

*ACCESSORY APARTMENTS
IN THE HOMES OF SENIORS:*

*A NEW HOUSING
STRATEGY*

by

Sagietta Ramserran

a Thesis submitted to the
Faculty of Graduate Studies
in partial fulfillment
of the
requirements for the
Degree of

MASTER OF CITY PLANNING

Department of City Planning
University of Manitoba
Winnipeg, Manitoba

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ABSTRACT

The accessory apartment, a separate independent living unit created out of underutilized space in a single family home, is presented as a new housing strategy in light of present demographic and societal trends. Underused space in single family homes is an untapped housing potential that can be used to create small rental units. These can have a significant role to play, especially in cities where small affordable rental units are in short supply. Accessory apartments in the homes of seniors can have other benefits, such as increased income for a low income senior homeowner, possible provision of services by the renter in lieu of rent, and an increased feeling of security on the part of the elderly homeowner who often resides alone. Accessory apartments make better use of existing housing, infrastructure and both hard and soft services, and thus directly benefit the neighbourhood and the municipality. If linked to rehabilitation strategies, they can help prevent neighbourhood decline. In the larger context they can also reduce the need for costly development of new housing.

In spite of these benefits accessory apartments would face severe constraints before they are allowed. The major impediment, rooted in exclusionary zoning practices, is the perception that accessory apartments will negatively alter the quality of life in single family neighbourhoods. However local governments can have great influence in promoting this housing option. To do so they must be willing to vary local zoning by-laws and educate the public on both benefits and realistic impacts.

This thesis explores potential for linking accessory apartments and planning for neighbourhood change in Canada's older single family neighbourhoods. It focuses on accessory apartments created in the homes of seniors, since this may be more acceptable in light of entrenched resistance. It also advocates making use of existing grants for rehabilitation to help low income seniors who wish to convert. Winnipeg is used as a case study and neighbourhoods suitable for conversion are identified. This, in conjunction with ways of addressing the constraints particular to Winnipeg are used to formulate a mechanism for the implementation of accessory apartments in the homes of seniors.

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The completion of this thesis signifies an important event in my personal and professional life. The ways of thinking which I have developed and the increased awareness which I now have of both global trends and local issues will always be with me. I am fortunate to have had excellent professors who guided me through the study and exploration of "the new ways of planning".

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Finally, I dedicate this thesis with love to my two sons Sean and Daivin Macdonald who will be beneficiaries of these new ways of planning.

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CHAPTER ONE

ACCESSORY APARTMENTS: AN UNTAPPED HOUSING POTENTIAL

In recent years, change has been so far reaching as to force a rethinking of our approach to all human problems - institutions, transportation, communication, medical care, production of food, making of clothing, providing shelter. This redefining has been no less dramatic in the area of housing than, say, in the area of communication. (Montgomery and Marshall, 1980: 49).

As a student of city planning I have stumbled upon several themes reflecting on "new ways of planning", "new ways of perceiving the world" which in turn have sparked my excitement and continued my interest in the field of planning both as an area of study and as a profession. This theme in its widest sense, is the breakdown of the old or traditional ways of planning based on the scientific, rational paradigm, and the increasing dialogue about the new way, described as more humanistic, and more ecological and holistic in its approach. What does this new way of planning entail? What does it mean for the practice of planning now and in the future? More importantly how will it impact the quality of life of those being planned, for in a positive way and what will the nature of this change be? As seen in recent planning literature, much is being said (and written) about this.

I see the landmark work, *Planning in America: Learning from Turbulence* (Susskind 1974), a compilation of the writings of many planning theorists, as leading the wave of this dialogue. Other thinkers who have influenced planning thought, though somewhat less obviously are futurists such as Toffler (1980), economists such as Schumacher (1973), scientists such as Capra (1982), environmentalists and politicians such as Brundtland (1987), and ethicists such as Skolimowski (1981) and Taylor (1986). These writers among others, point out that a shift in the governing

paradigms is taking place, and that this will influence our perceptions, values, priorities and change the direction of our planning thought and practice.

As a student whose interest lies in the field of housing, I believe that it is important to understand the nature of this change as it will affect the way we view ourselves, our community, our values, our links with the past and our hopes for the future. How will this valuing affect housing and housing policy? I believe that practitioners in the field of housing and in other areas of planning, should have a vision for the future which takes into consideration the restructuring of society which is taking place today. To say that this places us at the edge of a "brave new world" is only to intimate the possibilities: new lifestyles, new learning opportunities, and new intelligence to help us make decisions about the world we live in.

Eugene Fitchel, Senior Vice President of Canada Housing and Mortgage Corporation in an address to the Urban Studies and Housing Conference in Winnipeg, puts this in the Canadian housing perspective:

The interrelatedness and interdependence of systems are well documented and understood. We are in a far better position now than ever before to integrate our approaches and recognize the "spill over" effect that can result from decisions. ...The future we face will be more system-interdependent, more rapidly changing and more challenging than ever before (1989, 12).

What are the implications of these trends for planning? Alvin Toffler predicted ten years ago that the restructuring of society could result in greater emphasis on global and community concerns, and greater mutual interdependence between individuals, cities, and nations. To be effective as agents of change, planners must have a clear understanding of the new society which is emerging. The rational, mechanistic ways of analyzing problems and designing solutions are no longer applicable. Instead a new, more holistic way will be needed congruent with the new ecophilosophy which is emerging Skolimowski (1981); Taylor (1986). Designing the urban form

today must reflect an awareness that the home will become more important as a place of work, and that new designs both of the individual home and the neighbourhood, will be necessary. Social policies will need to integrate such significant trends as the increase in long-term, impermanent employment, the growing disparity both between the different classes of wage-earners and between the privileged and under-privileged in all societies, the increasing social and cultural diversity of the population, and the increasing demand by the "average" citizen for personal and social fulfillment.

Are we taking a broad enough view? Are all the angles covered? Arguments and situations similar to those I have just put forward have been used to justify everything from comprehensive planning to wide-ranging co-ordinating agencies and centralized state planning. Let me assure you that I am not advocating any of these today. Indeed, all the money, co-ordination and comprehensive planning will be wasted if we fail to clearly identify where we want to go. ...Our challenge is to develop the commitment to find the vision which recognizes all the variables associated with an issue. What are the potential consequences -- good and bad of a direction? What will be the trade offs and or the compromises that must be made if a particular course of action is taken? Once all these perspectives have been gathered we must ensure the community as a whole has the necessary information for informed debate. The process of consciousness raising will stimulate the need to decide what values we will weave into the fabric of our society. The creation of a polarized society is too easy. Is that what we want? What do we want the urban environment to be? Is our society nothing more than a collection of cities? How will we define quality of life? (Flichel 1989, 13).

RATIONALE

It is within this vantage point of change and adaptation to change, that this exploration of the accessory apartments as a housing strategy places itself. In a time of dwindling resources and financial restraint, it makes good sense to maximize the use of our resources, physical, human and financial. *The accessory apartment* is an example of such utilization of resources, since it is a *self-contained suite created out of underutilized space in a single family home*. It is usually created by the homeowner as a means of earning extra income, and typically is rented to a single person.

In the broadest sense, accessory apartment conversions can result from increasing the number of dwelling units in single-family homes, duplexes or multi-family homes, and in commercial or institutional dwellings. In residential districts, accessory apartments should be able to be created in any dwelling as long as local codes are met. In single family zoned neighbourhoods, accessory apartments can be created in homes of any age and by homeowners of any age. However they are usually only allowed under very restrictive conditions. They usually require family relationship between the owner and the tenant, owner occupancy, and very often are restricted to dwellings of a certain age or size. Very recently, municipalities have favoured the creation by children of accessory apartments to house their aging parents. This recognises both the housing and the psychological needs of the aging population.

WHAT IS AN ACCESSORY APARTMENT?

As the term implies, the accessory apartment is created in such a way that it is secondary or accessory to the main dwelling unit. This means that it is usually smaller than the main dwelling unit, has a separate entrance at the back or side of the house, and has a configuration that is discrete enough to maintain the single family look of the house. Municipalities sometimes require that the two suites so created are internally accessible. The rationale here is that the home can be more easily deconverted back to a single family home. However, even if not required by the municipality, this generally occurs because traditionally the relationship between the homeowner and tenant is based less on a business landlord-tenant relationship and more on a neighbour-tenant or neighbour-support kind of relationship. Increasingly these apartments are being created by parents to house a child who is a single parent (in most cases this is a single mother). These apartments are often created by a single parent who after breakdown of marriage needs extra income and support in order to continue to live in the family home.

As the reproduction cost of housing has increased, consumers have begun to make more intensive use of existing dwellings. Accessory apartment conversions represent one form of this response. An accessory conversion does not involve the complete remodelling of a house

into flats of small housekeeping units. The extra unit is created by converting part of a primary dwelling or by adding one or more rooms to a structure. It is "accessory" in the sense that it is subordinate in size, location, and appearance to its companion principal unit. Single family houses have the greatest potential for accessory apartments. Many already have a basement, attic, shed, workshop, or garage which can be easily converted into a separate dwelling space; others have the land or space for adding a unit (Gellen 1985, xiii).

Where allowed legally, the accessory apartment is generally created within the existing dwelling. In other words a new addition is not allowed to be built as an accessory apartment. They differ from granny flats in this essential difference, since granny flats are external to the original existing structure and may be created within a specially designed, small self-contained dwelling. Generally services to the accessory apartment, except for telephone service, are supplied by the principal unit. Parking regulations generally require one off-street parking to be provided. The tenant in an accessory apartment differs from a boarder, in that a boarder generally takes meals with the family. Although kitchen facilities are not provided to the boarder they are part of the accessory apartment. In fact this is the main distinguishing feature between these two living arrangements. Thus the accessory apartment is totally self-contained for everyday living. Although some suites may be large enough to have their own laundry facilities, most do not, and these tenants may end up sharing the use of the appliances of the main dwelling unit.

So timely is this concept of making more intensive use of housing (Gellen, 1985; Crenna, 1989; Hare, 1981a and b; Hayden, 1984), that designing new single family homes to accommodate accessory apartments is being advocated (CMHC, 1988c; Howe, 1990). Although the advantages of such an action are inherently obvious to housing specialists and many planners, the resistance to view this as an acceptable housing strategy has deep historical and socially and culturally biased roots. The major impediment to successful widespread implementation of accessory apartments are zoning and land use regulations and public perceptions of negative impacts.

Zoning and other planning innovations of the early part of this century have become tools for preserving the *status quo* (Crenna 1989, 28).

DEFINITIONAL FRAMEWORK

The primary purpose of this thesis is to explore accessory apartments created within the homes of seniors as suitable housing strategy today. Central to this exploration is the premise that demographic and societal change will directly impact the form of our existing neighbourhoods. Other factors impacting change at the neighbourhood level in Canada include current housing policies, the trend towards disinvolvement on the part of the federal government in housing supply programs, cutbacks in social housing programs, present targeting of "core housing" need groups, and the encouragement of greater private, private-public, and provincial involvement in housing supply and intervention (Warne 1989, 19).

In social housing, the two most significant shifts in policy were the targeting of assistance to needy households and the implementation of new cost-sharing delivery arrangements between the federal government and the provincial-territorial governments (Fitchel 1989, 6)

As pointed out by Crenna (1989), in terms of Canadian housing policy, the scope for resolving housing problems and affordability through purely supply-side programs has narrowed considerably. Instead housing experts agree that we need a balance of supply-side and stock distribution measures.

I would go one step further, by saying that in affordability, we may have defined a public policy problem that cannot be alleviated through supply-side efforts alone, at least within the limits of feasible public expenditure and within a reasonable time (26).

If we largely ignore the potential for making better use of existing housing resources, we are probably setting housing policies on a high-cost path to eventual failure and defeat (27).

From, this vantage point the following are some of the contributing factors which suggest that new housing strategies are urgently needed:

First the increasing number of seniors in the population, a large percentage of whom are

homeowners. Although many of these elderly wish to continue to live in their own homes as long as they are physically able to, they face the problem of low income usually because of retirement, and find increased difficulty in maintaining their homes. The housing needs of older people include affordability, physical security, accessibility to support services, proximity to family and friends, and the desire for privacy, independence and autonomy.

Second, the restructuring of society which is taking place today has had and will continue to have major impacts on housing demands. Changes in the structure of the traditional family have resulted in an increasing demand for small rental units within established single family (RS-1) neighbourhoods. This is because many of the smaller households seeking rental accommodation today include single parent families, single seniors and single younger persons. These changes are taking place at the same time many homeowners are overhoused (Baer, 1980; Brink, 1984; Hayden, 1984).

Third, many of our established single-family residential neighbourhoods are about 40 years old or older. These neighbourhoods built shortly after World War II, are generally well situated to the downtown business district, to shopping, transit, etcetera. However they also house an increasingly aging population as younger families have generally preferred to occupy newer housing in developing suburban districts. This "flight to the suburbs" coupled with the trend to smaller households has resulted in considerable underutilization of services and infrastructure.

Fourth, recent emphasis has been placed on programs aimed at rehabilitating dwellings and revitalization of neighbourhoods. Many of these programs have benefited older homeowners and have allowed them to take advantage of grants to upgrade, repair and retrofit their homes. Linking these grants to a program which promotes accessory apartment conversions, has potential for facilitating planned change to existing neighbourhoods.

Until the widespread adoption of zoning by-laws in the 1950's, conversion has traditionally been a means of adapting housing in response to socio-economic changes. Today, however, conversion is only allowed in certain residential areas, and then only under very restrictive conditions. Because the accessory apartment deviates from the image of housing and family that prevail in North America today, arguments against the accessory apartments in single family neighbourhoods focus on adverse or negative impacts. When looked at specifically as a housing option for seniors, certain policy issues are raised which pertain directly to a mechanism which favours this segment of homeowners as potential converters. However, accessory apartments have a wider jurisdiction. Patrick Hare, a noted proponent of accessory apartments states, "it may be more acceptable to introduce the concept of the accessory apartment for the elderly homeowner", because the benefits to this group are more obvious.

SCOPE OF RESEARCH

The scope of this research will include an examination of the concept and state of the art of the accessory apartment. This research explores the dynamics of neighbourhood change and how the accessory apartment can be an agent of change in neighbourhood planning today. A major focus of this thesis is an examination of role which accessory apartments can have in enabling seniors to remain in their own homes by providing an additional income flow, exchange of services, and/or increased security that comes with having a tenant. A secondary focus is the role that the accessory apartment can play in the rehabilitation of older dwellings and the revitalization of declining neighbourhoods.

When broken down further, this thesis inquiry falls into five broad sections. The first section lays out the definitional framework of the thesis enquiry and the approaches which have been used both in the use of existing data and the creation of new data. The research framework for a case study with Winnipeg as the contextual framework is also outlined. The second section looks at the changing demographics, specifically The New Canadian Demographics and their impact on

housing demand. The role of accessory apartments in neighbourhood planning is illustrated by both early and contemporary examples. The rationale for senior homeowners to be targetted as potential suppliers of accessory apartments is presented.

The third section of the thesis looks at the exclusionary nature of single family zoning and at the constraints and opportunities of accessory apartments in single family neighbourhoods. Constraints considered include social and cultural conflicts and land use conflicts. Opportunities explored include benefits to the homeowner, the dwelling, greater control of planning for housing by the municipality, and the linking of conversions with neighbourhood revitalization. The potential for targetting senior homeowners who may need financial assistance in order to install the accessory apartment is suggested by linking renovation grants to the costs of conversion.

The fourth section is a case study of Winnipeg. Here Winnipeg's elderly population is analyzed in terms of dwelling characteristics, shelter affordability, and underutilization of space. Further neighbourhoods with a high degree of underutilization of space in the homes of seniors are identified. Neighbourhood considerations of accessory apartments in Winnipeg, as well as the extent of residential rehabilitation programs as they pertain to the neighbourhoods identified are examined.

Section five presents a mechanism for facilitating the creation of accessory apartments using Winnipeg as the contextural framework. This mechanism is derived from suggestions of how to address the constraints which impede conversions in Winnipeg. Examples of how these constraints have been addressed in other municipalities have been drawn upon to derive a plan of action for promoting this strategy. Consideration is given to maintaining the character of single family neighbourhoods.

FRAMEWORK FOR CASE STUDY

In Canada, housing policies and programs are a shared responsibility of the federal and provincial governments. Canada Mortgage and Housing Corporation (CMHC), the federal government's housing agency charged with the administration of the National Housing Act (NHA) has played the major role by establishing policies which affect the demand and supply of housing and the regulation of the housing industry across Canada. Under the mandate provided by the NHA, CMHC functions include responsibility for social housing assistance programs; renovation and conservation of the existing housing stock; community improvement; housing research; and dissemination of housing information. Provincial governments, also through their housing corporations and departments, perform similar functions but always acting within the larger mandate of federal housing policy. Provinces place greater emphasis on administering programs for social housing assistance and renovation and conservation. Traditionally municipal governments have played a minor role in housing, their primary function being one of regulation of land use and enforcement of building code regulations.

Today municipalities find themselves in a paradoxical situation. Underutilization of housing and infrastructure; declining neighbourhoods, increasing housing and social needs of seniors, the disabled and low income individuals demand that they play a more active and advocacy role in housing. This is especially so because local governments and housing authorities are in the best position to respond to particular needs and local conditions. With current trends to increasing disinvolvement on the part of the federal government, local governments may be forced to play a more active role and "promote cost-effectiveness and responsiveness to local housing conditions through the flexible application of programs" (Flichel 1989, 6).

The Case Study and Mechanism component of this thesis is couched within the following framework as it relates to the City of Winnipeg.

1. The City should have a long range view of social, economic, environmental and personal change, both local and regional, and plan in such a way that this change can be accommodated in

an integrated and holistic manner.

2. The City should take a greater initiative in accommodating the housing needs of its' population. This will likely take place through more flexible zoning regulations.

3. The City should consider policies which will meet the housing, social and health needs of seniors. Stressing local initiative and financial and physical resources will enable these needs to be met as economically as possible. Involvement of seniors in this process will show seniors that what they have to contribute to society is valued.

4. The City should have in place a mechanism which allows for innovative housing (and social) programs at the neighbourhood level. These programs should be piloted such that individual and community concerns are dealt with and neighbourhood resources and initiative maximized.

RESEARCH APPROACHES

The approaches to be used in this study are indicated below:

1) An extensive review of the literature and case studies related to accessory apartments. This includes a number of American sources because the accessory apartments concept has been more widely experimented with there. Canadian sources draw heavily on documents from the Metropolitan Toronto Planning Department and the City of Vancouver, because these two cities have given much consideration on ways of implementing accessory apartments in selected single family neighbourhoods.

2) 1981 and 1986 Census Block Data are used to identify the *New Canadian Demographics*. For Winnipeg these are supplemented by recent analyses such as the Social Planning Council of Winnipeg's *Infokit (1989)*, 1986 Census data refined to the neighbourhood level,

Factbook On Aging in Manitoba (1984) and *Factbook on Aging in Canada (1983)*.

Interviews with gerontologists and researchers in the field of housing for seniors provide the base for substantiating the need for encouraging this new housing option.

3) Constraints and opportunities presented by accessory apartments are discussed. First the instruments of zoning as they apply to accessory apartments are examined. Examples of how other cities have dealt with this, and interviews with local planners with regard to accessory apartments in Winnipeg help the background discourse as it relates to the following issues:

- zoning problems related to accessory apartments. This includes a look at the social and cultural conflicts, land use conflicts and building code specifications;
- planning concerns related to accessory apartments;
- the public's perception of the positive and negative impacts of accessory apartments;
- the opportunity to link grants for accessory apartment conversions to senior homeowners; and
- the opportunity for rehabilitation of homes and revitalization of neighbourhoods.

4) Data obtained from various sources include Statistics Canada, Winnipeg Environmental Planning Branch, The Social Planning Council of Winnipeg, Manitoba Health Services Commission, and the Centre on Aging: University of Manitoba are analyzed to determine living arrangements and dwelling characteristics of Winnipeg's seniors. For non inner-city neighbourhoods the extent of underutilization of space in the homes of seniors is estimated. Using available data, these estimates are correlated with age of homes. In addition, interviews with local planners help delineate the City's position with regard to accessory apartments. Interviews with homeowners and tenants of accessory apartments also provide insights from a different perspective and substantiate information pertinent to promoting and implementing accessory apartments in the City of Winnipeg.

5) A mechanism for implementation of accessory apartments is presented in the form of policies and recommendations for the creation of accessory apartments in the homes of seniors. Data generated from previously mentioned sources and from interviews with planners instrumental in affecting housing policy at all three levels of government are used in the formulation of this model. Here, Winnipeg's existing building code regulations are examined to see if in fact they can be relaxed to facilitate conversion. Modification of existing zoning by-laws, the present variance review process are examined to determine appropriate modifications to zoning. Ways that other municipalities have dealt with problems provide examples for dealing with impediments to accessory apartments locally. This, along with information derived from interviews with housing policy analysts, homeowner-converters, and other data derived from various sources are used to define a mechanism for facilitating accessory apartment conversions in the homes of seniors.

SUMMARY

The future has its roots in the present events; the trends and the people are there; the changes represent adaptations from a long term constancy; and the difficulty is not trend identification but is estimating the scale of the phenomenon (Sternleib, et al. 1976, 252).

Emerging demographic and societal trends demand that new housing options be explored such that the needs of an increasingly diverse population are met. Recent federal housing policies have resulted in provincial and municipal levels of government having to play a more active role in the provision of housing. In addition fiscal restraint at all three levels of governments and increasing demand for social services have resulted in the need for greater emphasis on programs which maximize existing housing resources.

The accessory apartment is a separate independent living unit created out of underutilized space in a single-family home. It has an important role to play in the creation of affordable small rental units. Although accessory apartments can be created in any home with underutilized space, it is suggested here as a housing strategy aimed at increasing the opportunity for seniors to remain in their homes as long as their health allows. As a housing strategy, accessory apartments can result in better use of existing resources, improve the quality of life for both the homeowner and the tenant, can help circumvent neighbourhood decline if linked to rehabilitation strategies, and can reduce the need for continued development of new housing.

In spite of these benefits, accessory apartments would face severe constraints before they are allowed. The major impediment, rooted in exclusionary zoning practices, is the perception that accessory apartments will negatively alter the quality of life in single-family neighbourhoods. However local governments can have great influence in the successful implementation of an accessory apartment housing strategy. To do so they must be willing to vary local zoning by-laws and educate the public of both the benefits and realistic impacts.

CHAPTER TWO

THE NATURE AND PLANNING OF CHANGE TO THE NEIGHBOURHOOD

Given the trend toward an aging population, it is likely average mobility rates will decline, thus restricting the flow of younger households among existing housing stock. The inability of households to adjust their housing needs through residential mobility may well turn out to be a housing problem in its own right over the next 20 years (Sayegh 1987, 277).

BACKGROUND

This chapter examines the nature of change which is occurring at the neighbourhood level as a natural consequence of the larger changes occurring within society. The inextricable links between impact of societal change on housing formation, housing need and housing demand are described in very general terms. The impacts on the elderly population are emphasized. Although the accessory apartment has a wider potential for use, this research focuses on the benefits of this housing strategy to the elderly, especially the elderly homeowners within whose homes these suites can be created. The "New Canadian Demographics" present the numerical justifications for the accessory apartment in the homes of seniors as a valid housing strategy. Statistical data which highlight factors and trends important to the issue of homeownership, and the economic circumstances and dwelling characteristics of the elderly in Canada substantiate this discussion.

The role of the accessory apartment in planned change in single family neighbourhoods is explored through an examination of precedents and contemporary examples in both Canadian and American society. Elderly homeowners as potential converters is presented within the context of improving their income status, increasing the opportunities for "aging in place", increasing the control which seniors have over their housing tenure and status, and improving the quality of their

psycho-social environment.

HOUSING AND THE ELDERLY

Housing options for the elderly have been the focus of much concern over the past decade. Considering that the elderly, those individuals aged 65 years and over, have been the fastest growing segment of the population, then one of the most important issues facing Canadian society now and in the near future is the impact of the aging of the population and the concomitant adjustments that the rest of society will have to make to this. These impacts will be felt in the field of housing, health care, social services, and transportation, among others. Although the aged population is referred to as age 65 years and older, this is not meant to imply that this segment of the population is a homogeneous group. As Priest writes "achieving 65 does not always imply deteriorating health and economic resources. In fact many of those in younger age groups have characteristics which are also indicative of an 'aged' population" (1985, 2).

It is generally accepted that those individuals who are 65 years and over do have more particular needs in common with each other than with individuals in other age groups. Housing needs of elderly are influenced by financial resources, health status, the availability of formal and informal support services and the availability of the preferred type in the location of choice. Satya Brink (1984) in discussing the needs of the elderly presents a model which shows how the need for affordable shelter, locational requirements, support services, health care services and the need for specially designed housing are related.

Given that the housing-related needs of the elderly tend to overlap. ...the planning process must be comprehensive. Rather than relying on piecemeal solutions to single problems, consideration must be given to multiple needs and their joint impact on housing decisions that are made by elderly persons (21).

However the realization that older people prefer to remain in familiar, non-institutional

surroundings represents a new understanding by those concerned with the provision of housing:

In short, recent and continuing changes in the living arrangements of the elderly, driven by changing demographic and economic factors, present some very real challenges to Canadian society to ensure that tomorrow's elderly will be well provided for (Priest 1985, 44).

THE NEW CANADIAN DEMOGRAPHICS

The 1986 Census showed a continuation of major shifts in the demographic structure of Canada's population. Overall aging of the population is reflected in the rising trend in median age which rose from 26.3 in 1961 to 31.6 in 1986. During this 25 year period the segment of the population age 65 and over grew by 94 percent. For this same period the school age population declined by 4.1 percent, while the average growth for all Canadians was 39 percent. Several other significant demographic trends, which will affect matters of human settlements in years to come, have been observed from the results of the 1986 Census:

- More than half of the population is over the age of 30.
- Families have increased in number, but declined in size.
- Single-parent families continue to grow at a faster rate than husband-wife families.
- One in 12 of Canadian couples living together are unmarried.
- One in four elderly persons lives alone.

Source: Canada Housing and Mortgage Corporation 1987. *Human Settlements in Canada: Trends and Policies 1981-1986*.

In 1986, there were 25.3 million Canadians, with 2.7 million of these being aged 65 and over. This accounted for 10.7 percent of the population as compared to 7.6 percent in 1961. Concomitant with this overall aging of the population is the increase in the numbers of the very old (those age 75 years and over) which increased from 667,830 in 1971 to 1,039,510 in 1986. Further, for those aged 65 and over, 78 percent live in urban centres compared to 81 percent aged 80 (2-3). Projections by Brink (1984), show that by the year 2001 the percentage of Canada's

population over 65 years is expected to increase to 3.3 million, with 24 percent being aged 65 and over.

This aging of the population, along with increasing nuclear family breakdown has direct implications for housing policy. The most significant impact of these phenomena on the housing market is that the rate of household formation is occurring at a rate greater than overall population increase. Table 1 illustrates the concomitant increase in total number of households with decrease in the average size of the household which fell from 3.1 to 2.8 during the period 1976 to 1986.

TABLE 1: POPULATION AND HOUSEHOLD CHANGE 1976-86 (in 000's)

Year	Total Population ¹	Total Households ²	Av Household Size ³
1976	2,3018.2	7,166.1	3.1
1981	2,4362.0	8,232.7	2.9
1986	2,5374.0	9,221.9	2.8
Increase		2,055.8	
Percent Increase		28.7	

¹Source Table 89: *CMHC 1988 a*

²Source Table 85: *Ibid.*

³Source Table 1:7: *CMHC 1988 b.*

Table 2 identifies the components of increase in number of households which shows that non family households grew by a rate more than twice that of family households. Directly related to this is the increase in the number of 1 person households which represented 21.5 percent of the total households in 1986. Elderly headed households increased by 35.5 percent during this ten year period. While many of these elderly households would be comprised of an elderly couple, many would also be comprised of a single person. It is obvious therefore that elderly households account for a significant component of the growth of non family households.

The increase in numbers of the elderly account for the significant increase shown in numbers of households headed by persons age 65 and over. Elderly headed households grew from 1.18 millions in 1976 to almost 1.6 millions by 1986 representing an increase of 35.5 percent. This number is expected to increase to 1.8 millions by the year 1991. Further projections to the year 2001 show that of 3.3 million elderly, fully 24 percent will be aged 80 and over, with more women (widowed and single) than men living alone or as residents of collective dwellings.

TABLE 2: POPULATION AND HOUSEHOLD CHANGE 1976-86 (in 000,s)

Year	Tot Hholds ¹	Tot Family Hholds ²	Tot Nonfamily Hholds ³	TotElderly Hholds ⁴
1976	7166.1	5727.9	1438.2	1180.0
1981	8232.7	6326.7	1906.2	1398.4
1986	9221.9	7016.1	2205.8	1599.2
Increase Hholds	2055.8	1288.2	7676.0	419.2
Percent Increase	28.7	22.5	53.4	35.5

¹Source Table 85: *CMHC 1988 a.*

²Source Table 84: *Ibid.*

³Source Table 85: *Ibid.*

⁴Source Table 85: *Ibid.*

IMPACT ON HOUSING DEMAND

Demographics and changing composition of the household have had major impact on demand and supply of housing units. This coupled with uncertain economic conditions in the late 1970's and early 1980's resulted in a severe decrease in new building starts and completions. In spite of this, single detached dwellings continue to be the predominant type of housing in Canada. For example, in 1986 single detached dwellings accounted for 57.5 percent of total housing stock. However, 1986 Census data (CMHC, 1987, 134) reveal that 62.1 percent of private dwellings

were owner occupied, being unchanged from 1981. The larger percentage of owner occupied dwellings over single detached dwellings represent the large scale deconversion of rental units to ownership units (condominiums) in this period. As a new form of housing tenure, condominiums directly reflected the need for owned housing units accessible to services and easily maintained by individuals who have neither the time nor the inclination to devote to the care and upkeep of traditional single family housing.

High interest rates (18-21 percent) coupled with high unemployment rates also contributed to the dampening effect on the Canadian housing market system. Statistics published by CMHC reveal that total number of dwelling units completed in 1972 were 249.9 thousand compared to 125.9 thousand in 1982. This represents a decrease in housing completions of almost 50 percent and also represents the lowest number of completions since 1972. Since 1982, numbers of starts and completions have increased fairly steadily. However while single detached dwellings starts and completions have risen to a total of 128.5 thousand in 1986, the number of apartment dwellings starts and completions has actually decreased to 69.5 thousand (in 1988) from 103.7 thousand in 1972.¹

This continuing decrease in actual number of apartment unit completions coupled with the deconversion of rental units to condominiums, has led to a shortfall in the availability of small rental units. This has created even greater affordability problems for individuals seeking low to moderately priced rental units. The result today has been a Catch 22 situation in the housing markets where the growing disparity between the income of owners and tenants has itself contributed to the supply squeeze. Quite simply developers, confronting a demand for rental housing increasingly dominated by people with restricted ability to pay, will themselves be more and more unable to satisfy the demand (Housing Policy Review Committee; City of Toronto 1986, 8).

Hand in hand with the extremely tight rental housing go high rents. The gap between rents in

¹ Source: *CMHC. 1988b.* Table 11.

older buildings which have been subject to rent review legislation and rents of newer buildings is substantial in most Canadian provinces. In Winnipeg for example rent control legislation has made housing affordable to more low and middle income earners. However as in other cities there are still significant numbers of renters in core housing need (totalling 500,000 for all of Canada according to Crenna 1989, 26).

With high rents in newer buildings, high rent increases in most buildings, and few rental units, more and more people with low and moderate incomes are being squeezed out of the City's rental market (Housing Policy Review Committee; City of Toronto 1986, 7).

This no doubt is a significant contributing factor to the dramatic decrease in the net formation of "younger households". For Canada as a whole, net change in the number of households headed by individuals in the age range 15-24 years fell from 168.7 thousand for the 1971 - 1976 period to -1.9 thousand for period 1981 - 1986. This net change is expected to decrease still further to -51.2 thousand for the 1986 to 1991 period. By comparison, net change in number of households headed by individuals age 66 years and older, is projected to increase from 201.5 thousand for the 1971 to 1976 period to 236.5 thousand for the 1986 to 1991 period.²

The result in the 1980's is a dramatic shifting of gears, even to the extent of the primary purpose of building housing at all. The massive speculative investment of the 70's has been replaced by a more modest interest in building barely enough additional units in Canada to meet current much reduced affordable housing demand. Because there is less ability to spend for housing, the need is much greater than the number of units which the market seems to be demanding.

The dramatic shifting of gears will not only be seen in terms of the scale and price of housing produced, but also in the form. Adding the ancillary unit, infilling subdivisions of larger lots, renovating older buildings instead of building new - these will be the hallmark of the 80's (Sherman, et al. Paper delivered at the Neighbourhood Planning Conference Toronto. November 16-17, 1984).

² Source: CMHC. 1988a. Table 85.

Critical to the future of housing and its response to the energy crisis are the emerging lifestyles which Americans are adapting to either by choice or by economic adjustment. These are lifestyles of increasing diversity: with the dissolution of the nuclear family, ...with the decline in the American standard of living and with the decline in the rental market (Sternleib, et al. 1976, 253).

PLANNING FOR THE CHANGING NEIGHBOURHOOD

The forces which have produced the pressures for change will continue into the future and cannot be avoided. ...Thus our neighbourhoods are not going to return to what they once were, instead they are going to keep on changing (Lewingberg 1985, 34).

The forces which Lewingberg alludes to include the changes described above. Other changes include growing numbers of individuals of different ethnic and cultural backgrounds, increased numbers of the physically and mentally disabled who now reside in neighbourhoods rather than in the traditional institutional settings, increasing numbers of single mothers, and the increasing use of the home as a place of earning income. The need to recognize these forces and plan for them is recognised in Lewingberg's address at the *Toronto Neighbourhoods: The Next Ten Years* conference held in Toronto in November 1984. As Lewingberg states "one of the real challenge that lies ahead for housing in Canada is the encouragement of neighbourhoods that are a valid reflection of what our society really is".³

Accordingly, Lewingberg suggests that neighbourhoods must provide a wider range of housing options than is currently being provided. Neighbourhood planning assumes a primary

³ Paper delivered at the Neighbourhood Planning Conference, Toronto. November 16-17, 1984. This was one of several papers which focussed on what the future may hold for neighbourhoods. Pervading the proceedings was a strong sense that the profession is at a crossroads, the political milieu having changed from the euphoric days of citizen reform. The conference left its audience pondering some rather uncomfortable questions: Why is neighbourhood planning now less "action oriented", "without goals" and lacking vision"? Will there be room for social diversity as "people who cannot afford to live in Toronto neighbourhoods have to move out"? (Conference Highlights, 3).

role in allowing the neighbourhood to evolve such that it can be a valid reflection of our society. American housing analysts support this view, suggesting that planning for this change must also take into consideration the future of housing, work and family life (Birch 1983; Geerson 1983; Hayden 1984). They suggest that new family forms and new definitions of the family need to be recognized such that neighbourhoods can better accommodate those who will really live there, rather than for an idealized notion of the family. In Canada, neighbourhood planning must also accept the reality that over 80 percent of the housing stock that will exist at the end of this century has already been built.

In Canada, planning for the changing neighbourhood, must not only recognise the above mentioned factors but also the high incidence of shelter affordability problems. This coupled with the desire for many smaller households to locate in areas accessible to the services and activities available in the downtown or central part of the city means that making more intensive use of existing residential space will help meet these needs. In cities such as Toronto and Vancouver, which have recently experienced very large increases in demand for small rental housing units, accessible single family neighbourhoods have experienced tremendous pressure for intensification. Objections to these changes by the residents have generally resulted in these units being created illegally. Zoning changes were finally implemented in the Joyce Station neighbourhood in Vancouver to reflect the fact that almost one half of the homes had accessory apartments in them. This reactive approach to neighbourhood planning need to be replaced by a proactive approach to circumvent adverse impacts to single family living.

The provision of affordable rental units in accessible neighbourhoods, becomes especially important because traditionally these are the areas which have housed new immigrants, migrants, and lower income persons. In Toronto and Vancouver increased demand in the housing market has resulted in a sustained shortfall in small rental units and the accepted fact that illegal rental units

are being supplied to meet this need. In fact, so severe is the need for this type of housing in Toronto, that many renters live out of converted commercial dwellings without adequate sanitary or heating amenities. Other Canadian cities, such as Winnipeg, have also experienced a shortfall in rental units. This is especially true for units in the low to moderate rental scale. At present, the Winnipeg market is considered to be elastic, with demand meeting supply fairly adequately. However, demand for small central units by young single persons, students, and single parents on limited income, exceeds supply. Because of this need, illegal suites are created to fill the need, especially in neighbourhoods near the two Universities, and near the various hospitals throughout the City, where demand for these small units is usually high.⁴

More recently cities such as Toronto and Vancouver have begun to aggressively pursue strategies which will maximize their housing potential. Some of these strategies have included changes to zoning which will permit more efficient use of residential or commercially zoned land. For example, the zero lot-line concept such as has been used in the redevelopment of False Creek in Vancouver has resulted in higher density housing than would have occurred otherwise. Intensification through adaptive reuse of buildings such as conversion from industrial to commercial or commercial to residential use is currently practised in most Canadian cities. In Winnipeg, the conversion of the Ashdown Warehouse, a commercial warehouse, to include both commercial and residential units is a good example of this. However, these residential units also illustrate adaptive reuse which does not benefit the renter on low to moderate income since the market rents for these units place them out of reach of this renter population. Instead, they are illustrative of the kinds of deconversion activity which have decreased the number of small rental units across the country.

THE ROLE OF ACCESSORY APARTMENTS IN NEIGHBOURHOOD CHANGE

In September of 1979, The City of Toronto Planning Board (Commission on

⁴ This is substantiated by extensive informal interviews with students, and review of advertisements in the local papers and the city.

Neighbourhoods, Fire and Legislation) adopted a report titled *Policy Directions for Senior Citizen Housing in the City*. One of the recommendations in the report was that the Commission of Planning "investigate and report on possible ways of enabling and encouraging the provision of a greater variety of housing types throughout the City suitable for senior citizens". The City's Planning Board recognized the need to be progressive in their thinking with regard to the more efficient use of existing housing space. Special emphasis was placed on excess space in the homes of seniors:

Given the large number of elderly home-owners in the City and the problem often encountered by seniors who are seriously under-occupying their homes, greater emphasis must be placed on developing programs which will provide senior home-owners with an opportunity to improve their housing situation by moving into more suitable types of accommodation or by converting their homes to create new rental accommodation

The Planning Board went on to outline the main features of such programs as follows:

The appropriate public housing agency would enter into an agreement with the home owner whereby the owner in return for having his house converted into a multiple occupancy dwelling, would retain title to his property and could sell or bequest accordingly. However the lease would be registered against the title and thus be binding. In addition to providing the full capital outlay, the public agency would undertake the planning of the renovation, letting the contract and overseeing the work. The owner of course, would be fully involved in determining the number and layout of the flats and would retain sufficient space for his own needs (P&R Policy 1979, 333/08252: 8).

It is noteworthy that the City of Toronto's Planning Board would take the initiative in suggesting such a "radical" approach to the creation of new housing units. That this proposal led to extensive debate resulting in no real action being taken in this direction suggests that although the benefits can easily be seen, especially when small rental units are in short supply, the political will is often not strong enough to overcome entrenched resistance. Proponents of accessory apartments such as Gellen (1985); Hayden (1984); and Hare (1981 a, b) cite numerous benefits to the individual, the neighbourhood and to society as a whole. These benefits range from expanding the supply of housing to the revitalization of neighbourhoods.

The creation of accessory apartments in the homes of seniors illustrates that this strategy can be of particular benefit to those segments of the population which have critical housing needs. Because accessory apartments expand the rental stock, single parents, low income persons, students and low income elderly, especially single elderly, would benefit by having more affordable housing from which to choose. Other beneficiaries would include divorced couples, especially those who have children, because the extra income which is created can help these individuals remain in the family home. To say that the children of these families will benefit from being allowed to remain in the home that they have been used to and continue their friendships with friends and schoolmates, is to state the obvious.

Other beneficiaries would include the children of aging persons who may live in another city or province and who cannot be near their aging parent to provide the companionship and care which the parent may need. These adult children will likely feel less guilt about being away from their parent, and may be reassured that someone who will be at hand in the case of emergencies lives in the same dwelling. The tenant may also be able to help with such strenuous tasks such as shovelling the snow and cutting the grass. Some of these duties may even be performed in lieu of rent. It is clear then that this arrangement can be beneficial both to the elderly homeowner and to the renters of these apartments (Hare 1981 b, 33). In fact this housing option is used and more widely accepted in Europe since it encourages the elderly to remain in their own homes as long as possible (Blackie et al., 1984, 68).

It is widely accepted that accessory apartments presently exist in many North American and Canadian cities. Even though in most cities they are illegal they may be condoned to varying degrees by regulatory agencies and planners. If the need for this type of housing is strong many may turn a blind eye to their existence. As Hayden (1984) suggests, planners may feel that calling attention to the situation will decrease the supply of affordable housing and cause hardship to

families. This would be so, especially if the second unit is intended for an elderly person, or a young daughter or son.

On the other hand, some planners have assisted in getting legislation passed where conversions may be restricted to houses of a certain size, or to lots of a certain size. Where conversion is restricted to houses of a certain age, this discourages the building of new houses in one-family districts designed for instant conversion to two-family houses. In certain places in the US such as Portland, Oregon accessory apartments are restricted to owner-occupied houses. Even so, where allowed they are generally subject to intensive review processes:

... by neighbours, zoning boards, or special accessory apartment boards - with particular concerns for off-street parking (Lincoln); adequate sewage facilities; and indicators of one-family neighbourhood character, such as only one front entrance visible from the front yard (Babylon); or no external evidence of occupancy by more than one family (Brooklyn, Massachusetts) (Hayden 1984, 181).

Although these restrictions do allow for the smooth transition between current R-1 neighbourhoods and the more intensive use of housing, this limits the full range of planning, design and landscaping opportunities which presently exist in an R-1 neighbourhood. As Hayden (1984) suggests, it is better to view accessory apartments as an opportunity to replan our neighbourhoods so that they can be "part of the whole suburban and urban landscape and thus planned for deliberately" (182). For this to be successful, a broader perspective need be taken of the impact of accessory apartments on the neighbourhood, the city and the town. If this were to take place, these conversions could be regulated. For example, zoning variances needed by owners to permit conversion, could be withheld unless:

... they comply with an agreed upon neighbourhood improvement plan. For instance, they could pay for additional amenities such as street trees, underground wiring, off-street parking and community green space whenever they add a rental unit to their property (180).

Within these guidelines accessory apartments could enhance the opportunity to reunite social planning, economic development and physical planning, since "no one sector of change can be resolved without considering all private-public relationships" (177).

The conceptual redesign of the Don Mills and Erin Mills neighbourhoods in Toronto (Garland and Lessard 1981) is an example of redesign of a neighbourhood with accessory apartments. This research was presented at The *Future of the Suburbs* conference, November 1981 at York University. In a paper titled *Increasing Suburban Densities: Adapting the Suburban Pattern* two suburbs in Toronto, Don Mills a 1950's suburb and Erin Mills a 1980's suburb, were used to illustrate ways of adapting typical single family houses to create two family units. The authors use conceptual drawings to suggest how a typical street in Don Mills where lots are 60 feet wide and 100 feet deep would look if some of the homes were converted to two family dwelling units. Although the single family homes are relatively small 1000 to 1500 square feet, extensions to the home allow for enough space to create the second unit. This can be done either by creating a new partial second level or by extending the house horizontally either at the front or the back. Even though the bulk of the dwelling is increased, attention is paid to maintaining architectural quality, scale and character of the street and to the provision of off street parking.

At the time that this research was being carried out, homes in the Erin Mills suburb were still being built. Here lot sizes were smaller 50 feet for the larger homes and 30 and 40 feet for the smaller homes. Even so the homes were larger than in Don Mills, being typically 2000 square feet. As suggested by the authors these homes resemble inner city housing built 40 or 50 years earlier, being narrow houses of two or three stories with less ground relationship than is found in the suburbs of the 1960's and 1970's. Nevertheless successful conversions included dividing an existing home vertically, while another made use of previously unused basement space. In both of

these no extension to the home was needed. These scenarios illustrate appropriate adaptation of suburban housing to present day needs. For example, the Don Mills adaptation would result in an increase in housing density of 60 percent and population increase of 29 percent. For Erin Mills these densities would increase by 50 percent and 23 percent respectively.

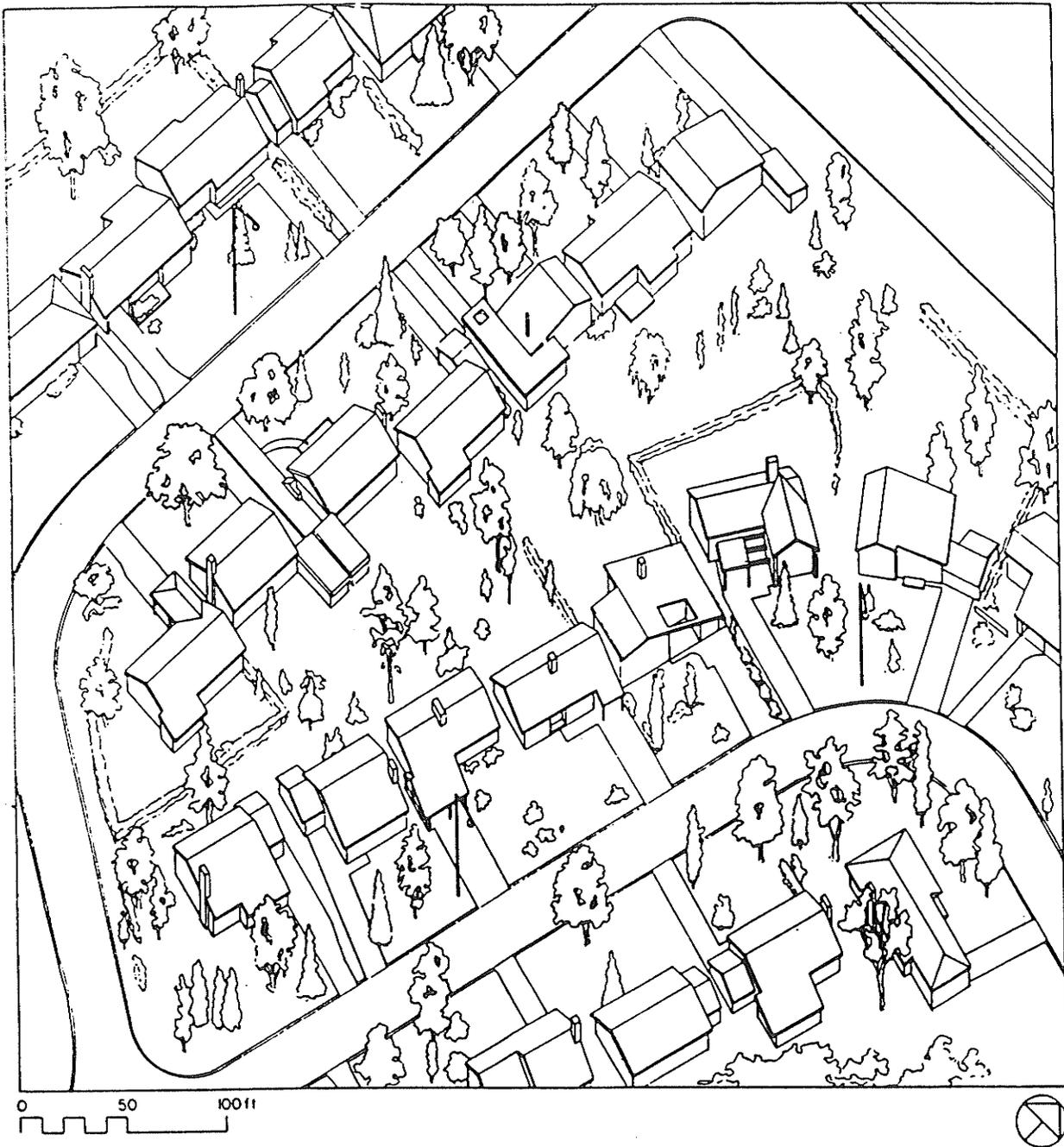


Fig 1. Conceptual Plan: Don Mills Neighbourhood: Existing (1981)

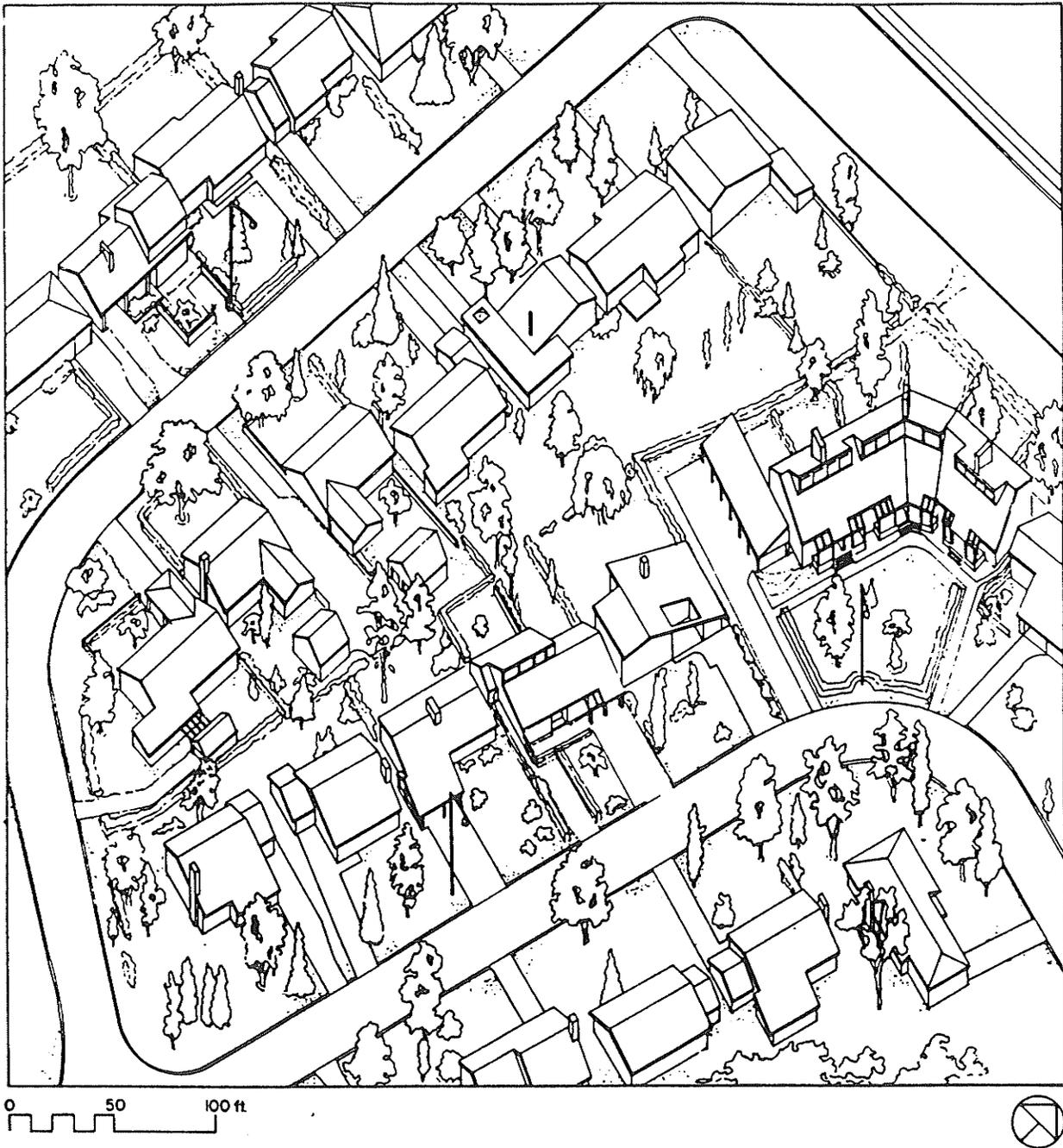


Fig 2. Conceptual Plan: Don Mills Neighbourhood Adaptation

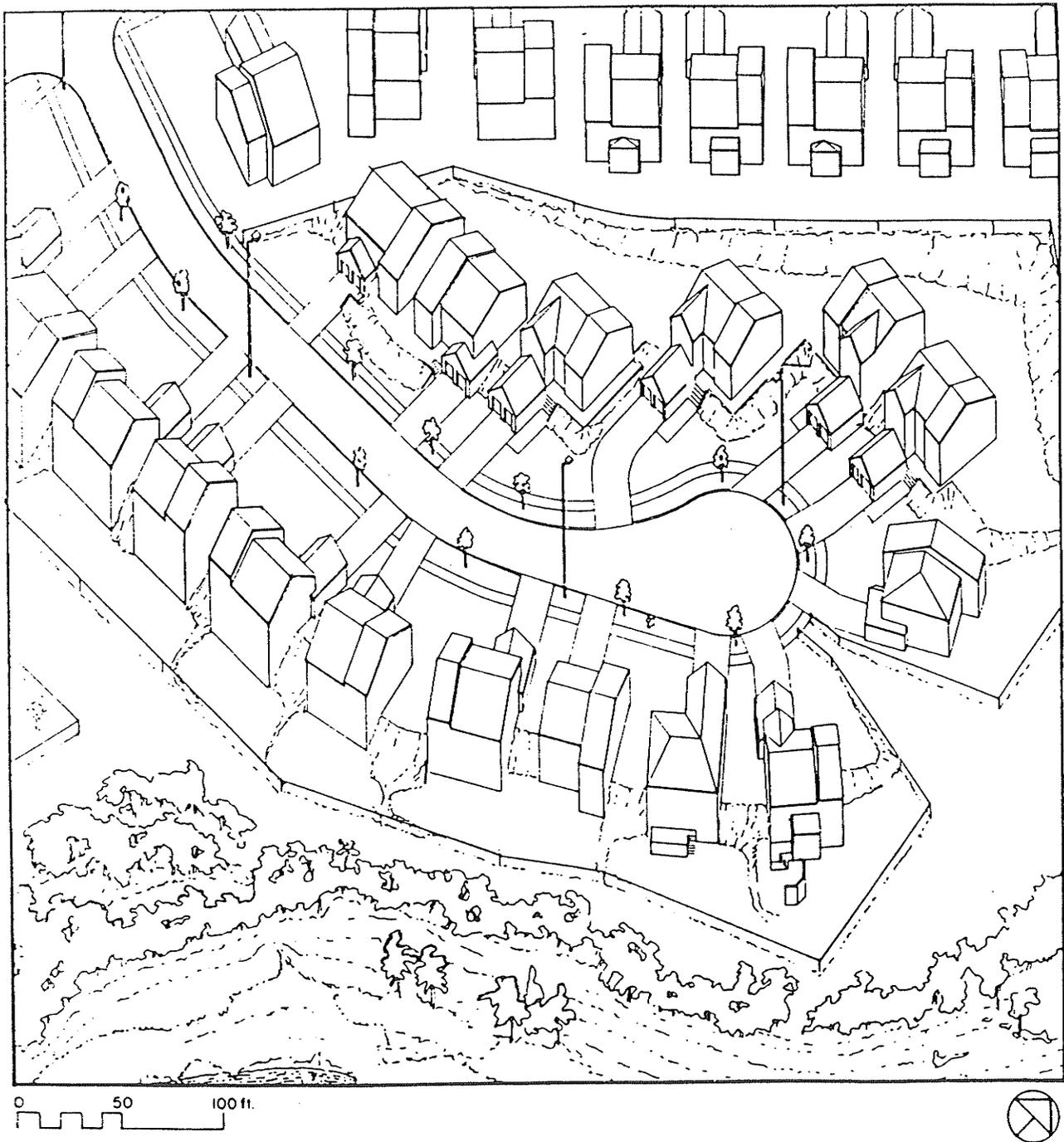


Fig 3. Conceptual Plan: Erin Mills Neighbourhood: Existing (1981)



Fig 4. Conceptual Plan: Erin Mills Neighbourhood: Adaptation

ACCESSORY APARTMENTS IN SINGLE FAMILY NEIGHBOURHOODS

Precedents

Until the widespread adoption of zoning by-laws in the 1950's, the recycling of housing to accommodate the changing demands of an increasing urban population was an accepted phenomenon in Canadian housing markets. The era of the Great Depression of the 1930's marked a time when many homeowners were unable to support their large houses. This resulted in some property owners converting their homes into rooming houses and multiple occupancy dwellings, as a means of retaining ownership. A severe housing shortage during World War II resulted in the federal government encouraging homeowners through the War Measures Act, to create extra dwelling units and rooms in their homes in order to relieve wartime housing shortages. With the later introduction of zoning by-laws by individual municipalities, many of these multiple occupancy dwellings were made "legal non-conforming uses".

In certain parts of Canada, secondary suites were allowed as a conditional use in single-family dwellings, as a means of keeping large "heritage" homes intact and in good repair. Shaughnessy Heights, an exclusive residential enclave in the City of Vancouver, founded by the Canadian Pacific Railway Company at the turn of the century, is a good example. This neighbourhood comprised of large estate-like lots, is today a romanticized version of a country residential estate in the city. Most of the homes built before 1930 as large estate dwellings have a floor-area in excess of 6,000 square feet. However, during the Depression, the primary aim of allowing the creation of secondary suites in these homes was not the provision of extra housing, but the preservation of these historical homes as "heritage" houses. The extra income derived from the secondary suites and rooms created in these homes allowed some owners to keep their homes, rather than sell them at a fraction of their previous market value during these extremely difficult economic times.

World War II also played a major role in the nature of Old Shaughnessy, the effects of which are still evident today. Faced with a severe housing shortage in the war years, the

Federal Government by Order-in-Council under the authority of the War Measures Act, permitted the establishment of multifamily dwellings in areas previously not zoned for such. The adaptability of Shaughnessy mansions for such purposes was seized upon and many former single-family homes were converted to rooming or lodging houses (*First Shaughnessy Plan Background Report, City of Vancouver Planning Department 1982, 4*).

Other examples of areas which experienced widespread conversion include; Rosedale, the Annex, and Cabbagetown in Toronto; and most neighbourhoods which ring the inner city of larger Canadian cities today (Metropolitan Toronto Planning Department, Report No. 4).

Accessory Apartments Today

Today, accessory apartments conversions exist in almost every community in North America.

In fact, they "exist in every type of community, large; small; suburban; exurban; old; young; wealthy and not-so-wealthy." (Tri-State Regional Planning Commission 1981, 1). The Town of Babylon on Long Island, Suffolk County, just outside of downtown Manhattan is an example of such a community. This town which experienced a sixfold increase in its population during the period 1940 to 1970, was estimated to have between 10 to 20 percent of its single family houses containing illegal conversions in 1979. Because of the large number of these "illegal units", the town developed a special licensing procedure, separate from their zoning ordinance, to deal with issues arising out of these "illegal units".

Weston, Connecticut is another town which since the early 1960's has allowed accessory apartments in single family homes. Weston has found that this system serves the needs of its' community, since it provides rental housing in what was exclusively an aging residential community containing large homes (in excess of 2500 sq feet) on large lots, while allowing the original residents to continue to afford to live in and maintain their homes (Tri-state Regional Planning Commission 1981, 16-17). More recently the California legislature passed enabling

legislation, Senate Bill 1534, which set guidelines for local government regulation of accessory apartments in all residential zoned districts, including exclusive single family districts. The legislation stipulated that a local municipality could not prohibit accessory apartment conversions unless it could present findings that these conversions would endanger public health, safety or welfare of residents in the community and further that:

If any local jurisdiction could not present such findings, the bill stipulated it had to adopt zoning regulations to be used for approving applications by property owners who wished to install secondary units in their houses (Gellen 1985, 133).

According to Gellen, based on data from the 1980 Census of Housing Component of Inventory Change (CINCH), as many as 1,085,000 dwelling units in the United States may be the result of conversion of an existing residential structure or property (Gellen 1985, 36-43). Although it is difficult to accurately estimate the actual volume of accessory apartment conversions in the U.S., Gellen has derived general occupancy characteristics for units that were created through conversion between 1973 and 1980. He presents data which show that 67 percent of units that underwent conversion in central cities were originally in single-family houses, and of these almost three-fourths were owner-occupied. By comparison, in the suburbs 85 percent of units before conversion were single-family dwellings and 82 percent of them were owner-occupied (1985, 37-39). Other estimates claim that 2.5 million accessory apartments were installed in single-family homes during the 1970's for an average of 250,000 units a year. Even further estimates place the average number of conversions at 318,000 per year in the period 1970 to 1978.⁵

A search of the literature reveals no estimates of the total number of accessory apartments in Canada. However, some estimates do exist for particular cities. In 1987, estimates for the City of Vancouver placed estimated of these units at between 21,000 and 26,000 for all RS-1 zoned areas

⁵ According to Thomas Thibodeau (in Gellen 1985, 41).

in the city. This represents an approximately one-quarter of homeowners who have added a secondary suite to their primary dwelling.

A study carried by Damas and Smith Ltd. for CMHC in 1980 is the only research found which attempts to quantify the numbers of dwellings in Canada which might have conversion potential. Based on their assumptions that:

- only non-apartment dwellings built before 1960 would likely be considered for conversion by the private sector; and
- only dwellings over 1200 square feet in area could feasibly be converted for multiple occupancy.

Damas and Smith concluded that there were in Canada 1,324,390 dwellings with potential for conversion (Damas and Smith Ltd. 1980).

Concern by the Province of Ontario about the existence of secondary suites, and the potential that exists in the creation of these units is detailed in the *Study of Residential Intensification and Rental Housing Conservation* (Klein and Sears et al., 1983) carried out for the Ontario Ministry of Municipal Affairs and Housing and the Associated Municipalities of Ontario. This eleven volume report prepared by a group of five consulting firms reviewed in detail the potential for residential conversion in the area under consideration. The study revealed that based on the properties of homeowners receptive to the idea of conversion at that time (1 in 8), a theoretical potential for the creation of 39,000 new units existed. This figure was arrived at by dividing the number of owner occupied dwelling units in Metropolitan Toronto by the fraction of homeowners who indicated their willingness to rent a room or create a separate apartment in their homes.⁶

Other estimates, for Metropolitan Toronto based on the proportion of the housing stock which can be considered to have surplus space, and based on a minimum size of 270 square feet (25

⁶ Metropolitan Plan Review Report No. 4. 41-44.

square metres) for the secondary unit, indicate that 61,400 accessory units can be created. It should be noted that these figures represent the "physical potential" of the housing stock, not suitability of the individual dwellings for conversion. They do however highlight the amount of underutilization of surplus space that exists in single-family homes in the City of Toronto and surrounding municipalities. This housing potential may be extrapolated to other municipalities across Canada to yield estimates of the number of potential units that can be created from surplus space in owner-occupied grade related housing stock.

SENIOR HOMEOWNERS AS POTENTIAL CONVERTERS

Evidence indicates that homeowners most likely to create accessory apartments are one person households, childless couples and unmarried adults⁷. At the same time a high proportion of those who install accessory apartments are either middle-aged or retired homeowners (Gellen 1985, 53). According to Gellen's reporting of conversions in the US, few appear to be "mother-in-law" apartments, that is very few are occupied by persons over age 65 years. Instead renters living in them are not different from the renter population as a whole (53).

The argument in favour of senior homeowners as potential converters, that is as homeowners who will create a secondary suite or accessory apartment in their homes is strong. This argument is based on statistics which indicate that a high percentage of older Canadians own their own houses (two thirds, based on 1981 Census data), and furthermore that the number of homeowners living alone is increasing (from 18.2 percent in 1971 to 23.6 percent in 1981). Satya Brink

⁷ Surveys carried out in Ontario in the early 1980's and funded by the Ministry of Housing indicate that converters "tended to be middle income professionals with a median income of \$35, 000 (73% earned over \$25, 000). Forty eight percent were families with children and a significant number of these were single parent families or first time homebuyers. Of those who bought already converted units, 63% were families with children and 44% were first time homebuyers. The survey also indicates that 75% of those surveyed who had carried conversions was in the 25-44 year age range (Metropolitan Plan Review No. 4 1987, 41-42).

(1984), in her overview of the elderly and their housing needs, notes that the majority of elderly homeowners (75 percent) live in 2 or 3 bedroom dwellings and further that "one half of elderly owners may be considered to be over-housed" (5).

Since these estimates are based on 1976 data, it is reasonable to assume that today even more seniors are overhoused. This is based first on the real increase in number of one person elderly households and second on the fact that some houses today are larger than those built twenty or thirty years ago. At the same time total income for households headed by an individual 65 years and older is generally low. When linked to the fact that elderly homeowners generally occupy dwellings that need repair and that elderly homeowners are reluctant to move from their homes, then the argument becomes even stronger that this segment of the population will benefit from conversion of underutilized space to secondary suites (Brink 1984, 6; Streich 1981, 6-8; 45-46).

Professionals involved in the study and planning for the needs of the elderly have observed that they very often do not choose to move from their houses, even when their health or financial situation becomes precarious (Blackie et al., 1984; Cates 1981; Gutman and Blackie 1988). This is because of the extreme psychological importance which the elderly attach to their homes. According to Quinn (1989), the "desire to maintain control over their lives, be as independent as possible, and enjoy privacy in their own homes are the priorities voiced by many" (83).

Evelyn Shapiro, Associate professor of Community Health Services at the University of Manitoba supports this:

The preference for the elderly to age in place is well known and well accepted. Most elderly prefer to remain where they are especially if they have lived in the neighbourhood or community for some time and have family nearby (quoted in *Seniors Today*, November 2, 1988).

Because the home of elderly persons are generally owned outright, home equity represents a

major element in the net worth of these homeowners. Stewart McInnes addressing the *National Housing for the Elderly* conference in Halifax acknowledges that "more than one million (seniors) own their own homes and 92 percent of those are debt-free". According to Brink (1984), the average value of home equity for the elderly homeowner was more than \$36,000 in 1976, accounting for over half of the owners' net assets.

In spite of considerable housing equity, elderly households suffer from low income problems. Based on 1981 census data, one-half of the families with heads aged 65 and over had incomes under \$15, 000. For elderly unattached individuals, their income situation was even more precarious resulting in their being heavily concentrated in the lower income groups. This was especially so for single elderly women over one half of whom had incomes below \$7, 000 in 1981. These figures were updated by Evelyn Shapiro who stated that as many as "52 percent of the elderly have incomes below \$10, 000."(quoted in *Seniors Today* Nov. 2, 1988). Thus even for a homeowner who has no mortgage payments, home heating, maintenance costs and property taxes can significantly erode a small income. Gutman substantiates this:

Many seniors find themselves in financial difficulties just to maintain their homes and additionally may experience some problems in being able to keep their homes in repair (Gutman quoted in *Seniors Today* Nov. 2, 1988).

In 1983 *The Metropolitan Toronto Assisted Housing Study* indicated that 17 percent of elderly homeowners surveyed had difficulty in meeting their housing costs. In spite of this only 14 percent of these homeowners indicated that they sometimes considered moving to new accommodation, while only one percent stated a desire to move out of their houses (Metropolitan Plan Review report No. 4. 1987, 42).

Interviews conducted during 1980 with elderly homeowners in the Winnipeg region revealed

that security of homeownership and of belonging to a particular neighbourhood were perceived to be factors which encouraged ongoing development in the elderly homeowner. This was especially so for those who felt "restricted" to their immediate environment because of low income (Cates 1981, 124). As Cates suggests, when expenditures for vacations and entertainment must be curtailed, the dwelling and activities associated with it allowed for a "redirection of activities". In this study specific interview questions revealed that for homeowners, home caring for their home and property, gardening, entertaining grandchildren, and other such activities helped them to keep active. Cates highlighted the association between the need for repairs to the homes of the elderly and the stress that was created as a result of this need:

The need for repairs both major and minor to the dwelling, and the resulting stress from not being able to afford repair work or to accomplish it themselves, may reduce their desire to remain in their own homes, even though this might be their first choice.

Cates continues:

Although these concerns may also be faced by non-elderly homeowners, the amount of stress resulting from this is likely greater for the elderly because of their greater feeling of loss of autonomy because of their special status in the community "that of being old" (124).

In order to enable seniors to remain in their own community, Shapiro suggests several strategies:

- there has to be a concentration on technology so that the elderly can stay where they are without having to depend on the delivery of organized services;
- social supports in community programs should receive as high if not higher priority as medical services;
- elderly people who live alone in a spacious home should be encouraged to share their living quarters.

Shapiro continues:

We have been so inculcated all our adult lives with the value of independent living and privacy that house-sharing needs to be promoted because it may prolong independent living by providing a 'built-in' mutual support system when temporary illness or increasing frailty occurs.

David Mcfadyen (Associate Dean of Health Policy at Jefferson Medical College, Philadelphia, Penn) concurs:

We are aging in a society which is changing all around us. The definition of what constitutes a home is changing. Parents may not be able to count on their children for help in their old age and the elderly generally want more control over their own lives. Housing change has not kept pace, particularly in the technology which would allow older people the security they need to continue to live at home (quoted in *Seniors Today*, November 2, 1988).

Surplus housing space when linked to the fact that many elderly homeowners feel their homes need regular repair and maintenance substantiates the argument that this segment of the population could benefit from the creation of accessory apartments in their homes. Brink (1984), reports that 72 percent of elderly homeowners reported that their dwelling only needed regular maintenance, while 13 percent reported that their housing needed major repair (6). Patricia Streich (1981) in her assessment of housing rehabilitation programs for seniors during the 1970's states that:

"So strong is the case for existing home repairs for seniors that advocates of these recourses usually have little difficulty finding a positive reception either publicly or politically. Nevertheless, there are certainly pros and cons that should be weighed, both in terms of the clients and in terms of the public policy." (6).

SUMMARY

The nature of societal change today dictates the need for new ways of planning. In terms of changing demographics and the changing nature of housing demand, new housing policies are required which meet the needs of all sectors of society. In light of the aging of the population, emphasis on providing a continuum of housing for the elderly deserves special attention.

Secondary suites created in single-family homes to ease the shortage of housing being experienced during World War II, can once more help to meet the need for affordable rental units.

In fact they can play a very important role in the replanning of our older neighbourhoods. Because many senior homeowners are house rich and income poor, it is appropriate to suggest that they would benefit by creating accessory apartments in their homes.

With the increasing concentrations of the elderly in suburban neighbourhoods accessory apartments is a housing strategy which can address the needs of the elderly both in terms of their income levels and their ability to be fully-functioning members of society. The accessory apartment has a key role to play in this approach to neighbourhood planning which assumes new importance at this time of fiscal restraint.

Many jurisdictions in North America already allow the creation of accessory apartments in single family homes. The comparatively low construction costs and the housing choice they offer have resulted in the increasing recognition that secondary suites are a viable form of housing. Although neighbourhoods vary in their capacity to absorb accessory apartments, where they have been legalized for example in California, actual numbers of accessory apartments created have been lower than expected, thus having little adverse impact on single family neighbourhood character. To encourage conversions in single family neighbourhoods without sacrificing liveability a broader, more comprehensive effort at neighbourhood planning will be needed. Taking neighbourhood character and concerns into consideration will dictate the specifications which must be met before conversions can be carried out (Hayden 1984, 161-162).

CHAPTER THREE

CONSTRAINTS AND OPPORTUNITIES OF ACCESSORY APARTMENTS IN SINGLE FAMILY NEIGHBOURHOODS

The traditional ordering of land uses as reflected in the categories of residential zoning is under stress today because of the new forms of tenure and householding that are emerging (Gellen 1985, 104).

As discussed in the previous chapter, there is increasing interest in the need to adopt creative strategies in order to meet the present needs of housing consumers. Accessory apartments is but one of the strategies which can meet these needs. Accessory apartments also present an opportunity for replanning neighbourhoods. However there are major impediments to the creation of second unit apartments in single family neighbourhoods. This chapter looks at the constraints and opportunities associated with accessory apartment conversions in single-family dwellings. First, the exclusionary nature of residential zoning is examined. Next, zoning problems as they relate to accessory apartments in single family neighbourhoods, are looked at in terms of actual land use conflicts. An attempt is made to discuss neighbourhood planning concerns in their own right. However, this by necessity is connected with the discussion of zoning because of the inextricable linkages between zoning and planning concerns.

The second part of the chapter examines public perceptions of accessory apartments. Since the reaction to accessory apartments is often negative, the discussion of perception of negative impacts falls under the aegis of constraints. Because the perception of positive and negative impacts are

closely related, the discussion of positive impacts represents the transition point in the discussion of opportunities. This chapter includes benefits summarized from various sources, and concludes with a review of the opportunities for linking the creation of accessory apartments with the rehabilitation of older homes and the revitalization of neighbourhoods.

RESIDENTIAL ZONING IN CANADA

The history of zoning over the past 50 years has been written in the suburbs where zoning has created a strong control mechanism for suburban residents. It has also provided a tool that allows people to take control over the actual direction in which their community develops and the distribution of the local resources of wealth, prestige and opportunity (Babcock 1966).

Since their introduction, zoning regulations have played a central role in the shaping of urban form. Yet zoning has proven to be a mixed blessing because it places large scale restrictions on the types of use a piece of land can be put to. In Canada, the powers to zone are based on section 92 (13) and 92 (16) of the British North America Act which gives each province the right to make its own laws in relation to property and civil rights. Further, section 92 (16) of this Act gives each province the power to make laws pertaining to matters of a purely local nature. Within provinces, local municipalities are given the authority to control the use of land within their boundaries, and do so through local zoning ordinances. These regulations are generally set down in a document which outlines and describes a "plan" for the municipality. This "plan" often referred to as a "development plan", outlines the orderly development of the community and identifies land zoned for different uses.

Zoning bylaws are specific rules or regulations designed to protect existing uses, to regulate development, and serve to implement the long range goals of the municipality. They divide a municipality into separate districts with uniform regulations applying to the use of the land and buildings within each district. Changes in zoning may be made by the council of the municipality,

subject to public comment. Generally each municipality is divided into residential, commercial and industrial categories, each of which may be further subdivided. Thus residential land within a municipality may be further subdivided into single family, two family or multi-family residential land. Single-family land (R1) can be further subdivided into particular categories designating the minimum size of property on which single family home for that zoning district may be located.

Zoning thus serves to classify and segregate by particular district or zones, the various uses of land and buildings desired by the local municipality. The number of zones created depends on how fine a segregation of uses is desired. Zoning by-laws restrict the kind of building or use of building for each district or zone within the municipality, the spatial dimensions of the building such as height, yards, setbacks, amount of land to be covered by building, and the location and or shape of buildings. Density restriction governs the three dimensional quantity or bulk that is permitted on the site by controlling the number of dwellings per unit area (hectare). Site development control, the other form of land use control practised in Canada, requires that all changes in the use of land or buildings and the development of land proceed only by way of permission from local government sources. In this form of land use control, each development proposal is examined on its own merit. This differs from land use control by zoning, which gives blanket approval for development, as long as it conforms to the zoning by-law requirements.

CONSTRAINTS

The Exclusionary Nature of Single Family Zoning

Ownership carries status - the whole complex of activities, satisfaction, rights, obligations, convenience and expectations surrounding the uses of a particular dwelling unit by a particular household. Living in single family homes fosters citizenship and enhances the identity of its users - the timeworn concept that a homeowner is a better citizen of his community and his country than a tenant - and to have one's roots in the soil of homeownership is to be stabilized against the vagaries and pressures of modern society (Sayegh 1987, 295).

Zoning of residential land in Canada is based on an implicit value judgement about the ordering of land development and on the assumption that an R1 neighbourhood is the highest and best use of land zoned for residential use. Thus the character of R1 neighbourhoods is deemed necessary to be preserved at all costs. Zoning as a mechanism controls land use, not only by stipulating to what type of use the land can be put, but also by regulating aspects of the physical structure via controls on height, bulk, set backs, parking, floor area, and signage requirements. This allows for the preservation of property values and propagates a different character for different land uses, hence an R1 neighbourhood would be immediately apparent from an R2 or multi-family neighbourhood.

According to the Department of Environmental Planning, City of Winnipeg, the function of zoning and building regulation is to ensure basic community standards of safety, sanitation, building location and environmental quality. Zoning also ensures that buildings are designed and constructed in such a manner that "protects the individual citizen whether as owner, a neighbour, a tenant, or a patron" (City of Winnipeg Quaterly News, Fall 1988, 5). That residential zoning allows for these benefits is true. However it is also an instrument by which a community can control its social and economic composition. To quote a local planner "zoning protects people from their neighbours" (personal communication, 1989). Zoning by being pre-approved and applying uniformly to a large area not only results in uniformity of use, but also gives a community the ability to control the direction of change and development within that community.

Constance Perin's observations on zoning in America reflect closely the assumptions and beliefs of Canadians about the sacredness of single family neighbourhoods.

The hierarchy of land is at the same time the ladder of life: one climbs the ladder as the "natural progression" through the stages of the life cycle--from renting an apartment or townhouse, duplex, or attached row house, to owning, as still another step, any of those along the way to the ultimate rung, that of owning a single-family detached house. ... A sacred quality endowes both the family and its "home," sacred in the sense of being set apart from the mundane and having a distinctive aura In the hierarchy of land uses all those below the apex partake less of this sacred quality, but when one follows those "natural and orderly processes of progress," then one can achieve the

ideal family existence, fulfilling both the American Dream and the American Creed. Any other residential dwelling ... is a "compromise" with those ideals (Perin 1977, 47).

In spite of the deeply entrenched tradition of single family zoning in North America some proponents of changes to zoning state that there is no justification today for the construction of new single family homes (Ritzdorf 1984; Gellen 1985; Babcock 1966). Others suggest that we must question what can be done within the traditional construct of single family zoned areas to increase housing opportunities for non traditional families and single person households (Hayden 1984; Lewingberg 1985).

Problems related to accessory apartments in single family neighbourhoods are based in the widespread application of these restrictions resulting in what is referred to as "*the exclusionary nature of SF zoning*". This is because the character of single family neighbourhoods is seen to epitomize family living in North America. Thus it is generally believed that everyone will eventually aspire to living in a single family neighbourhood. Because of the deeply felt belief that single family neighbourhoods must be maintained at all costs, then all decisions that are made by a local municipality regarding its' neighbourhoods serve not only to reinforce strict adherence to zoning regulations in single family neighbourhoods, but also to allay the fears of residents in these neighbourhoods that changes will be made to their *sacred* environment.

Accessory Apartments in Single Family Neighbourhoods

Today the traditional ordering of land uses, as reflected in the categories of residential zoning, is under great stress. The structure of the family and the economics of housing are changing, and new forms of tenure and householding are emerging. People's beliefs about what housing and family should be, by contrast, have remained relatively fixed; accessory apartments challenge these beliefs (Gellen 1985, 104).

In the US certain jurisdictions have already accepted the need for two dwelling units in single family homes. For example, California now requires every local municipality to legalize accessory

apartments. The City of San Raphael in San Mateo County adopted ordinances in 1983 allowing second units in single family dwellings (Appendix A). Other communities, such as the Town of Weston in Southwestern Connecticut, have mechanisms in place which allow for the creation of secondary suites by seniors homeowners (Tri State Regional Planning Commission, 1981).

In two of Canada's larger cities, Toronto and Vancouver, the issue of allowing more than one family to live in a single family home has been of increasing interest this last decade. For example in Vancouver, the question of whether second suites should be allowed in single family neighbourhoods resulted in an opinion poll being carried out as part of the 1988 civic election. This has resulted in the Joyce Station Area being designated as an area which will have second suites as an outright use. In Ontario the need to increase the amount of housing available to an evergrowing housing market prompted the recent Metropolitan Plan Review. This review was directed at examining whether or not the policies contained in the Metropolitan Official Plan are effective and if new policies or a more proactive approach is necessary to ensure that a higher population is accommodated in Metro Toronto.

In all of these instances, the individual municipality has recognized the need for changes in local zoning such that the actual use of the housing stock more closely reflects the real need that exists in the housing market. For example Toronto's *Metropolitan Plan Review, Report No 4 (1987)*, recommended that area municipalities review their zoning by-laws to establish a "converted dwelling unit category", and "subsequently amend their by-laws to permit conversions in certain areas where this may be suitable" (iii). These reflect current concerns of certain local governments that existing housing resources be more efficiently used.

The zoning concerns as they relate to accessory apartments fall into two broad categories. The first category pertains to land use conflicts. In single family neighbourhoods, the major regulatory

obstacle to accessory apartments conversion, is that R1 zoned areas do not permit more than one dwelling unit on a single family dwelling lot. Increased traffic, on-street parking, increased noise, and alterations in the external appearance of buildings are seen to be undesirable secondary impacts of accessory apartments in R1 zoned areas.

The second category of concerns is associated with social and cultural conflicts. These conflicts are rooted in fears that changes to the quality of life will result. Local residents when they express these fears, strongly influence changes to zoning regulations, since planners and politicians are reluctant to put in place policies which are unpopular with local residents. According to Gellen these fears and perceptions cannot be accepted at face value, but must be evaluated in relation to the "rational basis" of exclusive single family living (1985, 104).

Social and Cultural Conflicts

The downsizing of the existing home, by the creation of accessory apartments, reflects a reordering of space standards to accommodate a population of smaller households with fewer children. This adjustment process has been slower in the existing single-family stock however, ... due to cultural and ideological problems such conversion creates (Sayegh 1987, 295).

The basic intent of single family zoning is to maintain the single-family character of a neighbourhood. It is this social and cultural meaning of exclusive single family neighbourhoods which is the greatest obstacle to accessory apartments. Local zoning and development by-laws will specify then that each dwelling unit be occupied by one family. The local by-law will, also define the relationships among individuals which it considers as family. Historically the term family has been used as a way of indirectly controlling population density. Based on the assumption that families are generally stable and of limited size, a district zoned strictly for single family homes would result in a certain density of population for that area. Thus implicit in historical notion of single family zoning is the idea that there would be a certain number of persons per unit area of

residential land. In recent years the composition of families has changed, households are no longer composed of just related persons, and even in single family neighbourhoods many households are much smaller than the traditional *husband and wife and two children family*. Instead today land use and zoning patterns "must adapt to the attenuation of the nuclear family" (Gellen 1985, 69).¹

As a regulatory device, exclusive single-family zoning was supposed to promote home ownership and to encourage neighbourhood environments suitable for families with children. Since the 1960's, however, innovations in property law and changes in family structure have diminished the importance of exclusive single-family zoning as a method of achieving these social goals (Gellen 1985, 120-121).

In the debate over the legality of restrictive definitions of "family " the courts have gradually begun to distinguish between density control and regulation of life-style as separate, if not conflicting, objectives of residential zoning. Whereas before the 1960's and 1970's, the municipality had almost total power to regulate occupancy, this has been changed because of a ruling by the Supreme Court of Canada in 1967 on the difference between land use density control and land use occupancy control.²

¹ As Gellen explains: To become 'attenuated' means to be "weakened or to be "lessened" in substance. This term does not imply the destruction or disappearance of the nuclear family (a married couple with children), but rather signifies a basic fact about American society today: namely that *more people spend greater parts of their lives* residing by themselves or in other arrangements outside of "traditional" nuclear families than was true for generations in the past (69).

²

In this case, Douglas Bell was found to be using a dwelling in the borough of North York contrary to the municipal zoning bylaw which restricted the use of a dwelling unit to one family. Bell and two unrelated persons with whom he rented a home, did not conform to the bylaw's definition of "family" as;

... a group of two or more persons living together and inter-related by bonds of consanguinity, marriage or legal adoption, occupying a dwelling unit, and shall include the following:

- (a) non-paying guests and domestic servants;
- (b) a property owner living alone except for two other persons not related;
- (c) not more than three foster children under the care of a children's aid society approved by the Lieutenant Governor in Council under the Child Welfare Act, 1965.

This ruling made it quite clear that municipalities do not have the right to control who occupies a dwelling, or to stipulate relationship between individuals of a household. Many municipalities now reflect this in the way they define family. For example in 1987 The City of Vancouver adopted the following definition of family to include common law relationships and adopted children:

"either (a) two or more individuals all related to one another by blood, marriage, or legal adoption or (b) as many as three unrelated individuals. For the purpose of this definition, (i) two people living together in a common law relationship shall, be deemed to be married and (ii) the blood relationship of both parties to a common law relationship shall be considered to be related to the partners and to each other as required above".

The definition of family as used by the City of Winnipeg is as follows:

Family : "family" means one person, or two or more persons who have voluntarily associated together, plus any dependents, living together as a single housekeeping unit as distinguished from persons occupying an institution, a boarding house, rooming house, lodging house, club, fraternity, sorority, group foster home, neighbourhood care home, neighbourhood rehabilitation home, care homes, day care centre, family day care home, group day care home, or occasional day care centre.

Changes in the definitions of "family", "household", and "dwelling unit" however are not reflected in actual zoning practises. This is illustrated by Nova Scotia's Department of Municipal Affairs deliberation on accessory apartments in R1 zoned districts

The planning issue to be addressed in this case is allowing the conversion on an existing dwelling to 2 units. Such units are generally permitted in any residential zone

This definition obviously controlled occupancy and discriminated against single persons, unmarried couples, the elderly widow or widower, and others. The Supreme Court of Canada found that in the case of *Bell v. the Queen* "the device of zoning by reference to the relationship of occupants rather than the use of building is one which is *ultra vires* (beyond the power) of the municipality" (Lazarowich 1982, 88).

existing dwelling to 2 units. Such units are generally permitted in any residential zone that allows up to 2 or more dwelling units... The difficulty occurs when the desired converted dwelling is in an area zoned solely for single detached dwellings. In this case the owner could possibly request a re-zoning to a zone that permits two dwelling units. However, if approved it would be difficult for Council to refuse similar requests.³

In this case the municipalities feel that they are protecting the right of residents to enjoy those qualities that are deemed inherent to a single family neighbourhood. Local councils are reluctant to make changes to zoning because they know that homeowners may perceive these changes to be negative. Some of these changes include the more "objective" physical and environmental problems such as increased numbers of people, increased traffic and on-street parking, and physical alteration of dwellings.

Other changes feared include subjective ones such as devaluation of property values, increased need for services and absentee landlords. Accompanying this is the perception of the scale of change, since it is feared that a "floodgate" of conversions might occur. These fears are deeply rooted and will be discussed later in this chapter.

Land Use Conflicts

If accessory apartments are permitted then concern about which type of zoning regulations apply surfaces. Some of the possible changes or conditions that might apply include changes to

³ Excerpted from a memo on planning issues and implications of granny flats and accessory apartments. According to the memo, municipalities in Nova Scotia which have planning documents (Municipal Planning Strategy and Land Use By-Law), the basic residential zone (the R-1 zone) allows only one single detached dwelling per lot. However, for municipalities without these district plans their basic residential zone will allow single detached dwellings, duplexes, semi-detached dwellings and converted dwellings up to a maximum of 2 units (or even more units). Memo to Barb Jones Gordon from Kim Stewart, June 15, 1988.

zoning to permit accessory apartments as *outright use* or *conditional use*. If permitted as an outright use, then potentially every home in the area which has been rezoned can have an accessory apartments or secondary suite in it. Where conditions are clearly defined, suites as an outright use have the advantage of ease of administration and provide certainty to homeowners and neighbours.

In coming to terms with how to deal with this, the City of Vancouver's Planning Department has suggested the following as an example of conditions which should be met before an outright use is permitted:

- limiting the number of secondary suites to one per house;
- not increasing the (0.6) floor space ratio and (45 percent) size coverage presently allowing secondary suites in RS-1 areas;
- complying with health and safety standards;
- provision of adequate on-site parking accompanied by an information and enforcement program to discourage overflow parking in front of neighbouring properties;
- limiting the number of cooking facilities to two;
- adopting a taxation policy to ensure that assessment and service fee reflect the additional unit;
- obtaining a permit for the suite; and
- an enforcement program to close suites (on complaint) which do not have a valid permit.

In the case where second suites are permitted as a conditional use, particular conditions might apply resulting in certain homeowners being able to create suites in their homes, while those who do not meet the conditions cannot do so. Examples of *conditional* use would include:

- suites permitted only in *houses built before a certain year*, then this would be a conditional use specification;
- suites are permitted *only in owner-occupied homes*. This latter condition is often seen to be desirable by area residents. However where such a requirement is in place administrating this may be difficult since tenancy is often difficult to determine and to

monitor;

- permitting suites *subject to advice from neighbours*. As in the previous condition, although the advantage is that residents have a say in neighbourhood change, the disadvantage is that neighbourhood reviews are expensive to administer; and
- allowing suites on a limited basis *for parents, family and or hardship provisions* when the need to house family members is extreme. However, this also poses the problem of how to define hardship situations.

In either conditional or outright use, depending on the regulations placed on the dwelling, the second dwelling units can be designed either as a clearly identifiable two-family dwelling, or as a secondary unit indistinguishable from other single-family dwelling units.

Compliance with health and safety and building code standards would be a planning concern. Even though adherence to building code regulations will only come into effect after the zoning by-law has been changed, they will be included here because the efficacy of the accessory apartments strategy is dependent to a large extent on how closely these are enforced by the municipality.

Building Codes

Generally in order to receive a building permit for a conversion, the proposed plan must first comply with all building code regulations. This is to ensure that structural, electrical, heating, plumbing, and fire standards are met. By seeking compliance with these, the municipality thus ensures that both new construction and renovations to older dwellings are safe for occupancy. When older dwellings are renovated, adherence to the building codes can sometimes mean large scale change, including change to the electrical or plumbing system.

Typical standards which apply to suites include:

- proper exiting from upper floors;
- approved smoke alarms for each unit;
- fire protection between common walls and floor assemblies;
- light and ventilation as required by local building bylaws; and
- minimum ceiling heights.

Clearly then, if all building codes were to be strictly enforced, the cost of a conversion could be prohibitive if the home is an older home. This has been of concern to many municipalities, where there is a large proportion of older homes. Paradoxically, if the building codes are strictly enforced, then the homeowner is least likely to upgrade the home because of the high costs involved. This would be especially true, if the homeowner is in the low to moderate end of the income scale. However, municipalities and building inspectors can apply discretion and recognize equivalencies to make this part of the process both less expensive and less problematic for the homeowner, while ensuring that building safety is not compromised (Murdoch, 1985, 75-76).

Planning Concerns Related to Accessory Apartments

It is difficult to separate out planning concerns from zoning concerns. However this section attempts to look at the "what" issues as opposed to the "how" issues. For example a planning concern tied directly to the regulation of land use may be the process by which the change to zoning is implemented. If this process involves a public hearing, then the concern centres around questions such as:

- 1) how complicated is this procedure;
- 2) how lengthy is the procedure; and
- 3) how much will it cost the homeowner who is applying for a permit to carry out a conversion.

If as can be the case, the review procedure is complicated, lengthy or expensive this may be enough to discourage the homeowner from pursuing the application any further. This then is an important factor to take into consideration when a mechanism for facilitating accessory apartments conversions is being designed. Other concerns would include:

- should there be a minimum size of the dwelling being converted;
- should the size of the suite being created be restricted to a proportion of total floor

space so that it is clearly accessible to the main dwelling;

- how should already existing suites be treated such that they can be brought up to standards;
- over what period of time would new zoning regulations be phased in;
- which design guidelines would be adequate to ensure the form and development of single family character; and
- should the two dwelling units so created be internally accessible to each other.

Some studies have suggested that a dwelling to be converted should be not less than 1200 square feet (Damas and Smith's study in Murdoch 1985, 84) while others have suggested that it be not less than 1500 sq ft (City of Thunder Bay, in Murdoch 1985, 84). Contractors in the City of Winnipeg when interviewed by Murdoch with reference to the feasibility of conversions of older inner city homes reveal that a minimum of 1200 to 1600 square feet would be required to create two self-contained two-bedroom units (1985, 61). Obviously, this decision hinges on the size of the homes in the area being considered and the need for the accessory apartments being created. Another concern would be the age of the dwelling being converted. Should houses be a minimum age to be considered? If so then structural soundness of the rest of the house becomes an issue. Again, the question of whether the rest of the house has to be brought up to existing building code specifications is raised. Provisions for parking facilities may have to be provided if every dwelling unit in the neighbourhood under consideration is required to have off street parking.

Concerns related directly to the impact of accessory apartments on the character of the neighbourhood may have to do with whether structural change to the exterior of the dwelling should be allowed, whether the access to the accessory apartments should be visible from the street, or whether a separate entrance is required at all. Since concern in single family neighbourhoods with regard to renting centres around deteriorating dwellings because of absentee landlords, then questions may be raised about whether the owner must be in residence for a minimum amount of time per year. With regard to long term planning both the municipality and

residents of the neighbourhood may be concerned about the impact legalising accessory apartments would have on already existing suites.

As previously stated many neighbourhoods house second units in single family homes. Because these are illegal, a "laissez faire" attitude towards them results in the neighbourhood itself policing these units. Generally the municipality tolerates them as long there are no complaints from neighbours. Very often, for property tax purposes, these homes are not assessed differently from non-converted single family homes. Also income derived from them are often not declared for income tax purposes. In fact so widespread is this practice, that a real issue surrounding accessory apartments is the fact that homeowners may now be required to declare these illegal suites. The advantages to the municipality clearly would be that a more accurate assessment of total units is made, safety and health standards maintained, and possible increased demand on the infrastructure estimated.

The foregoing concerns need not however all be viewed as constraints, since certain criteria can have long term positive impacts on the community. These criteria would include whether historic buildings or buildings exceeding a certain age should be granted special privileges or first permissions, and should the costs of conversions be linked to already existing grants for rehabilitation. These can be viewed as opportunities for the rehabilitation of the neighbourhood and for the preservation of historically significant buildings. Since a strong concern will always be the maintenance of the single-family neighbourhood character, then one necessary requirement is that the entrance to the secondary suite not be visible from the main street. Some neighbourhoods have accomplished this, by requiring that this secondary entrance be either at the side of the house or at the back of the house. Very often an existing side door or back door can be used as this secondary entrance.

When accessory apartments in the houses of the elderly are considered particular issues, such as how old should the owner be and should the new unit be targeted as housing for other elderly persons, need to be considered. Many other concerns surrounding the creation of accessory apartments in single family neighbourhoods involve both strict zoning issues and planning issues. For example, once the local council decides that implementation of this program is desirable then a decision must be made whether or not they would be allowed throughout the city or in just certain areas. As suggested by various jurisdictions, the easiest way to determine where accessory apartments should be allowed would be through polling of local residents (Vancouver Planning Department, Reports to Council, January 13, 1989). Areas having a high proportion of residents who are in favour of conversions might be potential districts for initiation of the program. Influencing factors in this decision would include how many secondary suites already exist, and in those areas which have high numbers of homeowners who are interested in converting would be concentrated. Polling of local residents would determine where the interest is for the creation of and also identify and help locate concentrations of potential renters of these suites.

However, it is likely that residents who have strong objections will be more vehement about their concerns. On the other hand, those residents who are in favour of accessory apartments may not make their support known because they do not wish to be the target of negative criticism. Thus although polling of residents about their approval or opposition to converted units in their neighbourhood would be highly desirable, this must necessarily start with an education program of the benefits of these units and of ways that the negative impacts might be mitigated. Whichever route is taken, there are bound to be objections by local residents who fear that the quality of their neighbourhood will decline. Because of this, where the need exists for accessory apartments, community based strategies will need to be developed. Attention will have to be paid to the impact of closure on illegal suites, with the possibility that a relaxation of standards or building codes may result. Owners of illegal suites may also need to be encouraged to come forward such that the units can be assessed to determine if they meet the necessary standard and may be allowed extra

time in order to bring their suite up to standard.

PUBLIC PERCEPTIONS OF NEGATIVE IMPACTS OF ACCESSORY APARTMENTS

As stated earlier, many concerns about accessory apartment conversions are rooted in deep fear about the changes which will result. These centres around perceived negative impacts to the neighbourhood. For example a survey carried out by the California Department of Housing and Community Development in 1985 showed that the main concerns of individual *communities* were that there would be negative impacts in the following areas: parking, traffic, infrastructure, political and jurisdictional issues, water supply and law enforcement. These and other concerns, are presented in Table 3.

TABLE 3: RESPONSES TO STATE SURVEY ON SECOND UNIT CONCERNS

Area of Concern	% Jurisdictions Responding
Neighborhood impacts	75
Parking	70
Traffic	48
Infrastructure	19
Other (environmental concerns, state involvement in local affairs)	13
Water	12
Enforcement	5

Source: California Department of Housing and Community Development Survey, July 1985, 10.

This is substantiated by results of a survey carried by the Tri-State Regional Planning Commission, in New York (1981), (see Appendix B) which identified fear that *changes to the character of the single-family neighbourhood* would occur as the main concern of the *respondents* polled. Tied to this is the fear that property values will decline because of loss of neighbourhood homogeneity. Next on the list were concerns over increased traffic in the neighbourhood and possible building code violations.

Similar concerns were expressed by residents in Vancouver and Toronto, when polled about conversions (Table 4).

Table 4: PROBLEMS JOYCE RESIDENTS ASSOCIATED WITH SECONDARY SUITES

% saying suites caused no problems	39
% concerned with lack of on-street or lane parking	52
% concerned that suite owners do not pay their fair for taxes and services	48
% concerned with oversized houses	40
% concerned with lack of on-site parking	31
% concerned that suites do not meet the building codes	31

Source: City of Vancouver Planning Department Reports to Council, January 1988.

As Chess (1987) suggests, as with other proposed change to a single family neighbourhood, negative reactions to accessory apartments are often reactions to the implied loss of homogeneity, that zoning protects (63-65). Thus, when residents claim to object to the increased traffic that accessory apartments would attract, they are responding to the social meaning that they would attach to increased numbers of parked cars on their streets. Also, when residents claim that new tenants in the neighbourhood would result in increased noise, inherent in this perception is that these tenants would be "less like us, and more like them". These impacts are perceived rather than real. A review by the Metropolitan Toronto Planning Department of about potential concerns such as declines in property values, increased parking problems and possible neighbourhood deterioration, has shown that many of these are exaggerated and that the problem is more related to perception rather than reality.

For example, a study conducted for the Ontario Ministry of Housing has shown that tenants in converted apartments have relatively low levels of car ownership.

Furthermore, converted units generally increase (rather than decrease) property values and there is no reason to suppose that people who rent parts of their home would take any less pride in their dwelling than other homeowners (Metropolitan Plan Review, Report No. 4 1987, iv).

It is important to recognize that while these fears may materialize if a large number of conversions take place, where accessory apartments have been allowed, actual uptake has been very low (Gellen 1985, 171; Metropolitan Plan Review, Report No. 4, 1987). A very strong fear of many homeowners is that conversions will be carried out by those who will exploit the loosening of zoning regulations. They fear that absentee landlordism might be promoted and that building standards might not be maintained. As Hayden (1984) suggests, resistance to accessory apartments has stemmed largely from the feeling that owner-speculators would take advantage of zoning regulations without "care or concern for the overall quality of the neighbourhood" (179-182). However, in Hayden's opinion residents who are presently against change in their neighbourhoods, may in fact find that mechanisms which control accessory apartments, would serve to maintain high standards of quality while allowing for preplanning of the neighbourhood to accommodate the natural aging of the buildings and changing demands of the population.

The following statement from the City of Vancouver Planning Department illustrates the schizophrenia which surrounds the issue of accessory apartments:

Today we are faced with a situation where suites are not legally permitted in RS-1 zoned areas nor, for a variety of very humane reasons, do we enforce closure. This is the worst possible situation since, as these suites are illegal, we do not have the assurance that they pay their share of services nor do we require that they meet the standards usually applied to two-family dwellings. This leaves residents unprotected, under the Hardship and Parent/Child Suite Policy, without requiring that usual building safety standards are met.

In effect we do not do what we say. This leads to a loss of credibility as the city is not seen to be respecting its own laws and residents complain that our present policy results in:

- suites affecting neighbourhoods through increased parking and activity;
- the potential for landlords to use single-family areas for revenue properties with no guarantee that building standards or neighbourhood quality are maintained; and
- potentially unsafe conditions for residents and unfair competition for landlords providing legitimate rental accommodation, which must comply with multiple unit safety standards and have appropriate licenses.

We also do not say what we mean. There is confusion surrounding the definitions of "household", "family" -- one or more persons related by blood or marriage and no more than three others -- and "dwelling unit" -- a self contained housekeeping unit.

Councils have, over the years, recognized some very legitimate reasons for suites. These are reflected in our hardship and Parent/ Child policies. Yet we have not changed the zoning to reflect this (Vancouver Planning Department, January 27 1987. Report on *Secondary Suites: Public Hearing on Second Kitchens*).

OPPORTUNITIES

Public Perception of Positive Impacts of Accessory Apartments

It is useful to summarize briefly the perceptions of positive impacts. Since the premise of this thesis is that accessory apartments will have positive impacts, there will necessarily be some duplication. Nevertheless for conformity in presentation, perception of impacts by residents will be presented here. Generally, supporters believe that benefits would accrue to senior homeowners, to the renters, to the neighbourhood, to the city and to society as a whole. Benefits to the homeowner when identified include additional income, assistance in doing chores, companionship, and an increased sense of security. On a societal level, accessory apartments can prevent premature institutionalization thus saving burdensome health costs, can make better use of existing housing and neighbourhood facilities, can prevent neighbourhood decline, and can help to prevent suburban and exurban sprawl.

In a survey carried out by Tri-State Regional Planning Commission (1981) (Appendix C) half the respondents stated that allowing older residents to keep their homes and young residents to stay in the community, were positive impacts of conversions. The next most highly ranked reasons cited were; preserving the existing housing and preserving historically significant buildings.

Benefits at the Personal Level

The opportunities which accessory apartments present are synergistically linked with the social and economic changes occurring in our society. These have been mentioned previously and include in terms of transcendental and personal needs:

- the opportunity to link housing needs with personal values;
- an opportunity to link housing with the need for beauty, privacy, individuality, family centredness and mental health;
- the opportunity to enhance self esteem, since the way an individual perceives himself or herself is very often linked with "sense of home". This is especially important for the elderly who perceive a loss of autonomy with increasing age;
- the opportunity to provide continuity and familiarity for the elderly and for young children of separated or divorced parents;
- the opportunity to increase inter-generational linkages and to provide situations conducive to sharing physical and emotional resources;
- the opportunity to link neighbourhood planning with individual and community values.

Sternleib et al., (1982) and Mead (1976) eloquently summarize these linkages:

The future has its roots in the present events; the trends and the people are there; the changes represent adaptations from a long term constancy; and the difficulty is not trend identification but is estimating the scale of the phenomenon (Sternleib et al., 1982, 252).

In a static society, older experienced people who have learned nothing new in their lifetime are the greatest asset, for they transmit their entire heritage to children. But in a society that is changing, grandparents who are continually learning and who are themselves participating in change have the highest potentiality for transmitting a sense of adaptation. (Mead, 56).

and further that:

With the population explosion, the pressure on women to marry is going to be reduced, and the pressure to be mothers is going to be enormously reduced. Twenty years from now, we'll have fewer families, but children will still be brought up in families because we don't know yet how to bring them up any other way. The family will be just as safe as it ever was, but everybody won't have to live in it all the time (Mead 1976, 250).

Benefits at the Community Level

Accessory apartments at the community level provide:

- an increased supply of affordable housing much of which is suitable for families with children;
- an opportunity for individuals to remain in their homes or find accommodation, without seeking public support, when faced with financial or medical difficulties;
- a means of accommodating household change, both for the increasing number of small, often elderly, households, and as our culture is becoming more diverse, for those whose traditions include an extended family where household members live together to provide mutual support; and
- neighbourhood improvement and the preservation of physical and social character of declining neighbourhoods
- a way to accommodate population growth by making more efficient use of existing housing stock and city services, as an alternative to costly transportation expenditures, but without fundamental redevelopment and a complete change in neighbourhood character (Vancouver Planning Department. January 27, 1987. Report on *Secondary Suites: Public Hearing on Second Kitchens*).

Benefits at the Municipal Level

At the municipal level, accessory apartments provide the opportunity for local governments to:

- have a more direct role to play in the provision of housing by encouraging the development of initiatives;
- influence the housing rehabilitation industry;

- act as an advocate for low to moderate income households, special needs and elderly households;
- make better use of both hard and soft services, reverse the declining enrollment in established residential schools; and
- assume a proactive role in neighbourhood planning.

A unique opportunity which accessory apartments present is the opportunity to link grants for the rehabilitation of housing with increasing the income of seniors. According to Streich (1981, 42) Canadian housing analyst, in the decade preceding 1981, Canadian governments spent \$378 million to assist some 238, 438 seniors with home repairs. As Streich points out, the level of uptake of government funds suggests that seniors will take advantage of repair assistance programs.

However, it may not be the only or even most desirable form of aid for the senior. As part of a complement of measures that include tax relief, home insulation assistance, home support services and so on, it has a role to play. However, these other elements should be part of a total package. If seniors had more income, then they would not require all these other forms of assistance. Consideration might be given to the costs of providing and delivering all these types of programs compared with simply increasing support levels (8).

The benefit of linking a rehabilitation grant with the start up costs of a conversion is that it achieves the twin goals of improving dwelling quality and increasing the income level of the senior at the same time. This symbiotic relationship will be explored further in a later chapter.

SUMMARY

Conversions are a reasonable means of increasing the supply of rental units in a neighbourhood. However, a major constraint to allowing accessory apartments is the exclusionary nature of single family zoning. At present zoning by-laws in most communities are extremely restrictive against this housing type. Other impediments are the perceived negative impacts on

neighbourhood character. Although some community concerns can be satisfied through zoning legislation, most objections are based in deeply seated fears about a decline in neighbourhood character or loss in property value.

In Canada, most municipalities have been reluctant to permit accessory units in single family neighbourhoods. This may be based on the assumption that all single-family zoned neighbourhoods have the same physical and social characteristics. In fact, substantial diversity exists both between and within most established neighbourhoods, and understanding this is a prerequisite for encouraging greater flexibility in zoning by-laws. The City of Vancouver has recognized this diversity, and in 1987 identified the area surrounding the Joyce Skytrain Station, the Joyce neighbourhood, as a "pilot" for developing a neighbourhood approach to accessory units in single-family neighbourhoods.

Where accessory apartments have been allowed, no major adverse effects have been observed. It is essential that this information be used to help dispel the perceived negative impacts of conversions. While this may appear to add an unnecessary and lengthy step to the whole process it can provide useful information, especially if a comprehensive education program about accessory apartments takes place at a very early stage.

Finally, very important considerations are the potential benefits that accessory apartments could have on the rehabilitation of older dwellings and revitalization of neighbourhoods. Because of the economic and social advantages afforded to senior homeowners, emphasis should be placed on encouraging and facilitating conversions in the homes of seniors by assisting those in need with the costs of conversion. This may occur through linkages with existing rehabilitation programs.

CHAPTER FOUR

WINNIPEG: A CASE STUDY

Studies during the 1970's confirmed that Winnipeg has one of the highest proportions of housing in poor condition among major Canadian cities. It is 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 (Lyon and Carter 1986, 22).

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 also be considered as well (25).

BACKGROUND

The Research Method

This chapter will examine some of the issues discussed in previous chapters except within the framework of the City of Winnipeg as a case study. The potential that exists in Winnipeg in terms of underutilized space in the homes of seniors is established. Whereas the second chapter looks at the *New Canadian Demographics*, here Winnipeg's demographics, with emphasis on the elderly are examined. The case study includes several other areas of inquiry. First a summary of dwelling and income characteristics of Winnipeg's elderly, along with demographic trends as they affect demand for housing, is presented. Next an estimate of underutilization of space in the homes of seniors in non inner city neighbourhoods using selected criteria is established.¹ This is followed

¹ Non inner city neighbourhoods have been selected based on several factors:

- Winnipeg's inner city has been the target of several social and housing policies. Most noteworthy is the Core Area Initiative Program, a trilevel program aimed at alleviating social and physical problems.
- Established residential neighbourhoods outside Winnipeg's core, while stable

by a brief comparison of neighbourhoods so identified. Those neighbourhoods receiving rehabilitation grants (RRAP) were also identified.

1986 Census data and a recent analysis of demographic trends by the Social Planning Council of Winnipeg provide the main sources of data for understanding the dynamics of change, aging population and housing stock². Census data refined to reflect neighbourhood characteristics were used as the main source for the characterization of underutilization of space in non inner city neighbourhoods³. These neighbourhoods with the following characteristics were selected:

- 1) a high concentration of senior homeowners;
- 2) a high percentage of older homes;
- 3) a high percentage of single family dwellings; and
- 4) homes with probable surplus space, that is homes with five or more rooms.

Since this study is concerned about underutilization of space in the homes of seniors it was deemed more appropriate to generate data showing not just concentrations of seniors but high concentrations of senior homeowners. This was done using census information refined according to neighbourhood boundaries. This will not only give a more accurate picture of dwelling patterns but will also delineate areas which can be more accurately discussed within the context of planned change to the neighbourhood. *Housing in Manitoba: A Seminar Summary, Winnipeg Area Characterization: Building and Housing Characteristics* and other publications of the Department

could begin to suffer many similar problems if the quality of housing is not addressed.

• Inner city boundaries used here are the same as used by the Social Planning Council of Winnipeg.

- ² Social Planning Council of Winnipeg's *Insights and Trends: Infokit* is a comprehensive tabular analysis of 1981 and 1986 census data for the City of Winnipeg. This analysis focussed on five population groups: the elderly, single parents, natives, visible minorities, and immigrants to establish trends occurring over this five year period.
- ³ Data obtained from Department of Environmental Planning, City of Winnipeg.

of Environmental Planning, City of Winnipeg, are used to provide a synoptic statement of housing and rehabilitation programs. Interviews with local planners help provide further details, as well as identify public policy in Winnipeg.

WINNIPEG'S ELDERLY

For Manitoba, some 121,820 individuals were aged 65 and over in 1981.⁴ By 1986, this number had risen to 133,885, representing 12.5 percent of the population. Most of these elderly reside in urban centres (75 percent in 1981), with the majority of these residing in Winnipeg. In 1981, 11.6 percent of Winnipeg's population (67,710 individuals) was 65 years and older while in 1986 this had increased to 12.3 percent (73,170 individuals). This represents an increase of 11 percent compared to an overall population increase of just over 5 percent. As of June 1, 1988 Winnipeg's elderly comprised 12.4 percent of the population.⁵ For the city as a whole, the fastest rate of growth is in the population aged 70 and over, which increased by more than 16 percent from 1981 to 1986, and now account for over 5 percent of the total population.

In 1986 women accounted for over one-half of all seniors aged 65 plus in Winnipeg. Most seniors (51.5%) are married, while 35.5% are widowed. Only 13.0% are either divorced, separated or have never married.

Dwelling Characteristics

The majority of older Canadians live in private households. For example, in 1986 68.4 percent of 65 to 74 year olds were homeowners, while for the group aged 75 and over, 57.3 percent were homeowners.⁶ Further analysis of 1986 data reveals that the majority of

⁴ *Fact Book on Aging in Canada*. 1983, 12.

⁵ Based on data collected by MHSC. Data supplied by Bev Kyle, Provincial Gerontologist, Manitoba Health.

⁶ 1986 Census data culled from various sources.

Manitoba's elderly population reside in private households comprised of family persons (Table 5), while the next preferred arrangement is the elderly person living alone. A relatively small percentage, 8.5 percent, live in nursing homes and other institutions with the majority of these (77.4 percent) being age 75 and older.

For Winnipeg, there has been a substantial increase in the number of elderly households since the last census. In 1981, 41,425 households were headed by persons aged 65 and over. By 1986, this increased by 12 percent to 46,415 representing roughly 1 in 5 households in Winnipeg at that time. Further fifty seven percent of all elderly households in Winnipeg aged 64 and over are owned.

TABLE 5: LIVING ARRANGEMENTS AMONG THE ELDERLY 1986 MANITOBA

	65-74 yrs	%	75+ yrs	%
Population in Private Households	76,460	96.7	45,930	83.8
Nursing Homes and Other Instn's	2,595	3.3	8,900	16.2
Total	79,055	100.0	54,830	100.0
Of Those in Private Households				
Live with Family Person	51,990	68.0	21,205	46.2
Live With Relatives	3,935	5.1	4,165	9.1
Live Alone	19,375	25.3	19,845	43.2
Live With Others	1,160	1.5	715	1.6
Total	76,460	99.9	45,930	100.1

Source: Statistics Canada *The Daily Catalogue 11-001*. July 9 1987, 13.

This compares well to the rate of homeownership among Canada's elderly as a whole (68.4% of 65-74 year olds). However, homeownership amongst the elderly is not uniform. Non-family households such as lone seniors, are more apt to rent accommodation than own a home. For all elderly households in Winnipeg, almost one out of every two (49.0% or 22,725) is comprised of a single person.⁷

According to the Social Planning Council of Winnipeg the rate of homeownership is greater for seniors in the non inner city areas in Winnipeg (Fig. 5). By the same token there is a greater concentration of elderly renters in the inner city. The 13,070 elderly households in the inner city account for 1 in 4 of all innercity households. Of these 61 percent are one person households. Of the remaining 32,345 senior households in non inner city Winnipeg, almost 50 percent are one person households.

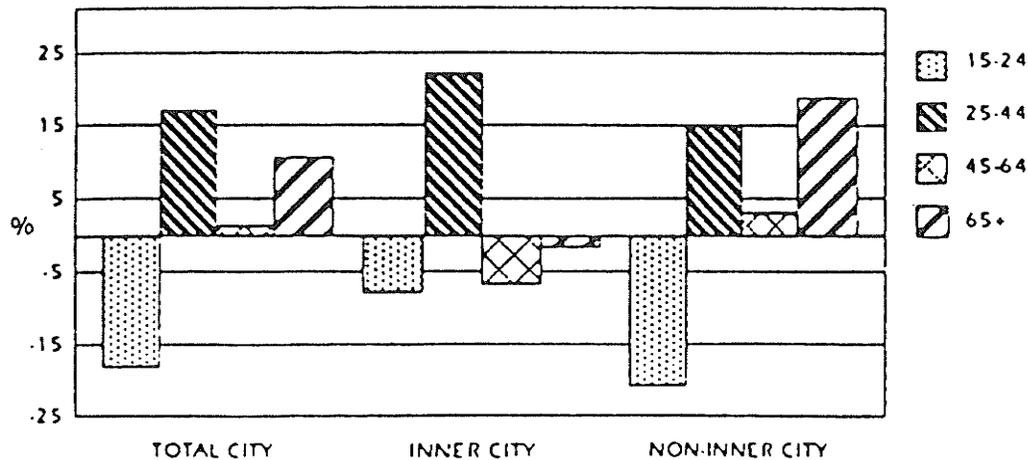


FIG. 5: NUMBER OF HOUSEHOLDS: PERCENT CHANGE (1981-83)
BY AGE AND AREA OF WINNIPEG

⁷ Social Planning Council of Winnipeg. *Insights and Trends: Infokit*. 1989.

Despite the increase in the elderly population for the city as a whole, the inner city population for those between 65 and 69 years declined by almost 14 percent during the period 1981 to 1986. As illustrated in Fig. 5 most growth in Winnipeg did in fact occur in the non inner city areas. However, net population loss occurred *only* for the age group 65 to 69 years and *only* for inner city areas.

According to the Social Planning Council, this shift towards other areas of the city where living standards are higher is "a positive sign that the elderly are finding ways to care for themselves or are finding support groups and institutions who are able to care for them" (*Insights and Trends*, 1989). To a large degree this reflects the move by inner city seniors to seniors housing in non inner city areas. Seniors who are homeowners, as suggested by the Council, do not experience the same degree of housing affordability problems because most own their homes outright. Even though a high proportion of these homeowners have difficulty meeting property tax, utility and repair costs, they continue to maintain their home in a familiar environment.

1981-1986 POPULATION INCREASE

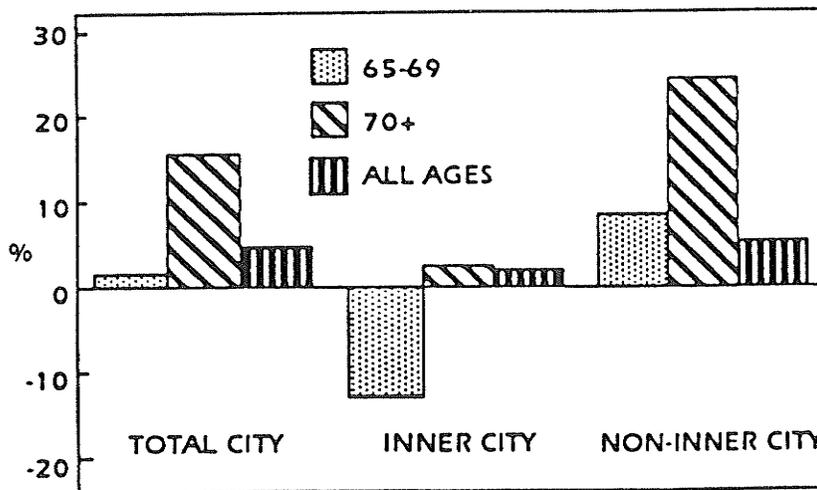


FIG 6: GROWTH RATE OF ELDERLY AND GENERAL POPULATION (1981-86) BY AREA OF WINNIPEG

Two other trends identified by the Council have potential for dramatic impact on housing in Winnipeg. First coincident with the increase in actual numbers of senior households in Winnipeg as a whole, is the decrease in the number of younger households Fig 6 . Whereas in 1981 there were 21,235 households where the maintainer is 24 or younger, in 1986 this number had declined to 17,545 representing a decrease of 18 percent. Second the number of homeowners in the 45-64 age group has also declined dramatically in the inner city and increased in the non-inner city. If this trend continues then these homeowners will contribute to the number of empty nesters and underutilized homes in the near future.

Shelter Affordability

According to the Social Planning Council of Winnipeg's analysis of the 1986 Census data, the household income structure in the City of Winnipeg is becoming polarized. In 1985 dollars, 23 percent of all households earned less than \$10, 000, while those earning more than \$35,000 increased to 20.3 percent.⁸ This highlights the fact that both the young and the elderly are the most disadvantaged in terms of income and are disproportionally represented in the low income end of the scale.⁹ In fact, the high incidence of poverty among these two groups have been identified as an established trend in Canadian society. In terms of shelter affordability, young people, single parents and seniors have the highest incidence of core housing need, with renters both senior and young single renters being the most disadvantaged (CMHC, *Housing in Canada: A Statistical Profile, 1984*).¹⁰

⁸ Based on 1980 constant dollars. In 1985, less than \$10,000 represent less than \$13,925. Ibid.

⁹ Ibid.

¹⁰ Core housing need as defined by CMHC is a measure of the separate indicators of crowding, adequacy and affordability. This identifies households that would have to spend more than 30 percent of their income to obtain suitable and adequate accommodation (CMHC. *Housing in Canada: A Statistical Profile. 1984, 19*).

When the income of seniors is looked at more closely it is seen that in 1981, half of the census families in Canada with heads age 65 and over, had incomes less than \$15,000, while for unattached elderly individuals, 57 percent had incomes less than \$7,000. (*Fact Book on Aging in Canada 1983*). This compares closely with data for Manitoba's elderly, which show that in 1981, 53 percent of census families with heads age 65 and over, had incomes less than \$15,000, while over 64 percent of unattached individuals had incomes less than \$7,000. Analysis of 1986 census data indicates that 43 percent of Winnipeg households where the age of the maintainer is 65 and over, were severely disadvantaged, earning incomes of less than \$10,000 in 1985. A high percentage of these elderly experienced affordability problems with 1 in every 2 elderly renters spending more than 25 percent of income on rent.¹¹

Although affordability of shelter is much less a problem for elderly homeowners because a very high percentage of these would have homes that were fully paid for, 1 out of 5 found the costs associated with living in their own homes to be excessive. These costs would include costs of utilities, property taxes, home maintenance and repair costs. Because a higher percentage of elderly renters to owners are found in the inner city, it is to be expected that there will be a greater incidence of affordability here. In fact low income is a very serious problem for the elderly in the inner city, with slightly more than 45 percent of innercity households being below the low income line in 1985.¹²

UNDERUTILIZATION OF SPACE IN OWNER OCCUPIED ELDERLY HOUSEHOLDS: WINNIPEG

Measuring surplus space is difficult because of the inherent subjectivity in defining "normal" space consumption or needs. Even if normal space consumption could be agreed upon, estimating this is not always accurate because the square footage in a home is not always directly proportional

¹¹ Social Planning Council of Winnipeg. *Insights and Trends: Infokit. 1989.*

¹² Ibid.

to the number of rooms in the home. Generally, rooms per house as reported in the Census include only habitable rooms so that other kinds of space such as basement and attic space which may be habitable but is underutilized at the time of the Census is not routinely included. Another difficulty with measuring underutilization is that using rooms per capita as a measure of space consumption assumes similarity in size and function of rooms and in the use of that space (Gellen 1985, 84).¹³ In spite of these limitations, estimates of underutilization of space are carried out with the view to better utilization of this space.

This study does not presume to identify all underutilized space in Winnipeg. Instead only neighbourhoods having particular characteristics are selected. One of these characteristics is single family homes with five or more rooms. If these homes are occupied by an elderly couple, and if the index of one bedroom per person is used, then theoretically there should be no surplus space since the other three rooms can be assumed to be a living room, a dining room and a kitchen. However if one bedroom per elderly couple is used then according to the "theoretical" space standards, a home with five rooms will have surplus space of two rooms. If the home is occupied by only one person then a home with five rooms will have even more surplus space. Homes having more than five rooms may then be assumed to have sufficient space to allow for the creation of a second dwelling unit. There is an assumption here that an increase in the number of rooms

¹³ Gellen also points out that a fundamental problem with using rooms per capita as a measure of space consumption is that it assumes that all rooms are alike in size and that all persons use space in identical ways, regardless of their life-styles, ethnicity, household composition, and occupation. To overcome these problems, "theoretical" space standards have been established, where normal occupancy is assumed. Thus one bedroom per person is allocated for each household member along with a certain number of rooms as overhead space. If the household is headed by a married couple or single adult, then the amount of overhead space changes. However the major drawback of these theoretical standards is that they "do not allow for productive activities in the house, or for the desire to maintain an extra bedroom by "empty nesters" or young marrieds expecting to start family.

corresponds with an increase in the size of the home. This is obviously not always true. Census data only provide information on total number of rooms in the home not the size of these rooms nor the overall size of the home. It also does not account for extra space in basements that may be converted to living space, attic space or convertible porches, or sun rooms. However this was deemed to provide an adequate enough benchmark by which to measure underutilization of space.

If approximately one half of owner occupied dwellings in each of the selected neighbourhoods house one elderly person, then a reasonable assumption would be that one half of all homes with five rooms would have surplus space. If homes are occupied by an elderly couple, then all homes so occupied and having more than five rooms may be assumed to have surplus space. A study by Damas and Smith in 1980, on *Residential Conversions in Canada* suggests that the potential conversion stock in Winnipeg totalled 34,442 houses. This was based on estimates of homes having 1200 sq ft of space and larger. Using this data, Murdoch (1985, 28-30), estimated that 14,229 of these homes were in the inner city (based on the assumption that the homes built before 1940 would very likely be in the inner city). According to Murdoch's estimates, approximately 20,000 houses suitable for conversion would exist outside the inner city. However, many non inner city neighbourhoods have homes that were 40 years and older at the time of Damas and Smith's study (1980).

The present study goes one step further. It does not attempt to quantify for the city as a whole as to how many houses might be suitable for conversion. Instead this study identifies neighbourhoods where a high percentage of older homes with potential for conversion are owned by elderly persons. Based on the proportion of homes having 5 or more rooms, then this method not only identifies neighbourhoods with underutilized housing space but also targets senior homeowners as the holders of this housing resource.

NEIGHBOURHOODS WITH UNDERUTILIZED SPACE

1986 Census data¹⁴ refined to reflect neighbourhood characteristics for the City of Winnipeg provided the core data for this exercise. Winnipeg Neighbourhood Data, *Table 2: Private households showing household type by age of household maintainer and by tenure*, was analyzed to yield:

- i) percent of households headed by individuals aged 65+ years;
- ii) percent of households owned by individuals aged 65+ years;
- iii) total households headed by individuals aged 65+ years; and
- iv) total households all ages.

This neighbourhood data was further analysed to show:

- *Distribution of Elderly Households (by percent) (Fig 7);*
- *Distribution of Owner Occupied Elderly Households (by percent) Winnipeg (Fig 8), where elderly households exceeds 12.5 % and owner occupied households exceed 66.7%, and*
- *Distribution of Owner Occupied Elderly Households (Fig 9), where elderly households exceeds 12.5%, owner occupied households exceed 66.7%, and actual households exceeds 400.*

Next Winnipeg neighbourhood Data Tables 35 and 36 were used to verify the characteristics selected for this study. Table 35 lists period of construction and tenure while Table 36 lists privately occupied dwellings by structural type, number of rooms and tenure. Above mentioned tables were used to produce Fig 10 which identifies *Neighbourhoods with Owner Occupied Elderly Households (Percent >66.7% and actual households > 400) in which more than 50% of homes were built before 1960.*

¹⁴ 1986 Census Tracts data *Winnipeg: Part 1 and 2 Profiles* Tapes 95-173 and 95-174

• Fig 11 identifies *Neighbourhoods with Owner Occupied Elderly Households (Percent >66.7 and actual households >400), more than 50% of homes were built before 1960) and where more than 50% of dwellings have five or more rooms.*

Conversion potential of homes in neighbourhoods meeting the following criteria are summarized in Table 6:¹⁵

- neighbourhoods with a high percent of senior households (ranging from 12.5 to 25.0 percent for the population as a whole);
- neighbourhoods with a high percent of senior homeowners (greater than 66.6 percent for that neighbourhood's senior household population);
- neighbourhoods where actual numbers of senior homeowners exceeds 400;
- neighbourhoods with a high percent of senior homeowners having a high percent of dwellings built before 1960; and
- neighbourhoods with a high percent of senior homeowners having a high percent of dwellings built before 1960 and in which more than 50% of the homes have 5 or more rooms.

¹⁵ This method selects neighbourhoods with high concentrations of seniors in single family residential neighbourhoods. It would also eliminate those neighbourhoods with a high senior's population because of senior residences or elderly personal care homes.

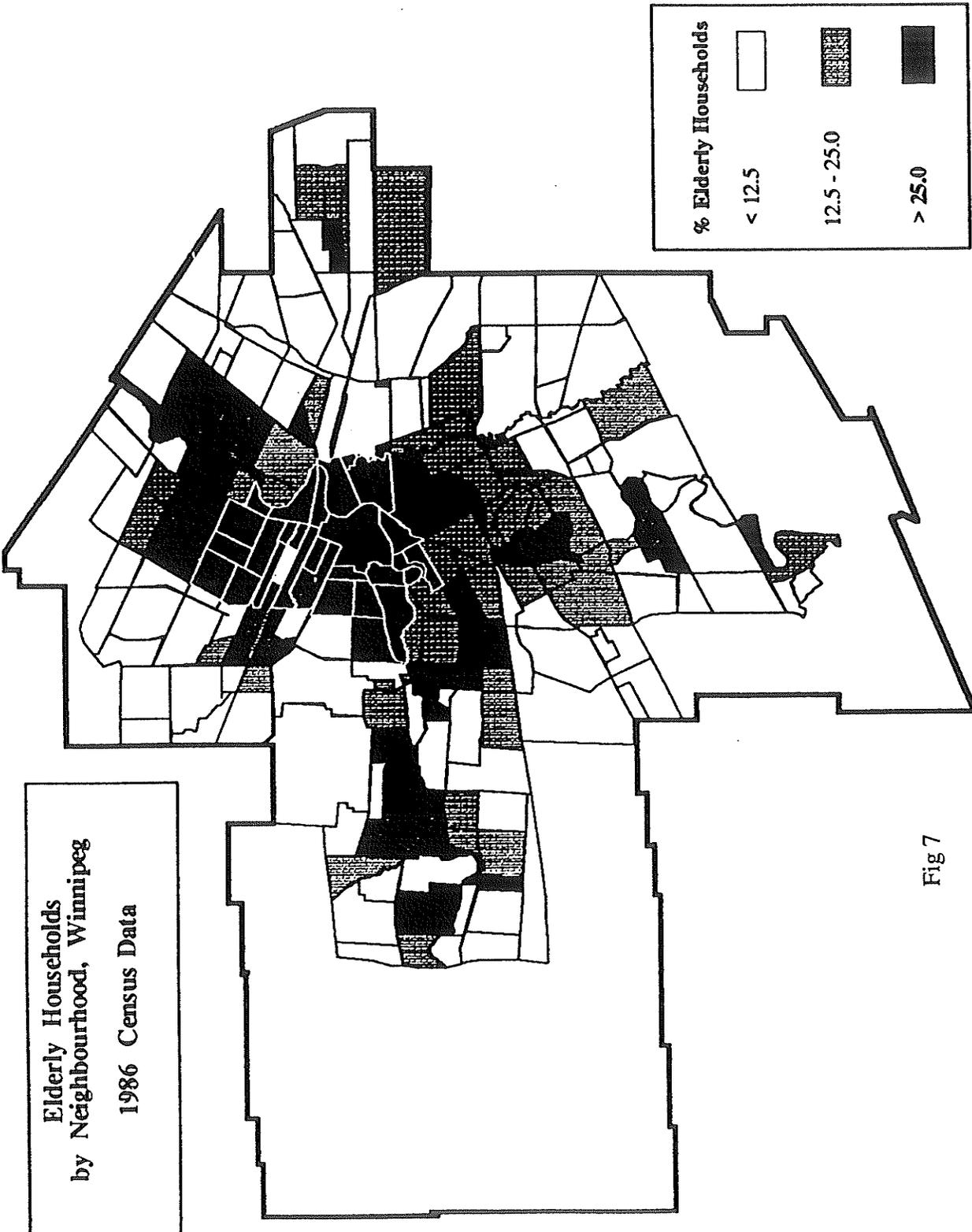


Fig 7

Elderly Households
by Neighbourhood, Winnipeg
1986 Census Data

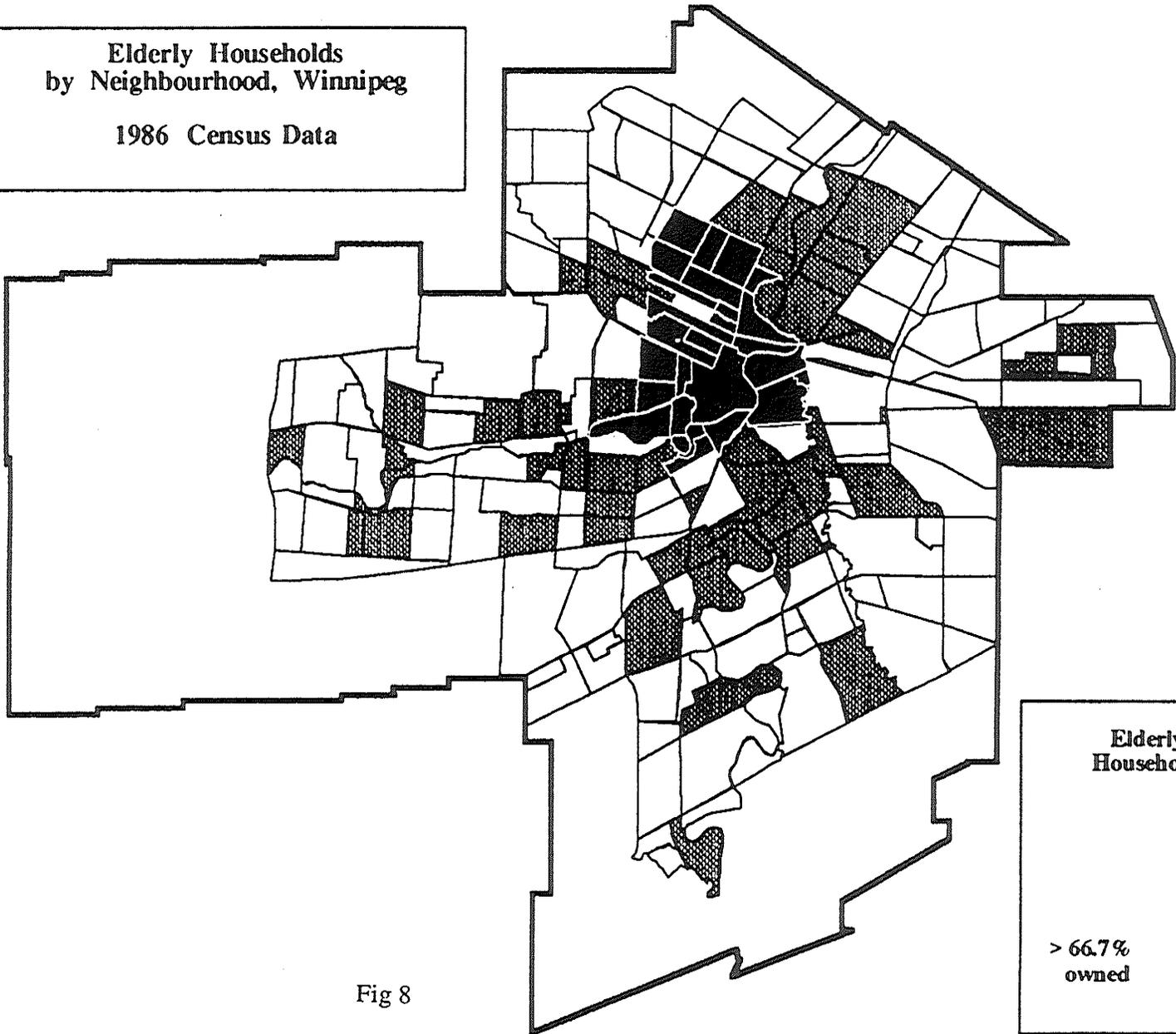


Fig 8

Elderly Households
by Neighbourhood, Winnipeg
1986 Census Data

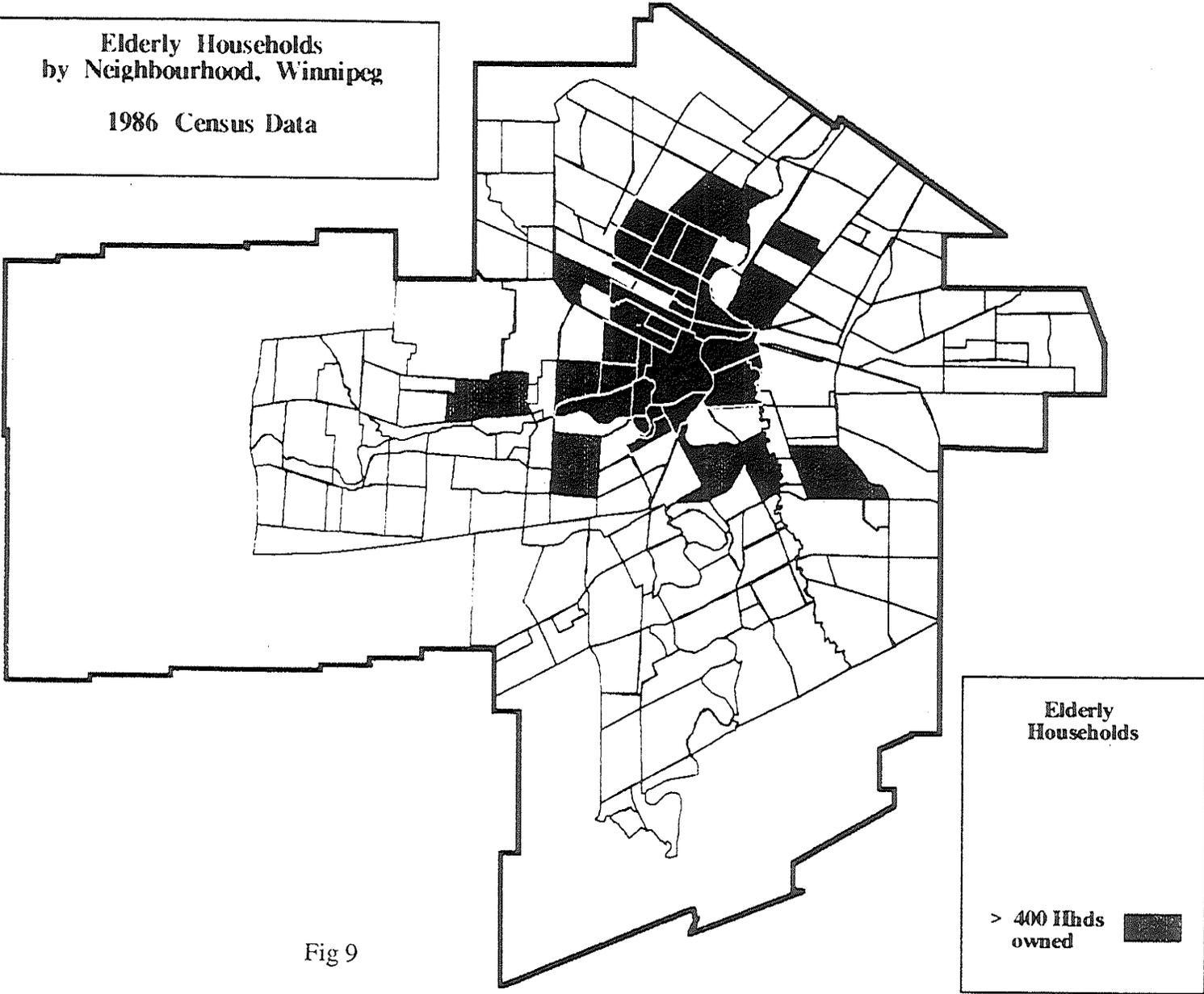
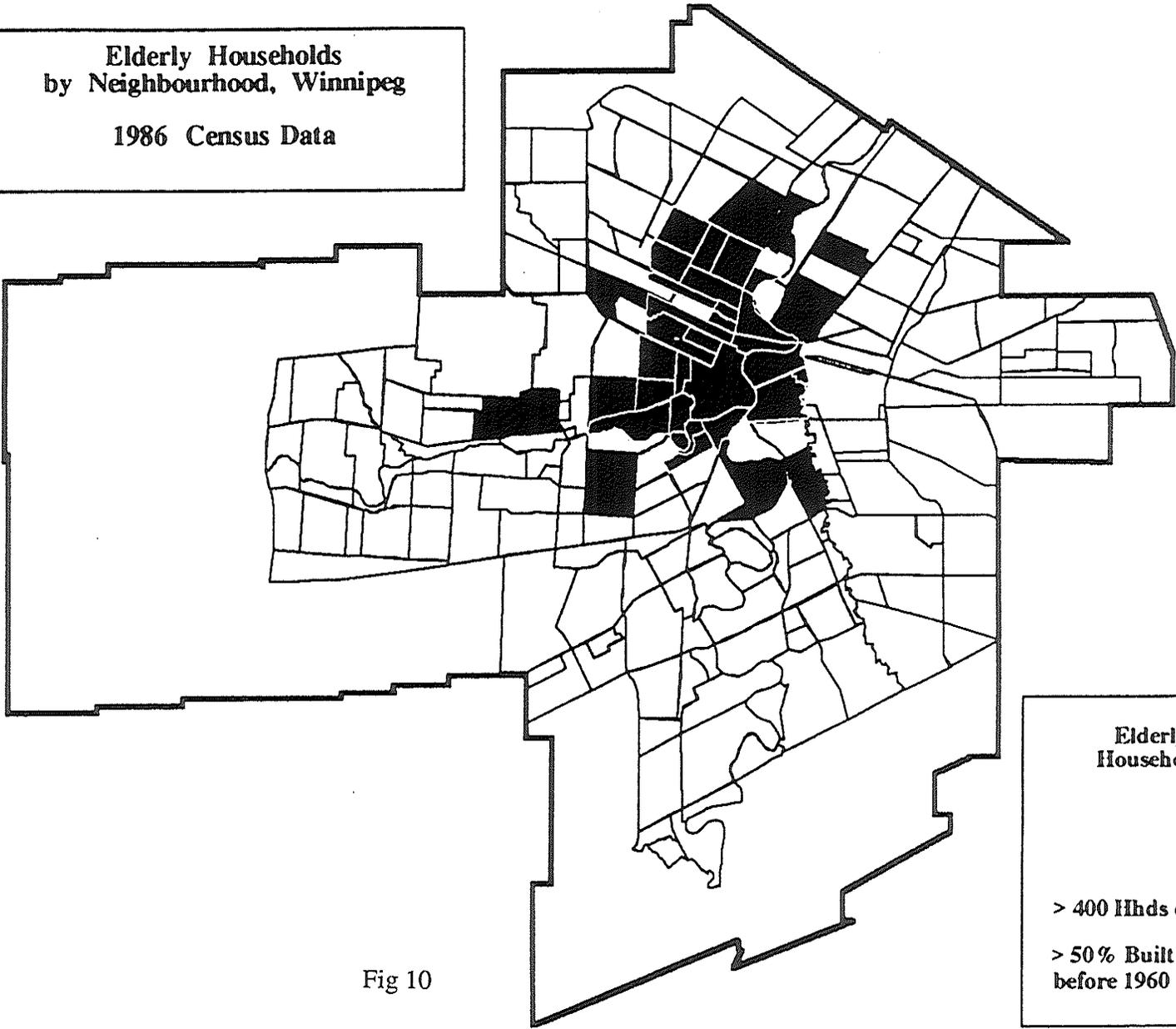


Fig 9

**Elderly Households
by Neighbourhood, Winnipeg
1986 Census Data**



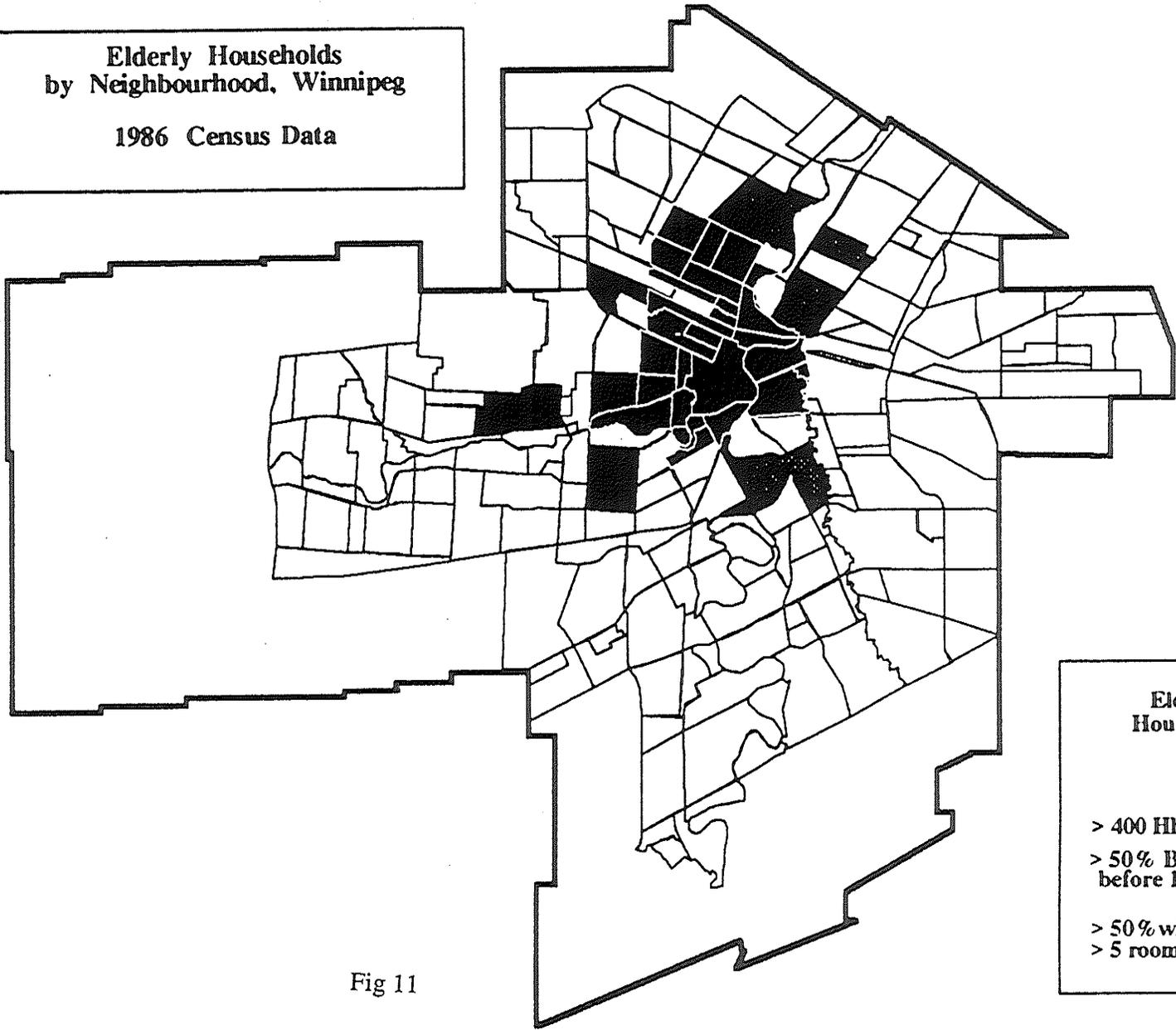
Elderly Households

> 400 Hhds owned

> 50 % Built before 1960 

Fig 10

**Elderly Households
by Neighbourhood, Winnipeg
1986 Census Data**



Elderly Households

- > 400 Hhds owned
- > 50% Built before 1960
- > 50% with > 5 rooms

Fig 11

TABLE 6: NEIGHBOURHOODS WITH HIGH CONCENTRATIONS OF ELDERLY PERSONS IN SINGLE FAMILY HOMES

Neighbourhood		Elderly Hhds ¹		% SF Homes ²	% SF Homes ³	% SF Homes ⁴
No	Name	%	No	Built before 1960	>5 rooms	>7 rooms
114	Weston	25.3	595	94.7	36.6	16.8
115	Minto	26.9	605	97.9	25.5	30.9
116	Riverview	27.4	485	99.3	16.4	45.5
203	Kg Edward	23.3	570	89.6	39.9	15.7
205	Deer Lodge	30.6	495	98.6	19.8	46.9
309	Jefferson	35.0	1355	93.1	30.7	23.0
314	Seven Oaks	32.7	405	95.3	29.9	23.7
401	Chalmers	19.9	835	95.0	33.2	16.3
434	RossmereB	29.5	520	84.1	29.2	29.6
508	Glenwood	23.7	410	95.2	33.2	20.8
611	N.River Hts	32.9	475	95.0	13.4	36.3
620	C.River Hts	22.8	505	98.3	9.9	65.8

¹ 1986 Census data; Winnipeg Neighbourhood Data Table 2: Private households showing household type by age of household maintainer and by tenure

² 1986 Census data Table 35 lists period of construction and tenure

³ 1986 Census data Table 36 lists private occupied dwellings by structural type, number of rooms and tenure.

⁴ Ibid.

Characteristics of Identified Neighbourhoods

The neighbourhood identified in the above analysis fall into two broad categories as follows:

- A Neighbourhoods with almost exclusive single family housing; Riverview, Deer Lodge, Seven Oaks, Rossmere B, Glenwood, North River Heights and Central River Heights.
- B Neighbourhood with varying blends of single family and two family homes; Weston, Minto, King Edward Jefferson, and Chalmers.

Based on 1981 Census data, homes in the first category generally have a higher housing value

with average selling price ranging from \$41, 947 to \$69,069 while the average value of homes in the second category ranged from \$33,290 to \$48,324. Although all neighbourhoods had most of its housing built before 1960, many had significant numbers of homes built before 1945. In all neighbourhoods except three, the largest percentage of building occurred in the 1946-60 period. In Minto and King Edward amount of housing built in this period was slightly less than than the amount built in the 1921-45 period. North River Heights on the other hand had twice as much of its' housing built in this earlier period as was built in the 1946-60 period. In terms of age North River Heights would be the oldest neighbourhood whilst Central River Heights would be the youngest with 90.4% of its' housing built during the 1944-60 period. North River Heights had the highest percent of homes with 7 rooms or more, 65.8% and had the highest average housing value.¹⁶

Further characteristics, structural types, length of occupancy, and number of persons per household, are included in Appendix D.

REHABILITATION PROGRAMS IN IDENTIFIED NEIGHBOURHOODS

Winnipeg has been characterized as a city of neighborhoods. Predominately, neighbourhood planning orientation has focused on declining neighbourhoods situated within the City's core area. Characteristically, these neighbourhoods are in the fourth stage of a five stage life cycle for urban neighborhoods experiencing major decline. Older residential neighbourhoods in Winnipeg (generally in the third stage, experiencing minor decline) have been the target of relatively little concentrated efforts at renewal or improvement. This is probably because these older, yet stable, neighborhoods are capable of self-regeneration and so far changes in these areas (both physical and social-economic) have been relatively minor.

¹⁶ Data obtained from the Department of Environmental Planning, City of Winnipeg *Winnipeg Area Characterization: Building and Housing Characteristics*. Although based on 1981 data, housing values today would be similarly ranked.

The Community Programs Division of the Department of Environmental Planning provides assistance to homeowners and landlords for home repair. To date in excess of 5,000 dwelling units in Winnipeg have been repaired, at a cost of \$62, 000, 000. Assistance is available throughout the City on a first come first served basis. CMHC provides most home repair funding through the RRAP program. Additional funding to enhance RRAP for homeowners and to reach a greater number of individuals is provided by the Core Area Initiative and the Province of Manitoba.¹⁷ For further information on dwelling and homeowner criteria of eligibility see Appendix E. For the neighbourhoods identified in this study, rehabilitation assistance has been as follows:

TABLE 7: RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM

Neighbourhood	Tot Rehabilitation Cost	No of Units
Weston	1,048,741	155
Minto	920,373	144
Riverview	963,562	140
King Edward	3,366,505	460
Chalmers	1,742,236	267

Source: Summary of programs delivered June 1, 1982 to December 31, 1987 by Community Programs Division, City of Winnipeg.¹⁸

17 The Core Area Initiative (CAI) is a tri-partite agreement between the federal, provincial, and municipal governments. The initiative involves the implementation of strategic, co-operatively funded programs aimed at reducing inner-city decay and stimulating revitalization. The Residential Rehabilitation Assistance Program (RRAP) was initiated by the federal government to encourage upgrading of substandard dwellings in 1973. The current formal objective of the program as stated is to "assist households in core housing need who own and occupy substandard housing to repair or improve their dwellings to a minimum level of health and safety".

18 Chalmers although not the target of RRAP to date, has been targeted as an area which will receive funding under the capital estimates budget for the 1990-91 year. For a breakdown of the source of funding allocation see Appendix E.

ACCESSORY APARTMENT CONVERSIONS IN IDENTIFIED NEIGHBOURHOODS

When neighbourhoods were examined in terms of suitability for conversion, many of the planners interviewed suggested that the need for conversion is likely to be in neighbourhoods with less expensive housing. The rationale for this was stated to be:

- 1) Homeowners in neighbourhoods with less expensive housing is likely to be in a lower income bracket and would therefore be in greater need of the income so derived;
- 2) It is more probable that these neighbourhoods will already have existing conversions. Therefore approval would be easier to obtain based both on precedence and the fact that likely there will likely be fewer objections;
- 3) These neighbourhoods also have a larger proportion of its' housing stock in poor or fair condition. Thus if a conversion strategy linked to rehabilitation were put in place, it would be more appropriate to aim it at these neighbourhoods.
- 4) Generally homeowners in these neighbourhoods would have less equity because of the lower home value and since the aim of housing policy is to focus on those most in need, these homeowners would be favoured over those who would have more home equity.

Although the above is generally accepted as true, there are shortcomings to these arguments as follows:

- 1) Limiting a housing strategy to neighbourhoods with lower priced homes drastically reduces the potential. Because a homeowner has a more expensive home does not necessarily mean that he or she has more disposable income. In fact it could be that because of larger heating bills, house taxes, insurance and maintenance bills, these homeowners may be just as or more income poor.
- 2) As observed from listings of self-contained suites available for rent at the housing office at the University of Manitoba, accessory apartments exist even in the more exclusive neighbourhoods such as North or Central River heights.
- 3) Limiting conversions to neighbourhoods with lower priced homes may increase not decrease

the exclusionary nature of single family zoning.

- 4) Homes in neighbourhoods with higher priced housing would generally have larger homes making them more suitable for conversions.
- 5) If home conversion grants were available this could be done on the basis of a formula which takes into consideration both home equity and disposable income to compensate for the larger amount of home equity.

ZONING AND THE VARIANCE REVIEW PROCESS AS IT APPLIES TO ACCESSORY APARTMENTS IN WINNIPEG

In Winnipeg, zoning by-laws are generally applied across the board and require special processes if changes to zoning are requested.¹⁹ Separate zoning by-laws for each district in the city regulate density and building regulation of land zoned for single family use. Where changes to existing zoning by laws are sought "text amendments" can be made to permit uses other than those allowed through the zoning by-law. These are generally of a fairly large scale with the changes affecting whole districts or neighbourhoods. Where minor changes to the land use restrictions are made, this may occur either through spot zoning or by a variance to the zoning. With spot zoning, once the changes to zoning for that property is allowed the zoning runs with the land, is permanent and binding, until another change to the zoning is sought. The zoning variance, on the other hand, allows the zoning rules to be bent resulting in a "conditional use designation". A variance to zoning or conditional use runs with the land and is binding to the land *as long as the variance is in*

¹⁹ Under The City of Winnipeg Act by-laws No 598 (1) to No. 619 inclusive give the City the power to regulate land use through zoning. By-law No. 2960/81 provides for the enactment of a Greater Winnipeg Development Plan which focusses on physical development of the city. Within this mandate the Greater Winnipeg Development Plan (also called *Plan Winnipeg*) is seen in the role of providing advice on physical development while being complementary to other planning activities within the city. *Plan Winnipeg* attempts to be long range, comprehensive while considering recent trends in Winnipeg's growth and development and is a statement of the City's policy and general proposals "in respect of the development of land in the City" (*Plan Winnipeg* 1981, 7).

effect. Both spot zoning and variance to zoning require a public hearing.

At present, the City of Winnipeg defines a separate suite as one having *separate cooking or kitchen facilities*. Since accessory apartments are self contained units having their own kitchen facilities they cannot be created within a single family home in an R1 neighbourhood without being in contravention of the zoning bylaw. Where such facilities exist within a single family home in an R1 designated neighbourhood, then this use is considered to be *illegal*. Under existing regulations a homeowner in a single family neighbourhood may have as many as two non-household members occupying the same dwelling as long as separate kitchen facilities are not created for the use of these non-household members. These occupants are considered to be *boarders* and may share meals in common with the occupants of the main household. When planners at the Department of Environmental Planning were asked how should changes to zoning take place to allow accessory apartment conversions to occur, all with one notable exception stated that the homeowner should apply for a zoning variance requesting a change from R1 to R2 residential zoning.

The applicability of the Variance review process is as follows:²⁰

There are six Community Committees for the city as a whole. When applications for variance to zoning are made, the Community Committee within whose jurisdiction the property in question falls, considers the application and hears all presentations either for or against the application. After considering all factors the Committee may allow the variance if in its' opinion it meets all four of the following statutory requirements:

- a) zoning By-law No. 4440 and amendments thereto affects the applicant, his property or rights injuriously and unnessarily; and
- b) a variance can be made to Zoning By-law No. 4440 without defeating the intent and

²⁰ Zoning by-law No. 4440 which applies to the Transcona/ North Kildonan districts is used as an example only. The procedure would be the same for the other five districts in Winnipeg.

- purpose of Plan Winnipeg, Zoning By-law No. 4440 and any relevant provision of the Action Area Plan; and
- c) the amenity and convenience of adjoining land and of the adjacent area will not suffer any substantial adverse effect by this order; and
- d) the variance hereby granted is the minimum variance in Zoning By-law No. 4440 that is necessary to relieve against the injurious and unnecessary effect of Zoning By-law No. 4440 upon the applicant, his property or rights.
(City of Winnipeg, Department of Environmental Planning File No. DAV 299/89 AP-FG 7.6. 6).

This decision can be appealed by the Variance Conditional Use and License Appeal Committee. According to one of the District Planners, the biggest problem which the City faces is not zoning itself but who occupies the dwelling under consideration. This is because occupancy cannot be legislated by a zoning bylaw. Since the City believes that it is their responsibility to ensure the dwelling does not become a two-family dwelling long into the future *as long as no real need exists*, then variances to zoning to create a second dwelling unit should only be given if a real need exists. This need is defined not so much by the need for a dwelling unit as by the need for the owner to benefit from the relationship between himself or herself and the renter of the secondary suite. This benefit can either be monetary or social. By attaching a conditional clause to the zoning variance such that reapplication must be made within five years then the City leaves itself open to refuse this renewal if in its opinion a *real* need does not exist.²¹ According to one of the district planners, if a homeowner wishes to have an elderly parent stay with him or her, the variance will usually be granted unless objections from neighbours are raised. If before the five years are up the elderly person dies the zoning variance becomes no longer in effect. Also, if before the five years are up the home changes owners the zoning variance will expire as one of the conditions of the variance. In both cases the City will require that the home revert back to its' single family status and thus the secondary will have to be removed at the owner's expense.

²¹ Interview with a District Planner, Department of Environmental Planning, City of Winnipeg. November 1989.

SUMMARY

Based on analysis of most recent Census data, several neighbourhoods in Winnipeg are identified as having underutilized housing space. These neighbourhoods have a high senior homeowner resident population. Because a large proportion of them have 5 or more rooms, it is reasonable to assume that a high percent of the homes owned by seniors would have underutilized space. Because most of the homes in these neighbourhoods were built before 1960 it is also safe to assume that a significant number of homes would be in need of repair, or at least that the neighbourhood itself may be declining. In fact 5 of the 12 neighbourhoods identified by this research, have been the target of recent rehabilitation programs.

The neighbourhoods although older, include a wide range of neighbourhood types, as seen by average housing price. This ranged from below average (Winnipeg as a whole) to above average. Although local planners suggest that it would be better to allow accessory apartments in the "lower status neighbourhoods", this is not desirable since it could contribute to continued exclusionary zoning. When considering the process whereby conversions would be allowed, most planners believe that the variance to zoning for each application would be most appropriate, "since the City could continue to monitor the use of the dwelling and ensure that it does not continue as a two-family dwelling long into the future". However this procedure, because it is lengthy and complicated, will not likely be widely used, especially by the elderly. Thus it behoves the City to decide if this housing strategy should be implemented, and if so then a mechanism which facilitates this should be developed.

CHAPTER FIVE

WHERE DO WE GO FROM HERE? FACILITATING ACCESSORY APARTMENT CONVERSIONS IN THE CITY OF WINNIPEG

Greater flexibility in permitting conversion need not be in conflict with the objective of maintaining stable residential communities. Municipalities should undertake studies to determine the appropriateness of permitting conversion on a neighbourhood-specific basis, particularly when illegal conversions appear already to exist in the area (Metropolitan Plan Review. Report No. 4 Metropolitan Toronto Planning Department, 58).

In this research, initial examination of the accessory apartment as a new housing strategy was kept broad, in order to establish the need for innovative housing options which will accommodate changing housing needs. Further, Winnipeg as a case study, illustrated the feasibility of the accessory apartment, an example of a housing strategy which is particularly suited to these times. For Winnipeg, links between the potential availability of space in the homes of seniors and the creation of small rental units for seniors, singles, students and single parents were established. Because a large percentage of Winnipeg's housing is older, then accessory apartments is also suggested as a way of rehabilitating housing in some of Winnipeg's older neighbourhoods.

These findings lead to questions such as, how can this housing strategy be implemented in the city of Winnipeg? What are the constraining factors and how will they be addressed? How will accessory apartments be promoted and who will the target populations be? How will the need by low income senior homeowners for financial assistance be determined? And finally how will conversions be controlled so that conversion is encouraged and single family neighbourhood

character is maintained?

Using Winnipeg as the contextual framework, this chapter will outline a mechanism for facilitating the implementation of accessory apartments. This will be derived by addressing the constraints which impede conversions in Winnipeg. The information is derived from extensive interviews with planners at the Department of Environmental Planning, with provincial and federal housing officials, and by lesson drawing from other municipalities which have grappled with this challenge.

CONSTRAINT: CHANGES TO ZONING

As suggested by most planners at the Department of Environmental Planning, City of Winnipeg, the best way to facilitate accessory apartments in the homes of seniors in single family neighbourhoods is by **variance to the zoning**. This is deemed to be preferable to rezoning of the whole neighbourhood because as stated by several planners, "it would allow for each unit to be dealt with separately". In Winnipeg when a variance is sought, the local Community Committee must give notification to landowners adjacent to the property in question, hears objections and decides whether or not to grant the variance.

All planners interviewed, except one, felt that since the variance procedure allows for each case to be assessed differently, it is the best approach to be used in this City. Also as argued when the impacts of these accessory apartments are assessed, the City will be better able to formulate future policy directions. However, the variance review process as in most municipalities is very lengthy and would be a severe deterrent to seniors, both in terms of the time involved and the complexity of the process. Fear of change and a desire to protect the social character of single-family communities to adopt this approach. Under this approach, the home owner who wishes to install

an accessory apartment must file an application, post a notice on the property, and submit at a public hearing his or her need to create the accessory unit. The decision then rests with the planning commission and the review board and interested neighbours who might object. In Winnipeg the local Community Committee, also takes into consideration the district planner's report. However the Community Committee makes the final decision, which may be other than that recommended by the district planner.

If the variance is granted, the Committee can impose conditions on the variance for example, a limit of five years may be set in which case an application for variance to the zoning must be resubmitted at the end of this period. This procedure has the advantage that, if the elderly homeowner dies or moves away before the 5 years are up, the new homeowner on reapplication can be turned down if either negative impacts of the accessory apartment have been determined, or if the new owner is perceived to be opportunistic. In other words if the Committee believes that no real need exists.

By using what approximates a conditional-use approach, the method of control is a political one and the decision criteria not always clear. In addition, public hearings can be expensive and time consuming. The more onerous the process, the more likely it is that those who wish to convert will be discouraged from doing so. This may be a desirable outcome for those who oppose conversions. Most cities that adopt the conditional-use approach do so in order to severely limit the types of properties that can have accessory apartments.

This approach has two main drawbacks. First, it promotes the creation of illegal suites as evidenced by the fact that even though the city of Winnipeg receives on average of 5 notices per month for illegal suites, only five applications for accessory apartment conversions have been received over a five year period (1984-1989).¹ Other communities have similar experiences.

¹ Based on information obtained in conversation with a Zoning Planner and with a

The Tri-State Regional Planning Commission study of 100 communities in the New York-New Jersey-Connecticut area revealed that the more restrictive the local ordinances which legalized conversions were, the lower the number of legal conversions. In fact, in one Connecticut town the zoning enforcement officer estimated that for each conversion approved by the local Review Board there were nine illegal ones.

When accessory apartments in the homes of seniors, Varady (1988) suggests that those elderly who are strongly integrated into their neighbourhood, "might resist meeting this type of requirement because of expected reactions from neighbours" (86). This substantiates that for the City of Winnipeg, a strategy which is aimed at encouraging senior homeowners to install an accessory apartment if they wish to do so should not require a public hearing.

Enforcement of the Variance Order

Another major constraint to using the variance to zoning procedure, a district planner noted is that enforcement of the Variance Order would be a big problem for the City. This is because enforcement officers have to ensure that the conditions as outlined in the variance are met, and if necessary monitor the status of the property both in terms of occupancy of the main dwelling unit and the accessory unit. Of concern here is, if conditions are not being adhered to then closure of the suite may be necessary. If the owner does not comply then the City may be forced to play "a heavy handed role" by taking the owner to court.

As suggested by one of the district planners, if a senior homeowner were granted a variance, the City would likely impose the condition that if ownership changes then the variance would expire. Undoubtedly, Winnipeg, like other cities would be most reluctant to put itself in the position where it would have to demand closure of a suite. This may occur if the original homeowner were to die. This would be especially problematic if the new homeowner were senior,

Zoning and Inspections Planner, May 1989 and February 1990.

or if the accessory apartment were to be used to house an aging relative, a younger relative or any individual in deep housing need. Indeed this may not be the best route to take since the City does not at present have resources to monitor and enforce zoning and building code regulations.² It is therefore not advisable to put in place a program which would strain these already limited resources.

Control of Occupancy

Throughout my interviews with planners from the City of Winnipeg, it was repeatedly stated that the City is not controlling occupancy of dwellings. However further conversation revealed that control of occupancy is in fact occurring. First, by viewing applications from those who wish to accommodate an elderly relative more favourably than other applicants, and also by applying similar criteria for renewal of the zoning variance. Thus although this is not stated policy, the City can indirectly control how the dwelling is used over the long term.

Enforcement of Zoning

One of the City's concerns about accessory apartments in single-family neighbourhoods is that the second dwelling unit once created may house many individuals. Zoning bylaws regulate use of the dwelling only and cannot be used to regulate number of occupants. Thus enforcement officers would check only to see that the use of the dwelling is in compliance with the allowed zoning or variance to zoning. If there is a variance to zoning, then inspections would be concerned that the terms of the variance as they relate to use are being complied with. Where two dwelling units are involved, inspections look for such things as separate kitchen and bathroom facilities and a separate means of entrance and egress. If there are two separate suites then at present the building has the status of a duplex. As long as there does not appear to be any deviations from this use, for example no more than two households occupy the dwelling, then inspections would be satisfied.

² Conversation with a District Planner, City of Winnipeg, Department of Environmental Planning. February 1990.

Generally follow up enforcement calls are not made unless there is a complaint from a neighbour.

Addressing the Constraint of Changes to Zoning

One of the planner's with the City of Winnipeg, recommendation for the most effective method of implementing accessory apartments in the City of Winnipeg, is devising legislation that can be applied to a whole neighbourhood or to parts of a neighbourhood with the intent of preserving both housing and neighbourhood character. In other words which focusses on the use of the land not who uses the land.³ An example of such legislation is By-Law 1558 (St James/ Assiniboia) Section 14 (s) 9, Part VII City of Winnipeg which was passed on October 20, 1970. This legislation was intended to preserve the character of older neighbourhoods and the stock of larger housing because of the economic advantages afforded. Further Zoning By-Law 1800, introduced in December 1971 (Assiniboine/ Fort Garry District) had a similar intent. In both cases, this legislation replaced old By-Laws and Town Planning Schemes and was intended for older residential areas, where "buildings are no longer suitable for single family dwellings due to large size or to change in environment" (Section 2, (s) 3, Part VII). This new legislation allowed for the conversion of a *dwelling* in an R2 *district* within these neighbourhoods, into *dwelling units* and *housekeeping units* as follows:

A *dwelling* containing not more than (1) *dwelling unit* and in addition thereto, not more than (2) *housekeeping dwelling units* and lodging or meals for not more than two (2) other persons in the dwelling.

Today with our neighbourhoods being 20 years older, the need for this type of legislation is even more urgently needed. If the city of Winnipeg were to adopt this type of legislation, preservation of housing stock, creation of small rental units, enhancement of seniors opportunities

³ Interview with a Zoning Planner, City of Winnipeg, Department of Environmental Planning. February 1990.

to age in place, and preservation of neighbourhood character would be accomplished at the same time. In this case, references to roomers and boarders, and housekeeping units in the original legislation would need to be replaced by an appropriate definition of dwelling unit. It would also be necessary to develop a new zoning designation. An appropriate designation would be R1-C, with amendments to all seven City of Winnipeg zoning By-Laws being sought.⁴

However a concerted effort by housing policy analysts, planners, seniors advocacy groups, and other interested parties will be necessary in order to convince the City that this type of legislation is needed. This would not be an easy task, since even planners with the Department of Environmental Planning are tied to supporting the status quo. Nevertheless as in other cities, local planners can be convinced of the benefits of this strategy. In order to be successful at getting the zoning by-laws amended, neighbourhood informational sessions would need to be held, and the Community Committees would be required to hold public hearings. If neighbourhood opposition is strong, then these Committees may recommend that only particular areas within the neighbourhoods be rezoned. The neighbourhoods identified in this study should be targeted for initial rezoning.

That this is the preferred way to facilitate conversions, is substantiated by other municipalities. For example, Vancouver City Council recently designated an RS-1S zoned category, which allows a single family dwelling to contain two dwelling units as an outright approval use. This is proposed as a 'companion' to RS-1 zoning, and is the same as RS-1 zoning in all other respects

⁴ These By-Laws include: St. Boniface Town Planning Scheme, 1957; St. Vital Town Planning Scheme 1951; By-Law 16502 1950 (City Centre/ Fort Rouge); By-Law 4440/86 (East Kildonan/Transcona); By-Law 4450/86 (Lord Selkirk/West Kildonan); By-Law 1800/ Dec 1971 (Assiniboine Park/Fort Garry) and By-Law 1558/70 (St. James /Assiniboia).

(Manager's Report to Vancouver City Council, December 8, 1987).

The proposed RS-1S District Schedule be a "companion" Schedule to RS-1. It will permit two-family dwellings and the conversion of existing one-family dwellings to contain two dwelling units. In all other respects (required yards, bulk, height regulations, etc.), the RS-1 and RS-1S District Schedules will be the same (the Director of Planning: Manager's Report, to Vancouver City Council, December 8, 1987).

In order that the single family neighbourhood character is preserved, the City of Winnipeg can similarly require that all By-Laws as they pertain to single-family dwellings apply, including that one additional off-street parking spot be supplied.

CONSTRAINT: ENFORCEMENT OF BUILDING CODES

The Manitoba Building Codes establishes minimum safety and health standards for living quarters. Where the building codes for home renovations require that the existing building be brought up to the standards for new buildings then this may be a deterrent to conversion because of the extra cost it would incur. At present any building having two self contained suites is presently viewed by the City as having the status of a duplex. As such certain specifications as they relate to a two family dwelling are required to be met under Administrative By-Law 4555/87 which adopts the Manitoba Building Code to become the City of Winnipeg Building By-law. The most restrictive and most costly of these include:

- at least one fire exit per dwelling;
- fire separation between units;
- fire rating between common walls;
- mechanical services accessible to the main household unit and totally separate from the second unit.

Further, Manitoba building codes do not recognize a basement suite, as meeting specifications, unless the basement walls are more than 75 percent above ground level. Based on this requirement

alone, many suites in Winnipeg would be in contravention of building codes.

Addressing the Constraint: Enforcement of Building Codes

The question arises then how can existing requirements and regulations be modified such that it would be easier and less costly to create an accessory apartment without jeopardising health and safety standards. The first premise that the City would have to look at is that conversion is not duplexing. A special designation such as *Single Family-Converted* may have to be granted to single family dwellings with conversions, so that the dwelling legally is viewed as a single family use, to accommodate a second person or persons. The City can then assist by converting or amending some by-laws.

Second, the City can redefine what is a separate unit and redefine rules relating to accessibility. At present, suites in a duplex are totally inaccessible to each other. In the new "Single- Family Converted" designation, accessibility to the main unit may be allowed, to provide for the sharing of certain facilities. For example, there can be shared facilities such as a washer and dryer, and if the house has two bathrooms one of these can be used by the second dwelling unit even though it is not within the defined boundaries of the self contained suite. This will reduce the costs of conversion and also reduce the costs of providing laundry facilities. In fact in most cases where second suites are created in a family home, the tenant usually has access to the family's laundry facilities, to the use of the back yard, and sometimes to such appliances as a large freezer, sewing machine, storage shed etc. The use of these may be negotiated at the time of renting the suite or bargained for at a later date. This informal interchange is what differentiates the relationship between the landlord and tenant of a converted home from that of a typical apartment dweller.

According to one of the planners with the Department of Environmental Planning, the City can also look at equivalencies but these would be done on an individual basis. For example, if a basement suite is being created, this poses a difficult problem because there is usually only one set of stairs to a basement. According to current building codes, mechanical services must be completely separate from the accessory apartment and must be accessible by the main dwelling unit. This means that another set of stairs would have to be created for the second unit. However if this requirement can be waived so that the second suite can be allowed access to the mechanical services then a very costly requirement is eliminated because both units could share the same set of basement stairs. It is very likely that many illegal basement suites would in fact meet building code standards if this requirement were eliminated for single family homes conversions.

CONSTRAINT: INCREASED TRAFFIC AND PARKING

Like other municipalities, the City of Winnipeg is concerned about increased traffic and off-street parking. This is in spite of the fact that parking requirements assume a "universal household type" which generates "normal" parking demands.

In my initial conversation with a zoning and inspections planner with the City of Winnipeg, the immediate reaction against conversions was that if a single family home is converted to two dwelling units that this would result in very many parked vehicles on the property.⁵ However when examples from other municipalities were used to counter this argument, the planner agreed

⁵ Current by-laws would allow, by right, twice as many vehicles based on 2 dwelling units per dwelling. According to present city by-laws, every dwelling unit throughout the city is allowed as of right to park on their property a maximum of four passenger cars, one truck under 6800 kilos gross vehicle weight and any number of recreational vehicles. Two newer bylaws, recently introduced as pilots, specify that allowed vehicles can include four automobiles, one truck and any number of recreational vehicles to a maximum number of six vehicles of all types.

that if a single person moved into a suite in the home of a senior, it is likely that the total number of vehicles operated by occupants of the two dwelling units will still be fewer than those used by members of a single dwelling unit, for example, a husband, wife and two children. This would be especially true if the children were old enough to drive. Even if a couple or a single parent with two children were to occupy the suite it is still likely, given the economic circumstances of both the renter and the owner, that total vehicles used will be less than those used by an average family in an average single family neighbourhood.

Addressing the Constraint to Increased Traffic and Parking

At present, traditional parking standards are inefficient as a method to prevent congestion resulting from excessive on-street parking. As Gellen states, "zoning laws would not stop a married couple with two grown children from living in a house in a single-family neighbourhood even though the family had four vehicles".

In addressing this constraint, the argument can be used that the City at present allows as of right, homeowners to have up to two boarders living with them at any one time. It can easily be argued that if this were taken advantage of by even 10 percent of homeowners that the impact in terms of increased traffic and on street parking could be greater than the impact of accessory apartments with tenants.

Almost all municipalities which allow second units, require that one off-street parking space be provided. This is in spite of the fact that tenants in accessory apartments generally show low ownership levels (Marshall et al. in Metropolitan Plan Review, Report No. 4, 58). However since opposition to changes in zoning to accessory apartments have focussed on parking, the City of Winnipeg should require that off-street parking be provided. This can be waived if the city

determines that this is an unnecessarily stringent requirement.

CONSTRAINT: PERCEPTION OF INCREASED USE OF SERVICES

As with the perception of traffic and parking problems, increased use of infrastructure is a perceived impact rather than a real impact. In light of the fact that average household size has decreased from 3.4 in 1950 to 2.8 in 1980 (Gellen 1985, 63) theoretically older suburbs today should be able to accommodate 30 percent more people without requiring an increase in infrastructure or services.

Addressing the Constraint of Perception of Increased Use of Services

This constraint will best be dealt with by an education program which shows that housing services, and infrastructure are underutilized. This can go hand in hand with promoting the benefits of accessory apartments to the community and the city as a whole. It will be necessary to hold public information meetings, to use local residents associations, Age and Opportunity Senior Centres, church groups, local community newspapers, the local senior's newspaper (*Senior's Today*), and One Voice-Seniors Network (Canada) Inc. to publicize and debate the pros and cons of accessory apartments.

It is important that those who oppose accessory apartments realize that not only is it unlikely that increased use of services will be detrimental to the neighbourhood, but in fact increased use of the schools, playgrounds and parks may benefit the neighbourhood. Since fire and police protection services are at present under great stress in Winnipeg an argument may be made that the City might wish to impose a limit on the number of occupants who would inhabit an accessory apartment. However this may be an unnecessary requirement since traditionally these units have been designed to house a single individual or a maximum of two individuals.

CONSTRAINT: PERCEIVED DECLINE IN PROPERTY VALUES

Although these are valid concerns the negative impacts may be perceived to be much greater than would occur in reality.

Addressing the Constraint: Perceived Decline in Property Values

The City will have to address this fear through an education program which demonstrates that accessory apartments already exist in all neighbourhoods in the City. A review of the off campus housing advertised in the University of Manitoba's housing directory show that even in North River Heights, considered to be an exclusive neighbourhood, accessory apartments do exist. Residential character and therefore residential property values have so far not been adversely affected. In addition, as more and more single persons seek to acquire or maintain home ownership, many will look specifically for homes with a self-contained suite. A recent interview with a homeowner in Fort Richmond confirms this. (Appendix F)

CONSTRAINT: ABSENTEE LANDLORDS

A major concern about conversions revolves around the fact that individuals may purchase a home and create an accessory apartment and then rent out both suites.

Addressing the Constraint: Absentee Landlords

Although as suggested earlier, controlling occupancy may be difficult, and may in fact deter conversions, requiring the owner to live on the premises would be desirable since this would go a long way towards mitigating adverse criticism. It is not likely that seniors wanting to convert will live off the premises. However, when conversions are allowed in designated neighbourhoods,

some individuals may exploit the opportunity to purchase a single-family home specifically with the intent to convert and to rent out both units. Requiring owner occupancy would ensure that the property is adequately maintained.

Accessory apartments in the homes of seniors is conceived as a strategy offering both financial and psycho-social benefits to the renter, senior homeowner, and municipality. To achieve this, it is a necessary that the homeowner occupy one of the suites. This constraint can be addressed by requiring owner occupancy of one of the dwelling units.

CONSTRAINT: FINANCING AND COSTS OF CONVERSION

It is recognized by planners and inspectors at Environmental Planning, that if compliance with all building codes were to be met, the costs of conversion would be so high that this would be a deterrent to creating the suite legally. In fact, this is the main reason that homeowners choose not to go through the usual route of applying for a building permit and meeting the required standards. Fire exits, fire rating between two walls and the requirement that mechanical services be totally separate from a second suite have been identified as the most costly components of building code requirements. Further, present City By-Laws do not recognize a basement suite as being in conformance with building codes.

Interviews with several builder/ developers in Winnipeg, suggest that a reasonable cost for the creation of a suite ranging from 400 to 500 square feet in an older home would range from \$10,000 to \$15,000. This is consistent with other estimates for conversions.⁶ As a rough guide, CMHC suggests that for a unit which incorporates an existing bathroom, costs would be \$10,500. If a new bathroom is added, \$15,000 should be allowed and \$16,500 if the unit is

⁶ CMHC 1988, 7-33; Murdoch, 1986; 40-44. Also interviews with Paul McNeil, General Manager of Flair Homes (March 1990).

placed in an unfinished space, like a basement, and needs to have a new bathroom built.

Addressing the Constraint: Financing the Costs of Conversion

For the accessory apartment strategy to be successful, it would be necessary to help low income senior homeowners overcome these high costs. This could be done in several ways.

- First, certain building bylaws may be amended to allow equivalencies for building codes. This would reduce the costs associated with meeting building code requirements;
- Second, grants for rehabilitation could be linked to conversions with some criteria attached, such as age of dwelling or requiring certain repairs be carried to the main dwelling unit. These grants may be allocated through The City of Winnipeg Capital Estimates Renovation budget; and
- Third, innovative financing, such as a revolving low-interest loan fund in conjunction with RRAP could be established. This can be used to target areas where the City already has programs in place such as the Neighbourhood Improvement Program and the Community Revitalization Program. These programs presently apply to neighbourhoods which display characteristics of deteriorating neighbourhoods.

Alternatively, the City may want a particular renter population to benefit from this strategy. In this case, the grant may be available to senior homeowners who will after conversion, make their suites available to individuals in high need groups such as students, single parents and the disabled. Thus the strategy can have a wider social housing application. The terms of the agreement would specify the target renter population. If the homeowner is in violation of this agreement then the single family dwelling will revert from the status of Single-Family Converted to the status of a duplex and therefore not be eligible for rehabilitation/ conversion grants. The City may want to administer the program itself, or designate a non profit housing organization such as Manitoba Housing and Renewal Corporation to administer it.

At present no Federal or Provincial programs are in place to provide financial assistance for the creation of an additional unit in a single family home. The Canada Home Renovation Plan (CHRP) is an example of the type of program which could provide loans to senior homeowners.⁷ Although the City does not have its own housing rehabilitation program, it administers the federal rehabilitation program which at present is only for homeowners. The City can play an important role in linking grants for rehabilitation (RRAP) with conversion, by lobbying the federal government to change its' guidelines for eligibility as they pertain to rental property. At present a dwelling with an accessory suite which is rented would be considered eligible only for funding under the RRAP for Landlords. However, as of Dec 31, 1989 this program was eliminated. Thus, at present senior homeowners would not qualify for any funding under RRAP. However, the City can lobby the federal government to consider the special designation of "Single-Family Converted" as being distinct from the duplex designation, and therefore allow a homeowner to qualify for RRAP funding.

Financing an accessory apartment could include a combination of both loans and grants, such as:

- 1) Insured loans with a forgivable grant, the amount of grant dependent on the income of the recipient;
- 2) Insured loans of which a portion would be forgiven each year that the unit remained in the rental market, up to a specified maximum; and
- 3) Outright per unit grants, with a condition relating to the length of time the unit remains on the rental market.

⁷ CHRP was a \$65 million program which provided loans to a maximum of \$3,000 to cover up to 30% of the cost of work carried out by home improvement firms. These loans, forgivable over five years were designed to stimulate employment in the home improvement industry. They were available for remodelling of single family homes but not for the creation of a separate suite.

- 4) Grants for a specified period to cover all or a portion of the increased taxes due to reassessment.

CONSTRAINT: PROCEDURE FOR APPLICATION FOR CONVERSION

The process of applying for and obtaining a variance to zoning can be extremely onerous and tiring. When coupled with the tasks of submitting plans for building permit approval, the senior homeowner may decide not to go through with the conversion. Even though it is well known that accessory apartments exist in Winnipeg, applications for a zoning variance to install a second unit total no more than five for the years 1985 to 1989 inclusive. This is in spite of the fact that the City gets notice of illegal suites at an approximate rate of 5 per month. Obviously if sixty illegal suites are found each year, one would expect that over the past 5 years, many more than 5 of these would have been maintained as suites.⁸

Addressing the Constraint: Procedure for Application for Conversion

As has been done in other municipalities, a separate review board can be established to preview applications and help the homeowner with this process.

CONSTRAINT: FINDING AND DEALING WITH A TENANT

Many senior homeowners would be inhibited about renting a suite in their home if they believed that they would have difficulty removing a tenant, or felt unsure about their rights and responsibilities as a landlord. Further because the landlord/tenant relationship is much more informal, the senior homeowner would want to feel very secure about who is chosen as a tenant.

Addressing the Constraint to Finding and Dealing With a Tenant

An information and advisory body using existing staff of the Department of Environmental

⁸ Telephone interview with a zoning inspections planner (May, 1989). Personal communication with a zoning planner (August, 1989).

Planning, housing specialists, and seniors should be set up to evaluate the tenant needs of the elderly homeowner. This advisory body would also assist in many other functions related to conversions. For example, information on suitable conversion designs, loans and other financial advice, and procedures for applying for a building permit for conversion could be provided. Details on estimates of the cost of the conversion, help in obtaining quotations and supervision of the performance could also be offered. Help in finding suitable tenants, information on the Landlords and Tenant Act and advice that the extra income would have on income tax should also be made available.

TOWARDS A MECHANISM

The mechanism for the implementation of accessory apartments in the homes of seniors will most appropriately take place within the framework of the Greater Winnipeg Development Plan (Plan Winnipeg). Plan Winnipeg as the planning guide for Winnipeg has as one of its foci, the revitalization of older neighbourhoods. This mechanism should be formulated to fit both the physical and the social directives of neighbourhood revitalization.

It is appropriate to reiterate at this point several important considerations. First, that accessory apartments already exist in Winnipeg and for the most part have not been created legally. Second, they are usually installed as a means of earning extra income for the homeowner and not for accommodation of an elderly relative. Third, they provide less expensive rental accommodation for young people many of whom are students and separated or divorced persons. And fourth, they do not adversely affect single family neighbourhood character. Even in a neighbourhood such as Fort Richmond, a neighbourhood close to the University of Manitoba and the old St Boniface neighbourhood, where these second units may be more frequent than in other neighbourhoods, the integrity of these single family neighbourhoods is still maintained. This illustrates that the City's

position in wanting to control density and occupancy is not justifiable.

To date the City to date has had no applications from an elderly person to install a second unit. When asked about this the reply from a local planner was that "as it is right now a homeowner can have up to two boarders and this is the preferred route for the elderly person to take". This comment stems from the negative perception which the City has of second units. Further, it is believed that if the elderly homeowner dies the new owners will probably not be elderly and might "rent the unit to any young person or student". The fear on the part of the City is that the new owners may be opportunistic and may purchase the home just to make extra money from the rental unit. Worse, that the home may be bought by someone who might rent out both units (in other words *an absentee landlord*) Clearly the City of Winnipeg's attitude here is a constraint. Instead of assuming a position that it should protect the integrity of single family living at all costs, the City should encourage more flexible regulations which will accommodate changing market demands.

It is necessary to state that although this study singles out seniors as potential converters within older neighbourhoods in the city of Winnipeg, this limits the usefulness of accessory apartments housing strategy. In fact accessory apartments in the homes of seniors can be seen as only the first stage scenario in the adaptation of existing housing to increased efficiency of use. To facilitate this however, the City must ease building code regulations and zoning regulations. This will reduce the costs of conversion, and allow the legal creation of a secondary suite without need to apply for a zoning variance. Further the City can promote the program through already established vehicles, and liaise with interested neighbourhood groups and other levels of government to facilitate implementation.

POLICY RECOMMENDATIONS

1. The City of Winnipeg should designate a **special zoning category R1-C** for zoning purposes and enact legislation which would allow R1-C dwellings as of right in districts so zoned. This would be similar to the legislation which was designed 20-30 years ago, whose aim was to preserve the housing quality in the River Heights and Wolsely neighbourhoods. This new legislation would be added to all the Zoning By-Laws of the City of Winnipeg. However only those neighbourhoods, or portions thereof, identified in this study or any neighbourhood identified by the City, will be rezoned to this new category.

2. The City of Winnipeg should designate a **special "Converted Two-Family Dwelling"** category for building code purposes. This "Converted Two-Family Dwelling" will be defined as a Single-Family dwelling which has been converted to include a second dwelling unit designed to house one additional household. This dwelling unit may share some amenities with the existing Single-Family dwelling such as a common stairway to a basement. The dwelling legally will be viewed as a Single-Family use to distinguish it from a duplex two-family dwelling.

3. The City of Winnipeg should promote the benefits of accessory apartments through a **City-wide public education campaign**.

4. The City of Winnipeg should establish an **Accessory Apartment Review Board** within the Department of Environmental Planning having a regulatory function, which will screen applications for conversions to ensure that they meet the following requirements:

- only one additional dwelling per dwelling unit be permitted;
- a minimum of one off-street parking space be provided for the accessory apartment;
- the dwelling shall have only one front entrance;
- external changes to the dwelling shall not exceed height, bulk, and set-back; regulations as specified for RS-1 zones;
- the accessory apartment shall a minimum size as defined by the City of Winnipeg, and be no more than 40 percent of the total living space;
- the accessory apartment shall comply with all City of Winnipeg building codes as defined for the new "Converted Two-Family Dwelling" category; and
- the dwelling shall be owner occupied, whether in the main or accessory dwelling unit.

5. That an **Accessory Apartment Conversion Agency (AACA)** comprised of representatives from all three levels of government, seniors housing and social service agencies,

neighbourhood groups, interested non-profit and community groups and sponsoring agencies be established to assist the City in a facilitatory and liaison capacity. Responsibilities would include:

- setting a series of guidelines and procedures to assist the City in implementation of the program, and for monitoring the program to ensure that criteria of eligibility as it applies to the homeowner, tenant and dwelling;
- making recommendations to the city as to which neighbourhoods would most benefit from this strategy;
- carrying out a market analysis within the neighbourhoods identified to determine who will be providers of accessory apartments and the extent to which these homeowners would need financial assistance;
- establishing suitability of homes for conversion;
- establishing eligibility of homes and homeowner for financial assistance;
- working with architects and builder/contractors to establish several conversion plans and estimates of costs for these conversions;
- contact local seniors' and social service agencies, church groups, and local community organizations to obtain the opinions of elderly homeowners and to establish a list of potential renters and converters;
- working closely with the community committee, elected representatives, district planner and housing and social service agencies to establish an education program aimed at both converters and renters;
- holding public information sessions to advertise the housing strategy, to increase awareness of the advantages, to hear concerns of residents, and to illustrate how other municipalities have implemented this strategy;
- counselling homeowner about their responsibilities as a landlord under the Landlord and Tenant Act;
- assisting the homeowner in the application for a zoning variance, building permit, for private financing, for grants for conversion, and in the supervising of actual construction of the accessory apartment.

THE ROLE OF THE CITY OF WINNIPEG

Since this study has important policy implications for housing older Winnipeggers it is clear that the City should play an active role in:

- administration of the program;
- funding the program;
- seeking approval from council to amend the City of Winnipeg Building Codes by law and definition of self contained suites;
- lobbying other levels of government for funds. For Example the City can lobby the federal government to allow homeowners of converted houses to maintain the status of homeowner and not assume the status of landlord which is what will occur under the present RRAP guidelines;
- setting criteria under which grants to the homeowner will be allocated. For example grants for conversion can be linked to the provision of rental units created to house certain groups such as the disabled or single parents on social assistance;
- targetting particular neighbourhoods and or target groups as beneficiaries; and
- Enforcement of zoning and bulding codes by-laws.

SUMMARY

Accessory apartments do exist at present in the City of Winnipeg and on the whole they do not upset the status quo, in terms of neighbourhood character. However for the most part they exist illegally. At the same time, increasing underutilization of housing space in established residential neighbourhoods could mean that an important housing resource is being wasted. If seniors are to be targetted as beneficiaries of the accessory apartment housing conversion strategy, a mechanism which facilitates this there will have to be put in place. Reducing stringent building code

regulations, providing grants for conversion through existing programs or through new programs, simplifying regulatory procedures and providing public information to mitigate the fears of perceived negative impacts are essential components of a successful strategy. A strong commitment on the part of the City is needed if it is to be successful in working with the other two levels of government to obtain necessary funding and changes in legislation.

At the same time the City could recommend to City Council that zoning By-Laws be amended to include an R1-C designation which would allow accessory apartments as of right in identified neighbourhoods. A special designation for converted dwellings could also be established. This would allow a second dwelling unit to be created in a single family home, without requiring that the building meet duplex building code standards. Reviewing applications for conversions without the need for a public hearing, and having an advisory body which will act as a liaison between the City and the senior homeowner will also go a long way towards facilitating accessory apartment conversions in the City of Winnipeg.

CONCLUDING STATEMENT

We need to reconstruct the social, economic, and spatial bases of our beliefs, about individual happiness, solid family life and decent neighbourhoods (Montgomery 1976, 49).

Changing family forms and the diversity of today's family types should be recognized in all areas of planning. Housing needs today reflect the changing social and physical makeup of our population. These needs are quite different from those that gave rise to the land use practises and housing policies over a generation ago necessitating a rethinking of policies and programs. Demographic, economic and social trends will require the provision of a wider diversity of housing, especially smaller units, multiple units, and locations that are consistent to work and facilities.

In the introductory remarks at a conference, sponsored by the Journal of the American Planners Association which focussed on "Planning and the Changing Family", Eugenie Ladner Birch stated that in face of these changes planners have the unique opportunity to undertake a dual task. We can speculate about the nature of societal concerns or we can offer specific responsive policy directives to public and private sector decision makers." (131). Scott Brown (1983), goes one step further and suggests that "planners should offer maximum feasible choice by evolving complex housing strategies containing many opportunities"(136). These opportunities should permit linkages between work, home, institutions, and services that will facilitate today's family living.

Certainly the supply of the underutilized housing offers a cost effective means to the immediate problems of high rents, scarce supply, and increasingly low-income renters and the longer-term prospect of overbuilding. (Baer 1980, 35).

The viewpoint, presented in this thesis, that future efforts should find ways to incorporate

accessory apartment into planning for change to the neighbourhood is consistent with the above. The effectiveness of these efforts will depend on our knowledge of the incidence on underutilization of space in single family homes and of how altering zoning and other institutional arrangements will influence space consumption patterns. In order to be effective in managing the physical and social change of single family neighbourhoods, planners need to better understand the impacts of densification. Change in use of existing stock must be facilitated by policy makers, planners, architects, financial institutions, etcetera. Creative zoning categories, allowing liaisons such as "professional/residential", SR-2, (two separate households within single family residences), and variations of the mixed land use zoning, should be investigated. Increasingly, special needs groups will want to be integrated within traditional residential neighbourhoods. As the value of these arrangements become appreciated, not just for the psycho-social benefits that accrue to these special needs groups and the traditional urban or sub-urban resident, but also to various governmental departments they will replace costly formal supports provided by care agencies.

These factors also highlight the need for flexibility and innovation in housing policy, design and delivery. Many current regulations severely limit flexibility and inhibit innovation, particularly that directed at providing more affordable forms of housing, and that directed at intensifying the use of existing housing in single family residential neighbourhoods. Canada Mortgage and Housing Corporation predicts that over 80 percent of the housing stock that will exist by the year 2000 has already been built. The ability to maintain and adapt this stock cost-effectively will therefore be critical in matching the supply of housing to changing needs and demands. A gain in maximum benefit from the existing stock will also capitalize the long term value of public investments in existing infrastructure and services.

Accessory apartments is an example of a strategy which derives greater benefit of existing housing and infrastructure. Although not the only choice for making better use of housing,

accessory apartments epitomizes a multi-faceted approach to meeting housing needs by recognising that housing need is a complex basket of goods including shelter, affordability and accessibility. Since accessory apartments can be created in the underutilized space in existing dwellings, they offer a cost effective means of providing small rental units. They also provide affordable owner and renter housing for small households. When accessory apartments are looked at as a means of increasing the opportunities for seniors to age in place, they incorporate all the parameters identified at a recent CMHC sponsored workshop on housing for seniors which were deemed necessary for improving the Canadian housing situation for seniors. These are involvement in the decision making process, independence, accessibility, choice, adaptability, sensitivity and affordability. Advocates for the elderly see the accessory apartment as enabling the elderly to remain in their homes by providing an additional income flow, an exchange of services, and the increased security that comes with having a tenant. Because they represent a very efficient way of creating low and moderate-income housing with little or no public subsidy, accessory apartments are here to stay.

Opposition to accessory apartments have stemmed from the tradition of maintaining single family neighbourhoods. However, since accessory apartments are usually created without external modifications to the house, many homeowners have created these suites illegally. Even where allowed, regulations are so restrictive that for the most part they continue to be created illegally.

Through accessory apartment conversions local governments have a unique opportunity to influence local housing markets without the need for major input of public monies. Since greater flexibility in single family zoning need not be in conflict with maintaining stable residential communities, municipalities should assess the appropriateness of permitting conversion on a neighbourhood-specific basis. Illegal suites do pose particular problems however, and where possible, municipalities should encourage the legalization of these so that they can be integrated into the "new" neighbourhood plan. At the same, in order to maintain neighbourhood character,

municipalities must be committed to the concept of simplifying regulation and providing assistance to homeowners interested in undertaking conversions. In addition, they should be able to provide information to particular groups, such as senior citizen groups, who might be interested in undertaking conversions.

A new life demands new forms (Prospectus for the House of the Future).

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INTERVIEWS

The following people provided information and/or data about practices in the Winnipeg area:

- Joanna Burns Planner: Department of Environmental Planning, City Of Winnipeg. Mar. 1990.
- Jeff Fielding Planner: Department of Environmental Planning, City Of Winnipeg. Jan-Mar. 1990.
- Graham Hart Planner: Department of Environmental Planning, City Of Winnipeg. Dec 1989-Feb 1990.
- Homeowner with an accessory apartment. Mar. 1990.
- Neal Kowlessar Planner: Department of Environmental Planning, City Of Winnipeg. Mar. 1990.
- Bev Kyle Provincial Gerontologist: Manitoba Health. May 1989.
- Paul McNeil Manager of Flair Homes: Winnipeg. Mar 1990.
- Margaret Penning and
- Audrey Blandford. Researchers: Centre on Aging. University of Manitoba. May -Dec 1989.
- Al Reid Planner: Department of Environmental Planning, City Of Winnipeg. Feb 1990.
- Irwin Torrey Planner: Department of Environmental Planning, City Of Winnipeg. Mar. 1989.
- Harvey Stephens Director: Social Planning Council of Winnipeg. Dec 1989.
- Ron Williams Planner: Department of Environmental Planning, City Of Winnipeg. May 1989.

APPENDICES

Appendix A. City of San Raphael: Second Unit Ordinance

Appendix B. Survey of Perceived Negative Impacts of Accessory Apartments

Appendix C. Survey of Perceived Positive Impacts of Accessory Apartments

Appendix D. Winnipeg Area Characterization:
Building and Housing Characteristics

Appendix E...General Information and Funding for RRAP in Winnipeg

Appendix F...Interview with Winnipeg Homeowner Having an Accessory
Apartment

APPENDIX A

**CITY OF SAN RAPHAEL:SECOND UNIT
ORDINANCE**

City of San Rafael Second Unit Ordinance
SECOND DWELLING UNITS

CITY OF SAN RAFAEL

Ordinances Nos. 1455 and 1469

(adopted June 20, 1983 and December 5, 1983)

Section 14.16.025 "R-1, Single Family Residential District" is amended to include provisions for second dwelling units to read as follows:

14.16.025. USE PERMIT.

a. Second Dwelling Units are permitted subject to obtaining a Use Permit in each case subject to the following criteria:

- (1) A maximum of one second dwelling unit shall be permitted per single family lot.
- (2) The property owner shall occupy either the main single family dwelling or the second dwelling unit throughout the life of the second dwelling unit. Exceptions to this owner occupancy requirement may only be granted where the property owner is relocated because of illness or employment. Such exceptions may only be granted by the City Council with adoption of specific findings as part of the original use permit approval or subsequent use permit amendment.
- (3) All new second dwelling units must comply with the Housing and Uniform Building Code. Legalization of existing unauthorized second dwelling units shall require compliance with the Housing Code to insure unit habitability provided that the property owner must show proof that the unit was in existence prior to June 6, 1983. An inspection must be made by the Building Division of the Department of Public Works or by an inspection firm approved by said Building Division to determine compliance with applicable codes. Exceptions to code compliance may only be granted by the Board of Appeals (City Council).
- (4) All new second dwelling units must be structurally attached to the main single family dwelling; construction of new detached accessory structures for second dwelling units are prohibited. However, conversion of an existing detached structure (i.e., poolhouse, cabana) built prior to June 6, 1983 may be permitted provided that all other criteria are met.
- (5) Second dwelling units must comply with existing zoning requirements including setbacks, coverage and building height except that:
 - a) Where a second dwelling unit is proposed on a lot that is nonconforming or substandard in size, or in a nonconforming dwelling, the proposed second dwelling unit shall not increase the spatial nonconformity of the site or the improvements, or
 - b) Where a second unit is proposed in an accessory structure existing at the time of second dwelling unit ordinance enactment side setbacks shall be 10' of the lot width with a minimum of three and a maximum of five feet, rear setbacks shall be a minimum of five feet, and the 15-foot height limit shall be maintained.Variance may be considered by the Planning Commission pursuant to Section 14.80.010 of the Zoning Ordinance
- (6) The square footage of a second dwelling unit shall be no greater than 40% of the gross square footage of the main single family dwelling; except that any second dwelling unit may be at least 500 square feet even if that exceeds 40% of the main dwelling unit. In no case shall the second dwelling unit exceed 1,000 square feet in size. Exceptions may only be granted by the Board of Appeals (City Council).
- (7) Off-street parking shall be required for each second dwelling unit, in addition to the parking provided for the existing single family dwelling. One off-street parking space shall be required for studio and one bedroom second dwelling units. Two off-street parking spaces shall be provided for second dwelling units with two or more bedrooms. Parking for a second dwelling unit may be provided in the front setback provided that the parking space is located within the driveway apron only and not within any other portion of the required front yard. Variances may be granted by the Planning Commission, pursuant to Section 14.80.010 of the Zoning Ordinance.
- (8) A second dwelling unit shall be permitted exclusively for the purpose of rental or lease.
- (9) All use permits granted for second dwelling units must be recorded with the County of Marin, prior to issuance of any building permits. The purpose of recording the Use Permit is to put future buyers on notice that the second dwelling unit is subject to review by the City at any time and that owner occupancy is required.

Findings: Findings required for issuing use permits under Section 14.76.040(a) shall be made for permitted second dwelling units. An additional finding must be made to assure compliance with the criteria required under this section.

Section 14.48.040(b) "PC - Planned Community" District is amended to include provisions for second dwelling units, to read as follows:

b. Second dwelling units are permitted subject to a use permit in any P-C District containing single family lots developed with detached single family dwellings. All second dwelling units proposed on a single family lot within a P-C District shall comply with the criteria established under Section 14.16.025 of this Code.

Section 14.50.040(a) "PUD - Planned Unit Development" District is amended to include provisions for second dwelling units, to read as follows:

a. For areas resulting in single family use: the gross area of the development shall be computed; the average slope for the entire area of the development shall be computed (as set forth in Section 14.50.050); a minimum lot size shall be established by applying the average slope to the slope table (set forth in Section 15.34.020), the minimum lot size, as established by Section 15.34.020, shall be divided into the gross area figure of the proposed development, the figure thus established shall be the maximum number of dwelling units permitted. If the density requirements, herein set forth, are not the same as the density requirements set forth in the district(s) with which the P-U-D District is combined, the more stringent density requirements shall be complied with so that the lesser density shall be the maximum.

Second dwelling units are permitted, subject to a use permit, in any PUD District containing single family lots developed with detached single family dwellings. All second dwelling units proposed on a single family lot within a PUD District shall comply with the criteria established under Section 14.16.025 of this code.

Section 14.51.020B "PD - Planned Development" District is amended to include provisions for second dwelling units, to read as follows:

B. Second dwelling units are permitted, subject to a use permit, in any P-D District containing single family lots developed with single family dwellings. All second dwelling units proposed on a single family lot within a P-D District shall comply with criteria established under Section 14.16.025 of this code.

Section 14.08 "Definitions" is amended to include new and revised definitions, to read as follows:

Dwelling, One (1) Single Family: A permanent building designed or used exclusively as a residence in its entirety, to house not more than one (1) family and containing not more than one (1) kitchen. A mobile home or manufactured housing on a foundation as defined under Section 14.08.140 and complying with Section 14.14 of this Ordinance is considered a single family dwelling.

Dwelling, Two (2) Family or Duplex: A single building containing two (2) dwelling units designed or used to house two (2) families living independently of each other; neither dwelling unit is a second dwelling unit as defined in Section 14.08.200S.

Dwelling, Multiple Family: A building designed to house three (3) or more families living independently in individual dwelling units. Examples of multiple family dwellings include apartment houses, garden apartments, four-plexes, and flats.

Dwelling, Unit: Any permanent building or portion thereof designed or used exclusively as a residence, with sleeping quarters, kitchen and independent bathroom facilities for one (1) or more persons.

Family: One or more persons occupying the same premises and living as a single housekeeping unit, as distinguished from a hotel, rooming house, etc. Family shall include all necessary servants.

SECOND DWELLING UNIT: Is an additional dwelling unit constructed as a part of, or separate from, an existing single family dwelling located on a lot within a single family residential district. Such a unit shall mean a room or group of rooms with kitchen and bathroom facilities independent from the main single family dwelling unit.

San Rafael Planning Department
Information Sheet

February, 1984

APPENDIX B

**SURVEY OF PERCEIVED NEGATIVE IMPACTS OF
ACCESSORY APARTMENTS (1980)**

WHY DO YOU CONSIDER HOUSING CONVERSION UNDESIRABLE?

Changing the single family character of the neighborhood was the objection of over two-thirds of the respondents. Increased traffic and possible code violations are the next most frequent objections.

	COMMUNITIES WITH CONVERSIONS				COMMUNITIES WITHOUT CONVERSIONS			
	TOTAL	DESIRABLE	UNDESIRABLE	UNDECIDED	TOTAL	DESIRABLE	UNDESIRABLE	UNDECIDED
Reasons:								
Total Respondents	132	43	61	28	50	3	33	14
Affects Property Values	62	8	42	12	25	1	23	1
Undermines Tax Base	59	8	41	10	14	1	13	0
Increases Possibility of Code Violations	84	11	57	16	29	2	26	1
Increases Total Population	51	8	36	7	18	1	17	0
Increases School Age Population	55	8	38	9	17	1	16	0
Increases Traffic and Parking	88	19	50	19	27	2	24	1
Promotes Absentee Landlords	72	9	47	16	19	1	18	0
Changes Single Family Character of Neighborhood	89	14	54	21	31	2	28	1
Others:								
Affects Sewers & Water	6	0	3	3	0	0	0	0
Contradicts Master Plan	4	0	4	0	0	0	0	0
Is Difficult to Regulate	3	0	2	1	1	0	1	0
May Violate Health Regulation	2	0	2	0	0	0	0	0
Creates Overcrowded Living Conditions	2	0	2	0	0	0	0	0
Leads to Poor Upkeep	1	0	1	0	0	0	0	0

Note: Some respondents checked more than one reason. Therefore, totals may not add.

Source: Tri-State Regional Planning Commission
Questionnaire Survey, September 1980

APPENDIX C

**SURVEY OF PERCEIVED POSITIVE IMPACTS OF
ACCESSORY APARTMENTS (1980)**

WHY DO YOU CONSIDER HOUSING CONVERSION DESIRABLE?

Allowing older residents to keep their homes and young residents to stay in the community are advantages cited by half the respondents with conversions. Preserving the existing housing is mentioned by 37% of the communities.

	COMMUNITIES WITH CONVERSIONS				COMMUNITIES WITHOUT CONVERSIONS			
	TOTAL	DESIRABLE	UNDESIRABLE	UNDECIDED	TOTAL	DESIRABLE	UNDESIRABLE	UN-DECIDED
Reasons:								
Total Respondents	132	43	61	28	50	3	33	14
Maintains Existing Housing Stock	50	30	5	15	2	1	1	0
Allows Young Residents to Stay in the Area	62	38	6	18	3	1	1	1
Allows Older Couples to Keep Large Homes	67	40	8	19	5	2	2	1
Preserves Historically Significant Structures	38	22	4	12	3	1	2	0
Others:								
Adds to Rental Unit	6	4	0	2	0	0	0	0
Counters Inflation	4	1	1	2	0	0	0	0
Accommodates Moderate Income Families	2	2	0	0	0	0	0	0
Gives Social Advantage To Tenant	1	0	1	0	0	0	0	0
Allows Flexibility to Land Use	1	1	0	0	0	0	0	0
Provides Income for Maintenance	1	1	0	0	0	0	0	0
Allows Elderly to Stay with Family	1	1	0	0	0	0	0	0
Promotes Energy Conservation	1	0	1	0	0	0	0	0

NOTE: Some respondents checked more than one answer. Therefore, totals may not add.

SOURCE: Tri-State Regional Planning Commission
Questionnaire Survey, September 1980

APPENDIX D

**WINNIPEG AREA CHARACTERIZATION
BUILDING & HOUSING CHARACTERISTICS**

WINNIPEG AREA CHARACTERIZATION

BUILDING & HOUSING CHARACTERISTICS

1.14 WESTON

* STRUCTURAL TYPES & LENGTH OF OCCUPANCY

	TOTAL	PCT	OWNED	RENTED
STRUCTURAL TYPE	2,315	100.0	1,395	920
SINGLE :	1,580	68.3	1,330	250
APARTMENT :	105	4.5	0	100
SEMI :	130	5.6	45	85
ROW :	490	21.2	0	470
OTHER :	0	0.0	0	0
LENGTH OF OCCUPANCY				
UNDER 1 YEAR :	395	17.1	55	340
1 - 2 YEARS :	320	13.8	95	225
3 - 5 YEARS :	400	17.3	170	235
6 - 10 YEARS :	300	13.0	210	85
OVER 10 YEARS :	905	39.1	845	55

1986 BUILDING PERMIT STATISTICS

	CONSTR.	DEMOLIT.	ALTERS.	CONSTR IN \$,000	ALTERS IN \$,000
RESIDENTIAL					
SINGLE :	3	5	30	118	172
SEMI :	2	0	0	70	0
ROW :	0	0	0	0	0
APT :	0	0	3	0	115
OFFICE	0	1	0	0	0
COMMERCIAL	2	1	6	427	115
INDUSTRIAL	1	0	4	40	69
PUBLIC BLDG	0	0	0	0	0
INSTITUTIONAL	0	0	4	0	2,249

* GENERAL STATISTICS

	AVERAGE
PERSONS PER HOUSEHOLD :	2.6
VALUE OF DWELLING :	\$33,290
GROSS RENT :	\$265.00

* AGE/CONDITION CHARACTERISTICS

	TOTAL	PCT
	2,315	100.0
PERIOD OF CONSTRUCTION		
1920 AND EARLIER :	440	19.0
1921 - 1945 :	545	23.5
1946 - 1960 :	895	38.7
1961 - 1970 :	275	11.9
1971 - 1975 :	85	3.7
1976 - 1981 :	70	3.0
CONDITION OF DWELLING		
REGULAR MAINTENANCE :	1,585	68.5
MAJOR REPAIRS REQD :	230	9.9
MINOR REPAIRS REQD :	505	21.8

DECEMBER 1986 LOT INVENTORY

	SINGLE	SEMI	ROW	APT
PRIOR TO COUNCIL APPROVAL:				
APPROVED IN PRINCIPLE :	NO DATA AVAILABLE			
REMAINING IN INVENTORY :				

* SOURCE: STATISTICS CANADA 1981 CENSUS

WINNIPEG AREA CHARACTERIZATION

BUILDING & HOUSING CHARACTERISTICS

1.15 MINTO

* STRUCTURAL TYPES & LENGTH OF OCCUPANCY

	TOTAL	PCT	OWNED	RENTED
STRUCTURAL TYPE	2,235	100.0	1,700	535
SINGLE :	1,830	81.9	1,630	200
APARTMENT :	115	5.1	0	115
SEMI :	180	8.1	65	115
ROW :	105	4.7	0	100
OTHER :	0	0.0	0	0
LENGTH OF OCCUPANCY				
UNDER 1 YEAR :	285	12.8	90	195
1 - 2 YEARS :	245	11.0	140	105
3 - 5 YEARS :	385	17.2	290	100
6 - 10 YEARS :	335	15.0	255	80
OVER 10 YEARS :	985	44.1	930	55

1986 BUILDING PERMIT STATISTICS

	CONSTR.	DEMOLIT.	ALTERS.	CONSTR IN \$,000	ALTERS IN \$,000
RESIDENTIAL					
SINGLE :	1	1	13	37	79
SEMI :	0	0	0	0	0
ROW :	0	0	0	0	0
APT :	0	0	0	0	0
OFFICE	0	0	2	0	21
COMMERCIAL	0	1	5	0	112
INDUSTRIAL	2	0	6	144	173
PUBLIC BLDG	0	0	1	0	10
INSTITUTIONAL	0	0	1	0	18

* GENERAL STATISTICS

	AVERAGE
PERSONS PER HOUSEHOLD :	2.5
VALUE OF DWELLING :	\$41,125
GROSS RENT :	\$286.00

* AGE/CONDITION CHARACTERISTICS

	TOTAL	PCT
PERIOD OF CONSTRUCTION	2,235	100.0
1920 AND EARLIER :	505	22.6
1921 - 1945 :	850	38.0
1946 - 1960 :	670	30.0
1961 - 1970 :	210	9.4
1971 - 1975 :	0	0.0
1976 - 1981 :	0	0.0
CONDITION OF DWELLING		
REGULAR MAINTENANCE :	1,515	67.8
MAJOR REPAIRS REQD :	140	6.3
MINOR REPAIRS REQD :	585	26.2

DECEMBER 1986 LOT INVENTORY

	SINGLE	SEMI	ROW	APT
PRIOR TO COUNCIL APPROVAL :				
APPROVED IN PRINCIPLE :	NO DATA AVAILABLE			
REMAINING IN INVENTORY :				

WINNIPEG AREA CHARACTERIZATION

BUILDING & HOUSING CHARACTERISTICS

1.16 RIVERVIEW

* STRUCTURAL TYPES & LENGTH OF OCCUPANCY

	TOTAL	PCT	OWNED	RENTED
STRUCTURAL TYPE	1,750	100.0	1,350	400
SINGLE :	1,430	81.7	1,320	110
APARTMENT :	0	0.0	0	0
SEMI :	45	2.6	0	30
ROW :	270	15.4	0	260
OTHER :	0	0.0	0	0
LENGTH OF OCCUPANCY				
UNDER 1 YEAR :	170	9.7	50	115
1 - 2 YEARS :	160	9.1	95	65
3 - 5 YEARS :	260	14.9	180	80
6 - 10 YEARS :	290	16.6	240	50
OVER 10 YEARS :	870	49.7	780	95

1986 BUILDING PERMIT STATISTICS

	CONSTR.	DEMOLIT.	ALTERS.	CONSTR IN \$,000	ALTERS IN \$,000
RESIDENTIAL					
SINGLE :	0	1	23	0	268
SEMI :	0	0	0	0	0
ROW :	0	0	0	0	0
APT :	0	0	0	0	0
OFFICE	0	0	0	0	0
COMMERCIAL	0	0	0	0	0
INDUSTRIAL	0	0	0	0	0
PUBLIC BLDG	0	0	4	0	300
INSTITUTIONAL	0	0	2	0	153

* GENERAL STATISTICS

	AVERAGE
PERSONS PER HOUSEHOLD :	2.6
VALUE OF DWELLING :	\$54,381
GROSS RENT :	\$246.00

* AGE/CONDITION CHARACTERISTICS

	TOTAL	PCT
	1,750	100.0
PERIOD OF CONSTRUCTION		
1920 AND EARLIER :	355	20.3
1921 - 1945 :	450	25.7
1946 - 1960 :	870	49.7
1961 - 1970 :	60	3.4
1971 - 1975 :	0	0.0
1976 - 1981 :	0	0.0
CONDITION OF DWELLING		
REGULAR MAINTENANCE :	1,315	75.1
MAJOR REPAIRS REQD :	115	6.6
MINOR REPAIRS REQD :	320	18.3

DECEMBER 1986 LOT INVENTORY

	SINGLE	SEMI	ROW	APT
PRIOR TO COUNCIL APPROVAL:				
APPROVED IN PRINCIPLE :				NO DATA AVAILABLE
REMAINING IN INVENTORY :				

WINNIPEG AREA CHARACTERIZATION

BUILDING & HOUSING CHARACTERISTICS

2.03 KING EDWARD

* STRUCTURAL TYPES & LENGTH OF OCCUPANCY

	TOTAL	PCT	OWNED	RENTED
STRUCTURAL TYPE	2,385	100.0	1,760	630
SINGLE :	2,050	86.0	1,740	305
APARTMENT :	250	10.5	0	245
SEMI :	25	1.0	0	0
ROW :	60	2.5	0	55
OTHER :	0	0.0	0	0
LENGTH OF OCCUPANCY				
UNDER 1 YEAR :	325	13.6	85	240
1 - 2 YEARS :	390	16.4	210	175
3 - 5 YEARS :	370	15.5	300	70
5 - 10 YEARS :	265	11.1	220	40
OVER 10 YEARS :	1,025	43.0	995	30

1986 BUILDING PERMIT STATISTICS

	CONSTR.	DEMOLIT.	ALTERS.	CONSTR IN \$,000	ALTERS IN \$,000
RESIDENTIAL					
SINGLE :	22	13	37	849	276
SEMI :	0	0	0	0	0
ROW :	0	0	0	0	0
APT :	0	0	0	0	0
OFFICE	0	0	1	0	8
COMMERCIAL	1	1	11	161	418
INDUSTRIAL	1	0	0	675	0
PUBLIC BLDG	0	0	0	0	0
INSTITUTIONAL	1	0	1	69	4

* GENERAL STATISTICS

	AVERAGE
PERSONS PER HOUSEHOLD :	2.5
VALUE OF DWELLING :	\$39,394
GROSS RENT :	\$336.00

* AGE/CONDITION CHARACTERISTICS

	TOTAL	PCT
	2,385	100.0
PERIOD OF CONSTRUCTION		
1920 AND EARLIER :	580	24.3
1921 - 1945 :	710	29.8
1946 - 1960 :	680	28.5
1961 - 1970 :	110	4.6
1971 - 1975 :	90	3.8
1976 - 1981 :	210	8.8
CONDITION OF DWELLING		
REGULAR MAINTENANCE :	1,590	66.7
MAJOR REPAIRS REQD :	230	9.6
MINOR REPAIRS REQD :	550	23.1

DECEMBER 1986 LOT INVENTORY

	SINGLE	SEMI	ROW	APT
PRIOR TO COUNCIL APPROVAL:				
APPROVED IN PRINCIPLE :	NO DATA AVAILABLE			
REMAINING IN INVENTORY :				

* SOURCE: STATISTICS CANADA 1981 CENSUS

WINNIPEG AREA CHARACTERIZATION

BUILDING & HOUSING CHARACTERISTICS



2.05 DEER LODGE

* ETHNIC ORIGIN (TOP 5)

BRITISH	:	2,605	62.0%
GERMAN	- :	295	7.0%
FRENCH	:	145	3.4%
UKRAINIAN	:	140	3.3%
SCANDINAVIAN	:	135	3.2%

POPULATION CHANGE

PAST	1971:	5,575
	1976:	4,835
PRESENT	1981:	4,350
FUTURE	1986:	4,324
	1991:	4,069
	1996:	3,965
	2001:	3,874

* INCOME AND EMPLOYMENT

POPULATION AGED 15+	:	3,545
EMPLOYED	:	2,225
UNEMPLOYED	:	70
TOTAL LABOUR FORCE	:	2,300

PARTICIPATION RATES	
FEMALE	: 52.2
MALE	: 77.4

AVERAGE	
NON-FAMILY INCOME	: \$11,537
FAMILY INCOME	: \$28,384

* AGE/SEX DISTRIBUTION

AGE (YEARS)	TOTAL	PCT	FEMALE	MALE
TOTAL	: 4,350	100.0	2,125	2,225
0 - 4	: 215	4.9	85	85
5 - 9	: 210	4.8	110	100
10 - 14	: 225	5.2	115	105
15 - 19	: 335	7.7	155	185
20 - 24	: 375	8.6	175	200
25 - 29	: 345	7.9	155	190
30 - 34	: 315	7.2	145	170
35 - 39	: 180	4.1	90	90
40 - 44	: 150	3.4	80	65
45 - 49	: 200	4.6	100	95
50 - 54	: 240	5.5	140	95
55 - 59	: 375	8.6	210	170
60 - 64	: 380	8.7	190	195
65 & OVER	: 805	18.5	315	455

* OCCUPATIONAL DISTRIBUTION

OCCUPATION	TOTAL	PCT	FEMALE	MALE
PROFESSIONAL/MANAGERIAL:	490	21.3	205	245
CLERICAL/SALES/SERVICE :	1,155	50.2	610	540
PRIMARY INDUSTRIES :	35	1.5	0	35
MANUF./CONSTR./TRADES :	385	16.7	30	355
OTHER :	215	9.3	60	150

* MARITAL STATUS

SINGLE	:	1,565	36.0%
MARRIED	:	2,345	53.9%
WIDOWED	:	285	6.6%
DIVORCED	:	65	1.5%
SEPARATED	:	85	2.0%

* FAMILY CHARACTERISTICS

LONE PARENT FAMILIES:	85
NON-FAMILY PERSONS :	520
TOTAL FAMILIES :	1,205
AVERAGE	
CHILDREN PER FAMILY :	1.0
PERSONS PER FAMILY :	2.9

* EDUCATION OBTAINED

GRADE 8 OR LESS:	385	10.8%
GRADES 9 - 13 :	1,130	31.8%
HIGH SCHOOL DPL:	415	11.7%
TRADE SCHOOL :	930	26.2%
SOME UNIVERSITY:	380	10.7%
UNIV. DEGREE :	310	8.7%

* SOURCE: STATISTICS CANADA 1981 CENSUS

WINNIPEG AREA CHARACTERIZATION

BUILDING & HOUSING CHARACTERISTICS

3.09 JEFFERSON

* STRUCTURAL TYPES & LENGTH OF OCCUPANCY

	TOTAL	PCT	OWNED	RENTED
STRUCTURAL TYPE	3,840	100.0	2,530	1,305
SINGLE :	2,625	68.4	2,465	150
APARTMENT :	150	3.9	0	145
SEMI :	140	3.6	30	65
ROW :	925	24.1	0	900
OTHER :	0	0.0	0	0
LENGTH OF OCCUPANCY				
UNDER 1 YEAR :	450	11.7	85	360
1 - 2 YEARS :	450	11.7	170	275
3 - 5 YEARS :	565	14.7	270	295
6 - 10 YEARS :	670	17.4	405	235
OVER 10 YEARS :	1,675	43.6	1,605	70

* GENERAL STATISTICS

	AVERAGE
PERSONS PER HOUSEHOLD :	2.3
VALUE OF DWELLING :	\$48,324
GROSS RENT :	\$0.00

* AGE/CONDITION CHARACTERISTICS

	TOTAL	PCT
	3,840	100.0
PERIOD OF CONSTRUCTION		
1920 AND EARLIER :	230	6.0
1921 - 1945 :	560	14.6
1946 - 1960 :	2,085	54.3
1961 - 1970 :	430	11.2
1971 - 1975 :	405	10.5
1976 - 1981 :	115	3.0
CONDITION OF DWELLING		
REGULAR MAINTENANCE :	3,015	78.5
MAJOR REPAIRS REQD :	190	4.9
MINOR REPAIRS REQD :	615	16.0

1986 BUILDING PERMIT STATISTICS

	CONSTR.	DEMOLIT.	ALTERS.	CONSTR IN \$,000	ALTERS IN \$,000
RESIDENTIAL					
SINGLE :	0	2	10	0	54
SEMI :	0	0	0	0	0
ROW :	0	0	0	0	0
APT :	8	0	0	220	0
OFFICE	0	0	0	0	0
COMMERCIAL	0	0	5	0	20
INDUSTRIAL	0	0	0	0	0
PUBLIC BLDG	0	0	0	0	0
INSTITUTIONAL	1	0	4	100	955

DECEMBER 1986 LOT INVENTORY

	SINGLE	SEMI	ROW	APT
PRIOR TO COUNCIL APPROVAL:				
APPROVED IN PRINCIPLE :	NO DATA AVAILABLE			
REMAINING IN INVENTORY :				

WINNIPEG AREA CHARACTERIZATION

BUILDING & HOUSING CHARACTERISTICS

3.14 SEVEN OAKS

* STRUCTURAL TYPES & LENGTH OF OCCUPANCY

	TOTAL -	PCT	OWNED	RENTED
	1,240	100.0	1,050	175
STRUCTURAL TYPE				
SINGLE :	1,110	89.5	1,025	80
APARTMENT :	0	0.0	0	0
SEMI :	30	2.4	0	0
ROW :	75	6.0	0	75
OTHER :	0	0.0	0	0
LENGTH OF OCCUPANCY				
UNDER 1 YEAR :	65	5.2	40	30
1 - 2 YEARS :	90	7.3	65	30
3 - 5 YEARS :	180	14.5	125	55
6 - 10 YEARS :	155	12.5	135	0
OVER 10 YEARS :	690	55.6	675	0

* GENERAL STATISTICS

	AVERAGE
PERSONS PER HOUSEHOLD :	2.5
VALUE OF DWELLING :	\$61,483
GROSS RENT :	\$0.00

* AGE/CONDITION CHARACTERISTICS

	TOTAL	PCT
	1,240	100.0
PERIOD OF CONSTRUCTION		
1920 AND EARLIER :	160	12.9
1921 - 1945 :	445	35.9
1946 - 1960 :	555	44.8
1961 - 1970 :	40	3.2
1971 - 1975 :	0	0.0
1976 - 1981 :	0	0.0
CONDITION OF DWELLING		
REGULAR MAINTENANCE :	885	71.4
MAJOR REPAIRS REQD :	90	7.3
MINOR REPAIRS REQD :	250	20.2

1986 BUILDING PERMIT STATISTICS

	CONSTR.	DEMOLIT.	ALTERS.	CONSTR IN \$,000	ALTERS IN \$,000
RESIDENTIAL					
SINGLE :	2	0	12	125	142
SEMI :	0	0	0	0	0
ROW :	0	0	0	0	0
APT :	0	0	1	0	7
OFFICE	0	0	0	0	0
COMMERCIAL	0	1	5	0	228
INDUSTRIAL	0	0	0	0	0
PUBLIC BLDG	0	0	0	0	0
INSTITUTIONAL	0	0	0	0	0

DECEMBER 1986 LOT INVENTORY

	SINGLE	SEMI	ROW	APT
PRIOR TO COUNCIL APPROVAL :				
APPROVED IN PRINCIPLE :	NO DATA AVAILABLE			
REMAINING IN INVENTORY :				

* SOURCE: STATISTICS CANADA 1981 CENSUS

WINNIPEG AREA CHARACTERIZATION

BUILDING & HOUSING CHARACTERISTICS

4.01 CHALMERS

* STRUCTURAL TYPES & LENGTH OF OCCUPANCY

	TOTAL	PCT	OWNED	RENTED
	4,105	100.0	2,200	1,905
STRUCTURAL TYPE				
SINGLE :	2,515	61.3	2,090	425
APARTMENT :	380	9.3	0	380
SEMI :	265	6.5	65	160
ROW :	910	22.2	0	895
OTHER :	0	0.0	0	0
LENGTH OF OCCUPANCY				
UNDER 1 YEAR :	1,010	24.6	130	880
1 - 2 YEARS :	700	17.1	220	475
3 - 5 YEARS :	715	17.4	385	335
6 - 10 YEARS :	405	9.9	235	145
OVER 10 YEARS :	1,270	30.9	1,215	30

1986 BUILDING PERMIT STATISTICS

	CONSTR.	DEMOLIT.	ALTERS.	CONSTR IN \$,000	ALTERS IN \$,000
RESIDENTIAL					
SINGLE :	3	5	25	133	165
SEMI :	6	0	2	186	10
ROW :	10	0	0	449	0
APT :	56	0	1	2,253	13
OFFICE	0	0	0	0	0
COMMERCIAL	0	1	5	0	71
INDUSTRIAL	0	0	5	0	537
PUBLIC BLDG	0	0	0	0	0
INSTITUTIONAL	1	0	3	970	120

* GENERAL STATISTICS

	AVERAGE
PERSONS PER HOUSEHOLD :	2.3
VALUE OF DWELLING :	\$35,949
GROSS RENT :	\$263.00

* AGE/CONDITION CHARACTERISTICS

	TOTAL	PCT
	4,105	100.0
PERIOD OF CONSTRUCTION		
1920 AND EARLIER :	885	21.6
1921 - 1945 :	945	23.0
1946 - 1960 :	1,000	24.4
1961 - 1970 :	640	15.6
1971 - 1975 :	450	11.0
1976 - 1981 :	165	4.0
CONDITION OF DWELLING		
REGULAR MAINTENANCE :	2,785	67.8
MAJOR REPAIRS REQD :	400	9.7
MINOR REPAIRS REQD :	920	22.4

DECEMBER 1986 LOT INVENTORY

	SINGLE	SEMI	ROW	APT
PRIOR TO COUNCIL APPROVAL:				
APPROVED IN PRINCIPLE :	NO DATA AVAILABLE			
REMAINING IN INVENTORY :				

WINNIPEG AREA CHARACTERIZATION

BUILDING & HOUSING CHARACTERISTICS

4.34 ROSSMERE B

* STRUCTURAL TYPES & LENGTH OF OCCUPANCY

	TOTAL	PCT	OWNED	RENTED
STRUCTURAL TYPE	1,760	100.0	1,500	255
SINGLE :	1,530	86.9	1,475	55
APARTMENT :	0	0.0	0	0
SEMI :	30	1.7	0	0
ROW :	185	10.5	0	180
OTHER :	0	0.0	0	0
LENGTH OF OCCUPANCY				
UNDER 1 YEAR :	170	9.7	55	105
1 - 2 YEARS :	140	8.0	75	65
3 - 5 YEARS :	270	15.3	200	70
6 - 10 YEARS :	230	13.1	225	0
OVER 10 YEARS :	965	54.8	930	35

* GENERAL STATISTICS

AVERAGE	
PERSONS PER HOUSEHOLD :	2.8
VALUE OF DWELLING :	\$54,594
GROSS RENT :	\$243.00

* AGE/CONDITION CHARACTERISTICS

	TOTAL	PCT
PERIOD OF CONSTRUCTION	1,760	100.0
1920 AND EARLIER :	60	3.4
1921 - 1945 :	120	6.8
1946 - 1960 :	1,255	71.3
1961 - 1970 :	305	17.3
1971 - 1975 :	0	0.0
1976 - 1981 :	0	0.0
CONDITION OF DWELLING		
REGULAR MAINTENANCE :	1,365	77.6
MAJOR REPAIRS REQD :	90	5.1
MINOR REPAIRS REQD :	320	18.2

1986 BUILDING PERMIT STATISTICS

	CONSTR.	DEMOLIT.	ALTERS.	CONSTR IN \$,000	ALTERS IN \$,000
RESIDENTIAL					
SINGLE :	1	1	5	43	24
SEMI :	0	0	0	0	0
ROW :	0	0	0	0	0
APT :	0	0	0	0	0
OFFICE	0	0	0	0	0
COMMERCIAL	0	0	1	0	3
INDUSTRIAL	0	0	0	0	0
PUBLIC BLDG	0	0	0	0	0
INSTITUTIONAL	0	0	1	0	50

DECEMBER 1986 LOT INVENTORY

	SINGLE	SEMI	ROW	APT
PRIOR TO COUNCIL APPROVAL :				
APPROVED IN PRINCIPLE :	NO DATA AVAILABLE			
REMAINING IN INVENTORY :				

* SOURCE: STATISTICS CANADA 1981 CENSUS

WINNIPEG AREA CHARACTERIZATION

BUILDING & HOUSING CHARACTERISTICS

5.08 GLENWOOD

* STRUCTURAL TYPES & LENGTH OF OCCUPANCY

	TOTAL	PCT	OWNED	RENTED
	1,715	100.0	1,450	265
STRUCTURAL TYPE				
SINGLE :	1,575	91.8	1,420	150
APARTMENT :	0	0.0	0	0
SEMI :	30	1.7	0	0
ROW :	95	5.5	0	90
OTHER :	0	0.0	0	0
LENGTH OF OCCUPANCY				
UNDER 1 YEAR :	255	14.9	115	140
1 - 2 YEARS :	165	9.6	110	60
3 - 5 YEARS :	235	13.7	215	0
6 - 10 YEARS :	215	12.5	190	0
OVER 10 YEARS :	855	49.9	825	0

* GENERAL STATISTICS

	AVERAGE
PERSONS PER HOUSEHOLD :	2.6
VALUE OF DWELLING :	\$41,947
GROSS RENT :	\$272.00

* AGE/CONDITION CHARACTERISTICS

	TOTAL	PCT
	1,715	100.0
PERIOD OF CONSTRUCTION		
1920 AND EARLIER :	180	10.5
1921 - 1945 :	590	34.4
1946 - 1960 :	815	47.5
1961 - 1970 :	95	5.5
1971 - 1975 :	0	0.0
1976 - 1981 :	25	1.5
CONDITION OF DWELLING		
REGULAR MAINTENANCE :	1,205	70.3
MAJOR REPAIRS REQD :	155	9.0
MINOR REPAIRS REQD :	360	21.0

1986 BUILDING PERMIT STATISTICS

	CONSTR.	DEMOLIT.	ALTERS.	CONSTR IN \$,000	ALTERS IN \$,000
RESIDENTIAL					
SINGLE :	3	4	16	185	114
SEMI :	0	0	0	0	0
ROW :	3	0	0	70	0
APT :	0	0	1	0	1
OFFICE	0	0	1	0	10
COMMERCIAL	0	0	8	0	235
INDUSTRIAL	0	0	0	0	0
PUBLIC BLDG	0	0	0	0	0
INSTITUTIONAL	0	0	1	0	1

DECEMBER 1986 LOT INVENTORY

	SINGLE	SEMI	ROW	APT
PRIOR TO COUNCIL APPROVAL:	0	0	0	0
APPROVED IN PRINCIPLE :	0	0	0	0
REMAINING IN INVENTORY :	0	0	4	0

WINNIPEG AREA CHARACTERIZATION

BUILDING & HOUSING CHARACTERISTICS

5.25 WINDSOR PARK

* STRUCTURAL TYPES & LENGTH OF OCCUPANCY

	TOTAL	PCT	OWNED	RENTED
STRUCTURAL TYPE	3,735	100.0	3,105	625
SINGLE :	3,090	82.7	3,010	80
APARTMENT :	0	0.0	0	0
SEMI :	185	5.0	90	90
ROW :	450	12.0	0	445
OTHER :	0	0.0	0	0
LENGTH OF OCCUPANCY				
UNDER 1 YEAR :	405	10.8	170	230
1 - 2 YEARS :	420	11.2	210	210
3 - 5 YEARS :	420	11.2	350	70
6 - 10 YEARS :	645	17.3	575	70
OVER 10 YEARS :	1,845	49.4	1,810	35

* GENERAL STATISTICS

	AVERAGE
PERSONS PER HOUSEHOLD :	3.2
VALUE OF DWELLING :	\$60,278
GROSS RENT :	\$395.00

* AGE/CONDITION CHARACTERISTICS

	TOTAL	PCT
PERIOD OF CONSTRUCTION	3,735	100.0
1920 AND EARLIER :	0	0.0
1921 - 1945 :	0	0.0
1946 - 1960 :	1,615	43.2
1961 - 1970 :	1,895	50.7
1971 - 1975 :	185	5.0
1976 - 1981 :	0	0.0
CONDITION OF DWELLING		
REGULAR MAINTENANCE :	3,020	80.9
MAJOR REPAIRS REQD :	100	2.7
MINOR REPAIRS REQD :	615	16.5

1986 BUILDING PERMIT STATISTICS

	CONSTR.	DEMOLIT.	ALTERS.	CONSTR IN \$,000	ALTERS IN \$,000
RESIDENTIAL					
SINGLE :	2	0	13	106	58
SEMI :	0	0	0	0	0
ROW :	0	0	0	0	0
APT :	0	0	0	0	0
OFFICE	0	0	0	0	0
COMMERCIAL	0	0	12	0	144
INDUSTRIAL	0	0	0	0	0
PUBLIC BLDG	0	0	1	0	22
INSTITUTIONAL	0	0	5	0	97

DECEMBER 1986 LOT INVENTORY

	SINGLE	SEMI	ROW	APT
PRIOR TO COUNCIL APPROVAL :	0	0	0	0
APPROVED IN PRINCIPLE :	0	0	0	0
REMAINING IN INVENTORY :	1	0	0	0

* SOURCE: STATISTICS CANADA 1981 CENSUS

WINNIPEG AREA CHARACTERIZATION

BUILDING & HOUSING CHARACTERISTICS

6.11 CENTRAL RIVER HEIGHTS

* STRUCTURAL TYPES & LENGTH OF OCCUPANCY

	TOTAL	PCT	OWNED	RENTED
STRUCTURAL TYPE	1,250	100.0	1,185	65
SINGLE :	1,230	98.4	1,180	45
APARTMENT :	0	0.0	0	0
SEMI :	0	0.0	0	0
ROW :	0	0.0	0	0
OTHER :	0	0.0	0	0
LENGTH OF OCCUPANCY				
UNDER 1 YEAR :	90	7.2	70	0
1 - 2 YEARS :	100	8.0	90	0
3 - 5 YEARS :	175	14.0	170	0
6 - 10 YEARS :	170	13.6	160	0
OVER 10 YEARS :	715	57.2	700	0

1986 BUILDING PERMIT STATISTICS

	CONSTR.	DEMOLIT.	ALTERS.	CONSTR IN \$,000	ALTERS IN \$,000
RESIDENTIAL					
SINGLE :	0	0	12	0	104
SEMI :	0	0	0	0	0
ROW :	0	0	0	0	0
APT :	0	0	0	0	0
OFFICE	0	0	0	0	0
COMMERCIAL	0	0	2	0	17
INDUSTRIAL	0	0	0	0	0
PUBLIC BLDG	0	0	0	0	0
INSTITUTIONAL	0	0	1	0	7

* GENERAL STATISTICS

	AVERAGE
PERSONS PER HOUSEHOLD :	2.9
VALUE OF DWELLING :	\$68,324
GROSS RENT :	\$322.00

* AGE/CONDITION CHARACTERISTICS

	TOTAL	PCT
PERIOD OF CONSTRUCTION	1,250	100.0
1920 AND EARLIER :	0	0.0
1921 - 1945 :	80	6.4
1946 - 1960 :	1,130	90.4
1961 - 1970 :	50	4.0
1971 - 1975 :	0	0.0
1976 - 1981 :	0	0.0
CONDITION OF DWELLING		
REGULAR MAINTENANCE :	1,020	81.6
MAJOR REPAIRS REQD :	40	3.2
MINOR REPAIRS REQD :	190	15.2

DECEMBER 1986 LOT INVENTORY

	SINGLE	SEMI	ROW	APT
PRIOR TO COUNCIL APPROVAL :				
APPROVED IN PRINCIPLE :	NO DATA AVAILABLE			
REMAINING IN INVENTORY :				

* SOURCE: STATISTICS CANADA 1981 CENSUS

WINNIPEG AREA CHARACTERIZATION

BUILDING & HOUSING CHARACTERISTICS

6.20 NORTH RIVER HEIGHTS

* STRUCTURAL TYPES & LENGTH OF OCCUPANCY

	TOTAL	PCT	OWNED	RENTED
STRUCTURAL TYPE	2,190	100.0	2,015	175
SINGLE :	2,110	96.3	2,005	105
APARTMENT :	0	0.0	0	0
SEMI :	40	1.8	0	30
ROW :	35	1.6	0	35
OTHER :	0	0.0	0	0
LENGTH OF OCCUPANCY				
UNDER 1 YEAR :	200	9.1	165	30
1 - 2 YEARS :	290	13.2	250	40
3 - 5 YEARS :	325	14.8	295	30
6 - 10 YEARS :	395	18.0	360	30
OVER 10 YEARS :	985	45.0	955	35

* GENERAL STATISTICS

	AVERAGE
PERSONS PER HOUSEHOLD :	2.8
VALUE OF DWELLING :	\$69,069
GROSS RENT :	\$324.00

* AGE/CONDITION CHARACTERISTICS

	TOTAL	PCT
PERIOD OF CONSTRUCTION	2,190	100.0
1920 AND EARLIER :	295	13.5
1921 - 1945 :	1,260	57.5
1946 - 1960 :	590	26.9
1961 - 1970 :	0	0.0
1971 - 1975 :	0	0.0
1976 - 1981 :	0	0.0
CONDITION OF DWELLING		
REGULAR MAINTENANCE :	1,645	75.1
MAJOR REPAIRS REQD :	130	5.9
MINOR REPAIRS REQD :	415	18.9

1986 BUILDING PERMIT STATISTICS

	CONSTR.	DEMOLIT.	ALTERS.	CONSTR IN \$,000	ALTERS IN \$,000
RESIDENTIAL					
SINGLE :	1	1	37	63	501
SEMI :	0	0	0	0	0
ROW :	0	0	0	0	0
APT :	0	0	1	0	25
OFFICE	0	0	0	0	0
COMMERCIAL	1	1	1	85	5
INDUSTRIAL	0	0	0	0	0
PUBLIC BLDG	0	0	3	0	420
INSTITUTIONAL	0	0	1	0	32

DECEMBER 1986 LOT INVENTORY

	SINGLE	SEMI	ROW	APT
PRIOR TO COUNCIL APPROVAL :				
APPROVED IN PRINCIPLE :				
REMAINING IN INVENTORY :				

NO DATA AVAILABLE

* SOURCE: STATISTICS CANADA 1981 CENSUS

APPENDIX E

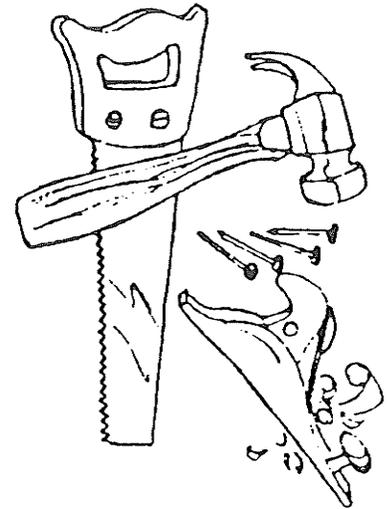
**GENERAL INFORMATION AND FUNDING FOR RRAP
IN WINNIPEG**

Let's R.R.A.P. !

The Residential Rehabilitation Assistance Program, with additional assistance from the Province of Manitoba and the Core Area Initiative, is helping defray renovation costs.

The Community Programs Division of the Department of Environmental Planning provides assistance to homeowners and landlords for home repair. To date, in excess of 5,000 dwelling units have been repaired at a cost of \$62,000,000. Assistance is available throughout the City on a first-come-first-served basis. The

Canada Mortgage and Housing Corporation provides most home repair funding through the Residential Rehabilitation Assistance Program (R.R.A.P.). Additional funding to enhance R.R.A.P. for homeowners and to reach a greater number of landlords is provided by the Core Area Initiative and the Province of Manitoba.



1. Homeowner Assistance

R.R.A.P. provides up to \$10,000 of financing through the Canada Mortgage and Housing Corporation, up to \$5,000 of which may not have to be repaid.

The Core Area Initiative provides funds to increase the level of forgiveness by \$1,250 above the \$5,000 available through R.R.A.P.. The level of assistance relates to income.

In addition, the Province of Manitoba provides supplementary loan financing to accommodate up to \$15,000 of total home repair.

Homeowners qualify for assistance if they own and occupy their own home and if the dwelling is deficient in:

- structural soundness
- electrical
- plumbing
- heating
- fire safety
- providing for disabled household members

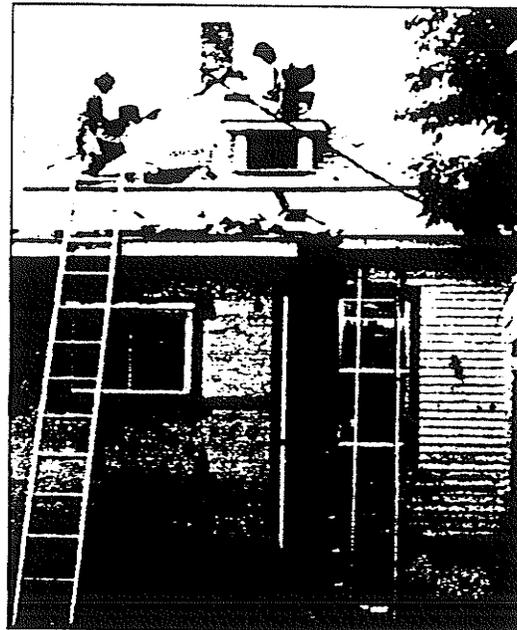
Homeowners' eligibility also depends upon "Gross Family Income" and number of bedrooms required, as shown in the following chart:

Bedrooms Required	Gross Family Income
1 bedroom	\$17,000
2 bedroom	\$21,500
3 bedroom	\$26,500
4 bedroom	\$28,500
5 bedroom	\$30,500

Disabled homeowners are eligible for assistance if the Gross Family Income is at or lower than \$33,000.

The lower the income, the less a homeowner pays back. At \$13,000 or less, full forgiveness is available. Forgiveness falls to 0 at adjusted family incomes over \$23,000, except for the disabled program where the 0 forgiveness point is set at \$33,000.

Where homeowners do not meet the R.R.A.P. income guidelines as shown in the previous chart, loan assistance may still be available.



This house, located in the Chalmers area, is one of many houses in Winnipeg which has benefited from the federally-funded Residential Rehabilitation Assistance Program administered by the Department of Environmental Planning (Community Programs Division).

RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM
 DELIVERED BY THE CITY OF WINNIPEG - COMMUNITY PROGRAMS DIVISION
 SUMMARY FROM JUNE 1st 1982 - DEC 31st 1987

TOTAL FOR HOMEOWNERS, LANDLORD D AND DISABLED

NEIGHBOURHOOD	FUNDING BY SOURCE OF FUNDS				CMHC LOAN	OWNER'S CASH	TOTAL REHAB. COST	N. OF UNITS
	CMHC FORGIVENESS	CORE AREA FORGIVENESS	CORE AREA HARDSHIP	TOTAL FORGIVEABLE				
Burrows Central	750,554	92,915	122,404	965,873	468,595	165,969	1,600,437	205
Brooklands	96,602	5,350	5,000	105,952	128,895	10,108	244,955	33
Centennial	14,350	-	-	14,350	15,470	7,356	37,176	4
Central Park	102,806	-	-	102,806	-	102,806	205,612	36
Chalmers	934,136	74,100	87,271	1,095,457	503,246	143,533	1,742,236	267
Daniel McIntyre	502,783	19,074	35,722	557,069	314,298	119,932	991,299	136
Dufferin	250,708	32,322	24,093	307,123	128,853	76,567	512,543	77
Earl Grey	354,655	26,785	20,425	401,865	372,283	92,141	866,289	125
Ebby Wentworth	82,568	3,164	3,750	89,482	51,781	8,065	149,328	22
Inkster Faraday	459,635	65,142	30,564	555,341	235,763	64,263	854,367	133
King Edward	1,618,307	121,638	167,827	1,907,772	1,218,331	240,402	3,366,505	460
Lord Selkirk Park	34,550	-	3,750	38,300	17,767	6,801	62,868	7
Lord Roberts	717,370	74,696	52,960	845,026	525,783	74,625	1,445,434	211
Luxton	254,391	33,719	22,500	310,610	250,039	28,181	588,830	87
McMillan	109,819	10,000	6,144	125,963	104,246	66,871	297,080	37
Memorial	24,525	4,865	-	29,390	22,630	12,919	64,939	9
Minto	461,621	40,296	26,790	528,707	356,704	34,962	920,373	144
North Point Douglas	67,399	-	5,875	73,274	31,714	12,019	117,007	22
North St. Boniface	85,000	-	1,250	86,250	87,064	16,058	189,372	31
River Osborne	130,649	8,061	1,250	139,960	16,697	247,891	404,548	44
Riverview	422,889	33,542	21,320	477,751	325,610	160,201	963,562	140
Robertson	496,800	34,865	36,268	567,933	185,879	25,336	779,148	127
St. Boniface Ext.	354,312	22,624	17,960	394,896	205,048	209,824	809,768	107
St. Johns	643,772	76,198	50,091	770,061	451,423	98,368	1,319,852	195
St. Johns Park	59,843	9,350	5,834	75,027	48,022	3,710	126,759	23
St. Matthews	286,475	32,197	30,335	349,007	214,938	66,457	631,402	88
Sargent Park	478,772	22,647	39,667	541,086	271,239	73,895	886,220	130
Spence	151,088	5,000	14,441	170,529	68,031	49,721	288,281	41
Talbot Grey	376,555	33,251	44,111	453,917	144,938	41,288	640,143	102
West Alexander	80,030	6,618	7,400	94,048	58,462	17,253	169,763	23
West Elmwood	456,609	11,570	35,247	503,426	278,979	27,272	809,677	139
Westminster	579,411	39,923	36,225	655,559	588,182	215,919	1,459,660	194
Weston	548,727	49,743	32,057	630,527	369,912	48,302	1,048,741	155
William Whyte	472,419	24,900	45,093	542,412	342,672	88,850	973,934	131
Disabled	112,921	-	7,389	120,310	19,424	7,962	147,696	21
Out of Area	1,565,941	6,644	5,175	1,577,760	315,616	161,677	2,055,053	353
TOTAL	14,138,992	1,020,199	1,045,628	16,204,819	8,738,534	2,827,504	27,770,857	4,059

APPENDIX F

**INTERVIEW WITH WINNIPEG HOMEOWNER HAVING
AN ACCESSORY APARTMENT**

Information obtained by interviewing a homeowner couple who created accessory apartments in their home, will help illustrate some of the actualities of conversions in the City of Winnipeg. This conversions exists in the neighbourhood of Fort Richmond which is near the University of Manitoba.

Homeowner in Fort Richmond

Q. Did you apply for a Variance to zoning?

A. No. This would have been too much trouble, and besides very expensive.

Q. Does that mean that you did not apply for a building permit?

A. That is right. We hired a builder/contractor who had experience in creating the suites and so relied on his expertise for things to be done properly and to meet adequate safety standards because of course we do not want to jeopardise the safety of the rest of our house.

Q. Why did you create the suite?

A. Our reasons include wanting to earn the extra income now because my husband and I have two young children and there is only one formal income earner. However, this suite could be used by a housekeeper should we get one in the future, or a relative who would attend university nearby, or even by a parent. Both my parents are aging quite quickly, and if one of them should die I would like to be able to accommodate them if there is that need.

Q. How long have you had the suite?

A. About three years. It was created shortly after we moved into this house.

Q. Was it very much trouble to create the suite?

A. Well yes and no. There were problems such a small space was designated for the suite even though we wanted it to be self contained. The suite itself is only about 350 square feet. We wanted to put our needs first in terms of our requirements as a family. However when we designed the suite, I wanted to provide the kinds of facilities I would have liked when I was a University student such as a nice kitchen area and nice bathroom shower facilities.

Q. Costs of Conversion

A. Costs were \$6000 approximately including the costs of new kitchen cabinets, plumbing fixtures, electrical and plumbing costs and appliances. We also put in a smoke detector and an extra large basement window which opens easily from the inside in case of fire. Our tenant uses the side door which is also the door we use to access our backyard.

Q. How long would do you think the payback period would be?

A. Rent for the first two years was \$300 and this year \$325 and so the suite paid for itself within two years.

Q. Impact on Property Assessment

A. None so far because the home is not viewed differently from any other home in the neighbourhood.

Q. Benefits

A. Economic benefits are first because the suite now provides \$325 income per month. The next most important reason is that it provides me some security when my husband is away, or to have someone feed the dog, shovel the walk and give the home a lived in look. Other benefits include social benefits because we do end up enjoying the company and

friendship of our tenants.

Q. Disadvantages

A. That we have to be careful of the amount of noise the children make especially since the suite is below the living area. This also limits the times when I can do laundry and vacuuming, especially since I like to do laundry at night and the laundry room is right next to the suite.

Q. Adverse Reaction from Neighbours

A. No reaction so far. However when we created the suite we also put in an extra parking pad so that we now have space for four cars. I know that there is some concern about a house in the neighbourhood that is now rented to several students. There is concern about the noise and the fact that the property is not kept up. This may be because the owner does not live on the premises and so the property is not taken care of the way it should be.

Q. Impact on Property Values

A. Impact if any would be positive rather than negative. When I was looking to purchase my first home in the Fort Richmond area I was looking for a home with a self contained suite and I did see several homes with self contained suites. So I know that there are quite a few. I did purchase a home with a suite in the basement which in fact was larger than the one in our present home. I was a single female homeowner at that time and again the main reasons for having a tenant was to earn the extra income and to have an added sense of security. The fact that I was looking for a home with an accessory apartment meant that all things being equal I was prepared to pay more for a home with a conversion. In the case of this home, even considering the soft market conditions at present, I don't think that this is worth less with a suite than without a suite. In fact I would suspect that if we were to sell

this home now, that we would get back the money which we put into creating the suite.

As far as impact on other property values. I don't think that it has had any negative impact for several reasons. First this home does not look any different from other homes in the neighbourhood. Second there are quite a few homes in the neighbourhood and even so you could not distinguish them from the other houses in terms of, exterior design, inadequate maintenance of the property or congested parking. Third there is a tenant population easily available to us, that is students at the University of Manitoba, and so like myself prospective homeowner/landlords will look for homes with accessory apartments. Based on my experience with two homes in this I don't think that these homes take any longer to sell than a non converted home. In fact they will sell very easily to clients who are looking for that sort of thing just because they are not many to choose from at any one time. This means that the value of the converted home and homes in proximity to it does not suffer adversely.