

Client Satisfaction with CMHC Service
A Survey of Co-operative Housing Providers

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1. Background

Nearly ten years after the arrangement was first proposed, The Agency for Co-operative Housing will begin to manage the administration of federal co-op housing programs in February 2006. Under contract with Canada Mortgage and Housing Corporation (CMHC), the Agency will gradually take on portfolio management functions for housing co-ops located in British Columbia, Alberta, Ontario and PEI. The non-profit organization will operate independently of both government and co-operative housing sector organizations.

The Agency's overall mandate is to ensure that public funds committed to co-op housing are spent as intended and are properly accounted for. In addition, the mandate includes protecting the public's investment by helping co-ops achieve the best results they can and working to prevent mortgage defaults. With a goal of continuous improvement in service delivery, the Agency will follow an approach that emphasizes client service.

This client-centred approach is consistent with the *Values* adopted by the Agency and with current federal initiatives towards citizen-focused service delivery. The approach is also consistent with the move away from detailed government oversight of programs to a governance approach. The broad support expressed by co-op housing members for the agency model is due to the potential they believe it holds for improved service. The improvement of service was identified by CHF Canada as a key benefit in its original proposal for the Agency. The federal government agreed that delegating many responsibilities to a sector-based agency should increase housing co-operatives' confidence in the administration of the programs and lead to enhanced client co-operation with program compliance and risk-management activities.

The Agency's mission requires it to integrate a strong focus on service into every aspect of its governance and work. Accordingly, the Agency's Board of Directors has adopted a Policy Statement on Client Service (Appendix G) that commits the organization to defining client-satisfaction standards and measuring its performance against them. In May 2005, the Agency undertook a client-satisfaction survey in order to be able to measure its initial service performance against CMHC's. Periodic surveys, conducted at least every three years, will allow the Agency to monitor and evaluate its client service performance over time. Between surveys, focus groups on client service will be held annually in conjunction with CHF Canada's annual meeting. These sessions will serve as a more frequent opportunity for co-ops to provide input into the Agency's client service performance.

2. Process and Methodology

On May 20, 2005, the Agency sent letters to 584 federal program co-operatives within its planned service area. The letters invited co-ops to participate in the client-satisfaction

survey either on line or by regular mail. Following the mailing, 320 co-ops with an e-mail address on file received a message containing a link to the survey website.

The initial deadline was June 3, 2005. To allow more time for co-ops to respond, the deadline was extended to June 30, 2005. The extension was publicized through the Agency's website, CHF Canada's website, at workshops and through telephone follow-up. Reminders were sent one week prior to both deadlines to co-ops with e-mail addresses.

The main survey delivery method was web-based, however, as noted earlier, paper copies of the questionnaires were made available to co-ops upon request. Some co-ops completed the survey by telephone. By the time the survey closed, the survey had been completed by 252 co-ops. The breakdown by survey method was:

Web-based	194
Paper survey	44
Telephone	14
Total	252

Survey questions were adapted from the Institute for Citizen-Centred Service's Common Measurements Tool (CMT). CMT is a client-satisfaction survey instrument that allows managers in the federal public service to understand client expectations, assess levels of satisfaction, and identify priorities for improvement.

CMT was a good choice as an instrument for several reasons. The Agency's own client service model has drawn inspiration from the Government of Canada's Citizen-Centred Service Strategy, a strategy developed for application by all federal government departments and selected agencies. Sponsored and supported by the Institute for Citizen-Centred Service, the survey is a component of the Government's Management Accountability Framework.

The Agency's survey (see Appendix A and B) was comprised 21 questions divided into two main sections: Background Information and CMHC Service. Questions 1-10, in the Background Information section, focused on the identification of respondents and their housing co-operatives. The remaining questions focused on contact and service from CMHC, with questions 11-14 focusing on the co-op's most recent contact with CMHC and questions 15-16 relating to the most important contact. Before rating the most recent and most important contact, co-op respondents were first asked to select the type of contact. Respondents were then provided with a set of statements (the same set for each contact) and were asked to rate their level of agreement and attach a degree of importance to each statement.

Questions 17-19 concerned the timeliness of CMHC's service. Respondents selected the approximate time taken and the time they deemed acceptable for seven different typical interactions between co-ops and CMHC. Question 19 asked respondents about voice-mail and e-mail response times.

The last two questions (20 and 21) asked respondents for an overall evaluation of CMHC’s service. In question 20, respondents rated their overall level of satisfaction as a function of timeliness, access and overall quality of service. The last question provided space for specific comments from respondents.

Survey results compiled in this report are analyzed using two different methods. First, responses are tabulated by percentage in each answer category. For ease of reporting and analysis, positive responses such as “Strongly agree” and “Agree” have been combined. Similarly, negative responses “Very dissatisfied” and “Dissatisfied” are also aggregated. Disaggregated results are available in Appendix E.

A further analysis was undertaken grouping responses into several categories. Responses to questions 14-16 were grouped into the categories below. We chose to combine the Ontario and PEI regions since the Agency’s Toronto office will be administering this combined group. Other categories were chosen for their potential significance.

- geographic region (BC, Alberta, or Ontario/PEI combined)
- respondent’s position in the co-op (staff, property management firm, president, or board member)
- reason for contact (grouped into two types of reasons: Client Initiated and CMHC Initiated)

Responses to questions 14-16 were grouped into each of these categories. The respondents’ individual agreement levels were then assigned numerical values, as shown in the table below, to calculate an average agreement score by category for each statement listed for the question.

Written Value	Numeric Value
Strongly disagree	-2
Disagree	-1
Neither agree or disagree	0
Agree	+1
Strongly agree	2

Individual importance levels were also assigned numerical values, as shown in the table below, to calculate an average importance score by category for each statement.

Written Value	Numeric Value
Very Important	2.0
Important	1.5
Neither important nor unimportant	1.0
Not important	0.5
Not at all important	0

The category importance scores for all statements were then averaged to provide a means of normalizing the importance scores.

Normalizing adjusts individual scores to remove the effect of a high (or low) average importance score for the category as a whole. A score that matches the category average was given an importance score of 1, so it has no final effect on the weighting process. Importance scores for individual statements will end up with scores above or below 1 in accordance with their deviation from the category average. For every category, the weighted agreement score for each statement was achieved by multiplying the average agreement score for each statement by the normalized importance score for each statement.

Weighted scores presented in this report therefore reflect both the level of satisfaction and the relative importance assigned to the statement and are referred to as *weighted agreement scores*. The following numeric scale can be used to interpret the weighted agreement scores for questions 14-16.

Written Value	Numeric Value
Strongly disagree	less than -1.5
Disagree	-1.5 to -.5
Neither agree or disagree	-.5 to +.5
Agree	+.5 to +1.5
Strongly agree	more than +1.5

Respondent feedback on timeliness of service in questions 17-19 was grouped by regions only. Numerical values were assigned to responses in accordance with the timelines indicated. These are specified in the body of the report.

Question 20 responses, reporting overall satisfaction with CMHC Service, were also only grouped by region. Numerical values were assigned to the satisfaction levels and are specified in the body of the report.

3. Profile of Survey Respondents

The survey was completed by 252 co-ops, representing 43% of the federal co-op housing portfolio in the provinces surveyed.

Region	% of Total	As a % of Portfolio*
BC	28%	30% of 233 co-ops
Alberta	11%	49% of 57 co-ops
Ontario	61%	53% of 281 co-ops
PEI	1%	23% of 13 co-ops

* Regional differences in response rates may be a function of the management model in place.

Respondents by position:

Type of Respondent	% of Total
Co-op staff person	40%
Property management firm	27%
Co-op president	14%
Co-op board member	14%
Other	5%

Respondents by funding program*:

Program Type	% of Total	As a % of Portfolio
Section 27 (formerly 15.1)	0.4%	14% of 7 co-ops
Section 61 (34.18)	10.3%	37.5% of 64 co-ops
Section 95 (56.1) and Pre 1973 CMHC funding	67.5%	38.5% of 407 co-ops
FCHP (ILM)	19.8%	32% of 144 co-ops
Urban Native	0%	0% of 3 co-ops
Section 95 – post 1985 PEI	0.9%	50% of 4 co-ops
Other**	8.6%	

* Percentages do not add up to 100% since some co-ops have operating agreements under more than one funding program.

**Responses in the “Other” category include co-ops with provincial program components and some respondents who were unsure how to classify their co-op.

Other highlights

- Question 9: The vast majority of respondents (81%) indicated they were the co-op’s main contact person for CMHC.
- Question 11: Almost all respondents (93.5%) reported they had been in contact with CMHC in the last six months.

- Question 12: A little more than half of the contacts (58.8%) were initiated by the co-ops.

4. Overall Satisfaction with CMHC Service

Question 20:

Please check a response on the scale below for each statement to indicate your co-op's level of satisfaction with CMHC's service:

Statement	Dissatisfied	Neutral	Satisfied
1. Overall, how satisfied has your co-op been with the timeliness of CMHC's service to your co-op?	11%	34%	55%
2. Overall, how satisfied has your co-op been with the access your co-op has had to CMHC as administrator of your co-op's funding program?	16%	27%	56%
3. How satisfied has your co-op been with the overall quality of service delivered by CMHC?	20%	32%	48%

The results show that roughly half the respondents were satisfied with CMHC's service overall and one third indicated they were neutral (neither satisfied nor dissatisfied).

4.1 Overall satisfaction with CMHC service: by region

The following table provides a regional breakdown of overall client satisfaction levels:

Numerical values were assigned to satisfaction levels as follows:

Very dissatisfied	less than -1.5
Dissatisfied	-1.5 to -.5
Neutral	-.5 to +.5
Satisfied	+.5 to +1.5
Very satisfied	more than +1.5

Statement	BC	AB	ON/PE
1. Overall, how satisfied has your co-op been with the timeliness of CMHC's service to your co-op?	0.63	0.71	0.66
2. Overall, how satisfied has your co-op been with the access your co-op has had to CMHC as administrator of your co-op's funding program?	0.56	0.48	0.68
3. How satisfied has your co-op been with the overall quality of service delivered by CMHC?	0.29	0.24	0.53
Overall average satisfaction scores	0.49	0.48	0.62

An analysis of responses by region shows that the overall satisfaction scores for the Ontario/PEI region (0.62, in the satisfied score range) were considerably higher than those in British Columbia (0.49) and Alberta (0.48, in the neutral score range).

5. Most Recent Reason for Contacting CMHC

Question 14:

What was the reason for [your co-op's most recent] contact with CMHC?

Review of year-end financial statements	18%
Review of budget	3%
Client visit by CMHC	20%
Physical (building condition) inspection by CMHC	8%
Request for approval of replacement-reserve spending	17%
Question about subsidy calculation	10%
Approval of market rents	0%
Request for financial workout or additional financing	9%
Application for Additional Financial Contribution (Section 95 co-ops)	3%
Year-15 housing charge review (ILM co-ops)	1%
Other reasons	12%

Total adds up to more than 100% due to rounding.

The three most frequently cited reasons for recently contacting CMHC were:

- client visit by CMHC (20%)
- review of year-end financial statements (18%)
- request for approval of replacement-reserve spending (17%)

6. Most Recent Contact: Feedback on Service Delivery

Question 14:

Think about the service your co-op received during its MOST RECENT contact with CMHC. Then choose a response from each of the menus below to show

- first, how much you agree with each statement;
- secondly, how important it was to your co-op to be treated this way.

Agreement levels accorded to statements:

Statement	Disagree	Neutral	Agree	N/A
My co-op was treated fairly.	5%	8%	87%	0%
CMHC staff went the extra mile to make sure we got what we needed.	12%	24%	57%	7%
We were told everything we needed to do to deal with the situation.	12%	14%	72%	3%
CMHC staff were knowledgeable and competent.	8%	16%	75%	0%
We were able to get through to the right CMHC staff person without difficulty.	7%	8%	78%	7%
It was clear what we should do if we had a problem.	12%	19%	57%	13%
We were served in the language we prefer.	1%	3%	94%	2%
Overall, we were satisfied with the amount of time it took to get the service.	9%	15%	71%	5%

The table above shows that respondents **agreed more strongly** with the following statements:

- We were served in the language we prefer (94% agreed)
- My co-op was treated fairly (87% agreed)
- We were able to get through to the right CMHC staff person without difficulty (78% agreed)

... and **agreed less** with the following statements:

- CMHC staff went the extra mile to make sure we got what we needed (57% agreed)

- It was clear what we should do if we had a problem (57% agreed)

It should be noted that the vast majority of respondents to the survey are anglophone co-ops. When results from the six francophone or bilingual co-operatives who participated are disaggregated, a different result emerges. Responses from these co-operatives to the statement “We were served in the language we prefer were as follows:

Scale	Number of co-ops	% of co-ops
strongly agree	1	16%
agree	1	16%
neither agree nor disagree	2	33%
strongly disagree	2	33%

Responses from the francophone and bilingual co-ops as a group clearly point to an opposite experience when it comes to being served in their language of preference. Simply put, the majority were not in agreement with the survey statement.

Importance levels accorded to statements:

Statement	Not important	Neutral	Important	N/A
My co-op was treated fairly.	0%	4%	95%	1%
CMHC staff went the extra mile to make sure we got what we needed.	0%	6%	85%	7%
We were told everything we needed to do to deal with the situation.	0%	6%	90%	3%
CMHC staff were knowledgeable and competent.	0%	2%	98%	0%
We were able to get through to the right CMHC staff person without difficulty.	0%	6%	89%	5%
It was clear what we should do if we had a problem.	1%	5%	84%	10%
We were served in the language we prefer.	0%	7%	90%	3%
Overall, we were satisfied with the amount of time it took to get the service.	1%	3%	84%	12%

A significant majority of respondents rated all these statements as important. However their responses indicate some variation in the degree of importance. For example, almost all respondents (98%) rated having competent and knowledgeable CMHC staff as important.

6.1 Most recent contact: by respondent position

Statement	Board Member	PM*	Staff	President
My co-op was treated fairly.	1.14	1.40	1.17	0.88
CMHC staff went the extra mile to make sure we got what we needed.	0.53	1.02	0.57	0.51
We were told everything we needed to do to deal with the situation.	0.80	1.01	0.71	0.69
CMHC staff were knowledgeable and competent.	0.85	1.17	0.97	0.99
We were able to get through to the right CMHC staff person without difficulty.	0.92	1.30	1.10	0.65
It was clear what we should do if we had a problem.	0.76	0.36	0.53	0.34
We were served in the language we prefer.	1.48	1.29	1.33	1.11
Overall, we were satisfied with the amount of time it took to get the service.	0.73	1.16	0.78	0.58
Overall weighted agreement score by position	0.90	1.09	0.89	0.72

*PM = property management firm

In this table, answers are analyzed by the respondent's position within the co-op. Weighted agreement scores for each group range from 0.34 to 1.40 (from neutral to agree). Co-op presidents rated CMHC performance the lowest, as shown by their overall agreement rating of 0.72. Interestingly, property management firms provided the highest rating for the statement regarding fairness (1.40) and the second to lowest rating for the statement regarding clarity (0.36).

6.2 Most recent contact: by region

Statement	BC	AB	ON/PE
My co-op was treated fairly.	1.02	1.05	1.28
CMHC staff went the extra mile to make sure we got what we needed.	0.55	0.36	0.76
We were told everything we needed to do to deal with the situation.	0.77	0.56	0.83
CMHC staff were knowledgeable and competent.	0.82	0.80	1.09
We were able to get through to the right CMHC staff person without difficulty.	0.97	0.95	1.08
It was clear what we should do if we had a problem.	0.49	0.63	0.62
We were served in the language we prefer.	1.37	1.62	1.28
Overall, we were satisfied with the amount of time it took to get the service.	0.74	1.02	0.88
Overall weighted agreement score by region	0.84	0.87	0.98

In this table, responses are analyzed by the regions in which co-ops are located. Agreement scores range from 0.36 to 1.28 (neutral to agree). Respondents in the Ontario/PEI region rated CMHC's performance slightly higher (0.98) than those in BC and Alberta, whose overall average agreement scores were very close (0.84 and 0.87, respectively).

6.3 Most recent contact: by reason for contact

Group 1-Client Initiated includes:

Application for Additional Financial Contribution (Section 95 co-ops)
 Request for approval of replacement-reserve spending
 Request for financial workout or additional financing
 Review of budget
 Year-15 housing charge review (ILM co-ops)

Group 2-CMHC Initiated includes:

Client visit by CMHC
 Physical (building condition) inspection by CMHC
 Question about subsidy calculation
 Review of year-end financial statements

The reasons for contacting CMHC were grouped into two categories as outlined above. One group of reasons corresponds to requests being made of CMHC (Client Initiated) and the other group to requests made of the co-ops (CMHC Initiated). The scores fall within the “agree” range (+.5 to +1.5) in both cases. Not surprisingly, the overall weighted agreement scores in the Client Initiated group are lower (0.89 vs. 0.95). These scores indicate a lower level of agreement when housing co-ops sought the assistance of CMHC.

Statement	Client Requests	Client Visits
My co-op was treated fairly	1.32	1.12
CMHC staff went the extra mile to make sure we got what we needed.	0.74	0.61
We were told everything we needed to do to deal with the situation.	0.65	0.87
CMHC staff were knowledgeable and competent.	0.90	1.05
We were able to get through to the right CMHC staff person without difficulty.	1.01	1.08
It was clear what we should do if we had a problem.	0.43	0.68
We were served in the language we prefer.	1.37	1.28
Overall, we were satisfied with the amount of time it took to get the service.	0.69	0.92
Overall weighted agreement score by reason for contact	0.89	0.95

7. Most Important Reason for Contacting CMHC

Question 15:

In your co-op’s opinion, what is the most important reason you have had for contact with CMHC in the last two years? (please check whichever applies)

Same as most recent contact	33%
Review of year-end financial statements	19%
Review of budget	10%
Client visit by CMHC	34%
Physical (building condition) inspection by CMHC	17%
Request for approval of replacement-reserve spending	27%
Question about subsidy calculation	12%
Approval of market rents	4%

Request for financial workout or additional financing	7%
Application for Additional Financial Contribution (Section 95 co-ops)	4%
Year-15 housing charge review (ILM co-ops)	5%
Other reasons	16%

The top three most important reasons for contacting CMHC are:

- Client Visit by CMHC (34%)
- Same as most recent contact in previous question (33%)
- Request for approval of replacement-reserve spending (27%)

8. Most Important Reason: Feedback on Service Delivery

Question 15:

Thinking about the MOST IMPORTANT reason your co-op has had for contact with CMHC in the last two years, please choose a response from the menus below to show:

- first, how much you agree with each statement;
- secondly, how important it was to your co-op to be treated this way.

Agreement levels accorded to statements:

Statement	Disagree	Neutral	Agree	N/A
My co-op was treated fairly.	11%	9%	81%	0%
CMHC staff went the extra mile to make sure we got what we needed.	16%	20%	61%	3%
We were told everything we needed to do to deal with the situation.	17%	15%	66%	1%
CMHC staff were knowledgeable and competent.	11%	17%	71%	1%
We were able to get through to the right CMHC staff person without difficulty.	6%	13%	79%	2%
It was clear what we should do if we had a problem.	18%	21%	57%	5%
We were served in the language we prefer.	2%	4%	92%	1%
Overall, we were satisfied with the amount of time it took to get the service.	15%	16%	65%	4%

Both the levels of agreement and of importance for each statement within this set (most important reason) closely match the levels seen in the previous set (most recent reason).

Again, when results from francophone or bilingual co-operatives are disaggregated for the language of preference statement, a different result emerges. Responses these co-operatives to the statement “We were served in the language we prefer were as follows:

Scale	Number of co-ops	% of co-ops
strongly agree	1	25%
agree	0	0%
neither agree nor disagree	1	25%
strongly disagree	2	50%

Although fewer co-ops responded to this question than in the most recent contact, the responses from the Francophone and bilingual co-ops show a similar pattern where the majority were not in agreement with the survey statement.

Importance levels accorded to statements:

Statement	Not important	Neutral	Important	N/A
My co-op was treated fairly.	0%	3%	96%	1%
CMHC staff went the extra mile to make sure we got what we needed.	1%	5%	89%	6%
We were told everything we needed to do to deal with the situation.	0%	3%	95%	2%
CMHC staff were knowledgeable and competent.	0%	3%	96%	1%
We were able to get through to the right CMHC staff person without difficulty.	0%	6%	90%	4%
It was clear what we should do if we had a problem.	0%	4%	89%	6%
We were served in the language we prefer.	1%	9%	86%	4%
Overall, we were satisfied with the amount of time it took to get the service.	0%	6%	80%	14%

8.1 Most important reason: by respondent position

Statement	Board Member	President	PM*	Staff
My co-op was treated fairly.	1.01	0.75	1.27	0.90
CMHC staff went the extra mile to make sure we got what we needed.	0.94	0.38	0.87	0.59
We were told everything we needed to do to deal with the situation.	0.64	0.68	0.90	0.58
CMHC staff were knowledgeable and competent.	0.82	0.84	0.97	0.76
We were able to get through to the right CMHC staff person without difficulty.	1.20	0.83	1.08	0.85
It was clear what we should do if we had a problem.	0.80	0.54	0.66	0.39
We were served in the language we prefer.	1.40	0.85	1.22	1.23
Overall, we were satisfied with the amount of time it took to get the service.	0.72	0.54	0.91	0.72
Overall weighted agreement score by position	0.94	0.68	0.98	0.75

*PM = property management firm

As in the responses to most recent contact, co-op presidents gave the lowest scores. Their overall agreement scores (0.68) are lower in comparison to respondents in other positions.

8.2 Most important reason: by region

Statement	BC	AB	ON/PE
My co-op was treated fairly.	0.97	0.85	1.04
CMHC staff went the extra mile to make sure we got what we needed.	0.68	0.63	0.71
We were told everything we needed to do to deal with the situation.	0.73	0.66	0.68
CMHC staff were knowledgeable and competent.	0.85	0.71	0.85
We were able to get through to the right CMHC staff person without difficulty.	0.97	1.14	0.92
It was clear what we should do if we had a problem.	0.40	0.39	0.60
We were served in the language we prefer.	1.25	1.42	1.14
Overall, we were satisfied with the amount of time it took to get the service.	0.62	0.66	0.80
Overall weighted agreement score by region	0.81	0.81	0.84

Overall agreement scores show consistent responses across regions.

8.3 Most important reason: by reason for contact

Statement	Client Initiated	CMHC Initiated
My co-op was treated fairly.	0.89	1.08
CMHC staff went the extra mile to make sure we got what we needed.	0.44	0.73
We were told everything we needed to do to deal with the situation.	0.39	0.73
CMHC staff were knowledgeable and competent.	0.58	0.86
We were able to get through to the right CMHC staff person without difficulty.	0.76	0.95
It was clear what we should do if we had a problem.	0.30	0.53
We were served in the language we prefer.	1.10	1.30
Overall, we were satisfied with the amount of time it took to get the service.	0.53	0.76
Overall weighted agreement scores by reason	0.62	0.87

Again, the pattern is consistent with responses provided in the most recent contact. The overall agreement score in the ‘Client Initiated’ group is lower. This indicates a lesser degree of satisfaction when a housing co-op is seeking the assistance of CMHC staff. However, the difference between the scores is much higher (0.25) in this instance for the most important reason for contact, compared to the scores related to most recent contact (0.06).

9. Feedback on Timeliness of Service

Question 17:

For each of the following transactions or contacts please indicate:

- first, approximately how long your last transaction took (if the transaction or contact is not the one that applies to your co-op, please check “N/A”);
- secondly, how long you think would be an acceptable period of time for the transaction or contact to take place (please answer this question even if the transaction or contact does not apply to your co-op).

Statement	Length of time	Approx. time taken	Acceptable time
Time from sending in your financial statements to receiving CMHC’s response	up to 1 month	36%	44%
	up to 2 months	24%	36%
	up to 3 months	13%	14%
	up to 4 months	9%	4%
	up to 5 months	3%	1%
	up to 6 months	3%	0%
	More than 6 months	9%	1%
Time from sending in your budget to CMHC to receiving CMHC’s response	up to 1 month	51%	65%
	up to 2 months	25%	27%
	up to 3 months	11%	6%
	up to 4 months	4%	1%
	up to 5 months	4%	0%
	up to 6 months	2%	0%
	More than 6 months	4%	0%
Time from client visit to receiving CMHC’s report	up to 1 month	40%	48%
	up to 2 months	34%	41%
	up to 3 months	13%	9%
	up to 4 months	9%	2%
	up to 5 months	1%	1%
	up to 6 months	0%	0%
	More than 6 months	1%	1%

Time from physical inspection to receiving CMHC's report	up to 1 month	35%	44%
	up to 2 months	40%	38%
	up to 3 months	8%	9%
	up to 4 months	6%	4%
	up to 5 months	4%	3%
	up to 6 months	3%	0%
	More than 6 months	4%	1%

Statement	Length of time	Approx. time taken	Acceptable time
Time from asking for approval to spend from your replacement reserve to receiving approval	up to 1 business day	10%	7%
	up to 2 business days	22%	24%
	up to 3 business days	10%	25%
	up to 4 business days	4%	7%
	up to 5 business days	10%	11%
	up to 6 business days	15%	21%
	More than 10 business days	31%	8%
Time for an initial response to a voicemail message you left asking CMHC a question	up to 1 business day	34%	29%
	up to 2 business days	43%	59%
	up to 3 business days	10%	7%
	up to 4 business days	5%	1%
	up to 5 business days	2%	3%
	up to 6 business days	2%	1%
	More than 10 business days	1%	0%
Time for an initial response to an e-mail message you sent to CMHC	up to 1 business day	34%	24%
	up to 2 business days	50%	53%
	up to 3 business days	7%	16%
	up to 4 business days	4%	3%
	up to 5 business days	2%	1%
	up to 6 business days	2%	0%
	More than 10 business days	4%	0%

The two tables above show the response time reported by respondents for service in comparison to the time they think acceptable.

Upon review, it appears that response times are generally falling short of respondent expectations. In six of the seven transactions, the reported time taken exceeds the acceptable time the respondents indicated. For instance, the first table shows that the great majority of co-ops expect to receive reports or responses to budgets and financial statements within two months but CMHC's actual performance falls short of this. The response time indicated for responding to financial statements compared to expectations appears the weakest overall (60% within two months versus an indication on the part of 80% of respondents that two months is the maximum acceptable response time).

The second table shows a similar pattern. In this case, the response time for replacement reserve spending approval appears the slowest. It is worth noting that 31% of respondents said it took more than ten business days to obtain approvals. It is also in this category that co-ops are prepared to wait longer for a response. For example, a six-day response time is acceptable to 21% of respondents. Only 8% of respondents, however, indicated that waiting more than ten business days for a response is acceptable.

9.1 Timeliness of service: by region

In the tabulation below, responses have been assigned numerical scores using the following breakdown:

Score	Timeline
0	Up to 1 month
1	1 month and up to 2 months
2	2 months and up to 3 months
3	3 months and up to 4 months
4	4 months and up to 5 months
5	5 months and up to 6 months
6	More than 6 months

Question	BC	AB	ON/PE	All
Time from sending in your financial statements to receiving CMHC's response	1.16	1.56	1.88	1.67
Time from sending in your budget to receiving CMHC's response	0.83	1.08	1.03	1.03
Time from client visit to receiving CMHC's report	0.85	0.76	1.16	1.04
Time from physical inspection to receiving CMHC's report	1.17	0.65	1.46	1.26
Combined average score	1.00	1.01	1.36	1.29

This table presents an average of scores by region for each service, as well as a combined average for all services. Reported response times for financial statement reviews are among the slowest with the highest average (1.88) reported in Ontario/PEI (close to the two months and up to three months range). Reported response times for budgets and client visit reports are among the fastest, with average response times being the lowest in Alberta (0.76). A wide range of scores appears across the regions for physical inspection reports, with Alberta at 0.65 and Ontario/PEI at 1.46.

In the tabulation below, responses have been assigned numerical scores as follows:

Score	Timeline
0	Up to 1 business day
1	1 and up to 2 business days
2	2 and up to 3 business days
3	3 and up to 4 business days
4	4 and up to 5 business days
7	5 and up to 10 business days
12	More than 10 business days

Question	BC	AB	ON /PE	All
Time from asking for approval to spend from your replacement reserve to receiving approval	4.38	3.67	6.20	5.65
Time for an initial response to a voice mail message you left asking CMHC a question	1.89	1.06	1.18	1.18
Time for an initial response to an e-mail message you sent to CMHC	1.91	1.50	1.16	1.16
Combined average score	2.72	2.07	2.85	2.85

This table presents average scores by region and the overall average for all respondents. It shows a much slower response time for approvals to spend replacement reserves. In Ontario/PEI, on average, it took over a week to obtain approval; by comparison, in Alberta the average response time was in the three to four business days range. In BC, average responses are edging toward the two to three business day range for responding to e-mails or voice mails, whereas other respondents in other regions, on average, indicated a response time closer to one to two business days.

10. Conclusions

Reported overall levels of satisfaction with CMHC's service are lower than those for individual service elements. Not quite half of respondents indicated they were satisfied with the overall service they receive from CMHC. However, co-op housing respondents

are not overly critical of service from CMHC when asked about more specific aspects of the service.

Although most respondents felt their co-op was treated fairly and they could reach the right CMHC staff person, they were less inclined to agree that:

- CMHC staff went the extra mile, and
- It was clear what we had to do if we had a problem.

Respondents consistently agreed less with these statements when thinking back to both their most recent and their most important contact. Agreement with these statements was at the 57% to 61% level. When analyzed by position, region or reason for contact, these scores fell consistently lower than scores for other statements.

A review of answers according to the position occupied by the respondent also showed a consistent pattern: Co-op presidents tended to be more critical of CMHC service than other position types. It is reasonable to assume that when the survey was completed by presidents, those persons play a hands-on role in the management of the co-op. The co-op staff, like the hands-on co-op presidents, were also more critical. Both would also tend to be very loyal to their co-op, whereas property management firms may hold a more dispassionate viewpoint since they would likely deal with CMHC on behalf of a number of co-op clients.

The survey showed some variation in client satisfaction scores across the regions. The Ontario/PEI group generally gave more positive scores than their western counterparts. However, on average, the region experienced longer response times from CMHC than the others.

When the reasons for contact were grouped into Client Initiated and CMHC Initiated, we found that co-op respondents were more critical of service when seeking CMHC's assistance (Client Initiated). When the contact was for a reason considered to be of particular importance to the co-op, we noted a large variance in scores between the two groups of reasons for contact. Responses also show that timeliness of service delivery generally fell short of expectations.

On a final note, we would like to acknowledge the large number of co-op respondents (130) who included comments with their survey. Some comments were complimentary of CMHC, some were quite negative and others mixed. Many mixed comments noted an inconsistency in service delivery due to staff turnover--especially over the last few years. We have provided a representative sample of the comments made in Appendix F.

A number of respondents noted their great anticipation of the Agency's service delivery, and are curious to know how it will compare with CMHC. As the Agency's policy statement (Appendix G) shows, the Agency has made some important commitments with respect to the quality of service it will provide when it begins delivering services to federal program co-ops in its portfolio.

Appendix A: Survey questionnaire (mail version)

SURVEY OF FEDERALLY ASSISTED HOUSING CO-OPS

Thank you for taking the time to complete this survey. It will take you about 15 minutes. All individual responses will be kept strictly confidential.

BACKGROUND INFORMATION

1. Your co-op's name: _____
2. How many housing units make up your co-op? _____
3. Where is your co-op located? _____
4. Your name(s): _____
5. Your e-mail address: _____
6. Your area code: _____
7. and phone number: _____
8. Your position in the co-op (please check all that apply):
 - Staff person
 - Property Manager
 - President
 - Member of Board of Directors
 - Other (please specify) _____
9. Are you the co-op's main contact for CMHC? _____

10. Funding program or programs under which your co-op operates (please check all that apply):
- Section 27 (formerly 15.1)
 - Pre-1973 CMHC Funding
 - Section 61 (formerly 34.18)
 - Section 95 (formerly 56.1)
 - FCHP (the ILM program)
 - Urban Native Program
 - Section 95 – Post-85 (PEI)
 - Other (please explain) _____

CMHC SERVICE

Questions 11 through 14 ask about your co-op's most RECENT contact with CMHC.

11. When was your co-op last in contact with CMHC? (please check whichever applies):
- Within the last six months
 - Between six months and one year ago
 - More than one year ago
12. Who initiated the contact? (please check whichever applies):
- My co-op
 - CMHC
13. What was the reason for the contact? (please check whichever applies):
- Review of year-end financial statements
 - Review of budget
 - Client visit by CMHC
 - Physical (building condition) inspection by CMHC
 - Request for approval of replacement-reserve spending
 - Question about subsidy calculation
 - Approval of market rents
 - Request for financial workout or additional financing
 - Application for Additional Financial Contribution (Section 95 co-ops)
 - Year-15 housing charge review (ILM co-ops)
 - Other (please explain) _____

14. Think about the service your co-op received during its most RECENT contact with CMHC. Then choose a response using the scale below to show:

- first, how much you agree with each statement;
- secondly, how important it was to your co-op to be treated that way.

Statement	Agreement	Importance
My co-op was treated fairly.		
CMHC staff went the extra mile to make sure we got what we needed.		
We were told everything we needed to do to deal with the situation.		
CMHC staff were knowledgeable and competent.		
We were able to get through to the right CMHC staff person without difficulty.		
It was clear what we should do if we had a problem.		
We were served in the language we prefer.		
Overall, we were satisfied with the amount of time it took to get the service.		

- 1: Strongly disagree
- 2: Disagree
- 3: Neither agree nor disagree
- 4: Agree
- 5: Strongly agree
- N/A

- 1: Not at all important
- 2: Not important
- 3: Neither important nor unimportant
- 4: Important
- 5: Very important
- N/A

Questions 15 and 16 ask you to think about your co-op's MOST IMPORTANT contact with CMHC in the last two years.

15. In your co-op's opinion, what is the MOST IMPORTANT reason you have had for contact with CMHC in the last two years? (please check whichever applies):

- Same as the most recent contact (indicated in 13 above) – if yes, skip to question 17.
- Review of year-end financial statements
- Review of budget
- Client visit by CMHC
- Physical (building condition) inspection by CMHC
- Request for approval of replacement reserve spending
- Question about subsidy calculation
- Approval of market rents
- Request for financial workout or additional financing
- Application for Additional Financial Contribution (Section 95 co-ops)
- Year-15 housing charge review (ILM co-ops)

□ Other (please explain) _____

16. Thinking about the MOST IMPORTANT reason your co-op has had for contact with CMHC in the last two years, please choose a response using the scale below to show:
- first, how much you agree with each statement;
 - secondly, how important it was to your co-op to be treated that way.

Statement	Agreement	Importance
My co-op was treated fairly.		
CMHC staff went the extra mile to make sure we got what we needed.		
We were told everything we needed to do to deal with the situation.		
CMHC staff were knowledgeable and competent.		
We were able to get through to the right CMHC staff person without difficulty.		
It was clear what we should do if we had a problem.		
We were served in the language we prefer.		
Overall, we were satisfied with the amount of time it took to get the service.		

- | | |
|-------------------------------|--------------------------------------|
| 1: Strongly disagree | 1: Not at all important |
| 2: Disagree | 2: Not important |
| 3: Neither agree nor disagree | 3: Neither important nor unimportant |
| 4: Agree | 4: Important |
| 5: Strongly agree | 5: Very important |
| N/A | N/A |

Questions 17 through 19 concern the timeliness of CMHC's service. For each transaction or contact listed, please answer from your general experience.

17. For each of the following transactions or contacts, using the scale below, please indicate:
- first, approximately how long your last transaction or contact took (*if the transaction or contact is not one that applies to your co-op, please check "N/A"*);
 - secondly, how long you think would be an acceptable period of time for the transaction or contact to take (*please answer this question even if the transaction or contact does not apply to your co-op*).

	Approx. time taken	Acceptable time
Time from sending in your financial statements to receiving CMHC's response		
Time from sending in your budget to CMHC to receiving CMHC's response		
Time from client visit to receiving CMHC's report		
Time from physical inspection to receiving CMHC's report		

- 1: Up to one month
- 2: 1 month and up to 2 months
- 3: 2 months and up to 3 months
- 4: 3 months and up to 4 months
- 5: 4 months and up to 5 months

- 6: 5 months and up to 6 months
- 7: More than 6 months
- N/A

18. For each of the following transactions or contacts, using the scale below, please indicate:
- first, approximately how long your last transaction or contact took (*if the transaction or contact is not one that applies to your co-op, please check "N/A"*);
 - secondly, how long you think would be an acceptable period of time for the transaction or contact to take (*please answer this question even if the transaction or contact does not apply to your co-op*).

	Approx. time taken	Acceptable time
Time from asking for approval to spend from your replacement reserve to receiving approval		
Time for an initial response to a voicemail message you left asking CMHC a question		
Time for an initial response to an email message you sent to CMHC		

- 1: Up to 1 business day
- 2: 1 and up to 2 business days
- 3: 2 and up to 3 business days
- 4: 3 and up to 4 business days
- 5: 4 and up to 5 business days
- 6: 5 and up to 10 business days
- 7: More than 10 business days
- N/A

19. When your co-op contacted CMHC 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? Check "Yes", or "No" or "N/A".

	Voicemail	E-mail
Yes		
No		
N/A		

The last two questions in this section ask for your overall evaluation of CMHC's service to your co-op, and give you an opportunity to make any other comments about that service.

20. Please check a response on the scale below for each statement to indicate your co-op's level of satisfaction with CMHC's service:

Appendix B: Survey questionnaire (web version)

SURVEY OF FEDERALLY ASSISTED HOUSING CO-OPS:

Exit this survey>>

Thank you for taking the time to complete this survey. It will take you about 15 minutes. You can exit and return without having to re-start your work, if you wish.

Please use the full computer screen to view and respond to the survey. You will find it easier to navigate through the survey If you use the full screen width.

Next >>

BACKGROUND INFORMATION

1. Your co-op's name:
2. How many housing units make up your co-op?
3. Where is your co-op located?
4. Your name(s):
5. Your e-mail address:
6. Your area code:
7. and phone number:
8. Your position in the co-op (please check all that apply):
 - ii Staff person
 - iii Property Manager
 - iv President
 - v Member of Board of Directors
 - vi Other (please specify)
9. Are you the co-op's main contact for CMHC?
10. Funding program or programs under which your co-op operates (please check all that apply):
 - vii Section 27 (formerly 15.1)
 - viii Pre-1973 CMHC Funding
 - ix Section 61 (formerly 34.18)
 - x Section 95 (formerly 56.1)
 - xi FCHP (the ILM program)
 - xii Urban Native Program
 - xiii Section 95 – Post-85 (PEI)
 - xiv Other (please explain)

<< Previous

Next>>

CMHC SERVICE

Questions 11 through 14 ask about your co-op's most RECENT contact with CMHC.

11. When was your co-op last in contact with CMHC? (please check whichever applies):
- Within the last six months
 - Between six months and one year ago
 - More than one year ago
12. Who initiated the contact? (please check whichever applies):
- My co-op
 - CMHC
13. What was the reason for the contact? (please check whichever applies):
- Review of year-end financial statements
 - Review of budget
 - Client visit by CMHC
 - Physical (building condition) inspection by CMHC
 - Request for approval of replacement-reserve spending
 - Question about subsidy calculation
 - Approval of market rents
 - Request for financial workout or additional financing
 - Application for Additional Financial Contribution (Section 95 co-ops)
 - Year-15 housing charge review (ILM co-ops)
 - Other (please explain)
14. Think about the service your co-op received during its most RECENT contact with CMHC. Then choose a response from each of the menus below to show:
- first, how much you agree with each statement;
 - Secondly, how important it was to your co-op to be treated that way.

STATEMENT	AGREEMENT	IMPORTANCE
My co-op was treated fairly.		
CMHC staff went the extra mile to make sure we got what we needed.		
We were told everything we needed to do to deal with the situation.		
CMHC staff were knowledgeable and competent.		
We were able to get through to the right CMHC staff person without difficulty.		
It was clear what we should do if we had a problem.		
We were served in the language we prefer.		
Overall, we were satisfied with the amount of time it took to get the service.		

<strongly disagree> <disagree> <neither agree nor disagree> <agree> <strongly agree> <N/A>

Questions 15 and 16 ask you to think about your co-op's MOST IMPORTANT contact with CMHC in the last two years.

15. In your co-op's opinion, what is the MOST IMPORTANT reason you have had for contact with CMHC in the last two years? (please check whichever applies):

- xv Same as the most recent contact (indicated in 13 above) – if yes, skip to question 17.
- xvi Review of year-end financial statements
- xvii Review of budget
- xviii Client visit by CMHC
- xix Physical (building condition) inspection by CMHC
- xx Request for approval of replacement reserve spending
- xxi Question about subsidy calculation
- xxii Approval of market rents
- xxiii Request for financial workout or additional financing
- xxiv Application for Additional Financial Contribution (Section 95 co-ops)
- xxv Year-15 housing charge review (ILM co-ops)
- xxvi Other (please explain).

16. Thinking about the MOST IMPORTANT reason your co-op has had for contact with CMHC in the last two years, please choose a response from the menus below to show:

- First, how much you agree with each statement;
- Secondly, how important it was to your co-op to be treated that way.

STATEMENT	AGREEMENT		IMPORTANCE	
My co-op was treated fairly.				
CMHC staff went the extra mile to make sure we got what we needed.				
We were told everything we needed to do to deal with the situation.				
CMHC staff were knowledgeable and competent.				
We were able to get through to the right CMHC staff person without difficulty.				
It was clear what we should do if we had a problem.				
We were served in the language we prefer.				
Overall, we were satisfied with the amount of time it took to get the service.				

Questions 17 through 19 concern the timeliness of CMHC's service. For each transaction or contact listed, please answer from your general experience.

17. For each of the following transactions or contacts please indicate:

- First, approximately how long your last transaction or contact took (if the transaction or contact is not one that applies to your co-op, please check "N/A");
- Secondly, how long you think would be an acceptable period of time for the transaction or contact to take (please answer this question even if the transaction or contact does not apply to your co-op).

	Approx. time taken	Acceptable time
Time from sending in your financial statements to receiving CMHC's response		
Time from sending in your budget to CMHC to receiving CMHC's response		
Time from client visit to receiving CMHC's report.		
Time from physical inspection to receiving CMHC's report.		

<up to one month> <1 month and up to 2 months> <2 months and up to 3 months> <3 months and up to 4 months> <4 months and up to 5 months> <5 months and up to 6 months> <more than 6 months> <N/A>

18. For each of the following transactions or contacts please indicate:

- First, approximately how long your last transaction or contact took (if the transaction or contact is not one that applies to your co-op, please check "N/A");
- Secondly, how long you think would be an acceptable period of time for the transaction or contact to take (please answer this question even if the transaction or contact does not apply to your co-op).

	Approx. time taken	Acceptable time
Time from asking for approval to spend from your replacement reserve to receiving approval.		
Time for an initial response to a voicemail message you left asking CMHC a question.		
Time for an initial response to an email message you sent to CMHC.		

<up to 1 business day> <1 and up to 2 business days> <2 and up to 3 business days> <3 and up to 4 business days> <4 and up to 5 business days> <5 and up to 10 business days> <more than 10 business days> <N/A>

19. When your co-op contacted CMHC 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? Check "Yes", or "No" or "N/A".

<yes> <no> <N/A> <voicemail> <e-mail>

The last two questions in this section ask for your overall evaluation of CMHC's service to your co-op, and give you an opportunity to make any other comments about that service.

20. Please check a response on the scale below for each statement to indicate your co-op's level of satisfaction with CMHC's service:

- Overall, how satisfied has your co-op been with the timeliness of CMHC's service to your co-op?
- Overall, how satisfied has your co-op been with the access your co-op has had to CMHC as administrator of your co-op's funding program?
- How satisfied has your co-op been with the overall quality of service delivered by CMHC?

<very dissatisfied> <very satisfied>

21. Are there any other comments you would like to make about CMHC's service to your co-op? Please use the space below to comment or add detail to your answers to any of the above questions. If you are adding detail to an answer, please give the question number.

Thank you for completing this survey.

Your help is appreciated.

Click on "Done" to exit the survey.

Appendix C: Letter to Co-ops about Survey

CO-OPERATIVE HOUSING PROGRAMS ADMINISTRATION AGENCY OF CANADA

AGENCE D'ADMINISTRATION DES PROGRAMMES D'HABITATION COOPÉRATIVE DU CANADA

#311 – 225 Metcalfe Street, Ottawa, ON K2P 1P9
Tel: 613-230-2201 Fax: 613-230-2231

May 20, 2005

name

<address>

Dear Co-operators:

For nine years, the co-op housing movement has been working towards creating an agency to administer federal co-op housing programs, under contract to Canada Mortgage and Housing Corporation (CMHC). Officially named the Co-operative Housing Programs Administration Agency, this new Agency has now become a reality.

Earlier this month, the Co-operative Housing Programs Administration Agency signed an agreement with the Government of Canada, through CMHC to provide certain portfolio management services for federally administered housing co-ops. Specifically, the new Agency will look after programs in Prince Edward Island, Ontario, Alberta and British Columbia. Incorporated as a non-profit co-operative organization, it will operate independently of both government and co-op housing sector organizations.

The Agency will begin to provide services early in 2006, although the transition will take place gradually over several months, as it opens its main office in Ottawa as well as satellite offices across the country. CMHC will continue to be your primary contact on all issues related to your operating agreement until otherwise notified.

The Agency's mandate is to make sure that public funds committed to co-op housing are spent as intended and properly accounted for and to protect the public's investment by helping co-ops to achieve the best possible results with a lower risk of default. With a goal of continuous improvement in service delivery, the Agency will also use an approach where excellence in client service is emphasized. We need your help to set a baseline on which the Agency's performance in administration and service delivery can be measured.

We need to know your thoughts about CMHC's current service levels. We have developed a **web-based survey** that will enable you to share your experience. We are counting on your co-op to participate in this survey.

You can receive the survey in the following ways:

- If we have your co-op's e-mail address, **you will get a link to the survey** in our e-mail message asking you to take part.
- If you do not have Internet access, **you can arrange to get a paper copy** of the survey. Please telephone Melanie Clement at CHF Canada (1-800-465-2752, x.229) to have the survey form faxed or mailed to you.
- If your co-op has Internet access but no e-mail account, or has an e-mail account, but you do not receive the e-mailed survey by **May 26th**, **please e-mail info@chfc.ca and ask for the e-mail survey invitation.**

The Agency will use the Internet to enhance service to co-ops in a cost-effective way. Web-based surveys, such as this one, are one technique that it will use.

We hope your co-op will fill out the survey on the Internet. We have tried to make it quick and easy, and we hope that every co-op that will deal with the new Agency will participate.

We look forward to your participation.

Yours truly,

CO-OPERATIVE HOUSING PROGRAMS ADMINISTRATION AGENCY



Alexandra Wilson

P.S. We appreciate your help, and thank you in advance for sharing your opinions.

Appendix D: List of Respondent Co-ops

Acton House Housing Co-operative
Ainslie wood Housing Cooperative Inc.
Alberta 75 Housing Co-operative Limited
Aldergrove Housing Co-operative Ltd.
Alex Girvin Co-operative
Alex Laidlaw Housing Co-op
Alexander Mackenzie
Alexander Street Co-op
Alfred Haenchen Co-operative Homes Inc.
Amicae Housing Co-op
Angus Co-operative Homes
Anne Marie Hill
Applegrove housing co-op
Applemead Co-op
Appleridge
Arcadia Housing Co-operative
Arlington Grove
Artspace Housing Cooperative Ltd.
Ashworth Square Co-op
Athol Green Co-operative Homes Inc.
Aurora Village Co-op
Aventine Co-Operative Homes Inc.
Bain Apartments Co-operative Inc.
Bamburgh Circle Co-op
Beech Hall Housing Co-operative
Benryk Mews
Birchwood Meadow Housing Co-Operative Inc.
Bob And Kay Carlin co-op
Bread and Roses
Briar Rose Co-operative Homes, Inc.
Briarview Co-operative Homes Inc.
Bridge Housing co-op Ltd
Bridletowne Circle Co-operative Homes Inc.
Brittany Lane Housing Co-operative
Brookfield Housing Co-op
Brooksford Place co-op
Burrardview Housing Co-op
By-de-Molen Co-op
Byrne Creek Housing Co-op
Byron Meadows Community Housing Co-operative Inc.
Cambridge New Hope Housing Co-operative
Cameo Co-operative Housing Association
Campden Green Co-operative Homes Inc.
Canora Housing Co-operative Ltd.
Cardiff Housing Co-operative Inc.
Carillon Housing Co-op

Caroline Co-operative Homes Inc
Cataraqui Co-operative Homes
Cathedral Court Co-operative Homes Corp.
Cavendish
Cawthra Mansions Co-operative Inc.
Cedarbrook Park
Chadwick Towers
Church Isabella Residents Co-operative
Cityview Co-op
Clarendon Hall Co-op
Clearview
Clearwater Housing Co-op
Coady Co-op
College View Housing Co-operative Inc.
Confederation Housing Co-op
Connaught Housing Cooperative
Consort Housing Co-operative Ltd.
Co-op Jeanneville
Cooperative d'habitation Aile-Nord Inc.
Cordova Co-op
Country Lane Co-operative Homes Incorporated
Crossroads Housing Co-operative
Crown Heights Co-operative Homes Inc.
Daly Co-operative Inc.
David B. Archer
David Wetherow Housing Co-op
De La Salle Housing
Deerfoot Estates Housing Coop Ltd.
Delta Green Housing Co-operative
Dentonia Park Co-operative Homes Inc.
Domago Housing Cooperative
Don Area Co-operative Homes Inc.
Dovercourt Housing Co-opertive Inc.
Drumlin Co-operative Homes Inc.
Dunbar Village Community Co-operative
Dundas Co-operative Housing Association
Eagle Housing Co-operative Inc.
Eamon Park Housing Co-operative Inc.
Eburne Landing
Edmonds Place Housing Co-op
Elmvale Co-op
Emanuel Housing Co-operative Inc.
Falcon Crest Estates Housing Cooperative
Fieldstone co-operative Homes Inc
Ford Road Housing Co-op
Forward 9 housing co-op
Frank McLoughlin Co-op
Frazer Heights Co-operative, Inc.
Fred Dowling Co-operative Inc.
Garden Village Co-op

George Barlow Housing Co-operative Inc.
Glenburn Co-operative Homes Inc.
Grand Marais Co-operative Homes Inc.
Grandview
Granville Gardens
Greenland Housing Co-operative
Grove Seniors Village Housing Co-operative
Guise St. Housing Co-operative Inc.
Haney Pioneer Village co-operative
Harmony Creek Co-operative Homes Inc.
Harmony Haven Housing
Harris Road Housing Co-op
Harvest Moon Co-operative Homes Inc.
Hazelburn Co-operative Homes of Toronto Inc.
Heatherglen Housing Co-operative Ltd
Helen's Court Housing Co-op
Heritage Housing Co-operative
Hi-Wood Meadows Housing Co-op. Ltd.
Homestead
Hoy Creek Co-op
Hugh Garner Housing Co-operative Inc.
Humberview Housing Co-op
H.W. Flesher Housing Co-operative
Ideal Village Co-op Inc.
Innstead Co-operative
Integra Housing Co-op.
Island View Co-op
Jasmine Place
John Bruce Village Co-op
Kailasa
Kalaka Housing Co-operative Ltd.
Kalmar Co-operative Inc
Keegano Housing Co-op
Kenfinch Co-op Inc.
Killarney Garden Housing Co-op
Kitsilano Terrace Housing Co-operative
Klahanie
Koslo Gardens
La Co-opérative d'Habitation Vallée Ouest Inc.
La Paz Co-operative Homes Inc.
Larry Sefton Housing Co-op
Las Americas Housing Cooperative
Laura Jamieson Housing Co-operative
Lawrence Gardens Housing Co-operative Inc.
Liberton Terrace Housing Co-operative
Links Housing Co-op
Longview
Lore Krill Housing Co-op
Lotus Co-op Homes Inc
Main-Gerrard Community Development Co-operative Inc.

Manhattan
Manhattan Cooperative Housing Association
Maple Lanes/Okanagan Housing Co-op Assn.
Marigold Co-op
Marine Cove
Marine Heights
Mary Campbell Housing Co-operative Inc.
Mau Dan Gardens Coop Housing Association
Mayflower Housing Co-operative
Medway Housing Co-op
Midwich Housing Co-operative Inc.
Misty Ridge
Mitraniketan
Mondragon Co-operative Homes Inc.
Moose Country Housing Co-op
Mountain City Housing Co-op Inc.
Mountmuir Co-operative Housing
Neilson Creek Housing Co-op
New Brighton
New Westminster
Newmarket Co-operative Homes Incorporated
Neighbour's Community Co-op
Norris Crescent Housing Co-op Inc.
North Ridge Housing Co-operative
Northbrook Village Housing Co-op
Northern Lights Co-op
Nova Housing Co-operative Inc.
Oak Street Housing Co-operative Inc.
Orchard Park Co-operative Homes
Ormond Woods Co-operative Homes Inc.
Oshawa Creek Co-operative Homes Inc.
Pacific Heights
Phoenix Housing Co-operative Inc.
Pine Ridge Housing Co-operative
Pioneer Housing Co-op
Place Verchères Co-opérative d'habitation
Preston Heights Housing Co-operative Inc.
Primrose Housing Co-operative
Quality Living Housing Co-Op
Quarry Co-op
Quebec Manor
Queens Park Housing Cooperative
Rainbow Circle
Ramer's Wood Co-operative Homes Inc
Ramsay Heights Co-op Housing Ltd
Red Hill Co-operative Homes Inc.
Rishon Housing Co-operative
Riverdale Housing Coop
Riverside Garden Court Co-op
Riverside Landing

Roedean (Oakville) Co-operative Homes Inc.
Rouge Valley Co-op
Russet Homes Co-op
Sahali Housing Co-Operative - Pine Tree Gardens
Salal Housing Co-op
Saorsie Co-operative Homes Inc.
Sarcee Meadows Housing Co-op
Scarborough Bluffs
Sequoia Co-operative Homes
Shalom Community Co-operative Inc.
Shaw's Creek Co-operative Homes Inc.
Sikome Rise Housing Co-operative Limited
Sills Landing Co-operative Homes
Silver Wood Housing Co-operative
Silverbirch Co-op
Simon Bolivar Housing Co-operative Inc.
Sojourn Housing Co-Op
Springfield Co-operative Homes Inc.
Springfield Co-operative Homes Inc.
Spruce Court Co-operative Inc.
Stanley Knowles
Stirling Meadows Housing Co-operative Inc.
Stone Church Cooperative Homes Inc
Summerlea Park Co-op
Summit Village Housing Co-operative Ltd
Sundance Housing Co-operative Ltd.
Sunnyhill Housing Co-operative Ltd.
Sunshine Housing Co-operative
Superior St Housing Co-op
Superior View Housing Co-op Inc.
Swansea Village Co-operative Inc.
T.C.Douglas Co-op
Talisman Woods Housing Co-operative Inc
Terra Cotta Housing Co-operative
The Brambles
Tolpuddle Housing
Trafalgar Housing Co-op
Trethewey Drive Co-op
Tri Branch Co-operative Housing Association
Tri-Branch Housing Co-op
Twin Pine Village Co-op Inc.
Valley Village Housing Co-op
Ventura Park Housing co-op
Venture Place Housing Co-op Inc.
Victoria Gardens
Viewcourt
Wellington Square
Westminster Housing Coop
Westwood Place Co-Op Homes Inc.
William Lyon Mackenzie Co-op

Windmill Line Cooperative Homes Inc.
Windward Co-operative Homes Inc.
Wingale Housing Co-operative
Winkleigh Co-operative Housing Corporation
Wit's End Housing Co-operative
Wood Tree Co-operative, Inc.
Woodsworth Housing Co-op

Appendix E: Disaggregated Results

Question 20

Statement	Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied
1. Overall, how satisfied has your co-op been with the timeliness of CMHC's service to your co-op?	3%	8%	34%	27%	28%
2. Overall, how satisfied has your co-op been with the access your co-op has had to CMHC as administrator of your co-op's funding program?	3%	13%	27%	27%	29%
3. How satisfied has your co-op been with the overall quality of service delivered by CMHC?	5%	15%	32%	24%	24%

Question 14

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	N/A
1. My co-op was treated fairly.	2%	3%	8%	55%	32%	0%
2. CMHC staff went the extra mile to make sure we got what we needed.	3	9%	24%	34%	23	7%
3. We were told everything we needed to do to deal with the situation.	2	10%	14%	52%	19	3%
4. CMHC staff were knowledgeable and competent.	1	7%	16%	48%	27	0%
5. We were able to get through to the right CMHC staff person without difficulty.	2	5%	8%	46%	32	7%
6. It was clear what we should do if we had a problem.	2	10%	19%	45%	12	13%
7. We were served in the language we prefer.	1	0%	3%	51%	43	2%
8. Overall, we were satisfied with the amount of time it took to get the service.	3	6%	15%	45%	26	5%

Question 16

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	N/A
1. My co-op was treated fairly.	4	7%	9%	49%	32	0%
2. CMHC staff went the extra mile to make sure we got what we needed.	4	12%	20%	33%	28	3%
3. We were told everything we needed to do to deal with the situation.	4	13%	15%	40%	26	1%
4. CMHC staff were knowledgeable and competent.	3	8%	17%	44%	27	1%
5. We were able to get through to the right CMHC staff person without difficulty.	4	2%	13%	50%	29	2%
6. It was clear what we should do if we had a problem.	6	12%	21%	38%	19	5%
7. We were served in the language we prefer.	2	0%	4%	55%	37	1%
8. Overall, we were satisfied with the amount of time it took to get the service.	4	11%	16%	36%	29	4%

Appendix F: Co-operative Voices

Co-operative Voices

Respondents from co-operatives contributed many comments in response to this survey. A sample of these voices has been compiled to offer a sense of predominant perspectives.

These comments and others will be compared with qualitative data collected by the Agency in annual focus groups and future surveys. Along with other survey data, this information will be very valuable as the Agency strives continually to improve service.

On the Prospect of the Agency

“Many of the Board feel that we are in partnership with CMHC. Our portfolio manager has been exceptional in dealing with questions and concerns. We are concerned that this will change.”

“I hope the agency will be carried on same good services as CMHC.”

“I can only hope that the new agency will be as efficient [as CMHC]. I would not appreciate it if the agency were a hassle to deal with.”

“I look forward to working with the new agency and I hope you learn from their [CMHC’s] mistakes.”

Administrative Consistency

“Our project manager never knows the answers to our questions; she always has to ask someone else and sometimes we get different answers to the same questions at different times.”

“Overall, our experience with the Ottawa office which administers our subsidy has been very pleasant and helpful. Our experience with the local Toronto office has been very difficult and stressful and not positive. Flowers to the Ottawa office. Lump of coal to the Toronto office.”

“As a 21 year staff person in the same Co-op, I have had a number of portfolio officers -- some good, some mediocre and some (from out of town) very good. It is too bad that no two officers interpret the agreement in the same fashion.”

“We've had a number of portfolio managers in the past number of years, the turn over has meant inconsistent service.”

“Each portfolio manager seems to have a different set of rules and not every co-op is treated in the same manner.”

“Our biggest issue was a new program officer every six months, each with their own particular issue. What's ok one year is not the next, at the whim, or so it seems of the particular officer.”

“CMHC staff has changed almost constantly in the last 3 years. This has caused many long delays in getting assistance and responses.”

Satisfaction with CMHC Service

“We are very fortunate have [REDACTED] as our portfolio officer. He is very knowledgeable and competent. He/she has a wealth of advice and we are very pleased with his service in guiding us thru the CMHC labyrinth.”

“We would especially like to commend the excellent service of [REDACTED] at CMHC who has always been approachable and efficient in her dealings with the co-op.”

“The portfolio Manager, [REDACTED] was very good to deal with but was too busy to deal quickly with problems. The greater problems have arisen from higher management.”

“I've had many disagreements with our portfolio manager over the way things are done. Her/his points are valid, but sometimes too intrusive. Sometimes cold and uncaring. I will admit that she/he does her job well...”

“We work well as a team... They are very helpful in all our requests and are always there when ever the co-op has needed them.”

“Whenever we have had to contact CMHC, we have been answered the same day or at the most the following day. We have had excellent service.”

“CMHC has in the past couple of years been very approachable in all areas of our Co-op.”

Timeliness

“CMHC staff has changed almost constantly in the last 3 years. This has caused many long delays in getting assistance and responses.”

“The portfolio Manager, [REDACTED] was very good to deal with but was too busy to deal quickly with problems. The greater problems have arisen from higher management.”

“CMHC was more than three months late sending us the paperwork for our recent mortgage renewal.”

“Whenever we have had to contact CMHC, we have been answered the same day or at the most the following day. We have had excellent service.”

Appendix G: Agency Policy Statement on Client Service

THE AGENCY FOR CO-OPERATIVE HOUSING

POLICY MANUAL

DATE ISSUED:

June 2005

NUMBER:**REPLACING ISSUE OF:**

New

CROSS REFERENCE:

None

DATE OF LAST REVIEW:

New

AUTHORITY:**DUE FOR NEXT REVIEW:**

SUBJECT:
Client Service

The Agency is committed to a business model that is risk-based, data-driven and client-focused. Client-centred service is central to that model.

In administering co-op housing programs on behalf of CMHC, the Agency is committed to demonstrating leadership in serving all its stakeholders and client groups in a manner consistent with the ideals of the co-operative movement and the Agency's public accountability. The Agency's administration of programs will reflect a collaborative approach that recognizes an alignment of interests among co-ops, co-operative housing sector organizations, CMHC and the public. The interests of all these groups are well served when co-ops thrive. The Agency will significantly enhance its collaboration with co-ops, helping them to meet their objectives, comply with program requirements and maintain financial health.

The *Values* adopted by the Agency as a basis for the overall direction of the organization provide a strong base for the organization's approach to client service. They are respect, transparency, trust, excellence, innovation, co-operation and accountability. These values support and inform a series of principles specific to client-centred service.

PRINCIPLES:

The following principles will guide the Agency's Client-Centred Service Strategy:

- leadership by example, from the Board and management within the organization, and from the Agency in its relations with its clients
- mutual respect among individuals and organizations: honouring the contribution of all parties; demonstrating fairness, courtesy and professionalism; giving responsive and timely service
- co-operation, teamwork and reciprocity
- responsibility to society
- meeting obligations
- transparent communications that are straightforward, accessible, timely, clear and accurate in both official languages
- consultation and feedback
- continuous learning and improvement of both processes and outcomes.

THE AGENCY'S COMMITMENT:

The Agency will develop, and review and update annually, a service strategy for each identified client and stakeholder group. The strategy will consider each main point of contact between the Agency and members of the client or stakeholder group, setting and publishing service standards for each of these points of contact.

The Agency will define and measure satisfaction standards for its primary client group, housing co-ops, and, as resources permit over time, measure satisfaction of other stakeholders.

In May 2005, the Agency undertook a survey of housing co-ops in its prospective service area in order to obtain baseline data on client satisfaction. The challenge of starting up an organization from fresh and assuming responsibility in phases will affect client satisfaction and complicate measurement of client service in the short term. The Agency is, nonetheless, committed to setting clear targets for service and satisfaction standards from the start.

The Agency will integrate its client-service strategy into its management, operations and corporate culture.

- Management will incorporate the collection and review of data on client satisfaction into its continuing management of the Agency.
- The Board will treat client service as central in all its deliberations, including those relating to allocation of resources.
- The Board and management will set clear expectations of staff in their approach to client service. These expectations will be reflected in the Agency's recruitment practices, so that staff members are hired based not only on their technical skills, but also on their ability to deliver service in a manner that does credit to the Agency. Orientation and training programs, for both front-line and management staff, will continually address client-service issues on a

continuing basis to ensure that the Agency's commitment is faithfully maintained over time. Performance management processes will have service excellence at their heart.

Transparency and providing information that meets clients' needs are fundamental parts of the Agency's client-service strategy. The Agency's *Confidentiality and Access to Information Policy* establishes a clear principle that the Agency should operate as openly as possible, subject only to legal and contractual constraints.

The Agency will provide consistent interpretation of operating agreements, with due regard for both co-op entitlements and obligations. While offering co-ops feedback to support their effective governance and management, the Agency will respect the environment established by the legal operating agreement between CMHC and the individual co-op. The Agency will not seek to establish requirements for co-ops beyond those contained in the operating agreements. It will seek to support voluntary improvements in co-ops' operational performance through the provision of appropriate information and resources by encouraging participation in the training programs of CHF Canada and the regional co-operative housing federations.

The Agency will establish a formal **complaint and redress mechanism** to allow co-ops and others to bring forward concerns about the Agency's administration of the federal co-op housing programs and to ensure a fair resolution of the issues raised.

Monitoring and evaluation of the Agency's performance against established service and satisfaction standards will be ongoing, with review by the Board on at least an annual basis.

BILINGUAL SERVICE:

The Agency's policy on bilingual service and its agreement with CMHC commit the Agency to providing service to client co-operatives, their members and the general public in the official language of their choice. This implies an active invitation to client groups to express their language preference and a commitment to that choice. The requirement applies equally to oral and written communications, whether electronic or print.