

N.I.M.B.Y
CONSEQUENCES AND ALTERNATIVES

BY

EVELYN HOLLEY

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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N.I.M.B.Y.: CONSEQUENCES AND ALTERNATIVES

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April, 1991

ABSTRACT

This thesis examines some of the problems associated with provision of adequate low cost housing for that segment of the population which has little in the way of resources to compete in the housing market.

A challenge to urban developers has been and continues to be the integration of various types of housing development. With the implementation of zoning, which is by nature restrictive, relatively exclusive neighbourhoods are created for a small minority of persons. As a result a larger populace of urban poor are not only homeless, but for the most part inadequately housed. The greatest consequence to society is the effect of inadequate living conditions on future generations.

The N.I.M.B.Y. syndrome (Not In My Backyard), armed with stereotyping, discrimination and prejudice, attacks the urban poor, justifying the continued segregation and ghettoization of those persons unable to afford market value housing. The N.I.M.B.Y. syndrome is central to the thesis.

Alternatives for change are examined as a means of providing low cost housing. Integration of all types of residential housing is seen as the first step to equitable opportunities for obtaining this basic human right. Planning is suggested as the appropriate means for ensuring that a suitable mix of housing types is available to all income levels. Case studies have been included in the analysis of work that is currently under way in the provision of low cost housing.

It is concluded that N.I.M.B.Y. opposition is increasing, and that people of low incomes are experiencing greater difficulty in finding suitable accommodation. This difficulty is evidenced by recent government-initiated affordable housing programs. Recommendations are suggested in order to arrest the problem and to continue the efforts being made to provide low cost housing.

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INTRODUCTION

THESIS FOCUS

When one thinks of housing for low income clientele there is a tendency to subjectively recall the negative stereotypes associated with both the accommodation and the inhabitants.¹ Although low cost housing and the clientele are often preceded by negative information, there is a significant case to be made in defense of a condition that dictates the lifestyle of many Canadians. This thesis will detail that defense for integrating all persons and their particular form of housing into the urban environment.

The controversial N.I.M.B.Y. syndrome (Not In My Backyard) and all the problems this condition gives rise to is only one facet of poverty. This thesis attempts to define the problems in sheltering the growing population of poor and offer recommendations towards changing the housing policies for the 1990s. It is essential for the economic and social well-being of a country, a province, a city and the smallest of communities to have a sufficient supply of housing. The housing must be affordable, accessible, adequate and appropriate to the needs of the full range of household types.

A housing programme solely for the poor bears an inevitable stigma, given the

¹. A stereotype is a belief about a group of people that, even if not totally false, has been overgeneralised and applied too broadly to every member of the group. (Hilgard, E. et al:1979)

existing social values. This is seen in the attitudes of tenants, surrounding neighbours, programme administrators, and politicians. Decisions regarding needs are made by intermediaries, not by housing consumers. The discrepancy in values between those who authorise, plan, and design the buildings and those who live in and use them is often tremendous in non-profit housing. "The intervention of middle persons means that those most seriously in need are frequently excluded."

(Carr,S.:1987) Social programmes, such as outreach for the homeless, are only band-aid solutions and therefore not the answer for a long term housing crisis.

This thesis focuses on the institution of planning and some changes that should take place in planning to assist in minimising N.I.M.B.Y. There are examples of viable integration of affordable housing into most neighbourhoods and residential development.

One of the problems is that current housing policy is not meeting the needs of thousands of Canadians, which leads to the question of what must be done to expedite change in housing policy and the delivery of shelter. It is the intent of this thesis to address, from a planning perspective, the consequences of N.I.M.B.Y. and alternatives to defeat the syndrome. Opposition to the integration of all types of housing is presented from the viewpoint of inaccessibility for a low income clientele and not one of affordability. Although the two concepts, inaccessibility and affordability are similar in premise they are mutually exclusive in solutions. That is,

Canadians are inadequately housed because of proven similar factors, such as finances and/or inaccessibility. Inaccessibility could be countered with the provision of more housing, while affordability could be countered with income equity for all Canadians. A form of income equity could be a guaranteed income. However, since a guaranteed income is unlikely in Canada, then housing that is affordable to all income levels must be made available.

Successful housing development within the greater context of urban development depends more on the sociological conditions of an area than the actual physical structure. That is not to say the physical structure of a housing development is irrelevant in the provision of low cost housing, but one factor in the overall component of the current housing crisis and one which will be addressed later in this thesis. (Lynch,K.:1960; Newman,O.:1972; Coleman,A.:1985)

Anne Golden, President of the United Way (Toronto) suggested that "the measure of a City is more than its physical structure -- it is a consequence of the sense of worth and dignity felt by the men, women and children who are surrounded by the physical structures you have helped to create." (Golden,A.:1988)

The reality is that, despite the general prosperity of any given urban area, the dignity and worth of thousands of Canadians is at risk. In Ontario alone, the Canada Mortgage and Housing Corporation (CMHC) has conservatively estimated that over

200,000 persons constitute the homeless and improperly sheltered people of this Province. The conventional approaches, such as building "high rise ghettos" have been, are and will be unsuccessful.² (See Appendix 1)

This thesis is written within a paradigm that utilizes both planning and social science research. If it offends the person of conservative thought, enlightens the liberal 'fence sitters' and encourages those with a social conscience committed to a humane and just world, then it will have been, in its own way, a useful exercise. A greater inquiry with a feminine perspective is included, because the greater share of poverty is concentrated among sole-support mothers.

Currently, 56% of the Canadian poor are sole-support mothers. (McClain, J. et al:1984; Statistics Canada:1986) "A rising divorce rate has meant that the number of lone parent families in Metro (Toronto) has increased 16% for the five year period 1981 to 1986, growing from 73,465 to 84,910." (Metropolitan Toronto Planning Department:1989) The obvious crisis is the fact that these lone parent families are inadequately housed, but of equal concern is the increasing number of Canadian children, living in lone parent families, who also suffer because of impoverished conditions. (See Appendix 2) "Children make up the largest single group of poor people in the country, according to the Poverty Profile 1988 by the National Council of Welfare. In 1986, there were 120,000 more poor children than in 1980, despite

². "High rise ghettos" is a term that is used in this thesis to describe the multi-storey concrete towers that provided apartment living for low income families in the 1960s and 1970s.

the fact that the number of children fell by 3.7% during this period."

(Glossop,R.:1988)

Canadian literature on the topic of N.I.M.B.Y. is sparse and fragmented at best.

Perhaps this is in part due to the fact that the planning community is not yet committed to resolving the problem or in fact admitting the problem exists.

Generally, only brief mention is given to the subject in planning literature.

Neighbourhood opposition to housing the homeless and low income people was the most significant problem identified at the Regional Workshops held in conjunction with the Year of the Homeless 1987, yet it seems that little has been done to alleviate the problem. The N.I.M.B.Y. syndrome centres not only on the physical characteristics of a low cost housing development, but on expressed opposition to the proposed residents as well. (Patterson, et al:1988, p.52; Metropolitan Toronto Planning Department:1989)

As many participants in the Regional Workshops noted, there was a common perception on the part of the general public that homelessness was primarily an individual problem rather than a structural or systemic one. (Patterson,J.:1988, p.52)

A common thought throughout the history of sheltering the poor is that fault rests with the individual. Given that preconception by the public, the homelessness situation is reinforced by a lack of concern and no attempt is made to alleviate the problem.

With the absence of any theoretical framework within the professional literature regarding the subject of N.I.M.B.Y., this thesis seeks to define :

1. The problem and consequences of N.I.M.B.Y.: Documented reports from public meetings are introduced in order to understand the N.I.M.B.Y. syndrome in Ontario, and in particular Brantford;
2. The philosophy: what creates the discrimination and what allows the N.I.M.B.Y. syndrome to not only persist, but to increase;
3. The alternatives: how all types of housing and persons with varying incomes could be integrated; and
4. Recommendations for new housing directions in the 90s.

METHOD

This thesis was written with the aid of planning and sociological literature found at the libraries of the University of Manitoba, University of Toronto, York University and Western University. Although the essence of the problem of N.I.M.B.Y. is intensifying, the available literature on the subject is not only scarce, but the subject area is not clearly defined. Therefore, current journal articles on housing related topics have proven to be useful in the compilation of research, for the articles not only discuss housing crisis, but do make some direct and indirect reference to N.I.M.B.Y. An analysis of some of the components which create and contribute to the syndrome was necessary in order to understand the problem beyond media hype

and hearsay.

The primary sources are the direct result of 'hands on' planning practise at the Metropolitan Toronto Planning Department and the City of Brantford Planning Department. Personal conversations and interviews with planners, housing administrators, concerned residents and victims of N.I.M.B.Y. are integral components of this thesis. Without this primary research the study would have been lacking in current examples and a message that portrays a very real crisis in housing. The research and writing were undertaken over a two year span between 1988-91.

For the most part the study describes the growing problem of suitably housing the poor, within the context of urban development. The N.I.M.B.Y. syndrome encompasses the areas of planning, specifically for housing, but also challenges the social norms of this society.³ Therefore, statements based on statistics can be used to evaluate only the topic for which they were compiled. 'Yes or no questions' allow the pollster to determine the size of the majority for different samples, but they do not measure such things as the extent of agreement or disagreement among individuals, which is essential to understanding the sociological aspects of the N.I.M.B.Y. syndrome, in order to correctly identify (i) what conditions give rise to the N.I.M.B.Y. syndrome, and (ii) what responsibility planning has in alleviating the

³. A norm is a belief, attitude, or behaviour that is formally or informally established as appropriate by society or some smaller social unit. Individual members are expected to adhere to that norm and usually experience social pressure when they deviate from it, often suffering social sanctions from such deviation. (Raven,B. and Rubin,J.:1983 p.G-16)

problem.

These questions address the issue with the anticipated response being one of attitude, and for this thesis the analysis of attitudes held by government, private enterprise, planners and the victims of N.I.M.B.Y. is central to the research.

Social scientists fear these kinds of questions will contaminate the objectivity of their research and therefore forego this difficult challenge. Total objectivity is a difficult task, but worthy of the attempt.

Somehow modern civilization has become computerised, atomically energised and dangles on the edge of genetic control, while still at large is the populace of poor who are inadequately housed.⁴ The sociological approach as opposed to a purely technical analysis has provided much needed information for future planning process with regard to affordable housing, and it is the hope of this writer to be an approach that becomes commonplace in planning practise. A result of assessing impacts of technology, political agendas, and socio-political planning philosophy, pertaining to N.I.M.B.Y. and low cost housing, is the affirmation of the need for adequate, accessible shelter as a basic human right.

⁴. Technological advancement is not in dispute here; only the prioritization of needs for urban progress is questionable.

1.1 WHAT IS N.I.M.B.Y.?

N.I.M.B.Y. (Not In My Backyard) is the colloquial expression for local opposition to some activity, undertaking or project that is proposed for a given area. Low cost, affordable or assisted housing is a classic example of an undertaking that would foment negative reactions from residents in a neighbourhood into which this form of housing would be introduced. This study focuses on N.I.M.B.Y. and low cost forms of housing, with the intent of examining reasons for N.I.M.B.Y. and investigating means to eradicate what can be a destructive element in the provision of shelter for low income persons.

Currently, lack of education and adequate information concerning the growing syndrome of N.I.M.B.Y. and the detrimental effects of prejudice associated with it contribute to erosion of the urban structure and the future of successful planning practise.

People are fully aware of providing low cost housing for a growing population of 'welfare bums' but do not necessarily have a clear definition in their own minds as to

what constitutes a 'welfare bum'.⁵ Students, single parents, persons in transition, pensioners and the handicapped are also desperately in need of affordable housing even though their income may be from sources other than welfare. The Manitoba Housing Authority claims that 90% of its clientele is comprised of these individuals.⁶ In Ontario, CMHC estimated that 254,000 rental households are currently in 'core need' (i.e., cannot afford adequate, suitable rental accommodation without paying more than 30% of their income on rent). Toronto alone has an estimated 45,000 persons from all income levels on housing waiting lists. (Home Builders Association of Ontario:1990)

It is generally accepted that specific groups in the population suffer disproportionately from a high incidence of affordability problems, notably lone parent households, households without income earners, persons living alone and elderly people. (See Appendix 3) "It is estimated that low income, non-senior single person households make up over 30% of the core need figure." (Patterson,J. et al:1988, p.37) It is also generally perceived by the public that this specific group of the population is characterised by dysfunctional behaviour which in itself is seen as abnormal. This perception contributes directly to the isolation of these individuals from the rest of society, and as a result, the seeds for the opposition characteristic of N.I.M.B.Y. are

⁵. The term 'welfare bums' is a common slang term used in reference to the financially disabled persons that receive social assistance both in money and services from government agencies. The term reinforces the detrimental stereotyping common to victims of poverty.

⁶. Personal communication with the Director of The Manitoba Housing Authority, June 1988.

sown. In other words, financial distress for people creates what are viewed as pronounced differences in behaviour.

Alice Coleman notes in her book, Utopia on Trial, that "if poverty is the reason for a high incidence of litter, graffiti, vandalism and faeces, as the question assumes, then we should expect to find these test measures positively correlated with the percentage of the population in the three poorest social classes: skilled manual worker, semi-skilled and unskilled. Conversely, we should expect the three more affluent classes, professional, intermediate and skilled non-manual, to be negatively correlated with the test measures. These expectations are not fulfilled." (Coleman,A.:1985,p.85)

Coleman suggests that "poverty should be ruled out as a cause for the abuses." (Ibid:1985) Given this viewpoint one may then presume that dysfunctional behaviour can occur in all neighbourhoods, regardless of the socio-economic distribution. That is to say, even in the already established more affluent neighbourhoods, there exists incidences of litter, vandalism, graffiti and faeces without the presence of poorer populations. The old adage from N.I.M.B.Y. supporters, 'there goes the neighbourhood' made in reference to the proposed low cost development, is unfounded and prejudicial. The phrase is more appropriate with reference to the loss of a farmer's field in the name of progress and development. It is evident that N.I.M.B.Y. is founded in part, on misinformation. Discrimination and stereotyping based on misinformation and resulting in prejudicial opinions, will be detailed further

in Chapter 2.

I.2 HISTORY

Why then is a small population of abusers so able to create the generalised mindset that gives rise to negative stereotypes associated with low cost housing? The answer in simple terms is that as a society we are misinformed. This misinformation permeates our minds and creates a false sense of security. Society is secure in the delusion that the 'condition' is not worthy of improvement, for 'welfare bums' deserve to live in a state of humiliation.⁷ Coleman notes that "the very poor of nineteenth century London, for example, were crowded together in shared 'rookeries', formerly the homes of affluent single families. Many housing trusts assume that flats are good enough for the recipients of charity." (Ibid:1985, p.19)

Charity, welfare, and hand-outs all impart the negative connotation of a population receiving assistance from begrudging sources. The spiral of self-reinforcing decay sets in and the millstone of stereotyping hangs round their necks by nature of the address they give. (Coleman,A.:1985; Robson,B.:1988; Patterson,J. et al:1988)

"Poor people mean less investment in local shops and higher prices within those shops; lower expectations of pupils' performance in schools; less willingness by

⁷. The generalized term 'condition' for the purpose of this thesis refers to the socio-economic circumstance of the poor.

employers to recruit from the area; higher expectations of criminal behaviour and hence less tolerance from or more stereotyping by the police; less willingness by insurance companies to insure properties and businesses against vandalism or damage, or at best the charging of higher premiums for that insurance; less willingness by banks to invest in the potential of entrepreneurial ideas; more competition and fewer opportunities to develop alternative incomes from the informal economy. There is ample evidence that all of such attitudes and behaviour can be and have been found applied to concentrated areas of disadvantage, and they militate against the likelihood of the poor family in a poor area being able to pull itself up by its bootstraps. There can, in fact, be a multiplicative disadvantage suffered by those who live in areas of deprivation." (Robson,B.:1988 p.43; Thompson,R.:1990; Eversley,D.:1989) The face of poverty goes far beyond the obvious financial deprivation of human beings, to the detrimental consequences suffered by the whole society.

The message relayed by public housing is devastating to the poor, as "the physical evidence of trash, poor plumbing and the stink that goes with it, rats and other vermin, deepen their feelings of being moral outcasts. Their physical world is telling them that they are inferior and bad, just as effectively perhaps as do their human interactions." (Rainwater,L.:1956, p.28) The 'spiral of self-reinforcing decay' has set in.

The commonly held perception of the poor not being adequately sheltered as a

consequence of "their own fault" was expressed to the housing authority of Toronto doing interviews with prospective tenants. (Rose,A.:1958) Keep in mind this comment was made during the post World War II boom in Canada when Canadians experienced tremendous physical and economic growth. Therefore one presumes a time of equal opportunity available to anyone willing to work.(Ibid:1958) It is possible to identify factors in a family history that make their housing dilemma 'their own fault'.⁸ "It would seem more accurate to state that the housing conditions under which thousands of Canadian families live today, and in which many have lived all their lives, are the fault of everyone. For the most part, it is the community which has failed." (Ibid:1958) Thirty-four years later, the statement is still applicable to the housing crisis for impoverished persons. Finding adequate shelter is much more the fault of an inadequate system, unable or unwilling to provide sufficient housing, than that of the individual.

1.3 SUMMARY

Persons that are financially disabled suffer with a tremendous amount of negative stereotyping and discrimination. These negative attitudes, held by the general public, fuel the angry opposition (known as N.I.M.B.Y.) to undesirable development. Due to misinformation, lack of education and lack of concern, on the part of the

⁸. Circumstances of mismanagement with family finances are sometimes inevitable if persons are lacking in budgetary skills.

administration, the public and victims, the debilitating effects of the N.I.M.B.Y. syndrome continue and increase to problematic proportions. What was once the quiet residential neighbourhood for many families becomes the next battle front for angry opposition to the 'intrusion' of low cost housing.

The provision of low cost housing is seen by some as philanthropic and by others as not a societal obligation. The poor are seen as 'deserving of their circumstance', due to their own failing and questionable behaviour. Adequate housing may be a basic human right, but the location of low cost housing is one choice not allowed the poor. All 'good intentions' of persons and governments do very little when addressing the N.I.M.B.Y syndrome.

Continued ignorance of the issues in providing low cost housing is detrimental to the integration of all persons into a relatively harmonious society. Chapter 2 addresses the 'consequences' of poverty, poor planning and discrimination. Change is possible when one understands the problem and its effects, in order to progress towards solutions.

2.1 POVERTY AND PERSONS

Man is the measure of all things. It is not the power of a nation state,-- economic or military -- nor industrialization, urbanization nor modernization: it is the happiness of man that ultimately counts. The development of a country must, therefore, be seen as the sum total of the satisfying lives of millions of men and women who constitute its citizenry. The final goal of development is to obtain a life worth living. (Misra,R.P.:1981, p.13)

What then constitutes a 'life worth living'? It is the opinion of this writer that adequate shelter is a basic human need and that when provided, contributes to a 'life worth living'. The focus of this study is the ongoing debate that creates negative publicity for low cost housing, therefore hampering low income persons in their attempt to find suitable housing. 'A life worth living' should be the opportunity afforded to all persons and a goal in successful urban planning.

The sad state of affairs for this planet and more specifically for Canadians seems overwhelming. The human propensity for progress at any cost has created a host of problems. Behind the anonymous statistics on poverty is a new reality. (See Table 1) The human face of poverty is changing and, with it, our policies to deal with the problem must change as well. Poor individuals are increasingly younger -- under 35.

(Statistics Canada: 1973, 1979 and 1986; Ross,D.et al:1989)

Among poor families there has also been a dramatic shift toward younger families, especially sole-support mothers. Families with two wage earners have a better chance of staying out of poverty, as one income is less and less a financial safeguard.

(McClain,J.et al:1984; Ross,D.et al:1989) Statistics Canada (1990) reported double-income families are a growing phenomenon and an increasing necessity. Families rely on two incomes in order to meet mortgage payments. Given this basic reality, one can only presume the situation is worse for the poor without an adequate income or incomes.

Table 1 shows the increasing rate of poverty in Canada. Although the focus is on accessibility to adequate shelter for every Canadian, provision of housing must not be viewed in isolation, but explored within the greater societal context of the 'haves and have nots' and therefore the question of economic circumstance becomes necessary for this discussion. (Thompson, R.:1990) The poverty line indicators are Statistics Canada low income cut-offs, which are based on the amount the average Canadian family spends on essentials. The Canadian Council on Social Development poverty measure is based on one half of the average family income. (Statistics Canada:1989; Canadian Council on Social Development:1989)

TABLE 1

POVERTY AMONG FAMILIES IN CANADA 1973,1979 AND 1986

DEFINITION	YEAR (number in thousands)					
	1973	%	1976	%	1986	%
STATISTICS CANADA	701	13.4	789	13.1	851	12.3
CANADIAN COUNCIL ON SOCIAL DEVELOPMENT	908	17.4	1,300	21.7	1,471	21.2

(Ross,D. et al:1989)

David Eversley, in his article "Inequality at the Spatial Level", describes inequalities as they exist between identifiable pairs of opposite categories; to be in the second half of the pair carries the implication of being absolutely or relatively deprived:

- (i) "ethnic majorities/minorities
- (ii) educated beyond school leaving age/no qualifications
- (iii) owner-occupiers/tenants
- (iv) able-bodied/chronic sick or disabled
- (v) car owners/non-car owners
- (vi) fully employed/unemployed, under-employed
- (vii) living on own income or statutory pensions/

living on means-tested benefits or charity

(viii) living in an environment of their choice/trapped in an undesirable environment."⁹ (Eversley,D.:1990, p.14)

Increasingly, differences in the degree of inequality are sums of these sub-categories.

"The greatest inequality exists where we have multiple deprivation, that is people falling into more than one of the disadvantaged categories." (Robson,B.:1988;

Eversley,D.:1990; Thompson,R.:1990) In Canada, as in the British summation from Eversley's work, the common thread in low cost housing clientele is that of financial disability.

PERSONS

Households of all types are eligible for housing assistance, including families, senior citizens, childless couples, single persons and people with disabilities who are able to live independently. Non-profit housing is made available to the person according to need. (Ontario Ministry of Housing Programmes:1989)

A general review of the literature was necessary in order to determine some

⁹. This example of what David Eversley refers to as the 'underclass' is representative of a British population, but is used here to show the similarity in the determinants for eligibility for low cost housing. Eversley (March,1990) describes underclass as households in the bottom 20% of the income distribution. On the other hand, some households may be above the 20% line and still have underclass characteristics.

commonality of persons in need of low cost housing. By the process of discovery some general themes did emerge:

- a) the inability of single persons (i.e., single wage earners) to compete on the private market was explained in terms of their low income or total lack of income,
- b) single parents (female) are concentrated in low income housing,
- c) persons in low income housing endure isolation, segregation and discrimination, and
- d) low income housing is a significant component of the housing within individual communities.

(McClain,J.:1984,;Patterson,J.:1988)

In general the prevalent common theme was low income. Therefore, as already suggested, the majority of persons living in low income housing are persons such as students, lone parents, seniors and disabled adults - all of whom are not the typical 'welfare bums'.

Women, in particular whose economic position in this society is often precarious, are the common denominator for low income housing. Eighty percent of the employees who work in the low paying jobs such as clerical work, sales and service are women. (Ministry of Municipal Affairs:1989) Women earn 66 cents for every dollar that men earn. Is it any wonder that there are unprecedented numbers of homeless and inadequately housed women in Canada. (Ibid:1989)

Given the discovery of general themes it is difficult to comprehend the fact that research and policy development on housing has almost completely ignored the needs of women, who are the majority of the low income client group. The continued ignorance of these facts, by housing administrators, exacerbates a growing problem in the urban structure. Household changes should be viewed not as a form of instability, or as 'bad', but as part of the dynamics of change in response to development through the life cycle.

Four sociodemographic factors have a significant and primary influence on women: age, education, a paying job and low income status. The secondary effects include presence of children, marital status, change or loss of income, health condition, and family interaction. (McClain, J. et al, 1988: p.51) Planning low cost housing should therefore be undertaken with consideration given to the needs of women, and subsequently, the sociodemographic changes affecting the housing market.

What has become apparent, especially within the context of a housing crisis, is the fact that household changes are generally viewed as a form of instability that will stabilize and not require change in the greater scope of urban development. Single parenthood, as with other low income groups, is viewed by many as only an interim situation, and temporary accommodation of convenience is needed for a short period of time. But for some people, and for an increasing number of children, the situation is long term, and what was meant to be temporary accommodation actually becomes

'home' which in turn can generate a poverty stricken ghetto. (Social Planning Council of Metro Toronto, :1973) (See also Appendix 1)

The lack of meeting basic shelter for not only women, but the countless population of urban poor, will create long term detrimental effects on future generations. One of the problems in evaluating numbers of poor, particularly the homeless, has been the absence of a specific category in the Federal Census. It was recently announced that a new category would be included in the 1991 census to attempt to gather information on this segment of our society. (Statistics Canada:1990) This information will enable housing administrators to estimate the demand for low cost housing and allow the poor to vote in the hope that their political will is heard. The announcement is a step in resolving the housing crisis for the Canadian poor.

AFFORDABILITY

The measure of affordability is a shelter cost to income ratio. A household which pays more than an arbitrarily determined proportion of income for shelter, usually 25%-30%, has an affordability problem. (Dykeman, F.W., ed.:1987; Metropolitan Toronto Planning Department:1988) With the increasing rate of poverty, Canadians are being forced to pay higher shelter costs and subsequently having less "disposable

income." ¹⁰ In particular, Toronto, the most expensive city in North America, has an average annual household income of \$66,543. A family of four in Toronto needs \$67,475 just to keep up with the bills. (Statistics Canada:1990) Disposable income is a luxury that not even many employed families enjoy.

As well, the consequences of a growing population of poor show up as symptoms of homelessness, dependence on food banks and the increase of petty crime becoming a lifestyle of survival for many Canadians. (See Appendix 4) Katherine Rajczak, Executive Director of Second Harvest, in Toronto, says that "4000 meals a day" are being served. (Rajczak,K.:1990) Even more distressing, the budgets of poor, modest and average means families are strained to the limit by the lack of accessible and affordable housing. (Glossop,R.:1989) Table 2 depicts the crisis situation for renters trying to find affordable housing in Ontario.

¹⁰. Disposable income is a term used to qualify income that is left after shelter costs are paid. That is to say shelter cost is a necessary and absolute payment each day, whereas food costs are variable depending on what one chooses to eat or not eat.

TABLE 2

PERCENTAGE OF HOUSEHOLDS OVER THE RENT-TO-INCOME
THRESHOLDS (1)

	# of Tenant Households (000's)	20%	25%	30%	35%	40%	50%
Canada	3,139.6	53.8	39.8	30.5	24.4	20.1	14.3
Ontario	1,090.8	55.1	38.6	28.8	22.7	18.6	13.4
Hamilton	69.6	53.5	38.2	29.1	23.3	19.2	13.4
Kitchener	39.0	53.7	37.4	27.6	21.9	18.1	12.9
London	46.1	57.9	41.8	31.5	24.9	20.3	15.0
Oshawa	17.1	53.7	38.5	28.4	22.9	18.9	14.0
Ottawa	98.7	53.9	36.3	26.4	20.7	16.9	12.5
St. Catharines- Niagara	30.9	56.5	42.3	33.3	27.3	22.9	16.3
Sudbury	17.6	49.5	35.3	27.7	23.1	19.6	14.1
Thunder Bay	12.8	56.2	38.9	29.9	24.0	20.1	14.2
Toronto	453.0	56.8	38.9	28.3	21.8	17.8	12.8
Windsor	27.8	59.7	44.9	35.1	29.2	24.4	18.1

Note: 1. Excludes households with negative or no household income;
Income for 1980;
Rent for mid-1981;
Source: Statistics Canada, 1981 Census, 93-942.

(Patterson, J. et al:1988, p.38)

In Ontario alone, over 146,000 households paid more than 50% of their income on rent. (Patterson, J. et al:1988, p.36) Public costs are both financial and social. If the pattern is not broken, it is predictable that the self-feeding nature of these problems

will become irreversible. (Gigantes,E.:1987)

2.2 STEREOTYPING, DISCRIMINATION AND HOSTILITY

Urban development, such as housing in its simplest form is the construction of buildings. Hindered by an unrealistic dream of home ownership for all North Americans, the provision of housing goes far beyond just construction. This 'North American Dream' has driven the cost of living and consumerism ever higher, and therefore home ownership becomes a trend of the past.¹¹ This mindset in philosophy becomes problematic when used as the accepted norm for assessment of ones socio-economic status.

To say this ideology has appeal is an understatement, for not only is it part of the immigrant consciousness to seek a better life in a new land, but also for many established Canadians who feel this material fulfillment is representative of their socio-economic status. The ideology exists in every part of the world, although the dream is easier to manifest in western civilization. Mass media exacerbates the problem by persuading the public on what they need, want or simply desire to make their lives complete. Presumably the availability of land, the free market enterprise

¹¹. 'The American Dream' is an ideology common to both American and Canadian cultures, which was the hope and idealization of a lifestyle for many immigrants. This hope or ideal was more aptly described by John Locke, a political philosopher of the seventeenth century, as "land, liberty and life."

and a human desire to own rather than rent are all contributing factors to this ideology.

A study of Latin American squatter settlements in Bogota showed rancho inhabitants left much superior rented housing for ownership of makeshift shacks.¹² At first glance this move for the people of Bogota seemed regressive, but such was not the case, for there was a sense of pride that came with being able to control their own housing needs. However meagre their incomes, the people tried to improve the shacks they called home. There was also the economic freedom from being locked into a fixed expense such as rent. The people of Bogota lived with hope.

The Bogota case is not an isolated, nor is it outdated, for Brantford, Ontario residents have expressed the same sentiments about home ownership and freedom from the unpredictable market forces in housing.

Once fortunate enough to become home owners, the residents become protective of their assets, using whatever means to deter persons of a lesser socio-economic status from moving into their neighbourhood. These aspects of social behaviour are addressed in the case study discussions in Chapter 4.

Choice of location for the impoverished is not an available option because of

¹². Charles Turner carried out this study in 1964.

neighbourhood opposition and exclusionary zoning. Housing options that are available in one community are not available in others. For example, a report entitled Access to Housing: A Regional Perspective, pointed to the fact that in Richmond British Columbia, a very prestigious neighbourhood, there were no boarding or group homes. Affordable housing was found in either the very deteriorated inner city or remote and isolated suburbs. (Perryman,G.:1980) Families in Mr. Perryman's research expressed throughout the interviews that each municipality should provide a range of housing alternatives so as to maximise people's choices as to where they can live. (Ibid:1980) However, these 'good intentions' are hindered by the politically motivated middle class who dictate where poor people should live. People want to live close to their families and friends and not be forced to choose a neighbourhood because of finances.

Consider therefore, that it is not so much the lack of land use planning, but more a lack of social planning that is the demise of cities. (Jacobs,J.:1961; Sennett,R. 1970; Crane,J.:1973) For unless urban development improves conditions for all persons, with consideration to social and physical needs, and not just the ability for home ownership, (in exclusive areas) the well meaning attempts by professionals are futile efforts.

In brief, two areas that relate directly to neighbourhood development from a sociological perspective are:

(i) ethnic relations as discussed by Peter Pineo, in his essay Social Consequences of Urbanization. He suggests that the frustration caused by the language barrier between ethnic races leads directly to prejudice and hostility. In turn we find that people become segregated and concentrated into ethnic groups.

This is particularly evident in the larger urban areas like Toronto. In general, Greeks live in the Danforth area east of the Don Valley, Hungarians live in the centralized area of the Annex, Polish and Ukrainians live in the west end (referred to as the Bloor West Village) and the Chinese inhabit the area of Dundas and Spadina, as well as Scarborough. These boundaries are flexible for the persons who inhabit those areas. That is, they choose to stay or leave, but remain concentrated within identifiable ethnic groups.

What is relevant for this study is the fact that prejudice can effectively be reduced through intergroup contact. (Hilgard,E., Atkinson,R. and Atkinson,R.:1979)

N.I.M.B.Y. encourages the segregation of various groups, and will actually increase the negative image associated with low income housing by continued disassociation among people.

There are five main conditions that need to be present before individuals begin to discard their prejudices and begin to associate with one another: (a) equal status of the individuals, (b) potential for personal acquaintance, (c) exposure to non-stereotypic

individuals, (d) social support for the intergroup contact and (e) a cooperative effort.
(Hilgard, E. et al:1979)

Equal status of the individuals begins when they see each other in situations that break down the assumption that members of one group are inferior to those of the other.

Persons of the same neighbourhood view one another according to the kind of house and car they have, the recreational pursuits they follow, the cultural products they are able to enjoy, the relationships between parents and children, the kinds of books, magazines and television shows to which they are exposed. (Melvin, T.:1967, p.18)

As Pineo suggests, despite the fact that a given neighbourhood has a relatively homogeneous composition, differences between people most frequently perceived by residents were related to money and occupation. (Pineo, P.:1968)

Given that in a neighbourhood where both market value and low cost housing exist, persons judged on the aforementioned notions of lifestyle will inevitably be seen as inferior or superior. Therefore, in this case a sense of commonality or equal status must be determined by residency in the same neighbourhood and not by material possessions or cultural values. Gerald D. Suttles, in his book The Social Order of the Slum, found that although the Addams area of Chicago varied in cultures and lifestyles, the community appeared united, especially if faced with a common enemy.

(Suttles,G.:1968) ¹³ A strong integrated neighbourhood facing similar concerns will unite in a resident association to protect the community interests. A neighbourhood resident association will provide an opportunity for area residents to become personally acquainted and defuse their hostility for one another in the face of common goals. "Citizen participation can help fight the N.I.M.B.Y. syndrome," (Local Housing Element Assistance Project, San Fransico, U.S. 1989) "By incorporating citizen participation, communities can help forestaff [sic] later opposition to politically controversial projects." (Ibid:1989)

(ii) Discrimination and Stereotyping: Discrimination is "making a distinction in favour of or against a person or thing on the basis of prejudice." (Goebel,P.:1989, p.145)

Discrimination has always existed and is not confined to any country or people.

Certainly the media have widely publicised the racism and hostility which happen throughout the world. Because of stereotypical images commonly held by all people, discriminatory practise is often an unconscious behaviour.

Of concern in this thesis is the significant number of cases and complaints with regard to discrimination against people seeking adequate housing. As Professor Goebel notes in his article, the obvious division in arguments "is between the rights of property owners and the rights of families and in particular families with children." (Ibid:1989)

¹³. The Addams Area consisted of four ethnic groups; Italians, Puerto Ricans, Mexicans and Blacks. Suttles found strong kinship relations within families but not within ethnicity. But as a community they appeared united when threatened with takeover by the encroaching University.

Typically, owners have attempted to prove the destructiveness of children residing in rental accommodation. In response, through the Fair Housing Act of 1988 in the United States, the courts have countered by stating that "the actions of a given number of children cannot be representative of the class of children as a whole." (Ibid:1989) It was suggested that higher rents and/or a higher damage deposit be required of families with children. The irony is that families with children are a significant group of persons suffering from not being adequately housed and from financial disadvantage. With courts recommending that landlords charge higher rental costs, the problem of discrimination becomes a non-issue, only to be replaced by affordability problems.

Although clear guidelines are written into the laws such as the Fair Housing Act in the United States or the Code of Human Rights in provinces across Canada, there still exists the potential for discrimination. In particular, when the rental vacancy drops, as it has in Toronto, landlords have opportunities to choose the tenants, often through discriminatory practices. As noted in a study done in British Columbia, there are limited legal resources that can be used to counter discrimination in housing.

(Perryman,G.:1980) What also remains suspect is the fact that those discriminated against are often persons lacking in resources (time, energy, money, knowledge, confidence) to be persistent in their complaint. (Ibid:1980) Impoverished persons are victims of the system once again.

The wider issue of discrimination is the public attitude to deflect low cost housing from certain neighbourhoods, which ultimately hampers community integration. There is a need for education which would counter the myths, stereotypes and discriminatory practices so prevalent in society. Discrimination may exist in every country, but that is not a sufficient reason for concerned individuals to abandon hope for change, nor for those in control to ignore instituting change.

In every urban city there are the prestigious neighbourhoods that are least likely to be subject to the introduction of low cost accommodation. On the other hand, there are other neighbourhoods that are considerably more likely to be targetted for a low cost housing component. In some cases, regardless of the neighbourhood type, discrimination is directed against 'socialized housing', the concern being who is to pay for it. For example, Toronto's infamous "Regent Park" was a controversial election issue in 1952, even though this neighbourhood was not known as a prestigious area. Toronto newspapers carried the propaganda message of how socialized housing "invites unfair patronage and how its residents are made to be political pawns." (Rose,A.:1958) To this day, Regent Park is referred to as a most undesirable neighbourhood, riddled with problems, in part because of the discriminatory attitudes at the outset, and in part because it is seen as a drain on taxpayers dollars.

Ironically, society discriminates against those that "have not," but continues to

support innumerable projects built for the pleasure of those that "have".¹⁴ The 'Regent Park' housing project was seen as a capitalist venture carried on the backs of the taxpayers. The public (taxpayers) are continually in an uproar over social programmes, and yet it is rare to hear overt complaints about the unnecessary expense of governments and the luxurious lifestyles of our elected politicians. Public education and more concretely, political education is needed to ensure that the barriers to housing are eliminated.

2.3 SUMMARY

Poverty is an affliction endured by many Canadians. Not only are the consequences of poverty overwhelmingly detrimental to individuals, but society as a whole.

Poverty is the closed door for an opportunity to change and for the poor, the 'spiral of self-reinforcing decay' is difficult to overcome. For the impoverished family the provision of adequate, affordable housing could be an open door, but so often N.I.M.B.Y. opposition stops or in the least slows the process of change.

Change is possible at many levels, one of which is putting an end to negative attitudes

¹⁴. Millions of dollars are available for projects such as the Skydome and the proposed opera house in Toronto, yet many individuals do not have affordable housing. This paradox in social values is further intensified in the revelation that the Province, as a shareholder in the Skydome project, would underwrite any losses incurred (at public expense), while the other shareholders would share in the profits.

and behaviours openly directed at the poor. With the resources of correct information and basic education, stereotyping, discrimination and hostility could be arrested and in the least contained to manageable proportions. Affordability, inaccessibility, stereotyping and discrimination could be 'non-issues' in the provision of low cost housing.

In the following chapter the provision of low cost housing is discussed from a planning perspective. That is, what has been done, what could still be done, and what direction will planning take for civilised urbanisation in the 1990s. Planners and the planning profession will be challenged and some of the resulting changes will in all likelihood be difficult.

CHAPTER 3 INTERVENTION THROUGH PLANNING

Development of low cost housing is subject to the same legislative and planning controls as all other development. To date planning as practised has not been effective in providing low cost housing; it is therefore time that changes are made to address the situation. Planning and in particular planners, must be called upon to make decisions based on persons and their communities, beyond the strict regimentation of technical strategy. Planning values and ethics need to be reassessed and other considerations, such as environment, design and that which makes 'a life worth living', must become part of the planning process.

3.1 WHAT IS LOW COST HOUSING?

The terms low cost, low income, non-profit and public housing are often used interchangeably with reference to inexpensive housing. In theory the reference to the production of inexpensive housing is correct, but varies according to financing and delivery of the shelter commodity. Simply, low cost housing is the term for low production costs, while low income is the term used in reference to residents of such housing, and public housing is the generalized term for housing that is government financed and developed. The more common term for low cost housing these days is non-profit, and because of its relevancy to N.I.M.B.Y., it is discussed in the

following detail.

NON-PROFIT HOUSING

Non-profit housing is one type of low cost housing (for a low income clientele), named for the way a project is financed and maintained. A non-profit housing programme is a federal/provincial initiative aimed at helping non-profit housing agencies to produce modest, cost efficient housing for persons with low to moderate incomes. (Ontario Ministry of Housing,:1990) Some examples of non-profit agencies are organizations such as service clubs (Kinsmen Club, the Lions Club, etc.), and municipal non-profit associations. With federal/provincial funding these groups develop housing for low income clientele without benefit of financial gain for themselves, thus the name non-profit housing. (Ibid:1990)

An important feature of the programme is its emphasis on directing most of the housing assistance to households whose need is especially great. The programme helps local municipalities and non-profit housing agencies address the community's housing needs.

In the last ten years, non-profit housing producers have been in the forefront of shaping an innovative response to the housing needs of low and moderate income people. Non-profit housing initiatives have replaced the role of the private sector in

the development and management of low cost rental housing. In particular, the private non-profit sector has made significant advances in developing social housing, but it still fails to supply enough to meet the increasing demand. (Patterson,J. et al:1988, pp.12-13)

The non-profit housing movement is in response to the need for third sector involvement.¹⁵ That is, this movement is neither public nor private, but is more closely associated with service clubs, church organizations and private individuals concerned with housing families and singles less fortunate than the sponsoring group. (Allen,C.:1983, p.42)

The sponsoring group provides the necessary labour and government provides the funding. These private organizations will generally be involved in only one project. Public non-profit agencies, being municipally or provincially staffed as well as financed, will generally build more than one project.

Legislative changes to the National Housing Act in 1973 gave non-profit and co-operative housing explicit "front end" subsidies or seed money. (Ibid:1983) In the form of 100 percent low interest loans with a capital grant equal to ten percent of the appraised value of the project and rent supplement subsidies, the ruling by the

¹⁵. Third sector involvement is a phrase used in defining the sponsorship of non-profit housing. (CMHC:1990)

National Housing Act recognized Canadian housing demands. In 1978 a new programme designed to reduce the growing public housing deficit contained federal annual assistance equal to a reduction of the interest rate down to two percent on the capital costs accepted by CMHC within the maximum unit price over a 35 year term.¹⁶ A major benefit from the new programme was that the sponsors could now obtain capital funding from approved banks, life insurance companies and trust companies, rather than only from strict government sources. (Ibid:1983) Sponsors of non-profit housing projects are no longer restricted to government resources and in fact, in many cases, the organization privately funds the development.

3.2 PLANNING INTERVENTION IN ONTARIO

In Ontario, the Land Use Planning for Housing Policy Statement came into effect on August 1, 1989. In response to the growing demand for affordable housing, the policy was designed in order to create more opportunities for the increase in housing choices for a wide range of households. The policy suggests that municipalities plan for "advance housing goals." (Strachan,G.:1990, p.17) In theory, municipalities are encouraged to be 'active' in meeting their housing demands, as opposed to a 'reactive' response to a housing crisis.

¹⁶. Maximum unit price is a portion of the total cost to purchase and build the non-profit development. (CMHC:1990)

In general, the policy contains the following directives:

- (i) "municipalities are to keep an adequate supply of land available for residential development at all times:
- (ii) create additional housing through infill in already existing communities;
- (iii) speed up the process to approve applications for housing; and
- (iv) plan for a full range of housing types." (Government of Ontario:1989)

The objectives are clear: provision of cost efficient non-profit housing. However, achievement of this goal is still onerous and lengthy. The non-profit agency must be prepared to skillfully wade through the morass of obstacles. Is there affordable land available? Given the rising costs throughout the province of Ontario, for the most part the only land which is considered relatively affordable is outside of Metropolitan Toronto.

Not only is land a limited resource, it is highly valued as an investment. The competition for building sites, particularly those already zoned for high and medium density, has made it difficult for the non-profit sector to acquire land. Added to that fact, sites are sold at market value without any concession given for the development of non-profit housing. (Patterson,J.:1988 p.54-55) Smaller urban areas such as Brantford Ontario, approximately seventy-five kilometers west of Toronto, are also finding a dwindling supply of residential land and rising costs, creating a crisis in the provision of non-profit housing. Land costs are relative and therefore comparatively

cheaper in Brantford than in Toronto. Nevertheless, the crisis in housing is a problem throughout the province.

Land supply is a complex factor in the production of housing. The provision of serviced residential land is the only factor of production in the homebuilding process not directly responsive to market forces. The price mechanism works only indirectly in the land market. The provision of trunk services to developing areas is largely a function of municipal and provincial governments, while the planning and development of new subdivisions occurs principally in the private sector. (Clayton Research Associates and Scanada Consultants:1989)

Although landowners and developers are enticed to bring more developments to the market when demand and profit expectations are high, they cannot do so unless the trunk services are already in place. Without the extensive cooperation of municipalities and often provincial governments in the review and approval of their plans, projects are left incomplete. Typically, the actions of municipalities are not directly responsive to the signals of the price mechanism. Hence, the municipal response to rising demand for serviced residential land tends to lag behind the response of private sector landowners and developers. (Ibid:1989) The process is tedious and therefore it is common to find that residential development stagnates.

In reference to the lengthy and onerous development process, questions must be asked

and answered, for example: are there zoning and Official Plan changes required? In the majority of development applications there is a need for a zone change and/or amendment to the Official Plan. The process is not only costly, paid directly to the municipality for the paper work and person hours involved, but extremely long. It is estimated to take up to seven years for "raw land" to be ready for development.¹⁷ Political promises of supplying more affordable housing within a short time frame are therefore unrealistic.

Can the neighbourhood accommodate the increase in densities? This particular question has been an issue addressed in a formal report prepared for the Ontario Ministry of Housing by the Ekos Research Associates Inc.(1989) and will be discussed at length later in this thesis. For now it is sufficient to say that new development proposals are accompanied with impact studies, which again are costly and time consuming in both their assembly and review. In the end, the ideal principles suggested in the policy statement for housing are often eluded in the name of time and efficiency.

Each of the obstacles mentioned can be reasonably negotiated in attaining the goal of supplying non-profit housing. After all the economic and social impact studies are done, the greatest challenge for non-profit agencies is to overcome the stereotypical image of the clientele and the low cost housing development. Hence, the

¹⁷. The term 'raw land' refers to land which is totally unserviced; i.e., there are no roads, sewers, water or hydro power.

"N.I.M.B.Y." syndrome is the real challenge to developers, but one which often remains unaddressed in the hope that at best it won't occur, or in the least, it can be avoided.

The Provincial Housing Statement also gives advice on how the policy should be implemented. With advice, assistance, comments and presentations the municipalities are directed in their efforts to increase housing for Ontario residents. What is not addressed is the likelihood of neighbourhood opposition (N.I.M.B.Y.) and how best to deal with the situation. Municipalities are left to handle the problem locally. With all the bureaucracy of policy making and implementation, housing administrators have not the means to predict human behaviour and public reaction to controversial development proposals.

As suggested, the Ministries of Municipal Affairs and Housing in Ontario have issued a joint "Implementation Guideline for the Land Use Planning and Housing Policy Statement". The guide is designed to help municipalities identify their needs and plan a housing strategy. Implementation teams from both ministries are available to help the municipalities with their strategies. "As a result, they are able to offer advice on the specific issues and concerns of the municipalities within the area. Field staff in other areas are also available to offer advice on the policy to municipalities and other interest groups." (Strachan,G.:1990, p.17)

The situation seems hopeful, when efforts to provide affordable housing are coordinated with guidance from two ministries. Good intentions, on the part of housing administrators have always been in the forefront of finding equitable solutions for persons in need of adequate shelter. It remains to be seen if the good intentions are sufficient to provide adequate low cost housing for those in need.

A sociological perspective on planning is expressed by Ray E. Pahl in his essay "Urban Social Theory and Research", written in 1969. He states that "there are fundamental social constraints on access to scarce urban facilities. These reflect the distribution of power in society and are illustrated by, (i) bureaucratic rules and procedures, and (ii) social gatekeepers who help to distribute and control urban resources." (Pahl,R.:1969)

Pahl's argument is one of spatial consideration given for the location of housing, because of social constraints. Bureaucracy not only puts constraints on the access to housing but hinders the solutions with 'red tape' procedures. The harsh reality of bureaucratic rationalisation is common to planning practice. In Weber's words, "bureaucratic discipline is nothing but the consistently rationalized, methodically prepared and exact execution of the received order, in which all personal criticism is unconditionally suspended and the actor is unswervingly and exclusively set for carrying out the command." (Weber,M.:1968)¹⁸ Once a problem becomes part of a

¹⁸. Max Weber, Economy and Society III :An Outline of Interpretive Sociology. Translators, Ephraim Fischhoff, et al(1968).

bureaucratic system it is 'rationalized' and 'methodically prepared,' and totally de-humanized for the sake of achieving an objective solution. Is the provision of affordable housing purely a matter of making a de-humanized objective decision? When the affordable housing is located on an old landfill site, or next to a railway line, or beside a major freeway, the decision could only have been made by a de-humanized analysis. Bureaucracy is not part of the solution in the provision of low cost housing: it is one of the contributors to delays in the delivery of low cost housing.

The municipalities of Ontario are all aware of the urgency in meeting the housing demand and attempt to speed up the process. Unfortunately, when meeting the goals with speed and efficiency other planning considerations can be sacrificed. Problems concerning the use of unsuitable land, areas not adequately serviced, and encroachment on unprepared neighbourhoods allow for the N.I.M.B.Y. syndrome to be uncontrollable. The 'social gatekeepers' choose the least controversial option and thereby continue the ghettoization of impoverished persons. Poor planning that was done in haste creates a situation ripe for opposition and the process is once again slowed.

The Ontario government publication on homelessness, entitled More than Just a Roof, recommends a need for regulatory reform and therefore added bureaucracy. The following is an excerpt from that book. "The opportunity to create additional housing

that meets the needs of low income people will almost always involve redevelopment, infill or conversion. In most cases, this involves either a rezoning, or a minor variance proceeding through the local Committee of Adjustment...

Therefore, the Advisory Committee on Homelessness recommends that the Province amend the Planning Act to include a specific set of regulations prescribing what municipalities may and may not do with respect to the regulation of assisted housing. Municipalities would then be obligated to show that a particular kind of housing was not needed, or that a mechanism was in place to change preclusive bylaws. If a municipality did not act according to these regulations, then the Government could enact zoning which conforms to the regulations in the Planning Act...

These regulations would operate to prohibit municipal by-laws or official plans from setting physical development standards that act to preclude conversion even if conversion is legal (e.g., parking space per unit); or by not permitting conversions of houses less than thirty years old; or by setting limitations on the use of additional space (e.g., attics or basements) within the building envelope. Many of these same kinds of restrictions also apply to the construction of new multiple unit buildings. Large minimum unit size, controls on units per hectare, and excessive parking requirements are all development standards in zoning by-laws that make it difficult to build housing for singles (a large population group that encounters housing problems because of finances)." (Patterson, J. et al: 1983, p.53)

Although ensuring that exclusionary zoning is a practice of the past and the legal right to conversion is a recommendation of the future, there still exist problems with bureaucratic 'red tape'. In criticism, Official Plan Amendments are costly, and time consuming. It is therefore reasonable to expect that amendments to the already ambiguous Planning Act would invite misinterpretation, and contribute to further delays. The argument subsequently becomes one of de-regulation versus regulation, and is consequently reduced to a cost/benefit analysis.

Planning should not be considered within the isolation implicit in cost/benefit analysis, but rather within the whole societal context of structure. Individual members of any given society have the right to participate in the planning process, and thereby become part of the process which creates the urban structure in which they will reside. (See Appendix 5 and Chapter 5.3) Individuals should also have the right to provide valuable feedback on decisions being made about their homes, their neighbourhoods and their communities.

POLITICAL AGENDAS

In September of 1990, Ontario residents elected the New Democratic Party (NDP) and Robert Rae to lead the Province into the next decade. Along with the excitement and anticipation comes the inevitable criticism and mistrust. The new government has the onerous task of steering the most expensive province in Canada through the

morass of recessionary obstacles.

A major concern and a priority on the NDP mandate is the issue of housing. It has been made very clear that there will be no financial aid plans for the prospective home owners (to purchase single-family homes) and instead will intensify the development for non-profit and co-operative housing. (Potter, W.:1990)

David Cooke, Ontario's new housing minister, is particularly concerned with maintaining a stock of affordable housing. Therefore, programmes such as "convert-to-rent", and other building rehabilitation assistance, are strategies that will be implemented. As Mr. Cooke says, "I want to put together a package of regulations to protect the stock we currently have and do something in terms of supply."

(Ibid, :1990) At last there is a government in place that has made improving the impoverished conditions of Ontario residents a priority. Home owners' assistance, an incentive to aid the middle class in owning a home, is a retired strategy of the past for Ontario.

Needless to say, the arguments are endless, one of which is currently strongly debated. Ontario has just announced a new rent control policy, much to the great consternation of developers and landlord groups. David Cooke disagrees that rent control will choke the supply of new rental housing, and states that past statistics have shown a decrease in development before the first introduction of such a measure in

1975. "There have been ups and downs but not huge numbers of rental units produced by the private sector. What causes the need for rent control isn't some government that looks to pass laws. What causes rent control is low vacancies and no competition." (Duffy,A.:1990)

Landlord groups claim that thousands of trades people will be out of work, for rental housing owners have cancelled repairs/renovations due to the lack of funds. This argument, although true, puts blame on the wrong entity. Most persons in the financial position of being landlords are also in the financial position to maintain their investment. With the rent received from tenants the landlords have a responsibility to maintain their buildings and not just capitalize. Municipalities have property and maintenance by-laws, as well as regulations for fire safety standards. Therefore, the landlord has not only a moral responsibility for the safety of his or her tenants, but a legal obligation in maintaining the required standards.

Joyce Hall, chairman of the Federation of Metro Tenants' Associations, says "landlords have, for years, pocketed maintenance money. The problem of rundown buildings and decaying parking lots could have been avoided had property owners spent more money on day to day maintenance." (Duffy,J.:1990) It is interesting to note that Ontario tenants pay eight billion dollars a year to landlords. (Federation of Metro Tenants' Association: 1990)

Perhaps restraint on the landlords' lifestyles would enable repairs or renovations to be made on a regular basis to their rental properties. Governments have not cancelled the work of trades people, but landlords unwilling to take a decrease in profits during recessionary times have. As has been the norm, the poor are once again the victims, for not only will the vacancy rate continue to be low, but those already in homes will suffer with the inevitable deterioration and decline in services. Deteriorated housing will only add to the increase of N.I.M.B.Y. opposition to integrated neighbourhoods.

An undesirable offshoot of this situation is that job opportunities for trades people could be diminished. Diminishment of job opportunities, in terms of availability and consistency of duration, would add further to the numbers of poor people who would place more pressure on the need for low cost housing.¹⁹

Mr. Cooke has also dealt with the issue of rezoning for high density development. Although the term N.I.M.B.Y. was not used he says, " I believe in the principle that people have the right to be included in these communities." (Duffy,A.:1990) Mr. Cooke is referring to the right of all individuals having equal opportunity to live in their chosen neighbourhood. "Sure, people have the right to protect their neighbourhood as well, but the right of inclusion is out of whack in some communities in Ontario." (Ibid:1990) Mr.Cooke notes that there is a statement in the Planning Act to include affordable housing in Ontario Municipalities, but not all

¹⁹. The reference to "poor" includes trades people who do not command the high wage of a professional or unionized worker in the City of Toronto.

communities have proceeded with the strategy.²⁰ He suggests "that in the future, we may need to look at other alternatives, to make sure our communities are open to all segments of the population." (Ibid:1990) The current government mandate for housing is certainly a step in the right direction.

The critics of the new NDP government claim there is too much "socialist government involvement", but this is questionable. In response, what voice do the economically disabled persons in this country have if not a government with a socialist philosophy? Affordable housing is not a luxury but a necessity, and provision of such should not be considered philanthropic but a duty of society.

3.3 THEORY, RATIONALE AND INTERVENTION

Throughout the history of urban development and in particular the provision of housing there has been an attempt to rationalize the need for low income developments. Rational comprehensive planning, one of the cornerstones of the institution of planning, is a focal point for continuous debate at many planning symposia over whether the ideology is practised.

Matthew Kiernan argues that "planning cannot be perceived to be an apolitical

²⁰. Mr. Cooke's reference is to the Land Use Planning for Housing Policy Statement of 1989, made under Section 3 of the Planning Act, 1983.

technical discipline, and must be recognized as value laden." He also suggests "a conscious decision to strive for rationality in decision making is itself a value laden judgement. Therefore, rationality as a value may and often will conflict with other values such as social justice, fairness, freedom and compassion." (Kiernan,M.:1982, pp.14-23)

Often, as in the case of the provision of low cost housing, there is the inevitable rational decision to make that is directly in opposition to the ideals of justice. Irving Zeitlin suggests that "virtually all spheres of Western culture and social organization had undergone the rationalization process, so that now in principle there were no mysterious, unknowable, or inscrutable powers and humans could master all things through formal-technical rationalization. In its ideal-typical form, such rationalization was based on the assumption that both things and humans behave in predictable ways and that one could therefore use that knowledge for any given purpose."

(Zeitlin,I.:1981, p.170) The application of the rational comprehensive planning theory has enabled planners to continually justify the ghettoization of an impoverished populace. Justice in planning and rational comprehensive planning are for the most part mutually exclusive. "Rational urban planning is more than political or economic in nature and as such should be recognised as urban social planning which requires considerable knowledge and understanding of people and places affected by the plans." (Fried, M. and P.Gleicher:1961, p.344)

Nevertheless, various planning institutions believe that some planning principles are needed in order to facilitate the provision of low income housing. For example, the following is the rationale ascribed to by the American Society of Planning Officials:

1. "Lower income housing should be a natural part of land use planning. In doing so, lower income housing should be regarded as essential community land use, as are schools, parks and industry and therefore allocated a certain amount of land supported by community resources." (Brooks,M.:1972)

Unfortunately, planning for lower income housing is often an after-thought on the part of planners, politicians and the odd developer. Unused land that remains after all other uses are allocated becomes the new home for many poor families. In most cases the lands are cheap, poorly located and environmentally unsafe.

(Coleman,A.:1976; Friedmann,J.:1989)

2. "Lower income families do not characteristically make an economic demand for housing. Therefore their need is termed "non-effective" or social and not counted as part of the market analysis of housing demand and supply. Given those circumstances governments must presume the need for lower income housing." (Brooks,M.:1972)

It is true that the poor are not voiceless, but merely unheard. As a society we cannot ignore the countless persons suffering with homelessness or inadequate shelter, for they are evident in everyday life. Governments are therefore right to 'presume' a need for low income housing.

3. "Lower income housing often triggers other urban problems and as such must be part of a comprehensive plan that enables the integration of people with facilities; daycare, transportation, employment opportunities, commercial activities, health care and social agencies." (Ibid:1972)

All of the suggested elements of a comprehensive plan can contribute to the well-being of a neighbourhood and therefore become a deterrent to ghettoization that becomes fraught with the social and psychological problems of the human race. What remains questionable in the case of providing low cost housing is whether comprehensive planning is actually done.

Consider the three elements of a comprehensive plan for low income housing: the short term, results orientated allocation plan, a supporting plan co-ordinating elements of the planning process to the lower income housing issue, and a long range plan to re-cast low income housing in the land use planning process. (Ibid:1972)

Comprehensive planning is almost non-existent for low income neighbourhoods. Planning for the poor is often reactionary in order to address a crisis situation. When the situation is urgent and the issue controversial, the poor are either located far away from city centre, or planners try to discreetly include them in already established neighbourhoods resentful of the intrusion. The already impoverished clientele have the added expense of transportation costs to urban facilities and/or bear the stigma of

negative stereotyping from the local community. For the 'unheard poor', comprehensive planning remains an ideal that is not realised.

4."A fourth reason for establishing a lower income housing plan is that it ensures adequate public services (infrastructure) such as water, sewage and waste removal, and electricity. A plan would equally distribute the housing throughout a metropolitan area ensuring these requirements are met and that each neighbourhood is integrated with all types of housing." (Ibid:1972)

Certainly the preceding statement is well intended, but falls short at the stage of implementation. Services are over burdened, local residents are angry at the imposition and integration is a figment of the politicians' imagination. Under the guise of the urgent need for affordable housing, development applications are approved with even the most obvious flaws. The four statements depicting a rational comprehensive plan for low cost housing are an idealization of what should be and not what is.

The ideals of rationalism seem to be closely aligned with the similar ideals of justice and fairness for all persons in a society. Only because planning has become more demanding, that is in terms of political longevity for certain persons, does it appear for all intents to be less scientific. Is it really less scientific or is it still the technical profession dealing with the distribution of resources? Consider, for example, the

following observation:

In direct line of succession from the Benthamite felicific calculus, we now have cost-benefit analysis. We need not here demonstrate the fact that such pseudo-scientific techniques which try to place money values on intangibles or else leave them out altogether, involve just as much value judgements as any other way of making choices. We simply cannot compare the benefits accruing to one section of the community as a result of one scheme with the costs incurred by another community as a result of not proceeding with some other scheme." (Eversley, D.:1973, p.96)

Planning must change, for people will no longer be content with a cost-benefit analysis when they are without adequate housing. The only possible way for this change to happen is if the planning administrators, starting with planners themselves, begin the process. It is impossible to plan without the intrusion of values and perhaps it is time to accept this reality and proceed from there. It is also time to openly and clearly define planning values from a collective standpoint, and to integrate these values into the planning process. One of these values must be that affordable housing is accessible to all individuals, regardless of socio-economic status and this type of housing is integrated within other residential neighbourhoods. 'New directions' in Chapter 3 addresses the issue of planning 'values' with further detail.

3.4 ENVIRONMENTAL CONSIDERATIONS

One of the values that is almost entirely absent from low cost housing proposals is that of environmental consideration. It would appear that for the sake of planning expediency and timely delivery, proper early evaluation of the site targetted for low

cost housing development is sacrificed.

"A cardinal factor in the viability of social housing projects is their location. Are they shunted aside to some site that is available cheaply or are they built in environments that make healthy growth possible?" (Woltemade,U.:1983) What is the unfortunate reality in Canadian society is that the site of low cost housing is most often on pieces of land that are the dregs of a community. What at the onset seems a viable project situated on cheap land, quickly deteriorates into a cesspit of financial loss. "Left-over" land is often the prime target for low cost housing.²¹

The Canada Mortgage and Housing Corporation (CMHC) has presented the problem in an eloquent manner, as cost is a significant factor in the choice of location for non-profit housing. "All developments are subject to a maximum unit price.²² Groups with equity may exceed this maximum unit price providing they contribute an amount equal to the amount of money that exceeds the maximum unit price so the loan amount will be reduced proportionately below it." (Tilford,J.:1983) Consequently, non-profit organizations are tied by financial constraints in their choice of land

²¹. Left over land can result from land that was not developed, did not have specific official plan and zoning designations, or was part of some designation that was no longer required. Changes in land use also provide 'left over' land. An example of this would be industrial lands left over in an area of transition from one use to another. Industrial uses may no longer be viable, and the owners of the lands would seek alternate forms of development for the lands. These lands are often available at lower costs, and are consequently prime candidates for low cost housing initiatives.

²². Maximum price is determined as a portion of the total cost of the purchase and construction of the project.

purchase. These financial constraints often require the purchase of cheap land in order for the project to be developed. Given the need for low cost housing, inexpensive and unsuitable land is often the chosen location for the project.

John Friedmann, in his article "Planning, Politics and the Environment", gives a commentary on environmental planning which is particularly relevant in understanding why the options for non-profit housing are restricted. His first proposition is that the long-term rate of capital accumulation and regional economic growth be reduced in order to improve the environmental quality of a Metropolitan Region.

(Friedmann,J.:1989) That is to say, "growth management" is the important part in the equation applied to environmental praxis. "Although the quantitative determination of a rate optimal in terms of environmental conditions may be difficult, we may assume it to be greater than zero and not greater than the region's capacity successfully to adjust to its growth." (Ibid:1989) The successful balance between a region's growth and a region's capacity for growth is not only the challenge for environmental planners, but is a relationship that should be, at the very least, appreciated by all planners involved in the provision of low cost housing.

What does this all mean in terms of housing provision for the poor? Friedmann suggests that there are two ways to reduce economic growth, one of which directly effects housing for the poor:

- 1." either by an equitable reduction of individual (household) consumption expenditures (meaning higher taxes for urban infrastructure and an improved

environment) or,

2. by shifting the bulk of environmental cost, such as foul air, excessive noise, toxic wastes, deteriorating social infrastructure, and arduous commutes to those parts of the population who, being poor, are least able to defend themselves."

(Friedmann,J.:1989,p.335)

Consequently, the poorest quality land is relegated to those without the political voice to effect change. Populations of affluent people are able to buy themselves a healthy environment, "(garden villas in privileged, protected suburbs, vacations in remote and unpolluted regions) and are also prepared to bring political pressure to bear on city authorities to slow down the rate of growth in certain neighbourhoods, impose pollution fees, or shift new infrastructure investments (a solid waste incineration plant, for example) into locations where they are least likely to interfere with their own sybarite pleasures." (Ibid:1989)

In support of Friedmann's proposition are very real examples in Canadian metropolitan regions. Costly development lines the banks of the Red and Assiniboine Rivers in Winnipeg, and low cost housing is located far from the city centre, on cheap land.²³

The Metropolitan Region of Toronto has many applications for the development of

²³. The Keewatin-Burrows neighbourhood to the northwest of Winnipeg is a ghetto for the poor on cheap land in an isolated area.

non-profit housing on land that is environmentally poor but priced comparatively cheaply in the Ontario housing market. The Ataratiri Development project is a housing proposal for land that was contaminated by past industrial use. Studies and decommissioning of the site will be very time consuming, which will add to an increasingly expensive process.²⁴ These costs will, no doubt, form part of the end costs of the residential units. What seems to be relatively inexpensive land at the onset therefore turns out to be costly in the final analysis. (See Appendix 6)

Cleaning up our environment has become a widespread concern and has found its way onto many political agendas. Even though it appears that environment is a priority item, it is ironic that sites with known environmental problems are selected as locations for low cost housing to shelter the poor in our society. When impoverished families find shelter, there is little concern among them for the land on which it is located, because their need for housing is desperate. As well, these individuals may not have the sophistication that could result from education and an understanding of their environment. In this regard, planners have the responsibility to ensure that sites chosen for low cost housing will not result in adverse impacts on those who would live there. "No matter what position planners take in an argument concerning environmental policy, they are certain to antagonize important segments of the

²⁴. Decommissioning is the term used to describe the demolition and site clean-up process required to prepare a parcel of land, which was formerly used for industrial purposes, to permit other, new uses. The lands must be cleaned up to meet standards for the end use. The objective is to ensure that new more sensitive uses would not be subjected to adverse impacts from the residue of previous uses. In this regard, the most sensitive use is residential, which requires the most stringent levels of decommissioning.

population." (Ibid:1989,p.336)

Coleman suggests "environmental planning is planning oriented towards survival. It conserves resources and displays a strong element of cautious insurance, over and above providing for contingencies that can already be foreseen from the restricted viewpoint of today. It acknowledges a duty to future unborn generations as well as to the needs of the present, and it aims to promote healthy environments that will be capable of self-sustained continuity and stable adaptation, in place of unstable dislocation." (1976,p.11)

Coleman is therefore suggesting that 'environmental planning' is an obligation to society now and for the future. She does not suggest 'healthy environments' are for that portion of the populace that can afford the price. Financial status should not be the determinant for an environmentally safe neighbourhood. Although the issues of low cost housing and environmental planning seem very different there is the common concern for development in a cost efficient way. The provision of low cost housing on environmentally unsound land will only add to the list of dysfunctional planning techniques. The legacy of poorly planned developments will haunt future generations and continue to jeopardize the environment.

Sadly, the plight of the poor fighting for adequate housing is challenged in many ways. In the United States, tens of thousands of impoverished people - mainly

blacks and other minorities, living in countless inner cities and rural pockets of the nation, are the victims of 'environmental racism'. The victimizers for both the United States and Canada are waste-management firms and a bevy of local politicians hoping to attract revenues for their respective areas. What is needed is cheap land for garbage disposal and often these lands are either next to low cost housing or currently under consideration for future development. Conversely, lands that were formerly used for waste disposal are often the proposed locations for low cost housing.²⁵

Only in the poorer neighbourhoods such as in the South Side of Chicago, does one find a "dilapidated housing project built atop a former landfill whose fetid odours still rise from the basements after more than sixty years." (Elson,J.:1990, p.40) Elson notes the sad state for the American poor in his contention that "those people, burdened by drugs, poverty, crime, bad medical care, and joblessness, have long been too powerless or apathetic to prevent their communities from becoming the repository of everybody else's detritus." (Ibid:1990)

The term N.I.M.B.Y. is generally used with reference to the location of low cost housing but in this case wealthier neighbourhoods also protest the location of waste disposal. Low cost housing and waste disposal are two undesirable developments and in terms of location, these developments often share the same land far removed from the wealthier neighbourhoods. The impoverished voice their opposition to unsuitable land but their complaints are not heard. Given the scarcity of adequate housing for

²⁵. The Harold and Grace Baker Development is an example of a housing proposal currently under review that would be located on a former landfill site in the City of York.

the poor, any new development is quickly accepted in desperation. It is not the responsibility of the poor to find suitable land; rather it is the responsibility of planners to identify suitable lands. Suitability would be defined, in part, by its environmental condition and the costs associated with remedial work.

In the 1970s Toronto residents of a poorer neighbourhood organised themselves in their fight against a local lead smelter.²⁶ For several years the University of Toronto had documented proof of health problems in residents living close to refineries and lead smelters. "Valuable time and expertise were wasted in this scientific squabble, pitting the government against the University's scientists. The government's hard-line position accusing the citizens and the University of Toronto of gross exaggeration was maintained until 1974." (Lax,C.:1979, p.61)

Residents of the relatively poor Toronto neighbourhood wondered if such would be the case if wealthier areas were affected. "On more than one occasion, officials of the Ministry of the Environment were asked if they would tolerate a similar level of contamination in Rosedale or Forest Hill." (Ibid:1979,p.61)

After years of deliberation and various court battles, the Working Group on Lead Task Force conceded with the earlier recommendations from the University of

²⁶. A resident association called The South of King Street Resident's Association formed in the early 1970s to combat the increasing concerns over pollution in their neighbourhoods.

Toronto, and concurred that the research was scientifically valid. (Ibid:1979) In the meantime, local impoverished residents suffered with the consequences of inappropriate location on environmentally unsafe land. Given their experiences, it is easy to understand why 'too little, too late' is a colloquialism common to the language of the poor.

The 'lead smelter controversy' is an example of tying up a politically damaging environmental issue in studies (a.k.a. red tape) to avoid getting down to the job of clearing up the situation, even though the facts were evident for many years. The politicians in this case were seen as doing something positive, when in reality they were playing into the hands of industry, and needlessly delaying the clean-up of a poor neighbourhood.

Another common problem in the search for inexpensive land for low cost housing projects is the need for urgency in the planning process. Many projects are pushed through quickly in the name of low cost housing. That is to say, in times of housing crisis, planning officials are likely to ignore environmental standards when considering a site for low cost housing. Approval is given because of government pressure to develop quickly.

For example, in the Town of Bolton, Ontario a non-profit housing project had sought immediate approval on land located adjacent to a railway line and a lumberyard

operation. For obvious reasons, noise studies were required and the Ministry of Environment was reluctant to recommend approval unless the standards were met. The process has taken over a year and is now only in the final approval stage.²⁷ Irate housing administrators have only one concern, immediate delivery of affordable housing, and become frustrated by their attempts to speed the process. Environmental planners feel a responsibility in ensuring that new residents will not suffer from the existing environmental conditions.

Processing applications quickly in the name of non-profit will ultimately be another unwise decision in planning low cost housing, as the land and abutting neighbourhoods may not be ready, and the situation could be ripe for a N.I.M.B.Y. onslaught. Although there is the reality of urgency in the provision of low cost housing, the consequences of poor planning could linger through future generations in the form of adverse effects from the site, and costly remedial work that would have been more effectively undertaken at the 'front end' of the development process.

3.5 NEW DIRECTIONS.

Who benefits and at whose cost? To ask this question is not to doubt the good faith of such organizations, or to condemn the aim. But the planner

²⁷. The town of Bolton, Ontario has been working on the approval of a non-profit project since April 1990 and anticipates construction to begin in the Spring of 1991.

must ask himself: what are the consequences of meeting the demands of such groups for the others, the silent majority and especially the deprived and underprivileged? (Eversley,D.:1973, p.85)

What is the responsibility of the planner? Knowing what the consequences are of a plan, and providing alternatives for the decision makers is responsible planning.

Eversley has suggested that "the traditional town planners became consumed by the technical, bureaucratic and overwhelmingly political beast we call 'urban planning' and would not have regarded themselves as exercising functions which have a bearing on the situation." (Eversley,D.:1973) In part, this attitude resulted from a defect in planning education, which failed to emphasize the philosophical and social policy-oriented origins of planning. "A commonly held view of planners is that they are a species of civil engineers, with no need for a value system, or professional ethic, beyond the avoidance of corruption." (Ibid:1973)

Today's problems with regard to a growing population of poor could perhaps have been avoided if the basic norms of society were the rule for the entire population. "A new planning ethic might modify the system, as social polarization is not just a pretty sociological toy, but a real threat to the future of poor populations." (Ibid:1973)

A new age of planning must have concern for both people and their individual differences. As best as is humanly possible stereotyping, scapegoating, prejudice and racism should not bias the decisions of those in control of resource distribution.

Integration of all socio-economic classes is the first step towards equitable solutions. The modern day planner must be flexible and adaptable, for the occupation of planning encompasses the territories of many professions. The planner should be acutely aware of the expertise required in problem solving and when to seek advice. Moreover, the planner must be able to synthesise effectively all of the pertinent information placed before him or her.

As John Friedmann has said, "recognize that planners have little if any political power in the conventional sense." (Friedmann,J.:1989) What this implies is that their limited control of zoning and access to the public forum is ultimately overruled by the politicians. As Jacob Crane suggests, "no matter how elaborate may be the exercise of computerized reason by the planners, in a democracy the important final determinations are made by the electorate, the legislator and the administrator. They necessarily decide largely by instinct and intuition, deriving their knowledge in the main from their own human experience." (Crane,J.:1973, p.156) Planners are unable collectively to elect the best politician that is responsive to the needs of a just society and as a result must contend with the current political will. Working within the boundaries of the political rule is one of the most difficult challenge that planners face. The problem is further exacerbated by the fact that most politicians have little or no substantive background for their portfolios or areas of responsibilities, which compromises their abilities to make, in many cases, meaningful planning decisions.

Ernest R. Alexander, in "Planning Theory", suggests cryptically that "the more consequences (or behaviours) one controls, the more one has succeeded in planning." (1979,p.109) Planning has historically been associated with public control and loss of private freedom. (Crane,J.:1973; Coleman,A.:1976) It is time for the 'new age' of planning to accept that planners, politicians and governments are not 'Gods'. Individuals have rights and need choices in their lives. They have the right to contribute to a given society and should be actively involved in the planning process, if only to be kept informed. Coleman suggests that "they (individuals) can understand and accept good planning treatments; they are spared the frustration of initiating unsuitable schemes; they can put their energies into constructive proposals that cooperate with clearly perceived environmental principles; and they are afforded recognized channels for opposing plans which they believe to be defective and ill-considered." (Coleman,A.:1976, p.60)

Clearly, valuable feedback from all sources contributes to the best possible plan. Working within a vacuum creates misinformation, misrepresentation and inevitable problems. The new direction for planners is one of awareness of the issues, the ability to identify all interests in a given plan, and to separate out the relevant factors. "To facilitate this, he/she must have a good knowledge of the social and physical components in the planning area. He/she must be able to manage and synthesize all of this information through his/her high level of systematic knowledge, which has resulted from training and practise." (Ryan,R.:1990)

"Traditional planning education stressed-- perhaps I should say, still stresses -- planners' technical expertise." (Friedmann,J.:1989) Planning should be recognized for its many facets. It can no longer be acceptable to plan new subdivisions strictly on planning technique. The planner must recognize himself/herself as an environmentalist, a socialist, a politician, an activist, an economist and a facilitator. "The praxis of planning divides into technical, moral and utopian dimensions." (Ibid:1989) "Once we accept this three-fold division of the praxis of planning, where the moral dimension is clearly the most salient, but where all dimensions must work in concert, a different education from that to which we have become accustomed suggests itself." (Ibid:1989)

The common criticism is to suggest that the responsibility of education stops short of teaching morality and perhaps rightly so. It seems questionable as to whether morality can be taught or if it is an inherent instinct in humans, and therefore an unrealistic expectation. What can in fact be taught in the praxis of planning are values and equitable solutions. A "life worth living" is a value to each person and planners have a responsibility in the distribution of resources to achieve this equitable goal within communities.

3.6 SUMMARY

Non-profit housing is housing provided relatively cheaply, built by an agency or group that partially funds the project and thereby provides inexpensive shelter for persons financially unable to afford market value accommodation. By a process of refinement, non-profit housing has become the leading shelter provider for a low income clientele. Unfortunately, non-profit housing is still stigmatised and opposed by persons of the neighbourhoods it shares.

Ontario is in the midst of a housing crisis, in part due to the low vacancy rate, but also due to the excessive costs involved in finding adequate shelter. The province has implemented certain regulations that are intended to alleviate the crisis and in the long term resolve the continuous lack of affordable housing. For the most part planning technique is cumbersome and the provision of low cost housing onerous. Planning ideals are often sacrificed in the name of efficiency and human values are often sacrificed in the name of comprehensive strategy. Poor planning decisions, political interference and uninformed communities contribute to the growing problem of N.I.M.B.Y.

"If planning is everything, maybe it's nothing."

(Wildavsky,A:1973, p.127)

Wildavsky has suggested that planning is an undefined 'God' that eludes even the most dedicated followers. Just what is planning and are planners really making a difference? In the provision of low cost housing, planners are stunted by bureaucracy, repressed by politicians and encouraged not to have their values interfere with 'technical decisions'.

If solving a crisis in housing is an ongoing problem, why is it never resolved?

Planners are supposedly doctoring a sick society, but the patient never seems to get well. (Ibid:1973) With all the 'good intentions' in yet another written solution (Land Use Planning for Housing Policy Statement) planners are still the puppets of dictatorial politicians, and an irate public.

If planning is to provide the answer to supplying low cost housing and thereby enhancing social cohesiveness, then planners must expand their horizons beyond the purely technical aspects of their profession. They must recognise that their decisions will result in the development of projects that will be around for a long time. They must include in their knowledge base insights into (i) social structure and related needs, (ii) the N.I.M.B.Y. syndrome and how to minimise its opportunity for existence, and (iii) environmental considerations with regard to both potential adverse impacts on residents, and on the economic feasibility of establishing low cost housing on poor quality lands. Planning will remain unresponsive and ineffective in provision of low cost housing until its practitioners have prepared themselves suitably in terms

of values and knowledge base.

The following chapter presents actual examples of the detrimental syndrome known as N.I.M.B.Y. The problem that is least addressed in planning is one of neighbourhood opposition, and in this chapter an introduction to the patriots of N.I.M.B.Y. will provide insight on the socio-dynamics of people.

CHAPTER 4 CASE STUDIES

This chapter is based on low cost housing proposals placed before a variety of municipalities for their consideration. Of importance to this thesis is the reaction generated by the proposals - and the sources of the reaction.

4.1 CITY OF BRANTFORD

A public meeting open to professional and lay persons was held in Brantford, November 1990. The meeting, hosted by the Access to Permanent Housing Committee, was held as a workshop in order to determine what concerns the community had in the provision of affordable housing. The workshop, attended by approximately seventy-five participants, found similarities expressed by other communities and in the Regional Workshops on Homelessness held in 1987. Of major concern to the Brantford community, beside the questions of affordability, was the opposition of persons whose wish was to stop non-profit developments in their respective neighbourhoods. (See Appendix 7) "I don't want any more of that housing put in Eagle Place." ²⁸

²⁸. Comments made to the writer by a Brantford resident at a public meeting/workshop, November 1989 in Brantford, Ontario.

N. I. M. B. Y. "NOT IN MY BACKYARD"

In December of 1989 the City of Brantford mailed 2300 randomly selected homes a questionnaire on the need for non-profit housing. The number of respondents was significant, which permitted the analysis of the survey for use in preparing a Municipal Housing Statement for the City. Not anticipated was the number of disgruntled residents in the community who chose to voice their displeasure in letters and personal telephone calls, which were over and above the questionnaire requirement. The policy section of the planning department, located at City Hall, answered questions and gave directions in reference to the questionnaire. The following is a conversation with a Brantford resident, presented here as an indication of the majority sentiment:

"I worked hard all my life and now I have to support people in non-profit housing. It's not fair. Property values drop and the neighbourhood deteriorates. I'm not poor and I will never need non-profit housing so why should I worry about those people in need of housing. Those people on welfare drink and use terrible language. They do nothing all day and who pays for their housing? You and I do that's who. I'm sick of high taxes and it's not fair. I own my home and I'm not planning to move. I want to stay in my house as long as possible and you government people should stop bothering me with your questionnaires. You can't tell me property values don't drop. There is no way I could sell my house if there was a non-profit development by me. Those City Alderman should see if they like having non-profit in their backyard. I bet none of them would ever have non-profit housing in their backyard." (Anonymous:1990)

There is a concern of investment devaluating among the majority of property owners who oppose the 'intrusion' of affordable housing into their neighbourhoods.

However, documented evidence has shown that property values do not decrease with the influx of low cost housing. (Ekos Research Associates:1989)

An example of neighbourhood concern is clear in the heated debate by some five hundred East York residents over the proposal to locate a twenty-three bed emergency shelter for troubled teenagers on Pape Avenue abutting their neighbourhood. One could sympathise with the mass of angry, jeering people in the William Burgess public school gym in June of 1989. "People voiced their fear of strangers moving into their neighbourhood, doing drugs and who knows what, jeopardizing their families' safety and the value of their homes." (McCabe,N.:1989, p.26-29)

On that night, East York Mayor Dave Johnson and members of the Borough's planning committee met with the neighbourhood residents, to discuss the Touchstone Youth Centre. "As far as public-spiritedness goes this was not the community's finest hour." (Ibid:1989, p.26-29)

What is the stigma about public housing that so infuriates entire neighbourhoods to the overt opposition demonstrated throughout this country? One reason may be that the current fears are reflective of the "legacy of the older style, large-scale, public housing projects characteristic of the urban renewal period of the early sixties and seventies." (Ekos Research Associates Inc. 1989, p.1) Although the newer public housing projects have evolved with major improvements in design, scale and

maintenance efforts, neighbourhood opposition has not changed. "Current projects are typically of much smaller scale, designed to complement the existing aesthetic quality of the neighbourhood, provide a greater mixture of different socio-economic levels and to deal with many of the other irritants associated with the earlier projects." (Ibid:1989, p.1)

Of foremost concern is the fear of negative impact on neighbourhood property values. In brief, a summary of the Ekos Research Group findings is as follows:

"There is no evidence that non-profit housing causes a decrease in value among surrounding residential properties, a recently released independent study commissioned by the Ontario Ministry of Housing has found. The study, 'Evaluation of Property Value Impacts: Non-Profit Housing,' prepared by Ekos Research Associates of Ottawa reads: 'We can say categorically that non-profit projects had no overall negative influences on the property values of neighbouring property. The findings suggest that negative impacts are more perceived than they are real.'

The Ekos study surveyed 51 non-profit housing developments of various types and sizes in North Bay, Ottawa, and Metropolitan Toronto... Actual selling prices of a cluster of homes surrounding a non-profit development were compared with those of a comparable cluster in a nearby area with no similar development. The results of 500 sales, completed between 1980 and 1988, showed no noticeable difference in prices between the two groups... In response to a questionnaire, a majority of homeowners (61%) reported that they perceived non-profit housing to have a negative influence on

property values. However, fewer than 35% of the respondents said it was even considered as a negative factor in their decision to purchase their present home. Non-profit developments sampled for the study were drawn from those built between late 1981 and 1986 in the three municipalities. The sample is further concentrated on residential neighbourhoods since the study's focus was on possible influences on residential property values.

Property value measurements are derived from actual sales records. The sales information comes from the Teela data base, a privately owned, computerised data base of all home sales activity as recorded at Land Registry Offices. The resale of properties surrounding the non-profit development was tabulated over the time period treated by the study. Likewise, to establish a control group, resales were tabulated for properties in a similar, nearby neighbourhood without a non-profit development. The resale prices were converted to a constant 1989 dollar value to eliminate price changes owing to inflation...The study's conclusion that low cost housing does not adversely affect neighbouring property values was derived from a comparison between the resale prices of adjacent properties before and after the development of non-profit projects and the prices during the same time periods for properties in the control group." ²⁹

"Evaluations of Property Value Impacts: Non-Profit Housing" is the first study in

²⁹. These are the results of the Ekos Study, as summarised in the Canadian Housing Magazine, Winter 1989, p.58.

Canada that examines the impact of non-profit housing on residential property values. (Canadian Housing:1989) The study has been long overdue. During this time the negative public perception of low cost housing has become more deeply ingrained for persons who support N.I.M.B.Y. opposition. It seems almost futile to try to educate the public, for at times a mindset based on false assumptions is overwhelmingly powerful, especially when fuelled with media hype.

Almost forty years ago, a full page newspaper advertisement in the Globe and Mail warned Toronto home owners of impending social housing. The advertisement read, "Toronto Homeowners Can You Afford To Pay Somebody Else's Rent?" (Globe and Mail, Nov.29,1952) Only with the tireless efforts of the Toronto Welfare Council, the Association of Women Electors, the Toronto Diocesan Council for Social Service (Anglican) and the Community Planning Association of Canada did the public vote in favour of the development. With a small margin of approval (38,103 to 31,340), the project was completed and exists today to house low income families. (Rose,A.:1952)

Neighbourhood opposition to low cost housing is not a new phenomenon, nor did it begin in Brantford. Every day planners, developers and politicians are faced with the very real problem of appeasing as many interests as possible in the development of low cost housing. Local City Council meetings are filled to capacity with persons opposing non-profit housing when this contentious item is on the agenda.

Municipalities are averse to admitting N.I.M.B.Y. exists, and will engage in disreputable practices in order to avoid the development of low cost housing. For example, the recent housing survey done by a planning consultant for the Brantford Planning Department was purposely skewed in order to show a need for non-profit housing only for seniors.³⁰

Brantford, Ontario has an approximate population of 80,000 persons and gives the distinct impression of a rather pleasant place to live. Hidden from view is the active participation of The Housing Authority for Brant County, intensely searching for affordable accommodation for impoverished families. Also not immediately obvious is the existence of a food bank, which operates on a daily basis. Statistics Canada recently announced that Brantford, Ontario suffers with the highest per capita rate of unemployment in Canada.

Given such a disastrous economic climate, it would seem obvious that low cost housing would be a necessity. However, the survey questions were designed to filter out a need for low cost housing for a low income clientele (other than seniors) with the result that the only group responding with a completed questionnaire were seniors. Skewing of the results, a disreputable practice, was sanctioned by the management of the Brantford Planning Department, after the Ministry of Housing had given its

³⁰. It should be noted that low cost housing for seniors is considered acceptable to established communities. Low cost housing for any other group in need is almost always opposed by the community.

approval to a survey that conformed to standards established by the Ministry. Some manipulation of data is inevitable; however, outright tampering with a questionnaire to achieve one's objectives in a professional forum is repugnant. In short, the questionnaire approved by the Ministry of Housing was not the questionnaire distributed to the randomly selected Brantford residents.³¹ The Planning Department was successful in its efforts and received the majority of responses from seniors interested in selling their homes and finding affordable housing for their retirement years.

After an analysis of the survey responses was complete, planning consultants, hired on contract, began writing a report on the housing need for Brantford. As anticipated, Brantford is in need of housing for seniors and the Municipal Housing Statement is confirmation of that concocted fact.

ACCEPTING CHANGE

Another concern for established neighbourhoods is the change and diversity proposed by new developments. As already discussed, social contact with fellow human beings is one tactic in the struggle against stereotyping and discrimination. To successfully counter N.I.M.B.Y. a community must accept diversity and diminish stereotyping.

³¹. This example of 'disreputable practice' in planning took place at the Brantford Municipal Planning Office when the writer was an employee of the Corporation, 1988-89 and therefore witness to the practice.

This argument is clearly defined by Richard Sennett in his book The Uses of Disorder. Sennett addresses the "myth of communal solidarity", by suggesting that solidarity "in community life speaks to a more complex human problem than social conformity. Usually discussions of conformity to mass values and mores have treated the human beings involved as being, at their very worst, passive creatures manipulated by an impersonal system. Thus is there supposed conformity without pleasure, mindless obedience to the norms. This is much too flattering a picture of the human impulses at work." (1970, p.40)

Sennett maintains that sameness, equality and mass conformity to values and mores is a human presumption, and not based on reality. Common bonds without common experience occur because people are "afraid of participation, afraid of the dangers and the challenges of it, afraid of the pain." (Ibid: p.42)

Consider for a moment the presumed and not actually experienced public solidarity of the City of Brantford. The municipality suffers with high unemployment, the consequences of which are persons inadequately fed and sheltered. This south western Ontario community is experiencing an economic decline, and yet a relatively small but powerful group of opposers to low cost housing have managed to sway the entire community into a false sense of complacency. Even though varying opinions exist on the issue, for the sake of order and solidarity in the face of a common enemy (i.e., low income housing) supposed conformity and mindless obedience to the norms

are assumed. (Ibid: p.40)

Sennett refers to four consequences of the presumptions in solidarity and these are useful in clarifying N.I.M.B.Y.

1. Mindless obedience - The community, in this case Brantford, seems to lack any motivation for active participation. That is to say, if the local planning office is of the opinion that there is no housing shortage or affordability problem in Brantford then presumably it is so. An opinion contrary to this would suggest a community in conflict and opposition. This was similarly discovered by Gerald D. Suttles in The Social Order of the Slum. Presumed solidarity of lifestyles and cultures appears in the face of a common enemy. "Thus men could return to their real concerns,.... which were the petty, routine, isolated pleasures of everyday life. Solidarity in name and isolation in fact were, ... cause and effect." (Ibid: p.42)

2. Repression of Deviants - Discovering the "otherness of individuals is threatening and may upset the delicate presumptions of a cohesive community." (Ibid: p.42)

Imagine the chaos and disorder if a group of North Americans decided to drive on the left side of the road. Certainly this conflicting action that goes against the practised norm would be repressed. Similarly the acceptance of a diversity of neighbourhood developments is equally in danger of repression. Areas of sameness such as Forest Hill in Toronto, or Linden Woods in Winnipeg are preserved by definition in accommodating only those persons of particular socio-economic lifestyles. "The poets of society, the men who challenged the norms, would have to be silenced so that sameness could be maintained." (Ibid: p.43) Perhaps we would do well to listen to

the poets of our society and accept neighbourhood diversity.

3. Violence and Aggression - "Repression for the sake of sameness leads to aggression, violent force and reprisal, which seem to become not only justified, but life-preserving." (Ibid: p.45) Reactions are often out of proportion to the provocations. Seemingly just and humane persons become racist and detrimentally determined to oppose someone's right to decent, affordable housing. N.I.M.B.Y. incites irrational and aggressive behaviour in the most respected communities, as noted previously.

4. Economic Isolation of Communities - Sennett suggests that economic abundance strengthens the urge toward community coherence. Sameness is preserved. The ability to afford is the only criterion for acceptance in some of the prestigious neighbourhoods in Toronto, and it is this ability that controls the boundaries and internal composition of the area. Jane Jacobs believes that the penetration of diverse modes of labour and life into each other has been a positive characteristic feature of neighbourhoods in American cities. (Jacobs,J.:1961) Unfortunately, Jacobs' observation is no longer the case, as the existence of material and monetary resources reinforce community self sufficiency and homogeneity. Therefore, this economic isolation leads to further social isolation and greater constraints on interaction among individuals from a wide range of socio-economic backgrounds.

As a society, our education, experience and social contact with fellow members of our community should teach us to be tolerant of others. If we can achieve tolerance, then we will understand the 'uses of disorder' with an acquired and not presumed solidarity.

N.I.M.B.Y., the beast of presumed solidarity, needs to be arrested before our cities become harbours for the few fortunate enough to be able to pay the price. Sennett suggests disorder, social contact and diversity in culture and lifestyles be embraced. (Sennett,R.:1970) Given the preceding four detrimental alternatives, integration of persons with various socio-economic circumstances is the only acceptable choice. If not, the N.I.M.B.Y. syndrome will continue and discriminatory practises will increase.

Embracing disorder and diversity will not be an easy task, for our institutionalized society functions by order and control. The human propensity for order may be a desire for power and control. "But power is best understood initially as the foremost reward a society can give. It is the opportunity to hold a little of the present social order in one's own human hands and decide what to do with it, the opportunity to change in some degree the society itself." (Westhues,K.:1976, p.98)

Order is the result of the power held by a minority of people. Since disorder, diversity and creativity are stifled by the power structure of society, then change

would be possible only when the poor are recognised and included as part of the order.

4.2 OTHER EXAMPLES OF N.I.M.B.Y.

A current Official Plan Amendment to accommodate low cost housing is presently under review at Brampton City Council meetings. The purpose of the amendment is to redesignate certain industrial lands for multi-family residential purposes and to establish the appropriate principles for the redevelopment of the lands. Not uncommon at many City Council meetings is the fervent opposition to the proposal for locating low cost housing in an established neighbourhood, and the City of Brampton, Ontario has encountered the same problems.

Neighbourhood residents in opposition to the proposal cited concerns over the inappropriate location for housing on a site in an industrial area abutting CNR tracks; devaluation of area properties; danger to children; additional traffic problems and incompatibility with surrounding land uses. It is ironic that such a negative view of one's own neighbourhood is used to discourage any intention of future residential development. One must question if the neighbourhood is truly concerned for the new residents or tactfully hiding their N.I.M.B.Y. opposition.

The intention to develop an eleven storey apartment complex for low income clientele will not be an aesthetically pleasing addition to the low density single family homes in the neighbourhood. On this basis, one must not be quick to judge the opposition as entirely based on unfounded presumptions. Critical to the acceptance of affordable housing is the need for complementary design that will contribute to the appeal of a neighbourhood. (The Canadian Housing Design Council:1970; Ekos Research Associates:1990) While not openly expressing this negative attitude to the development design and future tenants, the residents' opposition, based on inappropriate land use, is somewhat deceptive for they themselves have chosen to live there.

Neighbourhood opposition to proposed low cost residential development is often generalized into the category of being a N.I.M.B.Y. problem. In fact, there are always many reasons for opposition, and although N.I.M.B.Y. poses a threat in this case, there are other factors that contribute to delayed development.

As already discussed, low cost housing is often located on land considered unacceptable because of poor environmental qualities. A business proprietor on an adjacent property submitted the following letter to Brampton City Council:

"It is my opinion that Railroad St. West is not the right location for this size of an apartment building having 133 rental units, this could total 250-300 residents, children included, nor does it have anything to offer them. Their right and left hand balcony view would consist of sheet steel industrial type buildings located on gravel yards laden with trucks, cars and equipment, furthermore these buildings are all in good to excellent repair and are not about to disappear shortly. Their front view consists of

asphalt parking lots again full of cars servicing three small apartments on the south side. The North view is something else. Immediately to the rear of this proposed apartment is located the main line, double track R.R. of the C.N.R. the view is fantastic, 4 feet of scrub brush full of wild carrot and chickory presently in full bloom. I have always thought a R.R. is about the poorest corporate neighbour one could have. In the forty years I have owned my property I have yet to see their weeds cut. Their fence is not worth discussion. This main line has considerable rail traffic both day and night and often one train waits on another to pass at the rear of this proposed apartment site. During this waiting period the air is blue with diesel exhaust. Furthermore a spur line runs off this main line to the west. This spur line is used to park work trains and cars full of train wreckage. Part of the most recent derailment which occurred close by is now sitting in these cars, the view there is something else...I have no doubts that the developer of this project will create an excellent fenced play area for children which is shown on the submitted plan, however surroundings beyond this are not acceptable nor is air full of diesel exhaust. An industrial atmosphere is not the place for daycare. Daycare of children is of the most importance and should be conducted in a quiet and clean residential area, not between two industrial properties, even though concrete barriers might be erected...Across the road from the proposed apartment site are several small apartments which were built considerable time ago. Most of the tenants today are the original renters and at the time they moved in were well aware of industry around them. Over the years they have become accustomed to industry and what goes with it. However let's face facts today's tenants are of a different regime, they are not going to look at gravel yards, parked cars and trucks and sheet steel buildings and put up with the noise that goes with it all, and furthermore they don't have to. I ask myself is it wise to move 250 people into an apartment building knowing before you start that they won't be happy and that considerable turmoil and complaints will exist. You will find a lot of these complaints are well founded and immediate action will be required by already busy city departments and Police.

We need this type of housing desperately, but it should be located where it's tenants and their children reap the maximum of good environmental living conditions. I urge all responsible for the decision on the rezoning application to question yourselves, is Railway St. W. among established industrial operations the correct location or is there better within our city? Personally I think there are many." (Wylie Construction Ltd. Brampton, Ontario: 1989)

The obvious mentality of those developing low cost housing is that no matter how poor the quality of land it will be 'good enough' for the poor. What is apparent in the choice of location for low income housing is the fact that the land is often cheap,

due to its poor environmental quality. The Brampton land in this proposal is abutted by railway land, two industrial sites and a low density residential neighbourhood. The land will have to be decommissioned, as it was previously used for industrial operations. Noise studies, that make rudimentary suggestions for setbacks and sound barriers, do very little for the deplorable day to day conditions of low income families. The proposed high-rise development for low income tenants in Brampton is the 1990 variation on an old theme: ghettoization is all that low income persons deserve.

4.3 SUMMARY

N.I.M.B.Y. is the plague of opposition to low cost housing and the clientele who reside there. Desperate people defend their neighbourhoods from the influx of undesirable development. The united community faces a common enemy and the overt opposition, expressed at city council meetings around the province, is racist, discriminatory and misguided. In the face of 'order' local politicians approve the location of low cost housing in areas of least controversy.

It is obvious from the cases cited in this chapter that N.I.M.B.Y. is present not only at the neighbourhood level, but also in professional circles - where it should not exist. The problem of eradication of the N.I.M.B.Y. syndrome is therefore a systemic one.

Provision of low cost housing is dependent on open, objective political and planning processes that are not hampered by personal bias and hidden agendas.

Social harmony and acceptance will be possible with cooperation, tolerance, information, education and neighbourhood interaction for the common 'good'.

Understanding both the plight of the impoverished and the concerns of the established neighbourhoods will be the first step in resolutions considerate of all relevant participants.

Chapter 5 discusses some of the innovative ideas for low cost housing and what can be done in order for neighbourhoods to be more accepting of this type of development. Defeating the N.I.M.B.Y syndrome must start on the first day of any non-profit proposals. Planning that incorporates these changes will contribute to an improved urban environment for all persons, regardless of socio-economic status.

Alternatives for the provision of low cost housing and thereby the successful integration of low income individuals into a variety of neighbourhoods can be accomplished through different financing and management strategies, and through creative design that addresses compatibility and liveability. Public participation is an important dimension in these alternatives. These alternatives can result in decreased likelihood of appearance of N.I.M.B. Y. opposition.

5.1 OPTIONS FOR LOW COST HOUSING

PRIVATE INVESTMENT

" Program Supplying Homes for Thousands"

The B.C. rental supply program will generate about 5,600 construction jobs and \$360 million in private sector investment this year as 4,000 new units are started. The 1990/91 budget adds \$40 million to the program, bringing total commitment to \$120 million since it started a year ago.

The building starts will bring to 12,000 the number of units initiated since the program began a year ago. The program works by paying part of the interest costs on loans for building rental units in areas with low vacancy rates.

Housing projects suitable for families and senior citizens are given priority. (Government of British Columbia: May, 1990)

Although the above quote does not necessarily distinguish between low cost rental

housing or market value rental housing, the concept of assistance in paying part of the interest costs is a motivating factor for the private developer to become involved.

Serious income impediments should not lead to the presumption that a low income clientele desires any less in their demand for adequate housing. Low income should not be the rationale for lower standards in housing development. Their demands for adequate housing can be met by the private developer, often better than a project publicly financed.

For example, Pinehill Development Corporation, a private developer in Winnipeg, responded to a proposal call in 1982 from the Canada Mortgage and Housing Corporation (CMHC) to develop a medium density residential apartment block. At the time, CMHC offered the developer an interest free loan for 25 percent of the total cost of investment for 20 years, with the stipulation that one third of the units must be allocated as rent supplement apartments. That is, under section 44-1-A of the National Housing Act (N.H.A.) and in agreement with the owner, rent supplement units are designated for tenancy by public housing qualified tenants who pay rent based on income. The difference between the tenants' contributions and the market rent is shared 50/50 by the Federal and Provincial governments. (Broder, E.:1988)

All of the apartments were of the same quality and design, whether for low income families or wealthier clientele.

Pinehill analysed the market at that time and found the site location in St. James to be a particularly stable area in terms of maintaining a low vacancy rate. With one third of the units guaranteeing a return and the economy relatively stable, Pinehill Corporation found the CMHC offer not only feasible but viable, and proceeded with construction.

Eight years later the project is a success. Pinehill admits the first year was difficult, especially when screening the future residents. There is always a certain amount of bias and one cannot overlook the inevitable claim of discriminatory practise. Pinehill tried its best to be fair in recommendations for residency, and after the initial adjustment persons of various socio-economic status shared the same housing development. Unfortunately, Pinehill has said they would not consider such a project again in the future of the corporation. (Broder,E.:1987)

Another example is the Enterprise Foundation, in the United States, founded by private developer James Rouse who was the winner of the 1989 "current topic award" on the theme of "Housing in the 1990s and Beyond." (Fulton,W.:1989) It is apparent that the archaic system for the provision of low cost housing is being revitalized by the innovations of organizations such as Enterprise Foundation. James Rouse has a mandate to wipe out the housing problems in Chattanooga, Tennessee in ten years. (Ibid:1989) Mr. Rouse's success story started in 1982 with an inner city self-help housing group in Washington, D.C. and has had a significant positive impact on

housing across the United States. Some of the highlights include the following:

- (i) creation of a national network of low income housing specialists, including 97 community groups in 27 cities from Maine to California,
- (ii) a fundraising effort that has brought the foundation 45 million dollars,
- (iii) creation of an equity pool, with \$70 million in commitments, based on the low income tax credit, one of the few real estate tax shelters remaining under the 1986 Tax Reform Act, and
- (iv) creation of 6,000 housing units for the poor and job replacement for 10,000 individuals from poor neighbourhoods. (Fulton, W.: March, 1989)

Government housing may soon be a flaw of the past. With a variety of subsidiaries, Enterprise Foundation has sought to assist local low cost housing efforts in many different ways. A Rehabilitation Work Group assists self-help and community based housing groups nation wide, training several hundred rehabilitation specialists each year. Even a software programme for specification writing and cost estimating is available to housing groups around the country. (Ibid:1989) With the investment of private dollars the investors are more likely to assume responsibility in maintaining their projects in good condition. Projects for low income clientele which have been well-planned and equally well-maintained are much more acceptable for integration into established neighbourhoods.

Not only has the Enterprise Foundation shown that private investment in low cost

housing can work, but more importantly the group offers aid in consultation with housing organizations across the country. Organizations committed to solving their housing problems are shown how to tap private resources, including selling a form of tax shelter to local corporations. Enterprise Foundation also helps in setting up what Fulton has called a "benevolent deposit" programme. "In this case, the housing network gets corporations and others interested in helping the housing effort to deposit funds in a participating bank. In return, the housing group gets loans from the bank at five to seven percent interest. Last year, benevolent deposits accounted for \$740,000 of the housing network's three million in funds." (Ibid:1989) Private enterprise involvement in the provision of low cost housing can work, and should receive greater attention and encouragement in Canada.

INNOVATION IN NON-PROFIT HOUSING

Not all forms of low cost housing are considered ghettos for the poor, especially those of lower density development. By their effective and innovative use of CMHC social housing programmes and funding, an imaginative community action group in Hamilton is revitalizing the city's north end neighbourhood. Since 1981 the Hamilton East Kiwanis Non-Profit Homes Inc. has refurbished over 200 houses.

(Mastromattei,C.:1984)

The Kiwanis group is dedicated to the revitalization of an inner city neighbourhood,

while at the same time providing affordable rental housing and home ownership opportunities to families who would not otherwise be able to obtain decent housing. By upgrading the existing housing stock they provide the impetus for impoverished families to improve their quality of life and be part of an established neighbourhood.

The Kiwanis group used every type of subsidy under CMHC's social housing programmes - hostels, scattered units, infill and apartments which enabled the group to house more people in a shorter period of time than any other non-profit housing group in the Hamilton area. In developing their housing projects the group dealt with the problem of how to provide a large number of inexpensive housing units without turning a neighbourhood into a public housing ghetto. At the same time, their projects met three general conditions of cost effectiveness, tenant satisfaction with the housing and the neighbourhood, and neighbourhood support for low income housing. (Ibid:1984,p.17)

Working on the theory that the greater the degree of tenant satisfaction, the more likely the resident will be to care for the house and be a pleasant and co-operative member of the neighbourhood, the group included a number of features it thought would contribute to tenant satisfaction. All houses are ground level with private front and back yards. Each house is located in an established urban neighbourhood with a mature network of public services: schools, libraries, recreation centres, social service agencies, hospitals, bus service, clubs, churches and neighbourhood stores. Location

within this web of services is particularly important for low income families because they generally lack the personal resources to make use of services unless they are in close proximity. The houses are widely dispersed throughout the neighbourhood, so families become an unobtrusive part of the community. Many neighbours don't even know that the family next door is participating in any sort of low cost housing project. (Ibid:1984, p.17) The N.I.M.B.Y. syndrome is a non-issue for this north end Hamilton neighbourhood.

HOUSING ALLOWANCES

An experiment done with housing allowances by the Department of Housing and Urban Development, in the United States, (1973-80) showed unexpected results.³² In this experiment, Frieden observed that "data coming off the computers do not provide clear-cut answers to all the questions that were investigated, since the realities of human behavior turned out to be more complicated than the designers of the experiment had assumed. But the experiment produced unexpected results that challenge the traditional conception of low income housing problems and reveal a sharp conflict between the priorities of federal officials and those of the poor families". (Frieden,B.:1980: p.15, Allen,G.et al:1981) The realities of the situation were based on the attitudes of the poor families and not the realities of the statistical analyses that were made. Attitudinal realities which exist for people and their chosen

³². Families in 12 American Metropolitan areas were surveyed for the housing allowance experiment.

neighbourhoods are generally ignored. (Ibid.)

First, a look at the situation in the provision of housing existing in the United States, before the study began. The federal contributions of the 1960s were used to provide housing starts for low income people, as well as helping to pay for rent or mortgage payments. At the time of the experiment (conducted in the 1970s), conservative government policies resulted in vast cutbacks, mainly due to widespread administrative expenses and to tax benefits for investors. The programmes served the families above the poverty line in the lower middle income levels.

"Further, the families themselves had little freedom of choice in deciding where to live. To get federal assistance, they had to move to a designated development whose sponsor had been selected by the local F.H.A. field office. As a result, the allocation of subsidized housing to communities across the country did not correspond as much to the needs of low income residents as it did to the energy, activity, and political muscle of local sponsors." (Frieden,B.:1980, p.17)

Moving families to government assisted housing units, for the most part, creates another ghetto for the poor and at the least, provides shelter. Vast administrative expenditures on subsidized housing for people in need may be presumptuous on the part of government, for people who do not necessarily want it. Denying the poor a sense of control and alternative choices is a course bent on failure. (Ibid:1980)

What the experiment did find successful was the provision of shelter allowance to those that qualified. (Frieden:1980, Allen,et al:1981) These allowances not only reached the groups with the greatest need, but they also provided more generous subsidies to families with the least resources of their own.³³ Housing allowances also succeeded in reducing the share of family income going to rent (below 25% as a median). (Frieden,B.:1980, p.24) By maintaining their present residence to the standard levels required in the programme, the added money went to free family income for other expenses.

It is important to note here the choices that people are given with housing allowances. First, there is a choice of residence. Generally families were strongly attached to their present homes, and showed little interest in moving for a higher standard of housing.

Housing administrators generally choose a path of providing new over the option of renovation in the provision of shelter. This decision, based on a cost/benefit analysis, seems monetarily feasible. In the longer range, new ghettos replacing the already deteriorated houses will become victim to the same demise and eventually prove to be the more costly decision. As well, segregated ghettos for the poor contribute to the de-humanization of that population. Crane suggests "that we can do far better than we have been doing if we literally 'let our conscience be our guide.' The proportion

³³. Housing allowances are based on family income and family size criteria.

of our vast surplus of poor people, as an example, is mainly a matter of how actively the conscience is at work." (Crane,J.:1973, p.147)

The second alternative that housing allowances enable people to make is the choice of how they spend their income. Although the added income was generally not spent on housing improvement, people were given that choice. If all families were forced to spend money in a pre-determined way society could turn rebellious, and freedom as we know it would become further constrained.

Perhaps demanding that much control is an unrealistic expectation on the part of housing planners and administrators. It is not realistic to believe in a democratic society such as ours that the city planner takes a 'minor staff role.' In this regard, the planner actually plays a significant role. However, when planning and planners dominate, as in a communist country, there is an increased danger that "planning for its own sake will take charge" and the process will be one of authoritarianism.

(Ibid:1973) It could be argued that the behaviour discussed in the Brantford example could be seen as excessive control resulting from too much 'planning'.

Two important attitudes were revealed by the American experiment. First, people want and need choices to make their 'life worth living,' and second, they want to stay and continue to be part of the social fabric to which they have become accustomed.

Newman (1975), in his discussions of defensible space, has made similar observations

of peoples' need to identify with a sense of place. It is this sense of belonging that contributes both to the stability of the individual and to the stability of the neighbourhood. (McGahan,P.:1982) As Jane Jacobs says in her book The Death and Life of Great American Cities, "neighbourhood is a word that has come to sound like a Valentine," and it is therefore that "sentimentality plays with sweet intentions in place of good sense." (Jacobs,J.:1961, p.112)

Planners use rational comprehensive technique, often devoid of sentimentality, and people are attached to their neighbourhood because of attitude and emotion, often devoid of sensibilities. Therefore, because of direct conflict in philosophies, planning and in particular planners using 'good sense', negate the sentimentality of a neighbourhood. The future of planned communities will need to follow a course based on both rational comprehensive strategy and the attitudinal considerations of a neighbourhood. In fact, attitudinal considerations should be one of the key factors in the comprehensive planning approach. If this is not done, the situation remains ripe for the N.I.M.B.Y. syndrome to frustrate attempts at community integration.

Unfortunately, the experiment also revealed that letting the poor make their own decisions led to results that were counter to the goals of federal housing administrators. The goals that were not met included;

1. revitalization of urban areas: people chose to spend their extra income on other expenses, and not housing;

2. maintenance and expansion of the supply of housing: people chose to live in their present housing while only meeting the minimum program requirements for upgrading; and
3. the provision of opportunity in housing: this provided a psychological benefit, but people did not necessarily act on it and move to better housing. (Frieden, B.:1980, p.33)

"Letting consumers make their own decisions regarding how much to spend for rent, works against the goal of improving the quality of housing." (Ibid:1980, p.33) Which goal is more important; the quality of the housing or allowing the poor to decide what makes a 'life worth living'? The results showed that the poor do not give housing quality the high priority that the programme administrators do. The main problem for them is cost and not the quality of housing. Unfortunately, if the quality is not improved the overall neighbourhood suffers, which provides even more fuel for the N.I.M.B.Y. fire.

COOPERATIVE HOUSING

A recent article written in the Globe and Mail suggests that the Canadian cooperative ventures in non-profit, mixed income living have been a success. The Canada Mortgage and Housing Corporation recently released a 320 page review on the 1,500 cooperatives in Canada. "Residents consistently expressed their commitment to co-op

housing and felt that everyone who wanted to should be able to live in co-ops."

(Lind,L.:1990, p.D1) Case studies have shown that there is an improved sense of well-being and a better quality of life with increased respect for others, tolerance of different values and lifestyles, pride in one's home, sense of belonging, strong sense of community, commitment to helping each other and a general sense of empowerment. (Canada Mortgage and Housing Corporation:1990)

The known negative effect of cooperative housing is the fact that a well-off minority is afforded the privilege of stable rents in a development that is government subsidized. The claim is made that space is used by those not categorized as economically poor, at taxpayers' expense. In fact, cooperative housing has superseded the old poverty ridden public housing ghettos of the fifties and sixties by mixing a lot of middle income people with the poor. Integrating persons of various socio-economic lifestyles is the first step in preventing the negative stereotyping and discriminatory practise of N.I.M.B.Y. "Co-ops gave the poor, for once, not just stable housing with a say in how the place is run. They gave them financially better-off fellow travellers who share the benefits -- and know how to defend them."

(Ibid:1990, p.D1)

Integration of all socio-economic groups must begin with well planned communities, such as cooperatives. It is the responsibility of planning officials to provide safe, secure and liveable environments for all people. As part of a total living package, the

provision of low cost housing should be supplemented with the appropriate facilities, schools, shops, sports complex, medical and social agencies. For example, an innovative project on Barton Street in Hamilton Ontario, sponsored by the local Kiwanis Organization, provides life management skill classes for its residents. Maxine Stonehouse, family worker in the area provides the following explanation of the programme:

"Tenants of the twelve unit apartment building, renovated from a deteriorated commercial development, attend classes a couple of times a week to learn skills that will help them integrate into the community. Many have never lived in regular apartment buildings or houses because of problems with financial, legal and social matters. The life skills programme teaches them about nutrition, and they learn child-rearing and home management skills and how to budget, cook, keep house and shop... Since the Barton Street project opened, Stonehouse reports improvement in personal hygiene, child-care, school attendance, levels of employment and adaptability to apartment living. Some residents have deposited savings in a bank for the first time." (Mastromattei,C.:1984, p.19) Although these skills are the superficial tasks of everyday life, they are readily used as determinants by a fellow neighbour in assessing the stability and worthiness of a person.

Neighbourhood acceptance of low cost housing and its clientele is the primary element in fighting the battle against N.I.M.B.Y. Tenants of the Barton Street Project care about their building and there is no vandalism. Plans call for tenants to live at Barton

Street for a maximum of two years and then, with their new knowledge, experience and confidence to move to a single-family Kiwanis house in the same neighbourhood. (Ibid:1984) Low income families are thereby successfully integrated into an already established neighbourhood.

Clearly, low income Canadians need to be provided with some form of assistance. Public housing, once considered the answer, was beset by a variety of insidious social problems: vandalism, crime,, defeatism. Opposition was growing to the idea of placing high concentrations of the poor in one housing project. The result was "public housing ghettos," a term common with the media. (Allen,C.:1982, p.32) The major social benefit of integrated housing is that it allows people who need deep subsidy to live in a project of mixed clientele, rather than being isolated in 100 percent rent-supplemented public housing. "There's much more of a sense of optimism when you've got mixed income living around you," says a single mother who spent a year in public housing. To me, non-profit housing is ideal." (Ibid:1982, p.33)

GENTRIFICATION

One of the more questionable directions for cities trying to solve the inadequate supply of low cost housing is that of gentrification. Although not considered a "bad development" it certainly has the criticism of many persons displaced from their low

cost accommodation for the affluent middle class. From the Toronto Star, May 1980:

In the past five years, large segments of Metro's stock of affordable private housing for low income families has virtually vanished. Homes that once housed the poor have been demolished to make way for urban development. Neighbourhoods that sheltered the needy have been sandblasted and whitepainted by an affluent middle-class. Apartments that once rented to the low income earner have soared in value in a bidding war triggered by an apartment vacancy rate of .09 percent. (The Toronto Star, 1980)

The argument here is that gentrification is the revitalization of inner city, deteriorated neighbourhoods. The problem is that the benefit is only for a select few; those with a relatively high socio-economic status will displace the impoverished persons desperately in need of affordable housing. Revitalization of any deteriorated inner city is a planning ideal. Planners should be careful to revitalize and not displace; otherwise the ideal becomes a fallacy.

5.2 DESIGN IMPLICATIONS

DESIGN OF HOUSING FOR LOW INCOME FAMILIES

Part of the problem associated with N.I.M.B.Y. is the concern over the physical design of low cost housing, which ultimately makes an unspoken statement for the

entire neighbourhood. Given the fact that low income housing often looks crowded because of economic feasibility issues, the neighbourhood is attributed the negative label of a "poverty area."³⁴ It is therefore necessary to have a closer look at the design, spatial options and physical environment of low income housing. So often, urban design seems a result of individual talents, local official plans and zoning by-laws, the limited scope of site plan controls and some unofficial negotiations.

"Conscious and explicit design goals and policies tend to be missing."

(Modlich,R.:1988, p.129) "Simple-minded motivations are not likely to create the kind of environment that we want our children to inherit. A bad development diminishes the lives of everyone who lives or works in it, or simply passes by. It is an injustice perpetrated by one generation on its children." (Anderson,G.D.:1989, p.35) Planners should remember that solutions for today's problems will be around for a long time, and should therefore be designed and implemented with a clearly defined temporal dimension as part of the process.

It is not the intent of this thesis to suggest people's behaviour is determined by the housing in which they live, for that would presume a deterministic association.

"Even in the best housing there may be people who choose to behave badly, and even in the worst there are those who maintain impeccable standards." (Coleman,A.:1985, p.83) To reiterate what has already been addressed, persons of every socio-economic

³⁴. Economic feasibility for a low cost project determines the amount of inhabitable floor space for the tenant or owner. That is, a greater density of residents will require less in building and land costs. The term poverty area is used to define a residential area that includes low cost housing.

status demonstrate vast varieties of behaviour.

Adequate design for low income housing involves considering far more about people than their income. Insights based on stage in the life cycle, family pattern, lifestyle, values and local customs may help differentiate between the advisability of alternate physical designs. (Michelson, W.:1967, p.13) Characterising people apart from their economic level has great importance for the design of housing. Again this is not to infer better design will alleviate the problems associated with low income housing, but will be a contributing factor to the future improvement of such projects.

For example, the old city reservoir lands in downtown Madison, Wisconsin were developed for cooperative housing. The marketing studies and consultation with prospective residents testified to the need for people to have housing that is affordable, close to services, physically accessible, secure, and accommodates children. Although affordability was a concern, it was not the only item to be addressed in the development of suitable housing for a varied clientele. The building design (28 housing units) incorporates energy efficiency by sharing laundry and utility costs, which contributes to the affordability aspect of the project. The neighbourhood is serviced by child care, public transportation, senior adult programmes, recreational facilities, and access by walking to the downtown area or university is possible.

(Hobart, S.:1988)

As so often expressed by people in established neighbourhoods, appendaged housing should be designed in such a manner as to complement the already existing development. Both Newman and Jacobs recommend porches to create defensible space. The new development therefore has "big front porches that replicate the older stock in the neighbourhood". (Ibid:1988, p.16) All first floor units are wheelchair accessible. The doors have time delay closures and lever door locks. Four units are designed barrier-free for maximum mobility, and their doorways, halls and bathrooms are wide with 360 degree turnabout space. Outlets and switches are set at levels reachable from a wheelchair. Sinks are roll-under and showers allow roll-in use. Carpeted wainscoting to match flooring prevents wheel damage to the walls. (Ibid:1988, p.16-17)

Security means more than just a locked lobby. Visibility, familiarity, light, clarity of design, potential escape and/or access to help were felt to project a sense of safety. (Modlich,R.:1988) Porches large enough for rockers and porch swings facing the streets will encourage resident use and overall neighbourhood surveillance, something which Jane Jacobs advocates in her book, The Death and Life of Great American Cities. The large windows from the kitchen and dining area afford excellent visibility from one end of the site to the other. A landscaped inner courtyard includes playgrounds, sitting areas, and raised garden beds designed to encourage active use. Parking is split into two lots to allow the shortest distance from car to home. The walks, parking areas, and hallways are well lit with energy efficient photo-cell

fixtures. Security design makes this project one of the very few affordable housing developments safe for adults, in particular women, and children alike.

Oscar Newman, in his book Creating Defensible Space, says "defensible space is a term used to describe a residential environment whose physical characteristics, building layout and site plan function to allow inhabitants themselves to become the key agents in ensuring their own security. However, a housing development is defensible only when residents choose to adopt this intended role, a choice that is facilitated by the development's design. Defensible space therefore is a sociophysical phenomenon." (Newman,O.:1975, p.4) As a result of design, small defined territorial areas are controlled by residents and constantly monitored as they are extensively used.

Utopia on Trial: Vision and Reality in Planned Housing is a book based on a housing survey that was done in London, England (4,099 apartment blocks and 4,172 houses) on design correlation with social breakdown. "Social breakdown, like charity, begins at home. Psychologists have long stressed the importance of the home, as a family, during the child's formative years, and we now stress its importance as a place." (Coleman,A.:1985, p.170) So if charity begins at home, and since importance of place is now being emphasized, then design assumes a significant role in contributing positively to social cohesiveness. "Shared nests, however lovingly designed by experts, can interfere with the quality of parenting and colour the attitudes of the generations reared in them." (Ibid:1985, p.170) Unfortunately it is the social

breakdown of an area of low cost housing which forms the visible ammunition for N.I.M.B.Y. patriots to use. The argument then becomes defensive, as there is fear of social breakdown, manifesting in the already established residential area.

To date the Madison, Wisconsin Co-op has been successful through design in avoiding the repercussions of social breakdown. The mix of unit sizes, the affordability ranges, and location are attractive for people with children. All the units face the interior courtyard allowing grandparents or parents visual access from the kitchen, dining or living room while doing household tasks. Children require open play space that can be viewed from their homes and allows for the freedom of play. Some of the older inner city apartment blocks are highrises without viewable areas for children to play, a particularly poor design of the 1950s and 1960s. (Ibid;1988, p.17) Again, as in the Madison Co-op, design is inviting to families with children and promotes a comfortable lifestyle for those disadvantaged by socio-economic circumstance.

The units are clustered four to a building with a first floor commons that can be used for interior child play or socializing. As already suggested the defeat of stereotyping, prejudice and hostility will ultimately be accomplished by the socio-dynamic interaction among people of the same community. It is therefore crucial in design to create areas of commonality, such as laundry facilities and recreation rooms; and in the greater context of neighbourhoods, parks and playgrounds. Kitchens and dining

areas are connected to allow parent/child interaction which encourages homelife stability. The importance of design in a successful low cost housing project cannot be understated and for the residents of "The Reservoir" in Madison, Wisconsin, it is the key to a 'life worth living.' (Hobart,S.:1988, p.17)

Another example of successful design implementation is from the City of Ottawa. The Percy Street School Project, winner of a Canadian Housing Design Council award, is an outstanding example of the competence and sophistication displayed by the CCOC Group (Centretown Citizens Ottawa Corporation) in developing non-profit housing. The project was completed in 1980 at a cost of \$1,820,000 and sits on a 0.4 ha site that was once the school grounds. Stacked rowhouses, that merge well with surrounding houses, cluster around the foundation of the old school building which was destroyed by fire in 1979. The units are built on two levels and all have doors on the ground floor. The basement of the original building has been converted into an underground parking lot and the floor above serves as an inner court and recreational area that includes a basketball net, children's play structure, flower beds and a barbecue pit. (Allen,C.:1982, p.31)

The interior of a typical unit feels surprisingly large, in view of the fact that the total distance across is less than four metres. A generous living room window facing south, the absence of any partition walls and the clever use of every area undoubtedly contribute to the illusion of spaciousness. The living area is on two levels. The first

floor of the upper rowhouses is approached from a ground floor entrance by a narrow staircase. Several modest sized bedrooms and a bathroom are located on the floor above. (Ibid:1982, p.35-36)

The Percy Street Project is another example of non-profit housing development that proved successful without being obtrusive to the existing neighbourhood, and an affordable alternative to families of low income.

HIGH RISE DESIGN

An article written by J.S.Fuerst, "High-Rise Living: What Tenants Say", attributes some successes to the high rise as a viable alternative for housing low income families. Although the article mentioned that advocates of low rise development such as Oscar Newman, Jane Jacobs, Lewis Mumford and Wolf von Eckhardt are reputable, he disagrees with their positions, based on opinions of high rise dwellers. Fuerst defends his contentions by using the successful Uptown, Chicago, 820 Belle Plaines high rise development as an example.

The Belle Plaines community is one of 'neighbourhood entry' for immigrants and a home for refugees from poverty-stricken areas. It is largely composed of halfway houses for alcoholics, former mental patients, ex-convicts, and many unemployables. "It also contains a good many middle-income families and is adjacent to the higher

rent neighbourhoods of Lakeview, Lincoln Park, and Edgebrook... Although there is some social disorganization and a crime problem, Uptown's diversity of race, nationality and income keeps it from being a racial or economic ghetto."

(Fuerst,J.:1985, p.89)

The key point here is that the diversity of people, incomes, race and culture can be compatible and successful as a community, an argument already used in this thesis. One hundred of the two hundred tenants of 820 Bell Plaines were interviewed. The interviews indicated that tenants felt no discomfort with the racial mix, though most believed that some limits would be necessary.³⁵

Professor Fuerst has written that because of Bell Plaines' consistent low vacancy rate, resident satisfaction is therefore obvious. What has not been addressed is the fact that housing for low income families is always scarce in both American and Canadian cities, therefore moving to a suitable accommodation other than a high rise is, in some cases, not an available option. As Fuerst says, "much tenant satisfaction was attributable to the low rents relative to the unsubsidized housing market." (Ibid:1985) In fact, one-third gave "cheap rent" as their prime motivation in moving to the building and not the desirability of high rise living. (Ibid:1985)

Fuerst addresses the issue of density in high rise development with the statement,

³⁵. Fifty percent of the tenants are Black, 25 percent Asian and 25 percent White including Spanish American. (Fuerst,J.:1985)

"there is nothing in the height of a building to stop a family from functioning well if the basics are there. Certainly to live in a well-run high-rise is preferable to living in a poorly kept slum walkup." (Ibid:1985, p.90)

Professor Fuerst presumes that families in need of low income housing 'function well' and have the capacity to control the number of children within the family.³⁶ In fact low income families suffer with dysfunctional behaviour that far exceeds the limits of assistance that adequate shelter can bring. (McClain,J.:1984, Coleman,A.:1985, Patterson,J.:1988)

High rise development for low income persons should not be accepted as a preferable option, for it exists only to meet the scarcity demand. There is only the pseudo satisfaction that enables persons of low income to defend their place of high rise dwelling as acceptable, given their lack of opportunities to choose. One of the reasons for this is that poverty has no political voice in a middle-class society, and if they do not have a voice in this forum, it would be difficult to expect them to have a voice in the planning forum.

Fuerst concludes, "whether the tenants who spoke highly of their situation were all telling the truth may be open to question." It should be noted at this point that people

³⁶. Professor Fuerst acknowledges that where the number of children is controlled and the economic levels of families are reasonably mixed, there has been no evidence that high-rise living is harmful to children. (Fuerst,J.:1985, p.90)

are wary of disparaging their own homes. "However, low turnover and low vacancy rate are undeniable evidence of the degree of tenants' satisfaction." (Ibid:1985, p.90)

CHANGING DEMAND AND DESIGN

The dream to own a single family home is still very real, even in the excessively priced housing market of 1990.³⁷ Persons of middle to high income levels are demanding larger homes even on relatively small building lots. These large homes were a reflection of consumer demand in the 1980s, and with the changing family size demographics in the 1990s many of the 'monster homes' are noticeably under utilized.³⁸

A common problem for the United States and Canada is the decline in household size. In a housing intensification report done for Metropolitan Toronto in 1987, the household size was predicted to continue to decline from 2.62 persons per household in 1985 to 2.10 persons in 2011. (Metropolitan Toronto Planning Department:1987) Although family size was (and is still) decreasing, the demand for new accommodation was (and is still) increasing, because of an increase in household formation. A change in household size and an increase in household formation create

³⁷. The average resale price for a home in the Greater Metropolitan Toronto area increased from \$109,094 to \$237,698 between November 1985 and November 1990. (Potter,W.:January, 1991)

³⁸. Monster home is a colloquial term used in describing the enormous homes (4 bedrooms or more) being built in large numbers on relatively small lots throughout the country.

a demand for units suitable for smaller-sized households. (Ibid:1987, p.10)

The obvious housing alternative that can accommodate a clientele of low income is the provision for conversion in the already established large family homes.

"Conversion refers to the process of increasing the number of households that can be accommodated in a grade-related dwelling with or without physical alterations or additions. This can be accomplished through the conversion of a dwelling unit to contain additional households in rooms, flats or self-contained units or through the construction of an addition to a grade-related dwelling." (Metropolitan Toronto Planning Department:1987, p.4)

Deborah A. Howe introduces the "flexible house" with her article promoting intensification in the American Planners Association Journal, Winter 1990. "One way of easing the shortage of affordable housing is to design new and rehabilitated single family residences so that accessory apartments are easily and cost effectively created or removed. This mode of design will facilitate the adaptation of the house to changing household needs and in so doing will broaden access to home ownership." (Howe,D.:1990, p.69)

The flexible house then is the construction of a residence that will accommodate a couple, a couple with children and in the latter years an elderly couple. For example, a newly formed household could occupy only the grade level of a house and another household could reside upstairs. If necessary the entire house could be used for a

family (couple with children) until the children leave home and the house could once again accommodate two smaller households. (Ibid:1990) "A flexible house designed in this way affords its owners adaptability to changing circumstances. A young couple can use rental income to offset mortgage payments. As their income and family grow, they can eliminate the apartment and use all available space. When the children leave, the apartment can be reestablished to supplement retirement income." (Ibid:1990)

In particular, Toronto has an overabundance of large under utilized homes that would be ideal in accommodating at least two family units at much lower costs than housing one family in a single family dwelling. "Provision of additional units in existing housing would have the advantage of increasing the rental stock at relatively little public cost and would also assist in reducing the cost of home ownership." (Metropolitan Toronto Planning Department:1987, p.110)

A major obstacle in the flexible house concept is the current zoning and land use regulations. It is in the interest of progress that new consideration should be given to the static practise of zoning. "Cities and counties have used residential zoning to limit the incursion of obnoxious non-residential uses into residential areas, to limit density of population and hence service demands, and to protect the social and economic status of neighbourhoods. While there is little that can be done to quell the racial and economic prejudices of people, at least outside the courts, planners can

make zoning much more sensitive and appropriate to changing lifestyles."

(Howe,D.:1986)

Municipalities should therefore review and revise their zoning by-laws to establish new guidelines to permit conversion. An overhaul of the traditional zoning practises will enable the various communities to accommodate conversion with very little impact on the neighbourhoods. (Metropolitan Toronto Planning Department:1987)

There is also the very real threat of established attitudes and norms. As already mentioned the dream of single family home ownership is the goal for many families. (Ibid:1987) That dream was conceptualized in post World War II when housing was affordable. The present reality demands the dream give way to the fact that the traditional family structure and traditional notions of housing are no longer the mainstream in society. "The challenge therefore is to provide housing, not for one mainstream need, but for so many different needs that there is virtually no dominant housing solution." (Howe,D.:1990, p.70)

5.3 PARTICIPATION

The 'not in my backyard' syndrome (N.I.M.B.Y.) can prevent construction of homeless shelters, stall development of needed multi-family housing, and otherwise

prevent communities from providing their fair share of low cost housing needs.

Local governments, working with citizen committees, can prepare presentations for the community to fight negative perceptions about affordable housing. Workshops and seminars, beyond the required City Council meetings, with slide shows of attractive, effective affordable housing projects and testimony from residents in the neighbourhoods, should help sway public opinion to favour similar projects in other neighbourhoods.

Neighbourhood planning is one way to respond to N.I.M.B.Y. by giving local residents more control over their neighbourhood, while instilling community responsibility for affordable housing. Local residents should be more willing to accept some affordable housing or social service facilities if it is within a context of overall planning for their neighbourhood, and when city-wide and regional housing objectives have been made clear. This gives them assurances that only a certain amount of housing will be situated nearby and it allows them to help select which types of housing and designs are compatible with their neighbourhood.

PUBLIC PARTICIPATION

Public participation and community involvement start in the same backyards that spawn the detrimental N.I.M.B.Y. syndrome. One of the already mentioned

preventatives is to encourage active community involvement and communicate information about the intended developments that will have a direct effect on a neighbourhood. When people are consulted about planning considerations for their neighbourhood, they are more likely to provide positive input on the decisions affecting their community.

Development issues require community participation to identify local needs and suggest a design complementary to the existing neighbourhood. "Community members are the 'experts' on living in their community; and the absence of their participation in every aspect of the process produces apathy, lack of support for solutions, and the N.I.M.B.Y. syndrome -- not to mention cynicism and some erosion of the idea of democracy." (Berlin,S.:1989, p.13)

An example of community involvement took place in 1981-82 in the neighbourhood of North Logan, Winnipeg. A zoning by-law of 1950 had re-zoned the area from residential to light industrial. Since it was in the interest of the city to have light industry in the area, services in the neighbourhood were left to deteriorate over a period of many years, thereby setting up the area for eventual expropriation. "The rezoning meant that residents were disqualified from home improvement grants and could not obtain building permits to improve or add to their homes. Municipal services were not maintained to the level normally found in residential areas but instead were also deteriorating. In effect, the 1950 rezoning was a sentence of death

for the neighbourhood. City officials, however, had under-estimated the sense of community in the area." (Elias,B.and Slimmon,T.:1986, p.20)

It was estimated that the cost to replace and/or renovate the substandard housing in the area with rehabilitated or new housing would cost upwards of \$100,000 dollars per unit.³⁹ Planning rationale that seeks to find a cost/benefit solution would have the entire neighbourhood relocated and create the light industrial park as prescribed in the zoning by-law. The solution seemed viable to the City of Winnipeg. Family stability, sense of community and neighbourhood pride were concepts ignored by the cost/benefit analysis. Monetary compensation for the destruction of the social fabric that makes a neighbourhood is left unconsidered for it cannot be calculated.

Activist and community resident Helen Schultes led the united residents with the support of the then provincial New Democratic Party. "When the expropriation of their community became public in 1981, residents began to hold meetings to come up with the strategies to deal with it." (Ibid:1986, p.21) United as a community, North Logan took on City Hall. "We found out that government can step in and do anything with you as long as they think that you are not capable of standing up and fighting them," Helen notes. (Ibid:1986)

"Many dedicated volunteers, the consultants, and residents worked feverishly over the

³⁹. Personal communications with the Core Area Initiative representative, Kathy Auld, 1987-88.

two month period to prepare the Plan.⁴⁰ Four townhall meetings took place with 250 people present at each while there were scores of meetings between consultants and the Logan Community Committee. Local residents and businesses volunteered hot meals, use of cars and use of homes for meetings." (Ibid:1986, p.22)

The plan called for the preservation of the residential neighbourhood with mixed use zoning to accommodate some new light industrial development. With renovation and infill the neighbourhood exists and flourishes, much to the contentment of area residents who had actively participated in the planning and redevelopment process. Public interest could have been ignored, but with persistent resident participation a positive future was secured for the once doomed community.

Public participation by concerned residents who consciously plan and prepare for community change is one of the guarantees that a neighbourhood will remain vital and cohesive. When people are treated with respect for their individual contributions in community building the results are positive. "If humaneness is established as the central criterion, then every problem can be solved accordingly." (Crane,J.:1973, p.147) The community's interest, or perhaps what the Logan area residents considered 'a life worth living', was initially irrelevant, but eventually was recognised as a viable alternative to the destruction of yet another urban neighbourhood.

⁴⁰. The Logan Community Committee set out to develop their own community based re-development plan. Their strategy was to offer a positive alternative to the urban renewal plans the city had proposed. (Elias,B. and Slimmon,T.:1986)

The negative activism that creates N.I.M.B.Y. can be turned into a positive force when a united community participates in the planning process for community change. Just as the Logan area residents initially resisted a change in their neighbourhood, their opposition changed when they recognised the benefits that would accrue to their community by accommodating both residential and light industrial development.

Another example of active participation is the CCOC (Centretown Citizens Ottawa Corporation), that builds non-profit housing for the City of Ottawa. The Corporation contributes much of its success to well planned, designed and integrated projects, about which a neighbourhood had been previously informed. This has invariably been the case with the CCOC. The CCOC's community and family focus partially account for the lack of resistance. An effective public relations strategy ensures that communication lines between the neighbourhood and the corporation are maintained. Before any work is done, the CCOC invites the local residents to attend information sessions, for the benefit of both corporation and neighbourhood. (Allen,C.:1982)

In an article done for Canadian Housing called "Community Relations," it is suggested that the developer of non-profit housing should know the neighbourhood (i.e., demographic profile), prepare a community profile for distribution, elicit the help of community leaders and arrange to have as many public meetings as necessary. (White,D. et al:1988, p.20-22) A comprehensive plan for communication with the neighbourhood is the first step in the success of non-profit developments.

5.4 SUMMARY

There is hope for the future of providing low cost housing for the poor. Viable alternatives in financing, managing and designing will create non-profit housing that is both acceptable to poor people and the residents of the surrounding neighbourhood. Low cost housing will become part of the urban landscape, if only as a result of the increasing demand.

The active participation for the common 'good' within neighbourhood groups will keep the local residents informed, interested and united. 'A life worth living' is an important value for everyone and a society that is integrated with all persons of various socio-economic status will be an important step in the right direction towards accomplishment of that value. By allowing persons control over their choice of shelter and resident location, planning for low cost housing becomes humanised.

Chapter 6 provides a brief synopsis of the information presented in this thesis and recommendations for housing policy in the 1990s.

CHAPTER 6 CONCLUSIONS AND RECOMMENDATIONS

6.1 SYNOPSIS

The conclusions drawn from the foregoing discussions are brief, as they are generally inherent throughout. It has been a theme of this thesis to emphasise that supplying adequate housing for persons of low income will not be a panacea solution, but certainly a start in defeating the N.I.M.B.Y. syndrome. The syndrome has grown in size and reputation, for the most part through media hype. What is also apparent is the growing population of unfortunate poverty-stricken families desperately in need of affordable housing. These persons usually cope with an array of social ills, only one of which is their difficulty in finding adequate shelter.

The intent of this thesis was to address the provision of low cost housing from the viewpoint of accessibility - that is, accessibility hindered because of local opposition. Established neighbourhoods will be quick to use newcomers as scapegoats and oppose their 'intrusion'. As a result, this facet of poverty and the inevitable alienation from established neighbourhoods continues.

Society must understand that N.I.M.B.Y. is a systemic problem starting first with individuals, who have a discriminatory mindset and subsequently demonstrated by the

overt planning process directed by political will. Change will be possible if the problem is understood as such (systemic) and individuals become tolerant and accepting of one another's diversity of race, culture, lifestyle and economic circumstance. Poverty is not a choice, but the unfortunate circumstance of many Canadians. The integration of all individuals with varying socio-economic status will defuse the negative attitudes and behaviours that give rise to the N.I.M.B.Y. syndrome, and there will be hope for a better future.

Responsible planning and in particular planners themselves must accommodate the changing demographics and plan for integrated communities. Planning for the sake of accommodating a small minority of people who have the resources to pay for 'a life worth living' will create segregation, discrimination, hostility and a legacy of environmental misuse. The time is now for planners to reassess their planning priorities and values. The first step is to understand their opinions are 'value-laden' and in the interest of a better society, a redefined sense of professional ethics should become part of the planning education and practise. Compromise and tolerance will lead to the 'best' possible planning solution, considerate of as many of the participants as possible.

The public housing of the past and the non-profit version of today will be commonplace forms of housing in the 1990s. With the increase of financial disparity among individuals and the growing cost of scarce resources, an impoverished lifestyle

will be forced upon many more Canadians. Alternatives in design, financing and maintenance must be considered for the future of non-profit housing; if not, the N.I.M.B.Y. syndrome will never be defeated. Attractive non-profit developments, designed to complement the existing neighbourhood are less likely to be opposed or stigmatized by persons of a higher economic status that are able to afford market value housing.

6.2 RECOMMENDATIONS

RECOMMENDATION #1

It is recommended that housing policy for the 1990s reflect a concerted effort to have inclusive zoning which integrates all forms of housing, with varying densities, to accommodate all people.

RECOMMENDATION #2

It is recommended that low cost housing be built where vital social services, often necessary for persons suffering with poverty, are readily accessible.

RECOMMENDATION #3

It is recommended that the housing policy for the 1990s focus on the de-ghettoization of low income families.

RECOMMENDATION #4

It is recommended that all non-profit projects communicate the proposed plan with detail and information to the existing neighbourhood.

RECOMMENDATION #5

It is recommended that planning for residential areas recognise changing demographics in persons and their relationships, as well as the changing trends in demand for housing.

RECOMMENDATION #6

It is recommended that planners become more cognisant of their roles with respect to those of other planners and/or housing administrators in the delivery of low cost housing.

RECOMMENDATION #7

Government agencies, such as Municipal Non-Profit Associations, Canada Mortgage and Housing Corporation and Regional Housing Authorities, should continue the beneficial work in helping people find and afford homes.

RECOMMENDATION #8

It is recommended that private investment in the provision of low cost housing be encouraged and be in the forefront of housing policy for the nineties.

RECOMMENDATION #9

Planning officials should continue their efforts to improve the efficiency and effectiveness of the planning process in the development of low cost housing.

RECOMMENDATION # 10

It is recommended that planning become a legally accredited profession to ensure professional accountability.

APPENDICES

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APPENDIX 1

HELL IN A VERY TALL PLACE by Camilo Jose Vergara

It was my need for High Places from which to photograph the landscape of the ghetto that led me to approach the New York City Housing Authority (NYCHA) for permission to visit its projects. The roofs of the buildings offered excellent area views. The management was concerned enough about my safety to send an employee with me as I made my rounds; my guides were familiar with the buildings and could answer questions as we made our way to the roof. I had put my camera inside a shopping bag, as I had been told to do. Under this arrangement I was not afraid to walk past the dealers and the addicts.

A typical visit began in the waiting room of the management office, which might be presided over by the image of a skull on a yellow background bearing the words CRACK KILLS. Other signs warned against the sale of narcotics in public housing buildings and also about accidents occurring in elevators, offered aid to victims of spouse abuse, and informed residents of cultural and social activities. In this neat room, a place of official normalcy, tenants make their rent payments, request repairs, and lodge complaints. But not even here can they escape graphic reminders of the plague in their midst, the drug epidemic shaping daily life.

Sometimes to get to the management office I had to make a long detour around the perimeter of the complex; I had been warned to stay clear of the center. In the South Bronx an administrator of the Andrew Jackson Houses told a caretaker who was to walk with me through the grounds, "Don't let him go through the projects with this (camera bag) or they'll kill him!" In Brownsville, the poorest section of Brooklyn, the supervisor of grounds loudly yelled "MOVE" as I lingered to take notes in front of the northern most tower, one of three twenty -two story buildings of the Langson Hughes Houses. He later explained that two of his workers had been hit by bottles hurled from the upper floors of the buildings, and had required hospitalization. My visits took place between 10:00 a.m. and 3:00 p.m., hours when drug dealing is at a low point.

(The Atlantic, September 1989, Vol.264 No.3 p.72-73)

APPENDIX 2

CHILDREN GO HUNGRY WHEN WELFARE RUNS OUT by Peter Kuitenbrouwer

Recently, the Ottawa based Canadian Institute of Child Health released results of three years of sifting through available Statistics Canada Data.

Across Canada, children under 20 have a 56% higher death rate in the lowest 20% income range than in the highest 20% income bracket.

"What we show is that poor kids die," said researcher Louise Hanvey. "And the answer isn't within the health-care system - it's employment that earns money for the families."

Dr. Barry Pless, institute chairman and pediatrician at the Montreal Children's Hospital said the situation is not isolated, but rather one which affects all Canadians.

Canadians don't care about their kids as much as they should, he said. "It's probable that this phenomenon (hungry kids that can't study) is happening 1,000 times a day across Canada.

"I'm not the least bit surprised. It's consistent with a whole number of other health problems associated with poverty and children."

(The Expositor, March 24, 1990)

APPENDIX 3

SINGLE MOM FIGHTS PREJUDICE, author unknown

I would like to address the issue of socio-economic prejudice. Had I remained in my marriage, I would not be experiencing prejudice now. People would be saying, "why does she stay with him? She must be a masochist."

Now they look down their noses and say, "she is an irresponsible welfare bum." They should be commenting on the strength of character it took to leave and go on with my life.

Had I stayed in my marriage I would not be having difficulties finding a decent home for my family.

As a two-parent family, we would have had little difficulty finding a home when my husband showed up in his three piece suit and told the landlord he earned \$30,000 per year.

Never mind the fact that there was no food on the table. Never mind that the rent was late on a regular basis unless I was working.

Now my children are healthy, well fed, clothed and the rent is always on time on less than half of that. However, through your prejudice eyes, you see a lazy, shiftless, uneducated welfare bum raising another generation of welfare bums.

Never mind the fact that I was a responsible, taxpaying, working citizen for 12 years before I decided to raise a family.

Just keep your preconceived misconceptions and bury your head in the sand.

When I apply for a home, my application is not considered. I have had one landlord hang up the phone.

I'm on Brant Housing's waiting list but my turn remains ever distant.

I went through co-op screening, was accepted and after waiting two months was informed that again I'm on a waiting list.

Through private contacts I thought my problem was solved only to have economic prejudice thrown in my face once more.

Appendix 3 continued...

To these landlords I say: "your loss is someone else's gain."

"Remember me the next time you are waiting for a late rental payment or the next time a family moves out in the middle of the night leaving your home destroyed."

"Remember me the next time you spend hours cleaning someone else's mess because your tenants had no respect for your property."

People like myself should be judged on merit, not your erroneous preconceptions of us.

Mrs. B. Michener, Brantford Ontario

(The Brantford Expositor, May18,1990)

APPENDIX 4

"END HOUSING CRISIS BY ENDING POVERTY, CCSD TELLS TASK FORCE"

"The main cause of the housing crisis in Canada is poverty. Poor Canadians are forced to choose between paying the rent and feeding their family. The first line of attack on the housing problem is assuring a decent income for all Canadians. The second is a much stronger government commitment to increasing the supply of low cost housing."

That was the message delivered in Ottawa last October to the Liberal Party Task Force on Housing by Terrence Hunsley, executive director of the Canadian Council on Social Development (CCSD).

Citing statistics from CCSD's recent study of poverty, Hunsley noted that an estimated 895,000 families and another 1.14 million unattached individuals live in poverty. Included in these figures are all social assistance recipients because, in all jurisdictions in Canada, social assistance payments for basic (food, shelter, utilities and clothing) are below the poverty line. As well, a one-quarter of all poor households are headed by a person employed full-time. These "working poor" are the people most likely to have problems getting and keeping decent housing. CCSD's estimates show that the number of poor households is more than half a million larger now than it was in 1973.

CCSD recommended to the task force that the underlying problem of poverty be addressed through income supplementation measures:

- * expanding existing social programs and creating new programs to supplement earnings and thus to help the working poor improve their own housing conditions; and
- * raising needs-tested benefits for social assistance recipients (under the Canada Assistance Plan) so that they can afford the basic necessities of life, including shelter and food.

Hunsley stressed that these measures alone will not solve the problems caused by a rapidly shrinking supply of low-cost housing. He concluded by telling the task force that all levels of governments need to take a more aggressive approach to developing low-cost housing alternatives.

"In part," he said, "the success of any government's efforts in this direction will depend on developing the capacity of communities to assess their own needs and to work together. In this way, communities can ensure that public resources and private sector investment are used to the best advantage."

(Canadian Housing, Winter 1989, Vol.6 No.4)

APPENDIX 5

PROCESSING AFFORDABLE HOUSING AMENDMENTS-BACK TO BASICS, by Michael S. Goldberg M.C.I.P.

Processing municipal Official Plan amendments and zoning By-Law amendments can prove to be a complex and protracted exercise, even for uncontroversial projects. The introduction of a residential affordability component, particularly for infill amendments, has in some instances, sent the municipal approvals process into a tailspin. What has gone wrong and what measures can be pursued to remedy these circumstances? The observations and suggestions in this article were prompted by one particularly bitter divisive amendment in a suburban municipality north of Toronto.

Opposing Perspectives

Affordable housing means different things to different people. To its supporters, it is accommodation tailored to the needs and pocketbooks of those than fortunate enough to acquire or rent the more expensive, readily available accommodation. Moreover, many professionals in the planning, housing and development fields, it represents an opportunity to provide a mix of housing in areas where the production of housing is inadequate for the 60 percent of poorest households.

To its opponents, affordable housing represents inferior housing that will lower an area's quality of life by lowering property values and increasing traffic, introduce more intense density of development (incompatible with existing developments), overcrowd schools, increase crime rate and sometimes bring in an undesirable (or unwanted) rental tenure development where one previously did not exist.

As in many other types of municipal amendments, the issues become much more complex and politically volatile where projects are infill, intensification initiatives located in established built up areas. Conversely, the newly developing Secondary Plans represent an easier political solution for affordable housing since the planning in these circumstances is for the future (visible and silent) residents as opposed to being next to existing (visible and outspoken) ones.

As practicing urban planners, we are confident that the infill solution will continue, is needed and represents good planning. Besides providing housing units in clear demand, the infill area are typically central urban area containing existing infrastructure that are key ingredients to the proper planning of affordable housing. These include existing public transit networks, schools, employment centres, shopping and other social service facilities including medical offices and clinics.

Basic remedies

Active partnership is necessary to educate and counter the opponents of affordable housing. Far too often, ratepayer, politician and even staff responses to projects are passionate and judgemental before they are even informed of key facts.

Frequently, these groups are knowingly familiar with co-op housing or confuse it with the worst failures in Regent Park or Jane/Finch. They also have their notions regarding such planning principles as land use compatibility, traffic, open space standards, urban design and safety standards.

Therefore, as an initiator of a project and the one seeking a change in land and the one seeking a change in land use, density and possibly other development standards (e.g. parking), it is incumbent upon the developer to be committed to a well devised program of information dissemination and consultation with the planners, agencies/departments, politicians and particularly, the residents. Tours of comparable projects informal meetings, disclosure of thoroughly researched and technically sound support documents and plans should all be undertaken at as preliminary a stage as possible. This way, if there is going to be a disagreement in the final analysis, it will, I hope, be based on misinformation, inaccuracies and conjecture.

The municipality, on the other hand, has a responsibility to give an affordable housing amendment fair and balanced consideration. To this end, if information is missing, incomplete or unclear, a specific request should be made before passing judgement on it. All too often, some issues can be easily resolved but the applicant is not given the opportunity because a judgement is made without complete information.

While the above may sound simplistic and elementary, the amendment that prompted this article was illustrative of how the process can degenerate to a bitter, divisive and staggeringly expensive (in financial and housing terms) encounter.

Finally, the province must adjust its funding deadlines realistically so that applicants are not pressed into early referrals to the Ontario Municipal Board ("use it or lose it"). This factor particularly undermines a consultative, regular, approvals process and invites an adversarial environment.

Developers should not be given the message by municipalities that a prompt appeal to the Ontario Municipal Board is the only available avenue to a reasonably timely development approval. On the other hand, municipalities should be approached in a way that instills the confidence that the developer will work with them and respond to their requirements and concerns.

Therefore, a greater, level of trust among all parties and confidence in the planning process will be restored. (Michael S. Goldberg, M.C.I.P. Manager in the Planning and Development Consulting Group of Price Waterhouse's Real Estate Division).

(Ontario Planning Journal, Vol.5, No.4, September/October, 1990)

APPENDIX 6

SOIL TAINTED AT ATARATIRI, REPORT SAYS by Larry Till

More than half of the top layer of soil in an area destined for a major Toronto housing development exceeds provincial contamination guidelines, a report indicates.

The report, presented at a public meeting last night, suggests that the contamination is not uniform, but it also indicates that it is high enough in certain areas to warrant concern.

The proposed housing development, called Ataratiri, is planned on reclaimed industrial land in the city's southeast corner. The plans call for a mix of accommodations for up to 12,000 people.

The contaminated soil is in the first few metres directly below the surface, the meeting was told. The contamination includes poly-chlorinated biphenyls, polyaromatic hydrocarbons and other chemicals and minerals.

Ataratiri project manager Ross Petty said he and his colleagues are still assessing how best to tackle the problem. "The best method of treatment is one of the things we are investigating right now," he said.

Among the options are chemical treatment, incineration and disposal of the most toxic soil in a dump that specializes in handling hazardous waste.

The highest concentrations of poisons in the Ataratiri site is in the western section, the study's authors said, especially near a spot formerly occupied by a Consumers Gas plant.

The proposed housing development extends roughly along the lakeshore from Mill Street to Parliament Street, and north to the Eastern Avenue extension. A report released in July indicated that noise and vibration levels-- mostly from passing vehicles --could also exceed provincial guidelines.

(Globe and Mail, September, 19, 1990)

APPENDIX 7

PLANNED TOWNHOUSE PROJECT LOCATION ANGERS RESIDENTS

by Sam Colalacovo

A proposed 130 unit townhouse development in the north end of Brantford has angered area residents.

They told city council's planning committee Monday night that the development planned for Brantwood Park and Powerline roads will add to the area's traffic problems, put further strain on schools and generally lower their standard of life.

"I moved to Brantford thinking it would be a nice country setting," said Jim Sanderson, a former Toronto resident who settled on Viscount Rd. three months ago. "If I wanted townhouses in my backyard I would have stayed in Toronto. If Brantford lets me down on this one I am going to be upset."

At issue is a plan by Burlington developer Danny Gasbarrini to build 130 two-storey townhouses on a vacant nine-acre site between Viscount and Poweline, west of Brantwood Park. To do that he has applied to redesignate the land's zoning to permit medium-density housing instead of single-family residences.

Councillors decided to defer consideration of the plan to give residents a chance to meet with Mr. Gasbarrini to work out a compromise. A meeting is expected within the next few weeks.

"NEGATIVE REACTION"

"I'd like to sit down with all the people and try to meet every reasonable request that is possible," Mr. Gasbarrini said. But he is concerned with the general negative reaction displayed by people toward townhouses.

"I don't think that is fair. People say, 'put the highrises by the railroad tracks and the townhouses by the dump. I'm in a single-family house and I don't want anybody near me."

Mr. Sanderson said he bought his house at 112 Viscount with the understanding that other houses would back on to his property. It would be unfair to change it now.

He said he would like to see houses constructed at least behind Viscount. That would leave the area further north for townhouses.

"We thought it would be single-family, otherwise we wouldn't have purchased where we did," said Rob Davis of 102 Viscount.

Mr. Gasbarrini said he was surprised residents were not told about his plans since they have been on the drawing boards for at least two years.

Appendix 7 continued...

The switch to townhouses from single-family will make the best use of the land, he said.

Planning director Peter Atcheson said his department received a preliminary inquiry about the townhouse proposal nine months ago. A formal rezoning and official plan amendment application was received in January.

(The Brantford Expositor, March 6, 1990)

APPENDIX 8

HELPING PEOPLE AFFORD HOMES by Warren Potter

COST CONTROL

There's a cost control in place with the acronym MUP (maximum unit price) he said (John Jarvis, Manager of the Toronto CMHC).

This is a technique used by CMHC and individual provinces in deciding what level of price would be modest in a community but accepting that each community has different sorts of desires, different sorts of norms, he said. As MUP's increase, the subsidies increase. In communities north of Highway 401 for example, the MUP is \$175,000 per unit, which means that CMHC would insure a lender up to that amount. Cash used for social housing comes from private sources and in case of default, CMHC would reimburse the lender that amount so he is not out of pocket.

After approving the loan, CMHC writes off the amount to 2%, he said. In other words, if interest on the loan is 12%, CMHC would make up the difference of 10%.

People living in non-profit housing projects would pay rents up to 25% of their income. In social housing, the corporation has a RRAP (Residential Rehabilitation Assistance Program) for assisting rental properties. People who have defects in houses, or landlords who have defects in apartment buildings, can apply to CMHC for help and will give a forgivable loan. It depends on income and whether the work qualifies.

There are different qualifying incomes in different areas, Jarvis said. If people's incomes are below a set figure and if they live in the house for four years with their income below this figure, they need not repay. As their income rises, they pay back the loan.

"To apartment owners, we will make RRAP assistance as long as they agree to maintain the rent levels below market levels. There is a formula for figuring that out, too," he said.

Loan assistance is given if the landlord provides rents below the market price for up to 20 years, only passing through certain increases. But, he admits, this is not a big program because the province has a similar program both for home-owners and renters.

A second social program is a rent subsidy program. CMHC and the provincial government provide assistance so tenants don't pay more than 25% of their income.

If a landlord rents apartments for \$750 a month, for example, CMHC and the

Appendix 8 continued...

province would take 50 of them and put in their tenants but the government agencies would subsidize that rent down to 25% of the tenants' incomes.

The goal is to support and maintain a healthy stable mortgage financing environment in which the housing market can effectively work in ownership and rental.

(The Toronto Star, December 15,1990)

APPENDIX 9

TENANTS FORM GROUP TO FIGHT RENT HIKES by Donovan Vincent

Tenants in five 200-unit Scarborough apartment blocks are forming a united front to combat proposed rent increases as high as 24%.

About 400 tenants who live in 10, 20, 30, 40 and 50 Carabob Court, in the Birchmount Rd. and Sheppard Ave. area, met last week to form a single umbrella committee that would speak for them during rent review hearings. The umbrella committee, already named the Carabob Court Tenants' Association would consist of five sub-committees, each representing one-fifth of the estimated 3,000 tenants living in the five blocks. Membership on the committees, and other considerations such as legal representation, are still being ironed out.

24% increase

The association would mobilize as soon as one of the three landlords who own the properties applied for an increase above the provincial guideline.

One company owns blocks 10,40 and 50, while the other two are each run by separate companies. The tenants decided to get together after some learned they could face increases as high as 24% effective Jan.1/91.

"It's outrageous. This increase is way above what they should get," say Beryl Ward, who lives with her husband in one of the units in 40 Carabob. She and her husband pay \$740 a month in rent for the two-bedroom apartment they have shared for three years. If the 24% increase is approved, her rent would go to \$917.60. Their last rent increase, which came this past Sept.1/90, was 4.6 per cent.

Fixed incomes

Ward said the building, built in 1973 and purchased by Park Property Management Inc. in 1978, has deteriorated over its seventeen year history, but the money hasn't been spent during that time to do the necessary repairs. Now all at once tenants, many of whom are elderly and on fixed incomes, face a whopping increase, she says. "With job layoffs and inflation where it is, where are we going to find that kind of money?" asked Ward, who was laid off from her job earlier this month.

Fred Dobbin, vice-president of Park Property, which owns apartments 10, 40 and 50 Carabob, says his company encourages tenants to get organized.

Dobbin says the company has spent \$4 million in renovations in the buildings this year. Some of the work was ordered by the City of Scarborough, he said.

"It took time for these things to deteriorate," he said.

(The Toronto Star, November 22,1990)

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