

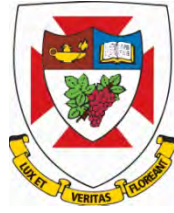
Housing in Manitoba: Seminar Summary

Research and Working Paper No. 25

by Deborah Lyon & Tom Carter
1986

The Institute of Urban Studies





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

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PREFACE

The Institute of Urban Studies has, as one of its major commitments, the advancement of research in the field of housing. Under the leadership of our CMHC Senior Fellow - Dr. Tom Carter - and our Research Officer - Deborah Lyon - the Institute organized and convened the first of a series of seminars on housing in April 1986. Additional seminars are planned this summer and fall in Saskatchewan and Alberta. It is our hope that these initiatives will be of benefit to all the various interests concerned with housing and housing interests.

The Housing Seminars are designed to fulfill part of our mandate as a CMHC sponsored research centre. While the Corporation is not, of course, responsible for the contents of this summary, the Institute does wish to acknowledge its on-going support.

Finally, I encourage readers to write us regarding any of the information contained in these pages. We are anxious to have feedback.

Alan F.J. Artibise
Director



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1.0 INTRODUCTION

Three recurrent themes -- rental markets, older housing and neighbourhoods, and government housing policies -- emerged from informal presentations and discussion by 30 participants at a 1½-day seminar on Housing in Manitoba held April 18-19, 1986 in Winnipeg (see Appendices A and B for the agenda and list of participants).

Discussion of rental markets centred on two sub-themes:

- concerns about the status of, and outlook for, the market in downtown Winnipeg where substantial public and private investments are being made to revitalize the area and increase its resident population; and
- critical gaps in the provision of rental units in rural Manitoba (both private sector and social housing units).

In terms of older housing and neighbourhoods, the main sub-themes also were two-fold:

- the problems of, and market potential for, rehabilitation and replacement; and
- the potential impacts of recent changes in the federal Residential Rehabilitation Assistance Program (RRAP).

Discussion of government housing policies focussed on:

- the implications of new policy directions announced earlier in 1986 by the federal government involving disengagement from stimulative programs in private housing markets; a shift in delivery responsibilities to the provinces; changes affecting social and co-operative housing programs; and an emphasis on targeting of assistance to households in need; and
- the housing and neighbourhood initiatives of the Manitoba government, including continuation of rent controls and plans for a new home renovation program.

Comments also were made about the absence of a strong municipal role in articulating local needs and experiences under existing housing policies/ programs; in planning and actively facilitating measures to address local needs; and through direct input into policy-making and program development occurring at other levels of government.

Additional highlights of the seminar included the following:

- While improved economic conditions have boosted housing construction in the short term, over the longer term demand for new housing is expected to significantly decline in Manitoba. This could lead to restructuring of the housing industry.
- Home ownership markets continue to be characterized by diversity, and the impacts of the life-style preferences and economic status of the post-war 'baby boom'. Present markets are experiencing increased quality consciousness and individualism among 'move-up' and first-time buyers.
- In Winnipeg, new housing construction is expected to become increasingly concentrated in the St. Boniface-St. Vital and Assiniboine Park-Fort Garry communities. Differences of view were expressed on the market impacts of the urban limit line to be included in Plan Winnipeg, the city's development plan.
- Varied perspectives were presented on the nature of expected changes in housing markets resulting from increased numbers of older persons in the population.
- The role and needs of single-parent families in housing markets were identified as questions requiring further investigation.

A summary of the seminar is presented below. Appendix C contains background data on housing and housing-related factors in Manitoba.

2.0 OVERVIEW/CONTEXT

As part of an historical overview, it was noted that Manitoba's housing sector has not experienced sharp boom-bust cycles over the past two decades. However, there have been market fluctuations associated with economically-induced migration to and from nearby, especially western, provinces. Time lags in detecting and responding to these short-term fluctuations have contributed to market imbalances; moreover, developers and investors have been hesitant to act lest their responses be made inappropriate by further quick changes in demand.

Generally depressed economic conditions reduced housing activity in Manitoba in the early 1980s. Even before then, however, industry performance was below the national average (as measured in terms of housing starts and expenditures on residential construction per capita). Activity began to rebound in 1983, reflecting improved economic conditions and government measures to stimulate demand and production. Continued improvements are expected over the short term, given recent optimistic projections about Manitoba's overall economic performance. However, caution was voiced about the veracity of projections in light of continued instability which has marked the economy since the 1970s, especially in terms of interest rates, inflation, oil prices and unemployment.

Irrespective of general economic conditions, considerable readjustments are anticipated in the scale and nature of housing activity in Manitoba over the next 15 to 20 years as demographic pressures for new housing decrease; the impact of the post-Second-World-War 'baby boom' continues to reverberate through the life cycle; and the imperatives of an aging housing stock become more acute. Indeed, it was suggested that performance in terms of starts, which traditionally are a key indicator of the vitality of the housing sector, may be significantly better in the 1981-86 period than in any subsequent period in the next two decades.

Note was made of the impact of Winnipeg's dominant position in terms of population and economic activity in Manitoba. This dominance is reflected in the concentration of housing activity in the metropolitan area, and in the orientation of provincial housing programs. One result is that the needs of micro-markets in rural areas are not always well served. Major builders/developers generally have not been attracted to areas outside Winnipeg and Brandon. However, if opportunities in Winnipeg decrease as expected, investment and development elsewhere in the province may become relatively more attractive to these actors. (It was noted, for example, that some shift in activity from major to smaller urban centres has been detected among developers operating in Saskatchewan.) Some rural-based builders in Manitoba withdrew from the industry during the last recession. A few key firms have since re-emerged, but concerns remain about gaps in rural housing, especially in rental markets, given that very little new construction occurred between 1975 and 1983 in rural areas.

2.1 Demographic and Socio-Economic Factors

Primary demographic influences on future housing markets were identified as follows:

- The rate of the province's population growth is projected to decline, perhaps to a no- or negative-growth status by the turn of the century. Winnipeg may continue to experience a positive growth rate during this period, but at an average annual rate well under one per cent. The City of Winnipeg's Department of Environmental Planning recently revised its development plan population projection for the turn of the century from an original 658,000 to 645,000.
- The rate of growth in numbers of households is projected to steadily decline in Manitoba as a whole and in Winnipeg. However, the rate of household formations is expected to continue to exceed that of population growth; and the proportion of non-family households is expected to continue to increase relative to family households. Nonetheless, average household size should stabilize compared to its marked decline in the 1960s and 1970s. The rapid pace of

household formations, and the decline in average household size, were key characteristics of housing markets during those previous two decades. It was noted during the seminar that continued economic improvement, especially continued decline in unemployment, could spur a new round of household formations. Non-family formations are particularly elastic and can significantly influence rental markets.

- While the post-war 'baby boom' continues to be a major market factor, no second wave or successor boom is projected to occur to sustain the kinds of pressures experienced in housing markets since the 1960s. At present, the boom generation is having an impact on the 'move-up' ownership market, having earlier stimulated rental markets (in the 1960s and 1970s) and first-time home ownership markets (in the 1970s, early 1980s).
- The aging of the population, in absolute and relative terms, will continue to challenge developers/builders to produce a range of housing options from independent living to total care. At present, the most pressing gaps appear to be in options for independent living.
- No significant changes are expected in the patterns of decline in population and numbers of households in rural farm areas and some of the smaller rural centres.
- Continued migration of aboriginal peoples from rural and northern Manitoba to urban areas, especially Winnipeg's inner city, was identified as a major issue in terms of older neighbourhood stability, out-migration and renewal. While measures have been undertaken through the Winnipeg Core Area Initiative (CAI) and other mechanisms to address the problems of urban native economic and cultural adjustment, it was suggested that departments in all three levels of government need to more fully address the issues associated with this continued migration.(1)
- The potential influences of extended families, and the changing ethno-cultural composition of the population, were identified as factors worthy of greater examination in relation to future housing markets.

It was noted that Manitoba is expected to experience steady economic growth at an average annual rate of 3.4 per cent to 1989 and 3.5 per cent to 1994. Unemployment should continue to decline from an average rate of 8.1 per cent in 1985 to 5.5 per cent in 1994. Personal income also is expected to show improved growth relative to the experience of recent years.

The rural economy is expected to continue to experience the impacts of restructuring in the agricultural sector. The view was expressed that centres of population which had not established some industrial activity, or a strong service centre role, would have difficulty attracting housing investment.

In summary, if demographic and socio-economic projections hold, the ratio of housing starts to household growth will continue to decline in Manitoba. Based on demographic factors alone, starts may decline from an annual average of more than 4,500 in the early 1980s to 2,500 in 1996-2001, according to one projection presented at the seminar. Other projections differed in actual numbers but were consistent in overall trends.

For the City of Winnipeg, the Department of Environmental Planning has estimated 41,000 to 42,000 new (including replacement) units will become part of the housing stock by the turn of the century. The projected pattern of construction is as follows:

1986-1991	3,980 new units annually
1991-1996	2,420 new units annually
1996-2001	1,940 new units annually.

Several seminar participants stressed the importance of looking beyond demographic factors to the need for replacement housing, especially in Winnipeg's inner city where some 80 per cent of the stock is 25 years of age or more. Major

requirements for replacement and rehabilitation are expected in the 1990s when some 50 per cent of the city's total stock will be 25 years of age or more. Nonetheless, restructuring of Manitoba's housing industry and the loss of some builders from the markets are anticipated as housing needs/demands shift. Remaining builders will have to compete intensively to retain their market shares.

2.2 Public Policy

Five factors affecting the direction of public housing policies/programs were emphasized in the discussion:

- The policy context to the 1990s is expected to continue to reflect scarcity of financial resources at all three levels of government, including efforts to contain, if not reduce, budget deficits. In contrast, public pressures on those resources appear to be increasing, not abating.
- Recent restructuring of federal housing policies/programs has led to:
 - disengagement from generic, short-term, stimulative programs in private housing markets, with an associated federal commitment that should a need for such programs be perceived in the future, implementation would not occur without consultation with the provinces and the industry
 - increased emphasis on better targeting of social housing assistance to those in need
 - a shift in program planning, delivery and monitoring responsibilities to the provinces
 - review and reform of regulations and processes which unduly impede innovations and the provision of affordable housing
 - removal of geographic targeting under RRAP
 - increased opportunity for private or public sector organizations to compete for mortgage insurance business
 - a commitment to greater involvement by aboriginal peoples in housing programs.

- Associated with the above, increased emphases are anticipated on formal intergovernmental and public-private coordination/partnerships to make better use of scarce resources; lever private investment in housing; and provide more tangible returns for public assistance to projects.
- A view was expressed that the development and application of housing policies/programs were weakened by the absence of a strong municipal role in this field, partly due to constitutional and other structural impediments.
- In Winnipeg, it was suggested there would be a continued shift in the political and economic centre of gravity from the suburbs to the inner city as a result of public policy interventions such as the CAI. Negative impacts may be expected in terms of the economic and political status of the suburbs; however, it was argued, the key question is whether this is a reasonable trade-off to make in light of a pattern of capital flows which significantly benefited suburban locations in the past 30 to 40 years.

In terms of federal policy/programs, it was stressed that the intent is to better target housing assistance to households deemed to be in need within a context where deficit reduction is a government priority; only a small percentage of the budget for housing is discretionary; and past programs were delivering only one-third of units to households in need. The changes that have been made are expected to deliver assistance to twice as many households in need within the same overall allocation of budgetary resources. In Manitoba, an estimated 63,000 households are in need. Under the new arrangements, Canada Mortgage and Housing Corporation's allocations in Manitoba for new units, housing rehabilitation, rent supplements and other programs will be directed to a projected 3,000 households/year over the next five years.

The federal changes will require provincial housing officials to be more heavily involved in direct delivery of social housing. It is anticipated about 900 units per year will be produced for the "foreseeable future" on a 75 to 25 per cent, federal-provincial, cost-share basis. In Manitoba's case, the net additional costs are not significantly larger than in the past since the

province had been supplementing federal activity to ensure availability of units to low-income households. As well, the province:

- will not pursue stimulative supply/demand programs, unless market conditions dictate a need for such programs
- is developing a new home renovation program in recognition of the age and condition of the housing stock, and an expanding renovation industry; the program may be ready for implementation by the end of 1986
- will continue with shelter allowances and rent controls (affecting tenants in private rental accommodation)
- will be acting on the results of work by a committee reviewing the Rent Regulation Act and Landlord and Tenant Act.

In terms of intervention to address imperfections in private housing markets, it was noted that the province will be left on its own to finance corrective measures should problems not be national in scope and the federal government maintain its intent to not engage in new stimulative programs. Concerns also were expressed that changes in RRAP will eliminate the traditional policy objective of neighbourhood renewal (see Section 5.2). Overall, it was stressed that there is considerable sensitivity to what is perceived as "off-loading" of federal fiscal and program responsibilities which, in the case of housing and urban development, appears to have been occurring since the 1970s.

A view was expressed that the new emphasis on targeting on the basis of income may lead to the ghetto-like results of early urban renewal and housing programs -- i.e., that the restructuring of social housing assistance reduces the features that in recent years enabled a broader band of income/population mixing to occur. This mixing, and the ability to offer incentives under more flexible income criteria, were important components in the strategy to renew

older neighbourhoods. In response, it was emphasized that the policy changes do not represent a return to the programs and concepts of the 1960s. Rather, the new structure provides for flexibility and options within the income criteria; moreover, policy/program development is a process that permits evolution as questions or problems arise.

There were differences of view over the extent to which municipalities were consulted, or use was made of municipal field experience, in the restructuring of federal programs. Constitutional imperatives restrict federal-municipal relations, it was noted. However, several participants also argued that municipalities have not been particularly strong (individually or collectively) on housing issues, nor in trying to "buy a seat" at federal-provincial negotiations on housing policy/programs. An exception in Winnipeg's case has been the city's involvement in the CAI.

Concerns also were expressed that municipalities, particularly in rural and remote areas where staff complements may be very limited, are not well placed or supported to take advantage of available housing programs, and to take a positive, active role in delivery. Often there are socio-cultural and economic biases which do not encourage a municipal leadership role, especially in the area of social housing. However, there also are pragmatic information, training and resource needs that should be addressed, perhaps through extension services or other support mechanisms for rural and remote areas, it was suggested.

3.0 HOME OWNERSHIP MARKETS

Discussion concentrated on markets and projections involving the Winnipeg area.

Present markets are experiencing the impact of increased quality consciousness and individualism among 'move-up' and first-time buyers. Preferences and willingness to pay for quality of space, more 'exciting' houses, improved

internal and external amenities, and individual design requirements are key market considerations that have led to growing demand for custom or custom-tract homes. The Linden Woods development in south Winnipeg was cited as a prime example of the success of 'up-scale' housing despite the development's locational disadvantage amid industrial parks. To help establish the project, the developer undertook extensive landscaping, fencing and other amenities, and instituted design requirements to ensure the development would feature larger houses (the main market is for 186- to 232-square-metre dwellings). It also was suggested that Linden Woods was appropriately timed, taking advantage of a desire for upgraded housing and offering a 'move-up' option to residents of nearby developments such as Fort Richmond and Waverley Heights. (Winnipeg markets exhibit a strong tendency among buyers to remain in or near the communities where they have grown up or lived for some time, seminar participants were told.)

It is anticipated the trend to up-scale housing will persist to the 1990s. These purchasers may not subsequently move into a new phase of up-scaling as they progress through the life cycle, but they may switch to different products such as luxury condominiums or time-sharing arrangements involving properties within and outside Manitoba.

Note was made of a growing acceptance of condominiums in suburban Winnipeg as well as the Roslyn Road-Wellington Crescent area of the inner city. 'Empty-nester' and retirement households are an important component of this market.

At the same time, it was argued that smaller houses remain in demand. However, there also is demand for larger lots, leading to the redesign of some undeveloped subdivisions from 10- or 11-metre lots to those in the 15- to 18-metre range. At present, the cost savings of smaller lot subdivisions are not significant enough to outweigh market preferences for larger lots. It also was observed that the advent of zero-lot-line development has essentially displaced

semi-detached housing as an option for increasing the density of suburban development.

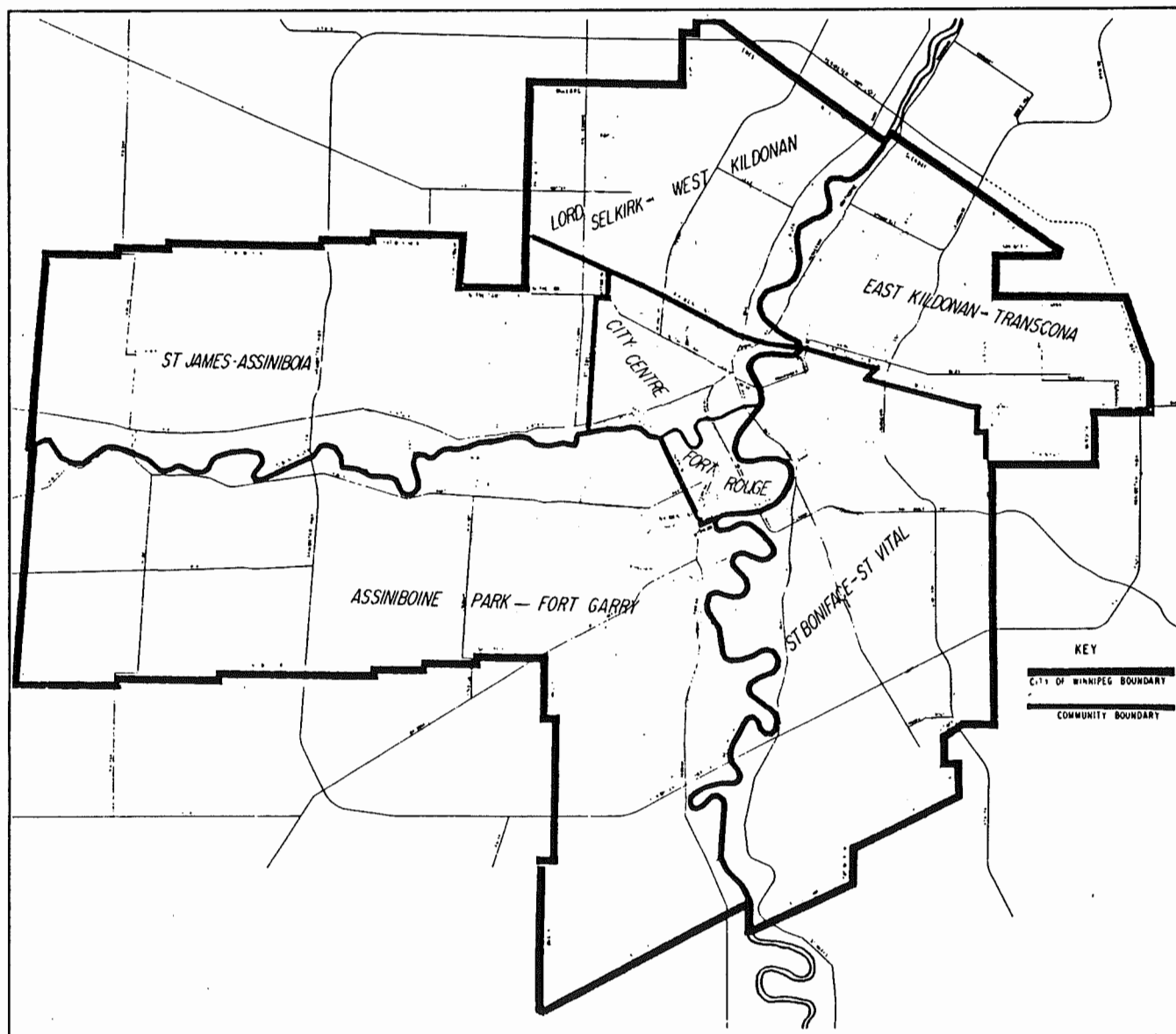
The future extent of suburban development was left an open question -- i.e., the extent to which development will push to the Perimeter Highway around Winnipeg (and beyond, given the apparent resurgence in development activity in the fringe areas around the city's boundaries). Recent completion of protracted negotiations between the province and city on the question of an urban limit line produced a tentative compromise and permitted final reading of Plan Winnipeg, a new city development plan first presented to councillors as a bylaw in 1981. On one hand, it was argued that the revised line contains sufficient land for projected development needs to the turn of the century; moreover, it is a necessary complement to the public investments being made to revitalize Winnipeg's downtown. At the same time, it is recognized that a process must be established to ensure the line does not become a static one. On the other hand, it was argued that perceived limits on suburban development choices could have the effect over time of driving up property prices, initially in the suburbs and, secondarily, in the inner city. A view was expressed that inner city revitalization cannot be achieved by choking off suburban development but, rather, by making the inner city environment relatively more attractive. Another view held that the perceived dichotomy between inner city and suburban development is false given the segmentation of markets in terms of housing types, densities, costs, locational preferences, and ownership options. Improvements in the inner city through infill housing and renovation will not occur at the expense of suburban development, it was argued.

In terms of development projections, the city's Department of Environmental Planning anticipates increased emphasis on provision of single-family housing. Whereas the respective shares of total stock held by single- and multiple-family housing are expected to be 70/30 per cent in the 1986-1991 period, they are projected to be 80/20 per cent by 1996-2001. New single-family development will continue to occur in relatively even proportions in northwest Winnipeg, East Kildonan-Transcona, St. Boniface-St. Vital, and Assiniboine Park-Fort Garry over the next five years (see Map 1). By 1996-2001, however, some 65 per cent of activity is expected to occur in St. Boniface-St. Vital and Assiniboine Park-Fort Garry, unless significant new tracts are opened for development in northern parts of the city. For its part, the provincial government currently is reviewing proposals for medium-to-long-term development on a joint venture basis on about 120 hectares in south St. Vital and northwest Winnipeg. The intent is to provide a development option for the non-integrated or smaller builders in Winnipeg.

Questions and varying perspectives were presented regarding the impact of older persons on home ownership markets. Will the characteristics and desires of 'empty-nester' and retirement households change significantly over the next 15 to 20 years? Will older persons opt in large numbers for condominiums or multiple-family rental housing? Or will they tend to remain in

MAP 1

City of Winnipeg Community Committee Areas



SOURCE:

City of Winnipeg.

their single-detached housing, paying for the maintenance and other services they are no longer capable of doing themselves? Will they maintain demand for smaller, single-family dwellings that traditionally have supplied the market for 'starter' homes? The tendency for persons in Winnipeg to remain in or near their traditional community was again cited as an important factor in the location and nature of future demand (affecting both private sector and social housing). Note was made of experimentation in new options for independent living. However, it also was suggested that a significant portion of the elderly population will not have the financial ability to remain independent and that innovative use of the extended family may be one means to address housing and financial needs. In response, it was noted that housing options such as granny flats and accessory apartments offer an opportunity to combine elements of the traditional extended family with the objective of greater independence for elderly persons.

Several observations arose out of discussions about the financing of the home ownership option:

- Cash purchases have played a surprising role in up-scale developments such as Linden Woods. They frequently are made by persons in the 'baby-boom' generation who have established equity in a starter home.
- The two-income family is the most significant actor in home ownership markets. This has contributed to a tendency to 'over-housing' relative to the types of purchases that might previously have been anticipated among first-time buyers and smaller households.
- The two-income family and growing consumer appreciation of the costs of borrowing money have contributed to a tendency to shorter-term mortgages and accelerated mortgage repayments. With regard to this trend, concerns were expressed about federal plans to encourage a return to long-term mortgages supported by mortgage-backed investment securities. Continued uncertainty about interest rates and inflation could counter efforts to introduce this type of financing option on anything but a selective income basis, it was argued.

- Lending institutions are finding that households are refinancing to upgrade their shelter at an earlier stage in the life cycle. This may mean households will go through three or four stages of upgrading over time compared to the one or two stages expected of previous generations. Again, the capacity of contemporary households to finance this kind of activity appears to be significantly greater.
- Concerns were raised about the absence of programs to assist 'marginal' homeowners. The federal government has embarked on regulatory reform to attempt to reduce housing costs. However, doubts were expressed that the impact of any reductions would be sufficient to broaden the base of potential homeowners. Of particular interest was the potential role ownership can play in stabilizing and encouraging inner city neighbourhood renewal, and a perceived need to provide assistance to those who are on the margin of home ownership yet have a commitment to the renewal process.

4.0 RENTAL MARKETS

In general, rental supply and associated issues are expected to be less problematic and volatile in Canada over the next decade relative to the experience of the past 10 years. Nonetheless, there are imperfections in the marketplace and concerns that, in the short term, demographic and economic circumstances are conducive to the kinds of supply shortages experienced in the past. While federal and provincial governments are disengaging from stimulative programs aimed at private rental markets, they have not foreclosed the option of returning to such programs should future needs arise. Moreover, governments continue to influence the marketplace through taxation policies and regulatory controls.

Factors at play in rental markets in Manitoba include the following:

- A persistent gap between economic and market rents has been a key determinant of private sector rental investment. One adaptation by investors has been the use of syndications or

Limited partnerships to raise cash for projects, thus reducing the burden of carrying charges on borrowed funds. However, if implemented, changes proposed in the federal budget of February 1986 would reduce the favourable tax treatment formerly accorded these kinds of investments. At the same time, it was noted that there is renewed interest in reviving real estate as an investment option for individuals. This interest coincides with extension of the capital gains exemption and the expectation that the 'baby-boom' generation will want new options to enhance retirement security. Should the rental situation deteriorate, there may be pressures to return to the kinds of incentives utilized prior to tax reform in the 1970s.

- The Manitoba government's commitment to continued rent controls prompted discussion of the market impact of such controls. On one hand, it was acknowledged that controls tend to skew the market, especially in terms of new development. Yet, it was argued, it is an open question as to whether controls are the major determinant given other factors at play in the marketplace. Note was made, for example, of positive responses to proposal calls under the Canada Rental Supply and Rentalstart programs and an increasing number of units coming on to the market without subsidization. On the other hand, it was argued that controls are geared more to the psychological than the economic needs of the marketplace. Indeed, there may be situations where controls act as a floor rather than a ceiling on rents, yet the psychology of the market is such that demands persist for the perceived protection offered by controls. It also was argued that controls have led to the loss from the market of small-scale "benevolent entrepreneurs" who provided reasonably priced, private rental accommodation. At the federal level, interest has been shown in some quarters in the possibility of federal disincentives to use of rent controls. However, it was emphasized that controls are recognized as a matter of provincial jurisdiction.

- Several participants identified needs at the low-income end of the housing spectrum that are not being met by the housing filtration process nor by the provision of social housing. Lack of adequate alternative accommodation for displaced households has impeded housing bylaw enforcement in Winnipeg, for example. Tight private rental markets have contributed to lengthy waiting lists for social housing units. As well, the annual turnover rate for family units under the Winnipeg Regional Housing Authority has decreased from about 35 per cent to 20 per cent in recent years. Seminar participants were told that tenants appear disinclined to move from the protection of rents geared to income while uncertainty prevails in the economy. The ability of the rent supplement approach to assist all low-income households in need was questioned. As well,

it was argued that programs such as the Core Area Residential Upgrading and Maintenance Program should be accompanied by specific measures to address situations where adequate alternative accommodations are not available for displaced households.

4.1 Winnipeg

The city's rental market has been very tight, with the vacancy rate hovering at or below one per cent for more than two years. It was projected that the vacancy rate should be above two per cent by late 1987 unless current difficulties persist in the Alberta economy and Manitoba experiences an influx of migrants as a result. While the overall vacancy rate will remain low, there are concerns about potential over-supply of new rental units in the downtown.

Much of the current and planned investment in downtown housing has been encouraged by incentives under federal and provincial programs, the CAI's North of Ellice neighbourhood revitalization program, and the North Portage Development Corporation.² At present, some 2,700 units are being opened, built or planned -- including 1,100 due on the market within a year. In contrast, it was thought during the 1970s that the maximum market was for about 200 private units/year in the downtown. As well, there is interest in some quarters in early redevelopment of the CN East Yards, including provision of a few thousand housing units over five to 10 years. Activity of the scale underway and projected has helped boost the inner city's anticipated share of Winnipeg's multiple-family rental stock from a current 22 per cent to 38 per cent by the turn of the century.

Several concerns were raised about activity planned for the downtown:

- Some participants questioned whether the demand for downtown living is as high as production/plans indicate. Questions also were raised as to whether the market is a distinctive one, or whether it merely will involve a shift of population from areas on the periphery of the downtown where private renewal activity is occurring (e.g., Wolseley). In response, it was

noted that positive results have been obtained in market research for some of the projects; as well, some developers appear confident enough to begin producing units without public subsidies. While the downtown rental market will be very competitive as a result of the activity, it does not appear at present that the investments are unduly risky.

- In addition to questions about demand, differences of view on whether downtown residential development should proceed quickly or with caution were related to quality-of-life concerns affecting the marketplace -- i.e., a negative image of downtown living; problems with security; gaps in the social supports and amenities; and other environmental impediments. Developers of both private and social housing perceive security to be a serious problem, and new projects are being designed in anticipation the problem will increase. Social housing managers are finding resistance among tenant families to downtown living because of concerns about their children's safety, and a desire to live in ground-oriented rather than apartment units. Questions were raised about the ability of the public sector, in concert with private developers, to successfully encourage an integrated community from the mixed characteristics of the population they are attempting to attract to the downtown (i.e., family and non-family households; moderate-to-upper-income households; elderly persons and young urban professionals). It is anticipated that successful private rental projects will draw in tenants who will pursue community organization and be forceful in pressing for social infrastructure improvements.
- A view also was expressed that home ownership should be encouraged in the downtown to help achieve community development objectives. One means is the condominium ownership option. However, it is not evident that there is strong demand for this option in the downtown; moreover, much of the existing rental stock is not appropriately designed for conversion to condominiums. Lower density development might also be attractive, although costs may deter potential home purchasers.
- Seminar participants were urged to consider ways to establish a climate for alternative housing types and densities in the downtown. Contemporary housing and commercial development is very dense, such that a year's space/unit requirements can readily be supplied with one or two projects. In turn, redevelopment of the downtown is incomplete and is characterized by extensive areas of surface parking as a form of land-banking. The city's Department of Environmental Planning is reviewing zoning and other factors in response to changes in the housing market and to serve other goals

for downtown development. Major amendments to zoning and to provisions for design review, especially with regard to pedestrian-level design, are anticipated.

4.2 Rural and Remote Areas

Seminar participants were told that critical needs exist for additional rental housing in rural and remote areas, in particular:

- small apartment blocks (eight to 24 units) for elderly persons, 'empty-nester' households, and families requiring three- or four-bedroom units (two-bedroom units are limited in supply as well)
- accommodation for young professionals and others at the middle-to-upper income levels
- alternative housing types, especially designs oriented to grade level
- suitably located, zoned and serviced land for multiple-family projects.

Several factors were identified as contributing to these gaps:

- Housing markets in rural and remote areas generally were poor between 1975 and 1983. The rental sector has been particularly slow in recovering. It is characterized by wider gaps between economic and market rents than occur in Winnipeg; significant gaps in rent levels for pre-1975 and post-1983 projects; and impediments to rent increases due to insufficient increases in tenant incomes. In remote areas, development costs cannot be translated into affordable rent levels. More stringent financing requirements (e.g., shorter amortization periods; larger downpayments) put pressure on developers to achieve earlier positive cash flows. This, in turn, affects locational and design considerations. As a result, areas outside Winnipeg and Brandon have not been particularly attractive to the major developers. Moreover, recession has eroded the base of local builders operating in rural areas. Some developers are willing to do projects greater than 65 to 75 units in size, but the need is for projects of an average 12 to 15 units. This need is particularly acute in communities that do not require social housing intervention.

- There is resistance to multiple-family projects in rural areas, especially since suitable development sites often are in areas of low density, single-family housing. There also is resistance in a number of communities to social housing.
- While the provincial Planning Act has encouraged more comprehensive, joint planning in rural areas, very few plans address local housing issues/needs in detail. Strong, cohesive resource bases that can articulate local needs and priorities are absent in many rural areas (e.g., cooperatives, non-profit housing agencies). As well, there is a lack of local private and public sector involvement in decision-making about housing policies and programs. One exception is in provision of care facilities for elderly persons.
- The above factors are exacerbated by a tendency of housing policies/programs to reflect the Winnipeg context and requirements. As a result, programs may not be well tailored to micro-markets in rural areas.

5.0 RENOVATION, REHABILITATION AND REPLACEMENT

Problems posed by Winnipeg's aging housing stock, and concerns that recent gains made in the inner city will be eroded by changes in RRAP, dominated discussion. However, seminar participants also heard an optimistic projection for the role of housing renovation activity in Manitoba.

5.1 Overview

Demand for housing renovation has increased dramatically in the province in the past five years. By 1990, expenditures on renovation are expected to exceed those for construction of new housing. The range of activity varies widely from additions and upgrading, to the installation of new amenities (sun-rooms, whirlpools, etc.), to improvements in heating and air quality systems. Associated with the increased demand is a need for training opportunities to assist skilled tradespersons to adjust to the specific requirements of renovation work. As well, the industry must cope with the problems of unqualified

renovators and high-pressure sales tactics applied in particular to elderly persons to obtain contracts for expensive and often unnecessary work. Organizations such as the Renovators' Committee of the Manitoba Home Builders Association hope to use public education and other means to reverse a trend whereby housing renovation leads in consumer complaints filed with provincial authorities.

The main impetus for renovation activity appears to be coming from households which seek out older housing for this purpose, or which decide to improve their existing shelter because suitable alternatives are not available in the marketplace. Some activity is being undertaken for resale or investment purposes but, it was suggested, there is not an established gentrification trend in Winnipeg to stimulate the kind of inner city renewal that has occurred in cities such as Toronto and Vancouver. Poorer quality housing stock, lack of population pressure, and short commuting distances/travelling times have not encouraged gentrification in Winnipeg although some neighbourhoods (e.g., the Wolseley area west of the downtown) have attracted investment as a result of locational, housing or environmental characteristics.

With regard to rural areas, concern was expressed about the extent of house abandonment in farm districts and population centres. It was suggested that concerted renovation could be undertaken to return these structures to the housing stock and provide an alternative to new construction of social housing units in rural Manitoba. However, it was noted that considerable investments would be required to improve to standard the condition of many of these structures. As well, the economic outlook for some areas does not warrant major investment in housing.

5.2 Housing and Neighbourhood Renewal in Winnipeg

Studies during the 1970s confirmed that Winnipeg had one of the highest proportions of housing in poor condition among major Canadian cities. It is

CHART 1

Percentage of Housing Stock in Poor Quality,
Winnipeg and Other Canadian Cities, 1974

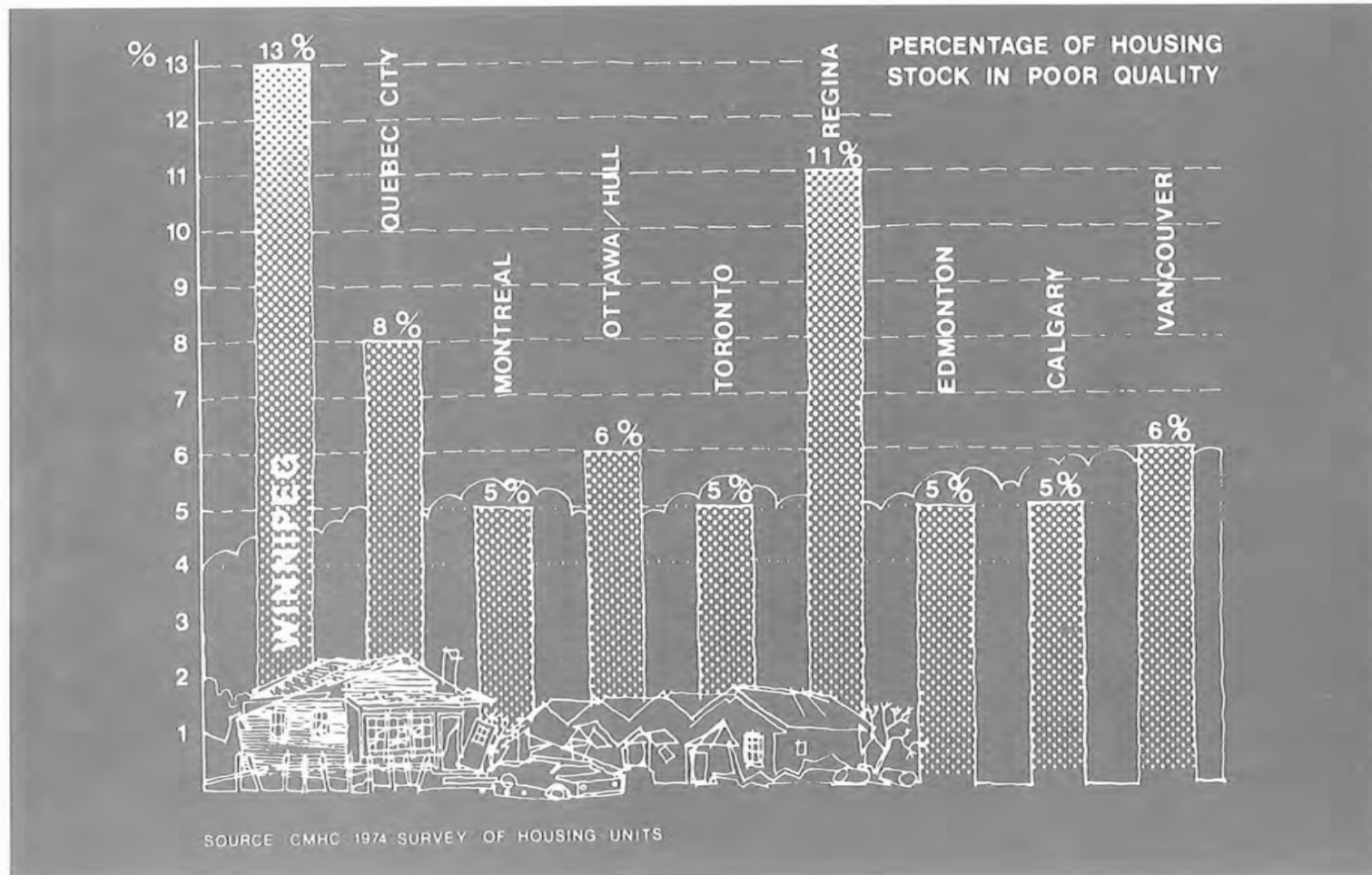
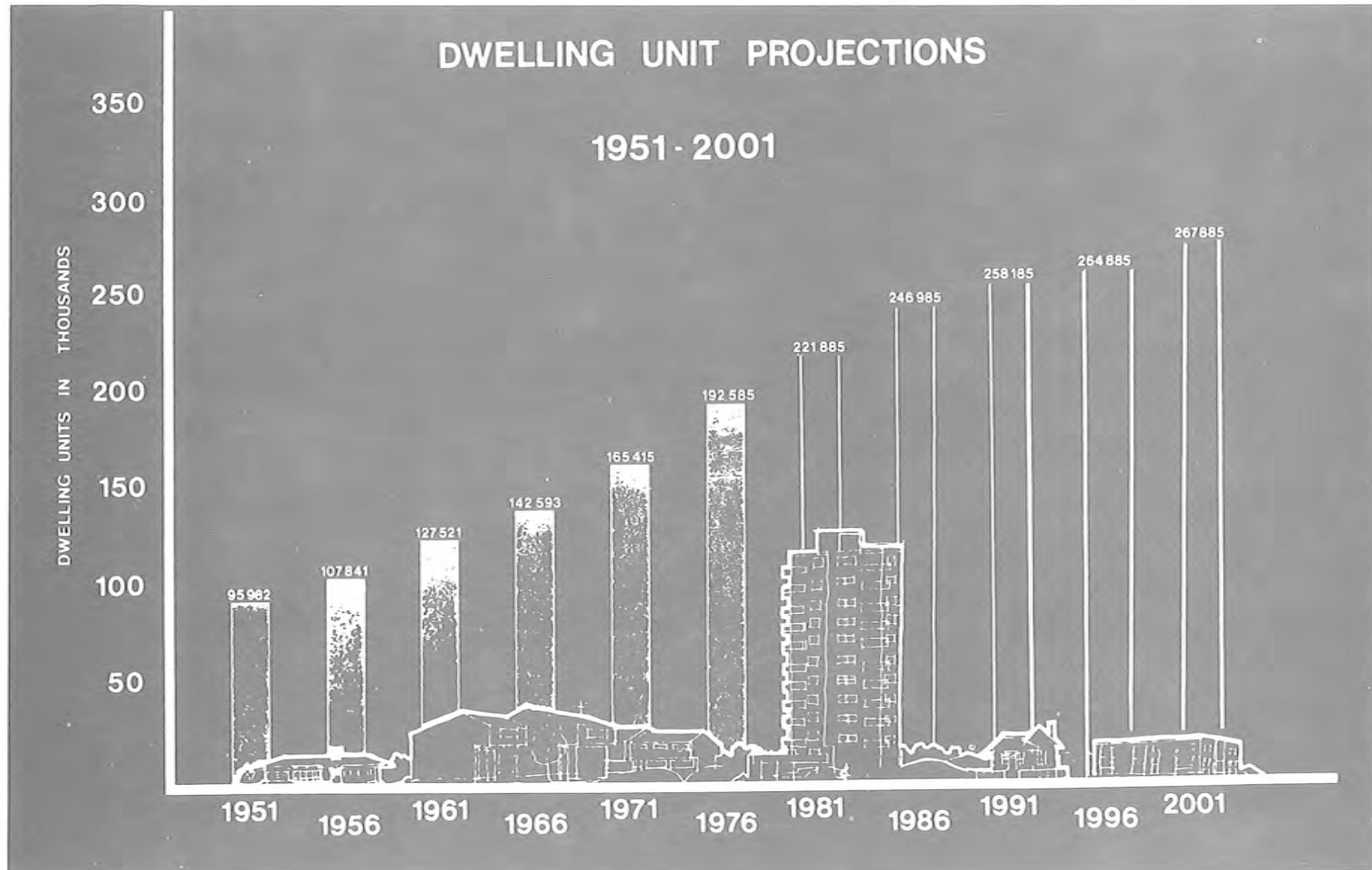


CHART 2

Dwelling Unit Projections for Winnipeg^a



Source: City of Winnipeg, Department of Environmental Planning.

Note: ^aThese projections were prepared for Plan Winnipeg. They recently were revised downward by The City of Winnipeg's Department of Environmental Planning; however, the basic trend represented on the chart is similar.



FIGURE 1. Studies during the 1970s confirmed that Winnipeg had one of the highest proportions of housing in poor condition among major Canadian cities. (Winnipeg Buildings 1965, Interior Winnipeg Slum Housing).
SOURCE: Western Canada Pictorial Index.



FIGURE 2. Over the past decade, a series of programs have allowed for the rehabilitation of existing dwelling units.
SOURCE: Peter Tittenberger, photographer.



FIGURE 3. The infill housing program has attracted purchasers who otherwise would have located in the suburbs.
SOURCE: Peter Tittenberger, photographer.



FIGURE 4. The city's rental market has been tight, with vacancy rates hovering at or below one per cent for more than two years.
SOURCE: Peter Tittenberger, photographer.

projected that by the year 2000 only some 42,000 new units will have been injected into the stock of occupied dwelling units (which, at present, totals an estimated 228,000 units). Thus, the vast majority of the city's housing is in place and is aging. (see Charts 1 and 2).

Over the past decade, a series of programs has been implemented to analyze and respond to the need for rehabilitation and renewal. The focus has been on the inner city although it is increasingly recognized that older suburban areas must be considered as well.

Four types of activity have been included in the response: infill housing; rehabilitation of existing dwelling units; upgrading of the physical and social infrastructure of neighbourhoods; and redevelopment. Key characteristics of these activities have been:

- the combination of neighbourhood renewal with efforts to upgrade individual dwelling units
- targeting of resources to specific geographic areas (in addition to any income qualifications included in program criteria)
- stacking or combining federal, provincial and/or CAI programs, again as a means of concentrating available resources and addressing needs which otherwise may go unmet.

These characteristics were introduced in the mid 1970s through the federal Neighbourhood Improvement (NIP) and RRAP programs. They have persisted in successor programs provided under provincial-municipal and tri-level (CAI) auspices.

Among the results, neighbourhoods such as North Point Douglas have stabilized. Over the past five years, some 5,000 housing units have been repaired/upgraded through RRAP and associated provincial and CAI programs to assist low-income households. The infill housing program has attracted purchasers who otherwise would have located in the suburbs. The first 70 units have been occupied for up to three years during which time there have been only four turnovers. Houses

have been resold at, or more than, their original appraised values.

However, results such as these are considered tenuous and they fall short of addressing the full extent of problems:

- Despite improvements, neighbourhoods such as North Point Douglas still experience problems with 'red-lining' by lending and insurance institutions, seminar participants were told.
- Field workers in Winnipeg's core area face immediate problems with enforcement of housing bylaws because of a lack of adequate, affordable accommodation for persons displaced in the process. The situation has been exacerbated by Winnipeg's tight rental market which has placed increased pressures on persons at the lower end of the market. Waiting lists for social housing units have increased; turnover rates have declined markedly. Improvements may be made in coordination and priority-setting between public agencies and programs, but it was argued that it is difficult to justify new priority cases in face of the long existing waiting lists of persons in similar circumstances.
- Concern was expressed about the fate of the many apartment blocks built in the 1900-1914 period. They constitute a significant portion of the low-income private rental stock. Rents are low because owners are not putting money into building improvements even though the structures generally are sound. If rehabilitation is not undertaken, these units will be dropping out of the market in 10 to 15 years, with a resulting negative impact on supply.
- Decreasing availability of readily accessible lots for infill housing, and the general problems of land assembly in older developed areas, are impediments to renewal activity.
- The quality of work done under RRAP and other home repair programs is acknowledged to be less than top-grade. To obtain required repairs within available funding, use frequently is made of 'Mom and Pop' renovators who often work for low wages but come from, and provide a service to, the local community. Indeed, more established contractors who comply with provincial construction pay scales tend to be uncompetitive for RRAP work. Concerns were voiced about the continued impact of 1984 amendments to Manitoba's Construction Wages Act which significantly increased labour costs for renovation work and created inequities in wages for skilled and unskilled labour, seminar participants were told.

An immediate concern of some participants was the recently-announced changes to the federal RRAP program. Two features of the new program sparked criticism:

- In contrast to past practice, RRAP will not be tied to designated geographic areas. Instead, it will be made available to households in need regardless of their geographic location in an urban area.
- Income eligibility criteria have been restructured. Under the previous program, households within a specified income threshold were eligible for some forgivable loan assistance; those beyond the threshold were still eligible for repayable RRAP loans. Under the new structure, gross income thresholds have been assigned in relation to household size; those beyond the thresholds will not be eligible for RRAP. The new thresholds are based on core housing need data accumulated by the federal government.

Criticisms of the changes included the following:

- Removal of geographic targeting criteria will disperse effort and resources; run counter to a strategy of neighbourhood renewal; and create a public policy conflict with Winnipeg's development plan which includes among its objectives the allocation of public support to older residential neighbourhoods according to the severity of physical, social and economic needs.
- The new income thresholds are expected to reduce the take-up of RRAP. A recent income survey and test application of the new guidelines indicated to the City of Winnipeg that fewer households may qualify for RRAP than would be the case under former guidelines. Moreover, past experience indicates that as many as 40 per cent of qualified applicants drop out of the program at the preliminary phases. Particular concern was voiced that low-income families may be on the financial and home ownership margin, yet may not be eligible for RRAP because of the income thresholds. Criticism also was made of the core housing need data base and associated methodology. It was argued that there ought to be flexibility in the application of income thresholds. The preferable approach would be to set one upper income ceiling on a regional or city basis, and then to set targets or priorities within that ceiling, it was suggested.

-- The length of the review process, and associated delays in announcing and funding the revised homeowner RRAP program, have caused problems in the field. Some housing agencies have had to lay off staff, and uncertainty has been created as to whether the federal government ultimately intends to discontinue the program, seminar participants were told.

5.2.1 Land Assembly and Redevelopment

A view was expressed that several thousand units in the inner city require replacement, not rehabilitation. Outstanding issues include: what types of replacement housing will be built; who will constitute the market to be served; and how best might land be assembled to facilitate the process?

On the last point, problems of land assembly in inner city and inner suburban locations were noted. One option to overcome the problems would be establishment of an urban lot developer, perhaps as a public or quasi-public non-profit corporation, to assemble, clear and market land to those builders who otherwise would not have the resources to undertake this kind of land acquisition.

References also were made to the model provided by the Logan redevelopment in the core area. In this case, land was expropriated; housing relocated and rehabilitated; new housing constructed; and physical infrastructure replaced. Because of insufficient market values, public subsidies were approximately \$35,000 per unit, inclusive of land costs.

In this context, it was argued, the question to government is not simply whether to set up another authority for the purposes of land assembly, but whether there is commitment to accept these kinds of costs and the associated requirements for consistent and logical approaches to implementation of an authority or program.

5.2.2 Policy Environment for Inner City Renewal

Of immediate concern was the climate of uncertainty surrounding RRAP, and the potential impact of the program's reorientation on the willingness of households to locate or remain in core area residential neighbourhoods.

From a longer-term perspective, the following observations were made:

- Despite innovations such as the CAI, a holistic public sector approach to inner city renewal has yet to emerge. Examples to support this view were identified as the failure of public policy to address the impacts of native migration; to better integrate social service delivery in the inner city; or to better relate income maintenance and social service programs.
- Despite acceptance of a strategy of neighbourhood renewal, incongruence remains between the ability of the public sector to deliver physical improvements and its ability to stimulate or recreate the environment and social infrastructure necessary to revitalize and stabilize neighbourhoods. Associated outstanding issues include:
 - in the case of redevelopment (or gentrification, should it occur), how best to cope with the problems of dislocated households and the potential for negative impacts on adjacent neighbourhoods
 - the extent to which home ownership is an essential component of neighbourhood stability and renewal, and thus ought to be encouraged in, for example, residential areas in or adjacent to the downtown
 - the extent to which mixing of households on the basis of income or other characteristics is an essential component of neighbourhood stability and renewal, and thus ought to be an objective of public policies/programs on housing and neighbourhoods. The respective importance of family and non-family-oriented development as a catalyst to neighbourhood, especially downtown, residential revitalization is a related sub-issue.

6.0 SUB-MARKETS

6.1 Single-Parent Families

These households have been a growing factor in housing markets and have exhibited very specific needs. Managers of social housing in Winnipeg have found, for example, a reluctance among such households to be in the inner city or in apartment units. Access to day care facilities has helped to offset this reluctance.

The seminar was told that more data are required on the needs and status of single-parent families -- e.g., in terms of their economic and other problems of adjustment upon family break-up, and the relationships between job/income insecurity and family disintegration.

Preliminary findings were outlined from ongoing research into the state of single-parent families in Atlantic Canada. While concentrations of such households occur in urban areas, it has been found that the highest incidences of single-parent families tend to occur in much smaller centres. Contrary to common perception, significant correlations have not been found between the incidence of such households and population or proximity to large urban areas. This could have important implications for policy development, especially in terms of transposing policy/programs from urban to smaller centres.



FIGURE 5. Downtown housing has been encouraged under various federal and provincial programs. The Ashdown Warehouse is being converted into over 90 apartments.

SOURCE: Cambridge Imperial Developments Ltd.



FIGURE 6. The future extent of suburban development is still an open question. (Aerial view of Churchill Heights, 1955).

SOURCE: Western Canada Pictorial Index. Bill Rose, photographer.

FOOTNOTES

1. The Winnipeg Core Area Initiative (CAI) was a five-year, \$96 million, tri-level public sector commitment to physical and socioeconomic renewal in a defined area of Winnipeg's inner city. Its thrusts included education; training; affirmative action; business and industrial development; housing construction and rehabilitation; assistance to community groups, agencies and facilities; and physical redevelopment. The tri-level CAI expired March 31, 1986. However, there is ongoing administration of commitments made under the initial agreement and, at the time of the housing seminar, negotiations were proceeding on a second agreement.

2. The North Portage Development Corporation (NPDC) is a tri-level quasi-public agency responsible for a major mixed-use redevelopment scheme on the north side of Portage Avenue, a main downtown thoroughfare. The redevelopment encompasses four blocks and is to include some 1,100 units of housing. Some 360 units are intended as part of the first stage of housing; as well, there has been a proposal call for elderly persons' housing. NPDC has been capitalized by the three levels of government (\$76 million in total) to assemble land and provide parking, infrastructure and amenities.

The CAI's North of Ellice Neighbourhood Revitalization program has included streetscaping, passive park development, and assistance/incentives to housing development and rehabilitation by the private sector, non-profit agencies, and cooperatives.

APPENDICES



APPENDIX A

Agenda for the Housing in Manitoba Seminar
April 18-19, 1986

<u>April 18</u>	A.M.	9:00 - 10:30	Introduction and Overview of Manitoba Trends
		10:45 - 12:30	The Urban Scene: Winnipeg Trends and Problems
	P.M.	2:00 - 3:30	The Government Role in Housing: Future Directions
		3:45 - 5:00	The Rental Market
<u>April 19</u>	A.M.	9:00 - 10:30	Housing Requirements in Small Centres, Rural and Remote Areas
		10:45 - 12:30	Housing Renovation/Rehabilitation



APPENDIX B

List of Delegates

<u>Name</u>	<u>Affiliation</u>
1. Charlie Sheppard	Vice-President Residential Operations Imperial Group of Companies
2. Peter Diamant	Deputy Minister of Urban Affairs Province of Manitoba
3. Gary Charles	General Manager Winnipeg Regional Housing Authority
4. Steve Hall	Regional Economist Canada Mortgage and Housing Corporation
5. Tony Wellman	Senior Advisor, Research Division Canada Mortgage and Housing Corporation
6. Roy Nicol	Branch Manager, Provincial Director Canada Mortgage and Housing Corporation
7. Jake Belanger	Program Manager Operations Canada Mortgage and Housing Corporation
8. Mark Thorvaldson	Market Analyst Canada Mortgage and Housing Corporation
9. Tom Yauk	Co-ordinator, Community and Neighbourhood Improvement, City of Winnipeg
10. Len Vopnfjord	Chief Planner City of Winnipeg
11. Edgar Tamm	Program Architect City of Winnipeg
12. Paul McNeil	Manager Winnipeg Housing Rehabilitation Corporation
13. Monica Oepkes	Institute for Social and Economic Research, University of Manitoba
14. Ron Corbett	Rural and Small Town Studies Mount Allison University

APPENDIX B (Continued)

- | | |
|---------------------|---|
| 15. Christine Rump | Senior Policy Advisor
Office of the Honourable Bill McKnight |
| 16. Tony Kuz | Professor of Geography
University of Winnipeg |
| 17. Saul Schubert | Deputy Minister, Manitoba Housing |
| 18. Ken Cassin | Director of Research and Planning
Manitoba Housing |
| 19. Farley Cates | Planning and Program Analyst
Manitoba Housing |
| 20. Bryan Fenske | Manitoba Home Builders
Life Style Homes |
| 21. Rube Diamond | Manitoba Home Builders
Flair Homes |
| 22. Jim Robinson | Manitoba Home Builders
Renovators Committee |
| 23. Matthew Kiernan | Assistant General Manager
Core Area Initiative |
| 24. Larry Mounk | Canadian Imperial Bank of Commerce |
| 25. Garry Simonson | Executive Assistant
Winnipeg Real Estate Board |
| 26. Alan Artibise | Director, Institute of Urban Studies |
| 27. Lynda Newman | Senior Research Officer
Institute of Urban Studies |
| 28. Debbie Lyon | Research Officer
Institute of Urban Studies |
| 29. Martin Posen | Data Analyst
Institute of Urban Studies |
| 30. Tom Carter | Senior Fellow
Institute of Urban Studies |
| 31. Wendy Fraser | Publications Officer
Institute of Urban Studies |

APPENDIX C

TABLE 1

POPULATION CHANGE: MANITOBA AND WINNIPEG
1961 - 2001¹

YEAR	MANITOBA			WINNIPEG CMA			CITY OF WINNIPEG ²		
	POPULATION	CHANGE		POPULATION	CHANGE		POPULATION	CHANGE	
		#	%		#	%		#	%
1961	921,686			475,989			471,975		
1966	963,066	41,380	4.5	508,759	32,770	6.9	504,176	32,201	6.8
1971	988,247	25,181	2.6	540,255	31,496	6.2	535,100	30,924	6.1
1976	1,021,510	33,263	3.4	578,217	37,962	7.0	560,880	25,780	4.8
1981	1,026,245	4,735	0.5	584,842	6,625	1.1	564,470	3,590	0.6
PROJECTED	-----								
1986	1,077,500	51,255	5.0	621,923	37,081	6.3	599,500	35,030	6.2
1991	1,122,900	45,400	4.2	643,546	21,623	3.5	619,300	19,800	3.3
1996	1,137,500	14,600	1.3	663,588	20,042	3.1	635,200	15,900	2.6
2001	1,135,100	-2,400	-0.2	680,864	17,276	2.6	645,300	10,100	1.6

NOTES:

1. MOST RECENT STATISTICS CANADA ESTIMATES FOR MANITOBA JANUARY 1, 1986 - 1,075,400 AND WINNIPEG JUNE 1, 1985 - 612,100.
2. THESE ARE RECENTLY REVISED ESTIMATES AND THEREFORE ARE NOT NECESSARILY CONSISTENT WITH THE ASSUMPTIONS USED TO PRODUCE THE MANITOBA AND WINNIPEG CMA PROJECTIONS.

SOURCES:

- CMHC, POPULATION, HOUSEHOLDS AND HOUSING REQUIREMENTS PROJECTIONS FOR CANADA, THE PROVINCES AND THE CENSUS METROPOLITAN AREAS, 1976-2001, NOVEMBER 1981.
- STATISTICS CANADA, CENSUS OF CANADA, 1961, 1966, 1971, 1976, 1981.
- STATISTICS CANADA, POPULATION PROJECTIONS FOR CANADA, PROVINCES AND TERRITORIES, 1984-2006, MAY 1985 (CAT. #91-520).
- WINNIPEG, DEPARTMENT OF ENVIRONMENTAL PLANNING, RESEARCH BRANCH, "HOUSING PROJECTIONS - INTERNAL REVIEW: CITY OF WINNIPEG, 1986-2001," NOVEMBER 1985.

TABLE 2
FIVE-YEAR CHANGES IN POPULATION BY AGE GROUPS - MANITOBA

AGE GROUP	PERIOD				PROJECTED			
	1961-66	1966-71	1971-76	1976-81	1981-86	1986-91	1991-96	1996-2001
0- 4	- 5,149	-17,015	- 3,085	- 5,565	3,840	- 4,400	- 9,600	- 8,400
5- 9	4,145	- 5,327	-15,230	- 5,790	- 2,080	3,800	- 6,100	- 9,900
10-14	8,077	1,963	- 3,375	-15,485	- 3,030	- 1,900	2,500	- 6,400
15-19	17,040	8,487	4,040	- 4,160	-12,715	- 3,200	- 2,900	2,100
20-24	7,892	18,581	8,495	45	4,980	-12,800	- 5,500	- 3,000
25-34	- 7,857	12,300	28,015	15,500	18,425	14,600	-15,000	- 22,100
35-44	- 3,709	-10,965	- 1,310	8,010	27,100	25,900	14,600	6,800
45-54	6,252	743	- 985	- 6,920	- 390	11,000	25,300	22,400
55-64	9,119	9,720	5,680	3,840	1,255	- 3,300	- 100	9,900
65-74	494	3,054	8,430	9,280	6,465	5,700	2,200	- 2,600
75+	5,076	3,643	2,570	5,990	7,510	10,000	8,700	8,900
TOTALS	41,380	25,184	33,263	4,735	51,255	45,400	14,600	- 2,400

NOTE:

1. TOTALS MAY NOT RECONCILE PRECISELY DUE TO ROUNDING.

SOURCE:

BASED ON CENSUS AND POPULATION PROJECTION DATA FROM STATISTICS CANADA.

TABLE 3
TOTAL NET MIGRATION - MANITOBA

<u>YEAR</u>	<u>NET INTERPROVINCIAL MIGRATION</u>	<u>NET INTERNATIONAL MIGRATION</u>	<u>NET TOTAL MIGRATION</u>
1972	- 7,735	3,048	- 4,687
1973	- 2,200	3,874	1,674
1974	- 5,400	4,691	- 709
1975	- 4,134	4,665	531
1976	- 3,655	2,974	- 681
1977	- 3,789	2,769	- 1,020
1978	- 9,557	846	- 8,711
1979	-13,806	2,668	-11,138
1980	-11,342	5,872	- 5,470
1981	- 3,621	3,658	37
1982	1,498	3,530	5,028
1983 ¹	176	2,517	2,693
1984 ¹	685	2,554	3,239
1985 ¹	- 1,063	1,941	878

-04-

NOTE:

1. PRELIMINARY DATA ONLY; SUBJECT TO REVISION.

SOURCE:

MANITOBA BUREAU OF STATISTICS, MANITOBA STATISTICAL REVIEW, SELECTED ISSUES.

TABLE 4
CHANGE IN POPULATION AND PRIVATE HOUSEHOLDS -
MANITOBA AND WINNIPEG

PERIOD	MANITOBA		WINNIPEG CMA	
	CHANGE IN POPULATION	CHANGE IN HOUSEHOLDS	CHANGE IN POPULATION	CHANGE IN HOUSEHOLDS
1961-66	+4.5	+8.1	+6.9	+11.8
1966-71	+2.6	+11.3	+6.2	+16.0
1971-76	+3.4	+13.6	+7.0	+18.4
1976-81	+0.5	+ 9.1	+1.1	+10.1
PROJECTED	- - - - -	- - - - -	- - - - -	- - - - -
1981-86	+5.0	+13.1	+6.3	+12.2
1986-91	+4.2	+ 7.8	+3.5	+ 5.7
1991-96	+1.3	+ 3.2	+3.1	+ 3.6
1996-2001	-0.2	+ 3.2	+2.6	+ 3.1

SOURCES:

- CMHC POPULATION, HOUSEHOLDS AND HOUSING REQUIREMENTS PROJECTIONS FOR CANADA, THE PROVINCES AND THE CENSUS METROPOLITAN AREAS 1976-2001, NOVEMBER 1981.
- STATISTICS CANADA/DOMINION BUREAU OF STATISTICS, CENSUS OF CANADA, 1961, 1966, 1971, 1976 AND 1981.
- STATISTICS CANADA, HOUSEHOLD AND FAMILY PROJECTIONS: CANADA, PROVINCES AND TERRITORIES - 1976-2001, DECEMBER 1981 (CAT. #91-522).
- STATISTICS CANADA, MARKET RESEARCH HANDBOOK 1984, NOVEMBER 1984 (CAT. #63-224), TABLES 3-41 AND 3-43.

TABLE 5

HOUSEHOLD INCREASE BY TYPE: MANITOBA
FIVE YEAR INCREASES

PERIOD	FAMILY		NON-FAMILY	
	No.	%	No.	%
1961-66	10,094	4.9	9,432	28.1
1966-71	14,346	6.6	15,044	35.0
1971-76	18,205	7.9	21,125	36.4
1976-81	10,260	4.1	19,730	24.9
PROJECTED	-----			
1981-86	15,500	6.0	17,700	18.0
1986-91	8,200	3.0	13,200	11.0
1991-96	3,600	1.0	6,600	5.0
1996-01	4,500	2.0	4,700	3.0

SOURCES:

- STATISTICS CANADA, CENSUS OF CANADA, 1961, 1966, 1971, 1976, 1981.
- CANADA MORTGAGE AND HOUSING CORPORATION, POPULATION, HOUSEHOLDS AND HOUSING REQUIREMENTS PROJECTIONS, 1976-2001 (Nov. 1981).

TABLE 6

PERCENTAGE CHANGE IN NUMBERS OF FAMILY AND
NON-FAMILY HOUSEHOLDS BY CENSUS PERIODS

<u>PERIOD</u>	<u>MANITOBA</u>		<u>WINNIPEG</u>	
	<u>FAMILY</u>	<u>NON-FAMILY</u>	<u>FAMILY</u>	<u>NON-FAMILY</u>
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
1961-66	+4.9	+28.1	+7.2	+40.7
1966-71	+6.6	+35.0	+9.6	+46.2
1971-76	+7.9	+36.4	+10.7	+45.8
1976-81	+4.1	+24.9	+ 4.3	+25.9

SOURCE:

BASED ON CENSUS DATA FROM STATISTICS CANADA.

TABLE 7

URBAN AND RURAL PRIVATE HOUSEHOLDS AS A
PERCENTAGE OF TOTAL MANITOBA HOUSEHOLDS

<u>YEAR</u>	<u>RURAL HOUSEHOLDS</u> <u>%</u>	<u>URBAN HOUSEHOLDS</u> <u>%</u>	<u>PRIVATE HOUSEHOLDS IN</u> <u>THE WINNIPEG CMA</u> %
1961	34.0	66.0	53.6
1966	30.3	69.7	55.4
1971	27.3	72.7	57.7
1976	26.0	74.0	60.2
1981	24.6	75.4	60.7
CHANGE 1961-1981	-9.4	+9.4	+7.1

SOURCE:

BASED ON CENSUS DATA FROM STATISTICS CANADA.

TABLE 8

CHANGE IN THE NUMBER OF RURAL AND URBAN HOUSEHOLDS
IN MANITOBA BETWEEN CENSUS PERIODS, 1961-81¹

PERIOD	CHANGE IN TOTAL	CHANGE IN RURAL HOUSEHOLDS			CHANGE IN URBAN
	<u>NO. OF PRIVATE HOUSEHOLDS</u>	TOTAL	FARM	NON-FARM	<u>HOUSEHOLDS</u>
	%	%	%	%	%
1961-66	+ 8.1	-3.4	- 3.8	- 3.0	+14.1
1966-71	+11.3	-0.1	-18.2	+17.9	+16.2
1971-76	+13.6	+8.2	-20.5	+27.6	+15.7
1976-81	+ 9.1	+3.2	- 1.9	+ 5.4	+11.2

NOTE:

1. A NUMBER OF CHANGES OCCURRED IN CLASSIFYING "URBAN", "RURAL", "FARM" AND "NON-FARM" POPULATIONS DURING THIS PERIOD, RESULTING IN A GREATER STATISTICAL CHANGE THAN ACTUALLY OCCURRED IN TERMS OF HOUSEHOLD INCREASES/DECREASES.

SOURCE:

BASED ON CENSUS DATA FROM STATISTICS CANADA.

TABLE 9

HOUSING REQUIREMENTS: MANITOBA

PERIOD	HOUSEHOLD GROWTH	AVERAGE ANNUAL GROWTH	AVERAGE ANNUAL HOUSING STARTS		
			MANITOBA	WINNIPEG CMA	
1961-66	19,526	3905	5875	3930	
1966-71	29,390	5878	7667	5328	
1971-76	39,330	7866	10,180	7096	
1976-81	29,990	5998	7847	5707	
PROJECTED - - - - -					
			PROJECTED AVERAGE ANNUAL HOUSING REQUIREMENTS- MANITOBA (CMHC)	PROJECTED AVERAGE ANNUAL DWELLING CONSTRUCTION- WINNIPEG (PLAN WINNIPEG)	REVISED YEARLY HOUSING REQUIREMENT- CITY OF WINNIPEG
1981-86	33,200	6640	6600	4340	-
1986-91	21,400	4280	4300	3600	3980
1991-96	10,200	2040	2000	1780	2420
1996-2001	9,200	1840	1800	1100	1940

SOURCES:

- STATISTICS CANADA AND CMHC HOUSEHOLD AND STARTS DATA.
- CANADA MORTGAGE AND HOUSING CORPORATION, POPULATION, HOUSEHOLDS AND HOUSING REQUIREMENTS, 1976 TO 2001, Nov. 1981.
- PLAN WINNIPEG.
- WINNIPEG, DEPARTMENT OF ENVIRONMENTAL PLANNING, RESEARCH BRANCH, "HOUSING PROJECTIONS - INTERNAL REVIEW: CITY OF WINNIPEG, 1986-2001," NOVEMBER 1985.

CHART 1

Dwelling Starts Per 100,000 Population, Canada and Selected Provinces

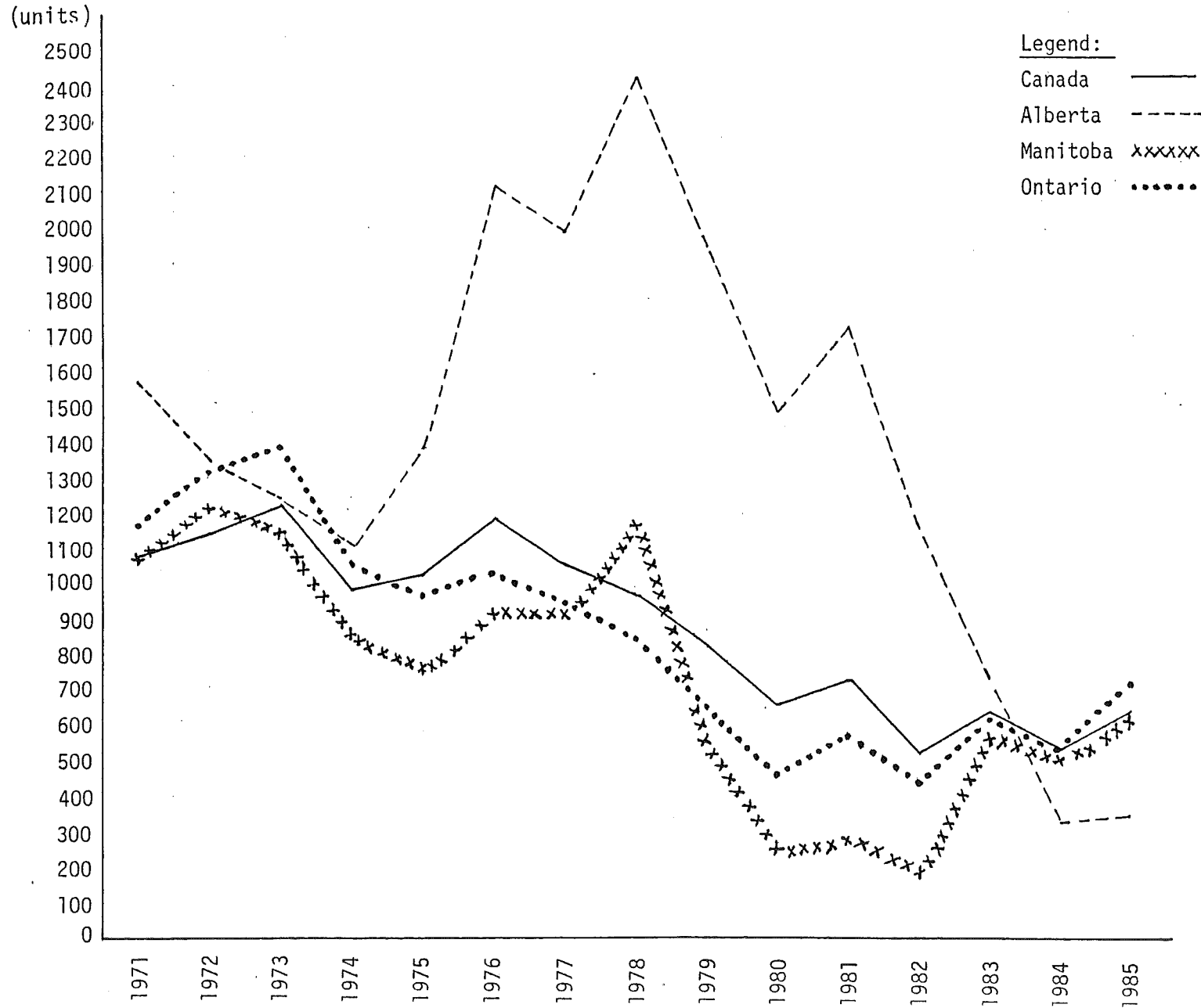


TABLE 10
DWELLING STARTS BY REGION IN MANITOBA
(FIVE YEAR AVERAGES)

PERIOD	<u>MANITOBA</u>		<u>WINNIPEG CMA</u>		<u>OTHER URBAN¹</u>		<u>OTHER²</u>	
	#	%	#	%	#	%	#	%
1961-65	5875	100	3930	67	261	4	1684	29
1966-70	7667	100	5328	69	294	4	2045	27
1971-75	10,180	100	7096	70	625	6	2459	24
1976-80	7847	100	5707	73	534	7	1606	20
1981-85	4540	100	3429	76	383	8	729	16

NOTES:

1. INCLUDES BRANDON, FLIN FLON AND PORTAGE LA PRAIRIE, THOMPSON FROM 1972 ONWARD, SELKIRK FROM 1982 ONWARD.
2. RURAL AND URBAN CENTRES UNDER 10,000 IN POPULATION.

SOURCES:

- CANADA MORTGAGE AND HOUSING CORPORATION, CANADIAN HOUSING STATISTICS, RELATED YEARS.
- MANITOBA BUREAU OF STATISTICS, MANITOBA STATISTICAL REVIEW AND MANITOBA DIGEST OF STATISTICS, RELATED YEARS.

TABLE 11

DWELLING STARTS: WINNIPEG METRO AREA
(FIVE YEAR AVERAGES)

<u>PERIOD</u>	<u>WINNIPEG CMA</u>		<u>INNER CITY¹</u>		<u>SUBURBS</u>		<u>ADDITIONAL ZONE²</u> <u>FRINGE</u>	
	#	%	#	%	#	%	#	%
1971-75	7096	100	1204	17	5813	82	78	1
1976-80	5707	100	1189	21	4318	76	200	4
1981-85	3429	100	614	18	2648	77	167	5

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NOTES:

1. INCLUDES THE OLD CITY OF WINNIPEG.
2. INCLUDES THE RMs OF EAST AND WEST ST. PAUL TO 1976, AND RMs OF RITCHOT, ST. FRANCOIS-XAVIER, EAST AND WEST ST. PAUL, AND SPRINGFIELD FROM 1977 ONWARD.

SOURCES:

- CANADA MORTGAGE AND HOUSING CORPORATION, MANITOBA QUARTERLY HOUSING REPORT, SELECTED ISSUES.
- STATISTICS CANADA, HOUSING STARTS AND COMPLETIONS (1972-1985) AND NEW RESIDENTIAL CONSTRUCTION (1971-72), (CATALOGUE # 64-002).

TABLE 12

MANITOBA DWELLING STARTS BY TYPE
(FIVE YEAR AVERAGES)

<u>PERIOD</u>	<u>SINGLE-DETACHED</u>		<u>SEMI-DETACHED AND DUPLEX</u>		<u>ROW</u>		<u>APARTMENTS AND OTHERS</u>	
	#	%	#	%	#	%	#	%
1961-65	3745	64	215	4	247	4	1669	28
1966-70	3121	41	391	5	482	6	3672	48
1971-75	4833	47	671	7	384	4	4292	42
1976-80	3497	45	620	8	708	9	3023	38
1981-85	2908	64	60	1	121	3	1452	32

SOURCE:

CANADA MORTGAGE AND HOUSING CORPORATION, CANADIAN HOUSING STATISTICS, SELECTED YEARS.

TABLE 13
HOUSING ACTIVITY BY SOURCE OF FINANCING
MANITOBA 1975 - 1985

YEAR	TOTAL HOUSING STARTS	NHA ACTIVITY							
		SOCIAL HOUSING ¹		MARKET HOUSING ²		TOTAL NHA		TOTAL NON NHA	
		#	%	#	%	#	%	#	%
1975	7845	2215	28.2	2594	33.1	4809	61.3	3036	38.7
1976	9339	1482	15.9	4399	47.1	5881	63.0	3458	37.0
1977	9410	1975	21.0	3967	42.2	5942	63.1	3468	36.9
1978	12,121	1201	9.9	5475	45.2	6676	55.1	5445	44.9
1979	5772	624	10.8	1374	23.8	1998	34.6	3774	65.4
1980	2597	616	23.7	247	9.5	863	33.2	1734	66.8
1981	2824	147	5.2	420	14.9	567	20.1	2257	79.9
1982	2030	525	25.9	525	25.9	1050	51.7	980	48.2
1983	5985	694	11.6	2436	40.7	3130	52.3	2855	47.7
1984	5308	693	13.1	1479	27.9	2172	40.9	3136	59.1
1985	6557	510	7.8	831	12.6	1341	20.4	5216	79.5

NOTES:

1. INCLUDES ACTIVITIES UNDER LOANS TO NON PROFIT CORPORATIONS (SEC. 15), PUBLIC HOUSING (SEC. 43), FEDERAL-PROVINCIAL RENTAL AND SALES HOUSING (SEC. 40) AND NON PROFIT (SEC. 6).
2. INCLUDES GRADUATED PAYMENT MORTGAGE (SEC. 58), CMHC DIRECT (SEC. 58 AND 59), GRADUATED PAYMENT MORTGAGE (SEC. 6) AND OTHER SECTION 6.

SOURCE:

CMHC, CANADIAN HOUSING STATISTICS.

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TABLE 14

DWELLING CONDITIONS IN MANITOBA
(BASED ON 1981 CENSUS)

	<u>No.</u>	<u>%</u>
OCCUPIED PRIVATE DWELLINGS	357,985	100
REQUIRE MAJOR REPAIR	24,860	7
REQUIRE MINOR REPAIR	<u>65,785</u>	<u>18</u>
TOTAL	90,645	25
<u>REQUIRE MAJOR REPAIR</u>		
OWNED	16,565	67
RENTED	<u>8,295</u>	<u>33</u>
TOTAL	24,860	100
<u>REQUIRE MINOR REPAIR</u>		
OWNED	44,370	67
RENTED	<u>21,415</u>	<u>33</u>
TOTAL	65,785	100
<u>MAJOR REPAIR BY AGE</u>		
1920 OR EARLIER	6175	17
1921-1945	7045	13
1946-1960	6195	7
1961-1970	3040	4
1971-1981	<u>2405</u>	<u>2</u>
TOTAL	24,860	7

TABLE 14 (CONTINUED)

<u>MAJOR REPAIR BY UNIT TYPE</u>	<u>No.</u>	<u>% OF CATEGORY TYPE</u>
SINGLE DETACHED	19,725	8
APARTMENT	3,085	4
ROW/DUPLEX	1,585	5
OTHER	<u>465</u>	<u>5</u>
TOTAL	24,860	7
<u>MAJOR REPAIR BY AREA</u>		
WINNIPEG	11,195	45
OTHER MANITOBA	<u>13,665</u>	<u>55</u>
TOTAL	24,860	150

TABLE 15

RESIDENTIAL CONSTRUCTION EXPENDITURES

MANITOBA 1971-1985

<u>YEAR</u>	<u>TOTAL CONSTRUCTION</u> \$ 000's	<u>RENOVATION/REPAIR</u> \$ 000's	<u>REPAIR AS % OF</u> <u>TOTAL</u>
1971	207,480	47,884	23.1
1972	241,074	51,951	21.5
1973	271,649	58,209	21.4
1974	315,590	51,160	16.2
1975	295,038	55,644	18.9
1976	424,350	65,176	15.4
1977	494,839	72,258	14.6
1978	595,345	80,752	13.6
1979	455,832	89,115	19.5
1980	332,654	95,969	28.8
1981	367,045	108,127	29.5
1982	295,221	114,896	38.9
1983	558,360	129,768	23.2
1984	562,535	136,430	24.2
1985	595,035	142,455	23.9

SOURCE:

STATISTICS CANADA, CONSTRUCTION IN CANADA. CAT. #64-201 AND 64-502.

CHART 2
 Value of Residential Construction
 Per 100,000 Population
 (in current dollars)

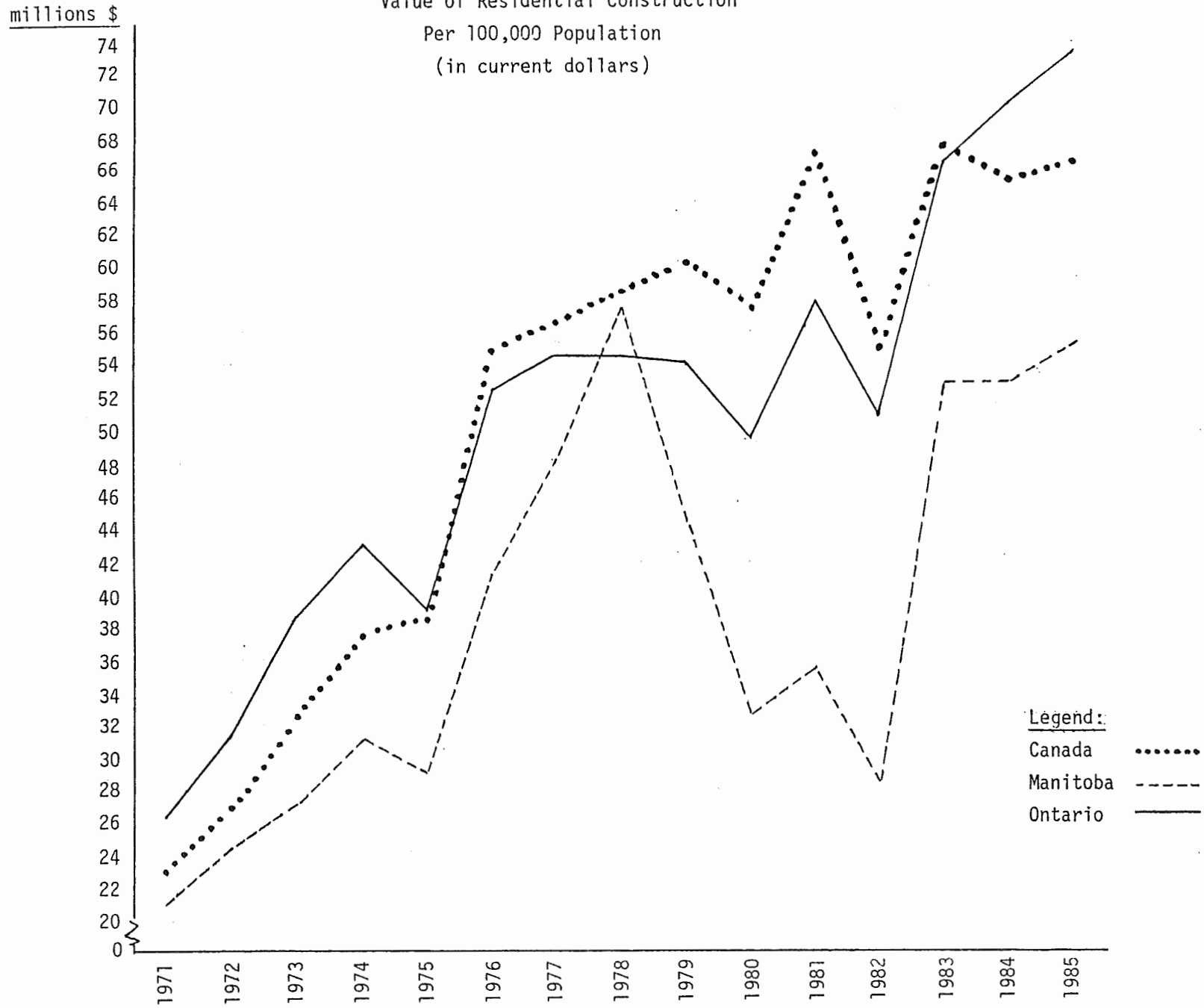


TABLE 16

NEW HOUSING PRICE INDICES, CANADA AND
SELECTED WESTERN CANADIAN CITIES (1981 = 100)

<u>YEAR</u>	<u>CANADA</u>	<u>WINNIPEG</u>	<u>REGINA</u>	<u>EDMONTON</u>	<u>VANCOUVER</u>
<u>A. TOTAL SELLING PRICE</u>					
1981	100.0	100.0	100.0	100.0	100.0
1982	97.9	106.6	104.6	98.1	79.0
1983	94.7	109.1	107.0	90.5	75.9
1984	95.1	113.3	108.5	85.0	76.1
1985	96.2	119.2	109.0	79.8	73.2
<u>B. LAND ONLY</u>					
1981	100.0	100.0	100.0	100.0	100.0
1982	94.9	109.5	109.1	99.1	78.0
1983	90.5	119.5	114.7	83.8	67.7
1984	90.8	126.7	128.5	77.8	67.4
1985	92.0	135.7	133.8	73.7	64.7
<u>C. HOUSE ONLY</u>					
1981	100.0	100.0	100.0	100.0	100.0
1982	99.3	107.1	103.5	97.6	79.5
1983	96.9	107.8	105.2	93.8	82.1
1984	97.5	111.1	103.6	88.5	82.6
1985	98.8	116.0	102.8	83.4	79.7

SOURCE:

STATISTICS CANADA, CONSTRUCTION PRICE STATISTICS (CATALOGUE # 62-007).

TABLE 17

SUMMARY OF MLS DATA, WINNIPEG 1977 - 1985

<u>YEAR</u>	<u>LISTINGS</u>	<u>SALES</u>	<u>SALES/ LISTING</u>	<u>AVERAGE UNIT PRICE</u>	<u>ANNUAL INCREASE</u>	<u>MLS SALES/ SINGLE STARTS</u>
1977	21,245	7624	35.9	\$ 42,497	7.8	3.1
1978	21,396	7855	36.7	45,024	5.9	3.2
1979	22,554	6534	29.0	48,409	7.5	4.3
1980	21,579	5946	27.6	51,486	6.4	5.9
1981	20,363	6909	33.9	52,656	2.3	3.8
1982	25,161	7023	27.9	52,178	(0.9)	9.6
1983	23,463	8317	35.5	57,433	10.1	3.0
1984	22,460	9047	40.3	59,845	4.2	3.5
1985	20,843	11,095	53.2	63,015	5.3	3.8

Source:

MLS Statistics, Winnipeg Real Estate Board.

TABLE 18

FAMILY INCOMES IN MANITOBA

YEAR	<u>WINNIPEG CMA</u>		<u>OTHER AREAS</u>	
	<u>AVERAGE</u> \$	<u>AVERAGE ANNUAL</u> <u>% CHANGE</u>	<u>AVERAGE</u> \$	<u>ANNUAL %</u> <u>CHANGE</u>
1973	12,339		9,703	
1975	16,379	16.5	12,662	15.0
1977	20,271	12.0	15,668	12.0
1979	23,510	8.0	19,126	11.0
1981	29,384	12.5	26,438	19.0
1982	33,069	12.5	27,759	5.0
1984	(36,008) ¹	4.4	(30,226) ¹	4.4
1985	(37,606) ¹	4.4	(31,568) ¹	4.4

NOTES:

1. PROJECTED ON THE BASIS OF INCREASES IN AVERAGE INCOME IN THE PROVINCE IN THE 82-84 PERIOD.

SOURCE:

STATISTICS CANADA, INCOME DISTRIBUTIONS BY SIZE IN CANADA (CAT. # 13-206 AND 13-207).

TABLE 19
FAMILY INCOMES AND HOUSING COSTS

CITY OF WINNIPEG

<u>YEAR</u>	<u>AVERAGE FAMILY INCOME</u>	<u>AVERAGE MLS² HOUSE PRICE</u>	<u>AVERAGE ANNUAL³ CARRYING COSTS</u>	<u>COST TO INCOME RATIO</u>
1973	\$ 12,339	\$ 21,573	\$ 2315	19.0
1975	16,379	32,369	3892	24.0
1977	20,271	42,496	4854	24.0
1979	23,510	48,408	5887	25.0
1981	29,384	52,656	9190	31.0
1982	33,069	52,178	8984	27.0
1984	(36,008) ¹	59,845	8124	22.6
1985	(37,606) ¹	63,015	7613	20.2

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NOTES:

1. PROJECTED ON THE BASIS OF INCREASES IN AVERAGE INCOME IN THE PROVINCE IN THE 82-84 PERIOD.
2. AVERAGE RESIDENTIAL SALES PRICE FROM MLS.
3. BASED ON AVERAGE ANNUAL NHA INTEREST RATE FOR 3 YEAR TERM WITH 10% DOWNPAYMENT AND TAXES AT 1.5% OF HOUSE PRICE.

SOURCE:

STATISTICS CANADA, INCOME DISTRIBUTIONS BY SIZE IN CANADA
(CAT. # 13-206 AND 13-207).

TABLE 20
FAMILY INCOME AND HOUSING COSTS
(WINNIPEG 1973-1985)

<u>PERIOD</u>	<u>ANNUAL</u>		<u>PERCENTAGE</u>		<u>CHANGE</u>	
	<u>AVERAGE</u> <u>INCOME</u>	<u>MEDIAN</u> <u>INCOME</u>	<u>SHELTER</u> <u>INDEX</u>	<u>RENTAL</u> <u>INDEX</u>	<u>OWNER</u> <u>INDEX</u>	<u>NEW HOUSE</u> <u>PRICE INDEX</u>
1973-75	16.5	14.0	N/A	N/A	N/A	19.1
1975-77	12.0	13.8	13.1	N/A	N/A	9.6
1977-79	8.0	7.8	6.5	6.0	6.6	2.7
1979-81	12.5	12.0	7.7	6.0	8.5	4.4
1981-82	12.5	9.4	12.5	9.0	13.8	9.3
1982-84	4.4	5.7	7.0	7.5	7.0	3.1
1984-85	4.4	5.7	4.5	5.4	4.6	5.2

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SOURCES:

STATISTICS CANADA, INCOME DISTRIBUTIONS BY SIZE (CAT. #13-206 AND 13-207).

STATISTICS CANADA, CONSUMER PRICES AND INDEXES (CAT. #62-010).

TABLE 21

PRIVATE HOUSEHOLDS IN OWNER-OCCUPIED NON-FARM DWELLINGS
SHOWING OWNERS' MAJOR SHELTER PAYMENTS AS A PERCENTAGE OF
1980 HOUSEHOLD INCOME¹

% OF INCOME TO MAJOR PAYMENTS	CANADA		MANITOBA	
	HOUSEHOLDS	% OF HOUSEHOLDS	HOUSEHOLDS	% OF HOUSEHOLDS
<15%	2,410,845	49.2%	112,870	52.9%
15-19	757,290	15.5	33,130	15.5
20-24	574,660	11.7	24,270	11.4
25-29	374,740	7.7	15,500	7.3
30-34	225,980	4.6	8,605	4.0
35-39	135,685	2.8	4,965	2.3
40-49	143,525	2.9	4,870	2.3
50-PLUS	273,795	5.6	9,285	4.3
TOTALS	4,896,520	100.0	213,495	100.0
AVERAGE HOUSEHOLD INCOME	\$ 28,822		\$ 25,505	

NOTES:

- OWNERS' MAJOR PAYMENTS INCLUDE ELECTRICITY; OIL, GAS, COAL, WOOD OR OTHER FUELS; WATER AND OTHER MUNICIPAL SERVICES; MONTHLY MORTGAGE PAYMENTS; AND PROPERTY TAXES.

SOURCE:

STATISTICS CANADA, MARKET RESEARCH HANDBOOK 1984, TABLE 5-9.

TABLE 22

PRIVATE HOUSEHOLDS IN TENANT-OCCUPIED NON-FARM DWELLINGS
SHOWING GROSS RENT AS A PERCENTAGE OF 1980 HOUSEHOLD INCOME¹

% OF INCOME TO GROSS RENT	CANADA		MANITOBA	
	HOUSEHOLDS	% OF HOUSEHOLDS	HOUSEHOLDS	% OF HOUSEHOLDS
< 15%	883,225	28.5%	30,135	25.0%
15-19	548,030	17.7	20,290	16.8
20-24	432,195	14.0	17,775	14.8
25-29	289,330	9.3	14,680	12.2
30-34	189,480	6.1	8,780	7.3
35-39	133,715	4.3	5,430	4.5
40-49	178,285	5.8	6,770	5.6
50-PLUS	443,590	14.3	16,575	13.8
TOTALS	3,097,850	100.0	120,435	100.0
AVERAGE HOUSEHOLD INCOME	\$ 17,587		\$ 15,404	

NOTES:

1. GROSS RENT IS THE TOTAL AVERAGE MONTHLY PAYMENTS FOR SHELTER INCLUDING, WHERE APPLICABLE, PAYMENTS FOR ELECTRICITY; OIL, GAS, COAL, WOOD OR OTHER FUELS; WATER AND OTHER MUNICIPAL SERVICES; AND MONTHLY CASH RENT.

SOURCE:

STATISTICS CANADA, MARKET RESEARCH HANDBOOK 1984, TABLE 5-10.

CHART 3
 October Vacancy Rates in Selected Metropolitan Areas
 (Privately-Initiated Apartment Structures, 6 Units or More)

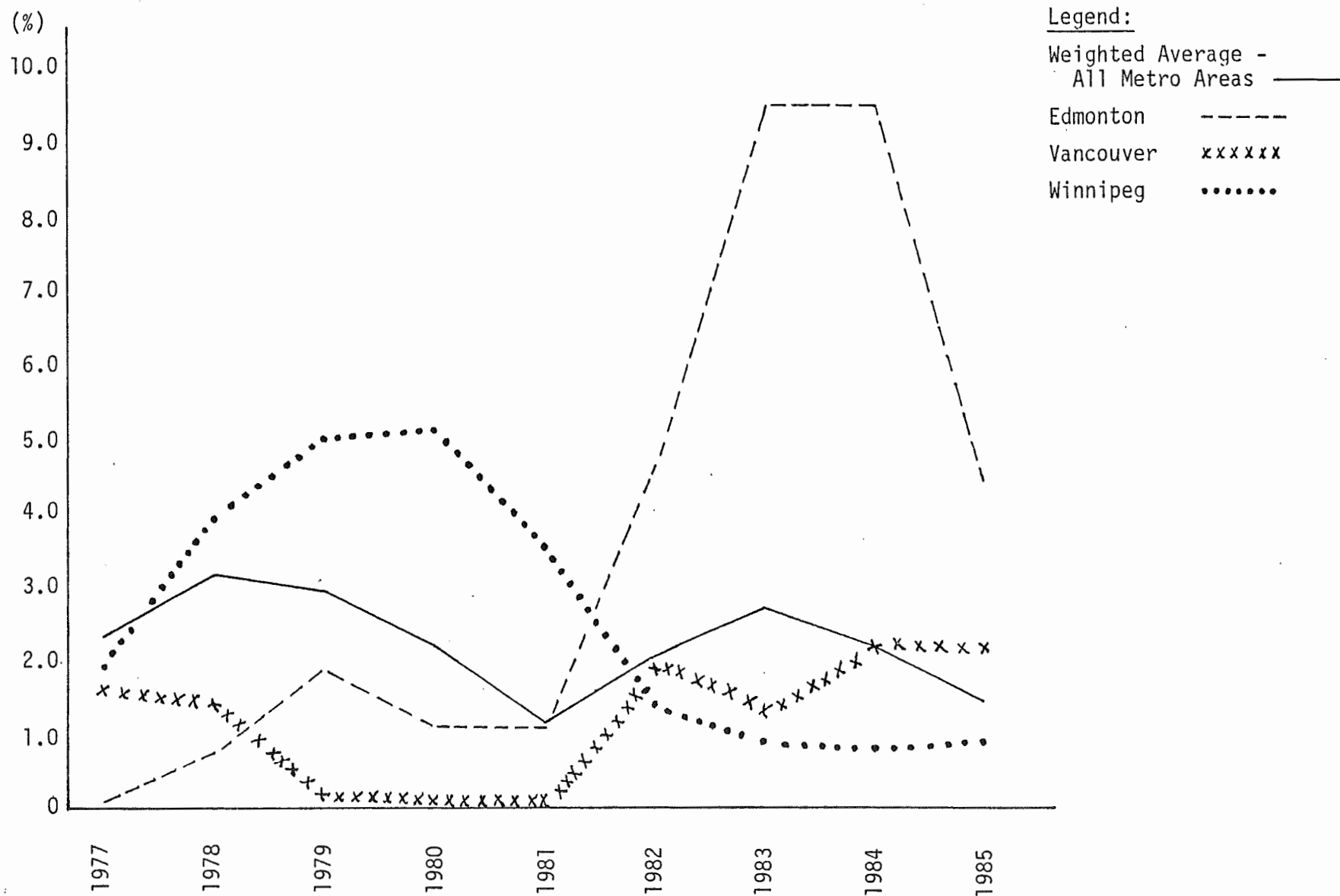


CHART 4

October Vacancy Rates in Winnipeg, 1977-1985
(Apartment Structures of Six Units or More)

