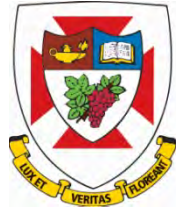
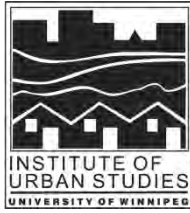


Housing Proposals: An 11 Point Action Program

ca. 1975

The Institute of Urban Studies





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The Institute of Urban Studies is an independent research arm of the University of Winnipeg. Since 1969, the IUS has been both an academic and an applied research centre, committed to examining urban development issues in a broad, non-partisan manner. The Institute examines inner city, environmental, Aboriginal and community development issues. In addition to its ongoing involvement in research, IUS brings in visiting scholars, hosts workshops, seminars and conferences, and acts in partnership with other organizations in the community to effect positive change.

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HOUSING PROPOSALS: AN 11 POINT ACTION PROGRAM

Prepared for: Patrick Street Committee
By: The Institute of Urban Studies
The University of Winnipeg 1975

The recent Patrick Street Fire has re-focused public attention on the issue of Inner-City housing condition. In response to this issue, Commissioner Henderson issued a statement asking for suggestions from the public on how to deal with this problem. As a myriad of studies have already been done on the issues involved in Inner City renewal, we are responding to Commissioner Henderson's request by outlining an 11 point housing action program for immediate implementation.

In deteriorating urban areas, such as Urban Renewal Area Number 2, there are many and varied social and physical problems. But there is one common ailment which affects such areas; that is poor and unsafe housing. In this area of Winnipeg, the problem is acute as in other areas. However, there has been a continuing cry by the residents of this area for a substantial number of years for effective governmental action, in order to make housing in U.R.A. 2 safe and decent.

Urban Renewal Area Number 2 is a redevelopment area which is situated in Central Winnipeg. It is bounded on the North by the C.P.R. rail yards, on the West by Sherbrook Street, on the South by Notre Dame Avenue and on the East by Princess Street. The homes in this area

have an average age of over seventy years old. The area is bisected by a number of major arteries.

In the past twenty years the condition of housing has fallen dramatically. In a study conducted, in 1955, by the City's former Emergency Housing Department, it was determined that 34% of the dwellings in this area were in poor condition. In an Urban Renewal Study, undertaken by Metro (1966-68) 75% of the homes examined needed major renovation or should have been demolished. As a result of these facts, the homes in which these people live are not a suitable protection of their well-being, but a threat to life, as it recently happened in the Patrick Street fire.

This situation is aggravated by the fact that because deterioration is so pronounced, such housing is often not worth repairing extensively. A study of houses renovated extensively by MHRC revealed the average cost of repairs per house to be \$25,000, excluding land and purchase price. In addition to this, such renovation is a costly, slow process and no alternative accommodation in better condition is available for residents of this area, while their homes are renovated.

Many of the houses in need of extensive repair are owned by absentee landlords, who subdivide older single family homes for revenue purposes. In Urban Renewal Area 2 there are approximately three households per house, with each household averaging three persons, and

the typical dwelling averaging 4.5 rooms. This multiple occupancy places a particular strain on a home's electrical, plumbing and heating systems. Hazards resulting from such stresses often go uncorrected as a result of the city's inability or reluctance to effectively enforce the minimum standards by-law.

The spectre of redevelopment that hangs over the area encourages landlords to hold such property speculatively, but discourages real investment. Both landlords and resident owners are further discouraged from making needed repairs for fear of raising their assessment tax. Finally, the high cost of home improvement loans acts as a further deterrent to the upgrading of housing conditions in this area.

There are plans through Residential Rehabilitation Assistance Program and Neighbourhood Improvement Program to make housing improvements in the area. However, NIP will take some time to implement, and RRAP has limited funding. Therefore an immediate action program, drawing upon city, provincial and private resources, is required to achieve the removal of poor standard units and an upgrading of existing units, and an increase in the supply of housing in order to provide good accommodation for families and individuals presently forced to occupy unsafe or inadequate housing units.

The following are a series of steps that could be initiated by civic government with the support of other levels of government, the private sector and community residents. They are proposals derived both from the experience of housing groups working in the area, and from studies and pilot projects that have been carried out, and are designed for immediate implementation.

1. House to house inspection in the area to determine the most dangerous and unsanitary units; setting out of priority list of the most unsafe or unsanitary to be scheduled for immediate demolition or repair.
2. To provide available accommodation for those living in unsafe or unsanitary accommodation, a program of emergency housing should be introduced. One way of providing these would be through the use of mobile homes moved on to city-owned sites, which would provide transition housing.
3. A major repair program could be contracted with private and non-profit repair groups to bring homes up to an acceptable standard by:
 - a) doing an assessment of homes, and
 - b) bringing up to standard the presently poor homes.

The financing of such repair programs over and above that supplied by RRAP could be provided through a special loan and grant program financed by provincial government, similar to their aid to elderly

housing program, with conditions of rent control. If owners of older homes that are unsafe or unsanitary don't wish to repair, these homes would be purchased by non-profit housing corporation through civic authority.

4. Establishment of Separate House Building Code Tribunal to bear on infractions in the code, taking responsibility away from Magistrate's Court.

5. Present city sites could be designed for forms of in-fill housing or shell housing construction owned and operated by non-profit housing corporation or available for ownership to residents through equity investments. This will require change in municipal zoning restrictions to provide greater flexibility.

6. Establishment of an Urban Homestead program to allow eventual ownership of older homes of residents through an indexed mortgage arrangement supplied by provincial government. Under such a program payments are set lower in initial five years, with amount of payment increasing over time as the house appreciates in value.

7. A moratorium within the designated area on assessment increases on repair and improvement to older homes.

8. Establishment of a mortgage pool by lenders for high risk loans in the area for purchase and renovation purposes.

9. Request to CMHC to re-adjust loan criteria for mortgages based on owner guarantee of upgrading of deficiencies.

10. Arrangements made to have federal - provincial rent supplement program available for use in placing tenants in repaired or new units, as a way of covering disparity in income and rental cost.

11. Establishment of a Winnipeg Housing Foundation to assist and carry out many of the above programs. The legal structure for such a corporation already exists in provincial statutes and simply has to be activated. The Corporation would be governed by a board made up of government officials and private citizens. It could be initially funded through the federal government non-profit housing program or through the new Innovative Demonstration Grant Program. It would have certain civic powers such as the right to acquire land, and it would use such powers either to institute its own programs or assist community self-help housing groups. This Foundation would perform the following tasks:

a) Act as financial broker for inner city housing programs in terms of arranging loans, administering subsidy programs.

b) Assist local housing groups or individuals in counselling training and application of managerial skills, design and repair skills.

c) Contract and organize certain services such as repair work. Such community based corporations are working with success in several U.S. cities and provide the non-profit entrepreneurship that is required to make a program such as that outlined above effective.

IMPLEMENTATIVE STEPS

Finally, to initiate the kind of urgent action that the situation demands and to bring about the implementation of the above housing programs, the committee should, at the next meeting of Council, present the action program. It should ask that the Council establish an "Inner City Housing Task Force" that would be composed of government officials, private citizens and key organizations working on housing in the area. That Task Force would have the job of mapping out the program, setting up the Housing Corporation, enlisting the help of the private sector and co-ordinating the action of the different government departments.

Over the past years such teams or task forces have been brought together to implement Centennial Celebrations, Pan-Am Games, and other city enterprises. It would now seem appropriate that the same mobilization of talent in the city be brought to bear on the serious social problems of our community.

APPENDIX

1. - "Innovation Inner City", Part B.
 - "A Program for the Preservation and Improvement of Existing Housing Stock", Part A (1).
- 2.
3. - "Limited House Rehabilitation and Job Training; The Winnipeg Home Improvement Project" in Housing Innovation and Neighbourhood Improvement.
 - "Residential Rehabilitation Assistance Program."
4. - "Reform of Environmental Administration", Lloyd Axworthy.
5. - Mark VIII Infill Housing Project.
 - "Reactions to New Housing in a Low-Income Neighbourhood: Mark VIII Infill Housing Project", in Housing Innovation and Neighbourhood Improvement.
7. - "A Program for the Preservation and Improvement of Existing Housing Stock", Part A (3).
8. - Forum One "Mobilization of Private Initiative for Inner City Residential Development", Inner City Mortgage Insurance.
10. - Progress Report: "Rent Review and Rent Control Study", P. Nickel, E. Nickel.
11. - "Winnipeg Housing Foundation Proposal."
 - S.P.O.T.A., "Neighbourhood Development Proposal", April 13, 1973.