Co-operatives' Satisfaction with their Agency: A Report from COMPAS Research to the Agency for Co-operative Housing

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1 Executive Summary

- COMPAS Research carried out a confidential survey of satisfaction with the Agency for Co-operative Housing among its population of 518 co-operatives. The multi-modal study involved completions online, in paper-and-pencil questionnaires mailed back to COMPAS, and in telephone interviews. The response rate was 54%, up from 43% two years ago. Fieldwork was conducted between October 7, 2008 and November 11, 2008.

- The Agency earned a high level of overall satisfaction. For its "overall quality of service" on the 5 point satisfaction scale, 51% gave the highest possible score, 5, while another 32% gave a score of 4, and 12%, a score of 3. Thus, a total of 95% scored 3 or higher.

- Respondents were asked to score their level of satisfaction in respect of dozens of elements of satisfaction. In the case of those elements of satisfaction for which the Agency had a pre-established standard, the Agency succeeded in 86% (i.e. 12 out of 14) of the cases. The two failures were in respect of fairness of treatment in the most recent and in the most important contact with the Agency. Each earned an 86% satisfaction score, four percentage points below the Agency's standard.

- Satisfaction with the Agency was at a high level. Normally such high scores could impede the construction of a stable causal model of the key drivers or causes of satisfaction. Our effort nonetheless yielded a three-variable model accounting for most of the variance in co-operatives' satisfaction with the Agency. The three key drivers of overall satisfaction are: (a) if the staff were seen as going the extra mile on the occasion of the most important contact with the Agency, (b) if the Agency is seen as generally timely in its responses, and (c) if the responding co-operative is satisfied with its access to the Agency as administrator of its funding program.

2 Purpose

The Agency for Co-operative Housing engaged COMPAS Research to carry out a confidential survey of member satisfaction. In this multi-modal study, respondents from individual co-operatives provided their assessments online, by telephone, or in paper-and-pencil questionnaires that were returned to COMPAS by mail.

3 Timing and Reason for Contacting the Agency

3.1 Most Recent Contact with the Agency

Almost all co-operatives have been in contact with the Agency within the year, and this pattern holds true across the three reported regions.

Table 3.1: (Q7) When was your co-op last in contact with the Agency? (please select one)

	ALL	**BC**	**AB**	**ON/PEI**[1]
	%	%	%	%
Within the last six months	92	95	90	91
Between six months and one year ago	6	5	7	6
More than one year ago	1	0	3	1
Not sure	1	0	0	1

[1] For reasons of confidentiality, the small population of co-operatives in PEI is reported along with the co-operatives in Ontario.

3.2 Most Important Reasons for Contacting the Agency

In declining frequency, the four most frequent reasons for the most recent contact with the agency are a request for approval of replacement-reserve spending or plan, a review of annual information return and year-end financial statements, agency annual reports to co-op (compliance, risk assessment, and co-op data), and agency inspection of co-op's property, as shown in table 3.2a.

The pattern of the most recent reason for contact resembles closely the pattern of the most important reason for contact, as shown in table 3.2b.

Table 3.2a: (Q8) What was the reason for the [last] contact?
(please select one)

	ALL	**BC**	**AB**	**ON/ PEI**
	%	%	%	%
Request for approval of replacement-reserve spending or plan	23	21	17	25
Review of Annual Information Return and year-end financial statements	19	16	31	19
Agency annual reports to co-op (compliance, risk assessment, and co-op data)	14	16	7	14
Agency inspection of co-op's property	13	18	0	12
Administration of financial workout (e.g. workout advancing, annual budget approval)	4	4	7	4
Request for financial workout or approval of secondary borrowing	4	2	3	5
Question about subsidy calculation/RGI housing charges	3	1	3	3
Post Year 15 Federal Assistance Review (ILM Co-ops)	1	3	0	1
Concern or complaint	3	2	3	3
Other, please explain (excluded from calculation)	18	18	28	16

Table 3.2b: (Q10) In your co-op's opinion, what is the most important reason you have had for contacting with the Agency in the last two years? (please select one)

	ALL	**BC**	**AB**	**ON/ PEI**
	%	%	%	%
Request for approval of replacement-reserve spending or plan	22	23	23	21
Same as the most recent contact (indicated in Q8 above) *if yes, skip to question 12*	18	19	17	17
Review of Annual Information Return and year-end financial statements	17	19	17	16
Agency annual reports to co-op (compliance, risk assessment, and co-op data)	13	12	7	14
Request for financial workout or approval of secondary borrowing	7	3	3	9
Administration of financial workout (e.g. workout advancing, annual budget approval)	5	3	3	6
Agency inspection of co-op's property	5	4	0	6
Question about subsidy calculation/RGI housing charges	4	3	7	4
Post Year 15 Federal Assistance Review (ILM Co-ops)	1	0	7	0
Concern or complaint	3	4	3	3
Other, please explain	7	9	13	5

4 Timeliness in Responding to Co-op Requests

4.1 Expected and Actual Timeliness in Responding to Requests

Tables 4.1a and b enumerate the amount of time that respondents experience for a given transaction and the amount of time that would be acceptable in their estimation. With respect to transactions requiring weeks, respondents report that the following transactions take an acceptable amount of time:

- Time from sending a replacement reserve plan to the agency to receiving approval response;
- Time from property inspection to receiving the Agency's report;
- Time from sending in your budget to the Agency to receiving approval response; and
- Time from informing the Agency of your concern or complaint to receiving the Agency's response.

By contrast one transaction exceeded slightly an acceptable time period: time from filing the co-operative's annual information return to receiving the agency's reports and.

The Agency was more successful in satisfying co-operatives' sense of an acceptable time for short turnaround transactions, those requiring days rather than weeks. In the case of all three transactions requiring days, the agency took noticeably less time than the co-operatives would consider acceptable, as shown in table 4.1b.

Table 4.1a: (Q12) For each of the following types of transactions or contacts, please indicate how many weeks the last transaction took and how many weeks it would be acceptable for such transactions to take.

	AL L	**BC**	**AB**	**ON/ PEI**	**AL L**	**BC**	**AB**	**ON/ PEI**	**AL L**	**BC**	**AB**	**ON/ PEI**
	Number of Weeks it took				Weeks that would be acceptable				Gap Score[2]			
Time from sending replacement reserve plan to the Agency to receiving approval response	2	3	2	2	3	3	3	2	1	0	1	0
Time from property inspection to receiving the Agency's report	4	4	5	4	4	4	4	4	0	0	-1	0
Time from sending in your budget to the Agency to receiving approval response	2	2	1	3	2	3	2	2	0	1	1	-1
Time from informing the Agency of your concern or complaint to receiving the Agency's response	1	1	1	1	1	1	1	1	0	0	0	0
Time from filing your Annual information Return to receiving the Agency's reports	5	5	5	5	4	4	4	4	-1	-1	-1	-1

[2] Gap Score: Number of weeks that would be acceptable minus Number of weeks it took.

Table 4.1(b): (Q13) Please repeat the same procedure for these transactions.

	ALL	**BC**	**AB**	**ON/ PEI**	**ALL**	**BC**	**AB**	**ON/ PEI**	**ALL**	**BC**	**AB**	**ON/ PEI**
	Number of Days it took				Days that would be acceptable				Gap Score[3]			
Time for asking for approval to spend from your replacement reserve to receiving approval	3	4	3	3	5	5	5	4	2	1	2	1
Time for an initial response to a voicemail message you left asking the Agency a question	1	1	1	1	2	2	2	1	1	1	1	0
Time for initial response to an e-mail message you sent to the Agency	1	1	1	1	2	2	2	2	1	1	1	1

4.2 Performance in Providing a Timeframe for Response

Respondents were asked if the Agency had told them how long to expect for a response on the occasion of the last contact. Almost all of the co-operatives for whom the question was relevant reported that they had received a forecast from the Agency of how long they could expect to wait, as shown in table 4.2.

[3] Gap Score: Number of days that would be acceptable minus Number of Days it took.

(Q14) When your co-op contacted the Agency either by voicemail or by e-mail, if the first response was that your request could not be dealt with right away, were you told when to expect an answer or what was being done to follow-up?[4]

	ALL	BC	AB	ON/ PEI	ALL	BC	AB	ON/ PEI
	%	%	%	%	%	%	%	%
	Voice Mail				E-mail			
Yes	91	96	77	91	93	95	94	92
No	9	4	24	9	7	5	6	8

5 Performance and Satisfaction with the Services Provided by the Agency

5.1 Attitudes toward Elements of Satisfaction

The Agency tends to receive supra-normal standards of satisfaction from its co-operative clients. The patterns of satisfaction resemble each other closely whether respondents are asked about their satisfaction with the most recent contact, as shown in table 5.1a, or with their most important contact, as shown in table 5.1b. Satisfaction is highest with respect to being served in the language of preference, being shown courtesy by staff, and getting through to the right Agency person.

Co-operatives tended to be fractionally less satisfied with the Agency's counsel if they encountered a challenging situation. In the case of the most important contact, the lowest scoring element pertained to whether "we were told everything we needed to do to deal with the situation." In the case of the

[4] Forty-five percent N/A excluded from calculations.

most recent contact, the lowest scoring element was whether "it was clear what we should do if we had a problem."

Respondents were asked not only about elements of satisfaction in their most recent and their most important contacts, but also about three aspects in general, as displayed in table 5.1c. Respondents were asked to score their satisfaction with overall quality, timeliness, and access to the Agency as administrator of the co-op's funding program. All three attributes elicit supra-normal scores.

Table 5.1a: (Q9) Thinking about the service your co-op received during its most recent contact with Agency. Please score how much you agree with each of the following statements where 1 means strongly disagree and 5, strongly agree.

	MEAN	**5**	**4**	**3**	**2**	**1**	**N/A**
		%	%	%	%	%	%
We were served in the language we prefer							
All	4.7	73	19	1	#[5]	3	4
BC	4.7	72	21	0	0	2	5
AB	4.8	77	17	3	0	0	3
ON/PEI	4.6	74	18	1	1	3	4
Staff were courteous							
All	4.6	72	20	1	1	3	3
BC	4.5	65	26	1	2	3	3
AB	4.6	70	17	7	3	0	3
ON/PEI	4.7	76	18	1	0	3	2
We were able to get through to the right Agency staff person without difficulty							
All	4.5	59	26	3	1	3	8
BC	4.5	57	30	3	2	1	6
AB	4.5	55	28	3	0	3	10
ON/PEI	4.5	61	24	3	1	3	8

[5] Greater than 0 but less than 0.5

	MEAN	5	4	3	2	1	N/A
		%	%	%	%	%	%
Agency staff were knowledgeable and competent							
All	4.4	54	30	8	1	2	5
BC	4.2	48	31	12	3	2	4
AB	4.4	52	32	7	0	3	7
ON/PEI	4.5	58	30	6	0	2	5
Overall, we were satisfied with the amount of time it took to get the service							
All	4.3	53	29	6	1	5	6
BC	4.2	53	28	6	3	5	4
AB	4.4	53	27	7	0	7	7
ON/PEI	4.4	53	31	5	1	4	6
My co-op was treated fairly							
All	4.3	52	27	7	3	4	7
BC	4.1	49	28	9	6	4	4
AB	4.1	38	38	6	6	6	6
ON/PEI	4.5	57	24	6	0	3	10
The Agency provided information and advice that helped us manage our co-op							
All	4.3	49	26	10	3	3	9
BC	4.1	42	36	12	4	2	4
AB	4.1	47	27	7	7	7	7
ON/PEI	4.4	54	19	10	1	3	12
We were told everything we needed to do to deal with the situation							
All	4.2	45	33	7	5	2	9
BC	4.1	42	33	11	7	1	6
AB	4.2	41	38	10	0	3	7
ON/PEI	4.3	48	32	3	5	2	10

	MEAN	5	4	3	2	1	N/A
		%	%	%	%	%	%
Agency staff went the extra mile to make sure we got what we needed							
All	4.2	44	27	12	3	3	11
BC	4.1	43	25	15	4	3	10
AB	4.1	36	42	7	3	7	7
ON/PEI	4.3	46	25	12	3	2	13
It was clear what we should do if we had a problem							
All	4.2	44	26	9	4	3	14
BC	4.1	42	30	11	5	3	10
AB	4.2	45	31	7	3	7	7
ON/PEI	4.3	45	23	9	3	3	17

Table :(Q11) Thinking about the most important reason your co-op has had for contact with Agency in the last two years, please score how much you agree with each of the following statements where 1 means strongly disagree and 5, strongly agree

	MEAN	5	4	3	2	1	N/A
		%	%	%	%	%	%
We were served in the language we prefer							
All	4.7	69	21	1	#	2	6
BC	4.6	68	24	0	0	3	5
AB	4.7	68	12	8	0	0	12
ON/PEI	4.6	70	21	1	1	2	5
Staff were courteous							
All	4.5	63	27	2	1	3	4
BC	4.4	57	32	3	1	5	3
AB	4.5	58	23	8	4	0	8
ON/PEI	4.6	67	24	1	1	2	5

	MEAN	5	4	3	2	1	N/A
		%	%	%	%	%	%
We were able to get through to the right Agency staff person without difficulty							
All	4.4	57	29	3	2	3	6
BC	4.4	53	37	1	1	4	4
AB	4.4	52	16	8	0	4	20
ON/PEI	4.5	60	28	3	2	2	5
Overall, we were satisfied with the amount of time it took to get the service							
All	4.3	52	29	6	4	3	6
BC	4.2	44	35	6	6	3	6
AB	4.3	48	28	8	4	4	8
ON/PEI	4.4	57	25	5	3	4	5
Agency staff were knowledgeable and competent							
All	4.3	49	32	8	3	3	5
BC	4.1	42	37	8	4	5	4
AB	4.0	36	32	16	4	4	8
ON/PEI	4.4	56	28	6	2	2	5
My co-op was treated fairly							
All	4.3	45	35	6	3	3	8
BC	4.1	42	37	5	4	5	6
AB	4.1	36	36	12	8	0	8
ON/PEI	4.4	49	34	5	2	2	8
Agency staff went the extra mile to make sure we got what we needed							
All	4.2	45	29	11	4	3	8
BC	4.1	40	31	12	4	4	10
AB	4.0	32	32	20	4	4	8
ON/PEI	4.3	51	28	8	4	2	7

	MEAN	5	4	3	2	1	N/A
		%	%	%	%	%	%
The Agency provided information and advice that helped us manage our co-op							
All	4.2	44	32	10	5	3	6
BC	4.0	41	32	14	5	4	4
AB	3.9	28	32	20	4	4	12
ON/PEI	4.3	50	31	6	5	2	6
It was clear what we should do if we had a problem							
All	4.2	42	32	8	6	3	9
BC	4.1	37	39	6	5	3	10
AB	3.9	27	35	12	8	4	15
ON/PEI	4.3	48	28	8	5	2	8
We were told everything we needed to do to deal with the situation							
All	4.1	42	33	8	6	4	7
BC	4.0	39	33	8	9	4	8
AB	3.9	36	24	20	8	4	8
ON/PEI	4.2	46	34	6	4	4	6

Table 5.1c: (Q15) Please score your satisfaction with each of the following aspects of the Agency's service on a 5 point scale where 1 means very dissatisfied and 5, very satisfied.

	MEAN	5	4	3	2	1
		%	%	%	%	%
The timeliness of Agency's service to your co-op						
All	4.3	51	33	11	3	2
BC	4.3	49	37	7	5	1
AB	4.0	39	36	16	7	3
ON/PEI	4.3	55	30	12	1	3

	MEAN	5	4	3	2	1
		%	%	%	%	%
The access your co-op has had to the Agency as administrator of your co-op's funding program						
All	4.3	48	37	10	3	2
BC	4.2	45	38	12	4	1
AB	4.0	28	55	7	7	3
ON/PEI	4.4	54	34	9	1	2
The overall quality of service delivered by the Agency						
All	4.3	51	32	12	3	3
BC	4.2	46	37	10	6	1
AB	3.9	33	43	10	7	7
ON/PEI	4.4	58	26	14	0	3

5.2 Structure of Attitudes

In the case of lengthy questionnaires, factor analysis is an established multivariate, statistical technique for identifying patterns of attitudes. The discovery of patterns of attitudes can be used to think clearly about the data in the short term. The fruits of factor analysis can also be used to identify items that are essentially redundant and hence suitable for trimming from subsequent versions of the questionnaire.

Factor analysis was applied separately to the series of items in question 9 on most recent contact, the series of items in question 11 on most important contact, and the three general aspects of question 15 (i.e. overall satisfaction, timeliness, and access). Each of the factor analyses yielded one-factor solutions. This means that the items in Q9 tended to reflect a general pattern of attitudes towards the Agency, as did the items in Q11 and, separately, the items in Q15. In practice, this means that knowing the answers of any respondent to any one element in Q9, for example, would reflect the respondent's likely scores on all the other items in Q9.

Each of the items in a given series, for example the Q9 series, theoretically reflects a very specific attitude. But the common underlying pattern shared by all the items in the series, as elucidated by factor analysis, suggests that all the items in a given series reflect a single underlying mega-attitude, factor, or dimension.

5.3 Drivers of Satisfaction

A form of causal modeling was used to reveal the main statistical drivers of overall satisfaction with the agency. In fairness, the task of identifying key drivers of satisfaction is challenging when respondents appear to be so widely satisfied. The relative absence of variance (variation) in responses might forestall the construction of a confident statistical measure of the key drivers or causes of satisfaction.

Our regression analysis did nonetheless yield three apparent drivers:

- If the staff were seen as going the extra mile on the occasion of the most important contact (Q11),[6]
- General timeliness (Q15),[7] and
- Access (Q15).[8]

The adjusted R^2 of 0.81 is high, suggesting that these three elements of satisfaction are key to understanding overall satisfaction with the Agency.

By this logic, the Agency needs to focus on three elements of service to earn the high overall satisfaction of its co-operatives. The Agency needs to convey a sense of going the extra mile when a co-operative is making contact on an issue of importance, must respond in a timely fashion to the extent possible, and must provide a sense of access to the Agency in its role as administrator of a given co-operative's funding program.

[6] Unstandardized B 0.10, standardized Beta 0.12, and significance 0.047.

[7] Unstandardized B 0.37, standardized Beta 0.37, and significance 0.000.

[8] Unstandardized B 0.39, standardized Beta 0.38, and significance 0.000.

6 Satisfaction with the Agency's Communications Tools

Respondents are highly satisfied with the Agency's methods of communications, as shown in table 6. They are also satisfied with individual components of communication such as the client website although large minorities offer no opinion, being unfamiliar with the product in question.

Table 6: (Q16) Please score your satisfaction with each of the following elements of the Agency's communication using a 5 point scale where 1 means very dissatisfied and 5, very satisfied. Please indicate N/A if you have not had the opportunity to observe or use a specific element of communication. Overall, how satisfied were you with the following?

	MEAN	**5**	**4**	**3**	**2**	**1**	**N/A**
		%	%	%	%	%	%
The Agency's methods of communication (e.g., e-mail, telephone, fax, mail)							
All	4.5	62	29	4	1	2	2
BC	4.5	61	31	2	2	2	2
AB	4.3	43	47	7	0	3	0
ON/PEI	4.5	66	24	5	1	2	3
The Agency's client website							
All	4.2	28	29	7	4	#	32
BC	4.1	22	32	4	6	0	35
AB	4.3	24	24	3	3	0	45
ON/PEI	4.2	32	29	9	3	1	27
The Agency's public website							
All	4.2	26	20	8	2	#	44
BC	4.1	21	22	6	5	0	45
AB	4.2	13	20	7	0	0	60
ON/PEI	4.3	31	19	9	0	1	41

	MEAN	5	4	3	2	1	N/A
		%	%	%	%	%	%
The Program Guidelines on the public website							
All	4.2	24	20	6	2	1	48
BC	4.0	20	20	5	6	1	47
AB	4.3	13	23	3	0	0	60
ON/PEI	4.3	28	19	8	0	1	46
The e-bulletin							
All	4.1	28	31	12	3	#	26
BC	3.9	22	32	15	6	0	25
AB	4.0	20	30	17	0	0	33
ON/PEI	4.2	33	31	9	2	1	26

7 Comparison with Satisfaction Standards

Pass/fail scores were determined by a combination of the Agency's own standards for percentage satisfied and the Agency's formula for interpreting 5 point, Likert scale scores. The Agency's formula deems scores of 3 and above as indicators of satisfaction and scores of 2 and below as indicators of dissatisfaction.

On the basis of the Agency's standards for percentage satisfied and its formula for assigning Likert scores to the satisfaction category, the Agency meets or exceeds its own standards in 86% of the elements of satisfaction (i.e. 12 cases out of 14), as enumerated in table 7.

Table 7: Satisfaction with Agency Performance and Agency Standards

	TOP 3 BOX[9]	**PASS/ FAIL[10]**
	%	
Satisfaction with Timeliness[11]		
Overall, we were satisfied with the amount of time it took to get the service (Q9.10)	88	Pass
Overall, we were satisfied with the amount of time it took to get the service (Q11.10)	87	Pass
The timeliness of Agency's service to your co-op (Q15.1)	95	Pass
Satisfaction with Staff Knowledge and Competence[12]		
Agency staff were knowledgeable and competent (Q9.6)	92	Pass
Agency staff were knowledgeable and competent (Q11.6)	89	Pass
Satisfaction with Staff Courtesy[13]		
Staff were courteous (Q9.1)	93	Pass
Staff were courteous (Q11.1)	92	Pass

[9] Top 3 Box includes scores of 3, 4 and 5 on a 5-point agreement scale for all respondents.

[10] Pass/fail scores were determined by a combination of the Agency's own standards for percentage satisfied and the Agency's formula for interpreting 5 point, Likert scale scores. The Agency's formula deems scores of 3 and above as indicators of satisfaction and scores of 2 and below as indicators of dissatisfaction.

[11] Pass is based on a satisfaction score greater than or equal to the Agency satisfaction standard for Co-op clients of 80 percent.

[12] Pass is based on a satisfaction score greater than or equal to the Agency satisfaction standard for Co-op clients of 80 percent.

[13] Pass is based on a satisfaction score greater than or equal to the Agency satisfaction standard for Co-op clients of 90 percent.

	TOP 3 BOX[14]	**PASS/ FAIL[15]**
	%	
Satisfaction with Fair Treatment[16]		
My co-op was treated fairly (Q9.3)	86	Fail
My co-op was treated fairly (Q11.3)	86	Fail
Satisfaction with Outcome[17]		
The Agency provided information and advice that helped us manage our co-op (Q9.2)	85	Pass
The Agency provided information and advice that helped us manage our co-op (Q11.2)	86	Pass
The overall quality of service delivered by the Agency (Q15.3)	95	Pass
Satisfaction with Language of Choice[18]		
We were served in the language we prefer (Q9.9)	93	Pass
We were served in the language we prefer (Q11.9)	91	Pass

[14] Top 3 Box includes scores of 3, 4 and 5 on a 5-point agreement scale for all respondents.

[15] Pass/fail scores were determined by a combination of the Agency's own standards for percentage satisfied and the Agency's formula for interpreting 5 point, Likert scale scores. The Agency's formula deems scores of 3 and above as indicators of satisfaction and scores of 2 and below as indicators of dissatisfaction.

[16] Pass is based on a satisfaction score greater than or equal to the Agency satisfaction standard for Co-op clients of 90 percent.

[17] Pass is based on a satisfaction score greater than or equal to the Agency satisfaction standard for Co-op clients of 80 percent.

[18] Pass is based on a satisfaction score greater than or equal to the Agency satisfaction standard for Co-op clients of 90 percent.

8 Methodology

In this multi-modal study, respondents from individual co-operatives provided their assessments in paper-and-pencil questionnaires that were returned to COMPAS by mail, online, or in telephone interviews. Fieldwork extended from October 29, 2008 to November 11, 2008. Prior to October 24th the response rate was 35%. On October 24th and 27th COMPAS made additional follow-up calls to those respondents that were mailed the survey but had not returned their completed questionnaires. The response rate increased from 35% to 39% after these follow-up calls were made.

On October 27th and 28th COMPAS made follow-up calls to those respondents that had attempted to do the survey but dropped out midway. The response rate increased from 39% to 47% after these follow-up calls were made.

On November 3rd and 4th COMPAS made follow-up calls to respondents in Alberta and PEI who had not completed the survey online or by mail to boost the response rate in these regions. The final response rate increased from 47% to 54% after making these follow-up calls.

9 Conclusion

The findings provide a portrait of high satisfaction with the Agency. The Agency passed in 12 out of 14 instances where the Agency had its own pass/fail standard for satisfaction. In the remaining two instances, the Agency fell short by only four percentage points, achieving 86% instead of 90%.

Multivariate statistical analysis revealed three underlying drivers of overall satisfaction: (a) if the staff were seen as going the extra mile on the occasion of the most important contact with the Agency, (b) if the Agency is seen as generally timely in its responses, and (c) if the responding co-operative is satisfied with its access to the Agency as administrator of its funding program.

Multivariate analysis (factor analysis) revealed that each battery of series of questions (e.g. Q9) reflects a single underlying dimension. From this finding, it

follows that the Agency should have freedom to trim its questionnaire in the future. Doing so might be an option given the feedback from respondents that length was a deterrent to completion.

Appendix A: Co-operative Voices

The following are verbatim comments provided by respondents:

> We are an uninformed co-op and have been [in] very high maintenance as we've gone through our learning curve. [NAME] has never been anything but patient, informative and helpful. Truly could not be sure where we would be without her help.
>
> We were very pleased with the services; reviewing the A.R. and insurance coverage...generally, very satisfied.
>
> When it came time to file the AIR we were told to login to the website and fill out the forms online. However once we logged in there were no forms to fill out in the client section of the site. We could view our former contracts and information about our co-op but could not complete the AIR online.
>
> Need to be clearer as their role vs. the role of CMHC.
>
> Overall, they do a good job. They are only contacted for Auditor's situations.
>
> I am concerned that the Agency does not realize how increases in housing charges will impact low income households since the ITA is in short supply. The members on ITA are very fragile and vulnerable. Also going to full market will force other members out who can afford to pay small increases but who can't afford to pay market. Full market will discourage members from equity contributions.

They do a very good job. It took awhile to get into the groove, but I think they're doing a great job. They understand us.

The agency representative has no personal contact with the co-op i.e. one on one. At times e-mail response is not available as they use different programs and our computer is not compatible. ITA Reconciliation is a nightmare.

Our communication with the Agency representative is usually by means of telephone or e-mail and the outcome has always been very satisfactory.

We were told not to code waste disposal to maintenance rather than utilities. We didn't like that since the maintenance committee usually does their own budget and doesn't like the waste removal in their budget. Also direction in the compliance letter was unclear and requires that we call our auditor to deal with it.

We are very satisfied with the support provided by the AHC staff. They make us feel that we are not alone, and that there is always a professional hand to guide us through. Thank you to all, we are looking forward to a stronger future.

We want to know when they are actually going to go to bat for our co-op. They don't appear to be on our side at all. They seem to be a middleman to the CMHC.

I'd like to meet the staff.

Il manque de personnel francophone.

I have one request - most of the time they are good; when they do recommend for something out of the ordinary like hire a consultant or getting a quote for work to be done - it's fine to get the recommendation from the agency but I'm not sure if it's part of their job - they need to have people to direct them to trade services.

[NAME] has always kept things in check. She's wonderful to work with.

Yes there are sure some suggestions. We would really like some help with running our co-op. Not simply telling us that we don't have a clue to what we are doing. Threatening to close us down and for what we are still unsure. If our agency worker is here to help us, why aren't we getting "HELP" in plain language? We are not behind on any of our bills, taxes, insurance, mortgage payments or anything of this sort. So why is she so condemning. We are proud of our co-op and don't appreciate being put down.

I have had very few dealings with the agency. But have found our representative very helpful. Thank you.

More information/assistance to co-ops regarding negotiating land lease.

Thanks for you time and efforts. We appreciate your support.

Just to say we are overall satisfied with the agency and her professional, yet friendly approach with our co-op.

Overall our board members felt the Agency and portfolio manager were very competent. At first the board was collectively taken aback at the level of 'hands on' considering that it took so long for the Agency to get up and running. Then suddenly we were subject to a great deal of attention, which we were not used to. The board feels that we are now working together to solve some of the problems which have been ongoing in the Coop. We feel our portfolio manager is a resource for us and is in tune with our way the thinking. We look forward to working with her in the future. We rate her between a B+ and an A.

The AIR is very helpful and clear.

The Agency has to communicate and interact more with the co-op.

It is not adequate as yet.

In the last year I have worked very well with [NAME] from The Agency and I am looking in the future to continue this collaboration. [NAME] helped me many times with her advices and experience so what I hope is to find her next fiscal year in charge with [NAME] Housing Coop.

I am very satisfied with the Agency they have been very helpful and understanding.

[NAME], the Agency relationship manager for this co-op, has been exceedingly helpful, and has developed an excellent working relationship with the co-op.

The Agency has to have more communication and interaction with the Co-op.

Start thinking outside of the box and hire people able to understand regional needs. Stop all the inept bureaucracy and work with us to achieve not come up with ways to hinder when the practical solution is staring at you blatantly. Also listen to our concerns. We have regularly asked for a new contact as the dismay over [NAME] and her unwillingness to assist or even make any effort to come up with viable solutions has gone ignored. CMHC was responsive, worked out solutions. The agency simply says no I am sure even before we ask...overall the opinion of our co-op is the agency is in such a mess we had to raise our concerns to local MPs to hopefully get responses and a review of how you operate.

Very happy with their service.

Overall it's been as good as when we had a good CMHC Portfolio Officer. I'm sure that if you had a poor Agency officer, it would be as bad as if you had a bad CMHC Officer... Life's like that.

Most recently and with our newest Relationship Manager, everything has been really good and we are highly satisfied with all aspects of his service as a representative of The

Agency, previous to [NAME] our satisfaction was highly questionable. We are happy to see that The Agency is progressing positively. Also regarding the past few months we are pleased to have had no change in Relationship Managers.

More consideration for members new to dealing with the Agency. Better explanations on how to deal with problems.

Happy with flexibility, in terms of repairing balconies and decks which don't usually come under reserves, as well as having to have wood siding painted.

Our interactions with the Agency have been faster, friendlier, and much more confidence inspiring than they were previously with CMHC. Overall, we have been happy with the change to the Agency and with the improved service we are receiving.

The Agency Relationship Manager that we currently have and the one we had in the past have been excellent to deal with. We find The Agency to be very easy and reasonable to deal with.

To a new co-op member, the Agency appears to be a confusing layer of bureaucracy between the CMHC and co-ops. The Agency seems rather helpless in the absence of federal programs that support co-op housing and other types of affordable housing.

The Relationship Managers are very helpful, and are easy to communicate with.

We may need support in negotiations with the City of Vancouver as our land lease term is approaching and hasn't been adjusted for ten years.

Absolutely superior service! It has been so satisfying to develop real communication about all aspects, including very complex situations that require a lot of engagement in terms of time and work on the part of the Agency.

The person who looks after [NAME] Co-op has always gotten back to us immediately, even if it is just to acknowledge our call and tell us she will get the answer for us. We never have to wait long or call her back to ask again. Thank you [NAME] for your great service.

The development of meaningful data and statistics by the Agency during its time with co-ops really useful and relevant. Developing a working relationship with the Relationship Manager has been rewarding: One person that follows the co-op closely and now knows it well, so that information given and shared is relevant, based on real knowledge and interest exhibited in all dealings with the co-op. The Agency and its agents provide the kind of service we never knew before.

Our Co-op appreciates and continues to seek open, timely and detailed communication about RR guidelines and other important regulations and definitions. The Members [NAME] Co-op would benefit greatly from meeting the Agency's rep at our Annual General Meetings held in the month of [MONTH]. Members have many questions; and their questions need to be asked and answered, be they about subsidies or regulations they are not familiar with. [NAME] directors do benefit from the answers the Agency supplies. We hope this trend continues. Please keep in mind that expeditious approvals to RR spending are very important. Thus far, the Agency has been timely with these matters. We hope the trend continues. We would also like to have more assiduous visits from the Agency.

The service we have received has been second to none. We were a co-op in trouble and our Agency rep [NAME], has been awesome helping us get back on track.

Absolutely delighted with the prompt availability and support encountered whenever contacting the Agency. And as the Agency's experience and data base increase reports from

the Agency are increasingly of great interest and value. We have never encountered such continuously steady, reliable, capable and interested response in our dealings prior to the "installation" of the Agency!

Keep up the good work!

The reports should consider other factors before giving a grade. When our co-op was inspected the only thing mentioned was that we needed (should) to paint a fence; we got a poor mark because of that.

Would it be possible to inform us of the scope of jurisdiction of the Relations Manager to the co-op?

No problems, excellent service and advice.

As the Site Manager at [NAME] Co-op I have been impressed by the fast renounce time and the information that is available from our representative [NAME].

The co-op has had three relationship managers in two years. This can be confusing for the Board and staff, and takes additional time for everyone to become familiar with each other and for the Agency staff to become familiar with the file.

Obviously we are very happy...we did not just hurry through the survey...the ratings really are deserved

The latest issue we contacted the Agency about is one that our rep has to arrange with head office so it's not fair to comment on how much time it takes to get a reply unless the time is for the response from start to finish involving all people researching the solution. The issue is one of having the Agency co-ordinate a replacement reserve plan for us because we can't get three quotes from qualified private contractors.

Extremely happy.

The Agency is new it is too soon to know if good or not. Still unsure what or why it is there. So far OK.

The Agency is doing a great job and our representative is excellent in communicating with us.

My portfolio manager is great. I have no concerns that he cannot deal with immediately. Great communication with our co-op.

They are trying hard to keep up a very high standard.

Great work!

We have not had a lot of contact with the Agency and what contact we have had has been very professional and helpful.

Les délais occasionnés lors du processus de mise en place d'un plan de redressement est beaucoup trop long. Il devrait y avoir une liste de taches à accomplir avec des échéanciers pour chacune des étapes et chacun des parties impliqués. Près de quatre ans afin de négocier un plan! Les pertes irrécupérables auraient puent êtres minimisées. Par bout on se sentait comme un # parmi tant d'autres et un peu découragés. Le transfert entre la SCHL/Agence ensuite un autre agent ont tous contribués à ralentir le processus. Nous savons que nous sommes chanceux d'avoir été approuvé. Ce qui parle de la compétence de tous impliqué dans ce dossier.

I feel that our relationship manager does the best they can, however, there seems to be a 'stalling' issue when it comes to CMHC, the Agency and the Co-op. Which of course means that sometimes things aren't happening at all or certainly not smoothly. The whole work out loan process and procedures were not made clear to my co-op, at least not that I'm aware of, and from what I have seen and dealt with, the entire thing was a mess from the start. We now need a second work out and I hope it goes a heck of a lot better than the first. I think a local office would help with the

pressures put on the relationship managers for starters, and provide better service to the co-ops in our area.

[NAME] is very good Relationship Manager. He helps co-op to deal with different issue, communicate in very clear and precise manner, easy to work with. I enjoy working with him.

Since the initiation of the Agency, the staff has come a long way. As they have increased their knowledge and confidence, the service keeps getting better. They are very patient and understanding. I like the fact that they are more visible to us.

Our Co-op is very satisfied with the service we received and hopefully continue to receive.

We are very happy with our relationship manager and feel confident that the Agency understands our needs.

The administration of our co-op by the agency for the co-operative housing is a "breath of fresh air". Our relationship manager is prompt and professional and very well regarded.

All is good

[NAME] has always been courteous and support of [NAME].

They have a rating system for the condition of the property and they keep changing the category of the ratings. They seem to be inconsistent in what the numbers mean from year to year. One year we're good and then the next it's fair and they we're back to good. But overall they are good.

The Relationship Manager that I have dealt with in two different co-ops over the past three years has always been very helpful and reasonable.

We have received excellent service from the Agency.

We are very happy with our relationship with the Agency. [NAME] is very helpful and accommodating to us as was [NAME] before him.

They say they will help with certain items and then don't get back to you. I was offered help and I've now called three times asking where it is!!

My only complaint is that I still have not had a response regarding subsidy calculations in one specific case and it has been almost a year. We have had to go to other places for assistance with this question. Other than that, things have been very good with the Agency's service.

Stronger technical support and expertise.

In the past the only information we have requested from the agency is the approval regarding the replace net reserve expense. At this time I am very satisfied with my Relationship Manager had a question answered it promptly.

The amount of time that lapses in respect to receiving an answer from the time the co-op asks for financial assistance for major repairs, and the time it takes for each department to finalize a workout and report back to our Relationship Manager who in turn has to report to the co-op. Too many older co-op's have major repairs to perform, and not enough funds. When the mortgage was rolled over, and a request was made to CMHC asking for a second mortgage the co-op was told NO. Now we have to wait for the Agency to see if, when, and where we can get some financial assistance.

I have been pleasantly surprised with the level of service provided by the Agency. [NAME] is able to answer all of our questions and provide advice without being overbearing or interfering. Good work!

We are very satisfied with the level of service received from the Agency to any of our inquiries.

It would be very helpful if a detailed Guideline for Subsidy calculations was available for the Section 95 Co-op's.

The agency puts together statistical information each year for federal programs. I would like to see our program broken

down to see how we measure up to other [NAME] co-ops. The [NAME] has proved to be a problematic co-op and it is difficult to get information from these stats unless they are compared to other similar co-ops. Just a thought.

The biggest thing is how impersonal it is. We don't need much as we are pretty stable. Report card on the Agency said they were wonderful but in fact, did not let people talk about bad experiences. Have more of a relationship with CMHC that the Agency.

We have a good communication except we have a Treasurer who could do the Project data report, but the Agency won't let us do that and we have to pay for it.

I would like further instructions about how exactly to use the client portion of the Agency's website, including any access codes, etc. Thanks!

I am very satisfied with the service

Anyone I have dealt with has been wonderful, if they didn't know the answer they would find out and get back to me ASAP.

The service to my co-op suffers as there are no local representatives, and non-local reps must be obviously overwhelmed. I'm sure they do what they can, but I've often found I end up running in circles with the Agency and taking a very long time to get anything concrete. Working with CMHC can't be easy for them, but this whole agency idea was to be an improvement for the federal co-ops, and I'm just not seeing that much improvement.

Very timely with follow-up and helpful to me as a new person.

We have had great service. We are still waiting for a property inspection.

We have been trying for 4-5 years to find out what is going to happen when our mortgage is due... after a co-op is 35 yrs. old, which is 10 more years for us, what happens?? Members are very concerned about this situation as they want to know if they have a place to live in 10 years. We never get an answer.

They've been pretty good.

More than happy with the service.

The agency was always there to monitor the performance of co-ops. I thought there was going to be advisory of best practices...sharing information; all co-ops are receiving new tax assessments. I thought agency would handle problems of sector in relation to tax appeals, etc.

We need money for many upgrades as the building is very old.

They are doing a great job and I have had no problems with the agency.

We found that the transition from the former governing body to the present agency was smooth and we are very pleased with the service we have received to date.

Nous sommes une coopérative très autonome et respectons les règles qui nous gouvernement; nous préférons gérés nos affaires avec les moins d'opiniar possible ou nécessaire. Si nous avons besoins d'un service, nous le demandons au besoin seulement.

Our co-op is more than pleased with the agency's service to us.

The Agency is very non-intrusive. Much better than CMHC management

Service is great. Relationship manager very knowledgeable and willing to find answers to questions of concern. Thanks. Keep up the good work.

Our contact person is very helpful and informed. I am very pleased with the service we receive and the time it takes for a response.

[NAME] is very professional, very understanding and very knowledgeable. He handled himself well. The agency is very good to us.

Just hope they keep working for us. We have some major work to be next year.

We no longer need the agency as we are on the tail end of our agreement. We found that it cost too much to file error reports especially for the length of time we were in contact with the agency.

Excellent overall!

To date we are learning how to use the Agency. Anytime we have had questions the Agency was very quick with answers and left us confident.