of the meeting, votes were taken.

The propositions adopted at the meeting were as follows:

1) **Rooming houses:**

1. Residents of single rooms in the project are equal to any other resident, and as such have the same rights to equal consideration of their well-being.

2. The eventual owner of a rooming house in the project shall respect the rights of the residents and consult them on the proposed improvements to their homes.

Adopted: unanimously.

\(^1\)Figures from a member of MSL.

\(^2\)Social services center.
2) **Forms of ownership:**

1. Residents shall be free to choose the form of ownership which best suits their situation and aspirations; whatever form of ownership chosen, the owner shall live in his building and forego any form of speculation.

2. Residents who wish to remain tenants can do so; in such cases, their rights as tenants shall be respected by their owner under whatever form of ownership chosen.

   Adopted: 19 for, 8 against, 4 abstentions.

3) **Commercial properties**

1. Commercial tenants in the project are considered equal to other residents and shall benefit from the same freedom of choice concerning the form of ownership.

2. Commercial tenants shall not indulge in any form of land speculation whatsoever; however, they are entitled to the normal profits their business generates, according to the service they provide in the neighborhood.

3. Any change in use of a commercial property shall be submitted to SPUM's approval and eventually to the council of residents.

   Adopted: 14 for, 4 against, 4 abstentions.

These propositions ran countergrain, in various degrees, to some of the directions the plan had taken at the outset.

The buildings transformed into rooming houses before Concordia, had been owned by absentee landlords who did little or no maintenance. They were therefore the buildings in the worst shape, which twelve years of Concordia ownership did nothing to correct. After SPUM had completed its architectural survey, it had identified 50 units as being uninhabitable. Some were burned down, some in total disrepair, beyond renovation, some did not qualify as dwelling units and were in fact, cellars. But many of these
were inhabited nonetheless. In addition, to bring the buildings up to code required fire exits on each floor, new or wider corridors to lead to them, and consequently, major changes in floor layouts, losing some units in the process. Finally, some rooms were recombined into apartments. In total, 71 rooms were lost, in addition to the 50 declared uninhabitable. Maisons St-Louis' proposition about the roomers' rights referred partially to that issue. In their May position paper, they had requested a change of status for "100 uninhabitable units," so that their present occupants would not face eviction. It was never envisaged by SPUM to evict tenants, but a proposal had been made to "regroup" existing roomers into better houses within the project. This would also facilitate the formation and subsequent tasks of non-profit corporations, who would own and manage the rooming houses. The proposition also referred indirectly to the right of tenants to remain tenant, which was part of MSL's demands of free choice of forms of ownership.

MSL was also resisting the fact that commercial properties, the acquisition of which was to be spread out on the rest of the cooperatives' purchase price, would be managed by the community, through a yet to be defined non-profit community corporation.

Except for the first statement concerning rooming house tenants as having the same status as other residents, none of these recommendations appeared in the final document; this was hardly a surprise, considering that the meeting was held five days before the plan had to be submitted to CMHC. For all practical purposes, the text could have been at the printer's while the general assembly was being held.
CONTENTS

On October 19, only three days after the deadline, SPUM submitted the Action Plan to CMHC. It was a 40-page report of the project analysis, financial report and recommendations, with a 150-page appendix containing the census data analysis, proforma statements of revenue and expense, and of cash flow, the architectural survey and the community development strategy. Its main purpose was to establish the feasibility of the project, given the cost it had already incurred, the cost of the work to be done, the available government programs and subsidies, and the expected revenues from it, in addition to describing the way in which it would be carried out.

The feasibility of the project, described in Figure 6, depended upon four major items:

1. One-time capital costs and grants;
2. Anticipated carrying charges and operating subsidies;
3. Anticipated revenues from housing—current and future rents;
4. Property rollover rates.

Capital costs included acquisition and renovation costs, as well as professional and development fees. Initial SPUM estimates for these items, $14.2 million, were increased by $2.0 million to account for contingencies. By May 1980, these total development costs had increased to over $17. million. Capital costs were offset by two subsidies—the Federal Residential Rehabilitation Assistance Program (RRAP), which provided $3,750 per unit, and a municipal/provincial renovation assistance program which subsidizes up to 50% of renovation costs (up to $10,000 per unit maximum renovation).
### 1. Capital

<table>
<thead>
<tr>
<th>Acquisition</th>
<th>Initial land price</th>
<th>$5,500,000</th>
<th>$6,800,000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Interest (10 1/4%, 3y)</td>
<td>1,300,000</td>
<td></td>
</tr>
<tr>
<td>Renovation</td>
<td>Hard costs</td>
<td>5,877,794</td>
<td>6,583,129</td>
</tr>
<tr>
<td></td>
<td>Fees (12%)</td>
<td>705,333</td>
<td>865,200</td>
</tr>
<tr>
<td>Development</td>
<td>Property taxes</td>
<td>211,725</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Insurance</td>
<td>72,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Legal fees</td>
<td>89,475</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Interim financing</td>
<td>492,000</td>
<td></td>
</tr>
<tr>
<td>Total Capital Costs</td>
<td></td>
<td>14,248,329</td>
<td></td>
</tr>
<tr>
<td>City/Federal Renovation Subsidies</td>
<td>(2,938,897)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Capital Cost</td>
<td></td>
<td>11,309,432</td>
<td></td>
</tr>
<tr>
<td>Contingencies</td>
<td></td>
<td>2,000,000</td>
<td></td>
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<tr>
<td>Revised Net Capital Cost*</td>
<td></td>
<td>$13,309,432</td>
<td></td>
</tr>
</tbody>
</table>

*(Note: this was later raised to over $17,000,000 in May 1980)*

### 2. Anticipated carrying charges and operating subsidies

<table>
<thead>
<tr>
<th>Debt service 100%, 35 years, per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>a (2%)</td>
</tr>
<tr>
<td>b (4%)</td>
</tr>
<tr>
<td>c (6%)</td>
</tr>
<tr>
<td>d (15%) (market)</td>
</tr>
</tbody>
</table>

Expenses $572,000

Total operating costs

| a (2%)                           | $ 1,022,000 |
| b (4%)                           | 1,172,000   |
| c (6%)                           | 1,332,000   |
| d (15%) (market)                  | 2,532,000   |

### 3. Revenues

<table>
<thead>
<tr>
<th>Current rental income</th>
<th>$1,021,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net cash flow</td>
<td>Rent Increase Required</td>
</tr>
<tr>
<td>a 1,000</td>
<td>0%</td>
</tr>
<tr>
<td>b (151,000)</td>
<td>15%</td>
</tr>
<tr>
<td>c (311,000)</td>
<td>30%</td>
</tr>
<tr>
<td>d (1,511,000)</td>
<td>148% (to market rents)</td>
</tr>
</tbody>
</table>

Figure 6: Development Plan Feasibility: SPUM October 1979.
Operating costs and carrying charges were comprised of an estimated maintenance/management cost of $572,000 per year, and various calculations of debt service based upon 2%, 4%, or 6% mortgages from CMHC. Figures for a 15% (then market interest rate) mortgages are included for comparative purposes.

The maximum interest write-down is a global subsidy from CMHC, calculated as the difference between the mortgage payments at current market interest rates and the same mortgage at a 2% interest rate, for a 100%, 35-year level constant payment mortgage. This interest subsidy need not be as low as 2%, but nonetheless can be used in three ways:

1) First, it is used to bring the rent paid by residents down to the low end of the market rent (established by CMHC, as the lowest rents paid in the neighborhood around the project, for comparable units, after renovations).

2) If there is money left from the maximum amount after this adjustment, its second use goes toward subsidizing the rents of members who would, otherwise still pay more than 25% of their income by paying the low-end of the market rent. Usually, cooperatives are required to have 15% of their members eligible for low income public housing. Sitting tenants who are buying the building in which they live are waived from that requirement, provided they commit themselves to filling in subsequent vacancies with rent supplement eligible tenants. In any case, this rent subsidy is not transferable to the other cooperative members; if there is money left over from this maximum amount, after all paid rents have been reduced to the low end of the market, and there are no rent supplement eligible members, the money
3) Finally, if there are 15% eligible members, and there is still money left after their rents have been subsidized, the coop can keep the money as a reserve fund, up to a maximum of $500/unit. It can use the interest of this fund as it pleases, and this is a different fund from the maintenance reserve created from members' rents, for major or unexpected repairs.

The timing of the rollover of the properties is also critical to the whole balance sheet, since the more units transferred in less time, the less continuation and interim interest will be accumulated. Renovation costs would also be lower. A slower turnover, however, would help the management's\(^1\) cash flow and the community work to be carried out, but it would run risks of increases in renovation contracts due to inflation and the accumulating interest. Bureaucratic processing of forms, cooperative charters, incorporations, applications for subsidies, payments and site inspections from three levels of government, were also mentioned as having a great bearing on the rollover period. Streamlining was called for. Three scenarios were presented, slow, medium and fast rollover, the two extremes highlighting the qualities of the moderate approach. So it was targeted, that 150 units would be sold to the residents by May 1980, 250 units the following year, and 150 units during the last. This scenario is as follows:

---

\(^1\)Gestion Ste-Famille: the management entity created by SPUM to carry on the maintenance, rent collecting and leasing activities of the project; with the exception of two people, it was the same crew as when Paxmil was owner.
<table>
<thead>
<tr>
<th></th>
<th>1980</th>
<th>1981</th>
<th>1982</th>
</tr>
</thead>
<tbody>
<tr>
<td>May:</td>
<td>75 units</td>
<td>January: 115 units</td>
<td>January: 75 units</td>
</tr>
<tr>
<td>August:</td>
<td>75 units</td>
<td>August: 135 units</td>
<td>May: 75 units</td>
</tr>
<tr>
<td>TOTAL</td>
<td>150</td>
<td>250</td>
<td>150</td>
</tr>
</tbody>
</table>

Fig. 7. Rollover Process

The total number of units, 550, including commercial properties, was used for the purposes of the study where each rooming house was counted as one unit; if single rooms are counted as one unit, the final count, after renovation, is of 676 units.

<table>
<thead>
<tr>
<th>Before Renovation</th>
<th>After Renovation</th>
</tr>
</thead>
<tbody>
<tr>
<td>224 rooms in 33 rooming houses</td>
<td>153 rooms in 26 rooming houses</td>
</tr>
<tr>
<td>520 housing units</td>
<td>501 housing units</td>
</tr>
<tr>
<td>25 commercial units</td>
<td>23 commercial units</td>
</tr>
<tr>
<td>769 units</td>
<td>676 units</td>
</tr>
</tbody>
</table>

Fig. 8. Unit count.

Included in the plan was the provision that commercial properties would be absorbed by a co-op or non-profit corporation at the time of purchase, and then transferred to a community-run organization at no additional cost. A major reason for proceeding this way, in addition to the expressed desire that commercial properties should be acquired and managed by and for the community, is the mixed use nature of the buildings, usually commercial on ground floor and housing on top: the buildings containing the commercial units also contain 12% of the housing in the project.

The Action Plan proved the feasibility of the Milton Park project: of transferring the former Paxmil properties to their residents on a collective
non-profit basis, using available programs and subsidies. The capital costs were estimated at $13.3 M, including $6.8 M of acquisition cost and interest; the average rent increase, after renovation, using interest rates of 2%, 4% and 6%, would be 0%, 15% and 30%. In light of these findings, and in order to address the primary objective of the project, which was the physical and social preservation of the neighborhood, the report concluded that the existing rent structure represent the low-end of market and not be substantially higher than residents' current rents, once the buildings were renovated.
3) RENT SCALE

Since the Action Plan was submitted in October, 1979, a number of its recommendations have been approved. A liaison committee, composed of residents, SPUM and CMHC was created to oversee the realization of the project. CMHC accepted that the commercial properties would be purchased through the purchase of the houses and then handed over to a community organization. The entire project was also judged to be feasible within the existing programs for cooperatives and non-profit organizations.

However, a major disagreement remained: the establishment of the final rent scale. The Negotiations Committee, composed of representatives of the eight coops, two non-profit groups and SPUM, was not concerned with the economic rent, set by the current (15%) market interest rate (See Figure 6). The higher the current interest rate, the larger the required subsidy, and the larger the amount available towards first reducing the economic rent to low-end of market, and then towards subsidizing rent supplement eligible tenants.

The Committee was very concerned, however, about the determination of the low end of market rent, which had nothing to do with either current interest rates or the feasibility of the project, but would determine the monthly payments of every resident/coop member. This scale was set by CMHC, based upon market studies of comparable renovated units. The Committee's firm commitment to allowing existing residents to remain in the project once their apartment was renovated, was translated into a will to obtain a near 0% rent increase. The low-end of the market had to be established at the existing rent levels.

SPUM's survey of 72 comparable units in neighboring areas had found
that the project's current rents were already not the lowest. (See figure 9.)

Rent scale per bedroom count (monthly rent unheated)

<table>
<thead>
<tr>
<th></th>
<th>1 br</th>
<th>2 br</th>
<th>3 br</th>
<th>4 br</th>
</tr>
</thead>
<tbody>
<tr>
<td>Milton Park</td>
<td>122</td>
<td>167</td>
<td>168</td>
<td>171</td>
</tr>
<tr>
<td>Project Area</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Renovated buildings in neighboring areas</td>
<td>131</td>
<td>163-170</td>
<td>151-174</td>
<td>175-200</td>
</tr>
</tbody>
</table>

Fig. 9 SPUM market study of rents in comparable units in surrounding area.

CMHC, on the other hand, had already established the low end of market rent scale, per bedroom count. The lowest increase was that of the single rooms (20%), while the 4-bedroom apartments were the most severely hit (59% increase). On average, CMHC was proposing rent increases in the project, after renovations, of 44%. CMHC had suddenly become the new Concordia.

The cooperative housing program had never been designed to fight displacement. Its major uses outside Quebec had been in new building, increasing the housing stock "at affordable rents, for low and moderate income households" and stimulating the economy at the same time. By setting the "maximum acquisition cost" (which, in this case, was not a point of negotiation, the properties having already been purchased) and the low end of market rents, CMHC could actually control its relationship to the private sector and see to it that cooperative housing would not compete with it. In this particular project, at the scale of operation that was under way, in the location it was, the 654 units, once renovated, would create a new housing market. What this market could bear was evidenced by the private rehabilitation activity flourishing across downtown neighborhoods. The office towers and department stores of the central
business district two blocks to the south, with upcoming projects of corporate headquarters, shops, cafés and entertainment sprinkled throughout, teaching institutions, excellent public transportation, and two levels of underground retail (three cinemas, a supermarket, restaurants, etc.) in the middle of the project, all contributed to rightly assess, from a realtor's point of view, that a complete renovation of the six block neighborhood would create its "higher and better use" and could yield revenues in proportion to that value. There was some self-defeating clumsiness (and irony) in explaining to members of the former Milton Park Citizens' Committee that the reason their new rents would be so high was because of the amenities provided by La Cité.

As a federal agency administering social housing programs, CMHC also needed to get more mileage out of every dollar of investment/subsidy it has in its portfolio. For the same initial maximum amount (determined by the difference between mortgage payments at market interest rate and at 2% interest rate), the less money that goes towards the first use (reducing economic rent to low end of market rent), the more money is available for its second use: subsidizing tenants eligible for the rent supplement program. If there are no such tenants, CMHC gets its money back. Therefore, in this perspective, the low end of market rent acted as a valve to adjust the flow of subsidy going to moderate-income household, while increasing its availability to low income households. In the absence of low-income tenants not needing the second round, and with households able to pay higher rents, there was no public policy achieved in over-subsidizing the project and city residents.

The rest of the discussion about what really were the market rents in the area, was a moot point. Both sides could have produced extensive
independent market studies, proving without a doubt that the other was
wrong (not without resemblance to the environmental impact studies' bat-
tles in the U.S.). In this particular neighborhood of downtown Montreal,
rents are much higher towards the west (McGill University area), and much
lower towards the east and north (immigrant neighborhoods), and there
are comparable renovated apartments in both areas.

Still, if the immediate area was understood to include both ends of
a range, wasn't it appropriate to point to the lowest of these, as the
name of the rent scale suggested? CMHC determined the low end of market
scale in December, and sent the study to SPUM in March, only after an
angry letter from Phyllis Lambert, summarizing the Negotiations Commit-
tee's meetings, had requested it from CMHC President, Raymond Hession.

Hession's letter, of April 11, confirmed CMHC's position:

"The preliminary scale of rents for the various unit types after
renovation will be established by CMHC at the lower end of mar-
et, in accordance with the normal NHA criteria and practices for
assisted housing projects. The final rents will be set at a later
date, as individual co-op and non-profit projects are submitted
for approval with the required supporting detail.

It is certainly important that CMHC's rationale for the prelimi-
nary scale of rents be clear to SPUM and to the community, and
that you have the opportunity to discuss the matter fully. I
understand our Montreal office has now given SPUM a written
report, with its back-up data for establishing the lower end of
market rent.

When the lower end of market for the renovated units has been
determined by CMHC, this may indeed result in rent increases.
However, residents with low income can then receive additional
financial help to lower their rent, in accordance with the
established policies and practices for gearing rent to income.
We cannot be sure exactly how this will relate to the present
tenants since detailed information about them has not been
obtained, but the full extent of normal NHA program assistance
would be available, which has been the explicit basis for CMHC's
support, as set out in the original agreement with SPUM. I think
it is therefore incumbent on SPUM and the community to recognize
the possibility that some of the existing residents may eventually
need to relocate, if not outside the Milton Park area, at least
to a different unit within the overall project."
This set fire to the Negotiations Committee. A strong strategy had to be devised. On April 15, a 6-page working paper was drafted, complete with the history of the neighborhood, the contract with CMHC, the negotiations on the rent scale, and the consequences for the community. Annexed were photos of the community, the community rent scales and evaluators report, CMHC rent scale, a revenue census of the residents of two cooperatives within the project, Milton Park and Du Nordet, the rent scales of other Montreal cooperatives, and a series of statements from different sources expressing support for the Milton Park project. The package was ready to go to press, on May 1st, if the negotiations did not satisfy the community. Excerpts from the package include:

(After having established renovation and developments costs)

"...We then looked at the community as if it were one large co-op. We found that these costs could be financed without affecting rents within the CMHC non-profit programme. This is possible for two reasons:

1. The CMHC programme calls for the establishment of a low-end of market rent;

2. Co-ops and non-profit projects must have a rent scale that can be accommodated somewhere between an interest rate of 2% and the going market interest over 35 years.

The Milton Park rent scale met both of these criteria. As a community of 2000 people, we felt our rent scales constituted the low-end of market. And our rent scale was feasible within the 2% and market interest rate. We awaited a favorable response from CMHC.

...We have yet to receive a favorable response from CMHC; on the contrary, our spokespeople have become increasingly dismayed by the rigidity and anti-social positions adopted by CMHC especially the bureaucrats at the Montreal office. Over the past five (5) months (December through April) there has been a series of meetings, negotiating sessions, letters and phone calls. All to no avail! CMHC insists that the new rent scale should be on the average nearly 50% higher for the community, raising rental value from nearly $1 million to nearly $1.4 million for the residential units. For Co-op du Nordet this would mean a 38% average rent
increase, whereas for Co-op Milton Parc, the increase would be closer to 65%. It is true that the CMHC programme offers a rent subsidy for anyone whose new rent would be more than 25% of income. But we have no desire to see the entire community revert to income-testing nor to see everyone's rent raised to 25% of income.

It was in December that CMHC first announced what they felt our rents should be. At that time, they provided no explanations, no justification except to state that their studies of the surrounding area indicated that our rents were too low. They refused to give us a copy of their study that supposedly justified such exhorbitant increases to reach the low-end of market rent.

On March 24, CMHC finally provided us a copy of their study of low-end of market. Their report is a classic example of arriving at a conclusion before reflection, or if you wish, arranging the evidence to justify a pre-determined conclusion. In effect, the report contains so many errors of facts and figures, as well as incorrect information, that it is impossible not to believe that on March 24, CMHC was attempting to justify retroactively the conclusions they had reached in December.

...If CMHC continues to insist on unrealistically higher rents, it quite simply will force a significant number of the community's residents to leave. While perhaps allowing for the structural survival of the area, the higher rents at best would result in the displacement of the community by an enclave of expensive townhouses, that only tenants of significantly higher affluence might be expected to rent.

...In many ways, it is difficult not to associate the CMHC stance with that of a developer: increase land values, increase profits, act in accordance with market rather than social values. To us, the residents of Milton Park, the new threat from CMHC to our community parallels that of LaCité ten years earlier. At that time we were not heard loudly enough; hopefully, today, the kinds of concerns we are raising will fall upon sympathetic ears."

Any federal agency in Canada is not without some history of strains with local communities. In fact, outside Ontario, everyone either feels "abandoned by Ottawa" or else a victim of "The Helping Hand Strikes Again." But in Quebec, the federal-provincial tension has always been a cultural and political conflict. In the housing field, the Societe d'Habitation du Quebec had sought increasing autonomy in recent years, especially since the Parti Québécois took office in 1976. As an agency, they were very close to the small cooperatives they had helped set up.
At the economic summit on Cooperatives, organized by the Quebec government in February, 1979 the Minister of State for Economic Development had announced that the SHQ would now guarantee 100% loans to housing cooperatives. These would have access to a renovation program called Operation Solidarité Économique (OSE), subsidizing the renovation costs up to 90%, and basing final rents on a 12% to 15% increase of rents before renovation. In addition, it increased its regular subsidy to cooperatives from $1500 to $3000.¹

A crown corporation, CMHC had to adjust to these struggles. It had recently given lip service to local autonomy by handing over to the SHQ federally insured foreclosed projects. In most instances, however, CMHC was a favorite target whenever the notion of bureaucratic federal intrusion needed to be illustrated.

The Montreal office had the added problem of receiving its orders from Ottawa, usually after the local decisions had been made, and responding to a large city's constituency. It had no other authority check than the Head office, unlike smaller towns, where the mayors would closely watch housing activities. The Head office, on the other hand, had direct authority checks from members of Cabinet, always very "politically responsible."

The referendum on Quebec's Sovereignty-Association was to be held on May 20. By threatening to go public on May 1st, the Negotiations Committee was banking on an already electrically charged atmosphere to send thunder bolt signals to Ottawa. The Committee made it clear to everyone concerned that unless CMHC conceded to their demands, the media would

¹This is a direct capital subsidy, given after renovations. The interests of which are used to reduce the members' monthly payments; provincial aid had not been mentioned in the Plan, because it did not affect the renovation costs or the debt service calculations.
know exactly how anti-social the federal government was, in displacing a substantial number of tenants out of a neighborhood it bought, by raising rents to levels it decided.

Whether this particular strategy was the sole pressure acting on CMHC's decision-making at the time, or the only source of demands for program revision, is doubtful. Again the issue was to outdo the Parti Québécois on its own ground, and non-profit housing as a social policy was a favored platform. Whether SPUM's stage setters had gained enough clout to have an impact is less doubtful. The new rent scale, negotiated between SPUM and CMHC's Montreal officials, was signed in Ottawa on April 30.

<table>
<thead>
<tr>
<th>UNITS</th>
<th>BEDROOM COUNT</th>
<th>EXISTING RENTS JULY 79</th>
<th>CHMC LOW END OF MARKET RENT</th>
<th>% INCREASE</th>
</tr>
</thead>
<tbody>
<tr>
<td>153</td>
<td>Room</td>
<td>$ 71</td>
<td>$ 85</td>
<td>20%</td>
</tr>
<tr>
<td>122</td>
<td>Studio</td>
<td>96</td>
<td>150</td>
<td>56</td>
</tr>
<tr>
<td>165</td>
<td>1 bdrm</td>
<td>124</td>
<td>180</td>
<td>45</td>
</tr>
<tr>
<td>106</td>
<td>2 bdrm</td>
<td>163</td>
<td>220</td>
<td>35</td>
</tr>
<tr>
<td>69</td>
<td>3 bdrm</td>
<td>169</td>
<td>250</td>
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<tr>
<td>17</td>
<td>4 bdrm</td>
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<tr>
<td>7</td>
<td>5 bdrm</td>
<td>186</td>
<td>290</td>
<td>56</td>
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<tr>
<td>15</td>
<td>cottage</td>
<td>285</td>
<td>380</td>
<td>30</td>
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<tr>
<td>654</td>
<td>AVERAGE</td>
<td>$158</td>
<td>$228</td>
<td>44%</td>
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Fig. 12. Rent scale established by CMHC. December, 1980.
<table>
<thead>
<tr>
<th>UNITS</th>
<th>BEDROOM COUNT</th>
<th>EXISTING</th>
<th>NEW</th>
<th>% INCREASE</th>
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<tr>
<td>153</td>
<td>Room</td>
<td>$ 71</td>
<td>$ 76</td>
<td>7%</td>
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<tr>
<td>122</td>
<td>Studio</td>
<td>96</td>
<td>103</td>
<td>7</td>
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<td>165</td>
<td>1 bdrm</td>
<td>124</td>
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<td>7</td>
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<td>106</td>
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<td>7</td>
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<tr>
<td>15</td>
<td>cottage</td>
<td>285</td>
<td>305</td>
<td>7</td>
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</table>

| 654   | AVERAGE      | $158     | $170| 7%         |

Fig. 13. Rent scale established by CMHC and SPUM. May, 1980.

In this case of cooperatives, where tenants were buying buildings in which they were living, the new rent sale was based on the old one. Each case would be reviewed individually, and the condition was reiterated where 15% of the members had to be eligible to the rent supplement program. A contingency of 10% was fixed as the maximum possible increase in cost, beyond which cooperative members could expect to see their rents go up.

The project could now go ahead. People would know what rents to expect after renovations. A general assembly in early June was announced in the May issue of the bulletin, inviting the neighborhood to come and learn about the renovations' process, temporary relocation, landscape proposals for the yards and lanes, and more about the cooperatives and their territories.
C. SPUM'S STRUCTURE & OBJECTIVES

INTRODUCTION

With the 7% rent increase won, the economic advantages of cooperative and non-profit forms of ownership overwhelmingly outweighed those of private ownership. Negotiations between SPUM and MSL had been discontinued sometime in March, while SPUM discussed proposed rent levels with CMHC. After the general assembly on June 8, SPUM representatives were to meet with MSL and offer them two options: incorporation as a charitable non-profit organization or no participation. Residents who could afford to buy their houses and chose not to participate in cooperatives, would be displaced by non-profit groups.

Let us go back to SPUM's objectives, and examine the compatibility of different tenure options, particularly those advocated by MSL and SPUM, with those objectives.

From Heritage Montreal, whose purpose was to help promote and fund urban conservation, to the Société du Patrimoine Urbain de Montréal, the objective of preservation was the same. Within the particular context of this project, to manage the renovation of the six block Milton Park neighborhood, this objective had two components: physical preservation of the buildings and social preservation of the neighborhood.
<table>
<thead>
<tr>
<th><strong>goals</strong></th>
<th><strong>SAVEMONTREAL</strong></th>
<th><strong>HERITAGE MONTREAL</strong></th>
<th><strong>MPCC</strong></th>
<th><strong>CDLC</strong></th>
<th><strong>SPUM</strong></th>
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<tr>
<td>Fight Demolition</td>
<td>Promote Urban Preservation</td>
<td>Save Milton Park</td>
<td>Help Low-Income Groups</td>
<td>1. Preserve physical, social neighborhood of Milton Park</td>
<td></td>
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<tr>
<td>Save Buildings, Neighborhoods, Quality of Urban Environment</td>
<td>Sponsor Local Groups Fighting for it</td>
<td>Fight Developer Speculation Profits</td>
<td>Gain Autonomy and Control of their Lives</td>
<td>2. Transfer to Residents Under -non-profit -collective Forms of Ownership</td>
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<td>Redirect Development towards Renovation and Architectural Restoration</td>
<td>Save Buildings, Neighborhoods and Quality of Environment</td>
<td>Take Possession of Houses, Renovate them, Get Resident Control</td>
<td>Set up Housing Cooperatives</td>
<td></td>
<td></td>
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<tr>
<td>Alert Public Opinion</td>
<td>Build Neighborhood into Community</td>
<td>Build Neighborhood into Community</td>
<td>Transfer Power from Landlords to Tenants</td>
<td></td>
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<tr>
<td></td>
<td>Correct Inequalities of Private Market</td>
<td>Correct Inequalities of Private Market</td>
<td>Assist in Social, Legal, Financial, Architectural Work Necessary</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fight, Fight, Fight!</td>
<td>Fight, Fight, Fight!</td>
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<table>
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<th><strong>HERITAGE MONTREAL</strong></th>
<th><strong>MPCC</strong></th>
<th><strong>CDLC</strong></th>
<th><strong>SPUM</strong></th>
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<td>City Wide Crisis Oriented Conscience Raising Coalition</td>
<td>Non-Profit Fund Raising Corporation</td>
<td>Milton Park Citizen's Committee</td>
<td>Federally Funded Resource Group to Local Communities in Cooperative Housing</td>
<td>Non-Profit Corporation Interim Owner/Manager of Milton Park</td>
<td></td>
</tr>
<tr>
<td></td>
<td>+</td>
<td>Jeanne-Mance Ste-Famille Street Durocher Committee</td>
<td>+</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>+</td>
<td>GRTS- Provincially Funded Architectural Resource Groups to Local Communities</td>
<td></td>
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<td></td>
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<table>
<thead>
<tr>
<th><strong>people</strong></th>
<th><strong>SAVEMONTREAL</strong></th>
<th><strong>HERITAGE MONTREAL</strong></th>
<th><strong>MPCC</strong></th>
<th><strong>CDLC</strong></th>
<th><strong>SPUM</strong></th>
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</thead>
<tbody>
<tr>
<td>Phyllis Lambert *</td>
<td>Lucia Kowaluk Dimitri Roussopoulos *</td>
<td>James McGregor* Robert Cohen*</td>
<td>Board of Directors +</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mark Feldman *</td>
<td>+</td>
<td>John Gardiner Sue Morehead Robert Paradis (from staff, etc.</td>
<td>social animators working committee negotiations committee (representatives of coops and non-profit groups)</td>
<td></td>
<td></td>
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<tr>
<td>Jean-Marc Cote-Pouliot*</td>
<td>all active, committed long term residents</td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

*: on SPUM’s Board of Directors
The tie between Heritage Montreal and the community, and the reason why Phyllis Lambert became involved, was Lucia Kowaluk and the group of active residents who were fighting Concordia, the Milton Park Citizen's Committee. This group acted as the sponsor and mandate giver to Heritage Montreal, but added its own objective: a commitment to redress the inequities inflicted upon low-income people by the normal workings of the private market. In Milton Park, this involved fighting demolition, social isolation and political disenfranchisement. Both lead to goals of building a community and ensuring its self-control. Means of attaining these goals involved obtaining access to the possession of living space at the lowest possible cost, and maintaining access to decision-making in the management of that living space. Cooperative housing offered to the residents the mechanism for achieving these goals.

In order to commence building up a cooperative structure in the neighborhood, MPCC brought in James McGregor, a founding member of the Conseil de Développement du Logement Communautaire. Loosely translated as Council for the Development of Collective Housing, CDLC was the first group in Montreal to work on the transfer of power from landlords to tenants and from tenants to self-managed groups, cooperatives. Later MPCC and SPUM established ties with the Pointe St-Charles' Legal Clinic, (Robert Cohen and John Gardiner) whose similar objective was to deliver a service to low-income people to help them gain autonomy and equalize the power distribution. A core staff was hired, including community work skills, financial and administrative skills associated with setting up cooperatives; and architectural skills. These latter included the
GRT's, Technical Resource Groups funded by the provincial government, set up especially to provide forming cooperatives with the expertise needed to acquire and renovate buildings. This particular collusion of people and forces gave SPUM and MPCC its objectives:

1. the a) social preservation of the neighborhood
   b) physical preservation of the neighborhood

2. its transfer to the residents under forms of a) non-profit and/or
   b) collective ownership

3. its control by the community

Mixed-use in the neighborhood: commercial on ground floor, housing above.
I. Preservation

As for crab apples in the fall, raspberries and tomatoes, to conserve or to preserve does not mean to petrify for eternity in a sealed jar. It means: "to keep in a safe or sound state" and "to keep safe from injury, harm, or destruction; to protect; to keep alive, intact or free from decay."¹

To restore implies more action, more effort: "to give back; return; to put or bring back into existence or use, into a former or original state." The restoration of paintings, of monuments or tapestries, implied an original quality, lost over time or in other more violent causes. In architecture, restoration generally applies to single buildings, usually of historic value or artistic interest.

To rehabilitate implies more than restoration. It involves giving to it a new life, and insisting on its good functioning; "to restore to a former capacity, to restore to a state of good efficiency, good management or solvency; to restore to a condition of health or usefulness or constructive activity."² Temporarily handicapped people and mental patients go through rehabilitation. Moving away from single buildings, neighborhood rehabilitation implies the restoration of interactions.

¹Webster's Seventh New Collegiate Dictionary
²ibid
among components which once gave it its life: commercial and social activities, community uses, public spaces, infrastructure improvements, in addition to housing.

Still moving further away, to revitalize is "to give new life," as in commercial revitalization, and does not necessarily require physical rehabilitation, although many architects would like to think that brick sidewalks, trees and benches, store-front redesign and signage control are all that it takes. Neighborhood revitalization planning includes needs identification, resource allocation strategies, marketing techniques to attract job providing industries, commences and services, program coordination, exploration of joint venture opportunities, and usually some measure of physical rehabilitation or renovation.

The physical preservation of the neighborhood describes a clear task. Saved from demolition, buildings need to be saved from disrepair. Renovations to the buildings will instill a new life and appearance along its streets, build up neighborhood pride and confidence and induce further improvements to the exterior spaces, attract commercial activity, increase the demand for housing and municipal services. But these activities by themselves are not enough.
1) SOCIAL PRESERVATION

In light of these definitions, what is the social preservation of the neighborhood?

Is it to restore its original population? At what point in time? If it is to be the very origins of the neighborhood, then its residents will be of the haute bourgeois, i.e., with live-in servants for the desired mix of low-income households. Obviously, this is no more the intent than to unsubdivide rooming houses and restore them to their original state.

At a later date, Milton Park was inhabited by middle-income young professionals and civil servants moving up income and status ladders. They stayed there until the more expensive single family houses of other neighborhoods were financially accessible. These residents, who sold to the landlords and speculators of the 1960's, will these people be invited back?

In the 1960's, landlords ranged from small resident owners to absentee slumlords, and tenants ranged from moderate income professionals, to low-income families, to students.

From the Concordia era until now, a core of leading activists has been seeking equalization of housing rights for themselves and for a silent majority of "others;" most of the "others" were, and still are today, low-income people, whose first recourse against the erosion of the control of their lives, especially their housing situation, was to abolish the particular relationship of landlord to tenant, which often involves exploitation through profit making and speculation on the exchange-value of land. Some of the "others," however, were not in
that situation. While part of that silent majority, and equal in their housing condition, they were privileged in the control of their lives, either through education or income or both.

The neighborhood has lived through a period of ten years of social mix, including low, moderate and high incomes; including unskilled, unemployed and immigrant working classes, as well as college professors, self-employed free-lancers and professionals, all renting from Concordia. All within a block or two of each other. As Milton Park was organizing, new forms of tenure arose, and the differences between these forms would be important in determining who would be able to live in the project.

The cooperative form already had a ten year history of trial and error. It was firmly held by the core leaders as being the ideal state for themselves and for the others: being landlord and tenant at the same time, the cooperative could not only replace the typical landlord-tenant relationship, but because of its structure, could reduce costs and transfer equal shares of responsibility and control to its members.

The non-profit corporation was a way to keep existing, low-income residents in the neighborhood, while not depending entirely on their capacity of self-organization and management. These two forms are also the most affordable for low-income households, because of substantial Federal and local subsidies attached to them.

Private ownership, and its collective variants, corresponded to the life-styles, means and aspirations of some of the residents within
the neighborhood's silent majority. It involves little control over long-term decisions and correspondingly little responsibility—beyond paying rent on time.

The introduction of new forms of tenure into the neighborhood, and not simply the restoration of original tenures, suggests that the conservation and preservation of the neighborhood's social mix would command a mixture of tenure types. But SPUM is committed to cooperative/non-profit structures in an attempt to preserve housing opportunities for low-income households.

Demolition was the threat to the physical neighborhood. Displacement is the threat to the social neighborhood. Renovation also, of course, however, can cause economic displacement. It does, on the private market, it has been done by governments (urban renewal rehabilitation) and it was about to be unintentionally repeated by CMHC with their proposed increase in post-renovation rents.

SPUM's cooperative and non-profit groups can continue to form. The question then becomes, will another type of displacement occur, a dismemberment of the neighborhood, at both ends of its social spectrum: from the minority who can afford private ownership and will move elsewhere to find it, and from low-income tenants who do not want to join cooperatives and/or subject themselves to revenue control, leaving a somewhat homogeneous and concentrated social group in between.
Private, single and collective ownership without tenants would not be detrimental to other tenure types, except in as much as it would constitute an encroachment of the private market into the neighborhood. However, MSL's positions, both at beginning and near end of negotiations, maintained that resale price and conditions would be controlled, subject to SPUM approval; that no building would be sold before a period of five years; that promise of sale and deed of sale agreements between itself and its members would incorporate such conditions. The policing needed to enforce these conditions would be substantial, greater than among coops and non-profit groups because of the individual, not collective, control. The guarantees that cooperatives and non-profits will forever remain outside of the private market, are subject to larger scale market forces, upon the effects of mortgage foreclosure. No housing cooperative has defaulted yet in Quebec, and the strong non-profit coalition that their members have created would like to become an autonomous sector in urban housing. This suggests that a Federation of Coops at the city or provincial level may very well create a special insurance fund to protect coops from default.

Private rental accommodations would cater to transient moderate- and upper-income tenants, corresponding to existing groups in the neighborhood; each of whom desires the independance and convenience of a rental accomodation, even if at higher cost. Small, local housing markets, such as the resident-owner duplex and triplex, tend to develop internal ties
and do not obey the economic laws of profit maximization.\footnote{See Krohn, Roger, Berkeley Fleming and Marily Manzer. \textit{The Other Economy}. The Internal Logic of Local Rental Housing. Peter Martin Associates. Montreal. 1977.}

In short, a mixture of tenure types, including private ownership option, with a predominance of non-profit cooperatives and organizations, would not only reflect the existing social composition of the Milton Park neighborhood, but would preserve its continuing mix. Otherwise, the particular social rehabilitation foreseen might very well fall under another definition of the verb to rehabilitate: "to restore to good repute by vindicating" as in the rehabilitation of marginals, dissidents and minorities into a well-processed standard societal norm. In this case, this societal norm has been established as collective and non-profit.
2) PHYSICAL PRESERVATION

There is little difficulty in agreeing that all tenure types could be accommodated in the physical preservation of the neighborhood. Both MSL and SPUM's goals included renovating the houses. The question is, to what degree, at what cost, and at who's expense?

The availability of capital grant subsidies, and below market interest rate loans differs substantially for cooperatives, non-profits, and private owners. MPCC and SPUM were committed to obtaining the maximum amount of renovation subsidy from federal, provincial, and city governments, at the lowest feasible price to residents, and sharing these funds equitably among all units. MSL, however, working on behalf of certain residents already located in better quality units, sought subsidies and financing for those units alone, and not all units, regardless of condition.

Cooperatives, non-profits, and private individuals or landlords can obtain renovation funds from the federal government under the Federal Residential Rehabilitation Assistance Program. RRAP assists landlords and other private owners with low interest loans of up to $10,000, providing they agree to certain rent controls, if tenants are involved. Cooperatives and non-profits, however, are eligible for a grant of $3,750 per unit, providing total renovation costs are over $10,000. Since Milton Park renovation costs averaged over $10,000 per unit, it should be assumed that the full $3,750 would be available.

The City of Montreal administers a joint provincial/municipal renovation program which currently provides 50% of all net renovation costs, but is not combinable with other public grant subsidies.
At the beginning of the SPUM-MSL negotiations in May 1979, the program offered only 25% of a maximum of $10,000 renovation work ($2,500/unit) for cooperatives and non-profit groups, and of 50% of same maximum for private owners, (to offset the absence of Federal subsidy). Montreal later changed its own program to 50% of all renovation costs, without limit, but subtracts from the allowed 50% grant any additional subsidies such as the RRAP grants to cooperatives and non-profit groups. In Milton Park, the city's outlay would have been three times as much to private owners as to non-profit groups (i.e. 50% of average renovation cost, $5,425, - RRAP $3,750 = $1,675 per unit; versus 50% of average renovation cost, $5,425 - 0 = $5,425). Obviously pursuing its own objectives of increasing its property tax base, the city doesn't care where it comes from, as long as revitalization goes on: by giving everyone a 50% subsidy, it favors higher income households and unsubsidized owners.

Additionally the SHQ (Quebec Housing Office) offers a capital grant of $3,000 per unit to cooperatives only, upon completion of renovation, for the express purpose of reducing operating costs and therefore rents. SPUM anticipates investing these funds and using the income to reduce rents by approximately $25 per month.

In its negotiations with SPUM representatives, the city has even mentioned the possibility of deducting the SHQ $3,000 per unit capital subsidy from the local renovation grant, which would mean no subsidy at all from the city: ($5425 allowed - $3750 (RRAP) - $3000 (SHQ)). This is totally unfair, since the SHQ's is a capital grant to be used for operating subsidy.

The fourth major subsidy available to cooperatives and non-profits but not to private households is that of the CMHC property acquisition
and subsequent mortgage guarantee and interest subsidy, which can reduce the effective mortgage rate to 2% for the first three years. This quite substantial long-term subsidy, calculated in the negotiations between SPUM and CMHC, was determined on the basis of projected cash flow for the project and the agreed upon rent structure of 7% above current levels. It is this subsidy which gives non-profit associations and cooperatives a substantial economic edge over private ownership.

The second question involved in the physical renovation debate at Milton Park concerned the levels of renovation proposed by SPUM, MSL, and others, the spatial distribution of that work, and the calculation of its value.

In MSL's scheme, renovation costs were lower for the properties in good condition, buildings needing more code improvements, or those in greater state of disrepair, in particular, typically, the rooming houses. With local subsidies available at 50%, without an upper limit, each house could be financed and renovated individually with no loss of subsidy for those requiring greater work. The financial burden, however, for residents whose buildings needed more work would be greater. The burden would fall first on the people least able to pay—those in rooming houses and those whose rents were lower because of building quality. SPUM and MPCC, on the other hand, averaged renovation costs over the entire neighborhood, as well as proposing an average base property value across the development, to achieve an end result whereby every unit was of equivalent value and rent, after renovation. To this end SPUM has endeavored to:

1) Even out the municipal assessments on each property, which are lowest on Ste-Famille and Jeanne-Mance, and highest on Park and Hutchinson.

2) Estimate renovation costs individually for each building, using a building per building survey.
3) Renovation costs (highs and lows) to obtain maximum available subsidies which were based upon a percent of per-building maximum. (If, for instance, certain buildings required greater than maximum and others required less, then the overall subsidy by previous rules would be less if calculated individually.)

The Development Plan for Milton Park (October 1979) eventually proposed an acquisition formula for cooperatives, whereby each would pay an amount for property dependent upon the amount of renovation required, rents collected, tax assessments and other operating costs.

This formula avoided the complications of redistributing municipal assessments and came up with the best balance yet: the greater the renovations needed, the lower the purchase price. Once all rents in the neighborhood had been adjusted to an average for each bedroom count category (within which rents could be further adjusted in proportion to size), there still remained only one variable: renovation costs and the actual work to be done.

SPUM included in their Development Plan considerably more renovation than MSL. MSL included only essential repairs to structural, electrical, plumbing and heating systems. Everything else, "cosmetics," has to be assumed by individual owners after purchase. This way the purchase price would be lower, the first mortgages easier to carry, and the finishes to be done overtime, according to individual tastes and means.

This formula would only be possible for owners in single family houses, condominiums and co-ownership situations. Otherwise the costs would be passed to tenants in rent increases, bringing unequal rents between cooperatives and private landlords' tenants. Alternately, cosmetic repairs and spatial renovations would not be done. One exception to this would have been cases where only basic repairs were needed and no extra costs would have been incurred. In fact, many of MSL members
Map #6: Typology
May #7: Typology (cont'd.)
May #8: Typology (cont'd.)
claimed that the houses they lived in did not need more than minimal repairs, and couldn't understand the higher renovation figures estimated by SPUM. A combination of inexperience in knowing what repairs and alterations to do to bring buildings up to code, and in estimating the cost of such work, was at the base of the discrepancies between perceived needs. Upon closer analysis, renovation cost figures would have probably approached those of SPUM. Furthermore, in residential rehabilitation, it is very difficult to draw a line between essential renovation work and the ensuing finishing work, and even more difficult to make this line coincide with a division between common and individual renovations. All basic systems are in the walls: any upgrading of structural, electrical or plumbing conditions require partial demolition of the walls, and refinishing. Bathrooms and kitchens often had to be redone, and coordination of plumbing necessary among stacked up units included not only pipes but equipment. Code requirements regarding fire exits (one on each floor), width of corridors leading to them and minimum space requirements for studios, sometimes necessitated the complete new layout of a rooming house or apartment house floor. All of this work requires architectural services. MSL had foreseen hiring architects for the purpose, just as it was hiring a notary for all the legal work involved in the transfers. With construction, they would have found out that there were substantial savings, even on a small building, in doing all the work at once. Beyond that, bulk contracts, both on materials and labor, could produce still further savings.

As to the renovations themselves to be done, MSL committed itself to follow the National Building Code (NBC) for older buildings, knowing how local enforcement is less rigorous than CMHC's scrutiny. However,
MSL would have had to abide by these anyhow if any form of CMHC money—loans, mortgages, insurance, etc.—was being sought. The protests about minimum length kitchen counters, closets in bedrooms that never had any, floor levelling, the elimination of angle steps in common stairways, were typical of residents unfamiliar with code requirements, and were mostly items MSL preferred to consider as individual improvements. SPUM was forced to redesign entire floors to comply with the NBC before obtaining CMHC funds. The more rigid adherence to standards helps to increase the life expectancy of a building to at least the duration of the mortgage (35 years for cooperatives and non-profit groups). In this sense, the subsidy is recovered through a better housing stock that generates further money transfers, and the general economy is thus healthier. The city's subsidies are similarly recovered after a few years of increased taxes from the improved and reassessed property.

Above and beyond code requirements, there remained certain decisions which were beyond the scope of individual residents or even cooperatives. Whole apartments, some of them of the larger duplex type, were completely redesigned, in the name of a more "rational utilization" of space. Community standards were established by architects working with SPUM to treat outdoor spaces as communal spaces, eliminating fences, additions, and outdoor storage spaces, identifying pedestrian paths, and gathering points, and transitional zones between private and public domain.

Most of these decisions were to be taken by individual coops and non-profit associations, once in management of their property, although the initial tone was set by the oldest coops and MPCC. It further identified and isolated those who did not share in these cooperative aspirations.
People under different tenure types react differently to renovations:
More care is taken by residents with a long-term commitment to their apartment. More is learned from the experience of setting up the cooperative and devising a development plan than by individual owners working with an architect or tenants choosing floor tile colors only. Client satisfaction is directly proportioned to information: in groups where decisions were made together, and where opinions were compared and tested, initial demands were readjusted, and a feeling of ownership developed from the process.¹

From the experience of other coops, such exchanges and learning are a function of the personal commitment of members and the time and energy they spend in the process. Future tenants of a non-profit organization, unless already identified and specifically required to participate in the decisions, are absent from this series of events. Some elderly were reticent to the very idea of renovations: it was a big eraser of their past.

Although the team of architects made every possible effort to take into consideration each tenant's views regarding the renovation of the unit and building, there were still requirements to be met which left little range for choice. Code enforcement is a matter for information sessions rather than opinion collection.

In conclusion, it is reasonable to assume that for those buildings sharing the blight of disrepair and/or substandard layouts, the costs would have been similar, or less for SPUM. Separation of major from minor renovation would have proven more costly for than all-at-once work, and have been passed on to tenants. Access to decision making in the

¹ Interviews with coop members.
preparation of plans and control of charges is a characteristic of both cooperatives and all forms of ownership and not of the rental tenure, whether under a non-profit or private landlord.

Milton Park used as design project for the School of Architecture of the University of Montreal; each block, with lanes and yards, presented to the community at the general assembly of June 3, 1980.
II. Ownership

1) COLLECTIVE

The objective of collectively owning housing services stems directly from four principles, associated with the cooperative movement itself:

a) Collective ownership creates a collective capital which can never revert back to individual capital and therefore represents permanent benefits for its members; the value remains with the property.

b) It enforces the democratic rule of one member, one vote, giving each member equal power in decision-making and control of the property.

c) It favors mutual assistance, working together, sharing responsibilities. Through common work, costs are reduced; thereby retaining resources within the organization.

---

1 The cooperative movement's foundation dates back to the formation of the Rochdale Society of Equitable Pioneers, in northern England. It was preceded by the associationist socialism of Robert Owens and Charles Fourier who proposed to resolve the social question by the creation of small closed groups who would absorb within them all the labor force of their members. The six principles of the International Cooperative Alliance were adopted in Vienna in 1966. These were: 1) voluntary and open access; 2) democratic authority; 3) limited interest on capital; 4) proportional redistribution; 5) education; and 6) intercooperation.
d) It increases each member's responsibility, education and skills in joint management; establishing the basis for increased responsibility in society.

In contrast, principles of private ownership rest on the following:

a) Individual ownership creates individual capital by taking value out of the property at each point of resale; it rests on the freedom of access to the market.

b) It establishes total individual control of the property. The legal right to dispose, use or profit from the property rests with the owner.

c) It favors independence of lifestyle, exercise of personal choice and autonomy in decision-making.

Whereas the issue of collective versus private capital is clear-cut, the conflict between sharing and retaining independence is less defined. The exercise of ownership rights on a piece of property can depend on perceptions as well as legal definitions. The extent to which a cooperative member feels more of an "owner" when leasing from his corporation, than does a tenant leasing from a private landlord, varies widely, depending on the level of involvement and responsibility he is willing to invest, degree of use, and conceptions of territoriality. Similarly, a democratic structure does not automatically yield democratic participation of members: access to and exercise of decision-

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1 Interviews with MSL members revealed that the collective life-style was the overriding factor for opposing the cooperative idea, even stronger than the foregone income from collective ownership without capitalization.
making appears to be more a function of socio-economic profile than of tenure.\(^1\)

While advocates of cooperatives often stress qualities associated with private ownership, to describe their merits (increased pride and care taken in the property from the knowledge of owning it, elimination of the landlord, self-interest built into cost management), the set of legal by-laws which apply to the cooperative are those that govern the landlord-tenant relationship. Indeed, some cooperatives have been faced with rent strikes from their own members requesting audiences with the Rental Board, and more participation in the management of their organization.\(^2\)

Legal aspects which need to be defined, in order for the cooperative tenure to emerge as a distinct type from both rental and ownership, include:

a) definition of a "right of occupancy", which could be used against loans in lieu of the physical unit: if member defaults on payments, the cooperative sells his right of occupancy on the market and pays back his debts; this formula approximates what is currently being used in the Swedish cooperative system;

\(^1\) Sullivan, Donald. Cooperative Housing and Community Development. New York, 1969.

\(^2\) The Quebec Federation of Cooperatives, at the end of their unsuccessful program, Coop-Habitat (1968-1971), had forced itself into a position of absentee landlord, through a lack of cooperative organization at the base.
b) codification of the way this right of occupancy can be transferred from member to member; in particular,

- in the absence of a time limitation normally provided by a lease;

- in the case of resignations, death, leave of absence and rights of family members;

- in the determination, if any, of an indemnity at departure, which are the various types of capitalization available to variations of the cooperative tenure.

c) respective responsibilities between the cooperative and its individual members regarding maintenance, and management; the rights of a member to designate his successor, in relationship to the general assembly's veto power.

d) relationship of the cooperative tenure with other tenure types: rights of individuals to change from one to another, within a building, housing complex, rental property, etc.

The need to secure a high percentage of tenants' voluntary adhesion to the cooperative tenure, not only is the basis of the first principle of cooperation, but has been described as a protective measure against landlords' discharging of improfitable ventures on unsuspecting tenants and/or avoiding rent control.¹

¹A proposed legislation was recently (June, 1980) defeated in New York State whereby the percentage of tenants' approval to convert a building to cooperative ownership, would have been increased from 35% to 65%. It had been supported by tenants' associations and was successfully opposed by the real estate and city administration lobby, who both benefit from more conversions.
Within Milton Park, the SPUM and MPC goals of collective ownership were conditioned by the desires, mentioned above, to maintain housing payments for residents at the lowest possible levels, to increase each residents' control of his/her housing situation, over the long term, and to allow existing residents to remain in their units after they were renovated. The perceived elimination of the landlord-tenant relationship, and the long term protection of the use of each unit for low and middle income families were key aspects.

Cooperative and non-profit, charitable ownership of property allowed these intentions to be achieved. Private ownership - whether individual, co-ownership, or condominium ownership did not. While these forms were attractive to a small proportion of Milton Park residents - particularly those with the means to buy property (Milton Park or elsewhere), they were not ideologically acceptable to MPCC nor were they allowable by the terms of the CMHC-SPUM contract.

Non-profit organizations are also characterized by their collective capital and the restriction on returns to individual members. In housing, the essential difference between a cooperative and a non-profit is that in the first, members jointly own a corporation, and as shareholders, lease from it; in the second, tenants lease from an organization which they do not own or control.

Non-profit groups are eligible to the same CMHC interest write-down subsidy, except that it is used for market rent levels and not low-end-of-the-market. Additionally, rents are revised every year. In Milton
Park, these differences between cooperatives and non-profit corporations were abolished by a unique rent scale for all units based on pre-renovation rents. However, non-profit groups are not eligible to either of the provincial start-up grant or capital subsidy. Primarily the elderly and rooming home tenants were to lease from non-profit groups. These are rooted in social work and would supplement the provision of housing with special needs services, thus increasing the quality of the tenants environment. Access to decision-making regarding management of the property, renovation, relocation and tenant selection, although professed by SPUM to be open to the tenants under non-profit ownership, is entirely at the discretion of the owners.

Both of these tenure options were fully acceptable to CMHC, SPUM, MPCC, as well as many residents. The several cooperatives already formed attest to that. There are, however, a series of problems that have arisen in establishing individual cooperatives, and in completing the transformation of the entire Milton Park neighborhood into cooperatives and non-profits.

The definition of turf for each of the first round of cooperatives was relatively simple – those who chose to form cooperatives did so and chose their territory as well. But as the cooperatives began to take up more and more of Milton Park, they ran into individuals, sometimes a single person in a building, who expressed desires not to participate. What would happen to this person, family, or entire building has not yet been resolved. Would they be evicted? Would they be offered an apartment in a nearby non-profit establishment? Would they be offered the single
ownership of a condominium apartment in an otherwise cooperative building, and would they accept? How would the community-wide issues be dealt with - such as open space design and planning, management of the commercial properties, community services, etc?

These are the issues which have divided MSL from MPCC and SPUM, and were fought along conflicting principles of collective versus individual relationship to housing.

Within Milton Park, a building can be turned into a housing cooperative or claimed as part of the territory of an existing one if one tenant expresses the desire to be part of a cooperative. The rationale for this is to provide equal access to collective forms of ownership to tenants, and protect the choices of those who would normally be evicted by a decision to convert the buildings to private co-ownership or condominiums. However, tenants resisting cooperative formation are not all potential homeowners. Their desire to remain single tenants in the private market comes from an attachment to a perceived greater independance. A fear, distrust or weariness of shared decision-making through meetings can override the economic advantage associated with the cooperative; and resistance to income control has been repeatedly expressed by rent supplement eligible tenants.

There is no required % of tenants approval, in Quebec, in the case of cooperative conversion but handbooks to community groups explain how other tenants is a building have to be informed of the process and invited to participate.
Some tenants, especially those with children, questioned the wisdom of appropriating the back lanes and yards for communal space.

Although these objections are perceived by SUPM as normal resistance to change which should adjust over time, the question can be asked whether the adjustment will take the form of departures, and if such is the case, whether collective ownership principles have served its community.

General Assembly Meeting,
June 8, 1980,
in Notre-Dame-de-la-Salette Church

Neighborhood Pocket Park
2) NON-PROFIT

SPUM's overriding concern, beyond the preservation of the neighborhood, was to allow existing residents to remain in their units after renovation. Neither they nor CMHC wanted to cause large scale displacement, especially not in a highly visible project with a highly politicized neighborhood. For this, SPUM chose to minimize rent increases needed to carry the costs of purchase and renovation, which involved a long struggle with CMHC. The only sure way was by using all available programs and subsidies. CMHC's 100% insured mortgages, the interest rate write-down subsidy, Federal and provincial rent supplements, were all applicable only to cooperatives and non-profit groups. Not only would these methods reduce costs to residents, but they would preserve, for the long run, the ability of low and moderate income households to occupy these apartments, and reduce the possibility of individuals or groups taking profits out of the housing. The subsidized value would rest indefinitely with the project.

Lucia Kowaluk's article summarizing the struggles of the neighborhood,¹ was clear as to the origin of the project's direction: to correct historical abuses, exploitation of tenants by landlords, to finally provide a neighborhood/community of equity where the rules are not that of the private market. Non-profit first, whatever type of tenure conforms to it, second. The cooperative was favored because in addition to being

¹LeDevoir. October 2, 1979. "Le fruit de dix ans de luttes populaires."
non-profit, it had a power equalization structure, it increased social responsibility and skills, and established a basis from which to build a strong community.

It is necessary therefore to separate the concern for providing housing services at the lowest possible rents, in order to preserve existing residents, from an objective of elimination of profit as part of a larger commitment to social change.

There is no question that the private housing market cannot compete with subsidy programs available for cooperative or non-profit housing for low-income households, partly because of the mortgage conditions not available, but mostly because of the rent supplement program.

For moderate income households the situation is not the same. Under the first cooperative program, from 1973 to 1978, a direct capital subsidy of 10% of costs, to be used as a downpayment, and an 8% mortgage of 25 to 30 years on the remainder of the costs, provided very low rents for members of cooperatives who wanted to either build or purchase and renovate housing units. The fixed interest rate had the advantage of allowing a stable, low rent. From 1975 to 1977, the average rent increase granted to private landlords by the Rental Board was 8.5%, whereas the increases demanded by landlords was of 18%.1 Based on the typical cost breakdown of the landlords' increased demands, 40% was for indexa-

tion of revenues (administration, deferred maintenance, reserve, vacancy reserve and profit before income tax), and 17% was for maintenance. It was assumed that cooperatives' rents would increase by much less, since they had no profits of administration costs and most of the maintenance was volunteered. The increase was estimated at only 4.5% yearly, with fixed debt service payments.

The new program, with which Milton Park is financed, instead, insures through a conventional lending institution, of the total realization costs at current market rate and provides an interest write-down subsidy which can be as low as 2% for the first three years. Starting with the fourth year, the subsidy decreases by 5% each year, requiring cooperative members to pay a regular rent increase, just to cover the subsidy withdrawal.

Other increase in member rent payments will result from the across the board tax reassessments to full value, which will start in 1981, and expenditures from landscaping and maintenance of the common yards, as playgrounds, parks and gardens. All of these will be additional costs above the 5% yearly increase in actual debt service payments.

Assuming that private owners will have the same operating expenses as cooperatives and non-profit corporations and the same tax increases, but the debt service component of their monthly payments will be a fixed cost. Subsequent increases for private forms of ownership will be lower—but the starting cost will be substantially higher.
Maison St-Louis proposed a counter structure, claiming that in the long term, private forms of ownership would be lower. In their proposed "Conditions for Individual Acquisition", a moderate-income household would have a three year option from MSL to buy the apartment in which they live. In the meantime, they would pay rent to MSL, plus an amount towards down-payment. For the first three years, a moderate income household in an identical unit in a cooperative next door would pay much lower rents. When, starting fourth year, the cooperative rents began paying the increasing debt service, the MSL household would take a mortgage on the amount of the purchase price, subtracting its accumulated down-payment. Payments from then on will increase only with the normal increase of prices: cost of materials, services, taxes, etc. In the long run, after 10 or 15 years, the payments made on identical units, under the individual ownership and within a cooperative, may be very similar.

The point is that although cooperative tenure is more easily accessible, initially, than private ownership (the downpayment requirement acts as a barrier, even when spread over several years) it cannot guarantee lowest possible rents all throughout its existence, if all residents remain in the project.

However, since most people expect to move, the second generation of cooperative renters, compared to second buyers, will benefit substantially from the absence of refinancing and profit to first owner, assuming that real estate prices rise. At the time of departure, the owner will have built up equity, and may take both equity and value increases from the unit, whereas the coop member can not. The comparison should then be
made in terms of a larger sample of society than the immediate potential owners involved, and over a longer time than the first ten years. In eliminating profits at the time of resale — by eliminating resale — the cooperatives and non-profit associations do, in fact, provide the lowest costs to society.

Finally, low-income households eligible for rent supplements, which are not applicable to private units, and moderate-income households who do not want to own, are better off in cooperatives than renting from non-profit corporations, because the capital subsidies of the SHQ ($300,000/unit) and start-up grants are only available to cooperatives.

In conclusion, both non-profits and cooperatives support the non-profit and collective ownership objectives. Because of the principles of cooperation, what would be profits in the private sector are distributed monthly in the form of reduced housing costs. There are no profits involved in the monthly payments of single owners, co-owners and condominium owners, except as defined as built up equity, awaiting property transfer. This is when the real profit is made. Even if only replacement housing can be purchased. The increase in value at each resale fuels inflation, and is lost into individual capital, whereas the cooperative's capital remains collective (indivisable) and with those housing units. For moderate-income households, the cooperative tenure offers the lowest possible rents, initially. But since debt service as well as operating costs increase by at least 5% yearly after the first three years, and the debt service payments on a private mortgage are fixed costs, then rents may increase more in cooperatives than in units under co-ownership.
For low-income households, both and only the non-profit corporation and the cooperative tenure offer the lowest possible rents, not because of their non-profit motive but because of the rent supplement program which is not applicable to private owners.

Two Views of Jeanne Mance: Above Prince-Arthur....

...and Below
III. Community Control

1) WHICH COMMUNITY?

The objective of community control, espoused by SPUM as the encompassing goal, the ultimate end to which the project was destined, calls in a number of questions. Which community? How will it be controlled? Why and by whom? Is it an outcome of or a justification for collective ownership, non-profit ownership? Do other tenure types support or defeat it?

Milton Park is a neighborhood of 2,100 residents. At the time of the early struggles with Concordia, the Milton Park Citizens' Committee had 320 members and the support of 90% of a population of 2,000. Did that mean that only 10% of the rest of the population were known to be against them, or did it mean that an overwhelming majority a) knew them and b) could be counted on for approving the directions taken by the more active members? The latter seems to be the case: In March 1969 the MPCC collected signatures for a petition to be sent to City Hall, asking municipal planners to stop all negotiations with Concordia until they agreed to involve the residents in their planning schemes for the neighborhood. The petition had 1,000 signatures. To no avail: City Hall would not be impressed.

Ten years later, after hundreds had been evicted to make way for La Cité,

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1 Lucia Kowaluk "Le fruit de dix ans de luttes populaires" LeDevoir, October 2, 1979.
and a normal rate of turnover for students and roomers had substantially renewed the neighborhood's population, members of the MPCC and of the Street Committees were still there. They were still fighting for the preservation of the neighborhood from disrepair; and from a worst threat still: its parcelling out onto the private market at values prohibitive for the existing residents. The support of an outside group was sought.

Another petition was sent, in the form of a telegram of support. This time, only 200 signatures. But even after CMHC's Montreal office had refused to help Heritage Montreal buy the properties, the telegram helped Phyllis Lambert to conclude the deal with the federal government. Less support, but more power. The power not being in the telegram of support.

Back in the neighborhood, the same 200 people rejoiced, and needed to spread the good news about how the houses would be renovated and ownership rights transferred to the residents. Some residents have been denied what they thought had been promised to them: private ownership.

In their position paper of May 7 (before the CMHC-SPUM contract had been signed), Maison St-Louis suggested the formation of three bodies to represent the neighborhood: an Association of Tenants-at-large, a Future Owners' Association and a Cooperative Association. These were to have equal weight in the negotiations with the federal government as had Heritage Montreal (Phyllis Lambert), CEMP Investments and CDLC.

Although both these latter groups would be extremely instrumental in shaping the project's orientation, hiring policy, development plan (CDLC), as well as very useful for political and financial breakthroughs, (CEMP), Heritage Montreal was the true negotiator with CMHC. Phyllis Lambert brought Lucia Kowaluk with her to Ottawa. Lucia Kowaluk represented the
community from the beginning. Dimitri Roussopoulos and herself are initiators of action. Whether or not they ran countercurrent to the aspirations of as large a number of residents as they had followers, did not surface until the possibility became clear of some buying their property.

When such a dissident group arose, Dimitri Roussopoulos drew the lines clearly: at the second meeting in January 1979, (after Elmer Fecteau had mentioned the option of private funding and some residents had asked him to pursue investigation) he stated that "you were either a capitalist or a collectivist" and divided the meeting into two groups accordingly. There was no other recourse but to follow one's destiny. Two versions of who was standing where, reflect each side's position: Elmer Fecteau said 3 people went with Dimitri and Lucia and over 15 went with him. In Kowaluk's article in Le Devoir summarizing the whole story, said "everybody except one person was against Elmer Fecteau."\(^1\)

Other Maisons St-Louis members insist that even as late as the June 20th general neighborhood meeting, when the CMHC-SPUM agreement was revealed, there were more people interested in buying than in forming cooperatives.

Whatever the numbers were, Maisons St-Louis, the capitalists, were a small minority; but the collectivists were no majority either. Beyond those two groups with their clearly defined leaderships was a large majority of participant observers who could go either way. What happened after that were two simultaneous movements: Maisons St-Louis grew stronger within its own constituency. Through organizing and meetings, setting up contacts, drafting position papers and sending letters to neighbors, they built an effective coalition of residents who wanted to buy, and tenants who wanted

\(^1\) Le Devoir, October 2, 1979
to remain tenants. Their members grew to 72 by the time they launched an attack on SPUM and the media.

Meanwhile, the MPCC's side grew even stronger. Within five months, six cooperatives were formed, representing 160 units, and more than double that number of residents; two non-profit groups were in the process of taking charge of rooming houses. More people were interested, more coops would be formed. The response was incredible. In less than half the time it usually took for cooperatives to build one by one, six had been formed and more were in line, with only one technical resource group to do all the work. A tremendous bet had been made by MPCC, by Heritage Montreal, and by CMHC, that the "community" would be there to respond and that it would accept cooperatives and non-profit corporations as the way to gain control of their housing. Already by November, the bet had been half-won. This confirmed:

a) MPCC's strong ties within the neighborhood; in particular its ability to spawn cooperatives;

b) the perceived advantage of the cooperative formula over the tenant-landlord relationship;

c) the fact that the majority of the residents could not have afforded to buy their houses.

2) SCREENING OF NEW RESIDENTS

The community is going to control its territory through accepting new residents to fill periodic vacancies (there were 50 vacant units when the project was bought). Applications were filled in by prospective tenants.
When enough had been accumulated, a selection committee met and reviewed the applications. New tenants were accepted on the basis of their past experience or interest in collective projects.

The shadow of Coop-Habitat was looming over the process. Set up in 1968, the ambitious provincial program built 1,300 housing units in two years. But as a top-down planning agency, lacking support at the base, (it was a "Federation" of non-existant groups) it had focussed more on the production of units than on the principles of the cooperative movement.

When faced with vacancy problems, it filled them in quickly without carefully selecting the tenants on the basis of their interest in cooperative living. Enmeshed in financial problems it lost its resources (social animators) to transfer membership and control of projects to residents. As a result, the whole program was defunct by 1971.

Some of SPUM's animators had been involved in these projects and as a lesson well learned, made sure the screening, this time, would be thorough. Marketing was also well orchestrated: flyers and leaflets about the Milton Park project, soliciting interested applicants, were distributed in community centers, special services agencies, community groups' headquarters. Once a base of truly convinced cooperators would set the example, the rest would follow.

It had been a calculated bet: most residents in the neighborhood were low income: it was to their advantage to join the formula, even if they only wanted to remain tenants and not share in the maintenance and administration. Non-profit corporations were also a security valve: they could take care of those not prepared to assume full responsibility of a housing project. And they were eligible for most of the same programs.
It had been a bet nonetheless: neither members of the Milton Park Cooperative nor SPUM, knew the exact socio-economic composition of the neighborhood's population. The Development Plan in 1979 used Census data, some from 1971, some from 1976, and proposed a complete door-to-door survey to draw a detailed picture. By June of 1980, the survey was still not done, but eight cooperatives had been formed, along with three non-profit groups, the final rent scale had been established based on existing rents, and renovations were scheduled to start on sixty units in August. The composition of the neighborhood was rearranging itself. People not interested in cooperative projects were moving out, others interested, moving in, and Maisons St-Louis was losing some of its tenants who wanted to remain tenants. Some of the neighborhood's long term low-income residents adhered to the cooperative formula from the start: working class, elderly, families, they had followed the information sessions and had now been elected on administration councils. There were several outstanding examples of local residents who had internalized the principles of cooperation and became active catalysts themselves for groups to form, without any more help.

In short, the community turned out to be, in large proportion, what it was supposed to be: a combination of low and moderate income population, with a high percentage elderly, roomers and students. And its social adjustment to cooperative living was facilitated by an intense effort of information and education, and using the normal turnover rate, a careful screening of incoming residents for their degree of interest in collective projects.

The newcomers, though, who joined the already formed cooperatives have increased the ranks of the young, mobile, singles, couples, working class
people, artists, self-employed or semi-professional. The effects of a group assumed to be representative was that overtime they became more representative. SPUM and MPCC still, however, do not represent or speak for a vocal minority-Maisons St-Louis.

3) BUILDING AND MAINTAINING

The objective of community control can be broken into two components: a necessity of building that community, through groups small enough to ensure autonomy and ease of management, but the need to establish an overall organization to avoid fragmentation, and orchestrate neighborhood-wide issues.

These issues include the administration of 23 commercial units by a community corporation, (no small task), the planning and implementation of the uses of the outdoor space and common yards, the settling of possible frictions around common elements, and finally community uses and special needs services in coordination with the non-profit rooming house corporations. Externally, the possibilities are endless: a common front to negotiate with the city the rerouting of traffic, property taxes, garbage collection and snow removal; opposition to the nearby building of mammoth office headquarters, which will increase traffic, among other consequences; involvement with city-wide movements aimed at gaining more control over the shaping of Montreal's urban and political environment; establishment (in both sense of the word) of a federation of Co-ops at municipal, regional and provincial levels.

How this control could develop was left to the cooperatives and other
groups to negotiate with SPUM. A Federation of cooperatives and non-profit groups of the neighborhood was formed very early on, without any legal status so as to not superimpose itself over the autonomy of the groups.

The working committee who had reviewed the development plan was also a possibility for establishing a future overall organization. The purpose of this control was the same as underlaid the principle of collective ownership: to take full advantage of a unique concentration opportunity: the economies of scale realized in organizational efforts were already apparent; the increase in political clout and collective bargaining power could be even more substantial. Finally, the scale of the project was such as to allow the production and consumption of community oriented services, in a way the same groups, scattered across the city, could never provide. It created its own market.

A residents' association of homeowners, at that scale and density, might have accomplished the same. For it to remain within the control of low-income residents, the non-profit objective was imperative and collective ownership preferable. To both give autonomy to small groups and claim their contribution to a collective representative body, was SPUM's agenda, so that the control gained by each cooperative, would not be eroded by an incapacity to work together. It was the same process as the formation of a small cooperative, but at thirty times its size.

Different tenure types were more or less supportive of the objective of community control, with its two components of building the community in parts and then joining these parts to protect the neighborhood from outside interests and sustain its community-oriented uses.

Because of the cooperative's nature a voluntary association of people ready to contribute work and share responsibilities, it was very useful, for
building up components of a community, to set them up first. Once put into contact with each other and helped technically by SPUM, they could take off on their own and continue the organizational work. Once through their Bureaucracy II course they could act as advisors to other groups in formation. This is what happened in Milton Park. The first cooperative to obtain its charter was the grouping of the members of the Jeanne-Mance and Ste-Famille Street Committees, who needed no organizational counselling. Then a few months later three others formed and obtained their charters. Their founding members were neighborhood's long timers who had been interested in the cooperative idea since they had known the first group, and proceeded to create their own waves. The next round included newcomers to the neighborhood, recruited as vacancies arose.

The cooperatives' qualities in quickly setting up the myriad of small groups worked against the other component of the objective: the independence gained. Later cooperatives had to secure their boundaries and isolate themselves from more "manipulative" or dominating cooperatives, who saw the advantages of and pushed for a project-wide Federation.

Non-profit corporation on the other hand, were more difficult to organize. They often had to be "contacted" rather than built up from the base and were from within the neighborhood less than from outside of it.

But once set up, there were more likely to keep in constant contact with headquarters, the "mother non-profit corporation," and to start discussing community-wide issues. This is partly due to the fact that their constituents -- the roomers and elderly -- are not initially self-sufficient entities and did profit from project-wide organization. There was a larger turnout of elderly at the general neighborhood meetings, more than any other single group. First they have more time to spare, and were directly invited
to attend by their non-profit organizers, landlords-to-be. Second, the cooperatives were aware of events and relied more on the informal communications network than on newsletters and meetings.

The private ownership tenure -- or desire of such -- was very instrumental, paradoxically, in fulfilling the objectives of community building. A coalition of existing residents was formed, from those who wanted to buy to those who wanted to remain tenants, against what was perceived as forced collectivization. As such, Maisons St-Louis was as effective as other coops in organizing a group: they established contacts, organized meetings, drafted position papers distributed information, and negotiated with SPUM. But because of their avowed preference for private ownership, they were of course in direct opposition to the objective of community control. Their stand on the commercial properties was one such example. They wanted these to remain accessible to private operators, fearing that the "freeze" put on them in waiting for suitable community-oriented services, would kill them. The Federation of Coops, described in the Action Plan as one possible way of meeting the overall community control objective, was seen by MSL members as the "British North America Act revisited."

Considering that the whole Milton Park neighborhood has been under private rental tenure for several decades, it would be difficult to maintain that rental tenure automatically disenfranchises its members. There could hardly have been a more mobilized group than the Milton Park Citizens Committee. But in the absence of a common or visible threat, or low rents due to speculation and disinvestment, rental tenure at large, scattered in private buildings could not provide the physical and social concentrations needed to organize.
D. CONCLUSIONS

A. FROM THE CASE

Several lessons can be drawn from this series of events, all of which reflect the inherent contradictions of urban struggles. No agent of change proceeds logically from goal to means without the knowledge and use of opposite forces and the unsuspecting support of adversary circumstances.
1) Just as urban renewal and highway programs in the sixties were the greatest organizing factors for community groups across urban centers, so was a highly visible developer, such as Concordia Estates, instrumental in mobilizing the Milton Park Citizens' Committee. By its sustained presence, including Paxmil's absentee landlord maintenance standards and through a strong image crystallized in La Cité, it fueled continued opposition to the notion of private ownership and speculative, profit-minded behavior, a sentiment which was to directly shape the neighborhood's revitalization goals years later.

2) Despite the project's total development costs of $17 million which will be subsidized by different levels of government, not including an annual interest subsidy from CMHC, the greatest subsidy that has come to Milton Park was from the Ford Foundation. By holding on to a U.S. $25 million trapped mortgage, on which it could not foreclose, the foundation protected the neighborhood from private gentrification for fifteen years. By letting it go outstanding, it allowed the Canadian Federal government to buy the neighborhood at municipal assessment. "The Foundation doesn't usually make donations through its investments, but in the end, it is always a benefactor."¹

With these two factors combined, it seems logical that the cycle should be closed, and that what caused harm to the Milton Park neighborhood in the first place, should be the indirect cause of its improvement.

3) It took a coalition between grass roots activism and a wealthy, politically influential family, to obtain what had been sought many times before: the acquisition of the properties from the private market and their placement in a third sector trust on behalf of the residents. None of the community groups by themselves could do it, as was demonstrated by the unsuccessful attempts, both at being recognized by public authorities (MPCC's cooperative charter was refused by the provincial government, 1970) and at convincing the owner of their solvency (Paxmil's refusal to sell, 1977). Nor could the private sector alone do it: "Company X", sponsored by Heritage Montreal, using private sources of funding, could not negotiate terms that satisfied Paxmil. Mendelson did, but this was at the social cost of not passing anything on to the community, i.e., not having access to subsidies. The way it was finally concluded is typical of "popular" victories, a powerful entity at the top puts pressure on a political body, to release public funds and grant special decisions, as this body feels a constituency at the base towards which it acts responsibly.

B. FROM THE ANALYSIS

Equally contradictory appear to be conclusions drawn from the analysis of SPUM's objectives. On the one hand, a small amount of private ownership would not have hurt the project's successful revitalization; on the other, principles of homeownership are incompatible with principles of collective non-profit control. What decided the final outcome was an
agreement between a Federal agency and a non-profit group to commit public funds to the establishment of a third sector stronghold. A concentration of subsidies, combining large scale rehabilitation with access to low rents for low and moderate income households, will have the greatest beneficial effect on the surrounding housing market; while the nature of the housing programs will ensure an income mix within the neighborhood.

An alternative strategy to retain both private ownership and non-profit control would have been to use the workings of the first for the benefit of the second. A physical concentration of units is not critical to the effective control of the neighborhood by its community. By using acquired property as venture capital, non-profit groups can expand their control on the housing market while allowing for a greater social mix within its territory.

Finally, the process itself of this neighborhood's successful revitalization, is dependant on a number of critical roles and overall conditions. Costs control and community organization are the immediate imperatives. The composition of the community's members, in the long run, and its pattern of social and income mix, will determine the project's success as an intervention of the third sector into large-scale revitalization.
1) HOUSING OWNERSHIP

As part of the revitalization process of Milton Park's 700 housing units, a mix of tenure types could have been accommodated within the project. The small number of residents who advocated and could afford private ownership could have been a factor in conceding to them an exception, at no substantial cost to the rest of the community. Single, co-ownership and condominium ownership could have complemented the majority of non-profit associations and cooperatives in increasing the neighborhood's confidence and pride and its quality of maintenance; and could have maintained, over and above the already existing income mix, a greater social mix of collective and individual lifestyles. Common uses decisions would be just as negotiable between coops and private owners as they will have to be between contiguous coops. The qualities associated with collective ownership - access to joint decision making, control over the properties' management, reduced costs through the pooling of human resources - are obviously shared by private co-owners. Even the control of the neighborhood by the community, increased bargaining power with municipal authorities, could be enhanced through a residents' association which includes homeowners.

SPUM's proposed tenure variations of non-profit and cooperative rental, did not equally support its own objectives, particularly those of equal rights and access to decision-making in property management, and of allowing existing residents to remain in the neighborhood.
But the objectives of collective and non-profit ownership were built into the revitalization process of the neighborhood. Indeed they were clearly written into the contractual agreements between CMHC, the sponsors, and SPUM, the manager, in the name of the neighborhood's residents. The advantage of Federal and provincial subsidies attached to non-profit associations and cooperatives was not the overriding reason why this tenure type was extended to the whole neighborhood.

It was the result of a power struggle within the community, between two groups of long term residents: the collectivists who called the others "capitalists" and the individualists who called the others "stalinists".

The first group (MPCC), was intimately related to a ten year struggle against speculation, and tried four times to set up cooperative tenure as a way to transfer the properties to the control of their low-income tenants.\(^1\) The second group (MSL) only surfaced when the possibility arose of buying from Paxmil.

Heritage Montreal had a long supportive association with the MPCC.\(^2\) As late as May 2, 1979, they assured MSL that there would be some provision for private ownership, in the way properties would be transferred to the tenants. But the contract between CMHC and SPUM, had no such provision.

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\(^1\) The cooperative idea was therefore not a new imposition on the residents. 

\(^2\) Insofar as MPCC "represented" the interests of the community, Heritage Montreal and therefore SPUM, were not outsiders.
vision: all properties were to be owned collectively, on a non-profit basis.

MPCC's commitment to the elimination of profit, and to a corrective device that would establish equality at least within housing, succeeded in establishing an alliance with Heritage Montreal and CMHC that short-circuited Maisons St-Louis out of the deal.

CMHC's own institutional commitment to housing low-income residents, and its concern for the equitable allocation of public funds, became the final authority, in place of the owner, as reflected in its contractual agreements.

From then on, the rule of simple majority within a building about to be converted into cooperative tenure, was applied to the whole neighborhood.

Maisons St-Louis did not, and could not, support the objective of non-profit ownership. No serious guarantees, whether through covenants or resale conditions included in deeds, were ever proposed, that could satisfy the terms of the agreement. Indeed, after the first resale, control of private property is completely lost in the absence of a policing authority.

Similarly, a collective capital attached to land could but only be reduced by the inclusion of private property in the neighborhood: however stringently defined would have been the notion of replacement value, the
sole fact that it reverted back to individual capital, taken out of the property, was a loss to the community.

Finally, long-term protection of low-income households, from speculation and displacement, was best assured through collective and non-profit rental tenures. Even a housing cooperative, with capitalization, cannot avoid the gradual replacement of its members by higher income groups. As a tenants' association, Maisons St-Louis had no more rights than their low-income neighbors.

2) CONTROL AND CONCENTRATION

The appropriateness of using a high concentration of public funds in a single neighborhood can and has been questioned.¹ There are two types of concentration to distinguish: the amount of subsidies themselves, through two programs with a single tenure attached to them, and their use in a physical, contiguous concentration of units.

The usual objection against the massive use of public funds in a prime market area, stems from the high acquisition cost of property needed to yield the same number of units as could have been achieved in a less

¹The concern was expressed among observers of the Milton Park process that a low-income ghetto would be created, at high cost to the public.
pressed area. In this case, however, the opportunity cost was very low: the properties were bought at municipal assessment, a price which could not easily be found elsewhere, even where assessments were lower, since they would have to be sold at market value. In fact, the total development costs of $17 million (excluding subsequent rent subsidies), spread over 676 units ($25,000), comes to less than half the production cost of new units, private or public.

No new units are put on the market, but the useful life of existing stock has been increased for nearly another forty years, without displacing its low-income residents. In contrast, the total amount of money available, this year, for the city's renovation subsidy program, is exactly the same, $17 million: it has activated an average of 600 renovations in previous years, usually resulting in some degree of economic displacement, not only from higher rents but from the increased values of surrounding property.

The city will not lose property tax revenues, nor will adjoining landlords see their property values decrease as a result of this concentration of subsidized units: quite the opposite. The face lift of the entire neighborhood will only increase the area's desirability and property values are likely to continue to soar up with demand.

Moreover, low-income households eligible for public housing have access to the Milton Park units, whether through cooperatives or non-profit organizations. Considering the constant payments of $300/month for public housing units (1979 deficit rates) and the $271/month subsidy
for rent supplement eligible units, the Milton Park project acts as an alternative to public housing, at lower cost, within a mixed income urban neighborhood. The neighborhood's variety of units, architectural quality, mixed uses, services and complete physical blending in with the surroundings, further dismisses its potential labelling as a ghetto, which usually refers not only to the actual single income level of its inhabitants, but to the isolation of a recognizable piece of territory, a stigma attached to its image.

The other type of concentration, is not always a matter of choice: the opportunity was to buy the whole neighborhood, not pieces of it. But once properties were under control, was their continued contiguousness required?

Other third sector groups, when presented with a choice, have used alternative strategies: only corner properties would be bought, or every one out of three, thereby covering a larger territory and still countering land speculation, block busting or professional gentrification.

Considering that a desire and affordability for private ownership had been expressed, some selected properties within the neighborhood could be sold at full market value and the proceeds used to acquire more units outside. Commercial properties, while being run by a non-profit group, could also be leased at market value and used towards the same end, with the advantages of using an income stream and retaining title to the land. In other words, instead of fighting the private market with more subsidies and a reshuffling of residents, some of the ac-
quired property can be used as venture capital to further expand the
third sector's infiltration of the housing market without losing control
of its own initial neighborhood.

This strategy hinges on three conditions: that potential private
owners within the neighborhood forego the subsidy of CMHC's low-acquisition
cost and can afford market rates; that the net proceeds are suf-
cient to acquire at least an equivalent number of units; and that ten-
ants outside the neighborhood have expressed a desire to form a coopera-
tive or a non-profit association.

Two major benefits would result: a potential expansion of the third
sector's territory and its social strengthening by concentrating on
fully voluntary groups; and a stabilization of the existing neighbor-
hood, by allowing tenure differences where they can be afforded.

The physical pattern of existing cooperatives, where units are
scattered unto different streets, sometimes aligned in rows with "miss-
ing teeth", can be replicated for Milton Park within its surroundings.

The advantages resulting from the physical concentration of third
sector units, would not be affected by their expansion into adjoining
areas in exchange for few others within. Milton Park is part of a larger
neighborhood which roughly extends from McGill University to St-Laurent,
and from Pine to Sherbrooke. Existing shops, restaurants, bookstores and
meeting places are already established along a social network within the
territory. The relationship of individuals to the whole of their neigh-
borhood would not change and social integration, ease of communication
would not suffer from less turnover.

Commercial units and social services could still be managed by a
neighborhood-wide non-profit group; the use of common yards and lanes,
and the control of the streets depend on joint decision-making in any
case, whether among all third sector groups or whether among private
owners and non-profit groups.

The image building of the "Place Ville Marie" of coops, which is
another result of concentration, can be strong if all goes well, but
its high visibility also means vulnerability if anything goes wrong. In
any case, the majority of the neighborhood, especially through renova-
tion, would still convey enough of a sense of unity to strongly identify
the movement.

3) EVALUATION

The revitalization of the Milton Park neighborhood has all chances
of achieving success, provided its main actors continue to perform criti-
cal roles.
CMHC's continued financial assistance and willingness to support the process of community control.

SPUM's lack of prior experience in revitalization projects has been offset by its ability to mobilize resources and hire key staff; Phyllis Lambert is the essential driving force, tying into action what would otherwise be very contradictory forces; SPUM's initial control over the tenant selection process was key in establishing the basis for a positive response to the instauration of cooperatives and non-profit groups; its extensive system of information dissemination and its efforts at soliciting resident participation are also key in determining the type and extent of community control that will eventually reign in the neighborhood; SPUM's own objective of completely withdrawing from the scene after the transfer process, may not be met, however: outside pressures as well as conflicts from within, may dictate the need to remain a "mother" non-profit corporation for a longer period of time. The Milton Park Cooperative, grouping some of the oldest and most active former members of the MPCC and Street Committees, provides the ideological leadership within the community and may have to resist the temptation to assume control of the neighborhood by itself. Their energy and commitment, however, will greatly determine the effective impact of Milton Park as a third sector stronghold, on its surrounding community; in particular, negotiations with the city on traffic control and representation within pressure groups to protect the residential quality of the neighborhood.

Maisons St-Louis is also critical to the success of the project. At present they are tying up in court the property subdivision process.
A number of overall conditions also have to be met.

a) costs:

The transfer of the properties on schedule and the keeping of the cost of renovations within the estimates are critical to meeting CMHC's requirements for the interest write-down subsidies: the rent structure after renovations is contingent upon the condition that total development costs do not increase by more than 10% of what they have been estimated to be in May 1980; if they do, the situation will be the same as before the obtention 7% increase: total insecurity as to the rent structure; undermining one of SPUM's principal goals, that no resident would be economically displaced from the neighborhood as a result of its intervention.

b) community work:

SPUM's social animators admitted themselves that as cooperatives and non-profit groups were being formed, and renovation work planned, these absorbed all their time and attention. "Unorganized" areas were left pretty much on their own.

The spontaneous generation of cooperatives and non-profit groups may have reached its optimum capacity. Last minute efforts to complete the transfer process in time may force the hasty formation of groups which over time may dissolve; their properties reverting to other groups may overburden these and create further management strains. Twenty or thirty groups to be formed in three years to assume title to land and management of property is an organizational challenge: more work at the base is needed to avoid its transformation into an impossible task.

c) social and income mix:

One of the main concerns inherent in all housing policies is tar-
getting: ensuring that public funds go to the households which particu-
lar programs intend to serve.

The subsidies provided to members of housing cooperatives and non-
profit groups, both at the Federal and provincial levels, have no income
ceilings attached to them, but require that they be non-profit organiza-
tions. The rooming houses, representing a fourth of the neighborhood's
units, will continue to serve its low-income and/or elderly population.
Within the cooperatives, however, the requirement that 15% of their mem-
bers be eligible to rent supplement, is not binding: if the money is not
used towards this rent supplement, it goes back to CMHC. The double
standard of active and non-active members, established as part of regu-
lar cooperatives' bylaws, ensures that no tenant is forced to leave a
rental unit by virtue of its appropriation by a cooperative association:
non-active members pay higher rents and are not required
to participate in management and maintenance tasks. They can be elderly
or tenants with health problems, working households
with little time to invest, or single parent families, but more generally,
they are people not as socially prepared to or interested in sharing res-
ponsibilities.

However morally committed to ensure a mix of low-income households,
families with children, working class and elderly, members of each co-
operative have an obvious advantage in forming groups of active members
only, and in gradually replacing out-going tenants with people who share
their own aspirations and lifestyles.
The social and income mix present within the oldest cooperatives of the project, tends to disappear in the youngest ones. In the first ones, the definition of "active" has been adjusted to meet the different capacities of long term residents who know each other well; in the others, the tenant selection process takes on the role of adjusting new to old members. Coop members do not see themselves as social animators and resent taking on "dependant" tenants.

The danger is that the division line between low and moderate income residents, moves from within each cooperative, to between the cooperatives and the rooming houses. Even with the absence of equity build-up, there is a real possibility that the cooperatives will become stepping stones for a young, mobile, semi-professional moderate income class, on its way between college and a private townhouse or condominium. The project's location calls for it: some members of the more recently formed cooperatives admit they do not intend to stay more than two years in the neighborhood.

The achievements so far contain both the fulfillment of the neighborhood's revitalization goal and the basis for a successful control of a major piece of the housing market by third sector groups.
Appendix

Tenure Types and their variations.

<table>
<thead>
<tr>
<th>OWNERSHIP</th>
<th>RENTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fee simple ownership by resident.</td>
<td>From a private owner.</td>
</tr>
<tr>
<td>Fee simple condominium ownership by resident.</td>
<td>From a non-profit association.</td>
</tr>
<tr>
<td>Partnership ownership of individual interest.</td>
<td>From a cooperative association</td>
</tr>
<tr>
<td></td>
<td>of which owner is a member.</td>
</tr>
</tbody>
</table>

Individual owners in Canada cannot deduct interest payment of their mortgages from their income tax. However, resident owners are exempt from the capital gains tax.

The chart on the next page illustrates the different characteristics of these tenure variations and the subsidies applicable to them.
<table>
<thead>
<tr>
<th>TENURE</th>
<th>LEGAL AND FINANCIAL STRUCTURE</th>
<th>ORGANIZATION</th>
<th>APPLICABLE SUBSIDIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Individual</td>
<td>Mortgage taken on land &amp; building by physical person</td>
<td></td>
<td>Residential rehabilitation assistance program (RRAP)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Non-mandatory</td>
<td>for resident owner</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Partners' association for management of property</td>
<td>No more than 2 units:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Income ≥ 11,000 + Loan ≤ 6,000 + Max</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Vote proportioned to</td>
<td>95% Mortgage at 11 1/2%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>share condo owners' association for management of property</td>
<td>25 Years (Nov. 1979)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>50% Renovation costs</td>
</tr>
<tr>
<td>2. Co-Ownership</td>
<td>Mortgage taken on land &amp; building by physical person=</td>
<td></td>
<td>RRAP (Maximum) rental assistance program (RAP)</td>
</tr>
<tr>
<td></td>
<td>Partnership with individual interest</td>
<td></td>
<td>100% Mortgage ≤ 2%</td>
</tr>
<tr>
<td></td>
<td>Personally liable</td>
<td></td>
<td>Start-up grant</td>
</tr>
<tr>
<td></td>
<td>Financially responsible for other members' payments</td>
<td></td>
<td>Capital subsidy (SHQ)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>50% Renovation costs</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>RRAP (Maximum)/RAP</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>100% Mortgage ≤ 2%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tenant representation and participation in management</td>
<td>35 Years</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>50% Renovation costs</td>
</tr>
<tr>
<td>3. Condominium</td>
<td>Mortgage taken on units=</td>
<td></td>
<td>RRAP (Maximum)/RAP</td>
</tr>
<tr>
<td></td>
<td>Inside of finished surfaces &amp; share of common elements</td>
<td></td>
<td>100% Mortgage ≤ 2%</td>
</tr>
<tr>
<td></td>
<td>By physical Person</td>
<td></td>
<td>Start-up grant</td>
</tr>
<tr>
<td></td>
<td>Person liable</td>
<td></td>
<td>Capital subsidy (SHQ)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>50% Renovation costs</td>
</tr>
<tr>
<td>4. Cooperative</td>
<td>Mortgage taken on land &amp; building by moral person=</td>
<td>Cooperatives general</td>
<td>RRAP (Maximum) rental assistance program (RAP)</td>
</tr>
<tr>
<td></td>
<td>Corporation of which member is shareholder and tenant</td>
<td>assembly</td>
<td>100% Mortgage ≤ 2%</td>
</tr>
<tr>
<td></td>
<td>Not personally liable</td>
<td>Elected admin. council</td>
<td>Start-up grant</td>
</tr>
<tr>
<td></td>
<td>Financially responsible for other members' payments</td>
<td>One member=one vote</td>
<td>Capital subsidy (SHQ)</td>
</tr>
<tr>
<td></td>
<td>Minimal social share, no capitalization</td>
<td>Committees for selection, maintenance, finance</td>
<td>50% Renovation costs</td>
</tr>
<tr>
<td>5. Non-Profit</td>
<td>Mortgage taken on land &amp; building by moral person (non-profit corp.)</td>
<td>Tenant representation and participation in management</td>
<td>RRAP (Maximum)/RAP</td>
</tr>
<tr>
<td></td>
<td>Tenant gets use of unit in exchange for rent</td>
<td></td>
<td>100% Mortgage ≤ 2%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>35 Years</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>50% Renovation costs</td>
</tr>
<tr>
<td>6. Private</td>
<td>Mortgage taken on land &amp; building by physical person (landlord)</td>
<td></td>
<td>RRAP (Maximum)/RAP</td>
</tr>
<tr>
<td></td>
<td>Tenant gets use of unit in exchange for rent</td>
<td></td>
<td>100% Mortgage ≤ 2%</td>
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</tr>
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DIFFERENT TYPES OF HOUSING COOPERATIVES

WITHOUT CAPITALIZATION

1) the simple rental:
   (ancient model in Quebec)

   member contributes share, signs a lease with the coop, has the right to vote at the general assembly, receives share when he leaves; has slightly more rights than a tenant because of his vote at the general assembly;

2) the cooperative rental:
   (current model in Quebec)

   a) member contributes small share, has a right of occupancy as long as he keeps his share, has the right to vote at the general assembly, shares the tasks of administration and management; receives share upon leaving; Coop Housing Foundation of Canada suggests indexation of social share but not done in Quebec;

   (proposed future model in Quebec)

   b) member contributes extra sum in addition to his share and rent, towards a savings' fund: savings are given back to her when she leaves; interest is used towards coop net, capital is not touched, new tenant pays only share to enter coop; coops together form bank, increase capital, reduce dependancy on subsidies;

WITH CAPITALIZATION

   c) member contributes substantial sum (> 1,000) toward the downpayment to reduce loan on remainder of cost, therefore reducing rent; new member has to pay amount of deposit to the member;

   d) member can loan capital to the cooperative, who can reimburse him through a second mortgage; continues
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WITH CAPITALIZATION

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   d) member can loan capital to the cooperative, who can reimburse him through a second mortgage; continues
to be reimbursed after he leaves; new tenant pays only his share;

(e) coop considers part or total of member's monthly payments as debt service; upon leaving, member gets back his pro-rated part of the capital paid on the mortgage; as returns on his shares and not as part of capital; (coop remains owner) for this, coop can internally equalize the capital/interest ration of its debt service payments, so first members are not at a disadvantage compared to later ones; new entering members pay a share of capital, or coop pays from reserves or takes a second mortgage to pay leaving members;

(f) member pays his shares; upon leaving, his right of occupancy is sold at market value; new member finances this cost through a lending institution against his right of occupancy; negotiations free between seller and buyer; coop remains owner;

(g) social shares are equal to the cost of the unit; member pays monthly for the length of the mortgage; coop is owner; at the end of the mortgage term only, member owns unit.
Map #11: Total Population Change % (1951-1976)
MONTREAL

AVENUE DES PINS

SHERBROOKE

UNIVERSITY

DUROCHER

BLEURY

PARK

ST-LAURENT

ST-DENIS

PARC LAFONTAINE

MILTON PARK PROJECT  47%
PROJET MILTON PARC

MILTON PARK (131-132)  26%
MILTON PARC

DOWNTOWN QUARTERS  42%
QUARTIERS DU CENTRE VILLE

MONTREAL CITY/VILLE  65%

May #12: Family Households (1976)
Map #13: Children % Change in Proportion to Population (1951-1976)
Map #14: Children Age 0-14 (1976)
Map #15: Elderly % Change in Proportion to Population (1951-1976)
Map #15: Elderly: Age 65+ (1976)
Map #16: Young Adults, Female - Age 20-34 (1976)
MILTON PARK PROJECT 18%
PROJET MILTON PARC

MILTON PARK (131-132) 25%
MILTON PARC

DOWNTOWN QUARTIERS 18%
QUARTIERS DU CENTRE VILLE

MONTREAL CITY/VILLE 13%

Map #17: Young Adults, Male - Age 20-34 (1976)
MILTON PARK  (131-132)  36%
MILTON PARC  36%
DOWNTOWN QUARTIERS  19%
QUARTIERS DU CENTRE VILLE  19%
MONTREAL CITY/VILLE  56%

Map #13: Immigrants Born Outside Canada - 1971
Map #19: Mother Tongue (1976)
unifamiliale/single family
3670 sainte-famille
RC + 1er = 167m²
date: 1895-1900
grand duplex/large duplex
3655-57 jeanne-mance
RC + 1er = 125 m², 2e + 3e = 129 m²
date: 1885-90
petit duplex/small duplex
3674 parc
RC = 84 m², 1er = 87 m²
date: 1895–1900

0 ——— 5m
grand triplex/large triplex
3711-15 jean-mance
RC = 128 m², 1st = 120 m², 2nd = 126 m²
date: 1905-10

0 5m
petit triplex/small triplex
3649-51-53 jean ne-mance
RC = 57 m², 1er = 51 m², 2e = 57 m²
date: 1905-10
appartements/apartments
3510  jean ne-mance
11 app./apt., 19 m² s/to 57 m²
date: 1885-90
appartements/apartments
3739 hutchison
RC = 119 m², 1er & 2e = 4 appart., 62 m²
date: 1925
studiøs (transformation)
3565 jean-ne-mance
33 studios, 17m² ± to 35m²
date: 1910-15
maison de chambres/rooming house
3596 sainte-famille
7 chambres/rooms, 13 m² to 18 m²
date: 1870–75
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   Annexe 2: "Les différents types de coopératives d'habitation." by Leo Berube.

   Annexe 3: "Les coopératives dans le domaine de l'habitation au Québec." by Fernando Noel.


