BUILDING HOUSES UNDER THE NEWFOUNDLAND AND LABRADOR PROVINCIAL GOVERNMENT CO-OP HOUSING SYSTEM.

Part 1

A story about the Grandview Co-Op Housing Group

Gander Newfoundland and Labrador.

Written by

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Background Information

Immediately following the end of WW11 Gander airport and its military building infrastructure was transferred to the Newfoundland Commission of Government. In 1945 after the end of the war, military personnel were withdrawn from the airport and replaced by civilians and returning veterans. This created a need for housing accommodation for many people.

A few of the existing buildings on the airport were designed to provide single and married accommodation, but were not sufficient to handle the large influx of new civilian personnel. The problem became more serious when the various airlines around the world decided to send in representatives to establish dispatching and maintenance facilities. The demand for housing resulted in many of the military buildings being converted to provide additional lodging. The Newfoundland Government provided the resources to make these conversions.

During the period 1945 to 1949 the population of Gander continued to grow and a major problem was foreseen in the provision of accommodation to absorb the population growth.

Following Confederation with Canada in 1949, the Federal Department of Transport took control of Gander Airport and became responsible for the operation of the airport and management of all the infrastructure on the airport. The Department, in conjunction with Central Mortgage and Housing Corporation (CMHC), and the Newfoundland Provincial Government started planning to build a new town of Gander to the west of the airport. This new town was to replace housing infrastructure on the airport with CMHC approved buildings to accommodate the population of the current airport town and make provision for future growth. By 1954 development of the town was well underway (See appendix 2)

Included in this plan for a new town was a sub plan to systematically dismantle the housing structures and services provided at the airport town. In the early 1950’s the Department of Transport announced a plan to provide fully serviced building lots of approximately 60 ft. x 120 ft. in the new town of Gander for a reasonable sum of $315.00. (based on actual cost to Grandview Co-Op members.) This offer was a means of enticing residents of the Airport Town to move to the new town of Gander and to construct their own homes. At the same time, the
Department of Transport and the Department of National Defence commenced building houses for rental to employees of both departments.

In conjunction with these offers of reasonable priced building lots, and construction of new rental units the Department of Transport announced that they were no longer going to continue servicing the living quarters and other buildings located in the airport town. The airport town was divided into many sections and deadline dates for residents to vacate each of the sections were stipulated. As each section was vacated, services for the buildings ceased and they were dismantled. One such notice required vacating by September 1955, another by 1958 etc. By 1960 services to all the living quarter buildings and support buildings were shut down and the buildings were demolished.

Because of this forewarning issued by the Department of Transport, many of the residents began seeking a means of economically constructing houses. Father McCarthy the then parish priest of Gander did some research work on ways and means to find a method for the residents of the community to construct their houses at minimum cost.

He called a Town Hall meeting which was attended by a very large number of people who were residing on the airport at that time. He informed the people that there was a Newfoundland government department (Department of Municipal Affairs) which provided financial assistance for what was known as Co-Operative Housing Construction. The general plan was that a person could receive credit for the hours of labour in constructing homes under the Co-Operative (Co-Op) plan. This credit could be applied as a down payment to obtain a CMHC mortgage for the home being built. For example, if the hourly rate applied for the labour was $1.00 then, if you put in 1000 hours, you would be credited with $1000.00 toward the required down payment. To obtain this grant you had to be a member of a registered Co-Op Housing Group. The Provincial Government would provide bridge financing to the Cooperative Housing Group to help purchase materials to commence the construction. When the houses were finished to a certain point, then CMHC would provide the mortgage to cover the completion of the houses and refund the bridge financing to the Provincial Government.

There were specific guidelines on how to form this type of group and how it was to be managed. The first requirement was that the group had to be registered with the Provincial Government and be incorporated as a business

A registered group was required to research the type of houses they would build and learn such things as: how to seek approval of a mortgage with CMHC., how to construct homes, obtain
knowledge of the building standards required, etc. At regular meetings, minutes of the proceedings would be kept. The group, with the assistance of a representative of the Department of Municipal Affairs, would learn how to construct houses, and keep appropriate records of its activities. An executive would be elected consisting of a President, Vice President, Secretary and a Treasurer.

The operation of the group would be audited regularly by government auditors to verify that the group was operating in accordance with the regulations. It was required to have a constitution, elect an executive, keep specified records such as financial and minutes of meetings.

Each member was required to pay a prescribed membership fee to offset the cost of administration. In addition, the member was required to invest money for the purchase of the group’s capital shares. The capital money was used to pay for expenses such as land lots and to finance other such expenses, pending the receipt of advance payments from the provincial government and mortgage company as construction progressed. If a member decided, before construction began, that he no longer wanted to be a member, he could resign from the group and receive a prorated refund on the membership fee and the full amount of capital invested.

The suggested average size of the group was 10 people although at times the membership would exceed that number. To have a functional group, it was recommended that there should be a minimum of 9 people. The theory of assembling these groups was that the varied talents of the group members could be used in assessing the type of building to be constructed, to keep proper minutes of meetings and records of the financial operation of the group. In addition, the construction skills of some of the members could be used to assist in the building of the houses. The construction plan was based on bringing each house in turn to a certain degree of completion so that construction of all the houses was completed at approximately the same time. For example, each basement would be poured and completed to a level that would allow the subfloor of each house to be constructed by a work party drawn from the Co-Op group. The work party would complete the subfloor for each house in turn and then return to the first house to construct the framing and repeat the process for each of the houses in turn. This process would continue throughout the construction period until each of the houses were closed in and weather proofed. Then inside construction would be undertaken. The progressive method of construction would continue throughout the entire construction period.

According to a book entitled;

*Institute of Economic and Social Research which is MUN’S publishing arm

The first groups formed began construction in the year 1955 and were followed each year by other groups into 1959. (I was unable to accurately establish these start and finish dates). There were 111 homes constructed under this system. (Sweat Equity appendix 12 page 163) Copy of this appendix is attached as Appendix 1
Grandview Co-Operative Housing Group Gander
Newfoundland circa 1954-1958

This paper will be dedicated to describing the formation and activities of the Grandview Group. It will give a brief history from its beginning to the completion of the 10 houses constructed by the group. It will touch on the difficulties encountered and how they were overcome, provide some detail of the functioning of the group in pre-construction time, during contract negotiation with various suppliers, actual construction and activities following the completion of the homes.

The content of the document is primarily based on the memory of the writer who was the treasurer of the group and is supported in part by some accounting records, review of archive data at The Rooms in St. John’s Newfoundland and referring to the book:


Any errors that may be discovered in the narration are attributed to the writer and may be corrected by communicating with him.

The main purpose of the document is:

To record, for posterity, some history of Co-Operative Housing in Gander Newfoundland. It will focus on the Grandview Group which is only one group of many, that participated in the CO-OP system for building homes during that time. For example, there were several other such groups that started building the same year that Grandview did. The Sweat Equity publication states a total of 11 such groups built 111 homes between the years 1955 and 1958. (Sweat Equity appendix 12 p363). Copy of which is shown as Appendix 1 in this document.

The officers of the Grandview Group, at my joining, were Robert Parson’s President, Clayton Jeans Vice President, Nat Bungay Secretary. Mr. Bungay later withdrew from the group and was replaced as secretary by Clarence Bowering who also withdrew from the group and was replaced by Eli Baker. These officers held their positions until the completion of the project. The office of Treasurer was vacant at that time. I was elected Treasurer and assumed responsibility for the financial records effective December 1, 1954 and held it until the group was dissolved.
Research in the archive records of Newfoundland and Labrador has produced considerable data on the Grandview Group, but I did not have time to research for other groups. No information was forthcoming from the town of Gander. No response was received from email enquiries to CMHC archives office.

The Grandview group was incorporated into a registered business in 1954 and continued in existence until the completion of the houses. At that time, the mortgages were transferred to the individual owners following which the organization was dissolved. I could not find any record of the actual dissolution date but I was able to establish that the final inspection giving approval for processing the Mortgages of all ten houses took place on August 19, 1958. The date of issuing of the CMHC mortgage papers for all 10 houses was October 1, 1958. This indicates that the dissolution process probably occurred around the middle of September 1958. The mortgages were fully paid by October 1983.
Foreword

This paper describes the workings of the Grandview Cooperative Housing Group. It will deal with the early stages of the group’s formation, demonstrate procedures used in the investigative phase, tell of methodologies used to advance the group to construction and provide some insight into the actual construction of houses.

The content of the document is based upon research at the Newfoundland and Labrador Archives located in The Rooms Museum, St. John’s Newfoundland and the memory of the author. I also used the book “Sweat Equity,” authored by C.A. Sharpe and A.J. Shawyer of Memorial University, to confirm the process used in the formation and operation of the Co-Op Housing Groups.
Pre-Construction Activities

Formation of Sub Committees

One of the intentions of the CO-OP system was to use, when possible, the skills of its various members to help in expediting the work of the group. In the early stages of the pre-construction activities, the group decided to use the subcommittee method for performing tasks. If there were no members with the skills required, a committee would still be formed from the membership and be tasked to solicit the help of people or firms skilled in the subject to be addressed.

The Grandview group set up several sub committees to pursue various tasks. These sub committees would report back to the Group’s plenary sessions with recommendations on how to proceed to a final decision on the subject matter considered by the committee. The Plenary group’s decision was final and binding on the members. The number of these committees was controlled to prevent the process from becoming overwhelming. This proved to be an effective way to spread the workload and to expedite finding solutions to problems.

Some examples of the committees formed:

1. for the purpose of studying building plans to determine the more desirable plans to use for construction. This committee was one of the busiest and the main group had to meet with them frequently due to the complexity of the task and all members direct interest in the final decision to be made.

2. to review the availability of various supply firms to negotiate with for building materials, fixtures, and any other material required.

3. To seek a suitable qualified person to supervise the building of the houses,

4. to pursue the feasibility of forming a consortium with the four other groups building that year with a view to gain more buying power when dealing with contractors. The proposed Consortium would consist of these five groups:

   Crossroads, Constellation, Woodland, Grandview and Lakewood
5 to seek availability of subcontractors who may be required to complete certain jobs to expedite the building of the houses. For example: the need to have an external group do all the clapboarding of the houses to be able to keep ahead of the harsh winter weather. Seek availability of subcontractors to complete certain finished projects such as kitchen cupboards or basement and second storey stairs.

Examples of the work of committees

Following considerable work on reviewing the numerous house plans available it was decided that the group would build two types of houses, two storeys and bungalows. These two types of houses were then further studied to decide the precise models that would be built. The group decided that the two storeys would be CMHC plan “J”, also known as The Eastern Woodworkers Plan “J” and CMHC bungalows plan 215.

Further study by the group resulted in variations being proposed to both these plans to meet the requirements of the members for their individual homes. All the Bungalows were redesigned to allow an extension at the rear of the house which would permit the basement stairs to be constructed outside the current plan’s perimeters. The extension was proposed to be added next to the dining room area at the back of the house. This change in design permitted a larger dining room for this model, and a revision to the kitchen area to provide a larger eating area. The alternation also required a change of pitch in the roof from 6 to 5 inches to make room for the rear door. It was decided to rename the CMHC plan for bungalows plan 215 to CMHC Revised Bungalow Plan 215.

For the two-storey houses, several changes were made to two of the houses from original CMHC plan J, (The Eastern Woodworkers Plan “J”). This plan was renamed CMHC Plan J revised. However. A major change was made to the house being built for Robert Parsons. The proposal for this house was revised to include a two-car garage at ground level with a larger room on top of the garage to provide for additional bedroom space. This plan was renamed CMHC Plan “J” Special. (The Eastern Woodworkers Plan “J”). Appendix 4 attached provides copies of two papers found in the Archives in St. John’s which show a list of some of the changes proposed for these houses as part of the submission for approval of the changes. These papers illustrate the
complexity of the changes and what a difficult task it was for the committee to complete its assignment.

The location of the houses stated by lot number, current address and name of the original owner is depicted in appendix 5 (copied from Grandview financial records)

The group then presented revised plans to The Provincial Government and CMHC for approval before going to market to solicit quotes from various building supply firms.

The Grandview group consulted with other groups which had already started building houses in the previous years and received advice about the process and their experience so far. It was very useful to hear about items they identified as problematic and should be avoided. The cooperation of these groups was much appreciated and very useful as we moved ahead.

For example, one of the other groups had a qualified accountant named Jack Fitzgerald keeping their books and I personally sought his help in setting up a simple and efficient book keeping system for the Grandview Group. He was indeed a tremendous help in assisting me in setting up the correct system.

One committee was charged with finding a suitable person to act as the supervisor of building the homes. The successful candidate would be responsible for directing the group members in the appropriate process of construction in accordance with the building regulations of the time as well as specific requirements to standards to be met in accordance with provincial laws and CHMC rules and regulations. These standards and procedures had to be met before any advancement of capital money would be made. As the various stages of building were complete for a house, a representative from CMHC and the Provincial Government would certify the work was completed in accordance with the laws and regulations. Then and only then would the group receive the capital advance for that house. Finding the correct person for this job was of the utmost importance.

The committee consulted with other groups about the person they had doing this job for them, and from the advice received were very fortunate in being able to secure the services of a top notch fully qualified house builder in the person of Rufus Hobbs who was then holding the same position with one of the other groups and would be finishing with that group just about the same time frame when we would be beginning construction. This man was worth his weight in gold to the Grandview Group because without his great carpentry, house building skills and ability to deal with people, we might have had some critical problems.
Consultation with CMHC on the purchases of building lots and various other details pertaining to what might be required to start and complete the project, was not a very difficult task but finding the correct location to satisfy the needs of the group was an important part of the building project. Having reviewed several different available lots, it was recommended that the group chose Hawker Crescent as the best location. There was unanimous consent to accept the proposal. The group purchased 13 of these lots. However, as we approached final decisions on constructing the homes, three members withdrew from building. We returned three of the lots to CMHC. The actual lots purchased were

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These lots were distributed to the members by mutual consent and there was no difficulty in satisfying all concerned. The assignment of the lots was as follows

- Elioal Humby 501
- George Simmonds 502
- Robert Parsons 503
- Fred Mercer 504
- Lester Stoyles 505
- Clayton Jeans 506
- Ron Chafe 507
- Austin Mills 508
- Edward Power 537
- Eli Baker 539
Clearing the Lots

In July 1956, we cleared off all the trees, limbed and sawed them into 8 feet (244cm) lengths to be stacked into:

4 feet (122 cm) high, 8 feet (244 cm) long, and 4 feet (122 cm) deep piles for sale to the paper companies.

We hired the services of R. S. Chaulk Ltd. to negotiate the price for the logs with the paper companies and to provide a bulldozer to assist in the clearing of debris.

For the sale, of the wood to the paper companies, we received $195.75 cash plus credit for the cost of the bulldozer and the removal of all the waste material from the lots and thus completed our first act of construction.

To reduce the cost for this project, we decided to bury the stumps of the trees at the back of the lots. The decision to bury the stumps, proved to be our first mistake in the project. It was discovered within the first year of occupancy of the houses that burying these stumps was not such a brilliant idea, because the trench which measured approximately 4 feet wide, 6 feet deep and the width of each lot, in which they were buried started to sink and we had to have soil trucked in to fill the sinking hole. It was one item we should have consulted with people experienced in this kind of work, but all I can say is it showed us later how inexperienced we were in that kind of work.
The Consortium

At the same time as the Grandview group was pursuing the building of 10 houses there were four other groups doing the same thing. Grandview decided to approach the other four with a proposal to form a consortium of the five groups. The consortium would be authorized to negotiate with the trades on behalf of all five groups to obtain the best price possible for quality materials. It also would ask that the consortium be given authority to negotiate a contract to have basements for 51 houses constructed. Agreement was reached with the understanding that the contracts would be in the name of each group and would contain some flexibility for each group to have some room to vary the detail in the contract.

Considerable time was spent with the other groups ironing out the details of the consortium. The purpose of the consortium was to negotiate contracts with various firms with the objective of using the purchasing power of 51 homes vs each individual group dealing with 10 houses. First, agreement had to be made between the groups to form this organization and to decide specific terms of reference for its operation.

There was no problem in agreeing to the formation of the consortium and setting up its terms of operation. Nor was there any difficulty in agreement on the content of any request for proposals (RFP) to be issued to the trade.

For example, in the case of the basic lumber and other building material required for the houses, the RFP would require the supplier to provide all the specified material needed to complete the building of the house as depicted in the CMHC approved plan. The supplier would be committed to a firm price for the total package.

This proviso was an important part of the contract in that there were several houses whose plans had been modified. The contract stipulated that the vendor had to provide the material in accordance with the original or the revised plan. In one case, the supplier miscalculated their estimate by omitting the cost of additional material for a revised plan. When the additional material was supplied, the group was invoiced for it. However, negotiation with the supplier resulted in the extra charges being withdrawn.

Although the Consortium negotiated the original contract, the contract was signed between each individual group and the contractor. In this way, each group would be committed to dealing with the successful contractor and receive the price which the consortium had negotiated. This arrangement allowed for some flexibility between each group and the
contractor to make variation in parts of the arrangement. It also included a clause that the individual group was solely responsible for paying the contractor for the material delivered to the group.

Standards were stipulated for the type of material required. These standards had to be met in such items as lumber, flooring, mouldings, doors etc., and for furnaces, wiring, hot-water heaters, piping etc. Various firms who were interested in supplying the materials for the houses had to ensure that these standards were met to be awarded the contract. It was very important to have these specifications and to ensure that these contracts for purchase clearly specified them. This was part of the quality control required when dealing with the trade. It also ensured that the materials met the standards that CMHC had set.

The consortium issued requests for proposals for contracts and then chose the firm with the best offer as to price and quality of the product.

To illustrate the complexity of the tasks, listed hereunder are some types of firms and people contacted in the negotiation for materials and seeking the most economical prices. This list is not a complete one of firms or people, but is merely a means to demonstrate the difficulty faced in concluding contract commitments with suppliers.

Lumber Suppliers          Carpenters
Stone Masons              Construction firms
Large construction Machinery firms  Sub Contractors
Hardware                  Transportation
Oil                       Heating and Plumbing
Department of Transport   Law firms
CMHC                      Electrical supplies and fixtures
Quarry                    Hydro supplier
As far as I can remember, the President and Vice President in the persons of Bob Parsons and Clayton Jeans as well as Eli Baker, the Secretary, would act on behalf of the Grandview group to negotiate the formation of this proposed consortium. I do believe that the Grandview group provided good leadership and guidance in the formation of the consortium. Bob Parsons as President took a leading role in developing the Terms of Reference for this consortium. The effectiveness of this decision was clearly shown in the success achieved in obtaining the best prices available from the various trade vendors who were asked to bid on the provision of supplies for all 51 houses and the prices paid for the 51 basements.

Construction Phase

Howard Lumber Company of Gander Newfoundland with head office in St. John’s Newfoundland was chosen as the firm to construct the basements and supply all the building materials for each of the houses being built. Actual copies of contracts could not be found, so from my memory, the following is a very short summary of contract’s content. The contracts provided for all basements to be excavated, framed to hold the concrete for the walls and floors. Installation of the sills and main beams to allow the sub floors to be installed as soon as the basement structure was completed. It also made provision for the connection of laterals and hook up to the town of Gander water and sewer systems. For the Grandview Housing Group, the contract also provided for Howard Lumber Company to provide all the building material to complete houses as per the CMHC plans or revised approved plans. (The real contract might have included more details).

The following is a list of the accounts payable, shown on the Grandview group accounting books. These are the major firms which held contracts with the group for the supply of various materials related to the construction of the houses. In addition, there are several sub contractors who were hired to complete construction of chimneys, building kitchen cabinets, clapboarding of houses, building of stairs in two storey homes. These accounts were mainly for wages paid with the material used coming from the firms listed below.

- Hillcrest Plumbing and Heating
- Heap and Partners
- Quarry Lot Company (Nova Scotia)
- T. Eaton and Company
- Electrical Distributers
Construction of the houses began in August 1956.

The Co-Op building method was based on completing various construction tasks to a certain level on each house in turn. The following description of the first major task performed will illustrate how the building of the houses proceeded. It will serve as a means of informing the reader of how the system was designed to ensure equality of treatment for each member.

Once the first basement was in place and ready to receive sub flooring, a work party started the installation of the floor joists which were strung across the main beam installed by Howard Lumber. These joists were heavy timber of 2x6, 2x8 and 2X10 size. When the floor joists were all in place, the next job was to get the sub floor in place and then to erecting the framing structure which consisted of 2 by 4 studs and other sizes of lumber needed to cap the walls and install the ceiling joists.

When the first house was framed, the work party moved to the second house and then third etc. until all ten houses framing was completed. Upon the completion of all the framing work on the ten houses, the work party returned to the first house and started the erection of the roofs on that house. Sometimes it was possible to split a work party into more than one work party and have two or more parties working on the various chores to complete the roofing. For example, all the rafters had to be cut in a special way to fit properly over the edge of the house to form the soffit. The Grandview group had secured a large electric saw for making the rafters This allowed a work party of two or three to work on the sawing, while others erected the rafters

Mr. Hobbs supervised all this work to ensure that it was completed in accordance with the required standards and bearing in mind the need to ensure equality of building status for each house.
The next steps after the roofing structure was completed was applying the covering for the outside of the house, installing windows and outside doors, installing the roof coverings for each of the houses. Again, the labour distribution was assigned by Mr. Hobbs and he would continue the appropriate distribution of the labour depending on the need at the time.

Rather than trying to describe each task, the following general list is provided to illustrate the magnitude of the work that had to be done in each house and bear in mind that the members of the group had to perform this work on their hours off from their full-time job.

This list has been made by the author and it may not be entirely complete, but as far as my memory serves me, it is a general description of the major jobs that had to be performed by the members of the group. Some of the terminology may not be professionally correct because I am not a builder by profession nor hobby. However, it should serve as a means of illustrating how enormous the task was.

**List of some construction jobs to be performed**

- Installing the sub floor over the top of the basement
- Framing
- Cutting of and Installing rafters
- Enclosing the external framework of the house
- Installing the roof on each house
- Shingling the roofs
- Install windows and exterior doors
- Clapboarding and making the house weather proof
- Ensuring that the house wiring was in place before the next phase continued
- Installation of heating and plumbing material and the required furnace
- Make heat available in each house as the construction continued.
- Plumbing fixtures and piping were installed as required as the building progressed
Installing the appropriate insulation to the walls, ceiling and basement

Install the gyprock panels to the interior walls and ceilings

Plastering and the sanding of the walls and ceilings

Installation of finished flooring throughout

Installation of kitchen and bathroom cupboards and finishing of doors and windows

Painting the entire house inside and out

Installing of chimneys and appropriate brick to cover the flues

Installation of ventilation in the roofs to permit proper circulation of air

Construction of appropriate entrances to the back and front of the houses

**Sub Contracting**

As previously stated these tasks were performed in an organized way, under the direction of Mr. Hobbs, to ensure that each stage of construction for each house was completed before starting on another stage. However, it became obvious as the construction work proceeded, that we would have some problems in achieving our goal of having all ten houses completed in time to meet the deadline date for vacating accommodation in the Airport Town. The group held a meeting to discuss this rather critical situation. It was decided that we should subcontract some of the work to expedite the full completion of the houses in time to meet the vacating deadline date. I am not sure if other groups subcontracted construction work.

Some of the tasks that were subcontracted were

Completion of clapboarding each house

The construction and completion of the finished kitchen and bathroom cupboards

The installation of the stairs in each house

The construction of the exterior part of the chimney (masonry work.)

Landscaping of the premises following occupancy
Following the construction, the exterior of the homes had to be landscaped and this was not done until the full house had been completed. This chore was to be performed by each member and would not be a group chore. (some of this was sub contracted out)

**Conclusion of Construction**

The houses were completed to a state where the members could move into them during the fall of 1957. They were not 100% finished but at least they were to the stage where they could be occupied in relative comfort. Following the occupation of the homes a lot of the finishing work was performed by the individual members but it was still necessary for the group to perform some of the finishing tasks.

**Transfer of Ownership to the Members**

During 1958, there was a great deal of work to be done in the administration area to wind down the activity of the Group and to have the ownership of the homes transferred to each of the members. To our great disappointment, when we started this action it was discovered our legal person, who was responsible to arrange all the legal work related to the transfer, had made an error and the whole process had to be redone. This resulted in about a year or so delay in the actual drawing of the mortgage papers and the proper transfer of the properties to the owners.

This meant that we had to continue to pay the interest on the amount of the mortgage but could not pay anything toward reducing the capital amount of the mortgage. A meeting of the group to discuss this matter decided not to act against the legal counsel involved but to have him proceed with correcting the mistakes made in an expeditious manner.

**Cost of the Houses**

The actual cost of each of the houses rounded to the nearest $1000, is listed in appendix 5 (Data provided from Grandview account records). It should be noted that mortgage amounts for each house was $10,000 and the expenses for a house which exceeded this amount was supplemented by the owner.
Concluding general commentary following completion of the Project

The group members

Having built our houses and living in them for some years it might be a good way to end this document by reviewing the results of our labour. Before entering that subject, I would like to relate some of the positive things that arose from this group of men from various walks of life during the preparation for, and building of their homes under the Co-operative building system.

The one most significant thing that comes to mind is the experience of comradeship that arose among the group during the planning stage, building stage and completion of the dwellings. Here you had a group of ten men, 4 of whom were employees of Department of Transport Meteorological Services of Canada. 4 more were employees of the Department of Transport’s Air services branch as an Aviation Electronic Technician, a Professional Painter, a Radio signal officer and an Air Traffic Controller. The remaining two were employed as Town Manager and an Aircraft refuelling technician.

Their only common bond was perhaps the fact 8 of them all worked in aviation related jobs and of the two remaining, one worked as a town manager of the town in which the houses were being constructed and the other worked with Shell Oil Company as an Aircraft refuelling technician. One might think this was somewhat of a strange mix of people to set out on such a complicated project.

It turned out as the group worked its way through the planning stage a very firm friendship and respect for each other was woven among each of us. This friendship was solidified through the building stage and was continued for many years after the completion of the houses. The ability of this group to easily settle any problems that arose during each phase of the job was evidence of understanding and respect of each other. This led to a willingness to compromise when difference of opinions arose.

The performance of the group in achieving the success of building the ten houses was not an easy chore. The process was filled with problems to solve and time to be contributed to the construction work of the group while carrying out the responsibilities of their primary work in
very demanding jobs. Many members of the group worked shift work and often had to finish an eight-hour midnight shift, sleep for a few hours, and then head to the construction site to put in many hours of hard work in building each other houses. Every hour of their spare time including vacation days, time off days in their shift rotations, was used to work on the houses. In my opinion, this required a special type of person who was not only committed to his primary job but willing to perform the additional demand on his time and energy to ensure that his family would have good accommodation to live in.

I should also mention that as Treasurer I had to spend many hours keeping the books of the group and a great deal of my time was not in the actual building of the house. I did spend as much time as I could at the building site but many times I was told by various members of the group “Go home Chafe and do the books your only in the way here” I did find a useful job to do when Bob Parsons started the wiring of the houses I was the perfect person to be his “go for” and I spent a lot of time helping him pull wires and handing him the tools he needed to do the wiring Etc.

So that the reader may understand the very difficult life that the builders of the houses had during the construction period, a diagram of the cash capital invested, the hours spent on the project, and the total cost of each house built, is attached as appendix 6.

It should be noted that there is some discrepancy in the hours of labour shown in this diagram. I believe that some of this is due to the individual not filling in his monthly forms for labour performed or donated. I do not recall any problems with any of the members spending as many hours as possible on the construction site, but, I often had to chase people to fill out the forms.
Anecdotal items which occurred during the construction phases of the project.

I would be remiss if I did not include some of the occurrences which provided some humour in our lives as we worked at building the houses.

One dark night, Rufus Hobbs was working with one of the group members in lining up one of the main structure bearing walls in a bungalow. The group member was on top of the structure and Rufus was standing on the floor below. Rufus asked the group member if the wall was straight. The group member shouted back down no sir give it a shove to the right about an inch or so. Rufus responded with a loud bang and called back “how is that now”. Back came the response “Just great skipper it is as straight as die now”. Rufus responded back “you darn fool I did not touch it” …… It turned out that wall was always about an inch off center upon completion of the building.

Another little story that occurred worth mentioning was when a difference of opinion arose between one of the contractors and the Group Treasurer over the responsibility of the contractor towards some of the group members who were willing to store some of the contractor’s products destined for the houses. The actual issue related to the fact that the group wanted assurance that the contractor had insurance on the products to be stored, in case there was damage to them during the storage period. I was working on one of the houses when the contractor and three of his employees appeared on the site and entered into a harsh discussion with me over this problem. I took a firm position that we were not willing to allow the storage unless some guarantee was given that the contractor would be responsible, if anything happened to the products such as stealing, or fire damage in the event of fire. The contractor and his employees were becoming somewhat pugnacious toward me and I was in a difficult situation where I was facing several rather large angry men who were approaching me with intent to teach me a lesson I guess… when suddenly, they stopped dead in their tracks and started to back off. Well the reason for this is that several of the group members who were working on the house had come down from above and were all stood behind me holding their hammers in their hands. They had heard the ruckus and knew I was facing a four on one situation so they decided to back me up. The contractor and his men immediately left the site. That ended the problem over the group providing storage and the contractor never did raise the issue again.
A third tale that I should tell because it was an embarrassment to me. During the process of building the houses we did hire outside help to build and install our Kitchen Cabinets. The group who were hired for this job were rather close knit and when another carpenter arrived on the scene to work on one of the two story houses, the ones building the cabinets came to me and said they would not complete the job unless this new person left the building site. Apparently, there was some bad blood between the two parties. Well I requested that the group have an emergency meeting to deal with this matter. I explained the situation to the group and I made a statement to the person who hired the other carpenter. “Who gave you permission in the first place to hire a separate contractor without approval”, He responded with a very stern voice (YOU DID). Well then, the light went on and I recalled that I had in fact told him I saw no reason why he could not hire another person to finish the stairs in his house, because our agreement with the other group was to construct and install the kitchen cabinets. The emergency meeting was adjourned and I left with my tongue in cheek to straighten out the problem with the other employees..... I did get it sorted but not without difficulty and embarrassment. I must say the rest of the group got a great laugh out of it at my expense but no hard feelings were ever shown by anyone after it was all settled.

There were many other similar stories which could be told but these three stories are an example of the friendship and comradeship that existed within the group. Despite the pressure we were all experiencing none of us ever became bad friends. We were very pleased with ourselves when the last nail was driven to finish the project.
Smoothness of the project proceeding

I would like to note that in general terms this project, from start to finish, proceeded without any major difficulties with our dealings with the Department of Municipal Affairs and CMHC. We did have a couple of significant items identified by the inspectors which were of concern:

1. one of the basement walls cracked during the winter
2. another unit’s external chimney did not match the standards
3. some of the walls in some of units showed evidence of cracks in the interior walls during the winter.
4. Even with the eagle eye of Hobbs surveying everything, sometimes errors were made because the plans were not fully clear about what should be done. For example, the CMHC inspector discovered after the installation of the floor joists in the bungalows, there should have been a double joist installed under the main bathroom where the bath tub was located. For some reason, this was not shown on the plan and when the inspection took place the inspector picked up the error and made us insert the extra joist. This was taken care of before the next inspection and all was well.

The first three of these items were attended to without difficulty with the arrival of warm weather in the mid to late spring of 1957. The inspectors confirmed the problems were fixed and approved the workmanship.

In general, all of the other faults that were found were minor in nature and were corrected without difficulty and subsequently approved by the inspectors.

All required reports were filed on time and all administrative items were approved by the auditors.

At no time did we receive any negative letters from the Department of Municipal Affairs.

We were fortunate that building lots were readily available from CMHC as part of the building of the new town and we did not encounter any serious problems concerning obtaining serviced land nor difficulties in purchasing it in timely fashion.

In summary, it could be stated that the management of the project by the group was well in hand from start to finish.
Services such as electricity and water were readily available on site right from the commencing of the building project.

We commenced actual construction in Mid August of 1956 and all of the houses were occupied by the end of January 1958 a total of 17 months.

The service provided by the Department of Municipal Affairs to our group was efficient and helpful and that was a major reason why the project proceeded in a timely manner.

**Question of would we do it again**

We were often queried about would we repeat this program if we were faced with having to build another house. That is a very difficult question to answer for many reasons. Bearing in mind it was a very difficult job to go through all the stress and strain of working full time at our regular jobs and then had to work on the building project as well. Also, if faced with having to build another house it most likely would be a number of years later and the financial situation of the members would most likely be much different.

I cannot speak for the other members of the group since 8 of them are passed away and the only other survivor besides myself is not in good health to pose the question to him. I will therefore give my own feelings on the subject.

I feel that if we were faced with the same situation as we were in those years, when salaries were very low and the chances of raising the money to make a down payment for a mortgage were slim, we would do it again. However, we might have done things somewhat differently than we did.

For example, sometimes I often think that it might have been better if we had constructed the basements ourselves and perhaps contracted the actual building work of the superstructure to a building firm. I believe in retrospect that the houses might have been finished much faster than they were if we had proceeded that way. Building basements with crews of friends and acquaintances and fellow workers was not uncommon in those days. In fact, I helped do work like that for several houses built under the veterans building plans.

There may be a question from the government about doing this as to whether we would be breaking the principle of Co-Op housing in that we were not actually constructing the houses.
They may not have approved such a scheme because the Co-Op system is built on the members contributing to their equity by working many hours and thereby reducing the cost of the houses and this would be accepted as the equivalent of a down payment to obtain a mortgage. If the idea of building the basements vs the houses were implemented it probably would not produce enough equity hours to replace the down payment. A similar case may be found in Sweat Equity pages 256-257 where a group wanted to build houses using prefabricated material and they were rejected because the prefab material would infringe on the ability to create labour equity.

However, if you could count all the hours put in by the working crews that excavated the earth, created the cribbing, mixed and poured the concrete, installed the main beams etc. for the basement, you might have enough labour hours to qualify for the down payment. In any case the proposal is rather mute now because the CO OP housing program under which we constructed the houses is no longer in existence. However, it would have been interesting to calculate the hours produced by building basements with the assistance of friends and relatives’ vs everyone contributing the hours in building the houses.

Planning of the town of Gander

I could not conclude this paper without giving tribute to the management groups that existed in the Government of Canada Department of Transport, CMHC. and the Provincial Government for deciding to build the Town of Gander to the west of the airport. See Appendix 2 The foresight of these groups was superb when you look at the results of their endeavours. The town of Gander as it exists today is a monument to their excellent planning and programing. The degree of cooperation between these groups must have been very high when you consider how smoothly the building of the town progressed and it stands today as proof of a job well done by all who were involved.
Acknowledging assistance in producing this paper:

I would like to acknowledge the assistance received from;

Ms. A.J. Shawyer (co-author of the book Sweat Equity). Who encouraged me to complete this paper. She provided a great deal of information from her files on Grandview Co-Op and helped me in developing this paper, and agreed to me quoting from Sweat Equity.

Mr. C.A. Sharpe (co-author of the book Sweat Equity). He provided encouragement for the work I was performing and also agreed for me to quote from Sweat Equity.

Ms. Melanie Tucker of the Newfoundland Provincial Archives Division located in the Rooms Museum, in St. John’s, Newfoundland and Labrador. She provided preliminary information to me with a summary of data about the Grandview Group to be found in the Archive Files and subsequently arranging for me to view that data and take notes and pictures of it.

Lester Stoyles and his daughters Glennis and Wendy for allowing me to view all the documents associated with his house following the completion of the building. They allowed me to make notes of critical dates and provided a blank copy of a mortgage document.

Finally, I would like to pay tribute to Mr. Rufus Hobbs the overall supervisor of our work in building the houses. He was a great person to know and a real friend to all of us in the Grandview Group. Without his help and guidance, we would never have achieved what we did in building those houses. I often think of him and how much we owe to him for doing the job he did. Wherever you are, Rufus, I am sure all of the group would agree that you indeed were the right person for the job and we all respected you for what you did for us.

Ron Chafe    Sept 16, 2017 Ottawa Ontario Canada
Conclusion

Before closing this essay, I would like to bring the readers attention to a fantastic book dealing with the subject of Co-Op housing in Newfoundland. It is the book I have quoted in my text named


*Institute of Economic and Social Research which is MUN’S publishing arm

This is a very fine book which was well researched and contains information about the subject Of Co-Op Housing in Newfoundland which cannot be found in such perfect detail anywhere else that I know of. It is well organized and very well presented. If you want to find out about the history of this subject, this is the document I would recommend to you. It contains detailed information about the subject from 1920 to 1974. it is a good reference book as well as making great reading on a subject that a lot of people do not know about. The authors have done an excellent job of researching the subject and they have meticulously documented the subject of Co-Op housing in the Province Of Newfoundland and Labrador.
List of Appendices shown in Part two

Appendix 1  Sweat Equity Cooperative Housing Societies in Gander NL copied from Sweat Equity appendix 12 Page 363

Appendix 2  Picture of Gander Town and Airport. (Aerial View) Source internet

Appendix 3  Picture of Grandview Houses on Hawker Crescent (Aerial View) Source Internet

Appendix 4  Pictures of papers showing the proposed changes to the CMHC Bungalow 215 and CMHC Two Storey Houses Plan J also known as Eastern Wood Workers Plan J

Appendix 5 Pictures of the 10 houses built by Grandview Co-Op (source Ron Chafe)

Appendix 6  Grandview Co-Op Housing Group record of Share Capital, Labour and Cost of Houses (Source compiled from Grandview Financial records by Ron Chafe)
### Appendix 1

Sweat Equity Cooperative Housing Societies In Gander NL copied from Sweat Equity appendix 12 Page 363

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Source Copied from Sweat Equity
## Appendix 1

Sweat Equity Cooperative Housing Societies In Gander NL copied from Sweat Equity appendix 12 Page 363

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Source Copied from Sweat Equity
Appendix 2 picture of new town of Gander and the airport
Source Copied from internet
Appendix 3 air view of houses built by Grandview Co-Op housing group on Hawker Crescent

Source copied from Internet
Appendix 4 Revisions made to original CMHC Plan J ALSO KNOWN AS Eastern Woodworkers Plan J. plans and CHMHC plan 415 (source Rooms Newfoundland Archives PRC 14 Box 15-6.3 87B7 Negotiation File File 3)

The following pictures are copies of a list of changes proposed by the Grandview Group to the Provincial Government and CMHC for approval. It is a good short list of the changes to be made in the houses being built and it demonstrates how well the Committee doing work on developing these proposals carried out their assignment. Remember the members were not qualified architects but were able to not only research the requirements to carry out the changes but also were able to present them in a very accurate text.
List of variations as indicated on each copy of Eastern Woodworkers Plan "D", except members Messrs. E.H. Husband and C. Simmons—will be building by this original plan as revised. Messrs. E.H. Husband and C.H. Russell will be building according to the attached drawing, which has a garage and room over garage attached.

1. BASEMENT
   (a) Full cellar under front porch extending to end of basement showing vents.

2. 1st FLOOR
   (a) Steps to kitchen inserted which were omitted from original plan.
   (b) Partition in hall removed to provide for door from kitchen to living room.
   (c) Arch between living and dining rooms.
   (d) Front porch extended to end of house.

3. 2nd FLOOR
   (a) Roof of porch extended to end of house.

4. TYPICAL SECTION
   (a) Cellar shown under front porch.

5. FRONT ELEVATION
   (a) Front porch extended to end of house.
   (b) Living room window replaced with picture window.

6. LEFT SIDE ELEVATION
   (a) Front veranda replaced with porch.

7. END ELEVATION
   (a) Front veranda replaced with porch.
Appendix 5 pages 6 to 11

Pictures of all 10 houses built by Grandview Co-Op Housing group on Hawker Crescent

Source from Ron Chafe

Austin Mills 25 Hawker Crescent lot 508 $10945.41
Ron Chafe 27 Hawker Crescent Lot 507 $11341.03

Clayton Jeans 29 Hawker Crescent Lot 506 $11109.02
Lester Stoyles 31 Hawker Crescent Lot 505 $11161.72

Fred Mercer 33 Hawker Crescent Lot 504 $11074.49
Robert Parsons 36 Hawker Crescent Lot 503 $13889.12
George Simmonds 38 Hawker Crescent Lot 502 $11721.27

Eliol Humby 40 Hawker Crescent Lot 501 $11702.40
Ned Power 26 Hawker Cres Lot 537 $10606.62

Eli Baker 30 Hawker Crescent Lot 539 $11002.18
Appendix 6  Grandview Co-Op Housing Group record of Share Capital, Labour and Cost of Houses (Source compiled from Grandview Financial records by Ron Chafe)

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Labour

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Max                      2682.95
Min                      1713.95