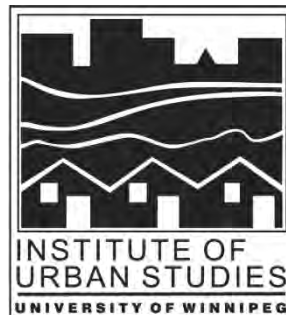# Innovative Strategies for the Renewal of Older Neighbourhoods

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edited by Christine McKee
1977

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The Institute of Urban Studies

INSTITUTE OF
URBAN STUDIES
UNIVERSITY OF WINNIPEG

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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.

INNOVATIVE STRATEGIES
for the RENEWAL of
OLDER NEIGHBOURHOODS

edited by Christine McKee

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Michael Dennis
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Nils Larsson
Christine McKee
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ACKNOWLEDGMENTS

INTRODUCTION

The collection of Seminar papers included in this publication was prepared for and delivered at a Seminar on "The Development of Innovative Strategies for the Renewal of Older Neighbourhoods", organized by the Institute of Urban Studies and held at the University of Winnipeg, April 6th and 7th, 1977. The Seminar was intended to provide a forum for discussion of the needs and problems of inner city areas, between municipal, provincial, and federal public officials, local councillors and politicians, academics, representatives of the private sector, local interest groups and members of the general public. It was held in conjunction with the Bonnycastle Lecture Series. Approximately ninety participants attended.

The seminar was the culmination of work in inner city areas undertaken by the Institute of Urban Studies over the past two years. Three of the papers included in the following pages, 'Inner City Profiles and Processes of Change', 'Analysis and Assessment of Present Policies and Programs', and 'Alternative Strategies for Older Neighbourhoods', were presented by Institute Staff and reflect the Institute's work in Winnipeg. Invited speakers such as George Sternlieb, Michael Dennis, Jeffrey Patterson and Nils Larsson, brought a wider perspective to the discussion and contributed content and concepts which should give this seminar paper national and particularly prairie applications. It is hoped that the collection of papers will provide policy makers, planners, administrators and academics with valuable resource material on the needs and problems of inner city areas in Canada, a review of present policies and programs presently in operation, and some innovative ideas for alternative strategies.

In contrast to the other papers presented here, the entire proceedings associated with the Bonnycastle lecture have been published. This is intended as a tribute to Professor Gordon Blake, who until his untimely death in August 1977, was Chairman of the Bonnycastle Lecture Series Committee.

BONNYCASTLE LECTURE

The first seminar paper in this collection, Bonnycastle Lecture 1977, is dedicated to Professor Gordon Blake, chairman of the Bonnycastle Lecture Committee and until his untimely death in August, 1977, Chairman of the Department of Economics, University of Winnipeg.

INTRODUCTION

Professor Gordon Blake: Chairman, Department of Economics, University of
Winnipeg.

"Mr. Vice Chancellor, Mrs. Bonnycastle, members and friends of
the University of Winnipeg, I welcome you most cordially to this year's
RHG Bonnycastle Memorial Lecture. Before presenting our distinguished
speaker of the evening I would not propose to call upon the Vice Chancellor
to bring you greetings and to ensure that we are clearly aware of the
circumstances which bring us all together on this occasion. I would ask
President Duckworth therefore, to say a few words. Thank you.

Welcome to Bonnycastle Lecture

Dr. H.E. Duckworth: President, University of Winnipeg

Mr. Chairman, Ladies and Gentlemen, as the chairman has suggested, I
do indeed wish to add my welcome to that of his. The University is pleased
to be able to bring distinguished visitors to the campus under the aegis of
the Bonnycastle Lecture Series and tonight is no exception, both with
respect to our pleasure and also with respect to the distinction of the
speaker. I wish to remind you that this lecture series was established by
Mrs. Bonnycastle and her son Richard in honour of Richard Bonnycastle, first
Chancellor of this University who died in 1968. We are delighted that Mrs.
Bonnycastle is able to be present this evening. Mr. Bonnycastle was a
native Manitoban, who made a distinguished contribution to his own province
and to Canada as a whole. He was born in Binscarth, was educated at St.
John's College School in this city, at Trinity College in Toronto, at Wadham
College, Oxford and Lincoln's Inn London. He had a successful business career
with the Hudson's Bay Company and later in the field of printing and
publishing. Also, throughout his career he maintained extensive community
interests. In 1960 he was named first chairman of the Greater Winnipeg
Metropolitan Corporation and provided that unusual, now defunct, organization
with excellent leadership. He was elected Chancellor of this institution on
September 25, 1967, but because of his untimely death, held office for less

than one year. The University is greatly honoured to be able to commemorate, in this way, the life of this distinguished citizen. Mr. Chairman.

Introduction of George Sternlieb, Bonnycastle Lecturer

Professor Gordon Blake

I think perhaps it is singularly appropriate that we are privileged to have a noted scholar and I may say as well, a noted practitioner, in the field of Urban Studies as our speaker tonight. President Duckworth has remarked upon the deep and abiding interest which our late revered Chancellor took in matters relating to the improvement of life in this community, and we therefore welcome our speaker most warmly. Dr. George Sternlieb probably knows so much about urban problems that it is a wonder if he sleeps at night, if in fact he does. I haven't asked him whether he does or not. He comes here from New Brunswick, but not the New Brunswick which most of us are acquainted with. He comes from New Brunswick, New Jersey, which is the seat of the venerable Rutgers University. Renamed, Mr. President, after Henry Rutgers in 1825 because of the fact that he picked up the debts of Old Queen's College, for five thousand dollars. I suggest that is a cheap way to found a University. He is a graduate of Harvard Business School, is the founder of the Centre for Urban Policy in Rutgers University and at the same time carries on his former duties as professor of Urban and Regional Planning. After leaving Harvard he also took Economics and History at Columbia. When I observed that Dr. Sternlieb is a practitioner as well as scholar, I say this on the basis of no little authority, his curriculum vitae, all seven pages of it, abundantly attests to this fact. His so called miscellaneous activities which I did not look into too carefully, but we call them miscellaneous anyway, include being a director of the Citizens Housing and Planning Council of New York. He is also a member of the Board of Advisory of the Columbia University Centre for Law and Economic Studies, an advisor of the National Council for Urban Economic Development, and a member of the Census Advisory Committee, the Federal Rent Advisory Board, the Presidential Task Force on Housing, the Twentieth Century Fund, a prestigious organization as many of us know, and of the Governor of New Jersey's Housing Task Force. As well as being a consultant to, and witness for, the United States senate and House Committee

on Housing (That's to name a few) he is an editor and a wide ranging author. Books and aritcles bear the names of The Tenement Landlord, The Zone of Emergence, The Urban Housing Dilemma, The Future of the Downtown Department Store, New York: Future Without a Future, The Numbers Game, which as, I understand, a forcasting method of looking at household sizes, Death of the American Dream Home and The City As a Sandbox, I think I will stop right there, the list is longer. At this time of year in our own fair city we are rather aware of the relevance of the term city as a sandbox. As an advisor I now invite Dr. Sternlieb to give us his advice.

BONNYCASTLE LECTURE

Dr. George Sternlieb

Director, Centre for Urban Policy
Research, Rutgers University

An Address given at the Seminar on the
Renewal of Older Neighbourhoods, April, 6,
1977.

I come here following a time honoured tradition-that of forecasting in a strange place. I say it is a time honoured tradition because it is one of the few successful formats for forecasting. Those who forecast at home, particularly in the short run, end up being dishonoured. Those of us who are wiser than that, come to someplace where we can leave and hopefully, our sins are buried with our memories. In a more serious fashion, one of the more provocative questions of our time, world-wide, is the issue of whether the cities in the United States and the sins of these cities and their happening, in any way provide us with the forecast of things to come in Canada, or are they unique, made for the States in the States, a function of history, of race and other pecularities of a unique situation. That is a question that has been raised not merely by Canadians but certainly is front and centre in European city planning. The city of Paris, for example, is very much concerned on the same point, as well they might be. There first enclosed shoppers mall opened several years ago with a million square feet and there are six or seven more on the drawing boards and more to come. German cities, where stronger land use controls exist, still experience considerable vigor. There is some question, however, on the future. The English cities are consumed with a decline of real income. London is suddenly the victim of applying the right type of tool at the wrong time, i.e. a cutback in allowable industry and jobs within the city just as the city peaked out. It provides a very chastening lesson in making sure that your tools do not represent the lesson of the past but rather are targeted to the future.

What are the cities in the States like. First, and primary, eight out of the ten largest cities in the United States, lost population and very substantially since 1970. Not only are they losing people, but they are also losing in buying power. This results from an enormous level of selective migration both into and out of the central cities. Take all of the roughly 250 central cities in the United States and multiply all the people who moved into those cities from 1970 to 1974, a four year period, by their average income, then take all the people who moved out of central cities, in that same brief four year period and multiply them by their average income

Compare the total resident incomes that moved into central cities versus those which moved out of central cities in the four year period, and you have a reduction of approximately 30 billion dollars a year in resident buying power. Now 30 billion dollars is a very large number. Let us think of it in terms shall we say of housing buying power, using the conventional rules of thumb, 25% of income going for rent, you suddenly are bereft of 7½ billion dollars of rent paying capacity. We will push that number a bit further. The value of properties is a function of their income, not of the bricks and mortar in them, but generally their income production. A conventional rule of thumb for used buildings of one kind or another is four or five times the annual rent roll. That 7½ billion dollars of rent paying capacity lost represents 30 to 35 billion dollars worth of ratable, of tax base lost. You do not lose it all in one year, but ultimately you will lose it.

The gross population migration is moving in two different directions at the same time. One of them is perhaps quite relevant here, the other perhaps less so. The latter refers to the fact that now the migration out of central cities, both in terms of total number and in terms of selective characteristics, has encompassed not merely the central city but also the standard metropolitan area, i.e. the city and what we conventionally thought of as its suburbs. As a result, older major metropolitan areas of the States with some exceptions, are either stagnant or losing population. The fastest growth segment of the United States is now in exurbia, a ring of development 30 to 60 miles away from our principal central cities. I will come back to the point of why I think this is perhaps less significant here, in a moment, but the reasons yield considerable insight on the unique character of Canadian urbanism.

The second phenomon which may have more relevance here is the fact of a tremendous regional shift which suddenly has hit the newspapers and the learned media, and unfortunately we practitioners of the so-called learned arts are running after the data. And that is the shift to the south and the south-west. Again, from 1970 to 1975 roughly a million whites migrated from the north of the States while an equivalent number moved to the south. During the same period, for the first time since the Civil War there was a net out migration of blacks from the north going to the south. This type of regional shift is occurring in greater or lesser degree everywhere in the world. What you have, for example, in the States,

is the emptying out of the farm belt. If we turn to Canada, (and
here I tread on very dangerous ground, one can only be learned if
one pretends, or one is very careful to avoid areas in which one is
not learned) my impression is that a rather substantial de-population
of the northern frontier is taking place. We do not make them rough
and ready anymore! Everybody wants the sun! We have looked at
population and at buying power shifts; we have to look at jobs. Job
relocation is intimately related to the issue of regional shift.
Whether jobs follow people or people follow jobs, the yin-yang here
we can leave really to the metaphysician. The reality is that we are
seeing world-wide now a tremendous re-allocation of labour force. At
the risk of an even greater over-simplification than many of the other
over-simplifications which you will hear from me this evening, let me
suggest that we are in the process of homogenizing the world labour
force. The advances in dry bulk cargo and the like simply make a variety
of jobs which hitherto were highly localized now key to the regional
shift and increasingly the underlying enabling element of world wide
shift. That is basically what is happening in the States. This movement
sometimes has been somewhat casually referred to as the development of a
post-industrial society; it has enormous consequences on the role of many
of our older cities. The bulk of our cities are not government cities per
se and to that degree by the way are quite different from their European
equivalents. They are manufacturing cities, they are business cities.
When one turns to the question, specific to our topic today of rehabilitation
of housing, you must say housing for whom, what are they going to pay for
it with, and why are they going to live there?

Going back again to this post-industrial shift, what we
find in the States is an increasing number of people who have fallen
off the industrial train. The basic policy response that we have
addressed to those people really reflects the following line of logic.
We could have either said that work is a very important thing, so
important that it must be shared even if one slows down the train or
one says, "Let us accellerate the train, let us use capital intensi-
fication, work rationalization of all kinds, and we will make enough
money so that we will be willing to be taxed and pay people to
essentially stay off the train." The issue then arises of where are
you going to keep those people. The United States has successfully
achieved the largest scale of shift people off the land that has been

accomplished by any major country. In the Soviet Union for example
in the order of 30 to 35% of the population still is engaged in
agricultural pursuits. In the States we are down to about 3-3½%
level. The redundant have moved to the big cities. So suddenly we
have the visible poor, and we have policies of government and policies
of industry (which I am not necessarily criticizing) which make these
visible poor no longer of significance, to what I shall refer to, for
lack of a better term as the "machine". The entry level types of
occupations that these people once would have pursued, whether in the
slums of Toronto or Montreal, or for that matter, in Winnipeg, are
pursued better, by the definitions of our time, in Taiwan; in the
Phillipines; increasingly in Brazil; you name the country. The issue
is where to put those people. As I have indicated in the States these
people are no longer on the farm, they encumbered the machine. These
people have now gone to that geographic sector, of least future value.
In part, by the way this future of least value results from their presence.
In part their presence is already attributed to the fact that the urban
values were already going. Those are the major cities. The present role
of a good many of the United States major cities is essentially not a
way station for the poor - that was their classic role, to provide a
bridge for rural peasantry to middle class status in two generations,
but increasingly a permanent depot for the poor.

I have promised my host that I would not bore anybody with
numbers so just a few. Roughly, one out of seven of the total population
of New York City is on welfare. Twenty-two percent of the total population
of Philadelphia, our third largest city, is on welfare. The proportion is
somewhat higher in Boston, and one could go through a whole group of
cities with similar results. If I can paraphase a wonderful line which I
have used repeatedly because I do love it and it seems to be so true,
by Berthold Brecht from the Three Penny Opera - "The rich love the poor
but they hate looking at them." And it is an increasingly non-dynamic haven,
that the U.S. city finds its current role.

Now what is the relationship of this to the Canadian equivalent?
You think about that and we will come back to it in a minute. In the
meantime, we will turn to the housing situation. The housing situation has

moved quite rapidly, in circles. There is a cycle in housing fashion and in the planning industry. In all too many aspects of urban affairs, we are in the fashion industry. About every 5,6, or 7 years rehabilitation is re-invented. In between we discover that it is hard to do in large quantities by government intervention. We become discontented with it and we abort programs. That is the American Model.

In the meantime it keeps occurring, because, there is a tremendous level of rehabilitation unaided by government intervention, and it is increasing very substantially. The current expenditures on rehabilitation in the United States are now equal to one-quarter of the total expended on new housing, and that fraction is moving up. The reasons for this are several-fold. First and foremost, is the fact that we are no longer as rich in housing buying power, as we thought ourselves to be just a very few years ago. Again an illustration from the States, you can put it into whatever framework is appropriate for Canada. In the States, circa 1965 something better than 40% of all households in the United States, could have afforded the median price house built that year. The equivalent figure now is 15%. That does not take into account the operating costs which have increased enormously and will continue to increase.

By fostering rehabilitation, we are going to go into the reuse of used housing and used neighbourhoods and used cities because we no longer can afford the luxury of not doing so. The rich throw away used goods, the less than rich reuse them. And just as an aside, one of the real problems, is to invent a whole semantic chain to make a virtue out of this necessity. To take used furniture for example, and call it eclectic or to call it a near antique so that you are not losing status by buying used furniture, you are buying a conversation piece. I will digress once more. I did a study once on the housing of welfare receipients in New York City. My partner on this study was a Social Psychologist and in the course of the study we were discussing why people seemed to be so pleased with the housing choices, even when the housing was terrible. The gist of it was that when you have to, you have to, and since you have to, you rationalize some reason why this is obviously the only virtuous response by any right thinking upstanding young Canadian couple.

It is fairly typical in primitive tribes to turn to the oldest individuals within that tribe for policy advice. They have gone through the greatest series of occurrences, all of which are replicated. There were previous long periods of drought, or long periods of flood. How did we live through them? Let me suggest to you that your text books, which in a sense embody this age old tradition, and a good many of your teachers, and perhaps even the individual who has the temerity to lecture currently, have passed into old fogydom, that much of what we learned as to what works, does not work.

History stopped in 1974. Now, you may well say that nothing very new has happened since 1974; yes energy costs went up; and yes I complain when I pay the bill, but life goes on. There is a flywheel in the way we do things, and it takes a great number of years, after the underpinnings of some societal formats are shot down before those societal formats in turn reflect the change. But that change must result.

Let us move to the rehabilitation sector. One, what is to be rehabilitated and how do I tell? In the States, at least Frank Kristoff has pointed out that the problem in the central city is not the shortage of housing but rather the shortage of neighbourhood. Let me stress that. For a very great number of years, at least in the States we could synonymize the provision of good housing with the provision of good plumbing. And if you go back to the 30's when the absolute shortages of housing were monumental, this probably made a great deal of sense. When you turn to the 60's and 70's, leaving out some of the rural areas for a moment, what you are dealing with now is not so much the physical entity as the psychological entity. How do you provide a neighbourhood? How do you provide the feeling that the housing and the context in which this housing is located is; 1) satisfactory, 2) safe, secure, sound, and sanitary as well, and 3) something which does not lower my self-esteem, because I have to live there. Unless you can provide this last, particularly among youth you get the level of self-induced vandalism, of tenant induced maintenance and repair costs and the kids who break in the doors, windows or you name it, of the public housing projects. They don't do that because the plumbing does not work and they do not do it because the square footage is inadequate, and they do not do it because the mechanical standards to which it is built are inadequate. They do it because the environment where they live spells inadequacy. It says you or your parents

are failures. That is a very tough one. Let us consider some history from the United States. About twenty years ago, a fellow named Paul Ylvisaker, then of the Ford foundation, came up with a wonderful chain of logic. He said that most of our efforts at rehabilitation and revitalization of old neighbourhoods have failed, and the reason is that we went into the hard core of the city and the neighbourhood characteristics and the like, wiped out our efforts. What we really should do, is look for a grey area. A grey area and here the point of view and the vision becomes millenial, is an area where the housing is sound but obviously is going to need some input, in which the people care but are beginning to lose faith, etc. etc.

We should find those areas and there we will put our investment, and there is where rehabilitation will make sense, and everybody applauded because the logic was impeccable. Again, I leave the applicability of this to you. The results were not so good. By the time we decided what was the grey area, and got the lamentibly elephantine characteristics of government rolling into it, there was no longer a grey area, it was a purple area, it was a deserted area, it was an abandonded area. The disease outran the speed with which we could bring out our preventive measures. And what you ended up with in some of the bad areas at least was the classic before after, and after-after sequence of pictures. The before picture, and here I am sure, this is visible in Canada as well as in the States, is a mayor or somebody running for the equivalent of City Council, who is looking at some broken plaster or where the sink used to be and has been ripped out, or a rat hole, and mayor or City Councillor or whoever the devil it is says "this is not going to happen in my town", and everybody applauds. And some times you see a second picture, an after picture. Where there was a ripped out sink or broken down plaster or rat holes, now there is a nice fresh good looking place and everybody is looking very pleased, including the somewhat be-wildered new tenants. In too many cases though the after-after photograph was not taken several years later and this looks terribly much like the before. And that is a very harsh reality.

Let me turn to a place like Philadelphia, which we have looked at in sad detail. Philadelphia has 35,000 of its roughly 600,000 total dwelling units abandoned. The federal government has been the insurer of roughly 12,000 of these. Close to 10,000 have been foreclosed. At least

3-5,000 of these units have been owned by the federal government two to three times. They are foreclosed, they are taken back, and it costs $6,000 - $10,000 to fix them up again for resale. The federal government is not an operating agency and it wants to get rid of these things. It cleans them up, fixes them up, sells them with a 100% mortgage, and a year and a half later it inherits them back again. Ultimately they get bulldozed, or they get bombed, or they get burned down. A quarter of all the major fires in a city such as Newark, start in abandoned buildings, and that would not be so bad but they do not end there, they go on to other buildings in which there are people. Now we have yet to develop a series of advanced indicators of urban decline which are sure enough in their prognostication and give us enough lead time, so that we could bring to bear some of the modes of approach that hopefully we still have in our armory.

In Canada, your neighbourhoods are not that bad, your race issues are not that virulent, your level of suburban competition is much less developed. So at least in these areas perhaps you have less to learn, from us, than we possibly from you. You have controlled your land use much more rigorously; the cost largely has been that a great many Canadians who with equivalent incomes in the States would own their own homes, here can not. In a sense we permitted our suburban housing to compete very effectively with our central city housing. You are just beginning to. You have lengthened out your terms of mortgages, you strengthened your equivalent of our Federal Housing Administration so that your mortgage market suddenly, just as our's is becoming much tougher, is becoming much looser for new housing construction. The costs however, mean that you are probably not going to build a hell of a lot of new housing unless you lower your standards very markedly and I do not think you are going to do that. So in a sense, you have an advantage in coming last. There is a wonderful essay by Thorsten Veblen on that point, called "Imperial Germany" in which he comments (this is written in 1918) that Great Britain had essentially invented the Industrial Revolution, that the Germans in turn had learned from all the mistakes of England, inherited the cream of their technology and had improved it very substantially and that the United States in turn had seized this lead from Germany and was proceeding apace, and therefore we would win. In the last page of his essay however, he pointed to the fact that his was not the end of history. Others would come, others would learn, others would do, others would succeed better, because they would not have

the debris, both physical and mental of the past, and the sunk patterns
of the past. And to that degree I think you are ahead.

Now, what is to done? (That is the title of a 1903 essay by
Lenin. Look what happened after he said that.) We are much more
expert, in our incompetent way in terms of the past than clearly we are
in prognosticating future specifics. A couple of elements are very
obvious. The nominal title of this session related to the costs and
benefits, if you will, of rehabilitation. Let me suggest here that
the economics of this situation are now such that this is no longer
a question. It is obvious. We will have no choice but to rehabilitate.
Secondly, I think there has been a failure of conceptual thinking
in housing and particularly income related housing and in this latter
are primitive. You may have something to learn from the States. Your
model of housing reality, I think is probably wrong. Or it is a model
that is beginning to be rejected in the States after some very painful
and very expensive mistakes. That model of housing reality in terms of
income related housing is that there is a pie which is called rent. The
problem with that pie is popularly thought not to lie in its size but
rather in the allocation of who gets which share of the pie. According to
your current scenario landlords are getting too big a share and the
housing and therefore the tenants are getting too small a share. But
all that is required, is a reallocation of the pie. Landlords will be
less greedy but still be making out well enough for them, and the housing,
and therefore the tenantry of that housing will be handled in an appropriate
fashion.

Without casting any doubts on the fact that there are many landlords
whose share of the pie is too big, and without necesarily defending the
behaviour of many landlords whose behaviour is very bad, and the like, let
me suggest to you that this is a very pleasing but faulty analysis. Increasingly
one of the realities of our time, is that not only is the cost of new
housing rapidly moving out of our reach, but that the cost of rental housing
is increasing just as rapidly. And the problem in many cases is not to
trade-in the bad landlord for a good landlord or scaring the hell out of
the bad landlord so that he becomes by default or by fear a good landlord.
The problem is how are you going to keep them in business, because when
the city, state, province, or what have you, takes over that housing they are
not going to do very much with it. In our experience at least, major cities

that have taken over housing in the States have run them very very badly. This is particularly true in New York City. The worst slum landlord in the city is the city, at enormous cost. The whole message of code enforcement as practiced here and of rent control very substantially, relates to what I have suggested is a mistaken view of reality. This essentially calls for keeping the pie constant, but reallocating its distribution, there is plenty for everybody. Our experience and again I shall defer to your own judgements on the relevance to your scene, has been generally where we had concentrated code enforcement in good areas, we probably did not need it. In bad areas we ended up with the city owning the parcels. We ended up with abandonment, we ended up taking down parcels and then not being able to relocate the people who were living in them. We found the same tenants who were complaining bitterly against their landlords, then complaining bitterly against the city, and/or the state or the federal government, either in terms of its operation of that self same parcel or because it was demolished because of health, safety, and sanitary reasons. That is a very, very, hard reality.

There is a weakness shared I would assume, by all of us, to find nice easy answers to very hard problems. And the easy answer in terms of housing maintenance in the rental housing stock is to assume there are the bad guys and the good guys, and you convert the bad guys into good guys by a sock on the chin. Would that it worked that simply. Again if your experience is anything like our own, you are going to discover when you get into your older areas, first, that your biggest single problem is going to be elderly gentlemen and elderly laides, who own a parcel and they can not maintain the parcel, and they sure as hell can not rehabilitate the parcel, and you are in no position to put them out in the street.

All cities are different. It took us an awfully long time to learn that. We had national housing legislation of one kind or another and the track record of the last 30 years indicates that it was an enormous bonus for certain low cost areas while terribly inadequate or irrelevant to high cost areas. Let me give you a case in point. Again, this may or may not be significant to your situation. Eight times as much government aided housing was built in our south states per capita as was built in the north. Now, the north had much lower vacancy rates, and by most definitions had a greater housing shortage. What happened was very

simple. We passed national legislation, we had some language in
there about high-cost areas, that language simply was not adequate,
the programs were irrelevant or simply could not be made operative
in the north. The housing that was built provided a bonus, an
enormous bonus incentive, for people to migrate to the South, where
the housing was a lot cheaper. These are programs by the way that
included mortgages down to the 1% interest level.

What has happened in response in the States and here you find
a dynamic which sometimes simply evades party lines, is increasingly
rather than having categorical programs, which says that you must do
thus, be specific, and follow these guidelines; increasingly our
federal programs, at least, are being written as block grant programs.
The specifics, for better or worse, (and sometimes it is worse)
being left to the local municipality. The concept is increasingly one
that says, it is a very large country and no group, no matter how
well intentioned, can write legislation which works effectively within
the immediacies and idiosyncrasies of a specific location. So we started
off with revenue sharing and the block grant program and then we took
all of the housing and urban development programs and essentially put
them all together in something called the community development Block
Grant Program. (By the way, one level of sophistication in Washington
is really gauged by how fast you can spit out the alphabet, so if you
say CDBG, that shows you really understand what it is, and hopefully you
say it quickly enough so that your listener does not really hear it and
that shows you are one up.)

The CBDG program in any case represents, depending upon your
tastes, either a victory for local initiative or a victory of provincialism;
and you may take your pick, but for the moment the reports from the
field are very interesting. Let me share them with you. I looked at
about 300 of these local community development block grant programs to
find out what the recipients were doing in housing. They are doing a
variety of things, some of which may be relevant here and some of which
may not.

1) In Boston if you rehabilitate your house, you take your bills
for rehabilitation to City hall and you get 20% off their face in a cash
rebate. The number of stipulations are very limited, the level of

supervision is scarily limited. I am sure there will a scandal
sooner or later, but for the moment it is easy and it is generating
some very, very, real response without dissipating most its energies
in an enormous bureaucracy and slowing down the whole process.

2) A number of cities, Baltimore would be a very good case
in point are essentially using block grants as front end money for the
purposes of rehabilitation, thus reducing the carrying costs of a
loan from let's say a conventional, 9%, down to $3\frac{1}{2}\%$ money.

3) In New Jersey the state level of activity has been launched
with a hundred million dollar bond sale for the purposes of rehabilitation.
The money is being lent to banks in turn to ensure money for rehabilitation
loans at below market interest rate terms. There is a multiplier built
in to this of private lending as well as some effort to ride on the
Federal Housing Administration, but again this is primarily local
intervention, in the scheme of things. In other localities there are many
versions of this type of public/private packaging taking place. But
this must be viewed realistically.

There is no point in rehabilitating your housing or building
new housing unless you are going to have a market for the housing. The
single biggest problem in that little scenario that I suggested to you
earlier of the pie and the division of the pie, is that landlord behaviour
is a function of two fiscal realities. One is current yield: What is
this parcel returning for our money? And the second and perhaps even
more important certainly to the larger scale landlord it, "Is this
parcel going to be worth more in the future than it is right now?" If
it is worth more in the future than it is right now, I will take a loss
in the short term (if I have the resources) sweating it out right now with the
feeling that ultimately I will be able to cash in). The problem in a good
many of my cities is that the values in the areas to be rehabilitated
are going no place or have gone down. The issue then becomes maintaining
a market in which those properties go up in price. If the properties go
up in value then you can have code enforcement, you can have anything you
damn well please, and you will get your owner and operator to hold still,
(perhaps squawking, but holding still).

That raises again that very basic issue of what is the economic function of your central cities? And of this central city very specifically. In the States the question is being answered more and more frequently in the negative. It is not fashionable to admit to it, but if you look at the reality of congressional votes, and the like - I think I can say that quite safely. In a good many cases psychologically and financially, we have largely written off our central cities. It is a very broad generalization, there would be many exceptions and many people would disagree with me. I think however, that it is realistically the way it is.

In Canada your cities are islands of population, they float in space. And this protects them in many cases. You cannot support a level of suburban infrastructure because you simply do not have the population base, peripheral to your cities. To what degree are they comparatively buffered from macro shifts, however? That is the issue of regional shifts coupled with the changes in technology which make them practicable. A case on the latter point would be the linkage in the role of the railroads and the growth of Winnipeg to the degree that its role as railroad pertains to it. This is a very important area but I shall confine my comments to the symptoms, and that is the question of the regional or regional centre, when raised fifteen or twenty years ago, one could not scratch a regional economist in the United States without first drawing blood, and secondly without getting a list of 10 cities which even if all the other cities were to go would remain. The regional city was obviously a bulwark, a mainstay, an essential of the society. Well not everybody would have the same cities on that list but everybody had a list and everybody bought the concept pretty much . . . . .and the numbers would run 8, 10, 12, 14 and the like. I think if you went through the same process today, that list would be much smaller. You really don't need; this is going to sound heretical, you do not need for example, a regional facility both in San Francisco and Los Angeles. And the odds are high that you go wherever success is and success is stronger in southern California than northern California and San Francisco is losing its job base. It is a very charming place, with a rare capability of serving as a personal lure, but that is the functional, economic reality. The role of a place like Denver I think is much more threatened than the people in Denver would agree with.

One might ask the question here, do you need both Winnipeg
and Calgary? Or does the rise of one, by definition mean the
decline of the other? There is a popular concept that I think
is symbolized by the title of that play of some years ago called
"Stop the World I Want to Get Off" which says that . . .'What is
good about growth? It is noisy, obnoxious, and I do not like the
people who are moving in and besides I can not get to my lake home
as rapidly as I once did. Rents are going up and my favourite boot
black is always occupied; and the like'. Instead of course boorish
growth will be graceful, we will be learned, we will be cultured, we
will know each other better. We will have the good life. The romance
pours forth endlessly and I am the last man in the world to be cynical
about these beliefs. But I must warn you that they are very difficult
to attain and even more so to be sustained. I can not think of any
success stories. For the moment, it is either growth, with its costs,
or decline, and decline is very unpleasant. I can report the latter now
authoritatively, because in decline the expenses of a municipality or a
province or any government unit do not go down. The tax base, however,
does, and the internal dynamic of decline in services and increases in
costs is painful. That is what is happening to New York right now.
It is practically impossible to really cut costs, yet the tax base is
eroding very rapidly.

Now, how does one secure growth and avoid dissolution? One of
the things that may be required is much more in the way of creative
compaction so that you have critical masses of activities within the
city that feed upon another. The example of your main street comes to
mind and not happily, (and here I speak with all the authority of someone
who has spent 10 minutes on it). I refer to the 6 block lag between your
two major department stores, the reality of your old main retail street,
Portage Avenue, versus Broadway, where your new office buildings are, the
development of that new office building thing, as a long continuous strip
leading no place and with no centre, and competing with your older facilities.
If you have an opportunity to get more growth and I hope you do, in
deference to the future, you had better do it better.

The best rehab program in the States right now is in Baltimore, so I want to take a look at that for those of you who are involved in the process locally. It is being run very well, very successfully, that is well documented. There are few mysteries to the process. They are doing everything that many others are doing, but doing it better. This operation is successful because they use a combination of municipal and state funding, in order to get very generous and very good and very aggressive inputs from their local private financing institutions. They are getting a multiplier out of this thing. They combine that with superb supervision and some very talented people. There is no replacement for the latter functions and group. There are other success loci as well. In many cases by the way they are combining rehabilitation with historic preservation. This can yield some very nice housing and a very good ambience that adds to the cities.

The target of preservation and regeneration is important. It is achievable but it is not going to wait around too long. Housing once it gets past a certain point will not come back, and neighbourhoods once they get past a certain point are brutally difficult to bring back. That we have learned in the States the hard way. Yet this is not an area that permits immediate high level production programming. We are back in the retail business, largely dependent on local initiative in part because the federal government simply does not have the will, nor increasingly the capacity to do the job. I think you have much to learn from the mistakes of the States. But you are going to have to innovate your own way. I can only end by wishing you my very best in that effort.

QUESTION PERIOD

Dr. Blake: (session chairman) Dr. Sternlieb has kindly agreed to field a
few questions.

Question: Dr. Sternlieb, can you explain again why the alternative to growth
is decline?

Dr. Sternlieb: I would suggest to you that remaining stable requires fantastic
balancing ability. Let me just give you an example. Minneapolis is in
many ways one of the best governed cities, perhaps the best governed city in
the States. It's done everything right: regional government - the tax
problem is not as big an issue there because of reallocations and the
C.O.G. (Council of Governments) has worked out quite well. It does not
have some of the infrastructure problems and municipal union situations
which are really quite well. It does not have some of the infrastructure
problems and municipal union situations which are really quite painful in a
good many other areas. It does not have a minority group issue - they
are about 2 or 3% Indian, and perhaps 1-2% non-white. It has a good
industrial base. In sum it has all of the support for good solid no-growth
in the most significant areas. The problem is that your white population
begins to age and now if you look at the median age of heads of households
in Minneapolis, the question you have got to raise is, who is going to live
there in 20 years? There simply has not been the retention of younger people.
No growth requires stability, not only in numbers, not only in socio-economic
characteristics, but in those age cycles. It is a fantastic balancing job.
I am sure somebody must be doing it, but offhand I do not know of any one
doing it.

Question: I don't know if its a moment of insight or not, but you talked
about a trend which is a byproduct of our energy-efficient/reduction, goods,
food etc. This as a byproduct produces a large redundancy for the future
labour force, and these people sort of shift into our metropolitan centres.
We do happen to have a movement like that going on in our province. Northern
people are reproducing themselves at a rate of 3% per year and not finding
employment anywhere. I am just wondering what is the scenario if this is the
reality that has happened in the States and happened in Europe. What are you

going to do about providing worthwhile lives, let's say later on there
may be population adjustments, but in the next 20 to 30 years.

Sternlieb: There are two points of view here. Let me give you the
historical point of view. The historical point of view says that the
history of Canada and the United States is the history of migration;
that what has basically made both of them very successful and very rich
has been this flow of human capital, across the ocean, and the like.
That each and every one of these groups when it landed as a new group
was viewed as being the absolute living end, the absolute bottom of
the barrel. There is a wonderful document that a friend of mine, Sam
Warner, unearther in a coal bin in an old Settlement House in Boston,
and written by its director before World War I. It was called "The
Zone of Emergence". It discusses the various ethnic groups that had moved
into Boston. It points to the fact that 85% of all the prisoners in
jail were Irish. It points to these enormous families of new migrants,
eight ten, twelve children packed into two rooms. About other ethnic
groups - "tuberculosis is rife; prostitution is breaking loose; they
are violating every one of the health codes; and clearly they mean the
end of Boston" - that was the Jews. And it goes on to each and every
one of these groups and it is very clear that Sodom and Gomorrah have
been dumped on Boston. And we know that in the course of time things
change. (I do not think it was that the Irish dried up so much as that
everybody else began to drink and the like.) Be that as it may, each
and every one of these groups in its own way contributed to the ultimate
success of the society. And the point can be made, that the current
new emigrés in town, after some period of problem, will do so similarly.
Hopefully that will be the case, that is if history continues much as it
has done in the past. My thesis is that history is probably discontinous.
Rather, this new human capital whether tutored, untutored; prepared for
the machine, not prepared for the machine; just as good, bad or indifferent
as other groups that have come in here and have been broken to the machine,
are no longer required, are no longer competitive, as against capital
intensification or the newly available labour resources of the third world.
In some cases, by the way, we have made them non-competitive. The benefits
of welfare are not generous despite all the folklore and all the scandals
to the contrary. But at least in my own section of the States, a woman

with three children on welfare, depending on rent payment, food stamps, and the like according to a congressional survey with all the benefits thrown in, makes the equivalent of $8,500 a year. For a man, wife, three children plus social security, work clothes, carfare, an occasional beer with the boys, I would guess the break even point is somewhere over $10,000.

We now have the affluent poor, affluent only in terms of people who are much, much poorer, terribly poor in comparison to the values of our range of affluence. So we end up with a dual problem; 1) our poor are priced out of the market and 2) our poor are terribly resentful because their standards of comparison are standards promulgated by new mass-media of what is the right way to live. They and their children know their current situation is not main stream, is not "the right way to live", and that is very hard.

In terms of your migration in from the north country and the like I think a great deal depends upon your own policies. If they are welfare policies you are going to end up in the same situation we are in. I say that sadly. If they are make-work policies and hopefully some creative make work, there may be some hope for them. To a degree in the States, the cities that are probably working best, (I have a feeling I am not going to be welcome after saying this, but let me say if anyway) are those cities which are basically boss-dominated. The cities which are working worst are those cities which for better or worse, simply do not have a strong power structure and thus cannot provide continuity, not merely of policy but of implementation. Give me a second rate plan executed and continued, and perpetuated over a long term anyday in the week rather than the best of technology with a weak government fluttering around trying to placate the electorate. We pay much too high a premium on brains (I do certainly, I'm an academic, it's my business - we sell it by the pound) than we do on throughput. The analogy of wattage comes to mind. As you know it's volts times amps. Your comment on the technical competence, we will call that amps. We will say that the voltage is the capacity, gained no matter how, to put together a constituency of enough breadth and enough capacity to override opposition and to push that amperage through the line - that is how you get effective power. Now there are many different combinations of volts times amps which when multiplied by one another equal pretty much the same thing. In general, however, in academia, and perhaps even in planning agencies, we have

placed too much of a role on the technology - on being clever and
the like - and too little on how do we implement something. Let
me suggest to you that it does not take any great talent to figure
out where you would like to be, it is how you are going to get there
that distinguishes the young ladies from the women. And on that
parting note . . . . . .

Dr. Blake: Dr. Lloyd Axworthy is a professor of political science in
the University of Winnipeg. He is also the Director of the Institute
of Urban Studies. In case you may think I am going to introduce another
speaker, and I well could because their careers are remarkably parallel,
I am simply going to say that Professor Axworthy is now going to thank
our speaker. And if I know him as well as I think I do, he is going to
put in a plug of his own. Lloyd. . . .

Dr. Axworthy: Mr. Chairman, Dr. Duckworth, ladies and gentlemen. One
of the interesting opportunities that the Bonnycastle lectures have
afforded over the past several years is the chance to listen to the
insights, and knowledge of those who come from other countries. As I
was listening to Dr. Sternlieb tell us about how we have an opportunity,
here in Canada, to learn from the trepasses that the Americans have made,
a comment that another visitor to this country made passed through my mind.
He said that Canada being a relatively young country once had the opportunity
to take and learn and borrow the best of French culture, British parliamentary
democracy, and American industrial know-how. But somehow along the way
we got mixed up and ended up with French parliamentary democracy, British
industrial know-how, and American culture. So I am wondering if the
opportunity to try and unclutter that particular mixture is afforded us now,
but I want to thank Dr. Sternlieb for in a sense setting forward this evening
both for me, and I hope for other people, some of the particular lessons
that we have to come to grips with in our own city.

I think two things stuck in my mind, Dr. Sternlieb. One is that
we are at the threshold you talked about, that we are now an old city and
that the issues we have to face are those that you began to describe. Secondly,
you pointed out that the solutions to these are not public relations exercises
but take a great deal of hard grasp and a lot of hard work.

That is the point at which I come to the plug that Dr. Blake
mentioned and that is what we will be spending a full day tomorrow
at the University here, trying to do, exactly that. Trying to work
through these problems, trying to come to grips with them as they
affect our city, to see if we can work out practical solutions, not
just in terms of where we want to go but how to get there.

I thank you for coming from Rutgers, its a place I know well
- I wouldn't want to tell you how I know it because it was close to
an alma mater of mine and my association is one that . . .well, my
wife isn't here tonight so I could probably feel somewhat free to tell
. . .but it is one that remains dear to my memory. But, nevertheless
I am very pleased that you were able to come to help us learn something
of these lessons and to launch what I hope will be an important exercise
in the Workshop we are having tomorrow at the University.

On behalf of the Board of Regents, the faculty, students, and
guests of the University, and certainly on behalf of those who were
involved in the Bonnycastle foundation, we thank you for your participation
this evening.

INNER CITY PROFILES AND PROCESSES

OF CHANGE

Joyce Epstein and Christine McKee
Institute of Urban Studies
April, 1977

INNER CITY PROFILES AND PROCESSES OF CHANGE

1. Purpose

Analysis and assessment of the inner city in Canadian cities by planners and academics is heavily based on the American experience. Comparatively little research has been undertaken, which analyses and conceptualises problems and strategies for Canadian inner city areas, even though they have unique characteristics and needs. An earlier review of literature on the inner city undertaken by a former Institute of Urban Studies researcher[1] illustrates this dilemma for Canadian researchers and policy-makers. His article is rich in illustrations from American authors such as Gans, Sternlieb, Ward, Boyce and Selley, but references relating the Canadian experience are sparse. A more recent article by McLemore et al,[2] shows that the situation has not greatly improved since then and suggests there are large gaps in our knowledge of inner city areas in Canadian cities, particularly in the prairie and maritime provinces. One of the main objectives of the seminar for which this paper has been prepared is to extend the body of knowledge available and stimulate discussion about the inner city in Canada, particularly in connection with Prairie cities such as Winnipeg.

2. Definition of Inner City

The inner city is often defined in simply physical terms as the central core of urban areas and the residential and mixed areas surrounding this core. This provides a neat, spatial and geographically precise definition which provides a manageable focus and framework for organizing information about the inner city. There are disadvantages in using this kind of spatial definition. These would include:

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1. David Vincent, The Inner City - A Winnipeg Example, in L. Axworthy et. al, "The Citizen and Neighbourhood Renewal", Institute of Urban Studies, University of Winnipeg, 1973.

2. R. McLemore, Carl Ass, Peter Keilhofer. The Changing Canadian Inner City Ministry of State for Urban Affairs, June 1975.

a. Inner city conditions may not be confined to this delineated
    geographical area and may appear in pockets outside the inner
    city area.

b. For particular cities such as Winnipeg, there has been no
    consensus about what area constitutes the inner city. As
    Vincent points out, "The former Metropolitan Corporation of
    Greater Winnipeg determined both urban renewal and rehabilitation
    areas for the city but specified no inner city area as such,
    while the Social Service Audit referred to the area of greatest
    concentration of social problems as the Core Area of Winnipeg".[3]

c. Also a spatial definition is essentially static. It does not convey
    an image of the dynamics of the inner city in terms of the people
    who live there, the kind of social and economic opportunities
    avaliable to them, the kind of land use and housing stock, the pressures
    to which it is exposed and the patterns of in and out migration etc.

Reg McLemore et al have developed a definition of the inner city
which recognizes its special characteristics and the unique pressures
to which it is exposed. Their description of the inner city (as generally
the first part of the city to be developed, characterised by aging housing
stock and subject to pressure for drastic change; in form, different from
the rest of the city, a dense, finely meshed mixture of land uses, served
by narrow congested streets or bisected by major transportation routes;
its location between the central business district and the suburbs, and
its function as a recreation area and first area of settlement for new
immigrants and in-migration from rural areas) fully recognizes the dynamic
characteristics of inner city areas. In operationalising their definition of
the inner city, they use the age of the housing stock as the index. They
show that the area that emerges when this index is used is a cluster of census
tracts around the centre of the city. They define the inner city as those

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3. Op. cit. David Vincent, p. 43.

generally contiguous census tracts where the percentage of housing
built before 1946 is more than double the metropolitan figure.[4]

Winnipeg's inner city area, that part of the city centred by
Main Street, including major parts of the central business district and
substantial portions of the older living areas of central and north
Winnipeg has a wide diversity of people, a heterogeneity not uncommon
to inner cities of large metropolitan centres. Historically it is
the area of first settlement in Winnipeg; commercially it is the
central business district of Winnipeg; physically it is the oldest
area of the city, diverse in building and housing types; socially it
is a gathering place for migrants and transients from a variety of
ethnic backgrounds; economically, it is the location of the poorest
people and many marginal businesses.

In defining the inner city for this paper, an amalgam of physical,
social and administrative factors were used to delineate a particular
geographical area. In addition, a boundary line which corresponded as
closely as possible with Statistics Canada census tract boundaries was
defined, in order to facilitate the easy use of Census statistics. The
boundary of the inner city used for the purposes of this paper is illus-
trated in Map 1.

3. Outline of Paper

This paper first describes the pressures and processes currently
operating in the inner city and attempts to identify some of the major
planning and policy problems and responses which affect present conditions
in the inner city. The next section attempts to provide a profile of the
inner city from the perspective of inner city residents. It examines the
needs, aspirations, attitudes, problems and housing conditions of inner
city residents and is based on a recent survey undertaken by I.U.S. The
following section describes various Winnipeg scenarios of different types
of inner city neighbourhoods which allow the heterogeneity and sub-systems
of particular areas to be examined.

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4. Op. cit., R. McLemore, et. al. p.2. (A tract which does not emerge but
   which is generally surrounded by other tracts which do emerge is included).

Finally, this paper gives some preliminary consideration to the kind of policy responses which are required to deal with the problems and processes operating in the core area. This theme will be further developed by subsequent papers presented to this Seminar.

4. Pressures and Processes Operating in the Inner City

a.   A large proportion of housing stock in Winnipeg's inner city area is reaching a threshold in terms of age and condition. Approximately 85% of the housing stock was constructed before 1946, 70% being constructed before 1920. As a result, there exist significant pockets of deteriorated dwellings and a high rate of substandard housing. The 1971 Census rated only approximately 9% of the housing stock in good condition and more than 20% (22.7%) was rated as poor or very poor. In the inner city the ratio of tenant occupancy to owner occupancy is three to one and the rate of tenancy exceeds the outer city by 40%.[5]

b.   Because of new and rigorous municipal legislation, fire loss and development pressures, many housing units which in the past provided low cost accommodation for low income people have been lost to the housing market. A recent report by the Commissioner of the Environment states that 210 dwelling units were demolished because of by-law contraventions in 1976. In addition, fire accounted for the loss of 87 dwelling units in 1976 and 200 units in 1975.[6] However, the Manitoba Landlords Association estimated that by the end of 1976, 800 - 1,000 units may have been taken off the market as a result of the Apartment Upgrading By-Law and the Maintenance and Occupancy By-Law.[7] Also, factors such as the approval by Centennial Community Committee of demolition orders for a total of 1200 units during the 16 months ending December 1976, suggest that loss of housing units from all causes is very great.[8] Inner city areas have traditionally provided housing for varied population groups including a

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5. Axworthy, et. al., Core Area Report, I.U.S. 1976.

6. Commissioner of the Environment, Report to City Council, March 1977, reported in the Winnipeg Free Press, Sat. March 5, 1977.

7. Christine McKee, et.al., I.U.S. "Towards a Planning Strategy for Older Neighbourhoods, Policy Paper, Jan. 1977.

8. A. Riegenstrief, Address to United Church Winnipeg Presbytery, Feb.8, 1977 This paper estimated that 1500-1800 units of housing per year is lost from all causes in the City of Winnipeg.

significant number of low income people such as the elderly, the
new immigrant, the student, the young worker and the single parent family.
Under present policy arrangements, it seems unlikely that alternative
accommodation can be provided for these groups without deep public subsidy.
Also, there is likely to be a significant gap between the number of
units lost and the number of units provided. For example, Manitoba Housing
and Renewal Corporation projects that in 1977, 932 units will be built in
the inner city for both families and elderly persons.

In addition, public housing can only offer one housing option to
the people displaced, and can deal only with the problems of the lowest
income groups.

c. Older historic buildings often converted into multiple dwellings have
been demolished or are threatened with destruction and there seems to be a
general lack of interest and concern amongst public officials and the
private sector in conserving existing buildings. In the case of older,
historic buildings, it is not suggested that these should be treated as a
"sacred cow", but rather than offering them as an automatic sacrifice to
speculators and developers, there should be mechanisms for delaying demolition
until the merits of saving buildings in good structural condition and
with features of historical, architectural or aesthetic interest have been
fully investigated. In Winnipeg, a recently enacted by-law should provide
a useful tool to allow City Council to control the demolition process.

d. In and near the Central Business District, particularly in the
South downtown area, present activities indicate the replacement of existing
structures by more intensified land use. Demand for residential land is
modest but high for commercial property, particularly along major arteries.
A study of real estate sales for an eighteen month period ending in December
1975, showed that land values are some of the highest in the city.[9] Existing
residential land use is therefore being consistently encroached upon and
the character and shape of the area is changing in a spasmodic and ad hoc way.

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9. Rick Badger, et. al., The South Downtown Winnipeg Study, Department of City
   Planning, University of Manitoba, May 1976.

e.   The kind of new building that has taken place in the inner city
and is projected tends to indicate a pre-occupation amongst public
officials with new development and visual monoliths rather than
demonstrating concern for conserving existing buildings and aiming at a
balance between old and new. Examples of recent new building includes
the Convention Centre, the Osborne Street Bridge, the Trizec Complex and
a new Autopac Building. One of the few examples of planning for a blend
of old and new in redevelopment in the inner city is the redevelopment of
the Albert St. area which involves the conservation of aesthetically pleasing
old frontages. However, this will mainly affect commercial rather than
residential establishments.

f.   In the field of transportation, although it is declared city policy
to encourage the use of public transit, the city is envisaging the
implementation of projects such as the Trizec development (one thousand
additional parking stalls), the Bestlands proposal (one thousand parking
units), Rupertsland Square (five hundred stalls) and the Winnipeg Library,
which is now completed, providing 675 stalls.[10] Such increased provision for
parking facilities can only accentuate the use of the automobile, produce
a reduced demand for public transit and increase the already substantial
congestion of inner city streets.

g. The city appears reluctant to provide resources to improve and upgrade
existing capital infrastructure in inner city areas, preferring to place
its thrust in capital spending in providing servicing for new development
in the suburbs. The City of Winnipeg proposed five year capital budget for
1977-1981 showed that capital resources are almost entirely devoted to
providing regional services for the servicing of new suburban development at
a cost of $380,000,000.00. No major improvements to existing systems are
included - i.e. no new inner city transportation, no new park developments
and no improvements to the transit system - only maintenance of existing
service levels. This policy will tend to contribute to the acceleration of
decline in inner city areas. Emphasis on suburban rather than inner city
development also tends to reflect inner core versus suburban rivalry in

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10. Ibid.

City Council and the greater strength of the latter faction. Also, because there is a virtually non-existent party structure in City Council, polarisation tends to occur along geographical lines rather than being based on group votes which represent and support particular issues and philosophies.

h.   Although the City of Winnipeg Act created an elaborate framework to encourage public participation and grass roots involvement at the Community Committee and Resident Advisory Group level, there is little evidence that the needs and desires of inner city residents have a major influence on current planning and recent Council decisions. Issues such as the ban on overnight parking, aimed at expediting the flow of traffic through inner city areas, affects inner city residents much more drastically than outer city residents because front driveways are unusual. This issue was greatly opposed by inner city residents. However, the ban was supported by a majority of City Council. The reader is referred to the following section for a study of inner city needs and values.

i.   A final problem which contributes to the process of decline in inner city areas is the lack of confidence and investment which the private sector is willing to offer in inner city areas. This is reflected by reluctance of some financial institutions to grant mortgages on older houses in some inner city areas, reluctance to allow loans for upgrading and rehabilitation, higher than market interest rates and in some cases, red-lining of particular 'high-risk' areas which effectively places an embargo on loan capital for particular areas.[11]

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11. a. Marianne Bossen, The Role of Private Financial Institutions in Older Winnipeg Neighbourhoods. (Unpublished) Consultant's Report, done for I.U.S., October, 1976.

     b. Mortgage Loans Association of Manitoba - Results of Questionnaire to Member organizations - February 1976.

5. Profiles of the Inner City

The examination of present pressures and processes operating in the inner city area of Winnipeg, presented above, suggest that some changes in policy direction are necessary if decline in the inner city is to be halted and its diversified residential and commercial role is to be preserved. However, any changes in policy direction should be based on a detailed knowledge of the inner city and its sub-systems. The next section of this paper therefore attempts to present a detailed profile of the inner city, based on a recent study undertaken by I.U.S. In this section, the term 'core area' is used synonymously with the term 'inner city'.

McLemore et al describes a general image of the inner city emerging from statistics collected from ten cities across Canada. It is summarised as follows:

> "The inner city population is older, poorer, less educated,
> more often unemployed, more mixed ethnically and composed
> of smaller households (and thus, probably fewer families)
> than the suburban population. The inner city housing stock,
> when compared to the suburbs tends to be apartments rather
> than single family houses, with smaller dwelling units,
> cheaper rents, and a greater proportion of tenants."[12]

To what extent does the data collected and analysed by I.U.S. in connection with Winnipeg mirror this image?

HOUSING NEEDS AND ATTITUDES OF INNER CITY RESIDENTS - A PROFILE

During the summer of 1976, personal interviews were conducted with 393 residents[13] of the core area of Winnipeg, the area bounded roughly by Arlington Street, Church Avenue, and the Red and Assiniboine Rivers.

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12. Op. cit.

13. Interviewees were selected by drawing every 50th address from Henderson's Directory in order to represent a random 2% sample of the area's households. This yielded 413 addresses, for which 393 completed interviews were obtained. The remaining 5% were dropped because of refusal of resident, because no one was home on three call-backs over a one-month period, or because the address was a vacant lot and incorrectly listed in the Directory.

This paper will present the findings of that portion of the interview that dealt with citizen attitudes, needs and information in the field of housing and neighbourhood conditions.

It has been said that the best way of finding out what people need is to ask them. This is only partially so. The data yielded by this process is interesting, at times provocative, and potentially useful, but must be interpreted with caution since, by the very nature of self reports, the researcher is getting a mix of "real" conditions, and social, psychological and cultural problems, no less real but demanding of different social service responses. By asking the residents what they like and dislike about their environment, what state of repair it is in, and what they know about it, we are learning something about actual housing conditions, but we are also, by inference, learning something about residents' needs, values, fears and expectations, both from what they say and what they don't say. The results of this survey, though non-definitive, suggest some program directions for the future in the inner city. The preceding section has delineated the external development and planning pressures being brought to bear in the core, but, as it also pointed out, the needs and desires of inner city residents have so far had little impact on the many changes taking place in the core. The present effort should be viewed as an initial attempt to document internal needs and pressures, in order to develop a more balanced approach to the core.

a. The Sample Population

The demographic characteristics of residents of the core area of Winnipeg has been well documented in previous Institute reports.[14] The sample population of the present survey was found to correspond roughly with what is already known about the area population so only a brief description will be presented here. (See appendix for detailed findings.)

The interviewees, as expected, represented a highly mixed ethnic group, including residents of British, French, German, Italian, Chinese, Japanese, Greek, Scandinavian, Portugese, Indo-Pakistani, East European and income were lower than for the city as a whole; incidence of single

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14. In particular, Winnipeg's Core Area: An Assessment of Conditions Affecting Law Enforcement, I.U.S., 1975.

parent families, of senior citizens, and of immigrant groups was higher.
In general, residential mobility in the core area is higher than that
for the city as a whole, but there is also a sizeable portion (nearly one
third) of long term residents, those who have lived at the same core
area address for over ten years. Median length of residence for this
group is 18 years. Median age of interview population was 30 years, with
a range of 15 to 92 years. A little over half (59%) the interviewees
were female.

Most (70%) of the interview population live in rented dwellings;
29% own their dwelling. Most (63%) live in some kind of multiple dwelling
unit -- apartment building, duplex, triplex or rooming house - - with
32% living in single detached housing. About half the renters paid between
$100 and $160 per month for rent, and about one quarter paid more. Almost
half the owner-occupiers valued their houses at between $20,000 and $29,000;
14% valued their houses at less than $20,000 and 33% at $30,000 or more.
A fairly large proportion (19%) of owner-occupiers rent part of their house out
to others. Amongst owners and renters, 4% reported they are landlords elsewhere.

b. Housing and Neighbourhood Attitudes for the Sample as a Whole

Residents were asked, on a completely open-ended basis, what it
is that they like about their present accommodation and the neighbourhood
in which it is situated. Respondents were permitted to give whatever and
as many answers as they wished. Of the 393 respondents, 37 or 9%, could
come up with nothing. Among the remaining 356 people, 662 responses were
produced, averaging about two responses per person.

The single most common response given emphasized the convenience of
living in the central city. This was phrased in various ways: about
30% (of all interviewees) said they liked being close to the centre of the
city, 30% referred to the easy access to the centre, and 35% mentioned the
desirability of being close to specific facilities.

These findings are consistent with those of other studies[15] of
central city residents of older neighbourhoods, where respondents surveyed
persistently cite the central location as the most liked aspect of their

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15. For example, studies conducted by Albert Rose in Toronto.

living situation.

The next most popular amenity, accounting for 13% of the sample population, was the people living in the neighbourhood. Responses indicated that interviewees had friends or relatives in the area, or that the people living in the area were in some way desirable as neighbours. Although low costs undoubtedly plan an important role in residents' being in the core, only 15% of the interviews pointed to a low rent or purchase price as something they particularly liked about their accommodation, and even fewer (11%) cited the dwelling unit itself, in terms of its physical or aesthetic condition. This too is in keeping with other studies of inner city areas, one of which[16] noted that "low rent is rarely mentioned in discussing aspects of . . .the apartments that were sources of satisfaction (but) that the neighbour relationship is of particular importance. . ."

Seven percent of respondents mentioned the quiet surroundings, 6% safety from crime, 4% open spaces of greenery, and 4% cited longevity as a factor ("I like it because I've lived here all my life," for example).

Residents were next asked to say what they dislike about their accommodation of neighbourhood. Here, 115 persons (30%) could offer no answer, and of the remaining interviewees, respondents averaged only about one response per person. In general, psychological research has shown that people are much more aware of what is wrong with their environment than what is right with it. The fact that exactly the reverse occurred with this particular population, i.e. inner city residents with high social problem indicators, is of considerable interest and more will be said about it further down.

Unlike responses to the question of what is liked, there was no single strong common responses to the question of what is disliked. Answers included, in descending order of frequency: the neighbours; the condition of other houses on the street; the condition of their own housing; fear of

16. Fried and Gleicher, "Some Sources of Residential Satisfaction in an Urban Slum", 1961.

crime; poor city services; and the general urban condition: noise, dirt, traffic, crowding. Each of these responses was given by between 8 and 13% of the interviewees. In addition, 6% cited the lack of adequate increase in their property value, and 7% cited a variety of personal reasons, generally involving restrictions of freedom (can't have a cat, can't have parties, etc.)

Again, the fact that the aspect most disliked was the people of the neighbourhood is in keeping with survey studies of other inner city areas. It is usually immigrant groups that are specifically cited in this regard, and in Winnipeg this holds true. However in addition to resentment of immigrants, in Winnipeg there was a considerable amount of racial comment directed toward the Native population as well.

Also of interest is the finding that so few people (47 out of 393) volunteered dissatisfaction with the condition of their housing, despite the fact, as mentioned in the previous section of this paper, that independent surveys of the area point to a high rate of substandard accommodation.*

Although only 10% of residents named crime, or fear of crime, as a reason for disliking their neighbourhood, other findings to be discussed further down suggest that for this group of people, the effect is very marked. Twelve percent of residents had actually been victims of crime over the past year. About one quarter of residents view their neighbourhood as being more dangerous than other neighbourhoods in the city, with a strong tendency for those who had been victims of crime to be more fearful. In response to further direct questioning, about one third think their neighbourhood is getting worse, in terms of crime, compared to only 11% who feel it is getting better.

After the open-ended housing questions were concluded, residents were asked specifically if in their dwelling unit they had serious problems, slight problems, or no problems at all, with the following housing features: roof, exterior walls, structure or foundation, insulation, interior walls, and ceilings, heating, plumbing, wiring, floor surfaces, or other feature. It was hoped that by calling the resident's attention to specific areas of

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* This is in keeping with the findings of Dr. Sternlieb's study on
  housing of welfare recipients in New York City mentioned on p. 8
  of his paper included in this publication.

housing need, one by one, more information could be elicited. And to some degree this was successful.[17] But 82% to 90% of respondents still answered "no problem" in response to each item listed, even though the interviewers sometimes informally noted obvious and serious problems. Of the remaining 10 to 18% of respondents, most rated problems as "slight", with only about 2% citing serious problems for any given housing feature.

Interviewees were asked if they had ever heard of any of the following assisted repair programs: Residential Rehabilitation Assistance Program, Winnipeg Home Improvement Program, and Manitoba Critical Home Repair. Only 13% had hear of RRAP, 28% had heard of WHIP and 13% had heard of MHRC. Of the 393 residents surveyed, only 12 (about 3% of the total sample and 9% of those who had heard of any assisted repair programs) had actually had assisted repair work done. By contrast, 35% of the sample had done their own, unassisted repair work over the past year, including roof, interior and exterior wall, door and window, plumbing, and heating repair work.

For those who had heard of any of the assisted repair programs, but had not used them, chief reason given was that repairs were not needed (by resident's own estimation). Other reasons given included: the particular repairs desired were not eligible under the program; resident's address was not covered by the program; would require too great an expense on the part of the resident; too complicated to get grant; and refused by program, with no reason given by resident.

In sum, then, findings suggest that what residents value in the Winnipeg Core are its central location, mainly, and its people. The condition, appeal or cost of the dwelling unit itself does not appear to be a salient feature in evaluating their environment, for good or ill, and in fact core area residents seem indifferent to housing conditions and uninformed about housing programs.

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17. Of those who initially could name nothing about their house that they disliked, over one third were later able to identify problems in response to the interviewer's list.

c. Housing and Neighbourhood Attitudes for Selected Sub-Groups

1) Ethnic Origin[18]

The finding for the total core area sample that people were unable
to articulate what they dislike about their housing must be modified
somewhat by the ethnic analysis: Asians tended to be rather more vocal
about disliked features, followed by Europeans and Canadians, and finally
the least likely to voice dislikes were native Indians and blacks.

Sociologists[19] often speak of "repressed preferences" in a related
context, meaning that those who have been repressed by society, both
socially and economically, cannot formulate preferences effectively
because opportunities are perceived as impossible. Or, as Herbert Gans
states, "Class is the most sensitive index of peoples's ability to choose."
It provides a clue in understanding, at least partially, the apparent
inconsistency between substandard housing conditions on the one hand and
relative absence of overt resident dissatisfaction on the other.

Central location and personal relationships were valued by most
ethnic groups with certain notable exceptions. Black residents tended to
name "safety from crime" and"quiet" as like features of their environment,
while Indians named the low rent or purchase price of their dwelling.
Europeans and Canadians tended to voice greater concern over the condition of
other houses on the street, which may reflect the status of these groups
as property owners, with a correspondingly greater stake in the area. It
may, in addition, represent a kind of euphemism for racial prejudice, it
being possibly more acceptable to report to the interviewer "those people"
let their house run down, rather than a more direct reference. Western
Europeans tended to complain about crime more often than other groups.
Although numbers involved were small, the core area Asians interviewed over-
whelmingly voiced dislike of the people living in the neighbourhood.

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18. For purposes of analysis, the data on ethnic origin were collapsed
     across categories to yield the following distribution: Western
     European (183), Eastern European (84), Black (21), Asian (9),
     native Indian (20), and Canadian (57).

19. Notably, Eyles.

Familiarity with existing repair programs was higher for Europeans and Canadians (36% of whom has heard of RRAP, WHIP, or MCHRP) than for Indians, Blacks or Asians (10%). Not surprisingly, then, the users of assisted repair programs were Europeans and Canadians. However, substantial proportions (over 25%) of Blacks and native Indians had done their own unassisted repairs over the previous year, but no Asians reported doing any repairs, perhaps a further reflection of the great antipathy the latter group appear to have for the area. Informal knowledge of the core area by IUS staff suggests that the Asian residents are very strong in their view of the core area as merely a temporary home and leave for other areas as soon as possible.

2) Immigrant Status

In a related vein, data were analyzed by length of residence in Canada: born here, here for more than 5 years, or here for 5 years or less. As might be expected, findings suggest that recent immigrants are the least critical, the worst informed and possibly the worst housed, while older immigrants and Canadian born residents are more aware, critical and informed. It is interesting also to note that older immigrants were the ones who tended to complain more about the people living in the area. But all the data in this section in particular must be interpreted with special caution because of the problems created by language difficulties and cultural barriers. Recent immigrants are both more unwilling and more unable to express their views, even though efforts were made to supply an interviewer who spoke the language of the resident.

3) Age of Respondent[20]

There were some rather clear differences in housing attitudes and needs which appeared along age lines. The 26-40 age group tended more often to be critical of their housing, concerned about property values, rent or purchase price, to be aware of assisted repair programs, to have done repairs,

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20. For purposes of analysis, age was collapsed across the following categories, each representing about one quarter of the sample: 15-25 years, 26-40 years, 41-59 years, and 60 years and over.

assisted or unassisted; in short a more pragmatic, aware and involved group. The oldest group, the over 60's, were least likely to have heard of assisted repair programs or to have had any repairs done, were more often uncritical of their own dwelling, complain less about anything; a more passive, less informed group. Does this passive, uncritical stance of older people mean they have better housing, or that they complain less? Indications from other sources are that the elderly generally have poorer quality housing and therefore more serious unmet needs.

The middle-aged group, the 41-59's, voiced the most concern about crime, and the reason is clear enough - - this was the age group most likely to have been victims of crime over the previous year. This group also valued people more often (34% of 41-59's) than either the youngest age group or the oldest, both of whom shared a common and low (18%) tendency to cite neighbours as an environmental asset. The youngest group in addition shared with the oldest an appreciation for central location of core area dwellings as well as an ignorance of assisted repair programs.

4) Level of Education

Although level of resident's education is apparently related to housing attitudes in a number of ways, there is at least a partial articulation factor operating here in that the lower the educational level, the less likely respondents could think of anything liked (but not disliked) about their environment. It is possible that those with less education are living in less likeable environments. It is also true, however, that the ability to articulate what is good and right about one's surroundings represents a fairly sophisticated level of critical analysis, because environmental features that are likely to impinge upon awareness are those that are wrong — i.e. disliked not those that are right, and so the latter are more difficult to verbalize.

Nevertheless the findings still suggest differences in attitudes between those with lower and those with higher formal educations. For people with lower education, the neighbours living in the area are an important factor both in liking and disliking their accommodation. Low rent or purchase price is also a more valued feature of their housing and high crime rate is a matter of concern. By contrast, those with higher education rarely mention the neighbours as a factor in their liking or disliking their housing, but stress instead its central location and safety from crime, and worry about the

condition of other houses on the street.

Education is strikingly related to awareness of assisted repair programs, with 51% of university-educated residents having heard of some or all of the programs, 39% of high-school educated residents, 20% of junior high school educated residents, 17% of grade school educated residents and none of the residents who reported no education.

The residents with high school educations, the largest group, represent in some ways a singular population. These were the most vocal about what they disliked, the not-so-silent majority. Their chief complaints were that their core area property does not increase in value as much as property in other areas of the city, that the other houses on the street were not in good condition, and that the crime rate was too high. This group also were the most active in carrying out their own, unassisted, house repairs.

5) Income

The higher the total household income, the more residents were able to or wanted to articulate attitudes, both positive and negative, toward housing. Those with higher incomes (above $15,000) like the central location and safety from crime of their neighbourhoods; they tend to dislike the condition of other houses on the street, to fear their property is not increasing in value, and to be dissatisfied with city services. Interestingly, the higher the income, the more apt people were to name low rent or purchase price as a liked feature of their accommodation. This may reflect the high income earners' propensity to talk more, but it may also be due to the proportionately smaller bite that housing costs generally take out of high income budgets than out of low income budgets.

The lower the income, the more likely were residents to cite house condition as a reason either for liking or disliking their accommodation. Middle household income groups ($10,000 - $14,999) value friends and neighbours as important plus or minus features of a neighbourhood. This income group was also most likely to do their own repairs, and the next higher group ($15,000 - $19,999) were the most likely to have heard of the assisted repair programs, a disconcerting discrepancy there.

6) Tenure

It is widely assumed that the high incidence of absentee landlords
is a major cause of deteriorated housing stock in the core, but little
support was found for this in the present survey. Differences in attitudes
toward housing and in estimation of house condition between owner-
occupiers and renters were found to be minimal or non-existent. For both
groups, house condition was of equal unimportance. There were differences
between owners and renters, but in other respects. Owners seem to have more
at stake in the neighbourhood - - they are more concerned about the condition
of other houses on the Street, about propertey values, and about the neighbours
in the area. Renters primarily want a central location in the city. Another
IUS study in 1976, limited to 145 people in the Lord Selkirk area of the core,
questioned residents on their intentions to move or remain in the neighbourhood,
and found that 32% of renters planned to move in the coming year, more than
half of whom expected the move to take them out of the neighbourhood, while
only 8% of owners planned a move.

Owners were not significantly better informed about assisted repair
programs (36%) than were renters (32%). However owners were considerably
more active than renters (47% compared to 30%) in carrying out their own
unassisted repairs.

The findings that owners and renters do not differ in their feelings
about their housing or in their estimation of its state of repair raises
several questions. Is it that housing in the core is not significantly
worse (or better) for renters than for owners? Or is it that housing is not
perceived differently, that owners and renters alike feel pessimistic or
indifferent to housing conditions? Discussion will return to these issues
in the final section.

7) Number of Years at Address

There was a curious development in this section. Perhaps the most
distinctive group to appear in any of the sub-population analyses arose here:
those people, comprising nearly 10% of the sample, who could not answer
the question of how long they had been living at their present address.
Although we do not have information specifically on why they were unable to
answer, it would appear based on the rest of the data that this is a group of

highly mobile individuals who move so frequently that they cannot
say how long they have been living at any particular address. They
represent a particularly rootless group, but one with definite opinions
which distinguish them to a high degree from the rest of the core population.
They value low rent, central location, and safety from crime, and are
unconcerned about the neighbours one way or the other, or about the condition
of other houses on the street. They are much more critical of city services
and of their own housing, and are more aware of its condition, good or bad,
than other residents in the core. They have not, for the most part, heard
of any of the assisted repair programs nor have they done their own unassisted
repairs.

Some of the data in this section tends to line up linearily, with
the 'unable-to-answer' group at one end, followed by those who have lived
at their present address 3 years or less, those who have lived there 4
to 10 years, and finally at the opposite end, the most stable group, those
who have lived at the same address for 10 or more. Thus, for example, the
most stable group are least likely to value low rent (or purchase price)in
their housing, least concerned with central location, and most concerned with
the neighbours, and with the condition of the neighbours' houses, with
the other groups falling linearily in between.

8) Household Composition[21]

Single parent families with young children seem to be a somewhat
more involved and aware group, but possibly with more serious housing problems.
They tend to value a dwelling for its neighbouring residents and closeness
to needed facilities, and are concerned about the condition of other houses
on the street. Unlike households with two parents and young children, single
parents cannot point to open play spaces and safety from crime as neighbourhood
amenities. Presumably they do not have these amenities, while two-parent

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21. The data was divided into eight categories: single adult living alone
    (128); single parent family with young (all under 18 years) children (30);
    single parent family with older children (18); two parents present with
    younger children (88); two parents with older children husband and wife, no
    children (60); two or more roommates or unrelated adults (45); and
    extended families (4).

families do. They identify serious housing repair problems more often than
do other households which may mean either that their housing is in worse
condition of that they are more attuned to problems than other prople are,
or both. Single parent families are more knowledgeable about assisted repair
programs and are more active in doing their own repairs.

In general, households without children place greater value on
central location; those with children, on friends and neighbours. Single
adults living along, especially, point out friends notably less often as a
reason for liking their accommodation. Only 16% of adults living along
cite friends as a neighbourhood amenity compared to, for example, 35% of
the two-parent-with-children households. Thses findings closely parallel
those for age, reported above.

9) Cost of Housing

Information was analyzed separately for owners and renters. Owners
of less expensive housing (valued by the owner at less than $20,000) view
as assets, their central location, their sense of safety; owners of more
expensive housing consider the house itself as the prime asset. The owners
of cheaper houses are aware of more serious repair needs in their homes, but
are much less likely (36%) to have heard of any of the assisted repair programs;
owners of expensive homes, who identify fewer needs and are thus presumably
in less need of assisted repair programs, are much more likely (60%) to have
heard of these programs. Owners of more expensive houses are also more
critical of the other houses on the street, and of city services. But
whatever the estimated value of the house, property owners at every level are
concerned about the lack of sufficient increase in value in the core area, and
express concern over undesirable neighbours. Most (62%) owners of medium-
priced houses ($20,000 - $29,999) had done some unassisted repairs over the
past year. Possibly those with lower-priced houses could not afford repairs,
and those with higher-priced houses did not need repairs. Or else neither of
these groups felt committed enough to the area to invest more money in their
homes.

Among renters, few differences in housing attitudes appeared in relation
to various rent levels. Whatever the rent paid, all tend to exhibit a general
lack of attachment and indifference to the area and its condition. The
group of renters (N=30) who pay very low rents, under $80 per month, were less

critical and more pleased with their housing than other interviewees.
Amount of rent paid is also unrelated to incidence and/or perception
of housing repair needs, with the exception that those paying a middle-
low amount ($80-100 per month) identified more serious repair needs
than those paying either more or less rent. This group are also more
dissatisfied with their house condition.

10) Neighbourhood Safety

Residents were asked several direct questions regarding their
view of their neighbourhood in terms of safety from crime. One question
asked core area residents to state how their neighbourhood compares with
others in the city — much less dangerous, a little less dangerous, about
the same, a little more dangerous, or much more dangerous. Results
suggest that people's view of the safety of their neighbourhood is a
major factor in their evaluation of their environment and that, for
those who are in fear, that is one of the single, most important features
of their lives.

Specifically, those who perceive themselves to be living in dangerous
districts, comprising 26% of the total sample, tend not to have friends
in the area, complain they have no facilities near-by, dislike their homes
and the people in the area, complain about other urban ills (noise, dirt,
traffic, etc.) as well as crime and identify more serious problems in the
state of repair of their housing. Significantly, the only positive aspect
they name is the low rent or purchase price of their housing, suggesting
that they are where they are because that is what they can afford, and
cannot move out of the area. Those living in perceived dangerous neighbourhoods
present the most consistently negative profile of any sub-group in the
analysis.

Information to locate the survey respondents geographically is
available only for about one-quarter of the sample, unfortunately. No
reference has been made to this data thus far because of the small numbers
involved, and therefore its high unreliability. However because this
one variable — how one feels about the safety of one's neighbourhood —
seems to represent a whole host of urban feelings and (dis)satisfactions,
and because the nature of the variable begs the geographical question, we
can very tentatively identify the core area neighbourhoods involved. These
were: the North End (west of Main from the CPR tracks to Church Avenue, but

more especially north of Burrows Avenue, and the southwestern area of the
core, from Portage Avenue to Notre Dame, between Balmoral and Arlington.
The people who feel they are living in dangerous neighbourhoods tend to
come from these areas and appear to have an extremely bleak outlook of
many other aspects of urban life, a predisposition which does not bode
well for urban rehabilitation prospects.

11) Discussion

The core area of Winnipeg has been steadily losing population. The
latest census figures show the decline continuing, with a further drop
of 16% from 1971 and a gain of 7% for the rest of the city. Social and
economic disparities between the core and the rest of Winnipeg continue
to grow, with the exodus apparently leaving behind an increasingly
problem ridden group.

The results of the present study point to an inherent dilemma:
the core consists, on the one hand, of those with the least resources who
are most attached to the core but least prepared to improve it; and, on
the other hand, of those with the most resources, and most able to cope,
but least inclined to do so.[22]

The situation is far from totally hopeless. There are many sources
from which Winnipeg's inner city residents derive satisfaction —
convenience, accessibility, diversity of services and facilities, social
and kinship bonds — with needs varying for different sub-groups, but
these exist within an overriding context of pessimism and passivity.
For many people the core will continue to be home. Others will leave as soon
as possible, partly because of conditions in the core, partly because of fears
and prejudices, partly because it is still the great national dream of the
majority of the younger population[23] to own a single family detached house
in the suburbs, and they will continue to pursue this dream at increasing
economic hardship, sacrificing other needs in favor of home ownership.

22. Similiar conclusions were reached in a study by Orbell and Uno, American
     Political Science Review, Vol., LXVI, June 1972, pp. 471-489.

23. A recent (1974) survey places the figure at 75% of all 17-18 year olds
     nationally.

But what of those who are more attached, whether by choice or chance, to the core? The availability of funds for rehabilitation is only one factor in the preservation of the inner city. The situation here is similiar to that of other areas, for example in England where the take-up of grants for home improvement has been so low that the government is now conducting a national study of citizens' attitudes to housing to determine exactly what it is people want from their environment, rather than "official theories of what they ought to want"[24] The overriding factor is not the availability of funds, but the will or motivation of the people and their ability to cope. There is ample evidence in the present study that the Winnipeg core area provides valued amenities to people and fulfills their needs in a variety of ways, but the problems and unfulfilled needs — substandard housing, crime, deterioration, etc. . . cannot be solved by government programs with a come-and-get-it approach. There are too many social, psychological and cultural reasons why people do not come and get it, so that the elderly, the less educated, the immigrants, the poor, and the other high needs groups continue to live in substandard conditions, unaware, uninvolved and unheard.

The people in this study want homes in neighbourhoods that are safe, convenient, friendly, and undoubtedly, economical. The core still fulfills these needs, but with problems. The preservation of the core from destruction by external pressures requires increased awareness and involvement by the residents and increased government sensitivity to the diverse values, needs and problems of the population.

HETEROGENEITY OF INNER CITY NEIGHBOURHOODS -SELECTED WINNIPEG SCENARIOS

Because a survey of the whole of the inner city area does not reflect the special character of particular neighbourhoods, this paper has attempted to produce various scenarios of different types of inner city neighbourhoods. McLemore et al describes four different types of inner city areas: declining, stable, revitalizing and areas undergoing massive redevelopment.[25] The typology used by McLemore et al is similiar to the

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24. From an article in the London Times, November 5, 1976, by D. Geddes.

25. Op. cit., McLemore et al. A more detailed description of typology can be found in Appendix 1.

classification of neighbourhoods devised by H.U.D. in its recent publication
on the dynamics of neighbourhood change. [26]   However, the former model
is more appropriate for describing types of inner city neighbourhoods in
Canadian cities and has been used to organize and refine the material
presented about Winnipeg. As with most models, the typology is somewhat
stereotyped and can only be used as an illustrative tool for describing
the heterogeneous nature of the inner city. McLemore et al warn that more
neighbourhoods will not conform exactly to the four 'ideal types' and some
areas may exhibit characteristics of two or more types. The typology
cannot, therefore, be applied too literally but can be used to aid in the
understanding of the complexity of the inner city and points out four
different patterns of change occuring in inner city areas. Examples are
included of a declining area, a revitalising area and an area undergoing
redevelopment. Each scenario has been created from information collected
directly or indirectly by an I.U.S. staff member or under the supervision
of IUS. An example of a stable area has not been written up as I.U.S.
has not made a direct study of a particular inner city area which could be
described as stable in McLemore's terms. This author however, uses North
Point Douglas as an example of this type of neighbourhood in his own study.

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26. James Mitchell . . .The Dynamics of Neighbourhood Change, H.U.D. December,
     1975.

Examples of Private Rehabilitation
of Housing - Young Street

Dilipidated Housing on Spence
Street

An Example of Incompatible Land
Use in the Area between Furby
and Langside

One Major Respect in Which
Balmoral West Deviates from
McLemore's Stereo-Type of a
Declining Area is in relation
to the Health of the Area's
Commercial Sector . . .An
Example on Notre Dame Ave.

BALMORAL WEST - A Profile of a Declining Area

The Institute of Urban Studies undertook a study of the Balmoral
West Area of Winnipeg during 1974 and 1975. The area studied is bounded
by Notre Dame to the North, Maryland to the West, Portage Avenue to the
South and Colony/Balmoral to the East. It corresponds to Statistics Canada
Census Tract 22. Data used to indicate the forces of change working in
Balmoral West included 1956, 1961, and 1971 Census material and original
survey data collected by interview.

In many respects, the area is a classical example of a declining area
in McLemore's terms. The population of Balmoral West is declining and in
terms of occupational groups, both males and females are concentrated in
job categories which have below average wages and require lower levels of
education. Although population is declining, the number of households
is increasing and there is a trend towards smaller households, an exodus of
young families from the area and a more than proportionate concentration of
young adults, singles and people over 55 years of age. The ethnic composition
of Balmoral West has changed considerably over the past decade with relative
declines in the number of people whose ancestry is from the British Isles,
Germany, the Netherlands, Scandinavia and Eastern European countries. The
number of people who are Asiatic, Italian, Portuguese and Greek have increased
in the area. Balmoral West is also attracting many ethnic groups who have
recently arrived in Canada.

The degree of transiency in Balmoral West, measured by length of
occupancy, has increased although there still remains a significant group
of people (approximately 25% [27] of the population) who have lived in the
area for more than ten years.

The number of tenant occupied dwellings in the area in relation to the
number of owner occupied dwellings has increased, more than 81%[28] being tenant
occupied in 1971. As in McLemore's stereotype, property values are
comparatively low and are increasing at a much slower rate than the metro average.
The housing stock in Balmoral West is quite old, 70% of the housing stock having
been built before 1920.[29] A significant proportion of the residents interviewed

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27. 28. 29.   . . .1971 Census.

in Balmoral West felt that the housing in the area was deteriorating. It
was also indicated that properties of absentee landlords seemed to be
deteriorating at a faster rate than those which are owner occupied,
although this is not always the case. However, some rehabilitation of
housing has been undertaken, notably by members of new immigrant groups
in the area. Other environmental deficiencies of the area include a
serious shortage of recreational space,[30] and increasing traffic volumes
which involve air and noise pollution.

One major respect in which Balmoral West deviates from McLemore's
stereotype of a declining area is in relation to the health of the area's
commercial sector. Almost half the 137 businesses located in the area
had been established there for ten years or more and between 1967 and
1974 there was no significant increase in the intention or desire of
businesses to move away from the area.[31]

One of the prime and most useful urban functions of Balmoral West
is that of meeting the critical housing needs of low income groups,
particular ethnic groups, the elderly, single people and recent immigrants
to Canada. Yet its very existence as a residential neighbourhood is
threatened by the pressures and changes described above, and others related
to its close proximity to the downtown area; the prospect of major planning
interventions such as a proposed freeway and major roadworks program; the
expansion of particular establishments which are located on the boundaries
of Balmoral West such as the University of Winnipeg, C.B.C. and Molson's
Brewery; and the continuing decline of its housing stock. What should be
the future of Balmoral West? What feasible interventions could be made to
prevent further decline? Should it be abandoned to the process of natural
change? Should its useful housing function be preserved and how?

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30. 1966 ratio of recreational acreage per 1,000 population was less than
    one acre. However, public open space standards 8 acres of space per 1,000
    population. (City of Winnipeg, Parks and Systems Standards study, 1969)

31. Downtown Economic Survey, 1967, 14.2% of businesses in area indicated
    intention to move. Commercial Survey 1974 indicated 16.7% of businesses
    located in area intended to move.

↑ Pressure for Redevelopment -
High-Rise and Single Family
Dwellings - Roslyn Road Area

FORT ROUGE - A REVITALISING
                AREA

↑ An Example of Private Rehabilitation
River Avenue

↑ Older Apartment Buildings - Wardlaw
Avenue

← Osborne Village - Commercial
Revitalisation and Infill of
New Buildings

FORT ROUGE - A Revitalizing Area

As an example of revitalizing inner city areas, we have chosen an area
of Fort Rouge, closest to the Central Business District, the triangle
bounded by the Red and Assiniboine Rivers, extending west along McMillan.
As in any attempt to fit a real-life situation to a theoretical scheme,
the description of this area as "revitalizing" implies some previous period
of deterioration, and not all of this area can be said to have undergone
deterioration. Furthermore, McLemore et al pointed out that, in more
familiar terms, revitalizing has been given the name "whitepainting" and
there is no area of Winnipeg where whitepainting is going on, at least not
on a scale comparable to that found in, for example, Toronto's Cabbagetown.
But in many important respects, developments in this area of Fort Rouge
are very like McLemore's model characteristics of a revitalising area:

- influx of upper middle-income households
- displacing low and moderate income groups
- improving physical conditions through private rehabilitation
- rapidly rising housing and land costs
- considerable pressure for redevelopment, but controlled through influential
  community organizations and zoning.
- high proportion of home owners
- maintenance of a mix of family and non-family units

The revitalization process is relatively recent, so changes are not
yet documented in census statistics. From 1951 to 1971, census data reflect
a relatively stable, perhaps modestly declining, but mostly unchanging area
of predominantly low-to-middle-income residents, with a diversity of housing
types . . .rooming houses, single detached, low-rise multiple . . . and a
diversity of population types, including higher proportions of single, elderly,
ethnic, student and renter groups; and area described in a report of the mid
1960's as "doormat".

Beginning in the mid 1960's, though, the nature of the neighbourhood
began to change with the growth of transportation facilities, new high-rise
residential construction, and expanding commerical facilities. The process
of change accelerated in the 1970's and, with its proximity to downtown,
the area has become an increasingly desirable neighbourhood for those who

want an urban lifestyle.

Informal knowledge of the area shows an increase in family and upper-middle-income households. Families with children are moving into older single detached houses, previously occupied by elderly residents, and are often carrying out extensive physical rehabilitation. Older buildings, including converted rooming houses and small apartment buildings, are being demolished and replaced by new high-rise buildings, with a corresponding decrease in the number of dwelling available to low-income groups.

The area now has the highest density of residential development in the entire city, but retains a good deal of its neighbourhood feel, though whatever remains is under heavy threat. A study of the River-Osborne area conducted by Institute Staff in 1973-74[32] reveals some of the strengths, problems and pressures operating there.

The study population was of a highly self-selected sample of 389 persons [33] who were sufficinetly interested in the area and in development of a district plan to attend a series of public meetings and workshops sponsored by a local planning group. Eighty-five percent of the sample were renters; 15% owner-occupiers. Most (77%) had no children; 11% had one child and 12% two or more children. About 10% earned over $16,000 per year in 1973, 67% earned $11,000 - $16,000 per year and 25% earned less than $11,000. Twenty percent of the owner-occupiers had lived there less than five years. The area draws from all over the city, with 20% of sample residents coming from the inner core, 31% from the suburbs, 30% from outside Winnipeg, and the remaining 20% were from Fort Rouge. Almost half (45%) the sample said they moved to or lived in the Fort Rouge area for its prime location.

The study reveals that the area is now one of great attraction, cohesion and small-scale quality, but with growing pressures for change that could either revitalise or destroy the neighbourhood. There are many sources of urban satisfaction for the people of the area . . .questionnaire responses showed residents like the shops, the character of the residential buildings, the bus service, Fort Rouge Park, the people (almost half the respondents had four of more friends in the area) the diversity of the population, the dwelling

32. East of Osborne District Planning Group Report, June 1975.

33. Of these, 266 were East of Osborne area residents and 123 were planning officials, politicians, students, and other "visitors", mostly from the West of Osborne area, interested in the whole River-Osborne district.

units themselves (size, layout, style and character), the large old trees, the river, and the scale (most - 77% - local residents walk to the shops on Osborne rather than go by car or bus and 18% walk to work). But the difficulties threaten. Many, espeically the older residents of all ages complain of the traffic and noise; many voiced dislike of the deteriorated houses and a significant proportion complained of poor maintenance in their own apartment buildings. Residents also voiced concern over artificially inflated property values caused by new, high-rise construction.

The purpose of the study was to develop recommendations into the District Plan By-Law Policy. The report generated 88 recommendations based on analysis of information obtained from the sample population. The general thrust of all the recommendations was to retain the area as a diverse, viable, usable, pleasant and small-scale urban neighbourhood, that would benefit from all the forces of revitalisation, but not be destroyed by massive re-development.

Community organizations in the area have had limited success in controlling re-zoning and redevelopment, but pressures are often irresistable. One recommendation, for example, called for abandonment of plans to widen Osborne Bridge, because widening would generate even more noise and non-local traffice in the area. The Bridge was widened anyway, the following year.[34]

Local community groups have been successful in protecting prize property from commercial development, preserving river bank land, keeping a city school operating, maintaining single-family zoning . . in discrete instances, but with housing and land costs mounting, the pressures for massive redevelopment are increasing and it is probably fair to say that so far community groups have lost more battles than they have won.

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34. The City commissioned an impact study prior to the construction of the widened bridge. In their report, the authors of the study admitted that the widening of the bridge would cause increased traffic volume in the area which "may be regarded as adversely affecting the residential character of the streets," but went on to offer vague assurances that somewhere, some other (unidentified) street in the city would benefit by having its traffic diverted into the River-Osborne area, and so overall there is no increase in harm.

The area is now in the midst of change and the outcome is
far from certain. It is clear from the River-Osborne study what
the residents want . . a lively, diverse, and livable neighbourhood,
or, as the report stated "that all uses non-compatible to the residential
area . . .shall not be allowed to further encroach into existing residential
area". What they will get is still unknown.

Older Walk-up Apartments next to
New High-Rise Office Building,
Vaughan St.

Older House Converted to Commercial
Use & Professional Offices, Carlton
St.

Holiday Towers Apartment Block &
Hotel

New High-Rise Apart. Construction
Hargrave St. (Manitoba Housing and
Renewal Corp. Project in Background)

THE SOUTH DOWNTOWN AREA - An Example of an Area Undergoing Redevelopment

As example of an inner city area which closely resembles McLemore's description of an area undergoing redevelopment is the South/Downtown or Broadway/Assiniboia area of Winnipeg.[35] The area is bounded by Graham Avenue to the North, Osborne to the West, the Assiniboine River to the South and Main Street to the East.[36]

Unlike the inner city as a whole, this area experienced a 9.1% increase in population between 1966 and 1971. It is likely that the population increase can be attributed to the construction of senior citizens' homes and high rise apartment blocks. In addition, there has been a change in population morphology i.e. a loss of family units, leaving preponderance of singles, young couples and the elderly. Synonomously, 1971 Census data showed the education level of residents of the study area is higher in all categories than the outer city, and Metro Winnipeg figures show that there is a more than proportionate rate of inter-urban migration and that there is a more than proportionate percentage of the study area workforce engaged in managerial/professional jobs.[37] These factors are strongly predicted in McLemore's typology.

Housing conditions in the area are generally fair to good (77.7%)

TABLE 21

	less than grade nine	9-13 no other training	9-13 with other training	University
Study Area	20.1%	43.1%	19.5%	17.1%
Outer City	38.0	37.1	13.2	11.8
Metro Wpg.	39.7	36.3	12.8	11.2

35. Information for this profile has been drawn from The South Downtown Winnipeg Study, Rick Bodger, Steve Demmings, Ray Gainer, Ed Romanowski and Peter Traverso. Department of City Planning, University of Manitoba, May 1976.

36. Vide Map 2.

37. Vide Tables 1 and 2.

TABLE 22   OCCUPATION

	managerial professional	clerical sales/service	transp. manuf. labour	Others
Study Area	23.6%	35.4%	26.0%	5.9%
Outer	20.2%	34.0%	33.0%	6.9%
Metro Wpg.	18.8%	33.1%	34.6%	7.2%

The housing stock is predominantly composed of apartment units (98.2% in 1971) and the form of tenure almost entirely · rental (99.4% in 1971). One bedroom units account for the most predominant type of apartment unit (45.6%) followed by the bachelor unit (39.6%) with a token representation of two bedrooms (13.6%) and three bedrooms (1.1%). The type of units are closely related to the type of population living in the area. Clearly, a family unit is seldom offered as a choice in the study area. Housing costs cover a fairly wide range depending on the type of unit, age of building and management.

In terms of land costs and uses, land values are amongst some of the highest in the city. It is the most active downtown area in terms of land purchases, proposals and present construction. In the southern part of the study area, relatively large tracts of open land represent demolition in preparation for development. At present, demand for residential land is modest, but demand within the commercial sector is high, particularly along the major arteries. It is unlikely that without municipal intervention

the area will attract more residential development, when cheaper land is available in the suburbs. Present activities represent replacement of existing structures by more intensified land use. This process is encouraged by highly flexible zoning regulations.

There are three parks and one playground located in the study area covering approximately ten acres. Like most inner city areas, the area falls well below the standard adopted by the City of Winnipeg of 10% of the gross land area in a community to be set aside as public open space, for recreation and relaxation. It is unlikely that the ratio will change under present arrangements because of the high land and building acquisition costs and competing land uses which warrant a 'better' use, in the economic sense of the word. Also, congestion on both arterial and subsidiary streets are a major problem, particularly in the northern part of the study area.

Redevelopment in the study area has produced housing with good access to the Central Business District for particular segments of the urban population - singles, young couples, other non-family households and the elderly. It has also resulted in needed commercial and office space. The process has been encouraged by flexible high density zoning and the close access of the study area to the C.B.D. However, it has also resulted in further encroachment of residential areas, high density land use and the destruction of large older single family houses (e.g. 11 Kennedy Street) which characterised the area in the past, particularly the Southern portion.

People who live in the area are concerned about traffic, poor public transportation within the area, pollution, the growth of parking lots (often being held until greater speculative gains can be achieved), new building which excludes family accommodation and includes too much badly designed high rise building which creates shadow problems for existing buildings and residents.

What development policies should be enacted by the City to encourage or direct various types of development in the area? What measures can be taken to control the escalating cost of land? Should more family accommodation be encouraged? Should some of the older, historic structures be preserved? Should the City exert more control over bad design and site location which cause problems for existing residents? How can public transportation services

for residents be improved? Or should the area be abandoned to the
vagaries of the market system? It is hoped that some of these questions
and those raised by the other scenarios described above can be discussed
and examined during the present seminar.

6. Final Reflections

The neighbourhood scenarios described above indicate that
although comprehensive planning is necessary, blanket policies cannot
be applied to the City as a whole because the neighbourhood sub-systems
in the inner city are extremely diversified. Policies should be sensitive
and finely tuned to the needs of a particular area. Policy should be
based on a careful and detailed analysis of need. For example, N.I.P. and
R.R.A.P. has worked well in North Point Douglas but it is unlikely that
it would be appropriate for Balmoral West which is characterised by a very
large proportion of renters and a high level of transiency. Rehabilitation
and conservation strategy through the vehicle of a city non-profit housing
corporation could, however, be highly effective.

This paper has attempted to briefly describe the process of change
operating in the inner city and has offered macro and micro profiles of
inner city areas. It has posed many questions about present policies being
applied in the inner city and about future policies which might be applied.
It is hoped that subsequent papers presented to this seminar will examine
the strength and weakensses of present policies and suggest innovative options
which might be used to encourage the renewal of our older neighbourhoods.

APPENDIX

The following tables present the demographic characteristics of the sample population in the survey, as well as the distribution of responses to the housing and neighbourhood questions.

TABLE NO.	TITLE
1	Age of Respondents
2	Ethnic Origin of Respondents
3	Sex of Respondents
4	Immigrant Status of Respondents
5	Marital Status of Respondents
6	Education of Respondents
7	Tenure of Respondents
8	Type of Dwelling Unit
9	Number of Years at Address
10	Household Composition
11	Persons per Household
12	Children per Household
13	Rent Paid by Respondents
14	Estimated Value of Respondent's Property
15	Household Income of Respondents
16	Sources of Housing and Neighbourhood Satisfaction
17	Sources of Housing and Neighbourhood Dissatisfaction
18	Respondents' Estimation of Dwelling Conditions
19	Number of Respondents who had heard of Assisted Repair Programs
20	Respondents' Views of Neighbourhood Crime in Comparison with Older Neighbourhoods
21	Education of South Downtown Area Residents
22	Occupation of South Downtown Area Resident
MAP 1	Inner City Boundary

TABLE 1

AGE OF RESPONDENTS

Age	Frequency No.	%		Age	Frequency No.	%		Age	Frequency No.	%
15	2	0.5		41	2	0.5		66	2	0.5
16	2	0.5		42	3	0.7		67	6	1.5
17	2	0.5		43	3	0.7		68	5	1.2
18	9	2.2		44	5	1.2		69	5	1.2
20	13	3.3		45	8	2.0		70	4	1.0
21	14	3.5		46	5	1.2		71	1	0.2
22	10	2.5		48	4	1.0		72	6	1.5
23	14	3.5		49	5	1.2		73	2	0.5
24	13	3.3		50	7	1.7		74	3	0.7
25	14	3.5		51	2	0.5		75	5	1.2
26	7	1.7		52	8	2.0		76	6	1.5
27	17	4.3		53	1	0.2		77	5	1.2
28	9	2.2		54	5	1.2		78	5	1.2
29	9	2.2		55	5	1.2		80	3	0.7
30	8	2.0		56	2	0.5		81	1	0.2
31	8	2.0		57	4	4.0		82	2	0.5
32	5	1.2		58	5	1.0		83	1	0.2
33	5	1.2		59	2	0.5		85	2	0.5
34	4	1.0		60	16	4.0		86	1	0.2
35	12	3.0		61	4	1.0		89	1	0.2
37	3	0.7		62	5	1.2		90	1	0.2
38	6	1.5		63	5	1.2		91	1	0.2
39	1	0.2		64	4	1.0		92	1	0.2
40	8	2.0		65	14	3.5		NA	5	1.2
								Total	393	100.0

TABLE 2

ETHNIC ORIGIN OF RESPONDENTS					
Ethnic Origin	Frequency		Ethnic Origin	Frequency	
	No.	%		No.	%
British	100	25.4	Portuguese	2	0.5
French	19	4.8	E. European	84	21.3
German	25	6.3	West Indies	17	4.3
Italian	14		Native Indian	20	5.0
Chinese	5		African	4	1.0
Indo-Pakistani	3		Canadian	57	14.5
Japanese	1		Other	15	3.8
Greek	6		NA	4	1.0
Scandinavian	9				
Netherlands	8		Total	393	100.0

TABLE 3

SEX OF RESPONDENTS

SEX	FREQUENCY	
	No.	%
Male	162	41.2
Female	231	58.7
TOTAL	393	100.0

TABLE 4

IMMIGRANT STATUS OF RESPONDENTS

STATUS	FREQUENCY	
	No.	%
Born in Canada	272	69.2
Immigrated more than 5 years ago	97	24.6
Immigrated 5 years ago or less	21	5.3
Not born in Canada. No other info	3	0.7
	393	100.0

TABLE 5

MARITAL STATUS OF RESPONDENTS

Marital Status	Frequency	
	No.	%
Single	123	31.2
Married	164	41.7
Separated or Divorced	44	11.1
Widowed	59	15.0
NA	3	0.7
Total	393	100.0

TABLE 6

EDUCATION OF RESPONDENTS

Education	Frequency	
	No.	%
None	5	1.2
Grades 1-6	42	10.6
Grades 7-9	102	25.9
Grades 10-13	163	41.4
1-2 Years University	47	11.9
3 or more years Univ.	32	8.1
NA	2	0.5
Total	393	100.0

TABLE 7

TENURE OF RESPONDENTS

Tenure	Frequency	
	No.	%
Own	115	29.2
Rent	275	69.9
Other	3	0.7
Total	393	100.0

TABLE 8

TYPE OF DWELLING UNIT

Type	Frequency	
	No.	%
single detached	126	32.0
duplex/triplex	47	11.9
multiple	190	48.3
rooming house	12	3.0
NA	18	4.5
TOTAL	393	100.0

TABLE 9

NUMBER OF YEARS AT ADDRESS

Number of years	Frequency	
	No.	%
3 years or less	181	46.1
4 - 10 years	88	22.4
over 10 years	98	24.9
NA	26	6.6
TOTAL	393	100.0

TABLE 10

HOUSEHOLD COMPOSITION

Composition	Frequency	
	No.	%
Single adult	128	32.5
Single adult, young children	30	7.6
Two adults, young children	88	22.3
Two adults, older children	20	5.0
Single adult, older children	18	4.5
Husband and Wife	60	15.2
Roommates	45	11.4
Extended Family	4	1.0
TOTAL	393	100.0

TABLE 11

PERSONS PER HOUSEHOLD

Numbers of Persons	Frequency	
	No.	%
1	128	32.5
2	120	30.5
3	55	13.9
4	46	11.7
5	22	5.5
6	12	3.0
7	7	1.7
8	3	0.7
Total	393	100.0

TABLE 12

CHILDREN PER HOUSEHOLD

No. of Children	Frequency	
	No.	%
None	254	64.6
1	55	13.9
2	49	12.4
3	22	5.5
4	9	2.2
5	4	1.0
Total	393	100.0

TABLE 13

RENT PAID BY RESPONDENTS

Rent/Month	Frequency	
	No.	%
Under $60	14	5.0
$60-79	18	6.5
$80-99	30	10.9
$100-119	40	14.5
$120-139	58	21.0
$140-159	49	17.8
$160-179	31	11.2
180 and over	29	10.5
NA	6	2.1
Total	275	100.0

TABLE 14

ESTIMATED VALUE OF RESPONDENT'S PROPERTY

Value	Frequency	
	No.	%
$10,000 - 19,999	11	9.5
$20,000 - 29,999	52	45.2
$30,000 - 39,999	33	28.6
$40,000 - 59,999	5	4.3
NA	14	7.8
Total	115	100.0

TABLE 15

HOUSEHOLD INCOME OF RESPONDENTS

Income/Year	Frequency	
	No.	%
Under $5,000	124	31.5
$5,000 - 9,999	114	29.0
10,000 - 14,999	85	21.6
15,000 - 19,999	24	6.1
20,000 - 29,999	9	2.2
30,000 or more	3	0.7
Total	393	100.0

TABLE 16

SOURCES OF HOUSING AND NEIGHBOURHOOD SATISFACTION

Source	Frequency	
	No.	%*
Low rent or purchase price	58	14.7
House condition or appearance	43	10.9
Close to City Centre	119	30.2
Easy access to City Centre	116	29.5
Close to facilities	139	35.3
Friends and neighbours	90	22.9
Safety from Crime	24	6.1
Quiet	27	6.8
Open spaces, greenery	16	4.0
Longevity	16	4.0
Other	14	3.5

TABLE 17

SOURCES OF HOUSING AND NEIGHBOURHOOD DISSATISFACTION

Source	Frequency	
	No.	%
House condition or appearance	47	11.9
Condition of other houses	50	12.7
Property does not increase in value	22	5.5
Poor City services	32	8.1
Crime	39	9.9
People or Neighbours	50	12.7
General Urban Conditions	33	8.3
Other	28	7.1

* of 393 respondents

TABLE 18

RESPONDENT'S ESTIMATION OF DWELLING CONDITION

Feature of Dwelling	State of Repair							
	No problem		Slight Problem		Serious Problem		No Answer	
	No.	%	No.	%	No.	%	No.	%
Roof	349	88.8	25	6.3	8	2.0	11	2.7
Exterior Walls	322	81.9	48	12.2	12	3.0	11	2.7
Doors, windows	326	82.9	43	10.9	12	3.0	12	3.0
Structure, foundation	319	81.1	52	13.2	11	2.7	11	2.7
Insulation	343	87.2	27	6.8	11	2.7	12	3.0
Interior Walls	305	77.6	62	15.7	15	3.8	11	2.7
Furnace, heating	337	85.7	34	8.6	11	2.7	11	2.7
Plumbing	347	88.2	27	6.8	7	1.7	12	3.0
Wiring	352	89.5	24	6.1	6	1.5	11	2.7
Floors	328	83.4	43	10.9	11	2.7	11	2.7
Other	292	74.3	40	10.1	9	2.2	52	13.2

TABLE 19

NUMBERS OF RESPONDENTS WHO HAD HEARD OF ASSISTED REPAIR PROGRAMS

Program	Frequency	
	No.	%
RRAP	52	13.2
WHIP	112	28.4
MCHR	51	12.9

TABLE 21

RESPONDENTS' VIEW OF NEIGHBOURHOOD CRIME

IN COMPARISON WITH OTHER NEIGHBOURHOODS

How Neighbourhood compares with others	Frequency	
	No.	%
Much less dangerous	27	6.8
A little less dangerous	86	21.8
About the same	124	31.5
A little more dangerous	78	19.8
Much more dangerous	24	6.1
Don't know	54	13.7
TOTAL	393	100.0

TABLE 21

EDUCATION OF SOUTH DOWNTOWN AREA RESIDENTS

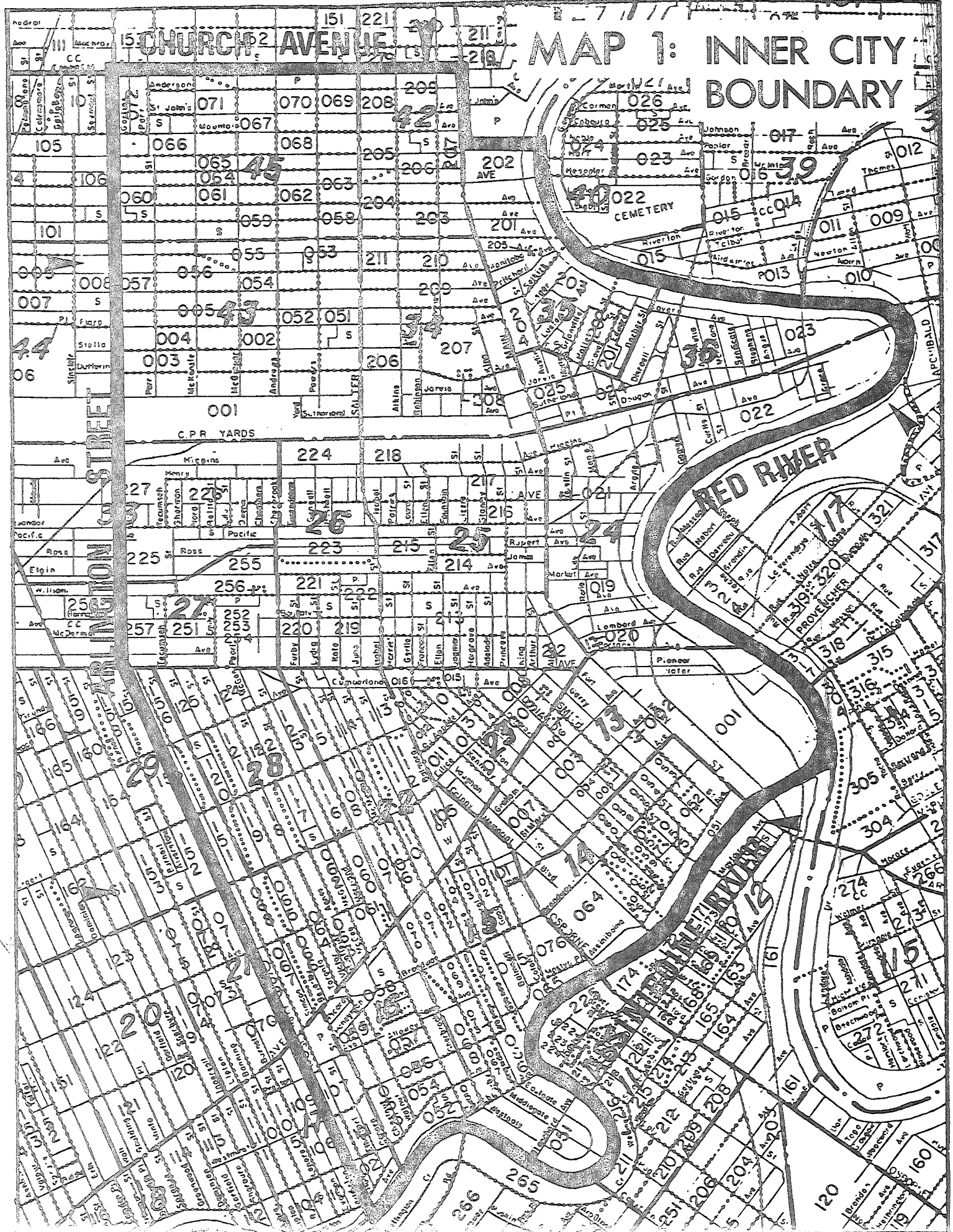|	less than grade nine	9-13 no other training	9-13 with other training	University
Study area	20.1%	43.1%	19.5%	17.1%
Outer City	38.0	47.1	13.2	11.8
Metro Winnipeg	39.7	36.3	12.8	11.2

TABLE 22

OCCUPATION OF SOUTH DOWNTOWN AREA RESIDENTS

	Managerial Professional	Clerical Sales/service	Transp. Manuf. labour	Others
Study area	23.6%	35.4%	26.0%	5.9%
Outer City	20.2	34.0	33.0	6.9
Metro Winnipeg	18.8	33.1	34.6	7.2

MAP 1: INNER CITY BOUNDARY

CHURCH AVENUE

CEMETERY

RED RIVER

C.P.R. YARDS

ARLINGTON STREET

PROVENCHER

ASSINIBOINE RIVER

ANALYSIS AND ASSESSMENT

OF

PRESENT POLICIES AND PROGRAMS

BY: Alan Whittle
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      April, 1977

INTRODUCTION

The previous paper has examined what processes are at work in our older neighbourhoods. Also, profiles of certain "types" of neighbourhoods were developed. In this paper we would like to assess various policies and programs of both the public and private sectors as to their impact on our older neighbourhoods and residential buildings. In particular, we will examine the roles of housing code enforcement, repair and upgrading programs, financing, zoning, and other urban planning processes.

In so doing, one must remember the overall framework within which housing is produced, maintained, and occupied. It is a complex web of competing factors and interests involving the national economy, the social and cultural behavioural patterns of different population groups, and most of all, the willingness or unwillingness of individuals to take responsibility for understanding the consequences of their own actions or inactions. We would like to discuss a few of these larger aspects before proceeding to our assessment.

Winnipeg city government, it is stated by some, is not - and should not be - in the housing business. Therefore, it is argued, the city does not need a carefully articulated and integrated housing policy. The implication of the issuance of a housing policy would be that city government would have some responsibility to see that goals were met. With responsibility goes power, both to improve and worsen situations, and with the wearing of the mantle of power and responsibility goes the potential to be held at fault and given blame if, for whatever reason, the goals are not met.

It is a myth that the city is not involved in housing. Many
of the factors which determine the shape and feasibility of not only new
development but also the economics, existing quality, and future viability
of the present stock are either regulated or directly operated by the city.
This cause-effect relationship means it is involved not only in positive
ways, but also in negative ways. After all, the choice to allow the status
quo to continue is just as much a decision as one to try to bring change
about. Not only does the city regulate and set many of the rules of the
game (ie. zoning, transportation, property tax system, to name just a few),
it also directly pays the housing bills of low-income people on welfare.
Furthermore, as the shortage of those types of housing which are appropriate
in size, location, price and form of tenure for the low and moderate income
persons (both families and individuals, the young and the elderly) gets
worse, overcrowding in general and the cost to the city for hotel bills will
only go up. And with the increase in dollar costs also goes the increase
in family instability and social tension, as people are forced to increase
their transiency with a corresponding loss of sense of security and stability,
especially for the school age population.

Additionally, the management of gradual change over time of land use
and housing requires a very different type of manipulation of details than
the process of creating the new from raw land. At any point in time, existing
residents have to be able to have a viable living environment. Recycling the
old requires a change of attitude of all the participants, a cultural recognition
that to continually destroy or leave behind what exists as it gets old rather
than remolding, repairing, and reshaping is, in the long run, a waste of resources,
both natural and human. As we ponder the future course of Winnipeg, perhaps
the words of the well-known environmental planner Ian McHarg[1] are appropriate.
He points out that cancer and blight are conditions where one living organism
spreads uncontrollably and overwhelms the living species in its path. He
observed that man might be considered a planetary disease, as his growing pop-
ulation and ever spreading settlement areas and their by-products increasingly
upset the ecological balance.

As modern cities go, Winnipeg is not large. Cities of 500,000 to
1,000,000 population generally are considered of medium size in the world.

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1. Speech at Antioch College, 1968.

Most such cities, however, have suburbs that make the metropolitan area's population double or triple that base figure, thereby making the real demand for urban services and levels of economic and cultural activities much higher. Winnipeg, as an amalgamated city, lacks that extra component. Also, being in a much younger stage of historical development, it does not have the degree of obsolete land use patterns, deteriorating buildings and physical infrastructure that other cities do. This means that the problems of aging buildings and declining neighbourhoods are more easily solvable. On the other hand the lack of necessity to face such problems in the past means that the management capability of the city may not be sophisticated enough to prevent a crisis before it occurs. In the present context, management capability means the total level of understanding of urban policy issues not only by public officials, but also be a citizenry which is concerned enough to force the focus of discussion to be on issues rather than rhetoric.

As a sizeable, durable commodity normally tied to a fixed location, with a corresponding set of surrounding factors that make up the neighbourhood, housing requires the accumulation of considerable economic capital to set in motion the acquisition of land, materials, and labour to produce a physical product. But as Roger Starr[2] so excellently explains in his book, Housing and the Money Market, it is the separation of the individual's present need for housing from the reasons why money is accumulated and invested in financial markets for future return that creates a classic dilemma. Housing demand and need does not necessarily create supply, just as a pool of unemployed persons in a place where many tasks need to be done does not create jobs. The elements of risk, of future expectations, and of ability to afford in one's budget that which is desired, all enter into this complex equation. Because housing development creates employment we find housing policy sometimes tuned not toward housing needs but toward overall economic stability. Because of the long term nature of the product, the investment required to built it initially, the continuing investment needed to keep it repaired, and the re-investment needed to allow the original owner to recover his equity when his needs have

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2. Roger Starr, Housing and the Money Market, (Basic Books, Inc., New York, 1975)

changed, mortgage credit becomes crucial to the future of any neighbourhood. An individual's confidence about his ability to recover his investments, whether owner occupant or landlord, is essential if continued re-investment and upkeep is to take place. All of these items go back to the foundations of human behaviour; what makes a house desirable or undesirable, what are the social functions that take place within it, and how well do the building and its environs satisfy people's expectations, both for the present and the future.

"Expectations" is a key word here. Housing problems exist for all people, but in different degrees of seriousness, based on their expectations. As another paper mentioned, the poor, because of either a different sense of what is possible or a different set of cultural values, may have a different level of expectations about their housing than the norm in the society at large. To say that all persons should have good housing does not bring it about, and to enforce policies that eliminate all substandard housing without replacing it will create conflict with the goal that people be able to afford their housing and pay for the other needs of life. Indeed, the combination of traditional expectations, the issue of affordability of ownership, and the link with employment, has brought about a high level of government funds for the Assisted Home Ownership Program, rather than re-investment and movement of young families back into existing older neighbourhoods where society has already invested financial capital and needs a re-investment of dynamic social capita — namely, people.

From a housing program standpoint, it is essential that there be an understanding of how the translation between large scale patterns and individual cases works. In other words, persons involved with both policy and implementation must have an appreciation of the linkages between macro and micro scale events and must tailor their behaviour accordingly. We must not be so focused on one small objective that we lose sight of what the implications are for the larger system. In a society that increasingly tends toward greater specialization, we need to remember the side effects of each specialized decision and ask: 1) Is this the result we really want, at whose benefit and whose cost? 2) Are there other ways of achieving the same goal with less anxiety? 3) Is the process chosen to achieve the product going to subvert the realization of the goal, no matter how desirable that goal may be?

Let us turn now, to our examination of some of the various public and private policies affecting our older neighbourhoods.

HOUSING CODE ENFORCEMENT

When creating housing code standards, it is important to make them as understandable as possible.

Enforcement procedures that minimize confusion and uncertainty on the part of owners and tenants are also important. In order for these two things to be accomplished, they must not be created in an ad hoc type way, brought about in an atmosphere of anxiety and emotionalism.

Fire safety is a motherhood type of political issue, but this initial emotion must be surmounted when designing and approving city programs and policies.

Also, the forest must be seen as well as the trees. Code enforcement and repair programs do not operate in isolation. They do need internal co-ordination, of course. But they must be co-ordinated with the other forces that also affect housing and neighbourhoods if they are not to be counter-productive. We must not place the responsibility for resolving our housing condition and housing stock problems on code enforcers for that is a task beyond their ability. Let us now see how Winnipeg is doing.

The following American critique of code enforcement contains much that is applicable to its Canadian counterparts.

> Housing inspection has been for many years the wall flower of governmental programs, obscured by the brilliance of glamorous and promising adventures in urban renewal, housing finance, and model cities. No one has been satisfied with it. It is cluttered with tiresome little details; it is manned by dull, narrow minded civil servants and second class professionals, relegated to basements and drab corners of municipal office buildings. Property owners resent the assertion of jurisdiction over private property and what they consider a free-market enterprise; tenants, when they complain, are frustrated by delays and ineffectiveness; the general public has been unable to discern any appreciable improvement in the housing stock as a result of expenditure of tax money in housing inspection; and courts, the final arbiters of the matter, accord the lowest priority to adjudicating claims founded on interminable lists of trivia.[3]

3. Schuyler Jackson, "Housing Code Inspection Subjected to Some Critical Comments for the Future," Journal of Housing, November, 1970, as quoted in "Municipal Housing Code Enforcement and Low-Income Tenants," by Chester Hartman, et. al., in Journal of the American Institute of Planners. March, 1970, p. 91.

Much emphasis has been placed on various types of housing code enforcement in Winnipeg in the last two years, covering a myriad of health, fire, repair, and occupancy standards. As the above quote illustrates, the level of hope being attached to code **enforcement** itself by the public and the politicans is not really justified by the level of results that can be gained under the best conditions; and, as the testimony at the judicial inquest proceedings of the last few weeks into the deaths from the 877 Preston Street fire reveals, Winnipeg is far from operating a code enforcement program under ideal circumstances.

How much can be reasonably expected from code enforcement, and what are the dangers in it? When will the consequences of a few "successes" be overwhelmed in the larger context by negative results which hurt the low income tenant?

Depending on the details of the code standards themselves and the manner of enforcement, housing code inspection can have a dynamic pattern of influence on real estate markets. It can be creative or destructive. To see which is likely to happen requires a careful analysis of the housing markets and the economics of the neighbourhoods and buildings involved.

Winnipeg at the present time really has two very different policy objectives for which code enforcement is being used as the mechanism of implementation. Furthermore, these two objectives overlap between the various facets of life in housing. These facets would be standards of health and cleanliness in the use of a building, including adequacy of heat and water; structural and physical adequacy, including conditions of wall, wiring, and cosmetic factors which we associate with reasonable housing, like non-peeling paint; and other considerations relating to safety, which include design characteristics of a preventative nature that only become important if a fire starts.

One policy objective - the traditional concept associated with code enforcement - is the maintenance of conditions that originally existed when a dwelling unit was built. The second policy objective represents a) a changing of standards and b) applying them retroactively to existing buildings. The latter objective is the response that has been taken in dealing with potential fires.

In the last couple of years four different by-laws have been passed specifically concerned with fire. Another comprehensive by-law has been passed for occupancy standards, the Maintenance and Occupancy By-law.[4] This is in addition to the city health code, the construction code for new buildings, the electrical code and assorted provincial fire and building codes, rent control laws and the landlord and tenant act. (Other fire requirements passed in the last fifteen years by the city were subsequently repealed, a distasteful memory still clear to a number of civil servants.)

As testimony at the 877 Preston Street fire inquest showed, codes and enforcement processes can be confusing. Each by-law essentially has a different group of city inspectors for its respective enforcement. These varied groups have three categories of higher supervision within the administrative structure: fire and licensing departments report to the Finance Commissioner; all the subsections of the building department and the health department report to the Environment Commissioner; and one by-law is enforced by the semi-independent and part time Building Commission (with staff from the Building Department). This body reports to the City Council Environment Committee.

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4. These are:
   a) By-law 1004 (passed June 25, 1975), Rooming Housing Licensing
   b) By-law 1046 (August 20, 1975), Apartment Upgrading, for fire.
   c) By-law 1322 (July 27, 1976), adopting the National Fire Code of Canada for existing buildings to replace all previous fire prevention by-laws.
   d) By-law 1484 (February, 1977) requiring fire alarm systems in all existing buildings 4 stories and over.
   e) By-law 763 (August 21, 1974), Maintenance and Occupancy, for any type of rental dwelling or apartment.

The by-laws also take different legal approaches to the problem. The rooming house by-law uses the technique of requiring a license for the user to operate, with the improvement of a smoke detector in the hallway of each floor as a pre-condition to get the license. The administration of the maintenance and occupancy by-law operates on a complaint basis from citizens, and assumes that compliance with the code should be the normal condition, as does the health code. The health code is administered on a total coverage basis in some parts of the city and on a complaint basis in others. The apartment upgrading by-law, which does not define an apartment, is one which changes the accepted standards of the past, as does the rooming house by-law; but because it takes more of a building structure modification approach to fire safety, it assumes no legal requirement to meet its standards until after a city inspector has been through a building and an order has been issued by the Building Commission. This by-law is being administered on an oldest-buildings-first basis throughout the city. The most recent by-law requires all buildings four stories and over, not just residential, to have a manual, local type, fire alarm warning system with automatic heat detectors in storage room areas within one year of the by-law's passage.

The only by-law enforced by the fire department's fire prevention inspectors is the recently adopted National Fire Code of Canada. They are not directly involved in the field enforcement of any other by-laws passed with a fire safety aspect, and, in most cases, are not involved indirectly either. (The most significant exception probably is the electrical code, enforced by a division of buildings department.)

Interestingly, the fire department feels that it can only enforce the proper maintenance of existing physical conditions or those things which were intially required by some other city agency, i.e. if fire extinquishers are voluntarily present, they must be in working order; if they were never there, it will not order their installation. To the belief of some that the National Fire Code gives the fire department the right to issue orders that involve an up-grading of standards, the response is, as stated at the Preston Street inquest, that it does not have this power.

Moreover, it is clear to persons who have been involved in the system that high level fire department officials generally do not want such responsibility and power bestowed on them if it is true that they do not have it already.

Since all these laws are recent, the same set of politicians and the same set of city officials have been involved in creating this total package. Each has been an ad hoc response to an individual situation. In other words, it is not an historical accident which has created this structure, but the intent and thought of the present personalities in the system.

To say this, however, is to try to get us to look at why people have taken these routes, and to try to show how code enforcement programs can be improved to produce fewer of the negative effects of housing stock loss and rent increases. It is to try to get us out of the unproductive process of looking for individual blame which leads to efforts at face-saving because no one wants to have responsibility for admitting a mistake. The fact of the matter is (as many of the city employees here know) that the prevalent phrase privately being used by many of the involved city employees is "cover your ass."

People are more afraid of being blamed for another fire death, for that is an immediate emotionally filled motherhood issue, than they are of creating personal hardships for many people with increased rent costs. Fear is a greater bureaucratic motivator than the pleasure of looking forward to the challenge of being part of an innovative effort improving the quality of housing while keeping the level of relocation and rent increases to a minimum. For, as mentioned earlier, the level of demolitions and closures is rapidly increasing, widening the demand/supply gap.

Major impediments to achieving better results from code enforcement are:

1. The narrow specialization of the program, without creative linkages to the rest of what motivates economic behaviour of owners and tenants in areas of poor housing;

2. The orientation toward refusing to creatively involve tenants and owners in the various inspectional process because the building inspection-enforcement process is one of paternalistic, elitest indifference to the tenant's legitimate committment to the future of

his home. There is an unconscious presumption that no tenants might
be capable of intelligently improving their homes. The bias of the
system is understood in a "street-wise way" by the tenant, who, in
adjusting his behaviour accordingly, conforms to the role model
ascribed to him.

3. The refusal by both politicians and professionals to transcend the
   artificial gap that issues are either technical or policy, as if
   there were no interplay between the two. (This situation increases
   the tendency for lack of individual initiative by career officials.)

After Winnipeg's experience several years ago with the controversy
over transportation plans for the city, it should have become clear that
virtually all so-called technical urban issues have as their basis a
broad set of assumptions about human values, activities, and choice. This
is what policy is all about. Yet we still see a sequence of discussion
on housing and fire issues where politicians assume a posture of saying
"that's a technical issue and we follow the advice of our experts" while
the so-called technical persons state that discussion of certain consequences
of their technical requirements is not permitted because "that's a policy
question."

That's exactly the position we are in with regard to what ways
we try to improve overall fire safety. On the one hand the Building
Commission, which always meets behind closed doors, states that consideration
of the effect on housing availability and cost of the apartment up-grading
by-law are beyond its discussion. On the other hand, it recommends that
the coverage of the law be extended to supersede the fire safety approach
taken by the rooming house by-law. Yet both by-laws were passed in response
to the same original question: How do we try to provide people with a
"reasonable" chance that they will not die in a fire? These two by-laws
came up with different approaches to the problem. One required changing
the physical characteristics of the public areas within a building, the
other opted for immediate installation of smoke detectors in hallways.
This was because a couple of people at that time in the bureaucracy had
a greater degree of influence over the rooming house approach than they
did over the other, and they analyzed the parameters of the problem differently
than did other people.

Furthermore, to believe that the fire requirements of our
upgrading laws represent a policy by council to achieve a defined
level of protection is to ignore what everyone privately knows.
City councilmen have a very limited understanding of 1) the details
of the requirements, 2) the theories behind fire spread and life hazard,
and 3) the associated probabilities that the strategies proposed
really will work well enough to justify their social and economic costs
of implementation. Council passed whatever various administrators suggested
because it was under pressure to act. They did not develop a reasoned
urban life-safety policy for existing buildings based on present data of
the nature of residential deaths from fire.

To place this in the long-term perspective of our age, urban
anthropologist Lisa Peattie has observed:

> Our cities are more and more publicly managed
> environments. Private actions take place within
> a generally narrowing network of public inter-
> vention, public policy, and public planning.
> One way in which we have handled this trans-
> formation has been by recasting questions of
> public policy as problems for technical solution.
> "Much of the history of social progress in the
> twentieth century," says Harvey Brooks, "can be
> described in terms of the transfer of wider and
> wider areas of public policy from politics to
> expertise." Often the problems of political
> choice have become buried in debates
> among experts over highly technical alternatives . . . .
> In a rapidly changing world of pluralistic goals,
> the casting of policy into a technical framework
> makes possible an operating consensus that is
> necessary to keep our cities running even as
> well as they do.
> But as a consequence, we have developed a set
> of bureaucratic management institutions which
> often seem impersonal and alien to human feelings.[5]

5. Lisa Peattie, "Reflections on Advocacy Planning", AIP Journal, March,
   1968, p, 80-88.

Decisions should not be left to accident via behind-the-scenes power influence of administrative civil servants with no chance of public scrutiny and understanding. In the court system we subscribe to the adversary process in the belief that an open presentation of opposing viewpoints will lead to the most informed and best decision. Yet in our process of city government we subscribe to the opposite viewpoint. For the most part we make items public only at the last minute, after whatever reasoned discussion occurred in the formative stages, and then pass by-laws unanimously the same day they are placed on the agenda. It is a) that lack of an insistence by council on a reasoned analysis of why one approach to a problem is favored over another, b) the simultaneous unwillingness of enough of council to do the prerequisite homework for questioning administrators about the weak points in their analysis (an aspect ironically which sometimes leads to frustration on the part of administrators who desire a reasoned exchange of viewpoints from the body politic),and c) the divergence between what council states is policy and what it does in its day to day decision process, that all contribute to the overall housing and urban problems we have today.

Several aspects of residential code enforcement in Winnipeg are notable:

1. Except for the small Neighbourhood Improvement Program areas, the enforcement process operates on a building-by-building basis rather than on a co-ordinated small neighbourhood or block-by-block basis in which all owners and residents are deliberately informed by the city that a concentrated program is underway. This maximizes the negative aspect of that classic quandary of the investment process in private property: if one building is improved while none of the surrounding ones are, then the investment is not reflected by a corresponding increase in the building's market value because the influence of the surrounding area predominates. Conversely, if an owner puts no money into his buildings while all his neighbours improve theirs, then his market value will increase without cost to him.

2. Most code enforcement programs can be considered to be aimed at what, for lack of a better term, we shall call a "deviant" sector of the population: those who have not conformed to what society considers to be a normal condition. Winnipeg, by imposing standards for fire safety that virtually no building built more than five years ago will meet, and by

allowing a vast backlog of deteriorating buildings to accumulate over
the years before the maintenance and occupancy code was passed, has on
paper expanded the "deviant" sector to include a major portion of our
housing stock. If almost everyone is deviant then only voluntary
compliance is feasible because the police function will be haphazard and
inequitable, unless there is a general consensus among most of those
involved a) that they want the standards to change and b) that they
understand what is being asked of them and believe it to be fair.

By keeping the inspectional staff to a minimum, the city has
exacerbated the pressure on inspectors to move as quickly as they can
from one building to the next. Personal contact with owners and tenants,
and thus the ability to establish lines of communication, knowledge and
personal trust, is minimized. This, combined with the lack of simultaneous
enforcement of the various codes during one inspector's visit means that
the feelings of risk and uncertainty about the city's future actions are
maximized in the minds of everyone concerned, both tenants and landlords.
It increases the likelihood that a building will be closed rather than
funds being used for repairs. What is needed is a co-ordinated inspection
program like that in the Neighbourhood Improvement Program.
3. Because of the pressure on the city to "do something visible"
regarding poor living conditions in buildings, there is beginning to appear
to be a misuse of the emergency powers in the Health Code. Health emergencies
are not vague. They refer directly to the possible spread of disease through
accumulated rotting garbage, raw sewage, rat bites, etc. It was because of
the immediate and overriding need to protect the public health from
contageous conditions that health inspectors were historically given the
power to order people out of a building with no notice. That is not the same
as conditions which, however upsetting, are not a true health problem; and
that includes the fact that a wood frame structure may burn quickly if it
catches fire. There are degrees of hazards. A furnace in danger of
exploding or padlocked exit doors are violations which inspectors have the
power to either order corrected on the spot or to order people who were not
responsible for the condition to leave the premises. A potential but non-
imminent condition does not confer the same power on the government to displace
the ordinary right of tenancy as quickly. Time must be given to correct
the situation, not only from respect of the owner's rights but also of

the tenant's right not to be arbitrarily displaced.

Finally, standards are not as scientific as many would like to believe:

> Traditionally, standards for the physical aspects of housing and the residential environment have been justified in terms of health, while in practice, standards applicable to housing of low-income families have been greatly influenced by middle class values held by the professional and public officials responsibly for the setting of standards . . . . Moreover, the definition of desirable housing quality - what constitutes a standard or a substandard house - is often determined less by science and knowledge and more by what society considers economically feasible, socially desirable, and politically acceptable at any time.6

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6. Robert Novick, "The Physical and Mental Health Aspects of Code Enforcement," Urban Lawyer (1971, no. 3), as quoted in "Municipal Housing Code Enforcement and Low-Income Tenants," op. cit.

REPAIR PROGRAMS

Residential code enforcement is the government's stick. The availability of private or public repair programs is the carrot. The two are not necessarily linked. People involved in the the promotion of repair programs recognize that voluntary efforts by consumers are more socially desirable than enforcement procedures, for people are then more able to satisfy the other value trade-offs involved with housing decisions - budget levels, aesthetics, location, etc. However, whereas repair programs not linked to code enforcement do not produce negative side-effects on the physical housing stock, code enforcement not linked to repair programs does. Thus, it is essential that the program become linked operationally.

Of the three publicly funded repair programs - Manitoba's Critical Home Repair Program, the non-profit but provincially supported Winnipeg Home Improvement Program and the federal Residential Rehabilitation Assistance Program - only RRAP requires that the building getting aid must meet all applicable minimum standards after work is completed. Under present federal regulations, the RRAP program, which has by far the largest amount of dollars available per unit of housing, is applicable for owner-occupied and apartment buildings within NIP areas and for buildings not in NIP areas that are owned by non-profit groups.

One of the interesting dichotomies is that code enforcement is most strongly aimed at rental properties, whereas rehabilitation assistance programs are most strongly directed toward owner-occupied single family houses. Only RRAP allows apartment owners to get aid, with the trade-off that the owner submits to supervision of his rent levels by Central Mortgage and Housing Corporation. A serious drawback is that rooming houses are not eligible for RRAP funds, yet these are precisely the kinds of units that are prevalent in some low-income areas. So, whereas the old buildings most likely to have tenants with social and economic problems are the ones that will be most focussed upon by code regulations, they are the ones which economic resources most ignore.

Apparently this stems from a belief a) that public funds should not be used to defray a cost which a landlord should pay for out of his presumed profits or b) that improved conditions will allow the landlord to raise rents, thereby hurting tenants. On the other hand, in a system which believes in private property, we are willing to give grants and loans to owners which increase the value of their property, and we also agree that there is a legitimate need for the rental apartment and roominghouse market, but we would rather have the tenants live in poorer conditions if the alternative is the possibility of some landlords getting a grant from the government of which they might not be deserving. The pejorative image associated with the slum landlord is all pervasive, applying to the entire class of landlords perhaps more strongly than it should.

As the data mentioned in an earlier presentation shows, it is important not to forget the importance of private savings and commercial home-improvement loans in addition to government funded repair programs. In this regard, it is interesting to observe that the value of National Housing Act insured home improvement loans has declined significantly over the last 15 years. Of added significance is the observation that a sense of neighbourhood is an important factor behind one's motivation to do repairs, thus adding another linkage between city government's actions in a variety of fields and overall housing conditions.

Moreover, with the reliance by municipal government on property taxes for educational and general city revenues, the long-term fiscal importance of keeping a neighbourhood in good condition with the renovation and maintenance of housing is clear. For a downward cycle of physical conditions not only causes social and physical problems which lead to greater demands for city services, it also leads to a downward assessment of property values and loss of tax base.

In this context, it is clear that our concept of code enforcement must change. Code enforcement, in the final analysis, should not be viewed as a punishment for poor conditions, either through imposing fines on owners for non-compliance or through the boarding up or demolition of buildings that could economically be repaired. Our emphasis must shift from looking at punishment to actually correcting the conditions by a

variety of means.[7] For example, the best way to link repair and enforcement
is to change the way we look at the role of code inspector, from a person
who is a mere physical inspector to one who promotes and encourages
change. He should be able to advise on availability of help for
repairs. If a building must be demolished then he should set in
motion steps to replace it with either a new building or with another
productive use of the land. To do otherwise should be viewed as a
failure by an inspector, not a success, as is all too often the case.
This, then, leads to our next major consideration: the process of urban
change.

7. Frank P. Grad, Legal Remedies for Housing Code Violations, Research Report
    14, The National Commission on Urban Problems (Washington D.C, 1968)

THE DYNAMICS OF THE CITY

Since cities rarely remain static, an understanding of the ways in which they change and the causes of these changes become vital if urban man is to shape his environment intelligently. Changes in the city proceed at an irregular rate. Particularly during periods of rapid growth, the structures created in the past and the needs of the present conflict.[8]

To this, Mitchell and Rapkin add, "Change in land use is the reflection, sometimes delayed, of more fundamental changes in what people do on the land, in the manner of their doing it, and in the means and processes they employ."[9]

In this context, Grigsby and Rosenburg identify nine themes of images of the inner city housing problem at the macro level, as contracted to their micro level analysis in which good management in housing was shown as a key variable to individual housing success. The nine themes are: the filtering process, inner-city obsolescence, spatial concentration of low-income families, low income itself, problem families, greedy investors, exploitative system, racial discrimination, and the deteriorating social fabric of inner-city neighbourhoods . . . . The special case of housing abandonment (is also) analyzed."[10]

What becomes clear is that each theory or image contains some element of validity, the degree varying in each local case. Thus, if we are to have a code enforcement program that will try to convince present owners to repair their buildings or, failing that will try to shift ownership to someone who either has the motivation or the resources, then one thing becomes evident.

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8. Ernest Fisher in "Urban Traffic, A Function of Land Use" by Robert B. Mitchell and Chester Rapkin (New York, 1954), introduction.

9. Robert B. Mitchell and Chester Rapkin, ibid.

10. William Grigsby and Louis Rosenburg, Urban Housing Policy (New Brunswick, New Jersey, 1975), p. 195.

Code enforcement cannot take place in a vacuum. The inspector in the field must be knowledgeable in the other factors motivating people - zoning and rent control regulations, availability of loans, and yes, fear of the city bureaucracy itself. (RRAP officials, for example cite the ethnic background of their particular clients as the reason the new CMHC requirement for a mortgage rather than a personal note for a repair loan over $5,000 is killing the program. They say it is necessary to understand the fear and suspicion of government which elderly former emigrants from totalitarial countries have. Those potential recipients just cannot believe that it will not eventually be a way for the government to take their house away).

What does this mean in practical terms? It means that district planners in Winnipeg's Environmental Planning Department must be involved in the code enforcement process. It means that the inspector must be able to work out with each owner what the budget alternatives are for his property, and try to show how repairs can be financed. If the inspector cannot perform this communication and counselling role well, then someone else should be available.

If a stumbling block becomes insurmountable, then someone in that neighbourhood planning process must be the facilitator to try to bring about an ownership change or have repairs done by the city itself.

Private Financial Investment

A major force in the shaping of our older neighbourhoods is that of private financial institutions. These influential institutions include such varied groups as banks, credit unions, mortgage and loan companies, insurance companies, and trust companies. Although their activities are numerous, we will concern ourselves with only two, mortgage loans and home improvement loans. Not all of the groups above are involved in the latter activity, some are perhaps limited by legislation, but they all are involved in mortgage lending.

In this section, we will concern ourselves with an analysis of the policies these institutions have regarding the activities of mortgage and home improvement loans. We will not examine how these policies are

affected by the workings of the national economy. For instance, the
questions of how much money is allocated to Winnipeg for these activities,
and by whom, are beyond the scope of this paper. This is not to say
that they are unimportant; we simply have not been able to collect
information in these areas. Let us turn our attention then to home
improvement loans.

1. Home Improvement Loans

The objective of financial institutions, as the creditor for home
improvement loans, is to get the best possible return on the dollar. As
home improvement loans are generally small, on the average less than $3,000
in 1974,[11] these loans are expensive to administer by the financial institutions.
We would expect them to favour investing in other more profitable areas.
Another factor at work is the ability of the home owner to finance himself,
particularly if the amounts are small and carried out over a number of years.
In Winnipeg, the participation of the banks and other credit agencies
in this market has waned considerably over the years. Whether this is
a demand or supply problem, perhaps complicated by rising home improvement
costs, is unknown to us. The facts [12] however are that loans peaked in
1958 and have dropped off considerably since reaching a low in 1973,
as shown below:

No. of loans	No. of units	Total loan value
1955 - 25,000	27,000	$27 million
1958 - 37,000	41,000	$40 million
1973 - 5,500	6,000	$14.5 million

Needless to say, a drastic shift has taken place. Some banks for
instance tell us that demand is low. Could it be the cost of money? Or
maybe it is the preference of banks not to deal with small loans - some
credit unions report a good business in this area.

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11. Based on confidential information supplied to I.U.S.

12. Ibid.

2. Mortgages

Mortgages are the legal assignment of property, generally real estate, to a creditor as security for a loan. Purchasing a home, with the aid of a mortgage, is often the biggest investment a person will make in his lifetime.

The financial institutions mentioned play the role of creditor in this process. Their principal objective as creditors, as with home improvement loans, is to make money. However, to ensure that they do make money, these institutions will only lend on certain types of investments. The following is an analysis of these policies.

Most lenders[13] will give mortgages on single family dwellings, and new or existing commercial and industrial properties. Mortgage types include: Conventional, NHA, High Ratio. Not all lenders, if any, will offer mortgages on all sectors of the industry or offer the full range of mortgage types. Very few, for instance, consider mobile homes or churches. Some lend on property outside of the perimeter, and some lend on properties with no or only partial basements. Not all lenders consider multiple dwellings and few are interested in absentee owner single family dwellings.

An important factor in evaluating a loan is the age of the dwelling. The majority of lenders will not lend on properties over fifty years of age. Obviously, mortgage shopping is much more difficult for those interested in buying dwellings in many of the older areas of this city. Other important factors include the minimum term available, amortization period, maximum loan amounts, interest rates and minimum equity needed. These can vary considerably from company to company.

Generally speaking, companies do not seem to divide by type, i.e. banks, credit unions, etc., in the type of loans they will consider, but rather individually. However, there are some interesting tendencies in the amount of interest they express in certain types of loans. Table 1 illustrates this point.

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13. Most information for this section comes from a questionnaire undertaken by the Mortgage Lenders Association of Manitoba, February 26, 1976.

TABLE 1

NORMAL INTEREST IN LOANS

Institution	New Single Family Detached	Existing Single Family Detached	Apartments	Commercial/ Industrial
Bank #1	75%	25%	-	-
Bank #2	30%	65%	2%	3%
Bank #3	90%	10%	-	-
Bank #4	20%	70%	5%	5%
Bank #5	50%	50%	-	-
Mortgage #1	-	20%	40%	40%
Mortgage #2	15%	20%	40%	25%
Mortgage #3	30%	20%	25%	25%
Mortgage #4	10%	75%	5%	20%
Credit Union #1	50%	50%	-	-
Credit Union #2	*	*	15%	10%
Life #1	10%	-	30%	60%
Life #2	20%	20%	25%	35%
Life #3	2%	3%	20%	75%
Life #4	55%	25%	20%	-
Life #5	30%	-	-	-
Life #6	-	10%	40%	50%
Life #7	20%	20%	30%	30%
Life #8	25%	5%	20%	20%
Trust #1	70%	15%	10%	5%
Trust #2	30%	70%	-	-
Trust #3	30%	50%	10%	10%
Trust #4	5%	80%	10%	5%
Trust #5	-	100%	-	-
Trust #6	-	100%	-	-
Trust #7	50%	50%	-	-
Trust #8	10%	70%	15%	5%

* 75% not broken down between new or existing single family detached housing.

It can be seen that banks, credit unions and trust companies are generally more interested in single family dwellings than are the others. Within this group variations remain, with individual companies differing over their involvement with new or existing dwellings, although, it should be noted, trust companies seem more likely to invest in existing dwellings than any other institutional type. Life insurance companies and mortgage firms seem to prefer apartments and commercial/industrial investments.

The impact of such policies could be significant. However, more importantly, in what parts of the city they are willing to invest in is crucial. Talks between IUS and various people associated with lending institutions, indicated some interesting patterns.

Some of the lending institutions have almost their entire portfolio in the suburbs, while others prefer the North or West Ends. One bank indicated that they try to keep out of North Point Douglas, the city's first NIP area. This is in line with suggestions that North Point Douglas and other areas of the inner city are being "red-lined". In other words, the lending institutions generally refuse to lend any money to property owners in certain parts of the city or provide fire insurance. The direct impact of such policies will only lead to the gradual or increased rate of decline and deterioration in these areas.

THE SUBURBAN DEVELOPMENT PROCESS

Implications for Older Neighbourhoods

Almost all new housing units in Winnipeg are being built in
suburban areas and this pattern is likely to continue into the foreseeable
future. The suburban development process is unlikely to change greatly
over the next decade due to the long period of time now required to
develop new housing. A 1975 study found the total process to take from
43 to 59 months in Winnipeg.[14] Of the many steps involved in development
from the initial design process, through the subdivision approval stage
and land servicing, to actual housing construction and marketing, the
most time-consuming is the complicated plan approval process. This
alone can commonly take from 18 to 24 months[15]... Apart from the inspections
and approvals required from each of the many departments and government
agencies with an interest in housing development, the proposal must
receive the approval of the local community committee, City Council,
and the Provincial Minister of Urban Affairs. Frequently a rezoning
procedure is required, as well, to change the permitted use from agri-
culture to residential use. While all of these steps are desirable,
there is no doubt that in sum they become very time consuming.

Due to climate imposed limitations on building in Winnipeg, an
unexpected delay in the approval process can disrupt servicing and
construction schedules sufficiently to prevent house construction
commencing before the onset of winter.[16] When this occurs almost all
activity must stop for several months with the result that delivery time,
holding costs, and house prices all increase.

Further lengthening of the housing delivery timetable arises from
the need to provide major regional "hard" services such as sewer, water,
and drainage in advance of the local servicing required for individual

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14. W.R. Bloxom, "The City of Winnipeg: Steps in the Land Development
    Process," (Winnipeg: Planning Secretariat of Cabinet, 1975), p. 39.
15. Ibid.
16. Ibid., p. 36

subdivisions. Although the water and sewage systems in Winnipeg apparently can accommodate new growth by extension of existing trunk services, a critical point has been reached in regard to land drainage. All readily drained lands have now been developed so that "new development must consider the future drainage needs of vast areas beyond the urbanized areas."[17] This will be both a costly and time consuming process. Three years lead time may be required before drainage services can be extended to developing areas thus enabling local servicing to commence.[18] More than $30 million in capital expenditures are required for land drainage purposes to service new development areas in Winnipeg for the five year period from 1977 to 1981. Sewer and water services planned for these areas will require an additional $16.43 million and $47.23 million, respectively. The areas to be serviced by these programs are primarily in Transcona, St. Boniface, St. Vital, Fort Garry, and North-West Winnipeg. By comparison, capital expenditures for similar services in the inner city will be largely restricted to an on-going storm-relief program of $15 million. [19] This latter is subject to the availability of funds and has a lower priority than that enjoyed by the program to service new areas.

A third major element in the suburban development process is that of land assembly. Today most of the land inside the Perimeter Highway that is likely to be developed lies in public or private land banks. Four major private development companies owned 12,878 acres in 1976 while the two public land banks operated by the Manitoba Housing and Renewal Corporation and the City of Winnipeg between them now own 7,588 acres.[20] Over the next fifteen years an average of 650 acres will be required annually for new residential development in Winnipeg.[21] This means that enough land now lies in public and private landbanks to meet new housing

17. City of Winnipeg, Five Year Capital Development Program 1977-1981, (Winnipeg: 1976), p. 61.
18. Ibid.
19. Ibid., p. 92-95
20. W.R. Bloxom, "Housing Needs and Development Potential of Existing Landbanks" (Winnipeg: A report prepared for the Leaf Rapids Corporation, June 1976), p. 7.
21. Ibid., p. 4

needs for thirty years, assuming that all of these locations meet planning requirements. Most of the public land bank is unfavourably located relative to private holdings and the probable course of future development. Consequently, public land will not be able to have much effect on the residential land market until the mid-1980's at the earliest.[22] More than $20 million has been spent on public land purchases for suburban development without much prospect of a return on the investment for several years to come.

The suburban development process is therefore long and costly but current plans for the next ten years call for almost all new housing units to be constructed in suburban fringe areas on currently undeveloped land. Some 85% of all new housing will be built in the suburbs. Family housing will continue to dominate these areas but the number of apartments built in the suburbs will almost equal the number of new single detached houses. Meanwhile in the inner city area the only new housing planned to be built in any significant numbers will be apartments (Table 1), according to Winnipeg Environmental Planning Department Projections. It is probable that many of these new apartments will be built on land that is now occupied by family housing. Undoubtedly most of the apartments will be in high-rise buildings unsuited to family living. Therefore families will be increasingly encouraged to move to suburban areas.

However, the new family housing being built in the suburbs may be priced beyond the reach of many families. The average price of a new three bedroom bungalow in Winnipeg has tripled in the last 15 years (Table 11). At an average price of over $47,000 a typical new suburban house can today only be afforded by few. While it is to be hoped that new single family housing will remain out of the reach of most families.

The costs of servicing new areas will, in part, be borne by the whole city and these costs are likely to rise substantially as large drainage projects become necessary before new areas can be developed for residential use. As the city spreads further out, transit service

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22. J. Barber, "Land Ownership in the Winnipeg Fringe Area," (Winnipeg: A brief submitted to the Winnipeg Land Prices Inquiry Commission by the Institute of Urban Studies, Jan. 31, 1977), p. 11-12.

will have to be extended to these new outlying areas at the expense of
improved service in the inner city. An alternative must be found to the
continued outward spread of the city and the increasing dependence on
the suburbs as the site of our family housing stock.

TABLE 1

Projection of New Housing Demands in Winnipeg 1975-1986

Housing Type	Suburban Areas	Inner City	Total
Single Detached	25,100	-	25,100
Single Attached	4,600	-	4,600
Townhouses	5,300	-	5,300
Apartments	24,900	10,600	35,500
Total	59,900	10.600	70,500

Source: City of Winnipeg, Five Year Capital Development Program, 1977-1981,
(Winnipeg, 1976), pp.8-9

TABLE 11

Average Prices of New 3-Bedroom Bungalows in Winnipeg: 1962-1976

Year	Average Prices
1962	$15,600
1966	18,300
1970	23,000
1973	27,100
1976	47,000+

Municipal Planning

Planning in Winnipeg is comprised of a number of components.
For instance, there is subdivision control, district planning, zoning,
and neighbourhood improvement, to name some of the more major elements.
In this section, we will concern ourselves with district planning,
zoning and neighbourhood improvement. The subdivision approval process
is dealt with elsewhere in this paper as part of the phenomenon of
urban development.

1. District Plans

Plans in general are intended as guides for development. The
Metropolitan Winnipeg General Plan was intended as one such guide.
However, it is so general that its degree of utility is likely to be
small. District Plans, in theory at least, are an attempt to give some
real guidance for development considerations. Let us see what has
happened in reality.

The most noticeable thing about District Plans in Winnipeg that
have legal force is their paucity. As a result, the impact of District
Plans on development is practically nil.

This conclusion is further reinforced if those that do exist are
examined. According to a few of the planners who use them, 1) these plans
are often too general to be of any use, 2) the most important elements of
the plan were eliminated before final approval, or 3) zoning has taken
precedence over the plan, at least in the way it has been used. What we
are being told is that District Plans, as they have been used, are virtually
ineffective and of little use in controlling development. This does not
imply that the District Plan should be abandoned. To us, the ineffectiveness
of these plans is symptomatic of a larger problem.

The problem is not a technical one. A few examples of draft District
Plans which are quite good do exist, although admittedly improvements
might be possible. Ultimately, the problem is a political one. For instance,
policies exist in this city affecting numerous facets of our daily life, if
we are prepared to use them.

Where does this leave us? In terms of the planning process, on a
rudderless ship. Planning has been jettisoned and the pragmatism of the

political process is in control. In such a void, the planning process
becomes the administration of zoning.[23]

2. Zoning

Zoning is a planning tool that was developed in order to control
development, either through encouragement or prohibition. In planning
theory at least, zoning[24] is only a tool and is supposed to implement a
plan. Others have seen zoning as a tool which would ensure adequate
air and light for the populace, resolve the spatial conflicts inherent
in the market due to Adam Smith's invisible hand, preserve property
values, or as a means by which to resolve quick profits. These are the
various justifications or theories[25] of zoning.

As we have suggested earlier, zoning is a political tool. Whatever
justification one might have, ultimately the zoning process becomes a
part of the political process. Thus, how it is used becomes of great
importance. Zoning can either protect a community from the landowner
seeking to build a highrise or it can allow a home to bask in its cold
shadow.

As observers and sometime participants in the zoning process a
number of observations might be offered. First, current zoning does little
to protect anyone. Rezonings are relatively easy to come by. More often
than not, it seems the onus is on the neighbour of a property to be rezoned,
or on the planner, to prove why a particular case should not be approved,
rather than on the owner of the subject property to justify his intentions.

Secondly, a great deal of this city's older housing stock is overzoned
for its current use. That is, many areas have been zoned for commercial,
industrial or higher density residential usage. The net effect is to
encourage the decline of these areas because of escalating property values
and future uncertainty.

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23. Gerecke, K. A. Whittle, et. al. Towards a New Canadian Zoning, University
    of Waterloo, (Waterloo, 1974).

24. Zoning is used here in its broad sense of being concerned with landuse control.

25. Gerecke, K. et. al. op. cit.

A third observation, following from the second, concerns the quantity of commercially or industrially zoned areas. In the downtown and parts of the older inner city, a greater amount of land is zoned commercial or industrial than can possibly meet supply over the next few years. In addition, developers have tended to take their proposals to other parts of the city in order to avoid the existing high land prices and to obtain the gains from a rezoning for themselves. The net effect is to encourage the decline of certain areas and to discourage to a degree, its redevelopment.

So far, we have only talked about how zoning has been used. There do exist some inherent technical problems in zoning as it is presently construed. Foremost is that aspect of zoning that encourages homogeneity of land uses.

Based on the principle that certain land uses are inherently in conflict or undesirable, zoning produces vast areas of undifferentiated usage. Suburban housing developments are perhaps the most glaring example of this. They are often viewed as sterile by their residents and outsiders because of their sameness. Also, the resulting pattern of segregated land uses requires the use of a car which makes that pattern highly inefficient in energy consumption. Additionally, many developers have perhaps rightly charged that such zoning is inflexible to innovation.

In summary, zoning can be used in a number of ways. In Winnipeg it would not be unfair to say that certain groups have probably benefitted more than have others.

3. Neighbourhood Improvement Program

NIP is a tri-level partnership of the Federal, Provincial and Municipal government that is administered by the city. NIP was created in order to improve the living conditions in neighbourhoods. More specifically, its objectives were:[26]

1) To improve those residential neighbourhoods which show evidence of need and of potential viability.

2) To improve and maintain the quality of the physical environment in the neighbourhood.

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26. Taken from "NIP Delivery Manual" C.M.H.C., 1976. Used for the National evaluation of the NIP.

(3) To improve the amenities of neighbourhoods.

(4) To improve the effect of related programs.

(5) To improve neighbourhoods in a manner which meets the aspirations of neighbourhoods, residents and the community at large.

(6) To deliver the program in an effective manner.

NIP was designed to affect the physical and institutional structures in a neighbourhood. It provided for planning, urban infrastructure, community facilities, social housing and others. It is to be used in conjunction with its sister program, the Residential Rehabilitation Assistance Program (RRAP). RRAP enables property owners to fix-up their properties through a system of loans and grants.

Perhaps the best example of NIP in Winnipeg is the North Point Douglas site. Other areas exist in the city but they are not as far along.

Through NIP, the North Point Douglas area has seen a considerable resurgence. Homes and apartments have been and continue to be repaired, streets and physical services have been upgraded, recreational and community facilities provided, and inadequate housing torn down and in many cases, new housing put in its place. Perhaps the most significant aspect of the program has been the increased awareness, concern and activity of the area's residents. Although the program is not complete, various positive effects of the program can be seen already. One must admit that some improvements have already come to the physical environment of North Point Douglas.

However, all is not roses. Some concern should be expressed over whether or not increasing values in the area will displace all or certain portions of that area's community with a newer community, mostly middle class. This is not to say that some turnover is not desirable, the question is how much and who is displaced. There is already some indication that welfare tenants may be slowly purged from apartments that are being upgraded through RRAP. Also, the area may become more attractive to absentee landlords who see purchasing a rundown home in the area and rehabilitating it through RRAP as an excellent opportunity to increase their equity cheaply.[27] The long run

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27. Percentage-wise, absentee landlords are more likely to have rundown properties than resident owners and landlords.

consequences of such activity might result in another cycle of deterioration.

In summary, one must conclude that NIP does seem to be offering
a better physical environment for residents. Possible longer term effects
may become serious, however.

As we have seen, municipal planning as practiced in Winnipeg is
diverse in its effectiveness and benefits. There are many winners and
losers and sometimes an individual may be both. Further checks must be
made on all the NIP projects, but particularly an increased awareness
must develop of how the political process affects individuals and particular
segments of the population.

Conclusions

In relative isolation, we have discussed various programs and policies,
both public and private. However, these separate programs are at work within
one urban area. They are not mutually exclusive in their effects on the
city. Together, they have several impacts on housing in this city,
particularly with respect to the quality, quantity and cost of housing.
Below, we will mention briefly what some of these impacts are.

1. Quality of Housing

Perhaps the most direct effect on housing quality comes from the repair
programs. Repairs done under these programs have significantly improved
the quality and longevity of many homes and apartments in our older neighbourhoods
and, in turn, have often sparked private rehabilitation in certain areas. Code
enforcement, particularly in the NIP areas and with regard to older apartments,
has also directly affected the quality of our older housing stock. The
combination of RRAP funds and code enforcement is particularly effective.
NIP also affects the general quality of an area.

On the other side, overzoning and rezoning have contributed to the
decline of certain neighbourhoods. Combined with the high cost of money and
disinvestment in some areas the problem is exacerbated.

2. Quantity of Housing

As we described earlier, through suburban development, some homes at generally high prices are being provided on the city's fringes. As fewer people can afford new homes, many turn to purchasing older, somewhat cheaper homes, sometimes reconverting homes occupied by tenants. Since the filtering process works very slowly or not at all, certain segments of society are getting squeezed out. At the same time, many older homes are demolished or boarded up because of code enforcement and overzoning. For many landlords, the vacant land is the only thing of value. Again, this action tends to squeeze a certain segment of society, often the working poor, young couples, the aged, the roomer and others. As was mentioned earlier, in another paper, some housing is being provided through MHRC. This housing goes mostly to senior citizens and some to families who are unable to find adequate and inexpensive housing in the private market.

The net result is this. We are producing housing for the extreme ends of society and this, combined with deteriorating housing, demolitions, and high prices, is effectively shrinking the quantity available to the rest. As a result, rent controls may become essential, public housing and other subsidies will increase and the city's welfare department will have to place more and more people in hotels for longer and longer periods of time.

3. Cost of Housing

The cost of housing is affected in many ways. Few if any of these programs tend to reduce it. For instance, we have shown earlier how land monopolies and, to certain extent, delays in planning add to the cost of new homes. More and more public housing must be built at high cost only to be filled with people who can't pay the full rents. Also, because new homes are so expensive, competition for and interest in older homes increases, leading to an inevitable increase in value. Overzoning often drastically inflates the value of a property often making it uneconomical to rent or own as a residence. Code enforcement often requires costly repairs and the repair programs increase the value of homes and apartments.

In brief, the cost of housing, as all are are aware, is increasing and both public and private actions are affecting it.

It can be seen that the pattern of housing development is unlikely to change greatly in the next five to ten years if present plans and policies are maintained. Family housing will become increasingly concentrated

in outer suburban areas to the detriment of older, inner city neighbourhoods. At the same time, new houses will be too costly for most families so that many families will be forced to live in apartments unsuited to the raising of children. Since most new housing will be developed on land now held in privatly owned landbanks, lot prices are liable to remain high, thus contributing to continued high housing prices.

In conclusion, we are having many impacts on our older neighbourhoods and our newer ones as well. Some are desirable, some not so. In many ways, it appears that the net result is destroying many and aiding a few, perhaps only for a while. Our older neighbourhoods can provide good cheap housing in the context of a good environment. However, it is necessary that we enhance and not hinder these areas. To do so, we must bridge the gap between the specialized functions of our governmental and institutional systems if we are to achieve better housing. Everyone involved in new construction of housing knows the many variables that must all be co-ordinated if a new house is to go from the idea stage to brick and mortar and then to being successfully sold. That game has been mastered by many. We now must do the same for the even more complex web of considerations involved in improving older inner-city housing and neighbourhoods. Not to do so will entail huge social and real economic costs in the future. The proportion of the population requiring public subsidy for housing in one form or another will increase, as will the degree of dependence on government institutions to manage, as well as to build and renovate, housing. The latter is not necessarily bad, if we do not do it blindly and if we are able to create the large administrative structures required while at the same time keeping them responsive to individual choice by the recipient.

THE WORK OF THE TORONTO

HOUSING CORPORATION

Michael Dennis (Director)

The following paper has been transcribed from a talk
accompanied by slides which Michael Dennis delivered at
the April Seminar organized by the Institute of Urban
Studies. The text was not specially prepared by Mr.
Dennis for this publication.

1. Formation of Toronto Housing Corporation: General Context and Factors Underlying Decision

      I want to talk first about the general context in which the City of Toronto took the decision to form a municipal non-profit corporation and the factors which caused the city to act. A major factor leading to that decision was a change in both policy and programs at the senior levels of government. The federal government had created new programs which would allow the municipality to become a direct deliverer of housing at no cost to the municipality other than its payments for staff time. Many of these were recoverable. Programs such as the non-profit housing program, the residential rehabilitation program and the land assembly program, as it was implemented, are operated by the City of Toronto at no cost to the city.

      At the same time, the province, which was having difficulty with its own public housing program, supported additional efforts by the municipalities both by providing subsidies and by amending the necessary legislation to allow municipalities to take advantage of both federal land assembly and non-profit programs. These factors, coupled with dissatisfaction with both the private and public housing produce provided the general setting under which the City of Toronto decided to act.

      The basic decision which the city took, was to become a co-ordinator of all housing produced within the city and to become responsible for the administration of all government housing programs operated within the city. It assumed responsibility in a way that the city never had before in its official plan for target amounts of new housing to be produced, for setting targets for the amount of assisted housing to be produced in the city, for the number of units to be renovated and for taking the necessary action to ensure that those targets were met.

      I should interrupt at this point briefly to make a point which I always have to make in addressing an audience outside of Toronto. The situation which I am describing is, at least in a Canadian context, peculiar to Toronto. The policy prescriptions and administrative solutions that apply there, do not necessarily apply here.

The subject of today's seminar is inner city problems. When you talk about inner city problems, I take it you are talking about a particular part of the city of Winnipeg. To some extent we view the city of Toronto as the inner city within a metropolitan area of 2.3 million, if you just take the metro boundaries, and up to 3 million, if you take the housing market. So, when I talk to you about inner city problems I consider the inner city as Toronto.

The city set a target of 4,000 new units to be produced of which half were to be assisted, assisted defined as housing which would serve families with incomes below the median. Of that assisted housing ½ of a ½ (or a ¼) were to be low income (for the bottom¼) and the second ¼ were to be moderate income. A quarter of all the housing produced was to be family housing. In order to ensure that those targets were met, the city had to carry out its role as co-ordinator. It took a direct, active role in three programs, land assembly, housing renovation and housing production.

First, it began to assemble land throughout the city on which assisted housing could be built both by the city and other assisted housing producers. To date, we have committed about $26 million for some 65 acres of land. It also established the non-profit housing corporation to take advantage of the new federal programs which allowed both acquiring and renovating existing housing, and building new housing. That was not intended over the long term to be the primary source of assisted housing. Land has also been made available to private non-profit co-operative groups and over time, if they showed the development capability. The city would prefer to see them develop more and more of the city's non-profit housing. The city should then do less and less of the new housing being produced.

The new housing built under the non-profit program is intended to serve moderate income households, using the subsidies which I think most of you are familiar with, from the federal and provincial government. And then anywhere from ¼ to ½ of the units are rent supplemented to low income households. That is one of the big gambles under the program which as far as we can see to date, is working. Council made efforts to get away from ghettos of low income housing, to provide buildings and projects in which both low and moderate income households were mixed. The city had no intention of becoming the sole or major producer of housing. However, given

the private sector's present inability or unwillingness to produce
rental housing, we are now if not the major, a significant producer of
this type of housing. At the moment the city has completed 400
new units, 800 are under construction and another 500 are going into
construction next year. There are a further 800 going into construction
by non-profit co-operative groups this year.

I said the city would prefer to see the co-ops and the non-profits
take over a larger share of the development responsibility. This in
part is a matter of philosophy, to the extent that the city believes that
if the people living in the housing can operate it, and control their
own destiny, we would all be better off and avoid the necessity for
our own housing department becoming too big and bureaucratic. We have
already had substantial growing pains in building our administrative
structure to a point that we are able to handle the 1600 units we have
got now, without looking at the 3,000 which we will have in a year and a
half.

There has, therefore, been throughout the program, substantial emphasis
on self-reliance both to get co-ops to develop and manage housing and in
terms of the City Non-Profit Housing Corporation's management policies in
connection with its own housing. It continues to establish tenant
management committees wherever possible and encourages tenant groups to
form co-ops and take over projects. The latter involves transfer by way
of lease or sale to the co-ops and, in face, allows them to operate the
projects without city involvement.

So if I could recap quickly the five key elements of the city's
housing policy. Firstly, equity and emphasis on both low and moderate
income households with, in fact, the city of Toronto being the only level
of government producing any low-income family housing in Southern Ontario.
Second, integration, the move away from the traditional public housing form
towards building projects in which there is a mix of incomes, a mix of
household types and a mix of housing forms. Third, an emphasis on
preservation, flowing from City Councils' concerns that new private housing
was being produced through the demolition and redevelopment of existing
neighbourhoods. Council put emphasis on the preservation of existing houses
as part of the preservation of existing neighbourhoods and the social
infrastructure they provide, and also to preserve historic buildings which
would otherwise have been destroyed, while at the same time providing low

income housing.

A fourth main feature of the program is innovation. It is not
a goal in itself but it is something that comes through at every turn.
Innovation both in the policies being implemented and far more so,
innovation in the administration of the program. By stacking of
various federal and provincial subsidy programs, by the constant re-
interpretation of national guidelines for housing programs which seem
to fit our situation, and to some extent by innovation in form, although
that is really the minor aspect.

Finally an emphasis on participation, ie. the involvement of people
who live in the projects in the operation and management, whether owned
by the city or a co-op, and in the development of the projects. The
establishment of neighbourhood working committees ensures their participation
in the planning of each of the projects. Although this tends to be a very
time consuming, frustrating exercise (from the administrators' perspective),
it helps to ensure that the projects do in fact proceed. In some cases it
is hard work wearing down opposition from people who say 'no assisted housing,
thank you.'

2.   The Acquisition and Renovation Program

I don't know the extent to which you have had a similar problem in
Winnipeg, but in Toronto there has been substantial concern that the
neighbourhoods immediately adjacent to the downtown, which had for twenty
or twenty-five years lost population to the suburbs, were now becoming
attractive to middle income people who were moving back in, buying up family
stock, and whitepainting or sandblasting it. Renovated houses are frequently
occupied by households without children. That stock had previously served
low income households. There was very substantial concern, particularly from
the inner ward alderman in the city and much of the program has been concerned
with coping with the problems of dislocation of low and moderate income households
in the inner city.

Three years ago we set up the housing corporation and on May 1st
the city's housing department was formed. Two weeks before the department was
formed and before staff were hired, Council had decided to buy two projects.
The first one was the Bain Avenue Apartments, a project of 260 units built

60 years ago. There were hundreds of housing standards work orders outstanding against the project. The developer decided he was not going to fix it up and operate it as a rental project. He had sold off 40 units as condominiums, subject to the approval of the provincial minister and the residents approached the city indicating that they wanted to form a co-op and asked the city to acquire and renovate the units and then to transfer the project back to them when they had reached the stage where CMHC would fund their acquisition. The target date for the transfer of the project is June 30th of this year, which will be some 2 years and 9 months after we acquired it. It is virtually completely renovated. The rents in the project are about a hundred dollars a month below market. Again, although part of that is what has been happening to the market, the market for renovated tenant units in that form, in the inner city, is quite high.

A second similar project, is Spruce Court, designed and built by the same group; a group of philanthropists, who were probably the first builders of housing for working people in the country. The Toronto housing company built this project in 1913. This is in the Don Vale part of Toronto, probably the area that has gone under the most intensive whitepainting pressure. Here the owner did not propose to renovate or sell to condominium purchasers but to operate as luxury apartments. Again the residents requested the city to acquire the project and the decision to acquire it was taken before the department was even formed.

We have a number of other projects that we have acquired. Possibly the best of them is Collegeview, in the north end of Toronto, in what is probably, if one divides the city into quadrants, the upper income end of it. We have not been able as yet to do any other assisted housing in that part of the city and so we bought this project. Renovations are done within the CMHC rehabilitation grant, generally some $2,500 to $3,00 a unit which winds up being something to bring the building up to housing standards. Another building typical of property we try to purchase where possible is right on the lake. It is a pair of six-plexes. Again the rents here are some $50 - $60 a month below market.

We have had extended discussions with Central Mortgage and Housing under the program about the characteristics they wish to see in the buildings which we purchase. It is intended primarily to be a family housing

program and wherever possible they want us to buy existing buildings
in which more than half the units are family; that is two bedrooms
plus. The problem is that the economics of development have been such
for a long time, that most apartments don't have these characteristics,
(half the units, two bedrooms plus) at least in Toronto. Most of them
are composed of two-thirds one bedroom or smaller and one-third larger.

Probably the best building that we've bought for that kind of
mix is a twenty-four unit building with two and three bedroom units
with dining rooms, which we were able to buy for$13,000 a unit. This
is probably the best price we have ever had with the city. There is a
reason for that; the operating costs are very expensive. The heating
system probably should have been replaced, but this was not done. Another
one of the scattered apartment buildings that we have bought, again
sits right on Lake Ontario in the beaches area, a fine part of the city
in which to live.

I was talking before about St. James town, 30 acres of high-rise
towers. A lot of the housing that we have bought, we bought from
developers who assembled it and intended to tear it down and re-develop after
obtaining a rezoning. A lost battle of some 7 or 8 years was fought in
south St. James town, the area south of the existing large development.
You get a sense of the low rise scale of the neighbourhood that continued
to exist there and in fact used to exist in the area to the north before
the apartments were put up. The developer was going to tear down these
houses and over another area of probably 20 or 25 acres was going to again
repeat his 30 storey towers. The City Non Profit Housing Corporation bought
those, renovated them, in this case more money having gone in. It required
probably $10 or $12 square foot for all of these houses. Three quarters
of the houses were occupied by roomers.

The rooming house stock in Toronto has been under intense pressure for
a number of reasons. One was because it was situations like this which
provided some of the inner city rooming house stock, the source being
developers assemblies which were turned over to middlemen while they were
held for redevelopment. As they stopped assembling land for redevelopment,
that source of supply dried up. A second reason was that houses like this
were being bought up by the white painters, and ceased being operated as

rooming houses and became either family housing or in some cases housed just couples. And thirdly, the city decided to crack down on sub-standard rooming houses, adopting a rooming house by-law with much improved upper-standards including the requirement that there be a resident operator in each house. A number of rooming house operators in response to that, simply decided to go out of business. Under those three pressures, the rooming house stock has been dwindling and has prompted the purchase of city homes by the City's non-profit housing corporation, to the point where it now operates about 250 rooming units. This will probably be up to the level of 350 or 400 by the end of this year. This initiative is one of the most successful parts of the program.

So far, I have described how we bought, houses at Bain Ave. and Spruce Court to avoid conversion to luxury housing and rooming houses bought from the developer who intended to demolish them, and which are now operated as rooming houses by the corporation. The third arm of the program is scattered houses. We buy scattered, semi-detached houses. They are scattered throughout the east end of Toronto. Initially we were buying them for anywhere from $31 - $33,000 dollars. We are now paying about $37,000 which is still some $7,000 or $8,000 cheaper then we can produce a new family unit in either an apartment building or a row house form. Almost all of these houses, I would say about 90% of them are rent supplemented.

Many of them are occupied by single parent families or welfare families. It is our sense that these groups are much better off scattered in existing residential neighbourhoods than they would be in a 200 unit apartment building, some of which we have built as you will see. There has been not much of a problem in the way of neighbourhood reaction. There have been a few problems where the tenants have not looked after the house. But they have not been much of a problem, nor caused negative political feedback on the program.

The show piece part of the program is historic preservation and neighbourhood preservation. For example, eleven houses at Dundas and Beverley Sts. were bought by the City from the Metropolitan Corporation. Metro had assembled them and held them for 3 years intending to demolish them and build a police station there. The city swapped a parking lot

which it had owned 3 blocks away for these houses, renovated them and they now provide 60 housing units, some of them rooms, but most of them flats ranging anywhere from 1 - 4 bedroom. I would stock that up against publicly owned housing that you will find anywhere in the continent, perhaps anywhere. Renovation cost here was some $22 a square foot, not a great deal cheaper than building new but you could not build it new with the materials and forms that are presently there; and even with the $22 - 23 a square foot cost, the rents are very substantially below market. The units are located about a 7 or 8 minute walk from the City Hall; they are immediately opposite the Art Gallery; they are 2 blocks from the new area in which China Town has developed in the city; and situated in one of the most attractive parts of the city to live.

And again, as distinct from some of the other areas in which we have built, where we are turning the area around; this is a situation where if the city had not taken this opportunity, there would be simply no way that low income people could live in that part of the city. It would just be too expensive.

A second similar project, is on Sherbourne Street. If the first project was 7 or 8 minutes walk west of City Hall, this one is 7 or 8 minutes east of City Hall. Sherbourne Street was the location of 17, 100-year-old houses which the provincial housing corporation had entered into an agreement to demolish, and to erect a 30 storey tower for Senior Citizens. Instead, the city acquired the houses and renovated them. The 17 houses have produced 74 units, which are of the high quality possible under this type of program. A third similar project, which again rescued a neighbourhood, is one known as the Hydro Block, a group of houses bought by the province initially for demolition and the construction of a hydro sub-station. That was fought off by the community in which the Minister responsible for Ontario Hydro had his riding. He then moved on to become the Minister of Housing and they convinced him to transfer the project to Ontario Housing for development as a public housing project. Ontario housing was having difficulties with the project and transferred it to us. The renovations are now completed. In both this case and the previous case, the way in which it has been possible to carry the land cost involved in the acquisition was by renovating the existing houses and refilling the land to the rear.

3. New Construction

In designing and developing our new projects, we spend as
much money as we can on landscaping and on detail. Again we buy as
big and as well developed a tree as we can find within the budget
so that a project does not look like something new and looks like it has
been there for a while.

At the start of our new construction program, the first property
to be acquired by the City was expropriated. It was the former site
of the Valleyview Dairy. It is a block from our east-west subway line.
The site was expropriated at the request of the neighbouring residents
who understandably objected to milk trucks starting up at 6 o'clock
in the morning. Their preference was for a park, but given the fact
that the area was well served by park land, they were prepared to accept
housing. We made every effort to ensure that the housing fit in with the
neighbourhood. We were not able to erect high rise towers which would
not have been appropriate and which our working committee would quite
simply not have been prepared to tolerate and for which rezoning would
have been opposed. The solution has been to build row housing at about
one times coverage, thirty-four units, a mix of ones, two's and three's
and an attempt to mix the height of the units and the form. In a location
on a subway line and fairly close to the city centre, there has been no
problem at all renting them. Three-quarters pay full recovery rent.
One-quarter are rent supplemented.

In our new construction program it is fair to say that there
are basically 3 or 4 models which we have followed and 3 or 4 sources of
land which we have been able to find to keep our program going. One is
obsolete industrial sites like the dairy mentioned above. A second one
is sites previously assembled by developers. The third type has been
publicly owned land; and a fourth has been major new neighbourhoods in which
there is a combination of all of the first three.

Another industrial site that we acquired, again at the request of
the community is a derelict foundry. The community approached us and
asked us to acquire the foundry. It had not yet deteriorated to that
extent and the owners had gone bankrupt. They were concerned that someone
else would acquire the foundry and bring it back into use. There was good
reason for their concern. The back wall of the foundry was dead up against

an existing residential street. Again this is a situation in which we had substantial neighbourhood support for the project.

The project is neither low density nor is it high-rise. It represents an attempt to do something that fits in and blends with the neighbourhood. It is an attempt, as I indicated from my earlier remarks, to do something that isn't foreign, and to create housing that in several years will look like it belongs and is an integral part of the neighbourhood. We have run a new street through the site, created a crescent on which there are 76 row housing units, 2 and 3 storeys along that crescent on both sides of it. This is the family housing component of the project and wherever possible we have put houses on streets where there will be cars, or where there will be people walking. More people will have a front door and an address. Our clear attempt is to move away from the philosophy of architects and planners of the sixties who attempted to create a suburban housing project in the middle of the city with no cars running through it, no streets and merely pedestrian walkways which make it immediately recognized as a project. We attempted to reproduce the street pattern in the neighbourhood that exists. Subject to the requirement of economics there is an 8 storey apartment building that is protected by the two storey housing from the family neighbourhood to the west and it will house primarily senior citizens.

An example of the second source of land for new housing is a developers assembly. Wherever possible and where the buildings merit same, we will restore or renovate them. In some cases, however, they simply were not worth the effort. The cost would be too high and the quality of the buildings does not warrant this kind of expensive renovation worthwhile with better quality buildings. This is an incomplete assembly put together by a developer of about 60,000 square feet in the middle of a particular block which we found suitable for new construction. The housing further up the street is low rise and then immediately around the corner a lot of white painting is taking place in the area. For those of you who are familiar with the area, it is at King and Dufferin streets in Toronto. Both of those are major thoroughfares. What we have done is put in along the residential street 10 new row housing units to replace the ones that were boarded up. At that part of the site we have not added any density but we are producing new housing because the existing housing was not worth preserving.

Stepping back from Dufferin and facing away from the major thoroughfare, bordering an interior park, is an apartment building which steps up to 6 storeys and which will house about 100 units.

Dundas-Pembrooke is the second one of these assemblies, assembled by the developer of St. James town. This is about half a mile, maybe three-quarters of a mile from St. James town. It shows the extent to which the centre of Toronto was about to be demolished if the plans had been able to proceed. Across the road on the other side of Sherbourne street are two existing 30 storey towers, which form the backdrop for a further development site. This project has involved mixing new construction with renovation of some existing buildings. We are also building 7 storeys of non-family housing opposite the thirty storey towers on Sherbourne street and then facing back on to Pembroke, four storeys of stacked family row housing, 44 units backing on to a school on the other side of the road. This project represents our effort to respect the form and scale of an existing street. In the new city projects like this one, and like the ones around the Art Gallery, up to 50% of the units are rent supplemented and the other 50% full recovery.

Another project is about a block up from the one that I have just described. This is the one with the 17 houses where the Province had an agreement with the developer to tear them down and put up a 30 storey tower. We renovated the houses on Sherbourne Street and in-filled behind it. The infill is six and seven storeys, in effect a thirty storey apartment building on its side. It is two buildings really; a hundred units in the north building and 200 units in the south building. Many of them bachelors and one bedrooms in an attempt to serve in this area the traditional older single person market who are being driven out of rooming houses.

Another of the infill projects is the Hydro Block, the one where the provincial government was going to tear the housing down for the hydro sub-station. Some houses were renovated and a five storey apartment building, now under construction, will be completed in the fall of this year. Another example of one of our infill projects is two single family detached houses. We don't find many sites like this. Wherever possible we enjoy this type of infill even though it takes as much staff time as a project ten times as big. We bought the two houses,

and renovated them. They are each a single family house and each one had a double lot. We then infilled with two duplexes. The sum total was 6 units. It took a tremendous amount of staff to do it but again this project is in a street that is being white painted and moving more into middle income hands. Because of this project, we were able to produce some reasonably priced houses in that area.

The third source of land for housing is publicly owned land. One was a parking lot at Yonge - St. Claire. Across the street were 35 to 40 year old houses that sell in the $85 - $90,000 range. Generally an upper income area, with good shopping, sitting on a subway line and a major traffic artery. Except for parking lots such as this, we have been totally unable to find, or afford to pay for, land for housing in that area. We have done a deal with the parking authority of Toronto under which we acquire the land and the cost to us of acquiring it is putting the parking in two levels below grade. We propose a mixture of housing, commercial office space and 15,000 square feet of retail space for the site. The retail, which is not our primary business, will carry, given the area and the amount of shopping traffic in the area, half of our land costs, if we can convince CMHC to fund it. It will provide 108 units of very good, very affordable housing in north Toronto.

We have had substantial opposition to this project although we went through an entire working committee process and managed to convince a task force working on a part 2 official plan for the area to support the project. We have not been able to convince the people across the road. Some of them own the houses speculatively and they are opposing us at the Ontario Municipal Board. They are opposing us on the basis of traffic and parking and a few of them honestly on the basis of 'we do not need assisted housing in our neighbourhood'. We are hopeful of getting a hearing date shortly and of being able to proceed with the project in the fall.

Our second parking lot is a joint venture. This one, again on the Yonge Street subway line about a mile north, two blocks from Yonge and Eglington for those of you who know Toronto, is in an area in which there are a number of high-rise buildings. In this case the parking authority had received council approval for a 500 car garage at a cost of some $2 million dollars. The community wanted the garage improved.

They wanted changes in design. They wanted a walkway to the garage
site and a park, and approached us and asked us if we would joint
venture a housing project with the parking authority, which would
achieve those objectives. What we intend for the site is family
housing, and then on top of the garage, ten storeys of apartments which
again will be primarily for seniors. We put a park on the deck of the
garage and a walkway to the project. That project is past the tendering
stage, the contractors have been chosen and construction will start
in two weeks. A last project using publicly owned land is a small 50 unit
which we are building in Metro Toronto on subway lands. In effect it
was land that was left over when Metro expropriated lands for the
subway along Bloor Street.

Most of those projects that I have described were on sites of one
to two acres, small neighbourhood infills using existing community. The
two projects I will next describe are not. They are major new neighbourhoods.
One is just in the planning stage, 20 acres assembled, almost dead
centre in the city of Toronto at Christie and Davenport Streets. The site
is a ten acre steel plant which is moving out. We bought the plant. It
backs again right on to existing residential streets. Immediately adjacent,
there is ten acres of land owned by the City, Metro and the Province and
operated as health labs and as portables for a separate school. The
project is in the planning stage and we hope to be in a position to start
construction in about a year or year and a half.

The first of our new neighbourhoods is St. Lawrence. It is the
site of the original town of York from which the city of Toronto grew.
The area is a mile long by anywhere from 600 to 1200 feet deep. It's
foot is at Yonge Street which is the centre of the city, the main subway
line and the railway station. We decided to make this a housing project
because of the uses of the site and because half the land was publicly
owned. All of the land on the site was being used previously for parking
and transportation uses both at the beginning and the end of the life
cycle of the vehicle and for warehousing. We hope construction will be under
way by the fall of this year. The project was however, slow to get to the
point where construction could be started. I have explained that the parking
lots were on publicly owned land, a public resource. All we had to do was
assemble the rest of the land some of which we have done by negotiation

and some by expropriation. That was fairly easy. We thought it would also
be easy to convince public agencies to move, when all they were doing
was parking cars, or buses or whatever. The city agencies have
co-operated like gentlemen. The other agencies have been very diffoult.
It took two years of fairly strong arm twisting to get them to agree
to sell. However, at the end of the day the project had obtained
sufficient momentum that they simply decided to sell.

The St. Lawrence area has undergone very substantial renovations
in the last 10 years. It is an area where if we had not made our decision
to acquire the land some two or three years ago and begin acquisition
at the time, we simply could not have afforded it today. Some indication
of the kind of improvements and upgrading of the area that is going on
are an old firehall that operates as a theatre, row-housing that has
been renovated and is rented commercially as offices. The area also
contains historic buildings not yet renovated, another firehall operated
as a theatre, and the St. Lawrence market immediately adjacent to the
site. Our second plan for the site which calls for some 2500 units of
housing, 9 acres of park running in a strip up the middle and which repeats
the lessons that we have learned from the smaller projects that we have
done, no super blocks, cars running through the site, streets running
through the site, apartment buildings facing on the park and on the major
streets, apartment buildings acting as buffers for the family housing.
The first phase of the project would not justify a major school and
so what we are doing (to the best of my knowledge again for the first time
in the country) is putting a school, or to be more precise two schools in the
bottom two floors of the first apartment building to be built, both public,
and separately approved by both the school boards. We are fairly confident
that support will be gained from the Provincial Ministry of Education.
We are not yet sure who will own and operate the gymnasium separating the
two schools. Maybe we will have to do that. We are attempting to use
materials and forms which bring to the mind of the people who will live
there, of who we will try to convince to live there, the feel of St.
Lawrence and the Old City of York. What we are trying to do in the detailing
of the architecture is not to reproduce the old detailing but do something
which picks up that same kind of feeling, that does not look modern but fits
in with all of those renovated buildings.

<u>Assessment and Evaluation of the</u>
<u>NIP and RRAP Programs</u>

Some Brief Comments
By <u>Nils Larsson</u>

Central Mortgage and Housing Corporation, Ottawa

Nils Larsson

I've sort of a grab-bag of jottings, most of which should be modified on the basis of what we've heard this morning. One of the things that's come through to me, both in the evaluation of NIP, and from what was said this morning, is that we've really suffered in the past from a kind of categorical approach, both in our definition of urban problems and in our programmatic solutions to them. For example, when we refer to "municipalities", we place Toronto in the same category as Wakaw, Saskatchewan. It's just not feasible to make that kind of statement. It's not even feasible to say that Toronto is like Winnipeg. There are different capacities, different skills, different needs, in each of these places, and NIP was an attempt to reflect these differing conditions - an attempt which hasn't quite made it yet. It is, I think, a step in the right direction, because it moves away from the narrow single-use programs of the past.

Although NIP was meant to be flexible and to enable municipalities to do a variety of things within it, we only went halfway in the program designs. We didn't specify the kind of products that should come out of NIP except eligible types of categories and we didn't specify the process very much. We talked about citizen participation and it was very much an undefined and soft kind of message. The same kind of loose approach was used in the NIP approach to housing code enforcement and program co-ordination objectives in the program. So these NIP features are really permissive, objectives which can potentially be taken up where desired, but not mandatory.

Where NIP is taken up by a municipality like Toronto or as in the case here, in north Point Douglas by Winnipeg, there tends to be an approach to NIP which is in accord with the objectives and there is the staff to carry it out. In this kind of situation the flexibility of the program can be a contributing factor in making the program a great success. But when it is applied to municipalities (especially smaller ones) where you haven't had the philosophical ground work done, where the staff perhaps aren't aware of all the things that can be done, then very few elements get picked up. This tends to result in many of the permissive features being ignored, and the wide scope of the program being cut down into a per capital works program.

One of the areas where we failed was in not providing enough
guidance which could help the municipalities to realize what the full
potential of the program really was. We just assumed that the skills
and the experience were there to take it up in all its ramifications.
Now its rather interesting that I've asked several people at the
corporation what the original intent of NIP was and I've received
varying answers. I only came into the program two years ago and I had
always supposed that it was mainly aimed at urban areas, and when I
say urban I mean in the order of Winnipeg and perhaps down to 100,000
and 50,000. However, one way or another when the legislation was passed,
it was open to all sizes of municipalities with the result that we have
many, and an increasing number of municipalities with populations in the
order of 1,000 to 5,000 using NIP.

This leads to several problems. It means that the intent of the
program as it was conceived for urban neighbourhood improvement is
somewhat irrelevant. It must be realized however, that these small town
needs are real and pressing, and the reason NIP was used is that it is
the only program which comes close to meeting these genuine needs. So
I think one of the things we're going to have to deal with in the
recommendations is to achieve a better balance between adequate flexibility
and the specification of goals, with different balance points depending
on the urban context.

Our objectives are to a certain extent being achieved in some NIP
areas, as for example in North Point Douglas. In other areas our goals
are incompatible or, let's say, irrelevant to local objectives which may
involve the need to carry out repairs to its hockey rink or something like
that. We have to come up with some way which allows for flexibility but
still allows us to achieve some goals. I think the only way to suit goals
to the variety of needs we have across the country is to decentralize that
goal setting mechanism. But goals and objectives must be more clearly defined
than is the case at the moment.

The question then is how do we do this? We can either hand over funds
in the form of block grants, something which has not been acceptable so far,
and I really don't know what the feeling about it is at the federal political
level right now. The other way is to establish program goals more clearly,
by the municipality establishing a strategy for neighbourhood improvement
in the case of big cities, and the province evolving a strategy for municipal

improvement in the case of small communities. Perhaps the process could include CMHC and the province in forming a team to help establish those strategies. That way we might achieve flexibility and still reflect federal interests and provincial interests in deciding what the objective should be.

One of the problems that has come about through the traditional categorical program approach (even though NIP is an attempt to include several things within the scope of its program) leaving unsolved the problem of how to knit this together at the local level. Toronto can do it with their big staff and perhaps Winnipeg can do it, but even a city like Winnipeg or Ottawa will have problems doing it, and mid-size or small communities will certainly have difficulty in achieving it.

<u>Relections on Canadian Housing</u>
<u>Policy since the 1973 Amendments</u>
<u>to the National Housing Act</u>

<u>Jeffrey Patterson</u>

Director of Research Social Planning Council of Toronto

(formerly Housing Program Director, Canadian Council for Social Development)

I was asked to comment on several approaches to neighbourhood renewal from the housing point of view, having recently directed a project in which the Canadian Council of Social Development attempted to assess what had happened to the nation's housing programs in three to 3½ years since major amendments were made to the National Housing Act in 1973. In addition, I think I'd like to comment in a general way on some of the approaches discussed here today, especially on Dr. Axworthy's paper, even though he hasn't given it yet.

First of all, I would certainly agree with the assertion that a lot of what we've done, and many of the policies and programs we've undertaken to meet the problem, have proven inadequate; in a great many instances they've proven counter productive as well. I think there are several reasons for this. One of them, the area approach and the limitations of area designations, was provided this morning, and I think several speakers and several of you have commented on the limitations of that approach. My view is that this approach, if you look at it historically, in terms of the urban renewal program that we had in Canada and the present Neighbourhood Improvement Program and if you look outside Canada to Great Britain and to the United States, those programs were deliberately designed to limit the expenditure of government funds. They were initiated immediately after World War II when government perceived it did not have the funds to undertake the universalistic programs that reform minded citizens were demanding as part of post-war reconstruction efforts. If one looks back to the Beveridge report in the U.K., there is a socio-democratic utopia full of universal social welfare programs envisioned for the future. The post-war Atlee government was not able to undertake the necessary reorganization of the British state. Therefore, programs requiring area designations were invented. Their purpose was to limit government expenditures and responsibility. If one examines the Neighbourhood Improvement Program in Canada right now, if one examines urban renewal in the United States, or programs that have succeeded it, some of the newer rehabilitation efforts, we'll find that they too are designed specifically to limit expenditures.

In the case of NIP, as most of you are aware, it was tied in to the National Housing Act, to Residential Rehabilitation Assistance. The Act says that a condition for receipt of Residential Rehabilitation Assistance is designation as a Neighbourhood Improvement Area. Rehabilitation assistance can be applied in other areas only with an Order-In-Council. Any time an act says "approved by Order-In-Council" you know that considerable control is going to be exercised. There were, in fact, very good reasons why the Residential Rehabilitation Assistance Program could not be applied universally across the country 3½ years ago. We didn't have a rehabilitation industry. We didn't know what the demand for it would be; we didn't know what it's impact would be. Would it be an agent which would encourage the phenomenon that we know in Toronto as white painting? - or would it be something which would help those who needed it, those low-income people who required the assistance? We didn't know answers to these questions and so perhaps you could say there was an argument or rationale for a limited program which applied in very small parts of the country.

However, if you look at the 3½ years that have intervened since the NHA was amended one wonders why nothing has been done by way of evaluating the program with a view towards its becoming more accessible to low and moderate income Canadians in the future. This would be natural to a government truly interested in improving the Canadian housing stock, or the housing of those unable to maintain it without assistance. Very little has been done in this respect. The Residential Rehabilitation Assistance Program has been limited almost entirely to areas designated as Neighbourhood Improvement areas.

There has even been a tightening up over the past 3½ years of the definition of a Neighbourhood Improvement area. Very tight expenditure control has been exercised. There was some resistance on the part of the federal government to open up even the NIP program. Areas which qualified for NIP in the first year of the NIP program such as Kitsalano in Vancouver, Inglewood-Ramsay in Calgary, and a few others, which were very large neighbourhoods, for which an area treatment was perhaps appropriate, would not now qualify under the NIP guidelines. One must spend at least $100,

preferably $250, per capita on improvements in the physical environment; that is the environment outside of the actual home. Areas like that would not now qualify. They qualified in the first year of the program simply because the governments were interested in getting the program started, were interested in getting areas designated. In addition, those municipalities in which those neighbourhoods were designated were quite anxious that those be the areas and they weren't about to choose any others. Those were also the areas in which there had been a great deal of citizen activity to bring about an end to the old style of urban renewal. There was no way that applications for such areas could be turned down. I'll just stress again that the NIP as we know it now in this country is essentially a way of limiting government expenditures for residential rehabilitation. It amounts to a negative committment to the idea of residential rehabilitation in many respects.

Another thing I would question is whether there is anything new in terms of inner city deterioration. Many people at this conference have discussed the fact that a succession of generations have moved from the inner city, leaving it to be occupied by those people who are least well off, by those who are the most handicapped socially and economically. I'm not sure if that's any more true now than it was in the past. Some of the human ecology stuff where we started first to talk about grey zones, transition areas, and so forth, originated in the 1920's with the American human ecologists. There is very little that is new in this respect. Nobody has undertaken an assessment to tell us whether or not the relative conditions in the areas that we are now calling the inner city are any different relative than they were in the past, whether they are any better or any worse. I don't know myself. I can't provide an answer to that. We do know there are more older folk now than there used to be. We do know that youth are more carefree, freer to leave home earlier than they used to be. Some social changes have taken place in recent years. These, of course, have had a major impact on the inner city, but I suspect that there are changes in magnitude, not in the basic nature of the inner city.

Another complaint that I have against area designations are their potential effect on land markets. The designations of areas in many parts of this country, tend to change the relative position of that area vis-a-vis other areas in that particular city. The result is that if there is going

to be transition in any area, the one you designated is bound to be it.
If the objective of the designation was to preserve the area and make it a
viable one for those of low-income, then you may in fact obtain the
reverse of that. Now in some cases that could be good. In the Cabbage
town area of Toronto for instance, designation and the attention which we
have paid to that area over the years has resulted in a fantastic increase
in property values. The result of that is that the people who live in
these low income units, shacks which Michael Dennis showed you this
morning, could capitalize on the increased land values which many of them
did, and buy nicer suburban houses. They could never have dreamt of nice
suburban houses before Cabbage town received the attention we've given it.
In that respect many are perhaps much better off, although renters in
Cabbage town have definitely been losers. However, some surveys by socio-
logists indicate that while families may be better off materially, the
fact that they've moved away from those areas into areas in which the
neighbourhood is less supportive has meant a lot more unhappiness in these
families. When these families move to Scarborough or Etobicoke which are
other boroughs of Toronto, their needs aren't so well looked after.

When Dennis and Fish wrote Programs in Search of a Policy in 1972,
(the only written result of the work of a CMHC task force on low-income housing)
they argued in favour of a universal residential rehabilitation assistance
program. The size of program they were envisaging was $2\frac{1}{2}$ times even the new
high level of funding which we will see in the Residential Rehabilitation
Assistance Program at the federal level in the coming year.

There were a number of things that I think were overlooked in this
conference and I was very happy to see Dr. Sternlieb take note of them
yesterday. We are in need in this country of some universal programs to bring
about changes in the lives of the people who live in what we call the inner
city. The kind of programs that are required may not be directly related to
housing, although I won't go as far as some people and say that we don't have
a housing problem but an income problem. We have been particularly inept at
redistributing income in this country and I would not for a moment suggest that
we should just give up and rely on that approach entirely. I think the creation
of new employment opportunities are the area in which we have the worst
performance. Our inner city programs might have had more effective results
if they had been integrated with programs in other areas. The Manpower programs
that the federal government have are one example. There is no co-ordination

whatsoever at the federal level, and the Ministry of State for Urban Affairs is a total write-off when it comes to co-ordination. Maybe the federal level is the wrong level of government for initiating programs of this nature. Those of us in housing have been focusing attention on the federal government ever since the first Dominion Housing Act in 1935, but so far we have reaped very few benefits except for the Section I mortgage instrument which has perhaps been a very good innovation in Canada and one of the truly genuine innovations that have occured in housing policy in this country. There has been a renewed emphasis on that approach under the assisted home ownership programs. Nevertheless, I do not think we will get very far on that route. I have been waiting for changes for a long time, and it is for this reason that I think, more than a lot of people, that I would not give up hope for a reform of municipal institutions because I think that is where it has to start.

We have been talking about, especially in Winnipeg, the under-investment in social infrastructure, and physical infrastructure in the inner city. If that is going to change, the only way it's going to change is to change the values of the City Council of Winnipeg. There are a great many respects in which that manifests itself. It is not only where the City of Winnipeg is going to invest its funds, it covers land use policy as well. It is the municipal government which plans the infrastructure investments. It is interesting that one report which Michael Dennis did not mention in terms of the City of Toronto approach to their problems, is that about a year ago they had a team of consultants based at the University of Toronto undertake a study to tell the City Council of Toronto, what they should do by way of their land policy. The consultants were sceptical about what could be done. Many of the problems in Toronto come from the fact that downtown Toronto is such a desirable place to build office buildings and therefore, that living near downtown Toronto on the part of the people who work in those office buildings is extremely desirable. That is why for 15 years there was no family housing built in the city of Toronto itself, which encompasses an area of about 35 square miles. We can not do very much, because the land use decisions which would change that fact are made outside city boundaries. They are made by the Metropolitan Council.

Of course in the case of Winnipeg you only have one council to worry
about and that may be both a handicap and an advantage. But this report
to the City Council said it is Metro Council which you have to influence.
It is only if the outer boroughs, Scarborough, North York, Etobicoke,
become desirable places to develop intense land uses that the pressure
will come off the city for the changes that are occuring inside the
city. So I do not know whether the consultants were worthwhile or not,
but they told the city they couldn't do anything, except what they were
doing, which is to try and preserve a few acres here and there for continued
residence on the part of moderate income families which were increasingly
being pushed out of the city of Toronto making its schools obsolete etc.

In this respect, reform of the Canadian Governmental finance structure
deserves more attention. The reform of municipal finances are a long-term
proposition. Another area that we have neglected here is our taxation
policies and the fact that they encourage under maintenance in apartment
buildings. They encourage what I would call the excess turnover of the
ownership of apartment buildings. The Canadian taxation provisions even
though they have been improved, are still about the most perverse (if you
are looking at the long-term maintenance of housing stock) anywhere in
the world and even with the changes, the tax advantages, the tax break or
tax loopholes are where most landlords obtain any profits they do make on
housing. It is certainly not made on the operating side, and anybody who has
looked at the economics of rental housing can verify that there is no money
made today on the operating side and that is of course one of the reasons we
have a shortage of rental housing right now. I would suggest in terms of the
perverse effect of this taxation policy that perhaps it is getting worse. I
would also stress that those taxation policies have made it desirable to
develop our downtown area as intensely as they are developing and to redevelop.
There is a tremendous advantage if you can tear down a structure which exists
on a site and write it off immediately, a tremendous taxation advantage. And
of course we have talked a lot about the hoarding of land. I think it is for
these reasons that I would question the extent of our focus on National Housing
Act programs. A great many reforms are required.

CMHC still acts like a bank, still invests like a bank, and their
approach is almost the same as any banker. It's also for this reason that
I'll emphasize the importance of reforming of local institutions. In
terms of the formation of the City of Toronto Non-profit Housing Corporation,

the only way that occured was through local pressure, to a change in local
government, which was in itself a reaction to the 15 years of more or less
developer rule which occured in the City of Toronto prior to a change of
government in 1972, and the election of Mayor Crombie and what was
supposedly a reform council.

Having said some of these things I'll just come down to some of the
housing programs as I see them. I've said that NIP as far as I can see,
especially given the level of funding which goes into it, is primarily
a means of rationing expenditures for residential rehabilitation assistance.

With respect to the Residential Rehabilitation Assistance Program
itself there are many limitations. A program that is probably more worthwhile
emulating, both on the part of this province and even on the part of the
federal government, is what we call the Ontario Housing Renewal Program.
Once they are distributed, the funds are completely in the hands of the
municipalities. The province limits its control to regulations on grants,
interest-rates, and so forth. The provincial government is not involved
once the funds are disbursed. It's a revolving fund in which the municipalities
are supposed to over time recoup, through loan repayments, those funds which
are dispersed. I should also stress that the grant provisions are much more
generous than the federal program. This is one of the reasons that there
are only five RRAP loans in the whole City of Toronto. Most public
rehabilitation assistance takes place under OHRP. OHRP also is available
in small municipalities and it is available in every municipality in Ontario
that applies for the program and meets certain basic eligibility criteria.

My feeling about RRAP is that it has been a very good program for the
elderly homeowner. Pensioners have benefited quite well from that program
and the houses which were required to be fixed up have been fixed up. When
those people pass on in five or ten years, that housing stock will be in
better condition than it was before the RRAP program started; therefore
the program has been good in at least one respect. However, the program has
not been one which could be used to any great extent by moderate income families
in the inner city. That is one reason why certainly in the cities with the
highest pressures on the land prices the program is simply not applicable and
not being used at all.

Although I should stress that there have been other Ontario cities that have used the RRAP program, the RRAP program has not been very good in the tenant situation. Where it has been used (the only impact study which I have seen which was for the city of Montreal) the rents have increased significantly. In the case of Montreal, rents increased by about 50% overall from use of RRAP funds and up to 140% where there was serious rehabilitation required. There has been a great deal of turnover in tenants where assistance has been received. Many buildings that must be vacated while renovations occur are rehabilitated for an entirely different market. The other thing that is wrong with that program is that it is an all or nothing program. The inspector comes around, a city inspector, followed by CMHC inspector in some cases, and says, "this is what has to be done to bring this building up to code and you have to do that all at one time whether or not you want to". This whole thing is inspired by the same fear which inspires the Winnipeg City Council to start enforcing rooming house regulations. I happened to be around when these decisions were made and even though there were arguments against that, CMHC decided they did not want themselves to be responsible for any fried kids. As a result, we have a program which is perhaps not very flexible, with advantages and disadvantages that were not really very thoroughly discussed. The City of Toronto now is able to make use of the program for units it owns, simply because they got CMHC, as a result of a great deal of political pressure, to relax some of their own restrictions.

Now I am supposed to finish very shortly, so I'll just say that overall there have been no other housing programs and certainly one of the findings of our social housing policy review is that none of the housing programs are helping the genuinely low income people and if your objective in any city program is to help the low income people living there, then on the housing side there is very little for them today. The province of Manitoba is the only province in this country in which the public housing program is still active. It has been discontinued in every single other province. The co-op and non-profit program is of assistance to low income people only where there is a rent supplement agreement tied in. In the case of Manitoba, I understand that the rent supplement agreement is applied

to senior citizens' units, but not to family units - which might be
done by private co-ops or private non-profits for families. On the
AHOP side, it is a program that is reaching a relatively higher income
group and I stress the word relatively not just because everyone's
income has gone up, but a relatively higher income group, with every
year that the program has been in existence. I just looked at the
latest Canadian housing statistics annual which came out a couple of
weeks ago and in the past year around the average income of those
making use of that program has gone up to $14,000, which is about
25% above last year, and as we know the AIB has limited income increased
to 8%. Every year that program is hitting an income band which is
relatively higher. It is a program of decreasing significance to people
with lower incomes.

POSITION PAPER: SOLUTIONS

Lloyd Axworthy
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March, 1977

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Strategies for the Renewal
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POSITION PAPER: SOLUTIONS

INTRODUCTION

Canadian cities are struggling to find answers to the problem
of decline in their older neighbourhoods. The difficulty arises
because of the combination of two sets of forces. The first is that
critical thresholds of age, population change, community erosion,
and development pressures are being passed, making older areas of
cities vulnerable to physical and social breakdown. The second is
that many of the policies and programs that are presumably designed
to meet the problem are proving inadequate and in many instances counter-
productive. The result is a situation of uneasy uncertainty about
what to do.

Consider the first set of factors as exemplified in the city
of Winnipeg. A substantial proportion of the housing stock is now
over fifty years old, much of it frame construction. The basic
services of sewer, roads, and the amenities of parks and open spaces
are wearing out, and are in need of refurbishing.

The population of many of the older areas is increasingly made
up of older people on limited incomes, many of them single and alone.
There is an in-migration of large numbers of Indians and Metis who
arrive in the city with severe educational and economic handicaps.
There is increasing transiency and mobility. Many of the older residents
who had stable living patterns are leaving or have left. Going with
them are many of the basic institutions that gave older areas a network
of informal association and solidity - the churches, schools, community
groups.

There are, of course, many signs of vitality. Older neighbourhoods
still contain many streets where the charm and variety of the buildings,
streets, and trees make for an attractive environment. The areas are
being settled by newer immigrant groups, Italian, Portuguese, and Filipino,
who quickly initiate their own form of renewal and foster the emergence of
insteresting new stores and shops. There is, as well, signs of the
reclaiming of older commercial areas for chic new boutiques and restaurants.

But even the remaining strengths of older areas are threatened
by the inexorable push of both public and private forces. To begin with,
older neighbourhoods are the primary victims of urban growth. As the
suburbs spread and the Central Business District expands, the resulting
pressures disintegrate the communities that stand between. Transit for
those moving to and from the periphery of the city must pass through the
middle zones causing heavier flows of traffic, noise, and too frequently
demands for new channels of movement. The outward push of the Central
Business District sets in motion an upward spiral in land values, creating
serious distortions between market values and actual uses. The maxim of
highest and best use means that valuable old structures, and the people
in them can no longer reside in the older areas. And after all, conventional
wisdom has it that more taxes derive from a highrise.

Contributing to this pressure is the impact of a number of public
policies, many of them ostensibly designed to help older areas. For
example, the economics of trying to operate older apartment buildings
in the face of new municipal safety by-laws, rent control measures, and
cost hikes for utilities and services forces many smaller landlords out
of business and pushes the properties into the hands of the speculative
owner or results in serious decline in upkeep and management. The
coarse-grained control of zoning laws induces wholesale changes of
neighbourhoods to one form of housing or another and does not allow for
more finely tuned mixtures. The federal and provincial bias towards new
housing construction, whether it be through AHOP or ARP, or the public
housing program diverts capital from the older areas. Where public
authorities do build in the older areas, they are often guilty of destroying
older buildings to do so. Private housing finance, needless to say, is
even worse in its discrimination.

Against such a weight of adverse forces, and by no means all were
mentioned, the limited number of remedial measures appear paltry indeed.
Municipal code enforcement maintains some standard, but does nothing to
induce a renewal process. The neighbourhood improvement programs can work
major changes in a few selected areas, though it is still a little early
to so conclude. But, it is a site intensive program with very little impact
beyond the project boundaries, unless it is simply to force a transfer of those
original residents of a NIP area who can no longer stay when the property
values begin to rise. The RRAP program which could have a significant effect

is thus far limited to use in a NIP area other than when a non-profit
housing corporation is involved. But, the barriers to successful
utilization by non-profits of RRAP money are so many, that so far this
avenue of approach has been little used, other than where a city gets
involved in its own agency. What is even more serious is that these few
remedial programs are not aimed at the right target, or at least not all
of the right targets. Such programs are still basically designed at
physical reconstruction - the bricks and mortar approach.

Physical reconstruction is undoubtedly important, and there is
no one that would suggest that it not be done. But it should not
necessarily be the exclusive or primary strategy for renewal.

The fact is, as many studies show that neighbourhoods decline when
the elements of social, political and economic strength of a community
begin to wane. Neighbourhoods deteriorate when people can no longer afford
to pay enough to justify upkeep on the housing, when the informal network
of friends, family and community groups are no longer there to afford
protection, or security; when there is little ability to effect or
influence decisions that influence that community; when there is no longer
individual motivation when the community leaders leave; when the residents
become dependent on others for the upkeep and maintenance.

Different investigators of the older neighbourhood scene have seen
it different ways. . . . .

> To evaluate the viability and vigor of a
> neighbourhood, then it is not enough to
> find out the proportion of all residents who
> are appreciably involved in "neighbouring"
> or local voluntary organizations. A far
> more pressing problem is the extent to which
> certain select groups, no matter how few in
> number, are able to keep intact neighbourhood
> boundaries, to provide a general knowledge
> of its internal structure, and to keep alive
> their myth of unity and cohesion.[1]

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1. G.D. Suttles, The Social Construction of Communities, (Chicago and London:
   The University of Chicago Press, 1972), pg. 40-41.

The loss of meaningful participation in the
mainstream economy has resulted in neighbourhood
decay, social disorganization, crime, vandalism,
blights and housing abandonment — all the
phenomena of crisis associated with the ghetto.
A seemingly cancerous process leads to the rapid
destruction of sound housing and stores in
neighbourhoods populated by those trapped on
welfare or in the secondary labor market.[2]

If residents feel their neighbourhoods are
improving, this may indicate that renewal efforts
are either effective or need not be applied. If,
on the other hand, pessimism is prevalent,
further decay and abandonment can be expected.[3]

Feelings of insecurity about one's residential
environment often lead to the adoption of a
negative and defeatist view of oneself, to
ambivalence about job finding, and to expressions
of general impotence in the capacity to cope
with the outside world. The secure residential
environment . . .may be one of the most meaningful
forms of social rehabilitation available.[4]

Whatever the definition of the problem, it does come down to
a growing awareness that the strategy of community renewal must rest
on a different set of assumptions than those we presently have.

The need is obvious - the development of a community renewal
strategy that takes into account the rebuilding of social, economic
and political strengths of a community.

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2. N.E. Long, "A Marshall Plan for Cities?" The Public Interest (46 Winter
    1977), p. 53.

3. W.G. Grigsby and L. Rosenburg, Urban Housing Policy (New York: APS
    Publications Inc., 1975). p. 96.

4. O. Newman, Defensible Space (New York: Macmillan Co., 1972) p. 13.

There is also another major flaw in present approaches to
community renewal, especially in federal programs such as NIP. Basically,
they are designed to provide inducements to other levels of government,
namely municipal, to undertake programs. This is based on good sound
principles of a proper division of constitutional responsibility.
Unfortunately, it is extremely difficult for one level of government to
change or modify the behaviour of another, or for one agency of government
to influence another. Noble objectives set in Ottawa to undertake
comprehensive neighbourhood intervention end up in a local public works
program because that is the real goal of the municipality.

The more successful programs of senior levels of government are
those aimed at affecting a behaviour change directly on the user of a
program - the resident in the area. Helping the community resident to
fix up a property, buy a house, start a business, find a job, organize a
community club is a more effective means of effecting neighbourhood change
than setting up a multitude of tri-level committees of inter-departmental
task forces, hiring more public servants to police how another group of
civil servants are spending your money.

To quote from Wilson and Rachal, "In general it is easier for a
public agency to change the behaviour of a private organization than of
another public agency."[5]

A third problem is that public programs are based on the thesis
that the problems are exclusively in the affected neighbourhoods. There
is not the proper appreciation that sometimes the best way of influencing
what happens to older communities is re-direct policy changes to the
external forces affecting neighbourhoods. Significant renewal of neigh-
bourhoods by changing the mortgage lending practices of banks, or to set
up an alternative network of localized financial institutions such as a
savings and loan type system.

Equally so, changes in the property tax system, putting more value
on the land component or developing alternative transportation modes
servicing localized community needs, would have a major impact. Perhaps
most critical is the need for growth policies that take into account the
unintended consequences that continued suburban expansion or unrestrained

5. J.Q. Wilson and P. Rachal, "Can the Government Regulate Itself?", The
   Public Interest, Vol. 46, Winter, 1977, p. 4.

C.B.D. development has on an inner city area. In other words, the state
of health of older neighbourhoods is as much or more conditioned by policy
decisions in areas of finance, taxation, transit and development as they
are by policies directly related to the neighbourhood renewal. Thus,
this is where changes should also occur.

Based on this assessment, then, the following considerations about
an older neighbourhood strategy should be recognized.

1. Development policies for a city should be built upon the notion of a
series of related, interdependent neighbourhoods and communities each with
different needs and characteristics, instead of emphasizing a macro-
aggregate approach which is generally prevalent. In particular, there
should be a recognition of the impact that expansionary growth on the
fringe has on older inner city areas, and these impacts should be
calculated in this choice of options for new transit and travel systems
service areas, etc. Furthermore, each specific community throughout the
city should have targets developed, based on sound data, e.g. assessment
of housing need involving identification of numbers, type and desirable
mix of housing units; evaluation from population data and projection of
necessary support services such as schools, health clinics, etc. From
their definition of community needs will flow the appropriate planning
approach, capital investment plans, etc.

2. Following from this is an obvious need to re-organize the administrative,
delivery system in the public sector towards supplying resources to fit
the community targets. Rather than having separate departments, working
in isolation, providing fire, police, health, inspections, housing,
planning in a fragmented way. These services should be organized in
community teams, complementing activity. This requires a higher degree
of central planning at the policy-making, executive level, and a much
higher degree of decentralization at the community level. The
neighbourhood team police approach, now being implemented in Winnipeg,
is a working example.[6]

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6. See Winnipeg's Core Area: An Assessment of Conditions Affecting Law
    Enforcement, I.U.S. Winnipeg, 1975.

3.   Once the planning and organizational structure is reoriented, the
next issue is that of strategy. Strategy should aim at objectives of
long term economic development and the build-up of community strength
through fostering of new, long term local community organizations,
particularly those that can generate financial and economic strength.
Governments are presently engaged in a number of short term, make work
employment projects which have little long term sustanance. Small
business loan programs and private capital are generally not available for
high risk gray entrepreneurship of community, commercial or housing
development. Yet, the successful examples of community rebuilding are
those that implant new institutions and economic activities back into
worn out areas. Older neighbourhoods need their own financial institutions
geared to needs,[7] their locally owned store, service centres, housing
companies, as opposed to being "colonized" from the outside.

4.   Public programs should be aimed directly at affecting behaviour and
condition of area residents, and not at influencing changes in other
governmental organizations or simply doing budget replacement. Individual
motivation is a critical ingredient in community rebuilding. Therefore
programs should be aimed at altering expectations and demonstrating
some fulfillment of goals. In the early post-war period, the federal
government in the war-time/peace-time housing program, directly provided
housing funds for rent, and then for purchase at very little cost.
This involved a major transfer of ownership and virtually overnight, created
a new middle class who acquired equity and a stake in the community. It
may be time for similar bold strokes.

5.   Those programs that are aimed at consumers should be more universally
based with cost control maintained through criteria on income and need
not through boundary designation. Programs such as NIP are limited in
scope, primarily as a means of keeping budgets in line. Yet, in the
NIP program, wasteful expenditures on non-essential items can be made
simple because the money is there, i.e. homes are repaired that don't
need it, recreation centres are built to service those who may not need

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7.   For example, local credit unions and other access to loan capital.

such a structure. A different form of allocating funds, based on successive dimension of need in older areas should be developed.[8] Therefore, where there is capital assistance or grant incentives from senior governments to municipalities, it should be assessed on a formula fitting financial criteria based on a definition of objectives as supplied by the municipality.

6. A renewal strategy must also rely on much finer tuned planning and regulatory approaches than is presently available under existing zoning laws. Site by site definition of property use, selective code enforcement, block type plans, etc, can be done in a variety of neighbourhood circumstances. The value of present zoning laws as they apply in older areas is doubtful, and should be replaced by a development plan system to which zoning is directly related. Also, a wider range of tools such as anti-demolition laws, and flexibly applied minimum standard requirements are necessary.

7. Strategy should be based on basic concepts of shared responsibility of the private and community sector, not solely on a public intervention approach. Public intervention can be thwarted if faced with opposing private forces. Private resources themselves are not used. Canadian cities have been reluctant to experiment with joint enterprise undertakings, of public development type corporations. These should now be employed.[9]

8. The whole issue of community involvement and community access to information must be seen as integral to any redevelopment of older neighbourhoods. Too often, participation and residents is seen as a hanicap, a nuisance or an exercise in public relations. This runs counter to the thesis that neighbourhoods revive if and when residents begin believing that they have some control over the destiny of that neighbourhood. Yet, this factor is too often ignored.[10]

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8. For a discussion of this see Don Epstein, ed., Housing Innovation and Neighbourhood Improvement, I.U.S. Winnipeg, 1974, pp. 380-386.

9. This method is widely used in the U.S. e.g. see Massachusetts Finance Agency Annual Report, 1974.

10. See Toro Orvin, John Orbell, Al Actus, "A Theory of Neighbourhood Problem Solving: Political Action vs. Residential Mobility, "American Political Science Review, Volume LXVI, June, 1972.

Taking these assumptions as guidelines, what specific policy or program recommendations might follow? A few are now suggested:

1. EXPANSION OF DIRECT USER PROGRAMS

A. Transfer of Ownership

One of the primary means of bolstering community stability is to initiate a transfer of ownership of accommodation into resident hands, and reduce high incidence of absentee ownership. The recipients of this could either be individuals who would take on private ownership, or community housing corporations that would maintain rental properties and/or act as transmission agents. Steps to initiate this would be to apply AHOP to existing housing; developing means of using rental payments to begin capital formation for down payments, providing an insurance system for payment defaults and interruptions.

Further steps in this process would be to assist present private owners who have rental properties that cannot be easily dispersed to have a secondary market with a city housing agency— that could set up tenant management boards, or have joint public/private ownership through development corporation instrumentalities. Some further ideas would be to look at the Land Installment Contract used in the U.S.A., where a lower income buyer takes immediate possession of a property, for which he pays a sum each month, but the title stays in the hands of the seller. This is particularly useful if a community corporation has a property and wants to transfer to a tenant.

The use of the Homestead concept of offering run-down properties for a nominal price is also worthy of investigation.[11]

B. Extension of Repair, Rehabilitation, Safety Improvement Loans

What is seriously lacking in older areas where there is not a NIP designation is the availability of loans for repair, remodelling and introduction of fire safety equipment. Obviously there is bias against older housing loans, because cash flows are small and the administration of loans difficult. This is where the need for local financial institutions

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11. See William Grigsby, Urban Housing Policy, 1975 Chapter 5.

is most apparent and where governmental stimulus to private lenders is important. In some American cities, city and state governments use the leverage of their own deposits to bring private capital into the area, with government picking up any subsidy on the interest rate.[12]

In other cases, financial institutions have come together to form a loan pool, or have set up tax-exempt interest programs on bonds floated to supply capital for rehab purposes.

C. Housing Management Service

A third concept, one that is being in part implemented by CMHC now, is supplying better management to older area properties by offering training programs for social housing managers. Many owners of smaller properties also need help in this day of burgeoning complexity in the rental area. A pooling of rental management services or training would be of value.

II. NEW INSTITUTIONS

One of the deficiencies in older area renewal is the existence of institutions geared to their needs. Most private and public housing Institutions focus on supplying new residential units. Furthermore, the renewal agencies operating through NIP are oriented toward physical reconstruction. They also provide little in the way of continuing Institutional committment to an area. Once the planning and development is completed, they leave. Therefore, new institutions designed for continuing community development are needed. Here are a few examples:

A. Neighbourhood Development Corporation

A further means of enabling resident ownership and extending a higher degree of community responsibility for neighbourhoods is through community development corporations. They would act as the first time purchaser for older buildings and then work out transfers to residents on installment

12. For an interesting example see Neighbourhood Preservation, U.S. Dept. of Housing and Urban Development, February, 1975, p. 150.

basis or by providing some capital formation through the rents. Such
corporations might also be the sponsors of new economic enterprise
in the communities by acting on behalf of groups of merchants or by
undertaking community-aimed businesses. The establishment of such
corporations should become a specific aim of public policy. They
would require means of raising capital and of being supported operationally
for a transition period. The Community Development Act in the United
States might be seen as a model.[13]

B. Local Financial Institutions

Creation of some capital formation for lending purposes and
repair purposes in older neighbourhoods is critical. Present financial
institutions are highly centralized under bank legislation. What is
needed is a type of secondary reserve system to promote local housing/
finance institutions. Differential interest rates on housing loans
would enable credit unions or new localized financial institutions to
enter into community related lending for purchase and improvement.

C. Urban Development Bank

This would be a federal institution, perhaps jointly funded
with the provinces and the private sector, that would provide basic
loans and assistance for the above type activities. It would provide
soft to hard loans, work on the basis of specific economic development
projects, put forward by municipalities or neighbourhood development
corporations.

One parallel as to how this would work is the international lending
institutions such as the World Bank. Another is the Community Development
Legislation in the United States that provides block grants for social
and economic projects.

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13. Harvey Garn, "Program Evaluation and Policy Analysis of Community Development
     Corporations", in Gappert and Rose, The Social Economy of Cities, Sage
     Publications, New York, 1975.

Under such an Urban Development Bank, either a community development corporation or a municipality would establish a set of development priorities - hard services, facilities, new neighbourhood facilities such as day care, educational or recreational centers, upgrade of commercial areas, and then work out the specific financial package with the U.D.B. This would lessen the rigidities of categorical grants and leave initiation to local responsibility, although assistance could be handled by U.D.B. staff in developing the proposal.

Capital for such a bank could be raised by allowing it to sell public bonds with government guarantees and by supplying certain funds for subsidy purposes. As well, many programs, such as those that come under DREE, small business loans, NIP, sewage treatment could be assumed, and then pooled.

D. Neighbourhood Service Delivery

Delivery of services and health and social programs can be integrated at the community level, with a higher degree of local involvement in planning and implementation. There is now a move back to a neighbourhood delivery of police services, emergence of community schools, efforts to develop locally based centers of health and social delivery— neighbourhood city halls.

Such steps, if they become stated goals and objectives, can reinsert back into declining areas many of the institutional building blocks they are now losing. Furthermore, such service can be finely tuned to service specific needs. If there is a large proportion of senior citizens, then the component of delivery can take that into account. The same is true if there are other particular needs.

It also means that developing new centers of public service delivery in the local area will provide a new political and administrative focus for the community. It must convince residents that government is accessible and at hand, and government itself, by becoming a new, visible, community institution, can promote a sense of community.

III. NEW PLANNING, POLITICAL AND ADMINISTRATIVE APPROACHES

A. Conservation Strategy

The elaboration of a neighbourhood conservation program can be an alternative approach to larger, more expensive programs such as NIP. This means that in older areas this can be a careful assessment of balanced physical development in certain key areas. Using new planning techniques such as planned unit development that fits development to environmental criteria (i.e. open sapce, sunshine, etc.), doing selective acquisition, adjusting code enforcement to fit certain circumstances, a selective, non capital intensive approach can be used to arrest decline. Targets would be set for each area in terms of population densities, kind of housing, mix of services, growth capacity, etc. Planning and development decisions would then follow from those targets. Different public agencies would have a clearer definition of their role, the resources required, and where there is an overlap in responsibilities. Obviously, different techniques will be required in terms of code enforcement, anti-demolition, compensation for down-zoning, changes in tax laws, etc. The importance is to establish a new planning approach.

What the above demonstrates is that there are a number of steps that could be taken to provide for a strategy of renewal in older neighbourhoods.

What is not available is any sign that there are basic committments to develop an effective strategy. Policy-makers, community people, and private businesses ignore the present state of our older areas at their peril. Until there is a willingness to create a strategy that expresses itself politically, all the ideas and suggestions are of little use. Like so much else that happens in our world, older neighbourhood renewal can only proceed when there is a will and a desire to make it proceed.