

AMATEUR LANDLORDS AND THEIR ROLE IN
INNER CITY REVITALIZATION

A Thesis

Presented to

the Department of City Planning

The Faculty of Architecture

The University of Manitoba

In Partial Fulfillment
of the Requirements for the Degree
Masters of City Planning

by

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April 1981

AMATEUR LANDLORDS AND THEIR ROLE IN
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A thesis submitted to the Faculty of Graduate Studies of
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MASTER OF CITY PLANNING

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To My Parents

ACKNOWLEDGMENT

My thanks to Professors Nigel Richardson and Mario Carvalho for their suggestions on the drafts of this thesis. I wish to express a special note of thanks and appreciation to Professor Novia Carter for her constant encouragement and dedication which was a major factor in the thesis completion. I gratefully acknowledge the assistance of the amateur landlords on Balmoral and Langside Streets who took the time to participate in the interviews.

ABSTRACT

The role of the amateur landlord in the revitalization of the inner city was investigated. The various theories of revitalizing older neighbourhoods presented the options available for inner city rejuvenation. The identification of the inner city through the use of census information assisted in the location of the study area. A review of the past programmes and policies showed the alternatives available to landlords for rehabilitation of their units. A socio-economic and physical profile of the Winnipeg study area, Memorial, was provided through an analysis of empirical data on the neighbourhood. The amateur landlord's position in the inner city was determined through interviews with landlords in the study area. The interviews provided a general profile of amateur landlords in the Memorial area.

The findings of the interviews dispelled the myth of the "slum" landlord and also indicated the willingness of most amateur landlords to upgrade their units with the appropriate incentives. The interview and study results provided the necessary information to propose recommendations for programme amendments and policy alternatives needed to assist amateur landlords to contribute to or initiate neighbourhood revitalization.

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Chapter 1

INTRODUCTION

Purpose of this Study

This thesis will examine the possibilities of inner city revitalization through an investigation of one sector of the housing economy: the amateur landlord, ie. landlords that own and operate low unit rental accommodations (usually less than seven units). The majority of these units in this study will be those converted from large single family dwellings to multiple units. A number of terms have been used to describe these types of rental accommodations, including apartment house, revenue home, and conversion unit, and will be used throughout the thesis.

This thesis is concerned with both neighbourhood revitalization through amateur landlord participation and the problems of rejuvenating an area for the existing residents: usually lower income residents unable to pay the increased housing costs which accompany neighbourhood improvement. As many lower income residents live in these converted units, it was felt that by assisting the owners of these units the tenants would also benefit. To investigate the situations of these landlords a detailed case study was carried out in an inner city neighbourhood in Winnipeg. Through the examination of different rehabilitation and housing theories, past policies and programmes, inner city neighbourhoods, social and housing characteristics, and survey results, the policies and programmes needed to assist owners of low unit rental accommodations while providing for the rejuvenation of inner city neighbourhoods is investigated.

Renewed Inner City Interest

In the past decade there has been a growing interest in inner city

neighbourhoods. The gloom and doom which plagued many central city areas in the past is now being replaced by a more hopeful attitude towards the inner city:

"There is considerable evidence of a rebirth in desirability of central city locations for residential use by all income groups."¹

"The inner cities are poised for a stunning comeback--a turnabout in their fortunes that could be one of the most significant developments in our natural history."²

"Cities face a dynamic future not slow deaths as relics of an outmoded past."³

"For the next twenty years the good...life will be urban."⁴

These comments all deal with American cities, however, they can be applied to the Canadian situation. This inner city resurgence is occurring also in Canada, as can be seen in the rehabilitation of older houses by upper income groups, and the redevelopment for luxury apartment buildings near the city's core.

These areas of the city had been experiencing both physical and social decline. After World War II economically mobile, inner city families moved to the developing areas with larger lots and houses.⁵ This population shift left behind a concentration in the inner city of those unable to leave, usually the lower income residents. Recently, however, many people have begun to realize advantages of life in the inner city. They are not necessarily returning from the suburbs, but are often entering the housing market for the first time.⁶ Their priorities for choosing shelter, unlike the suburban generation, includes avoiding the rising cost of commuting, convenience of services, entertainment, and facilities, and the supply of large, structurally sound and often reasonably priced housing.

There are a number of additional reasons for the shift of locational preferences: growing interest in the preservation of architecturally and historically significant structures. For the environmentalist, agriculturalist, and recreational enthusiast, the knowledge that sprawling suburban developments results in the loss of some other land use--most often, much needed agricultural land, and the increasing costs of suburban development to municipalities, ie. services, have also contributed to inner city resurgence.⁷ This increased interest in the inner city has often occurred at the expense of residents already in the area, usually through displacement, caused by whitepainting or redevelopment.

In the past, redevelopment had been a popular method of inner city revitalization. However, the negative consequences which have accompanied redevelopment have led to a more moderate form of rejuvenation: rehabilitation. Rehabilitation and renovation comprise a substantial portion of the housing industry, representing approximately 20% of the industry in Canada. Most of this renovation has been done by middle and upper income families.⁸

The renovation of older inner city units by middle and upper income families, known as "whitepainting" in Canada, and "gentrification" in the United States and Great Britain, has had a definite effect on the inner city neighbourhoods. Whitepainting improves the physical characteristics of the neighbourhood, creates economic and social stability, provides a larger tax base for the municipality, revives the inner city area and can provide jobs through construction and renovations. However, whitepainting has a major disadvantage: displacement. With the influx of upper income groups into traditionally lower income inner city neighbourhoods, many of the lower income residents are forced to leave the neighbourhood and find accommodation elsewhere. Some residents sell their property because of the increased housing prices resulting from the increased interest. Others are forced to sell because they are unable to pay increased property taxes,

or renovation costs which the city's bylaws may require. Tenants are often the most disadvantaged from whitepainting as they are very seldom, if ever, given the choice to stay or leave. In summary, the major problem of whitepainting and renovation in the inner city appears to be the displacement of lower income residents, who are unable to compete on the open housing market.

In areas where whitepainting has not affected the neighborhood, many inner city areas are experiencing various stages of decline. The owners often have fixed lower incomes and cannot afford to renovate their properties. The owners of low rent properties cannot afford to invest in costly repairs and upgrading. Thus, it becomes evident that the lower income inner city resident loses out whether through whitepainting or a declining neighbourhood.

Study Focus

Extensive work has been carried out in both Europe and the United States. Little reference, other than theoretical is made to them in this thesis. The differences in urban situations, political processes, ethnic concentrations, and extents of decline do not permit valid comparison of the data. Though inner city decline occurs in most cities, those in the United States have been most affected.

Europeans, generally being more amenable to city living have not experienced the flight to the suburbs, and therefore, decline has not been extensive. Also, the car does not play such an important role in their lives, they are provided with better systems of mass transit, and they have stricter planning controls.⁹

On these dimensions Canada is much closer to the United States than Europe; however, there are other extensive differences which make it difficult to relate information: extent of decline and abandonment, city size, inner city concentrations of racial minorities, difference in political

structures, and the general attitude towards government involvement. Also, Canada did not experience urban riots in the 1960's which helped give rise to community action movements and programmes such as the anti-poverty effort in the United States.¹⁰ Because of these differences, this thesis will concentrate on the Canadian city.

A neighbourhood which was representative of other inner city areas in both Winnipeg and other Canadian urban centres was selected so the information and recommendations could be applied to other inner city neighbourhoods. A number of the recommendations will assist the owner of an apartment house regardless of location. Along with physical rehabilitation, programmes which affect rental unit ownership will be investigated: municipal building codes, rent controls, landlord and tenant legislation, and shelter allowances.

This thesis does not consider only the provision of government financial assistance. It is important to realize that the governments cannot provide all the funds for rejuvenation, but they can act as catalysts to encourage private sector involvement in the rehabilitation process. The government will have to assume some of the responsibility for providing housing for those unable to compete on the open housing market through assistance programmes. This thesis will determine how governments can assist a certain portion of the private sector, owners of small rental units, upgrade and renovate their units, without the provision of large amounts of public funds. It is hoped that the policies and recommendations will assist the initial residents while contributing to the rejuvenation of areas undergoing both whitepainting and decline.

The Winnipeg Context

Winnipeg was selected as the City in which to conduct the case study because, being one of the oldest, and at one time one of the most prosperous,

cities in Western Canada, it has an abundance of older buildings both commercial and residential. This once prosperous city is being forced to endure extensive decline in its inner city area. In certain cases Winnipeg's decline has been so extensive that it may be likened to the decline which has occurred in American cities.¹¹ Though the housing in Winnipeg has been reported as being both the oldest and of the poorest quality in Canada, and the inner city is experiencing greater decline than any other Canadian city, to compare it to American cities may be rather drastic.¹² Many of the Winnipeg inner city areas with some assistance can reverse the process of decay.

In addition, recent trends in the purchase of rental units may severely affect the condition of inner city neighbourhoods in Winnipeg. The attraction of low purchase prices, because of the economic situation in both the Province and the City, and the prospects of an improvement in the Winnipeg housing market, has investors from Alberta and British Columbia buying up apartments and houses at an unprecedented rate.¹³ In inner city areas the operation of apartment units by out of town landlords can lead to further neighbourhood decline. The owner is too far away to know what condition the units are in. Often if these units were bought for speculative purposes, as is often true for land around the core, the owner may not put any money into the unit. Often the only interest is the final selling price, not the revenue that could be obtained from the property, as these types of property are often redeveloped.

Winnipeg is also the site of a tri-level, 96 million dollar programme to improve the inner city area: Core Area Initiative. The Federal, Provincial and Municipal governments are all contributing equal funds to try to reverse the inner city decline presently occurring, (Appendix 1). The Core Area Initiative panel is presently deciding how the money will be

spent. The suggestions touch a number of different areas: public relations, neighbourhood development, establishment of social and economic agencies, provision of recreational facilities, and housing proposals.¹⁴ Though the funds were initially slated for new programmes, there are questions regarding whether most of the funds may be used for existing programmes.¹⁵ The possibilities become more apparent with the Federal government's cancellation of the Community Services Programme, which was used to fund the Neighbourhood Improvement Programmes in Winnipeg. The above reasons have all contributed to the decision to use a Winnipeg neighbourhood as a study area.

The following chapter will introduce theoretical concepts and processes of neighbourhood revitalization. Most are emerging theories on inner city rejuvenation. Chapter 3 will review past and current government policies, and programmes on housing and neighbourhood rehabilitation, rental accommodations, and landlord/tenant relations. Chapter 4 will define and examine the Canadian inner city with reference to physical, socio-economic, and cultural characteristics. This chapter will also carry out a detailed socio-economic and physical audit of Winnipeg's inner city. Chapter 5 will review the methodology used in this study. Chapters 6 and 7 will present the neighbourhood analysis of the study area, Memorial. The concluding chapter summarizes and discusses study results and proposes recommendations for new policies to assist in rejuvenation of the inner city.

Footnotes

- ¹Mary Jo Huth, "New Hope for Revival of America's Central Cities," Annals of the American Academy of Political and Social Sciences, September, 1980, p. 119.
- ²Ibid., p. 120.
- ³T.D. Allman, "The Urban Crisis Leaves Town," Harper's vol. 257, no. 1543 (December 1978), p. 44.
- ⁴Ibid., p. 50.
- ⁵Huth, op. cit., p. 119.
- ⁶Neil Smith, "Toward A Theory of Gentrification," Journal of the American Planning Association, 45:4 (October 1979), 540.
- ⁷The Canadian Council on Social Development, Housing Rehabilitation --Proceeding of the Canadian Conference on Housing Rehabilitation, Montreal 1973 (Ottawa: Canadian Council on Social Development, 1974) pp. 4-5.
- ⁸Peter Barnard, "Housing Rehabilitation Programs Rationales and Problems," Habitat, 17:4/5 (1974) 6.
- ⁹Terry Christensen, Neighbourhood Survival (Surrey: Prism Press, 1979), p. 124.
- ¹⁰Central Mortgage and Housing Corporation and United States Department of Housing and Urban Development, Revitalizing North American Neighborhoods: A Comparison of Canadian and U.S. Programs for Neighborhood Preservation and Housing Rehabilitation, 1979, p. 1.
- ¹¹Susan Rutlan, "Inner City Dying as People Leave," Winnipeg Tribune, October 4, 1978, pp. 1 & 5.
- ¹²Barnard and Associates, Housing in Winnipeg (Winnipeg: Winnipeg Development Plan Review, 1979) p. 10.
- ¹³Joe Rubin, "Out-of-Province Investors Raiding Housing Market, Local Realtors Say," Winnipeg Free Press, February 12, 1981. p. 3.
- ¹⁴Ron Campbell, "Ideas for Core Area Heard," Winnipeg Free Press, January 30, 1981. p. 3; see also,
Ron Campbell, "Proposal Awes Core Area Team," Winnipeg Free Press, January 31, 1981, p. 3.
- ¹⁵"Norrie Opposed to Change in Funding for Job Program," Winnipeg Free Press, March 3, 1981, p. 3.

Chapter 2

THEORY AND THE REVITALIZATION PROCESS

Introduction

This chapter discusses the various theories involved in neighbourhood revitalization with specific reference to landlords in these neighbourhoods.

Neighbourhood Revitalization

Early theories of urban land values and land use proposed by urban land economists are no longer adequate to explain the processes of inner city rejuvenation. These theories concerned the reasons for suburban expansion and locational preferences in a city, taking into account factors such as the price of land, household income, commuting costs, and the quality of the house (Alonso 1964, Haig 1926). The city dweller was assumed to be an "economic man", attempting to maximize satisfaction on a largely economic level.¹ With the new movement to revive the older urban neighbourhood, urban economists such as Alonso are reviewing past theories and allowing for this relatively recent urban phenomenon. Some theorists (Alonso 1977, Huth, 1980, Goetze & Cotton 1980) have taken a socio-economic approach to this renewed interest, while others (James 1977) continue to view the city dweller as making decisions on a strictly economic basis.²

Alonso, Kern (1977) and Huth (1980) attempt to explain the increased interest in old neighbourhoods on the basis of changing demography. The major factors are the postwar baby boom, which has resulted in more people looking for shelter, an increasing number of single persons, changing lifestyles, decrease in family size, increases in educational levels, higher

incomes, and an increased percentage of working women. A large percentage of the people choose to live in central city areas. These individuals have aspirations that are dissimilar from those who fled the older urban neighbourhoods three decades ago, wanting to flee the problems in these areas: congested streets, small lots, aging housing stock, and increasing levels of social problems, such as crime. Today's urban dwellers find the advantages of the inner city outweigh its negative aspects: proximity to entertainment, work, and central services and facilities. "Such households may have a relatively stronger preference for city-based public goods and amenities."³

Another explanation for renewed interest in inner city life has been the change in prices. Since 1970, the price of suburban housing has increased, the cost of commuting has increased relative to increases in energy costs, and the high costs of public services and property taxes have discouraged suburban homeownership.⁴ A number of cities are now realizing the extensive costs of operating and maintaining physical services to suburban locations. Developers are being required to pay a larger percentage of the servicing costs, and they transfer the cost to the prospective buyer. Those who are conscious of the effects of urban sprawl such as agricultural specialists, environmentalists, and recreational enthusiasts are attempting to stop or retard further urban sprawl.

The combination of changes in demography and the shift in prices has resulted in the interest in the older urban areas. These changes have also affected the tenure arrangements of many in the city: an increasing number of residents choose to rent rather than buy. These changes have had substantial influences on the inner city urban neighbourhoods. In some areas redevelopment has occurred, completely changing the face of whole

neighbourhoods. In other areas some buildings have been renovated, changing little in the physical appearance.

As rejuvenation of older urban areas is a relatively recent phenomenon, many of the explanations offered on inner city revitalization must be called "emerging" theories.

A variety of recent socio-economic theories have aimed to rationalize the revitalization. Two very distinct methods of neighbourhood revitalization have been employed in the past: redevelopment and rehabilitation. Redevelopment involves the wholesale demolition of "slum" areas with the relocation of the residents of these areas to other housing units.⁵ Rehabilitation attempts to work with the existing housing and commercial stock.⁶ Within these methods of revitalization there are a number of theories and processes which need to be discussed: redevelopment (Keyes 1969), infill, whitepainting or gentrification (Clay 1979; Porter 1979; Christensen 1979; Downs 1979; Smith 1979; Laska & Spain 1979) and upgrading in place (Ahlbrandt 1975; Downs 1979; Clay 1979). The last section of this chapter will discuss a theory which does not deal directly with neighbourhood revitalization but is of significance in this analysis: the amateur landlord (Krohn 1977).

Redevelopment

In the past thirty years a number of inner city areas of urban centres have experienced substantial negative changes: movement of family households out of the neighbourhoods, increasing concentrations of disadvantaged groups, decaying housing and increased obsolescence in both the residential and commercial areas. Some of these areas had decayed so extensively that wholesale redevelopment was felt to be the only answer to the problem. This involved both residential and commercial

redevelopment which was carried out with the use of both public and private funds. This method of revitalization predominated until the mid 1960's.

Redevelopment involved the wholesale clearance of neighbourhoods and attempted to replace the worst "slum" areas with new developments. It involved also the relocation of the residents,⁷ which was not always successful because of lack of communication and citizen participation. Many residents felt their social networks had been destroyed.⁸ In the United States most cities that took advantage of the government programmes were criticized for displacing the residents without providing adequate alternatives.⁹

One reaction against these urban renewal programmes was the formation of neighbourhood organizations which later grew into "the neighbourhood movement". Certain urban theorists (Goering 1979) feel the organizations were an important part of the change in attitude toward the revitalization of neighbourhoods. Many of these organizations played a substantial role in urban politics in the early seventies and helped to change certain development plans.¹⁰ In Canada, examples of this influence can be seen in Toronto, Vancouver, and Calgary.

In Toronto citizens groups in Kensington, Don Vale, and Treffan Court became involved in the planning and conservation of their neighbourhoods. In Calgary the residents of Inglewood, one of the City's oldest neighbourhoods became directly involved in the planning process for the neighbourhood. In Vancouver the local citizen's organization in Strathcona was successful in halting the massive redevelopment which was scheduled for that neighbourhood, and they managed to convince the City to review its policy and to initiate a rehabilitation programme instead.¹¹

This reaction to urban renewal encouraged most Canadian governments, federal, provincial and municipal, to change the focus of their inner city revitalization programmes from one involving bulldozing to that of conservation and rehabilitation.¹²

Infill

"Infill" or spot redevelopment is a method of neighbourhood revitalization that compromises urban redevelopment with rehabilitation: it recognizes the importance of both and the opportunities they afford for differing areas of older urban neighbourhoods (McGilvray 1966).¹³ The basic philosophy of infill housing is to retain the neighbourhood's socio-economic group. Interim-temporary accommodation is often provided while the new units are being built. Declining neighbourhoods have buildings which are no longer structurally sound and need to be replaced, and/or they have pockets of vacant lots. These lots provide an opportunity for innovative infill housing projects, which along with renovation, will improve building conditions in the neighbourhood. The possibilities for these infill housing projects can be numerous. With innovative designs the infill housing projects can provide both single and multiple housing units for low income residents without the stigma that some past public housing projects have generated.¹⁴

Rehabilitation

Rehabilitation involves the renovation of existing facilities and structures. Rehabilitation has often referred solely to the renovation of housing units, but it also involves the upgrading of commercial facilities and services including recreational facilities, water and sewer systems, lighting, street landscaping, and the attraction of private funds and commercial outlets for the newly renovated areas.

There are two predominant theories of rehabilitation: whitepainting (Clay 1979; Porter 1979; Christensen 1979; Downs 1979; Smith 1979; Laska and Spain 1979) and upgrading in place or incumbent upgrading (Ahlbrandt 1975; Downs 1979; Clay 1979). They both revitalize the neighbourhood, they differ, however, in their influence on the neighbourhood's socio-economic characteristics. Whitepainters move to existing inner city housing and displace the lower income resident. Upgrading in place, revitalizes a neighbourhood by assisting those already living in the area, thus changing little in the socio-economic composition of the area.

Rehabilitation can be either public or private, or a combination of both. A large percentage of rehabilitation is carried out with the use of private funds to assist in increasing property values and add to the satisfaction of the homeowner. Public rehabilitation assists those who are unable to carry out the work themselves or forces to comply with regulations those who may be unwilling to upgrade. Public funds are also largely responsible for the renovation of recreational facilities and municipal services.¹⁵

Whitepainting (gentrification)

The growing interest in older urban neighbourhoods has been referred to as "inner-city rejuvenation", "private market residential rehabilitation", "upgrading in reverse through movement", "gentrification", "whitepainting", and "the back-to-the-city movement".¹⁶

In Canada, this movement of upper/middle income households to the inner city and in particular to existing inner city units, has been most commonly referred to as "whitepainting", and this term will be used throughout this thesis.

Whitepainting has been explained as the "result of an alteration of preferences and/or a change in constraints determining which preferences will or can be implemented" (Smith 1979).¹⁷ It is the combination of the change in demographics and the shift in prices that has motivated upper middle income interest in inner city neighbourhoods.

There are essentially four stages in the whitepainting process. The first stage involves the move of a small group of people, who want to have "a place to live and express their lifestyle," to these neighbourhoods. These initial whitepainters buy houses that were either vacant or on the market and renovate the buildings for their own purposes. Many of these structures are priced lower than dwellings in other parts of the city.¹⁸ During this first stage there is little displacement or public recognition. Past studies indicate many of these new inner city residents are design professionals and artists who have the time, talent, and resources to fix up the older buildings.

Stage two sees the initial interest by small speculators and realtors. More designers and artists move into the area and property is still available at a reasonable price. Because the houses for sale and vacancies are becoming scarce, displacement begins to occur because the whitepainters begin to purchase houses occupied by low income families and individuals. There is more public attention to the area, and mortgage money becomes more easily available.

The third stage is often the turning point in the neighbourhood. A substantial amount of attention is paid to these areas by the media, government officials and developers, the prices begin to increase substantially, and displacement increases. The rents in these areas often increase, even without improvements. During this stage a number of upper income

groups moving into the area see the house as an investment, as well as a place to live; many are young professionals. Because of the growing interest in the neighbourhood its original boundaries are often expanded. As the number of whitepainters increase they begin to exert pressure on both the city and other residents to fix up the neighbourhood. Tensions between the original residents and the whitepainters begin to arise.

Stage four of the process involves the continued rehabilitation of the neighbourhood, which by now has taken on a whole new character with a majority of middle/upper income households.¹⁹

One of the major reasons for the upper income groups moving into inner city areas has been rising costs. Residents in today's urban setting are realizing that new homes are either unavailable because of high demand or they cannot afford the houses they may want because of inflated prices and high interest rates. In some cities, such as Vancouver, the imbalance between supply and demand have made it difficult for many middle income families to realize the dream of owning their own home in the suburbs. Also, in other cities, as suburbs reach further away from the core of the city, people are looking to areas closer to places of work, services, entertainment, and commercial facilities to reduce commuting costs. In cities such as Winnipeg, recommendations have been made to the City to emphasize infill and rehabilitation of already developed areas of the City, as opposed to further suburban expansion.²⁰ Whether it be through consumer demand or city policy, pressure is growing for inner city areas to change.

The influx of inner city neighbourhoods by middle and upper income families and individuals is evident in most large Canadian Cities. As whitepainting is a relatively recent phenomenon, extensive literature and

research on the subject does not exist. However, a study carried out in 1977 indicated that whitepainting was in fact occurring in Canadian cities: of all Canadian cities with populations greater than 50,000 surveyed, the findings indicated that whitepainting was either well started or in sufficiently advanced stages in over 95% of the locations that the city planners were able to respond in the affirmative.²¹

Though whitepainting does rejuvenate the neighbourhoods, a number of problems result. Most of these recently rejuvenated areas were most recently occupied by low income residents because of the low purchase price, relatively lower taxes, and lower rents. With the growth in popularity of these areas there is an increased displacement of the lower income residents. Tenants are usually the most influenced by whitepainting.²² Owners were forced or encouraged to sell because of higher sale prices and/or the inability to cope with increased property taxes which often accompany upgrading. With the increase in stronger lobby groups in these neighbourhoods, the city often increases the enforcement of building codes; many of the owners are unable to upgrade and renovate and are forced to sell.

Historically, many inner city homes had been built to conform to the lifestyles of their original wealthy owners.²³ The houses were often too large for new families moving into them, and many were converted to apartment houses, rooming houses, and rooming and boarding establishments.

These converted units were in areas where higher rents could not be charged, and thus, became a good source of adequate low rent accommodations. However, with the move back to the city many of the converted units are sold to those wanting to convert back to single family dwellings. These buildings provide a larger floor area, and depending on the city, are available at reasonable cost. In Winnipeg these converted units are priced

well below the single family dwellings.²⁴ The tenants in these buildings are forced to leave and find alternative accommodations.

In cases involving rental property not sold for whitepainting, the elevated status of the surrounding neighbourhood permits the landlord to charge higher rents, whether or not any work is done on the units. This may also result from increased property taxes. Landlords often will renovate the building and raise rents with the hope of attracting higher income tenants. Most of the original tenants are unable to pay the rent increases and are forced to find alternative and sometimes inferior accommodations. In this situation of whitepainting, it is evident that the lower income tenant population has the least power.²⁵ In inner city areas this is usually the majority of the resident population, as these areas have high concentrations of renters.

For civic officials and politicians the benefits of whitepainting may overshadow its problems. Whitepainting uses virtually no public funds, as the renovation is done through the private sector. Also, the municipal services are already in place and thus require little capital outlay for the municipality. The increased tax base, creation of stable neighbourhoods in previous problem areas, and increased private sector involvement in the inner city all create a welcome picture for civic officials and politicians.

However, the city's policy and decision-makers must face the problems which whitepainting creates. The future cost of services in the rejuvenated areas may be high, because the middle income groups are generally able to lobby for and obtain costly improvements in facilities and services. They will also play a greater role in the destiny of the neighbourhood with stronger lobby groups, sometimes refusing to allow certain forms of housing or developments, eg. public, non-profit or co-operative housing. In certain cases the relations between the long term and new residents can become

strained because of a difference in lifestyles.²⁶

Whitepainting in many cases decreases the number of available residential units through conversion of multiple rental units to single family dwellings. This thesis addresses itself to the problem and the possibilities of displacement by investigating the role of the owner of rental accomodations with a small number of units, often conversion units, in the overall rental situation and their position in the housing market.

Upgrading in Place (Incumbent upgrading)

"Upgrading in place" involves the renovation of an inner city neighbourhood for the initial residents. It does not alter appreciably the socio-economic or population characteristics in the neighbourhoods.²⁷ This theory assumes that the residents want to remain in the neighbourhood. For such a policy to work the residents must want to live in the area, and the owners must have a commitment to want to improve the neighbourhood.²⁸ For upgrading in place to be successful the housing aspect cannot be the only hope for neighbourhood survival: there is also a need to upgrade obsolete and worn municipal services, provision of recreational and community facilities, increased neighbourhood oriented commercial establishments, and the provision of jobs and social services to the residents (Downs 1979). It is apparent that upgrading in place requires a comprehensive plan for the area.²⁹ Through upgrading in place the residents can improve both their housing and socio-economic situations.

There is a need for a renewed confidence in these inner city areas, not only by its residents, but also by the public and private sectors.³⁰ The individual owners' commitment is necessary in order to make upgrading attempts successful. This entails the participation of the residents and

owners in the planning and decision making stages. There is also a need for some government assistance for improved facilities and in other cases for shelter allowances. Public money should act as a catalyst for private investment in the area.³¹

The attitude and behaviour of the residents can play a crucial role in the success of the rejuvenation programme. No amount of rehabilitation will assist an area where residents do not conform to the norms of social behaviour. If there are enough who deviate from this norm by such activities as crime and vandalism, other residents will be discouraged from upgrading (Ahlbrandt 1975; Jacobs 1961).³²

Most private upgrading occurs in areas with high concentrations of families. The private lenders tend to avoid areas of multi-family dwelling units, because they feel renters and absentee landlords make the neighbourhood unstable (Clay 1979). Most multi-family rehabilitation takes the form of condominium conversion, actually whitepainting.³³

Upgrading in place indicates the need to assist and retain a large portion of the initial residents through the use of aids such as subsidies, low interest loans, and grants. Examples of these are the Residential Rehabilitation Assistance Programme, and shelter subsidy programmes which will be discussed in further detail in chapter three.

Upgrading in place recognizes the high mobility of many inner city residents, so its actual intention is not to help the initial residents, per se, but to retain lower income residents in the area so they can also "enjoy the benefits of the improved neighbourhood." This theory also recognizes the extremely fragile position of renters, therefore it emphasizes a "resident oriented," as well as a "place oriented" upgrading. Upgrading in place not only acknowledges the need for physical change it also gives residents the opportunity to raise their incomes and social status,

and gives them greater control over their lives (Downs 1979). These decisions and policies cannot be made in isolation from other occurrences in a city: they must be part of a much larger city-wide housing policy.³⁴ At the same time, it must be remembered that specific policies must be designed to act at the neighbourhood level, as market forces act on a neighbourhood level. Throughout such a programme for rejuvenation there must also be effective levels of citizen input.³⁵

It is important that upgrading in place occur in a declining area that has potential for housing rehabilitation: fairly sound housing stock. The area must also be able to attract upper income residents to help give the neighbourhood economic stability. These are also areas that, with some government assistance can attract private investors. Neighbourhoods such as this, have often been referred to as "grey" areas of the city, as opposed to the excessively disadvantaged "purple" areas. These rejuvenation programmes must assist these "grey" areas so they do not deteriorate further.³⁶

Spot Gentrification and Fringe Upgrading

Some proponents of upgrading encourage a diverse socio-economic neighbourhood composition (Downs 1979; Clay 1979). This involves a combination of upgrading and whitepainting. Spot gentrification (whitepainting) is a process of upgrading in place with some pockets of whitepainting, and fringe upgrading occurs when some owners decide to remain in an area undergoing whitepainting. Spot gentrification would best serve the purpose of revitalization if the aim of public policy was to try to assist those already in the neighbourhood.³⁷

The very presence of houses renovated through whitepainting will have an impact on the neighbourhood. They may also be able to attract facilities

and recreational activities into the neighbourhood. It also reduces the concentration of residents who need the most assistance. With whitepainting of certain houses in an area, the government can concentrate its assistance funds on those who need help the most. The upper income groups usually exert greater political power so the neighbourhoods influence on city hall is increased, thus an improvement of facilities and the employment situation of these neighbourhoods may improve. There is a need for a programme to encourage a certain degree of upgrading, however, the most important factor should be the retention of the present residents.³⁸

The Amateur Landlord

Most people tend to view the arrangement between tenant and landlord as strictly a business relationship. Most new rental developments do work on this basis: national professional economy (Krohn 1976). However, as Krohn et al. indicate there is a second market force in the rental economy, one which they call a local-amateur economy. A detailed comparison between the two types of landlords is presented in Model 1.

The theoretical basis for the amateur landlord is taken from the substantivist viewpoint in economic anthropology: there is a certain sector of the market place not motivated solely by economic considerations. The behaviour of individuals cannot be studied in an economic vacuum; there is a necessity to look at the other aspects of today's social being. "In these relationships goods are exchanged not only for other goods or money, but also for other social benefits and favours."³⁹

It is this theory which has been applied to the local-amateur economy. Amateur landlords usually own a maximum of three low unit buildings, usually do most of the own repairs and manage the buildings

Model 1

Model 1. The Dual Economy in Urban Rental Housing

<i>A. Owners</i>	<i>National-Professional</i>	<i>Local-Amateur</i>
1. Resources	High capital/labour ratio	Low capital investment; labour intensive
2. Motives, rationale of resource allocation	Net return to and/or increase of capital	Complex purposes, not all articulated
3. Recruitment	Via occupations, employment by owners, real estate sales, law, accounting. If via kin ties, the neophyte also has economic motives.	Self-recruitment, kin ties, being a tenant, having owned property in home country or rural area.
B. Buildings	Newer, larger, higher rental	Older, smaller, and low rental
C. Tenants	Middle and upper class	Middle, working and lower class
D. Relations of production and exchange	Contracts are bargained and defined in a wide context.	No contracts. Exchanges are negotiated in a local context, often via socially expanded relations.
E. Managerial techniques	Macro-cultural articulation of ("rational") strategies	Self-taught, local or ethnically based strategies
1. Evaluation of return to capital		None
2. Financing	All receive national and professional discussion via management literature.	Minimal
3. Tax planning, decisions		None
4. Maintenance	By paid staff or contracts	Self taught, own input, hired labour minimized
5. Relations with tenants	Through paid staff	Face-to-face contact
F. Relation to organizations and institutions	Uses commercial law to enforce contracts	Self-enforcing agreements are sought via complex relations, personal sanctions.
	Occupational organizations for owners, managers, developers or real estate business become lobby groups	No owners' organizations, although some organization is possible via ethnic communities
	Political consciousness, access, effectiveness at every level	No political consciousness, not even at city level

Source: Roger G. Krohn, Berkeley Fleming and Marilyn Manzer, The Other Economy: The Internal Logic of Local Rental Housing (Toronto: Peter Martin Associates, 1977), p.6.

themselves, and therefore they can afford to rent at a lower rate than the large scale landlords, who often have to pay management agencies to maintain the suites. If amateur landlords are unable to do the work themselves they get friends or relatives that can or they trade their skills and services. The amateur landlords only do work which they can afford at the time; they rarely take out loans to do the repairs. The tenants are generally fairly reliable, because they are often friends or referrals from friends. If a tenant is reliable and takes care of the suite the landlord can usually keep the rents down, and will, to keep a "good" tenant. The benefits for these landlords are not only economic but also social.

Both of these economic systems are necessary in today's diverse rental market. Model 1, developed by Krohn, indicates the differences between the two rental sectors. The amateur landlord would not be able to function effectively in the newer, larger developments and the smaller low unit accommodations would be inefficiently run by the national professional economy. Unfortunately many of the local amateur low rent units are being replaced by large professional economy, higher rent units.⁴⁰

Many of the amateur units are in prime high density zoned areas and as costs for the landlord continue to increase it makes it more difficult for the amateur landlord to survive on the diminishing economic returns. The social benefits provide a certain satisfaction to the landlord, however, there must be a certain degree of economic return for this system to be effective. If the economic returns fall short of the landlords' expectations they will naturally be tempted to sell to developers.

It must be realized that the local amateur economy provides a substantial source of the city's low income housing. They ask for little government assistance and through their own labours and social networks they do most of

their own work. They provide low income housing, which is sometimes better accommodations than government supported low income housing, and shelter is provided at much less cost to the government. These units also do not have the negative stigma that often accompanies low income housing projects.⁴¹

This rental sector must be recognized as a vital part of the housing economy and they have an important role to play in the rehabilitation of inner city neighbourhoods. Most of these units are in inner city neighbourhoods and were generally built prior to World War II.⁴² The landlords have a stake in the rejuvenation of the neighbourhood because it would result in higher land values and the attraction of more residents thus allowing the owner to choose the best tenant. The neighbourhood has a stake in the well being of the landlords because the amateur landlords make up a large percentage of the property owners in the neighbourhood.

The fate of these landlords can either help to rejuvenate the neighbourhood by their upgrading, or it can completely change the face of the neighbourhood with their replacement by large professional units. In some cases it can completely destroy a neighbourhood. With rising costs such as energy and stricter government regulations, it is becoming increasingly difficult for local amateur landlords to survive.⁴³

Chapter 2 has presented the theories of neighbourhood revitalization and the amateur landlord. The chapter indicates the variety of options available for inner city rejuvenation and the role of the amateur landlord in this process. Chapter 3 will discuss the various government programmes affecting the amateur landlords and housing rehabilitation in inner city areas. The chapter will discuss the details of the various programmes, legislation, bylaws, and policies, their effectiveness and their relation and effect on the local amateur economy.

FOOTNOTES

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- ⁷Keyes, op.cit., p. 14/
- ⁸Jane Jacobs, The Death and Life of Great American Cities (New York: Vantage Books, 1961), p. 15.
- ⁹Keyes, op.cit., p. 3.
- ¹⁰John M. Goering, "The National Neighborhood Movement: A Preliminary Analysis and Critique," Journal of the American Planning Association, 45:4 (October 1979), 506 - 514.
- ¹¹James Lorimer and Evelyn Ross (eds.), The City Book (Toronto: James Lorimer and Co., 1976) p. 204.
- ¹²Keyes, op.cit., p. 3.
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¹⁶ Shirley Bradway Laska and Daphne Spain, "Urban Policy and Planning in the Wake of Gentrification," Journal of the American Planning Association, 45:4, (October 1979), 523.

¹⁷ Neil Smith, "Toward a Theory of Gentrification," Journal of the American Planning Association, 45:4 (October 1979), 539.

¹⁸ Robert Reinhold, "Middle Class Return Displaces Some Urban Poor," New York Times, June 5, 1977, pp. 1 and 58.

¹⁹ Phillip Clay, Urban Renewal (Lexington: D.C. Heath and Company, 1979), pp. 57 - 59.

²⁰ Barnard and Associates, Housing in Winnipeg (Winnipeg: Winnipeg Development Plan Review, July 1979), pp. 41 - 42.

²¹ Sybil Frenette, "Whitepainting in Canada" (Unpublished Masters Thesis, University of Waterloo, 1977).

²² Nancy Cooper, "Cabbagetown's Changing Flavor Bodes Ill for the Renting Poor," The Globe and Mail (Toronto), July 16, 1974, p. 29; see also, Reinholdt, loc.cit.

²³ Smith, loc.cit.

²⁴ Marianne Bossen, Rental Property Management in an Older Winnipeg Neighbourhood (Winnipeg: M. Bossen and Associates), p. 64. (Mimeographed)

²⁵ Howard K. Sumka, "Neighbourhood Revitalization and Displacement," Journal of the American Planning Association, 45:4 (October 1979), 482-483.

²⁶ Deborah A. Auger, "The Politics of Revitalization in Gentrifying Neighborhoods," Journal of the American Planning Association, 45:4 (October, 1979), 515-517; see also, Laska and Spain, op.cit., pp. 523-524.

²⁷ Clay, op.cit., p. 7.

²⁸ Jacobs, op.cit., p. 257.

²⁹ Anthony Downs, "Key Relationships between Urban Development and Neighbourhood Change", Journal of the American Planning Association, 45:4 (October, 1979), p. 467.

³⁰ Roger S. Ahlbrandt and Paul C. Brody, Neighborhood Revitalization: Theory and Practice (Lexington: Lexington Books, 1975) p. 34; see also, Clay, op.cit., p. 78.

³¹ Ahlbrandt, loc.cit.

³² Ibid.; see also, Clay, op.cit. pp. 77-79.

³³Clay, op.cit., p. 80.

³⁴Downs, op.cit., p. 486.

³⁵Ibid., p. 470.

³⁶Peter Barnard, "Housing Rehabilitation: Programs Rationales and Problems," Habitat, 17:4/5, 9.

³⁷Clay, op.cit., p. 83.

³⁸Downs, op.cit., pp. 466-467.

³⁹Roger C. Krohn, Berkeley Fleming, and Marilyn Manzer, The Other Economy: The Internal Logic of Local Rental Housing (Toronto: Peter Martin Associates, 1977), p. 3.

⁴⁰Ibid., pp. 1 - 9.

⁴¹Ibid., p. 2.

⁴²Ibid., p. 10; see also, Bossen, op.cit. p. 51.

⁴³Krohn, op.cit., p. 2.

Chapter 3

GOVERNMENT PROGRAMS AND POLICIES FOR INNER CITY REVITALIZATION

Housing - A Basic Human Right

In 1969 a federal Task Force on Housing was formed. After holding numerous hearings across the country, the following principles were proposed:

- action on housing and urban development by Canadian politicians at all levels of government.
- production of additional housing units, which give Canadians variety and choice, not only for those who can afford to compete on the open market, but also for low income residents.
- assistance for lower income residents to make a "better life" for themselves through social and vocational assistance.
- encouragement of private sector involvement for most housing needs.
- rehabilitation of housing where appropriate.
- effective planning for facilities to serve residents.

The dominant principle resulting from the task force was that "every Canadian should be entitled to clean, warm shelter as a basic human right."¹

Recognition of the right to adequate shelter embodies a principle similar in education and health. These are universal rights in Canada. Acceptance of the principle implies the validity of direct intervention of governments where necessary.² These principles echo those put forth in an earlier Conference on Housing held in Toronto in October 1968. This conference was sponsored by The Canadian Council on Social Development and put a greater emphasis on the need for citizen participation in factors affecting their housing environments.³

With the realization that there was a certain portion of the Canadian public unable to compete openly on the private housing market and that something had to be done about the deteriorating inner city neighbourhoods, the government immediately proposed a number of relevant programmes. The early attempts by the different levels of government to provide or assist low income residents to find adequate shelter had consisted mostly of providing new housing through public, low income housing projects. Other programmes largely assisted prospective homebuyers to attain credit and mortgages.

Urban Renewal (Prior to 1969)

The first attempts at providing housing for the poor were part of the government's urban renewal programme. At the time it was felt that this was the best method by which to provide housing and to improve the inner city. Unfortunately, this programme required the wholesale destruction and bulldozing of whole neighbourhoods which were mostly low income areas. In most cases the units that were destroyed were replaced by high density low rent units.⁴

Although many housing units were replaced, whole neighbourhoods were also destroyed. Many lower income residents were isolated and ghettoized in the new public housing and were not pleased with their new housing situation.⁵

The Task Force on housing confirmed that these large public housing projects had become "Ghettos of the poor," and the residents were faced with a variety of negative social stigmas, in relation to the surrounding areas. The Task Force therefore recommended a halt to the initiation of new projects, until a detailed study was completed.⁶

The government began to recognize that most of those needing housing

assistance were living in older units in inner city areas.⁷ In fact, most people in Canada do not live in "new" housing units.⁸ In the early 1970's, renovation and preservation of older buildings for their historic attributes was also becoming a popular movement. Renovation and rehabilitation comprised approximately twenty percent of the expenditures on housing in Canada. Most of this work, however, was being done by middle and upper income individuals. In some cases this displaced inner city low income residents through whitepainting, and so a programme to "protect" the low income resident from the upper income groups was required.⁹

Most low income residents want to remain in the area, despite the fact that most work being done is too expensive for their limited budgets.¹⁰ In the case of the rental units, many landlords are unable to renovate without substantial rent increases resulting. What was required for these units was a system of grants and loans which they could afford.¹¹

Neighbourhood Improvement Programme

In June 1972, the federal government amended the NHA with the objectives of improving housing stock, municipal services, and social and recreational facilities.¹² The resulting program, NIP (Neighbourhood Improvement Programme), involved neighbourhood residents in the decision making process. The NIP's were tri-level agreements between the federal, provincial, and municipal governments.¹³ Projects were funded by all three levels of government with the federal government putting in 50%, provincial 25%, and municipal 25%, except for the municipal service repairs, where the municipal contribution rose to 50% and the federal dropped to 25%.¹⁴

Though all three levels of government contribute funds to the programme, it is administered through the municipal government. This is advantageous

as the municipal governments have closer contacts with the neighbourhoods and in turn, the municipal representatives are more accessible to the residents.

Three processes are involved in the administration of the programme: neighbourhood selection, neighbourhood planning, and implementation. The designated NIP areas are predominantly residential, with a large percentage of the housing stock in need of renovations, some overcrowding, low to moderate income residents, and municipal services are in need of repairs or require replacement. During the planning stage the staff conducts an indepth study of the area including land use, housing conditions, socio-economic profiles, survey of facilities and services, and in some cases indepth interviews with the neighbourhood residents. Also, a site office is opened in the neighbourhood to provide easier access to the residents.¹⁵ A site office is advantageous because it is less intimidating for residents than having to go to central civic administration buildings.

Upon completion of the studies, the required work is determined. Most decisions are made by citizens groups and neighbourhood representatives. Their involvement is essential in the success of the project.¹⁶

The type of work that is eligible includes upgrading municipal services, providing recreational facilities and in some cases, providing low income housing.¹⁷ It must be noted that any improvements made on municipal services under NIP funds does not show up as an increase on the residents' tax assessments, thus the taxes are kept down.¹⁸ This helps inner city residents who already pay high taxes.

The neighbourhood involvement in the NIP areas has been an asset for citizen involvement in planning. However, some critics have reservations as to whether this participation is as effective as claimed.¹⁹ The NIP programme is an essential component of a neighbourhood revitalization

programme. It allows for the provision and upgrading of municipal services and recreational facilities, without direct costs to the residents. The programme is also flexible enough to be adapted to the individual needs and characteristics of different neighbourhoods.²⁰ It allows such diverse projects as the purchase of vacant and badly deteriorated properties for new low income housing projects and the provision of recreational and municipal services.

Residential Rehabilitation Assistance Programme

NIP deals with the overall physical welfare of the neighbourhood but does not tackle the plight of individual owners who cannot afford to renovate on their own. An amendment to the National Housing Act in 1973 resulted in the Residential Rehabilitation Assistance Programme, (RRAP). RRAP uses federal funds, administered through Canada Mortgage and Housing Corporation, (CMHC), and the objective is "to improve the housing conditions of low and moderate income people through assisting in the repair and/or conversion of existing residential buildings."²¹ This programme was initiated from a need to stabilize and preserve older neighbourhoods and conserve the existing housing stock of these neighbourhoods, and the public and private investments they represent. The programme not only assists in rehabilitation of the units but more importantly, helps low income residents remain in their neighbourhoods.²²

The work required on each unit is determined independently through the inspection of the units, as the work required for each is not the same. The work done on the unit is to extend the life of the unit a minimum of fifteen years, so the units can meet the needs of its residents. Some of the repairs carried out under RRAP include, "heating, plumbing and electrical systems, and to the structural components of the building -- roofs, windows, etc."

In some cases funds will be provided to improve the appearance of the units to try to reverse the general neighbourhood deterioration.²³ Once renovations are completed it is up to municipal building codes to ensure the building is maintained and the area must be continually monitored to detect possible signs of deterioration.²⁴

There is an income ceiling for owner occupiers who want to apply for funds. As well, landlords must agree to rent controls set by CMHC.

Non-profit housing corporations and co-operatives are also eligible to apply. To be eligible for a grant an applicant must also be in an approved NIP area, or in areas previously agreed upon by the provincial government. As this report was being written CMHC announced that an additional \$1.5 million will be designated for rehabilitation through RRAP for Winnipeg. This is part of the \$96 million commitment for the Core Area Initiative. Non-profit corporations and co-ops are eligible irrespective of location. A portion of the loan can be forgiven depending on the applicant's income, and landlords can have a certain amount of the loan "forgiven" if they agree to the rent controls set by the administering agency (CMHC), regardless of the landlords income. The amount of the loan which is not forgiven is paid back at a preferential interest rate.²⁵ The loan limit and forgiveness was recently raised because of the increasing cost of labour and materials. Appendix B indicates the current figures.

In evaluations of RRAP done for CMHC, it was found that a disproportionate amount of funds were going to landlords, Tables 3-1 and 3-2. This interest by landlords has been interpreted as one result of preferential treatment in funding in that there is no income limit for landlords, and maximum forgiveness is possible.²⁶ It must be remembered that many low income tenants live in these units and with an equitable system of rent controls and shelter allowances they can be provided with improved housing.

TABLE 3-1

RRAP FUNDS GOING TO LANDLORDS AS A
PER CENT OF TOTAL URBAN RRAP FUNDS, 1974-1977*

Province	Per Cent Per Annum			
	1974	1975	1976	1977**
Newfoundland	0	3	39	28
Prince Edward Is.	-	-	28	34
Nova Scotia	-	49	26	18
New Brunswick	-	81	59	57
Quebec	-	100	89	88
Ontario	8	46	52	57
Manitoba	3	50	78	66
Saskatchewan	-	9	19	16
Alberta	7	33	26	18
British Columbia	19	32	40	43
CANADA	7	40	50	53
<u>Municipal Area</u>				
St. John's	0	3	35	54
Montreal	-	100	100	98
Outremont	0	0	100	99
Ottawa	100	88	88	89
Winnipeg	2	50	79	70
Calgary	8	40	67	25
Vancouver	34	57	62	65

*Derived from RRAP year-end summaries, Neighbourhood and Residential Improvement Division, CMHC.

**Homeowner funds for 1977 are derived from provincial averages.
Landlord funds for 1977 are derived from city averages to October 1, Program Evaluation Unit.

Source: Hussein Rostum, An Evaluation of RRAP for Landlords
(Report for CMHC, February 1978) p. 10.

TABLE 3-2

LANDLORD RRAP UNITS AS A PER CENT OF
TOTAL URBAN RRAP UNITS, 1974-1977*

Province	Per Cent Per Annum			
	1974	1975	1976	1977**
Newfoundland	0	3	43	25
Prince Edward Is.	-	-	26	34
Nova Scotia	-	45	30	16
New Brunswick	-	81	57	58
Quebec	-	100	85	86
Ontario	7	48	50	53
Manitoba	11	47	70	61
Saskatchewan	-	8	16	17
Alberta	4	27	25	17
British Columbia	23	33	35	40
CANADA	8	39	44	47
<u>Municipal Area</u>				
St. John's	0	3	40	47
Montreal	-	100	100	97
Outremont	-	0	100	99
Ottawa	100	88	82	83
Winnipeg	6	47	69	66
Calgary	4	34	62	27
Vancouver	36	56	48	59

*Derived from RRAP year-end summaries, Neighbourhood and Residential Improvement Division, CMHC.

**1977 figures are up to November 1.

SOURCE: Hussein Rostum, An Evaluation of RRAP for Landlords
(Report for CMHC, February 1978) p. 11.

In Winnipeg, though the landlord use of RRAP is high (66% of the units in 1977) there is still a need for further assistance. Even with this need, the Province, in 1976 and 1977, had to return a substantial sum of unused funds allocated for RRAP.²⁷ The RRAP funds could have been put to use if more NIP areas had been designated.

Critics have expressed some reservation over the scope of NIP and RRAP. There is concern that both NIP and RRAP have only touched the surface of the problem and have not reversed the situation of low income residents. The programmes fail "to address themselves to the vital question of restoring human dignity, self worth, and pride, not to upgrade skills and earning power among the residents."²⁸

The NIP programmes are in the process of being phased out by the federal government. In March 1980, NIP was replaced by Community Service Grants. These grants need not be used for NIP areas, though in Winnipeg a portion of the funds were used for the continuance of NIP. In November 1980 the Community Service Programme was also cancelled, thus leaving no funding for NIP. Approved programmes will be completed, but no new programmes will be designated.²⁹

Co-op and Non Profit Financing

The federal government also participates in inner city rejuvenation and low income housing provision through the allocation of start up funds and assistance for non-profit and co-operative groups. Prior to 1978, when Sec. 15-1 of the National Housing Act was replaced by a new agreement the Province through the Manitoba Housing and Renewal Corporation (MHRC), contributed to the start up funds for co-op projects. At present MHRC only provides subsidies for low income residents of the co-ops.

The federal government funds up to \$75,000 in start up funds for co-ops to allow them to organize and they are also eligible for NHA insured loans from approved lenders that cover up to 100% of the loan. This is for both old and new units.³⁰

Co-operative forms of housing are becoming more popular in many urban areas. They provide a collective form of housing with all residents sharing the responsibility for housing. Inner city rejuvenation of older, usually larger apartment buildings, for co-ops is especially popular in Vancouver and Montreal.³¹ These units not only provide housing for low income residents, but also give the residents a greater degree of power over their own housing situation, unlike renters.

The City of Toronto has established a non-profit housing corporation that has renovated some older houses and converted them into suites and flats for low income residents. The tenants pay a percentage of their income for rent.³²

Rental Housing Insured Loans

Under Section 6 of the NHA the federal government will insure up to 90% of the lending value (usually up to \$70,000 per unit), of approved rental projects. At least a 10% equity is still required. These loans can be for rental houses, apartments, hostels, condominium units, and dormitories, which comply with municipal building regulations. These loans can be for new construction, purchase of an existing building, repair, rehabilitation, conversion, or improvement of units. For most new construction the amortization period can be extended to forty years, but with existing buildings only extends to the life of the building.³³ These loans may not be advantageous to those wishing to purchase older inner city units if effective rehabilitation programmes to extend the life of the building are not also implemented.

Canadian Home Insulation Programme

The federal government's home insulation programme provides certain owners with grants to insulate their units. The grants can be applied to rental units of less than three stories or any house that is the owner's principal residence. The applicant must either rent or own the unit and not have previously received a grant. In most provinces, including Manitoba, the units had to be built prior to 1961. The grant can cover up to 100% of materials (to a maximum of \$350, depending on the unit type) and one third of the labour costs (to a maximum of \$150 depending on the unit).

There are clear warnings on the application that the applicant is responsible for attaining good workmanship, nevertheless, some applicants have had problems even when using recommended companies. CHIP should have better safeguards and monitoring systems built into the programme.³⁴

Manitoba Home Insulation Programme

The Provincial Government's insulation programme is administered through Manitoba Hydro and Winnipeg Hydro. They provide a straight loan of up to \$1000, to upgrade insulation. The loan can be paid back on the applicant's hydro bill for up to 20 years, at a 9½% interest rate. This programme also includes the installation of storm windows and doors and necessary attic ventilation.³⁵

Manitoba Critical Home Repair

The provincial government has a low income/elderly homeowner renovation grant programme: the Manitoba Critical Home Repair Programme (MCHRP). MCHRP is administered through the Manitoba Housing and Renewal Corporation (MHRC). This programme offers a grant or a combination grant and loan to senior citizens or low income homeowners to do necessary repairs: there is an

income limit. The repairs include, unsafe wiring, defective and unsafe heating systems, unsafe or inadequate water supply or sewage systems, leaking roofs, insulation, defective windows and doors, and certain structural repairs -- walls, foundations, stairs, etc.

To qualify the house must also be over fifteen years old. There are no restrictions on the location of the house. If the owner lives in the house for over five years the loan can be forgiven.³⁶ These grants are not available to landlords.

Winnipeg Home Improvement Project

The provincial government also supports and funds the Winnipeg Home Improvement Project (WHIP). This project provides a job training programme for those unemployed and lacking the necessary skills to compete on the open job market. Its goal is to give participants the needed skills and training to compete for a job. The main aim is to give participants the exposure to work, personal skill development, and academic upgrading, and a secondary result is the renovation of inner city dwelling units.³⁷

The project was initially a Local Initiative Project (People's Housing and Rehabilitation and Repair Inc.) sponsored by the Institute of Urban Studies (University of Winnipeg), but was extended as WHIP when the LIP funding ran out. The project initially assisted low income, both tenant and owner occupied units in the inner city.³⁸ The owners buy the materials and the WHIP participants do the work at no cost to the owner. WHIP now only does repairs of owner occupied homes or non-profit buildings: landlords no longer qualify for the assistance. This type of assistance may no longer be available to low income homeowners as the WHIP officials would like to diversify their training programme. Rather than teaching construction skills, which are in low demand in the province, they would like to teach skills in

fields where participants could get jobs.³⁹

Shelter Allowances

Shelter allowances provide the tenant with a subsidy to cover higher rental costs. These subsidies are effective only when rents remain stable. Thus, additional legislation such as an equitable system of rent controls may be necessary.

The shelter allowances are means tested programmes which base rent payments on a ratio of the applicants income, usually one seventh to one quarter of the income.⁴⁰ This programme provides assistance to the individual or family, allowing a greater choice of units for the lower income residents. This, however, does not guarantee the upgrading of inadequate units. Shelter allowances may encourage the construction of privately funded lower rent units. It can also provide for a greater diversity of residents in the City's different neighbourhoods.

The federal and provincial governments provide a cost shared shelter allowance for low income residents as provided in Section 44 of the National Housing Act. These allowances help low income residents by subsidizing the housing costs, thus reducing the percentage of income spent on shelter. Recent amendments have extended these benefits to residents of non-profit units. This is an incentive for the development of more co-ops with a greater income mix.

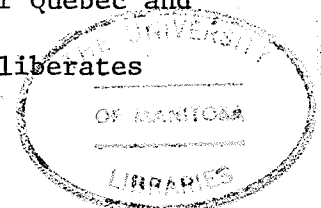
In Manitoba there are two shelter allowance programmes: Shelter Allowance for Elderly Renters (SAFER) and Shelter Allowance for Family Renters (SAFFER). SAFER in effect since January 1980, has been fairly successful, SAFFER, in effect since January 1981 has not been as well received. As of March 1981 they only had 2000 applications of which only 800 qualified for assistance. This programme has had only minimal

influence on the low income tenant because of a variety of restrictions: applicants must have children and they are not eligible for the grant if they receive any social assistance. It was found that most renters' income were either too high to qualify or so low that they received some other type of government assistance.⁴¹

Rent Stabilization

Provincial legislation which does not directly influence renovations, though, has a substantial impact on the situation of the landlords is rent stabilization. In Manitoba, rent stabilization (controls) was put into affect by The Rent Stabilization Act (April 29, 1976), Ch R 85 of the Manitoba Statutes. It established a rent stabilization board that hears and deliberates on complaints about anything within the jurisdiction of the Act. The Act also established legislation regarding the frequency of rent increases, notice of increases, the ceiling for increases, the refunding of payment exceeding the ceiling, requests for increases exceeding the allowed amount, the procedures for disputes between the tenant and landlord and the payment of differences until the dispute is settled.⁴² The rent controls were removed in June 1980.

At first glance, rent controls appear to be the answer to help tenants deal with increasing costs, however, upon further examination it appears rent controls can have a negative impact on the rental housing market. Rent controls without additional controls on other sectors of the economy fail to operate effectively. In 1976, the federal government, as part of its national economic policy to control inflation urged the provincial governments to institute rent controls; most provinces tried to institute some form of controls. The form of rent control most often legislated in the provinces has been to specify rent increase ceilings.⁴³ The provinces of Quebec and Ontario have a rent review board which on a tenants request deliberates



on the fairness of the rent increase. This requires tenant initiative.⁴⁴

Several governments have recently made the decision to remove the controls, including Manitoba. This decision to remove controls was likely a decision based on both economics and the political philosophies of different governments. The rent removal of controls tends to disprove the theory that "rent control once instituted is almost impossible to get rid of". (Dr. Michael Teits, Housing Study for New York City -- Rand Institute).⁴⁵ In Manitoba, the ease of removal may be a result of the short length of time the legislation had been in affect. It has been found that rent controls are harder to remove the longer they are in place. Unfortunately this indecision and lack of permanancy creates an uncertainty for the construction of new rental units, and the continued operation of older ones.

The decision to legislate rent controls can be a politically profitable one. It is often the result of strong pressures from very effective and articulate tenants' lobby groups. Because its application seems simple and the results are immediate, it is the solution most often sought for the problem of rising rents. Rent stabilization usually assists the middle income renter rather than the lower income renter.⁴⁶

The rent controls may in actuality be a hinderence to the low income tenant. When some renters would normally move to either larger or more expensive accommodations they do not, because of the good rental deals they receive. Thus, these units are unavailable to others hoping to move to better accomodations. The controls do not lower rents for those that need it; it merely freezes existing rents. In many cases low income renters continue to be taken advantage of, resulting from a lack of knowledge of the legislation.⁴⁷

With the increasing costs of running a rental unit, the landlord may be forced to forego some maintenance and managing expences. The buildings can become rundown and it may be more profitable to abandon the units. When this occurs the lower income renter is usually displaced. When most landlords in lower income areas take this route, the whole area deteriorates: the market values drop, financial institutions refuse to give loans and mortgages in these areas; insurance companies no longer issue policies in these high risk areas, and the city loses the taxes from the area. This does not necessarily occur because landlords are "price gougers" out for everything they can get. In actual fact many of the landlords are middle income investors trying to make a small profit amongst rising prices and costs of upkeep.⁴⁸

For a rental control policy to be effective and not have the negative repercussions of past programmes, a permanent and powerful administration to oversee the properties is needed. The programme should be flexible enough to accommodate any changes in repair and maintenance costs.⁴⁹ If higher rent increases are necessary a programme of shelter allowances must also be in place to assist those unable to cope with the increases on their own.

Landlord and Tenant Act and the Rentalsman

The Landlord and Tenant Act (Chapter 60 and L70 -- July 29, 1980 September 1977, respectively) -- Manitoba Statutes -- regulates landlord and tenant relationships and stipulates the obligations of both. The factors discussed include leases, notices to vacate premises, options available to landlords for payment failure, security deposits, the appointment of a rentalsman, and his/her duties. The Rentalsman, and his/her enforcement of the Act can have a substantial impact on the local amateur economy:

the office

- advises landlord and tenants in tenancy matters,
- receives complaints and mediates disputes between landlords and tenants,
- disseminates information for the purposes of educating and advising landlords and tenants concerning rental practices, rights and remedies, and
- receives and investigates complaints of conduct in contravention of legislation governing tenancies.⁵⁰

The decision the rentalsman reaches in disputes between amateur landlords and tenants can have a major bearing on the future of the units. A negative decision can have a demoralizing effect on the "good" landlord.

In the past tenants had few rights, and reports indicated the plight of the tenant: in response a number of provincial governments responded to these problems by legislating tenants rights. Manitoba's legislation is said to have provided the best protection for tenants with stronger commitments to tenant rights, a widely publicized programme and the introduction of the rentalsman concept.

Many of those championing tenants rights created an image of the ogreish landlord.⁵¹ Unfortunately, this is not necessarily so for all landlords. Often proponents of tenants rights zealously uphold the need for greater tenant protection and fail to see a landlord's position in a dispute. There is certainly a need for tenant protection, however, the landlords position must also be considered. Failure to see both positions may result in an outcome that may be detrimental to the tenant, if the landlord decides to close the units.

Municipal Building Codes

The municipal building codes are an integral part of a city's attempt at maintaining its housing stock. As most of a city's housing was built prior to the inception of these codes many do not conform to the new standards,

thus may require costly renovation. The codes usually deal with general upkeep, fire prevention, and health standards. The rigorous enforcement of codes usually arises out of emotional public outcry against "disasterous fire, decay and ugliness".⁵² As was the case in Winnipeg.

Following a fatal apartment fire in 1974, the City of Winnipeg initiated a rigorous programme of code enforcement.⁵³ More recently a Winnipeg townhouse fire in May 1980 has caused officials to establish more stringent regulations and make them retroactive. This requires owners of townhouses similar to the one in the fire to make all required changes. These regulations, however, were not established by the municipality, but by the Provincial Building Standards Board.⁵⁴

Unfortunately, with the application of bylaws and codes, landlords are often unable to do the work themselves or it is just too costly. Therefore, they may choose to abandon the units. This is a greater problem for the amateur landlord as they are often unable to write the expenses off over a length of time, as with the owners of larger buildings. Also, many of the regulations require the owner to make immediate renovations or face the threat of closure or fines.

In cases where extensive repairs are required, the landlord will increase the rents, putting the units out of the income range of the lower income tenant.⁵⁵ In Winnipeg, a number of apartment buildings were closed between 1972 and 1978 as a result of the building codes.⁵⁶

In Winnipeg, the most important codes (bylaws) deal with general upkeep for fire prevention and health purposes: there are four separate bylaws dealing with fire and another comprehensive bylaw dealing with occupancy standards.⁵⁷

Conclusion

The only policies which were designed to assist the inner city are the RRAP and NIP. The remaining policies deal with the City as a whole, failing to acknowledge the differing areas within a city. The inner city's characteristics, including physical, social, cultural and economic, will be discussed in Chapter 4.

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Chapter 4

THE CANADIAN INNER CITY

Introduction

In the last thirteen years, the inner city has become a popular topic for study and greater interest is being paid to the physical, socio-economic and cultural processes and changes occurring. Two basic questions concerning the inner city are important: the need for definition of the inner city, and the definition itself, including various factors that provide a general inner city profile for four distinct kinds of Canadian urban areas. Finally, a detailed analysis will be presented of the inner city of Winnipeg, its similarities with and differences from other cities.

Many problems of inner city research and policy arise from either the total dependence on or the complete abandonment of the American experience.¹ This thesis will consider but will not dwell on the American situation because of the different politics, ethnic components, size and degrees of inner city deterioration between American and Canadian urban areas.

Why Is There A Need For An Inner City Definition?

A major problem encountered in studying the inner city has been the lack of an adequate and standard definition of the inner city. Theoretically, such a definition must include physical and socio-economic factors, social processes, commercial influences, recreational facilities, and municipal services. This lack of sound definition poses a major problem in collecting statistics and data analysis for the inner city.

Some urban researchers (Bourne 1978, McLemore, Aass, & Keilhofer, 1974) indicate that definitions of the inner city are too varied and subjective to permit the delineation of well defined boundaries. The definitions often tend to be laden with middle class values, misleading and class oriented.²

There are some difficulties in deciding on boundaries, often resulting from various stages of deterioration and varying social factors found in different neighbourhoods. Nevertheless, boundaries must be established in order to give direction to those studying the area. The advantage of having a standard definition of the inner city becomes apparent when trying to relate different studies. With the same boundary and data base, various studies can be compared and related to one another, and past studies can provide a basis for further inquiry. This is impossible with a varied data base. The inner city definition could also assist in more accurate representation of inner city concerns if the political boundaries could better reflect inner city concerns and constituents.

It would also be helpful to have varying neighbourhoods identified within these inner city boundaries. These neighbourhoods could assist in the preparation of policies in the varying inner city areas. Such neighbourhoods must be agreed upon by the different policy making bodies to permit coordination of the variety of programmes. In Winnipeg, two decision making bodies have provided different neighbourhood definitions for similar areas. A detailed analysis by the City's Dept. of Environmental Planning provides definitions for all neighbourhoods in the City, including the inner city area. The Neighbourhood Improvement areas, however, have different boundaries for a number of inner city neighbourhoods. These disparities can result in the lack of co-ordination of both policies and programmes in the neighbourhoods.

In the past, Winnipeg's lack of an inner city boundary or definition reflected the lack of inner city strategies or a concentrated and integrated policy for the inner city area of Winnipeg. In 1980, under the Winnipeg Core Area Initiative Proposal, Appendix A, an inner city boundary was established which could reasonably be called official, in that it was agreed upon by all three levels of government.

What is the Inner City?

The inner city is a geographic area, though at times difficult to distinguish, usually near the business centre of a city, with a number of social and economic problems.³ Today, many inner city residents are recognizing the positive attributes of their neighbourhoods. Various geographic definitions of the inner city have been proposed: the central business district (CBD), the CBD and the surrounding residential neighbourhoods, the residential neighbourhoods excluding the CBD, and just the neighbourhoods in the transition zone, or including neighbourhoods with older than average housing units.⁴ This thesis accepts the premiss that the surrounding older neighbourhoods are as important as the CBD and should be included.

Many of these surrounding neighbourhoods are undergoing major social and physical changes, which are important to the welfare of the City. The surrounding neighbourhoods also have a substantial influence on the wellbeing of the downtown core, and vice versa. Though some policies will apply to both areas they also require diverse and different strategies, and these policies cannot be acted upon in isolation because of the influence they have on one another. The policy for the inner city must also be related to overall civic policies, as the inner city also influences the city as a whole.

THE CANADIAN CITY

McLemore, Aass, and Keilhofer (1975) have provided a detailed description of inner city characteristics. The Institute of Urban Studies (IUS) in Winnipeg incorporated much of the criteria from the McLemore et al. study for their analysis and description of Winnipeg's inner city. It is from this definition of the inner city that this thesis generated the base data, and from within this boundary that a neighbourhood was selected for intensive study and analysis. Thus a brief description of McLemore et al.'s definition of the inner city follows.

McLemore et al.'s Definition of the Inner City

The inner city is usually the first area of the city to be developed and therefore has older housing stock. The municipal services and facilities are frequently inadequate. The area is more densely populated than the suburban areas, and tends to be the receiving area for new residents in the city. Because of proximity to the downtown, these areas experience increased development pressures for a change to more intense land use.

Physical Characteristics. McLemore et al. selected census tract for analysis because of the availability of census information and the fact that it can be broken down into census blocks if necessary. With the analysis of census information, the areas that generally emerge as inner city census tracts are those clustered around the central core of the city.

To define their inner city boundaries, McLemore et al. calculated the number of residential units built prior to 1946 in each of the census tracts (1971 census). They included within the inner city boundary any census tract where the percentage of housing built before 1946 was more

than double the metropolitan figure. This method of analysis allows for age differences between cities. There are some problems involved in this method of inner city definition: the census tracts should be contiguous. If a tract is isolated from the central cluster it is not included, although it may indeed have similar characteristics. Also, those census tracts which do have inner city characteristics but are surrounded by the central cluster are included.⁵

A number of additional similarities in the physical characteristics in inner city become evident:

- the proportion of housing stock classified as multi family dwelling units is generally higher and the proportion of single detached is much lower.
- the percentage of dwelling units which are owner-occupied is consistently lower.
- the average gross rent is lower.
- the lack of adequate open space and recreational facilities.
- the greater mixture of land uses in the inner city, and
- the streets are often narrow and congested.⁶

Socio-economic and Cultural Characteristics. Much of the discussion of inner city emphasizes their physical characteristics but there is need to also study the social, economic and cultural factors.

Some social and economic similarities have been isolated in these neighbourhoods:

- the percentage of young people is smaller and there are greater proportions of elderly.
- the average household size is generally smaller.
- the average household income is lower.
- a greater proportion of the population has less than a grade nine education; there is very little difference in the percentage of college graduates.

- the proportion of the labour force which was unemployed is consistently higher,
- in cities which are ethnically heterogeneous, the percentage of the population born outside Canada is higher,
- there are a larger proportion of single family parents,
- there are generally fewer children per family, and
- there are substantial losses in population.⁸

Neighbourhood Types Within the Inner City

McLemore et al.'s review of census statistics indicate that the inner city neighbourhoods are in a state of decline, and, as McLemore et al. indicate these figures are generalized and averaged over the entire inner city. Though most inner city neighbourhoods display some or all of the aforementioned characteristics, not all are in a state of decline.

There are four distinct, "ideal" neighbourhood types, each with some unique characteristics: declining, stable, revitalizing, and massive redevelopment. Inner city neighbourhoods may fall neatly into one of these descriptions, they can have characteristics of several with one dominant type, or they can have several sub areas with the characteristics of different neighbourhood types. The analysis of the neighbourhood types, not only gives present characteristics, but also indicates "trends and patterns of development" for the neighbourhoods.⁹

Declining Neighbourhood. Declining neighbourhoods are experiencing losses in population, especially those who are economically mobile, thus the immigration of lower income groups and the inability of those low income residents already in the area to leave has resulted in a concentration of these residents in inner city neighbourhoods. The outmigration of families from these neighbourhoods, leaves a large percentage of the non-family and elderly population.

There is an increase in the proportion of tenants and absentee landlords. The increasing transient population tends to decrease the interest in the communities' wellbeing. Many business establishments follow the outmigration of the more economically mobile population.

One of the major influences on inner city decline has been the increasing rate of suburbanization. The suburbs with their open spaces and relatively low land prices have attracted both the wealthier inner city resident population and business and commercial enterprises and services. The promotion of suburban areas and a relatively slow growth, or no growth situation results in a concentration of the lowest income groups and excessive commercial vacancies in the inner city neighbourhoods. Because these areas lose their appeal, many property owners allow their property, both residential and commercial, to decline. This is often the case with absentee ownership. There is little incentive to renovate or carry out maintenance when the rents, values, and demand are so low that they do not receive an adequate return on their investment. Because of the increasingly poor condition of buildings and other environmental conditions, the property values increase at a slower rate than the city as a whole, or in some cases the values actually decline.

In some inner city areas, the construction of the houses may have been of poor quality to begin with and are often not worth fixing. The solution for some of these areas may be redevelopment. However, as new housing is expensive and most low income residents cannot afford new units, these residences continue to provide shelter for the low income inner city resident. As these areas have little attraction to middle and upper income residents the poor quality housing persists. This move to the suburbs has resulted in additional problems for lower income residents of the inner city: many industries and sources of employment for these

residents have moved to suburban locations, thus causing additional transportation and unemployment problems for the inner city.

In certain areas public and/or private redevelopment decisions have caused neighbourhood decline. Often with the suggestion of impending redevelopment proposals, the owners will not invest in their property and the more mobile residents leave the area.¹⁰ In some instances, this is done deliberately through blockbusting.

Stable Neighbourhood. The stable neighbourhoods have few gains or losses of population, relatively low proportion of social problems, well maintained housing, general physical appearance is stable or improving, property value increases are comparable with the rest of the city, pressures for redevelopment are not extensive, and there is a high rate of homeownership.¹²

Most of these areas were once higher income neighbourhoods, which have become occupied by moderate income families and individuals. There are a variety of stable communities: traditional working class communities, older ethnic communities, areas with recent immigrants, strong middle class neighbourhoods, and upper class enclaves.¹²

Revitalization Areas. Revitalizing areas present the most problems to the original lower income residents and those attempting to deal with problems of these areas. The phenomenon occurring in these neighbourhoods has been referred to as whitepainting (see Chapter Two). The characteristics are an influx of middle/upper income families, displacement of lower and moderate income groups, upgrading and rehabilitation through the use of private funds, and an increase in property values.¹³

The upgrading of the neighbourhood may result in pressures for redevelopment from private sources, but the communities' influence and organization provide countervailing power that prevents redevelopment.

Many of the former rental units are converted into owner-occupied units and a large percentage of the apartment houses disappear. This process of revitalization and whitepainting occurs in cities with rapidly growing populations where there is little available land for additional housing, and there is a substantial higher income, professional population.¹⁴

Massive Redevelopment. This last neighbourhood type concerns areas undergoing massive redevelopment: population gains, but losses of families, and low income residents, increase of singles, young couples, and the elderly, usually an increase of average incomes, education and occupational levels, deterioration of housing conditions for those forced to leave, improved structural quality, but most likely accompanied by an increase in density, an increase in renters, a decline in community organization, and an increase in property values.

The influences are similar to those of a revitalized area, but the interest in existing buildings either developed after the buildings were demolished or was not as strong. For massive redevelopment to occur there must be some municipal co-operation for changes in zoning, or relaxation of existing land use bylaws. Redevelopment also produces increased commercial and office space. Though redevelopment is a method of inner city revitalization, it often destroys the original inner city neighbourhood.¹⁵

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These characteristics and neighbourhood types give a good indication of the general socio-economic and physical characteristics of Canadian inner city neighbourhoods. As cities have unique characteristics and different factors influencing their growth, an accurate description of any particular inner city involves an indepth analysis of the conditions

that influence that urban centre.¹⁶

Winnipeg Neighbourhood Types

The City of Winnipeg has defined neighbourhoods within the City through the Area Characterization Study, identifying various neighbourhoods in the City for research and policy-purposes. The area characterization briefly identifies the problems of the areas and possible programmes and policies required to assist these neighbourhoods remain viable.¹⁷

As with McLemore's identification of various neighbourhood types, the City has categorized these into area types. The City of Winnipeg uses six basic area types, as opposed to McLemore's four, because it involves the identification of all city neighbourhoods, not only the inner city. Three stages of development in the urban neighbourhood were specified -- growth, stability, and decline. Within these stages six area types were identified: growth-emerging area; stability-stable, conservation and rehabilitation areas; and decline--major improvement and redevelopment areas. Within the inner city there is only one stable area.¹⁸

Institute of Urban Studies Boundary Definition

Numerous studies have been carried out on inner city neighbourhoods in Winnipeg. The boundaries of Winnipeg's inner city tend to vary with the issue being examined, though, based on physical and social characteristics and civic administration there appears to be a substantial overlap of boundaries.¹⁹ A detailed analysis of this boundary was undertaken by the Institute of Urban Studies, University of Winnipeg, and their definition of the inner city best reflects the purpose of this study: the boundary takes into consideration the social, economic and physical characteristics. This is also the boundary which was adopted by the Core Area Initiative, which will attempt to reverse the decline occurring in Winnipeg's inner city.

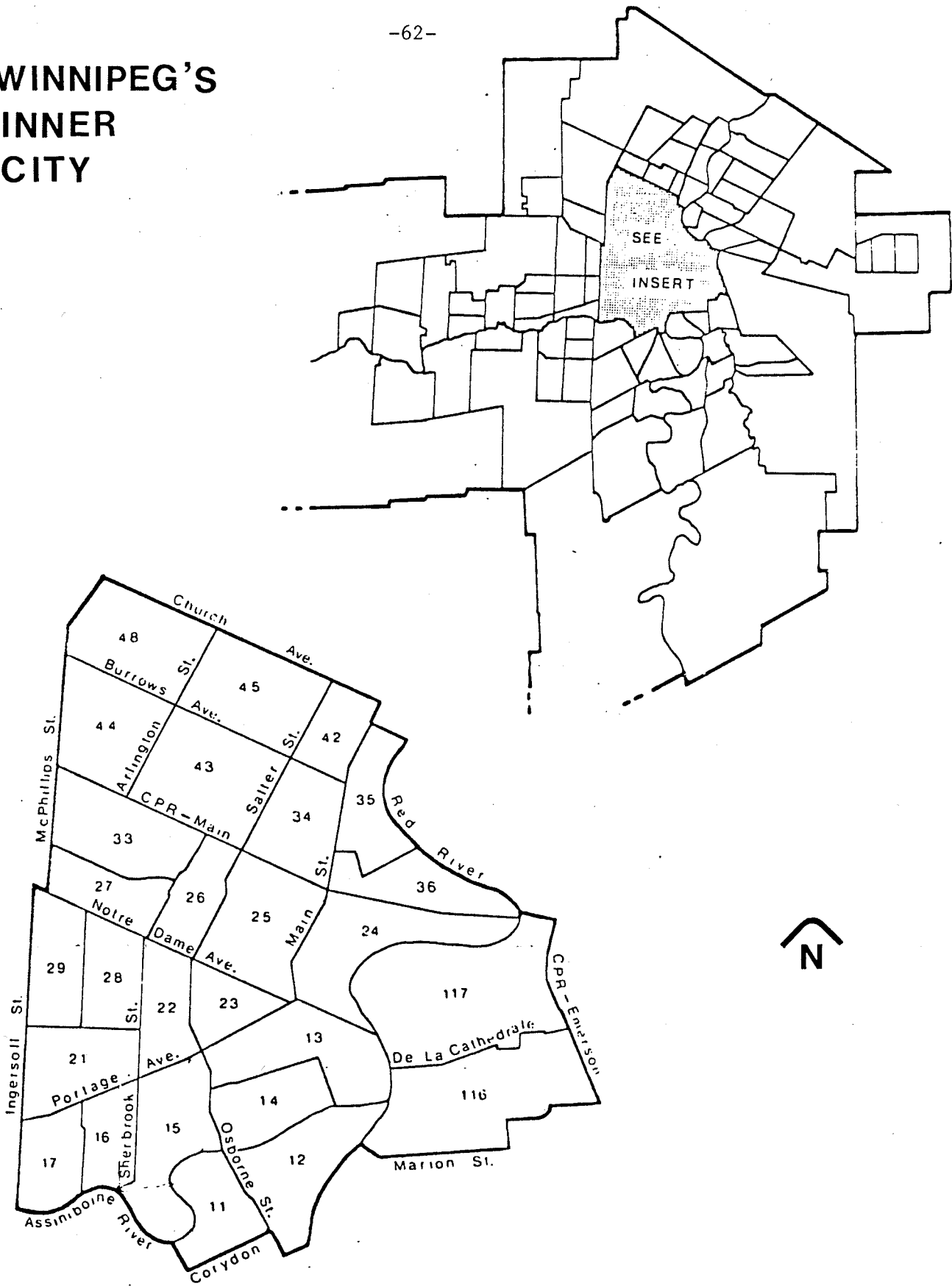
The IUS method of defining the boundary was adapted from McLemore et al.'s methodology of isolating inner city neighbourhoods.²⁰ However, unlike McLemore's procedure, based solely on the physical age of the building, the IUS method involved a number of additional socio-economic variables important to the analysis of the inner city prior to identifying the neighbourhoods. McLemore does indicate the need to examine the social, economic, and cultural characteristics, but only proceeds to do so after the boundary is defined on the basis of physical age of the housing units. The IUS method indicates the importance of these issues prior to establishing the boundary, and also provides an indication of the problems that exist in the neighbourhoods.

The IUS identified seven criteria for establishing the inner city boundary:

- 1) Housing built before 1901,
- 2) 30% or more of the housing stock in poor condition,
- 3) population loss of 15% or greater in the 1971-1976 period,
- 4) 25% or more of these families at or below the poverty line in 1971,
- 5) tenants to occupy 60% or more of residential units,
- 6) population of more than 40 persons per acre,
- 7) house density of more than 10 households per residential acre."²¹

Like McLemore they used the census tract as the unit of study, and "any census tract with two or more of the characteristics of the seven criteria were defined as inner city". Twenty-three census tracts displayed inner city characteristics. Four additional census tracts were included on the basis of characteristics unique to Winnipeg: demographic composition, percentage of natives, and household density. A map of the inner city and its relation to the rest of Winnipeg are presented on Figure 4-1.

WINNIPEG'S INNER CITY



Numbers refer to census tract Identifiers

Figure 4-1

Source: Frank Johnston, The Core Area Report (Winnipeg: The Institute of Urban Studies, 1979), p.7.

Inner City Characteristics

Winnipeg's inner city neighbourhoods are "experiencing dramatic changes in population, size and composition."²² These changes are affecting the physical nature and socio-economic stability in these neighbourhoods. There are two views as to the underlying factors resulting in neighbourhood change: 1) residential decisions to relocate, 2) institutional policies. Both these factors interact with one another to affect inner city neighbourhoods. It is difficult to judge which is the initial cause of decline.²³

Socio-economic Characteristics

Population Change. The census tract information for Winnipeg as analyzed for The Core Area Report confirms the premise that inner city, upwardly mobile residents are leaving. Recent studies of the census tract information indicate these neighbourhoods are losing population, particularly families. While the inner city has lost population, the suburbs have had new gains. This loss of families in the inner city has resulted in an increased percentage and concentration of elderly and single parent families.

The inner city has been steadily losing population since 1941, but this trend has increased drastically over the past ten years: between the census period 1966 - 1971, the inner city lost 2.3% of its population, and since 1941 the inner city has lost over one quarter of its population (29%). During this same period the suburbs grew by 200%, and they are still growing at a substantial rate.²⁴

The inner city resident population has changed in economic status, family status and age. With economically mobile families moving to the suburbs, a concentration of elderly, single parent families, and single person households remain. Of the large Canadian cities, Winnipeg had the

highest percentage of elderly in the inner city in 1976. In the City, overall, the elderly population has remained stable, however, there is a marked difference in the proportion of elderly living in the inner city (17%) and the suburbs (9%). This outmigration of families has resulted in a lower percentage of children under 15 in the inner city (17%) compared with the suburban area (25%). Between 1971 and 1976 the inner city lost 4600 (16.5%: 27,900 - 23,300) families, while the suburban family population increased by 14,000 (13.4%: 105,000 - 119,000).

Another population group which requires a greater than average amount of social and financial assistance are single parents, and there is a growing proportion of these families in the inner city -- in 1976, 4250 families -- 18%, as compared to 10% in the suburbs. This was an increase of 3% between 1971 and 1976.²⁶ This concentration of single households, elderly and single parents has generated additional pressures for social and financial assistance. Many of these residents are only able to pay lower rents which often result in inadequate maintenance of the building, and in the case of owners many are unable to pay the excessive renovation and maintenance costs on their homes.

Education. The Core Area Report found levels of education do not differ greatly between the inner city and the suburbs, with the inner city showing only slightly lower levels. There are substantial differences, however, within the inner city. More than 50% of inner city population north of Notre Dame Avenue have less than grade nine education. In contrast, a large percentage of residents south of Portage Avenue have attended university (13%), which is greater than the City as a whole (11%).²⁷ This may result from the residential patterns of the students of the two universities, many of whom live in the neighbourhoods south of Portage.

Incomes. The last survey of incomes carried out in the 1971 census

indicates a high incidence of poverty in the inner city, -- more than 18% below the poverty line. Analysis of incomes since 1951 by Johnston, in the Core Area Report, indicate that the disparities between the inner city and suburban areas is increasing. Once again, those who are left in the inner city are the most disadvantaged, economically. Many of these residents, who are renters are experiencing affordability problems, Table 4-1.²⁸

Unemployment. Johnston found the unemployment rates in the inner city were greater than the suburbs; this difference was especially evident in the male unemployment rate of the inner city, (7.7%), which nearly doubled the figure for the suburban areas, (1976 figures). The move to the suburbs has also included industries and sources of inner city employment. Through an estimation of work trips it was found that there has been a decline in the number of people going to the core area for work, when the number of people working has actually increased by a third.²⁹

Social Assistance. Recent reports have shown the disparities between the inner city and the suburbs in areas such as social assistance (four times suburban rates), child neglect (five times), and juvenile delinquency (eight times).³⁰ Also many residents who are left in the inner city may need some form of social assistance.

Physical Conditions

Accompanying the extensive social problems prevalent in the inner city there is a decline in the physical condition of the neighbourhood. A number of factors have contributed to the decline of inner city neighbourhoods: age and deteriorating housing stock, industrial and commercial lots, zoning, railways, rail yards, and rights of way, and disrupting traffic arteries. In the past, there have been few government programmes that have

Table 4-1

Percent of Households Experiencing Affordability Problems, 1978

<u>Household Types</u>	<u>Total City</u>	<u>Inner City</u>	<u>Renters</u>
Under 65 years of age			
1 person	22%	30%	26%
2 persons	17	30	26
3 persons	12	19	27
4 persons	10	20	39
5 or more persons	13	22	39
single parent families	57	65	69
Over 65 years of age: single	37	62	50

Source: Frank Johnston, Core Area Report
(Winnipeg: Institute for Urban Studies, 1979) p. 55.

succeeded in reversing this trend of physical decline. Aside from NIP, RRAP and the misguided urban renewal programme, most government initiated programmes have not looked at the neighbourhood and plans to reverse the decline. The entire RRAP programme has only assisted approximately 1% of the total inner housing stock.³¹ The past programmes usually only address isolated problems which only delay the processes of decay and in some cases they fail to do even this. The government programmes which have had an effect on the inner city have usually assisted the commercial and business enterprises in the CBD.³² Only minor changes have occurred in attempting to reduce the substantial stock of inner city housing needing rehabilitation, the major cause/result of declining neighbourhoods. Winnipeg has had some success in rejuvenating certain neighbourhoods, such as North Point Douglas through the use of the NIP and RRAP funds. However there is still a substantial portion of the housing stock and the inner city which need assistance.

Housing Conditions. A CMHC survey of housing condition in Canadian cities indicates that Winnipeg has the highest percentage of housing units in poor condition, Table 4-2. A large percentage of the units in poor condition are in the inner city. A field survey carried out in 1978 by the City of Winnipeg's Department of Environmental Planning indicates the housing conditions for the inner city neighbourhoods, Table 4-3.

These figures do not necessarily indicate the conditions of housing throughout the entire inner city. There are certain neighbourhoods with very few houses in poor condition, such as Armstrong Point (2%).³³ In several of the neighbourhoods such as North Point Douglas, St. Boniface, and Centennial the housing conditions have improved over the past year resulting from the infusion of NIP and RRAP funds. There are other neighbourhoods with up to 49% of the housing in poor condition. The

criteria for classification were as follows: good -- constructed recently, only minor problems which can be corrected easily, fair -- housing which needs some, but not very extensive work such as window repairs, repainting and fixing of porches, sheds, and railings, poor - poor construction and lack of upkeep, major problems, need major repairs such as faulty foundations or sagging roofs, very poor -- housing beyond help, too costly to renovate, basically unsound shelter.³⁴

Housing Types. The housing starts in Winnipeg reflect the change in the City's population. Winnipeg's non-family households have increased to 27% of total households: an increase of 14.4% since 1956. Since 1960 there has been a substantial shift to multiple units, particularly high density units, though it is not certain whether this increase is a direct result of the change in households. The single family starts hit their lowest level in 1969-70 -- less than 30%. Though there has been a period when the proportions of single family starts did increase, the majority of housing starts have been multiple family units.³⁵

Tenure. In both the inner city and suburbs the percentage of tenants has increased: 5.3% (1966: 65% to 1976: 70.3%) in inner city neighbourhoods and a 7.8% increase was found in the suburban areas of the City. There is a substantial difference in the proportion of tenants in the inner city (70.3%) as compared with the suburban areas (32.8%). A corresponding disparity occurs in home ownership. Home ownership decreased by nearly 1000 units in the inner city, while the suburban areas ownership increased by 22,795 units between 1966 and 1976.³⁶

Housing Starts. This increase in the already high rate of tenancy is reflected in the type of new construction occurring in the inner city. Between 1972 and 1978, 4953 new housing units were put on the market. Of those, 91% were apartment units. The lack of private initiative in these

Table 4-2

Compared to other urban Centres, Winnipeg's
Stock is of Poor Quality*

	<u>% of Total Stock</u>		
	<u>Poor</u>	<u>Fair</u>	<u>Good</u>
Winnipeg	13	3	84
Quebec City	8	2	90
Montreal	5	3	82
Ottawa/Hull	6	3	90
Toronto	5	2	92
Regina	11	3	85
Edmonton	5	3	92
Calgary	5	2	92
Vancouver	6	2	92

CMHC, Survey of Housing Units, 1974

Source: Barnard & Associates, Housing in Winnipeg, (Winnipeg: Winnipeg Development Plan Review, 1979), Ex. 18.

Table 4-3

Housing Condition in the Inner City 1978*

Good		Fair		Poor		Very Poor	
N	%	N	%	N	%	N	%
5,049	28.2	8,610	48.2	3,836	21.5	346	1.9

*District Planning Division, City of Winnipeg Planning Department, Field Survey Notes, February 1978.

Source: Frank Johnston, Core Area Report (Winnipeg: Institute of Urban Studies, 1979) p. 93.

neighbourhoods is indicated in that the private sector contributed to only 15% of the housing starts -- mostly small apartment buildings. The rest of the construction was carried out by the public sector (60%) or the non profit sector (24%). A large percentage of these were units for the elderly.

Many of the new housing starts in the inner city area resulted in the loss of older units, often family units: 603 single family dwellings, 523 attached units, 816 apartment units, or a total loss of 1462 units.³⁷

Vacancy Rates. Though the tenancy level has risen, the vacancy rates are increasing and are in fact very high in Winnipeg. The bi-annual survey of vacancy rates carried out by CMHC indicates a 5.1% rate as of December 1980. This is an increase of .3% since the April 1980 survey. The vacancy rate is at its highest since late 1971/early 1972 following the increase in multiple unit starts. Vacancy rates are the highest in the buildings with 6-9 and 20-29 units. This high percentage of vacancies is second only to Hull, Quebec: 6.8%.

The inner city vacancy rate is higher than in suburban areas.

Conclusion

The majority of Winnipeg's inner city areas are losing population, especially families, and they have greater concentrations of those who need assistance -- elderly, single parents, low income residents, and the unemployed. Accompanying this social, economic, and cultural characteristics is a declining physical environment. Greater emphasis must be placed on this area of the city by policy-makers if neighbourhood decline is to be reversed.

The next chapter will present the inner city neighbourhood which

was selected for intensive studies. Also the methodology used will be discussed.

FOOTNOTES

¹Reg McLemore, Carl Aass, and Peter Keilhofer, The Changing Canadian Inner City (Ottawa: Information Canada, 1975) p. 1.

²L.S. Bourne, Perspectives on the Inner City (Research Paper #94) (Toronto: Centre for Community Studies, 1978). pp. 5 - 6.

³Ibid., p. 1.

⁴Ibid., p. 5; see also Christine McKee. Innovative Strategies for the Renewal of Older Neighbourhoods (Winnipeg, Institute of Urban Studies) p. 29.

⁵McLemore, op.cit., p. 3.

⁶Ibid., p. 4; see also McKee, op.cit. p. 30.

⁷McLemore, op.cit., p. 4.

⁸McKee, op.cit., p. 33.

⁹McLemore, op.cit., p. 5.

¹⁰Ibid., p. 5 - 7.

¹¹Ibid., p. 5.

¹²Ibid., p. 8

¹³Ibid., p. 9.

¹⁴Ibid.

¹⁵Ibid., p. 8 - 9.

¹⁶Bourne, op.cit., p. 16.

¹⁷Department of Environmental Planning, Winnipeg Area Characterization, (Winnipeg: City of Winnipeg, 1978) p. 1.

¹⁸Ibid., p. 5.

¹⁹Frank Johnston, The Core Area Report (Winnipeg: Institute of Urban Studies) p. 19.

²⁰Ibid., p. 5

²¹Ibid., p. 19.

²²Ibid., p. 6.

²³Ibid., p. 6 - 10

²⁴Ibid., p. 39.

²⁵Ibid., p. 200, 204, 211 - 212.

²⁶Ibid., p. 207.

²⁷Ibid., pp. 44 and 214.

²⁸Ibid., p. 55.

²⁹Ibid.

³⁰Ibid., p. 57.

³¹Barnard and Associates, Housing in Winnipeg, (Winnipeg: Winnipeg Development Plan Review, 1979) p. 10.

³²Ibid., p. 9.

³³Department of Environmental Planning, Housing Condition Survey, 1978.

³⁴Housing Conditions as defined by the City of Winnipeg for the 1978 Housing Conditions Survey.

³⁵Barnard, op. cit., p. 6; see also Canada Mortgage and Housing Corporation, "Winnipeg Apartment Vacancy Survey, December 1980" p. 8, (Mimeographed).

³⁶Johnston, op.cit., p. 89.

³⁷Ibid., p. 39.

³⁸Canada Mortgage and Housing Corporation, op.cit., Table III.

Chapter 5

METHODOLOGY AND NEIGHBOURHOOD DESCRIPTION

METHODOLOGY

Introduction

This thesis aimed to investigate whether the inner city could be rejuvenated while assisting the residents already in the neighbourhoods to remain with specific reference to owners of small rental units. The survey investigated the situation of the amateur landlords: their feelings and relationship to the neighbourhood, knowledge of assistance programmes, effects of the programmes, funding sources, the types of units they operate, the problems they encountered in their units and their willingness to continue their present situation. Two major questions concerned the willingness of landlords to sell if whitepainting were to occur, and the reactions of landlords to possible further neighbourhood deterioration.

Why Investigate the Situation of Amateur Landlords?

The literature on inner city decline and rejuvenation has indicated the need for assistance for owners of rental units. Most studies and programmes have emphasized rehabilitation of owner occupied single family dwellings rather than rental units.

Landlords tend to suffer from an image problem, because incidents of "bad" landlords and slum landlords are reported and cases of "good" landlords rarely get press coverage. The influence of American literature on the landlords' image has been detrimental, with substantial work focussing on slum landlords in large American cities. This problem does not influence the Canadian rental market to the same extent.

One sector of the rental market which has received little attention are low rental accommodations, which provide a substantial percentage of inner city housing. The owners are now feeling pressures of increasing costs and have been forced to reduce maintenance, or in extreme cases, to close the units. As many of these units are concentrated in the inner city, their future influences the future of the inner city.

Past Studies

Research into the area of local rental housing is not extensive: any work concerning this sector of the housing market has only been initiated in Canada in the past fifteen years. The two studies of most importance dealing with low unit rental housing in Canada was done by Krohn, Fleming, and Manzer in Montreal (1977) and Bossen in Winnipeg (1976).

Krohn, Fleming and Manzer Study. Krohn's work is generally considered the definitive work on the amateur landlord economy in Canada. A terminology was developed, and it is useable for research purposes. Through research on various older Montreal neighbourhoods, theories were developed which would assist in identifying the different neighbourhood types where amateur landlords operate. The theory extends to amateur landlords and their motives for operation and maintenance of the units (See Chapter Two).

The detailed analysis of the four Montreal neighbourhoods identified a number of varying rental unit types and the major mechanisms in their operation, (Model 2).¹ The study also identifies the landlord-tenant relationships which occur in the different neighbourhoods: the personal relationship between the amateur landlord or homeowner and tenant, as opposed to the impersonal one between the professional landlord and tenant.²

Bossen Study. The Bossen Study used some of the findings and terminology of this earlier research, and attempted to investigate the economics involved

Model 2. The Area Owner Typologies Related to a Common Typology of Owners*

Common Types	E. Outremont	Pt.St. Charles	St.Louis Square	Hochelaga	Quartier Ste Famille
Home owners ¹	Residual local Established immigrant	Home (some inherited)	Portuguese & "Other" Home Owners	Home Owners	Home Owners
Small investors ²	Residual absentees	Income (some inherited)		Small investors	Small investors
Professional investors	New absentee		Individual profess- ionals	Profess- ionals	Profess- ionals
Professional ³ speculators			FREC		Profess- ional owners

1. Eastern Outremont and St. Louis Square have subtypes of home owners.
2. Small Investors was not a clear category early in our studies; it now seems quite important.
3. We have six professional owners in areas of potential land value gains; one of these is left over from a more optimistic phase (FREC). We have only one professional owner trying to make a profit on tenants who have little choice in their apartments.

*Source: Krohn, et al., The Other Economy: The Internal Logic of Local Rental Housing, (Toronto: Peter Martin Associates, 1977), p. 123.

in the operation of low unit rental accommodations in an older inner city neighbourhood in Winnipeg. The research also attempted to identify and analyze the problems encountered by amateur landlords: landlord tenant relations, landlord-government interaction and the social changes occurring in the area.

The Bossen Study dealt with conversion units. Detailed interviews were carried out on both owners and tenants. From an analysis of assessment records, it was found that there were three types of amateur landlords in the area: resident landlord -- those living in the unit, district landlord -- those living in the neighbourhood, and absentee landlord -- those living out of the area. The main area of interest was in apartment houses, as opposed to rooming and boarding houses.⁵

Some differences between the types of owners were identified. It was found that within this amateur economy there was just as much likelihood of a "bad" landlord and a "bad" tenant. This finding dispels some of the past beliefs about landlords, especially absentee landlords.⁴ Both the findings of the Krohn et al. and Bossen studies provided a general information basis on amateur landlord for this thesis.

Research Steps

The background research on inner city rejuvenation, theories of rehabilitation, the inner city and the inner city of Winnipeg, have been included in the previous chapters of this thesis. A Winnipeg inner city neighbourhood was isolated for detailed study, including an analysis of the physical, socio-economic and cultural characteristics of the neighbourhood. Also, within this neighbourhood, a group was identified to participate in the personal interviews.

Neighbourhood Selection

On the basis of an analysis of census data, tax roll information, and civic data, the Memorial neighbourhood was selected as the best sample area. It displayed no unusual characteristics which would make it an atypical neighbourhood. Because of its typical inner city characteristics, the data and conclusions from this survey are adaptable to other Canadian inner city neighbourhoods that have a high proportion of apartment houses. This neighbourhood was also selected because there was a distinct physical difference between apartment houses in different areas of the neighbourhood. In general, those on Balmoral were better maintained than those on Langside. This difference allowed not only the investigation of inner city apartment houses, but also an evaluation of differences within the amateur landlord economy and the reasons for this difference.

Through the use of tax assessment information, compiled by the City of Winnipeg, Department of Environmental Planning, all rental units with six or less units were isolated. There are buildings which have multiple rental units, but which may not appear on assessment files because of unreported conversions. Therefore, these could not be included in the total number of units.

Persons identified on assessment files were initially contacted by phone. More than 50% of the original list of landlords participated in the interviews. Those whose telephone numbers could not be found were sent letters informing them of the project and a call back time to arrange a personal visit. This, however, proved to be unsuccessful with only one response.

There were a total of 49 units that the tax assessment files listed as rental structures containing six units or less in both areas: 37 on

Langside and 12 on Balmoral. Though there were substantially fewer buildings on Balmoral it was necessary to use the street because of the apparent attempts at rehabilitation which had occurred. This would provide a comparison for Langside and could possibly identify the possible changes needed for an effective rehabilitation programme.

The contact list was reduced to 47 from 49 because two buildings had not been used as rental units for about ten years, but had been converted back to single family homes. Of the remaining 47 owners contacted there was a very high response rate (62%).

Method of Inquiry

It was determined that personal interviews would be the best method of gaining the information needed. Landlords are generally sensitive to their poor public image. Personal contact was selected therefore as the method that would obtain the highest possible response rate. This factor was deemed important, bearing in mind the relatively small sample.

A second reason for choosing the personal interview method concerned the information desired. Some questions required only a "yes" or "no" response, but from there on, the interview would have to be directed. As well, other studies have shown that respondents hesitate to answer questions about income or assets in the more impersonal questionnaire method. Even in personal interviews, probes are often needed to elicit this more "sensitive" information.

Once the participant agreed to take part in the study, a mutually convenient time was established for the personal interview. Some interviewees preferred to do the survey over the phone. Interviews took about one hour, and most participants were willing to answer all questions.

The first few surveys served as a pretest. There were no changes in the interview guide after the test, thus they were included in the final analysis.

The interview guide (Appendix C), consisted of a number of objective questions such as rents, number of units, and length of ownership. The interviews were especially useful for the subjective questions. It allowed the participant to elaborate on the points brought up, often providing examples. One of the main reasons for doing this survey was to assess the feelings of the landlords and their situation in the rental economy. The interview was the best method of evaluation. Most landlords were co-operative and discussed their situations openly. Even the respondents who were initially apprehensive about the project responded openly once the interview got underway.

Method of Analysis

Because of the nature of the questions asked, sophisticated statistical methods were not necessary. The figures were computed by hand. One of the most important aspects of these interviews were the comments made by the respondents. A number of the most representative and interesting remarks will be cited. The analysis which follows in Chapter 6 is divided into subject headings parallel to the survey. The data on Balmoral will be first, followed by Langside, and finally, a comparison of the two.

NEIGHBOURHOOD DESCRIPTION

Introduction: Census Tract 15

Examination of the census data and tax assessment information for 27 census tracts in the inner city boundary showed that part of census

tract 15 best served the purposes of this study. Census tract 15 (See Figure 5-1) is bound by the Assiniboine River on the south, Osborne and Memorial Streets on the east, Portage Avenue on the north and Sherbrook Street on the west. Census tract 15 exhibits socio-economic characteristics similar to the overall inner city characteristics in the City of Winnipeg, including -- higher than average (overall city) unemployment, decreasing population, lower incomes than the rest of the City, higher percentage of lone-parent families, larger percentage of families without children, large proportion of elderly, substantial number of older housing stock, generally in need of some renovation and repair, and a higher percentage of rental units and tenants.⁵

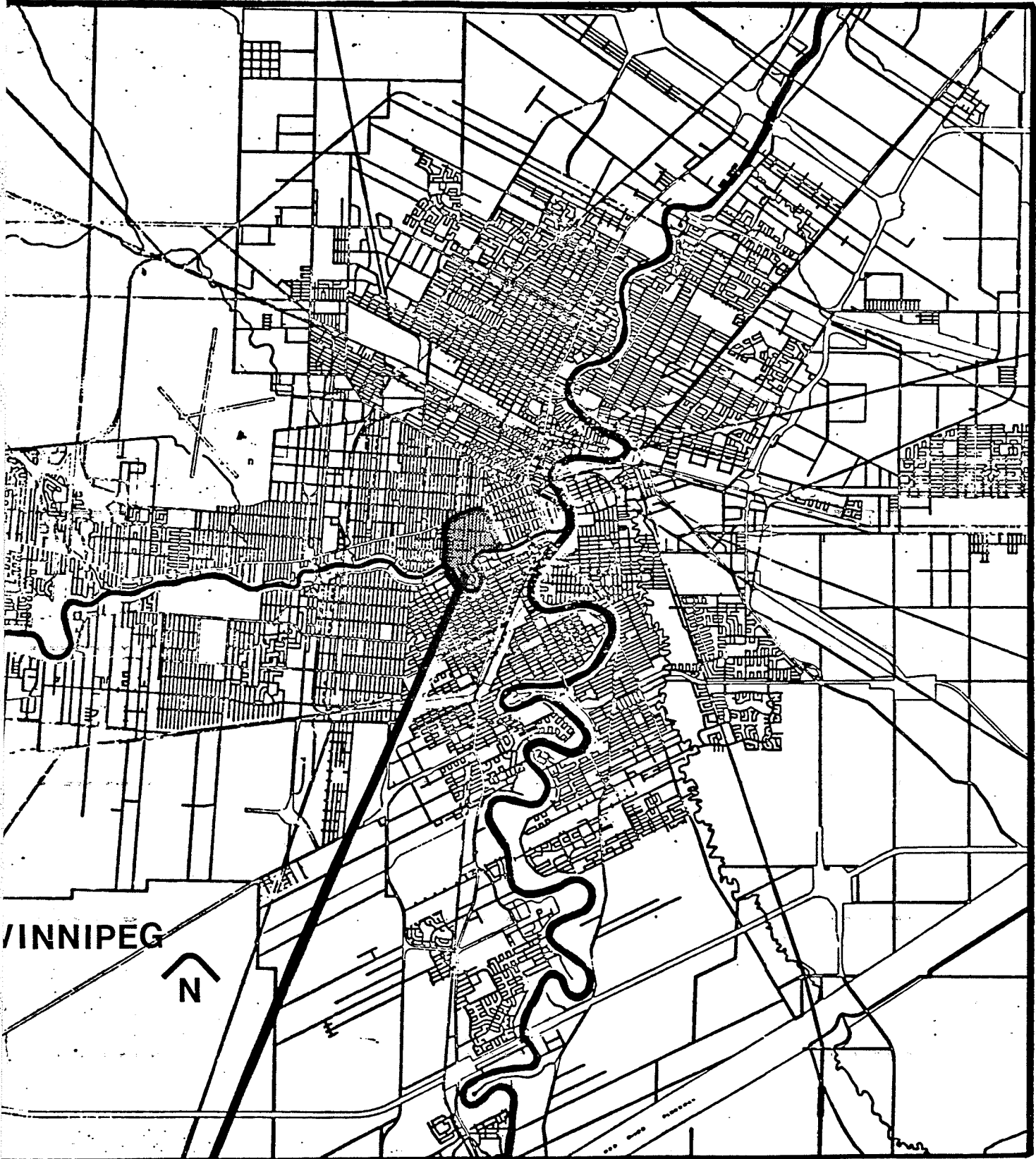
Two Neighbourhoods

Census tract 15 essentially contains two different neighbourhoods: Armstrong Point and Memorial. The use of census tract 15 as a whole may tend to distort slightly the study findings, because of the inclusion of Armstrong Point. Armstrong Point, unlike some other neighbourhoods in the West End has not experienced extensive decline and does not need assistance for rejuvenation. It is still a fairly stable neighbourhood with a middle and upper income population. The City of Winnipeg in the Area Characterization Study referred to this neighbourhood as a stable area, the only one so classed within the inner city boundary. Memorial, on the other hand, is experiencing various stages of decline and has been called a major redevelopment area.⁶

Armstrong Point

Armstrong Point was once the bastion of Winnipeg's upper income families. It offered a quiet attractive living area because of location,

STUDY LOCATION: Census Tract 15



Census Tract 15

Figure 5-1

lack of heavy traffic, large lot sizes, river front properties, large trees and a location fairly close to facilities and services, yet isolated from most inner city problems. One writer has graphically described Armstrong Point:

"There were no houses in Armstrong Point. There were only castles, high castles three full stories in height, some with leaded glass windows, and all, certainly, with dozens of rooms. They were built in an assortment of architectural styles and peopled by names from Winnipeg's commercial and industrial Who's Who. I was awe-stricken by the sheer size of the houses."⁷

These attributes have helped Armstrong Point to remain a desirable place to live. Even today, with most inner city neighbourhoods deteriorating and experiencing growing concentrations of lower income residents, Armstrong Point has maintained a substantial middle and upper income population and the physical conditions are well maintained. Most houses are in fair (53.85%) or good (44.44%) condition, and only two of the 117 buildings have been classed in poor condition. It is also a low density housing area with pockets of education and institutional uses.⁸

The inclusion of Armstrong Point would balance out the negative inner city factors such as poor housing conditions, income, unemployment, and family types, and thus may distort some of the needs of the inner city neighbourhood.

Memorial

Memorial, as defined by the City of Winnipeg, Area Characterization Study, follows census tract 15 boundaries quite closely. It excludes Armstrong Point and the predominantly commercial sector along Colony, and it includes the west side of Sherbrook and the east side of Maryland. Therefore the boundaries of this study area, Memorial, are as follows:

Cornish on the south, the Assiniboine River and Colony on the east, St. Mary's and Portage to the north, and Maryland on the west (see Figure 5-2).⁹

Historical. Historically, Memorial experienced an era of prosperity and had been part of the City's once affluent West End. Accompanying the economic prosperity of the late 1800's in Winnipeg, was a period of growth and expansion of residential areas: areas with distinct neighbourhood characteristics segregated by class and ethnicity, levels of municipal services, and housing construction.¹⁰

With the advances in transportation technology, the City was able to expand its residential areas, and following this expansion the West End became the "district of the prosperous middle class".¹¹

As with many other inner city areas, urban expansion and the growing sophistication of modes of transportation and their networks, many middle income families from the West End moved to the suburbs. The areas offered fairly low prices for large lots. As these residents moved the desirability of the West End decreased and the neighbourhood has been turned over to lower and moderate income residents. Many of the houses were too large for these families so a substantial number of the houses were converted to multiple suite buildings: some self-contained, some with shared facilities and others with just rooms to rent. The move to multiple family dwellings began about seventy-five years ago, with the construction of large apartment blocks.¹² This area has now been turned over to renters and landlords, many of whom are absentee landlords.

The Pressures for Change. The Memorial neighbourhood is similar to other inner city neighbourhoods, but has some unique characteristics. Many houses are in various states of decline, though fairly sound and rehabilitable.

MEMORIAL: External Influences

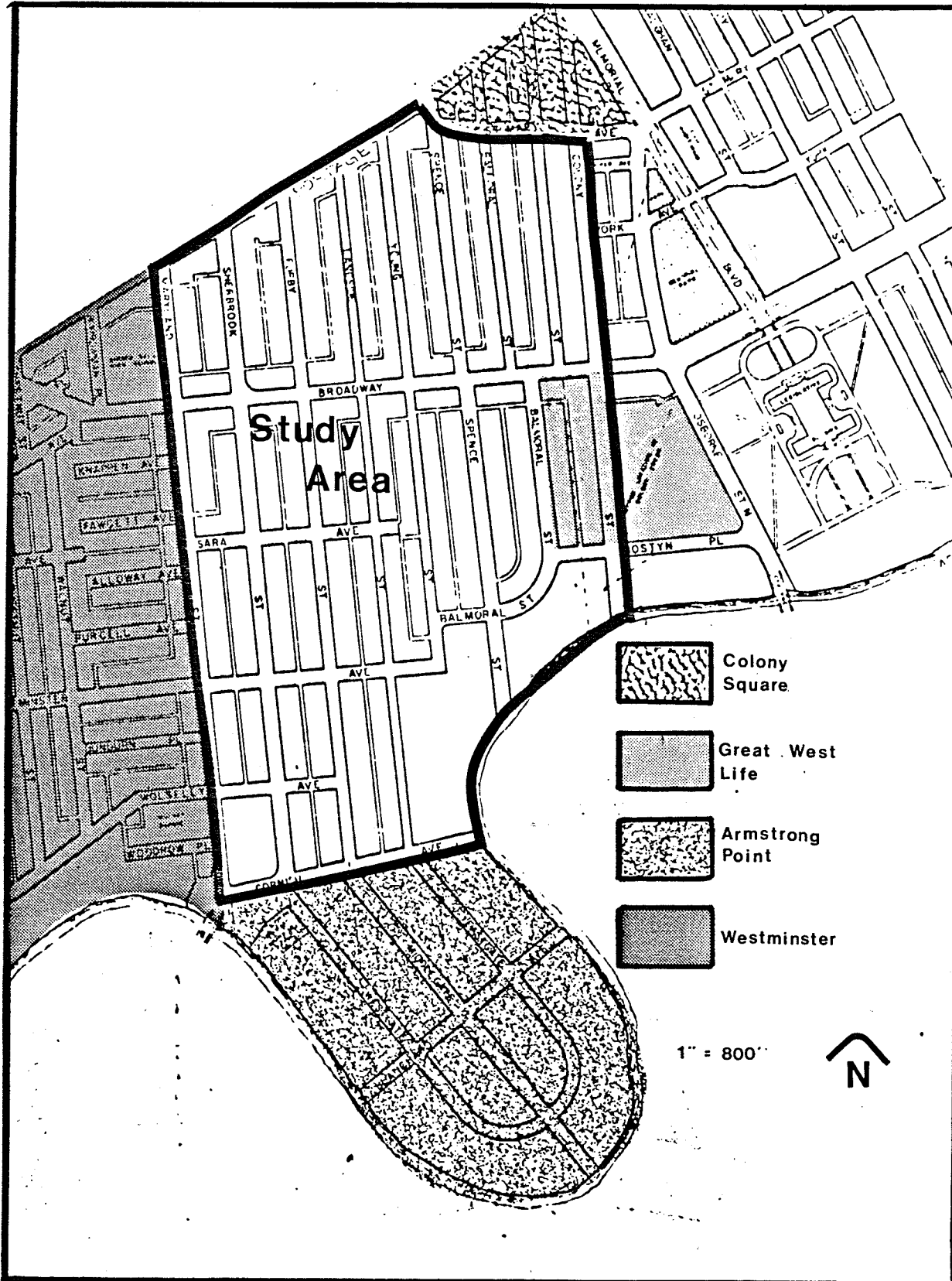


Figure 5-2

Because of the external factors operating on the Memorial area it could experience either extensive decline and decay, or it could go through massive redevelopment and rehabilitation. The possibilities for rehabilitation and redevelopment are evident from the process occurring in neighbouring areas. The neighbourhood is under pressure from all four surrounding areas, (See Figure 5-2). The Westminster neighbourhood to the west is presently undergoing rehabilitation through whitepainting,¹³ and this has extended to Memorial, though not as prominent. The location of Armstrong Point to the south can also exert pressures for neighbourhood improvement and revitalization. Pressures for redevelopment are generated from the north by an expanding downtown, and to the east by Great West Life's redevelopment plans.

Land Use. The Memorial area has a mix of land uses including low density and multiple dwelling units, commercial facilities, schools, public institutions and utilities. There is little vacant land in the Memorial area and any land that is vacant is in little pockets where one or two houses have been demolished. There is one large section of vacant land between Balmoral and Colony which is owned by Great West Life Assurance Co., located to the east of Memorial on Osborne Street. There is no industrial land in the neighbourhood, but there are substantial sections of commercial lots. Most of the commercial spaces are located on Portage, Broadway, Sherbrook, and on Maryland north of Broadway. The institutional uses include churches, the Misericordia Hospital, and the social services centre. There is only one school, Balmoral Hall, a private school in Memorial, but there are two schools close to the neighbourhood, just to the east in Westminster.¹⁴

Zoning. The zoning in the area provides for substantial commercial strips along Colony, Broadway, Portage and Sherbrook. Many of the Commercial

enterprises along Broadway are converted houses.¹⁵ Often the Main floor is used for the business and the upper floors for residents, or both floors are used for commercial outlets, and along Sherbrook businesses have been added onto the front of the houses.

There is no low density residential zoning: all of the residential areas are zoned multiple family, R3 and R4. Most of the residential zoning for this area is medium density, however, the residential use in the area is still primarily low density.¹⁶ This zoning, which has persisted for thirty years can be detrimental for the neighbourhood, because it permits the redevelopment of the area to a higher density. To date the increase of units has mostly been attributed to the conversion of large single family dwellings to multiple units, thus has not substantially altered the physical nature of Memorial. There have been some new multiple family units built in the area (mostly north of Broadway), however, the possibilities of massive redevelopment to more expensive units exists under the present zoning. If the City expects to assist this area and its residents, they must look at a revision of their present zoning bylaws.¹⁷

Commercial Development. Though commercial strips have fragmented the neighbourhood, especially on Broadway, their development is virtually irreversible. The commercial facilities on Portage tend to be of a regional nature, including car dealerships, while those on Sherbrook and Broadway are local and operate on a much smaller scale. These facilities include florists, small specialty shops and boutiques, photography shops and corner grocery stores. There is also a hotel on Sherbrook and a major supermarket on Maryland. The supermarket caused some controversy over its recent closure, and another supermarket chain has recently taken over the premises.¹⁸

Residential Development. The Broadway commercial strip separates two residential areas of the neighbourhood. The houses in the area north of Broadway are smaller and some of the single family units have been replaced by multiple dwelling units, mostly medium density apartment buildings. South of Broadway the houses are larger and the apartment buildings are generally older than between Portage and Broadway.¹⁹ Most of the new multiple family construction in the area between Broadway and Cornish are row house type units, though very little construction of this type has occurred.

Just north of Memorial, between St. Mary's, Portage and Colony, the new Colony Square has recently opened for occupancy. Colony Square is a multi-use/high density development with a commercial orientation to both Portage and St. Mary's, two apartment towers and an office complex.

Further external pressures have developed through Great West Life's purchase of a substantial tract of land on the eastern edge of the neighbourhood. Great West Life owns most of the land between Osborne, Mostyn, Balmoral and Broadway. They are presently expanding their commercial facilities. Great West Life has planned for a residential development on the land they do not use for their own commercial purposes. They have plans already approved for a townhouse development along Balmoral, however, these development plans have been postponed until the economic situation in Winnipeg improves.²⁰ Also, last year, several of the residents on the west side of Balmoral were approached by a real estate firm and asked if they would be willing to sell their homes.²¹

Traffic Arteries. Aside from Broadway most of the major traffic arteries are on the periphery of the neighbourhood. Sherbrook and Maryland are major one way north-south connectors serviced by the Maryland Bridge, Portage is one of the city's major east-west arteries, and Broadway though

not as important as Portage can become a congested east-west connector during the rush hours. There does not appear to be any major traffic problems in the area. Most of the major streets attract the through traffic, and because of the street patterns the residential streets cannot be used as throughways, as most lead to dead ends. Westminster can be heavily used, though, this does not appear to be a problem. These streets must be maintained for residential use as they cannot accommodate large traffic volumes because of their narrow size.

Recreational Land & Municipal Services. There is a definite need for additional greenspace and recreational facilities. The schools in the neighbouring Westminster area only provide limited playground facilities. The Broadway Optimists Community Club on Young Street just south of Broadway provides the only recreational facility within the Memorial area.²² Thus, the ratio of parks to 1000 residents is only .85 acres, far below the city's recommendations of 8 acres.²³ Though the parks and recreational facilities are lacking, other municipal services such as streets, sewers and water mains appear to be in good condition.²⁴ Figure 5-3 indicates the need for additional greenspace in the area.

Conclusion

Chapter 5 has presented the methodology, the rationale for choosing the study area and a detailed description of the Memorial neighbourhood. The first part of Chapter 6 provides an analysis of Memorial, both physical and socio-economic. The last part of the chapter will present the findings of the interviews.

Figure 5-3



These children playing on the Langside and Broadway street corner indicate a lack of recreational space.
Photograph: Wayne Glowacki (Winnipeg Free Press)

FOOTNOTES

- ¹Roger G. Krohn, Berkely Fleming, and Marilyn Manzer, The Other Economy: The Internal Logic of Local Rental Housing (Toronto: Peter Martin Associates, 1977), pp. 122 - 124.
- ²Krohn, op.cit., pp. 5 - 7.
- ³Marianne Bosses, "Rental Property Management in an Older Winnipeg Neighbourhood," (Winnipeg: Bossen and Associates 1976), p. 8 (mimeographed).
- ⁴Ibid., p. 16.
- ⁵Frank Johnston, Core Area Report (Winnipeg: The Institute of Urban Studies, 1979), pp. 197 - 226; these are census tract summaries.
- ⁶Department of Environmental Planning, Winnipeg Area Characterization (Winnipeg: City of Winnipeg, 1978), p. 9.
- ⁷Alan Artibise, Winnipeg an Illustrated History (Toronto: James Lorimer and Company, 1977), p. 70; see also James H. Gray, Boy From Winnipeg, (Toronto: MacMillan of Canada, 1970) pp. 119 - 120.
- ⁸Department of Environmental Planning, Housing Condition Survey findings, 1978.
- ⁹Department of Environmental Planning, Memorial (Winnipeg: City of Winnipeg, 1978).
- ¹⁰Artibise, op.cit., p. 57.
- ¹¹Ibid, pp. 68 - 70.
- ¹²Department of Environmental Planning, Memorial, loc. cit.
- ¹³Harry Finnigan, NIP Planner, personal interview, February 27, 1981.
- ¹⁴Department of Environmental Planning, Memorial, loc. cit.
- ¹⁵Ibid.
- ¹⁶Ibid.
- ¹⁷Ibid.
- ¹⁸Andy Blicq, "Store's Plans Upset Seniors," Winnipeg Free Press, November 14, 1980, p. 3.
- ¹⁹Department of Environmental Planning, Memorial, loc. cit.
- ²⁰Mr. Bryce, Great West Life Representative, personal interview March 6, 1981.

²¹"Balmoral Street Residents Opposing Parking Lot Plan," Winnipeg Free Press, October 1, 1980, p. 2.

²²Department of Environmental Planning, Memorial, loc. cit.

²³Problems Research Ltd., Metropolitan Winnipeg Parks Systems and Standards Study, (Saskatoon: Problems Research Ltd., 1969) p. 24.

²⁴Department of Environmental Planning, Memorial, loc. cit.

Chapter 6

FINDINGS OF THE STUDY

This chapter is divided into three sections. The first section provides an analysis of the types and conditions of the housing in Memorial and the two interview areas. It also provides a socio-economic profile for Memorial through a neighbourhood analysis. The second section deals with a detailed analysis of the interviews. Within this section the two streets will be analyzed in detail and the two areas will be compared. The final part of the chapter presents the conclusions of the study findings.

NEIGHBOURHOOD ANALYSIS

Socio-economic Characteristics

Unless otherwise specified, all statistics on the socio-economic character of Memorial were taken from the City of Winnipeg's (Department of Environmental Planning), neighbourhood information based on 1971 and 1976 Statistics Canada census information.

Income. Memorial has a substantial proportion of low income residents, according to the 1971 census. There is no substantial difference in the proportion of the non family income distribution. In fact, the proportion of residents with an income of less than 2000 was greater for the City as a whole (38%) than the Memorial area (34%). The Memorial neighbourhood has a larger percentage (9%) of its non family population in the 2000 - 4999 income range than the city. It was found that in general, for both the City and the study area, a significant majority (greater than 70%) of the non family population fell into the

lowest income groups. This is especially significant for the Memorial area with its high numbers of non-family residents. In the City, family households comprise just less than twice the non-family households whereas non family households in Memorial outnumber the family household by more than 100%. Therefore, the concentration of non-family households increases the possibilities of a greater proportion of lower income residents.

There is a substantial difference in the income levels of families between the City and Memorial. In the study area, 20% more of the population is in the lowest income category. The income distribution is definitely skewed to the lower end of the scale, which is opposite to the City as a whole. In Memorial, 37% of the family population has income under 5000 and only 16% between 10,000 and 20,000, and the City statistics indicate 17% below 5000 and 36% in the higher, 10,000 - 20,000 income range.

Occupation. There are no significant differences between Memorial and the City in occupation. In Memorial the highest proportion of residents are employed in the clerical (24%), education, health and religion (16%), service (17%), and manufacturing and repair fields (10%) which reflect the major employment sectors for the City as a whole.

Education. There has been a dramatic shift in the educational levels for the study area. In 1971, 15% of the population in Memorial had attended university. This figure jumped to 24% in 1976. During this same period the increase in university attendance for the City was only 6%. This sudden increase reported in the 1976 census results in a larger proportion of those attending university in the Memorial area (24%) as compared to the City (20%). There is also a substantial decrease in the proportion of residents with less than a grade 9 education (29% - 23%), though this is still higher than the City's average, the gap is narrowing considerably.

Population. There has been a significant drop in population in Memorial, as with many other inner city areas. The City itself experienced a 5% increase in population between 1971 and 1976. In contrast, the study area population decreased by 21.43% over all age groups. The greatest losses of population occurred in the following age groups: 15 - 24, 45 - 64, and the over 65s. Memorial is experiencing change much more rapidly than the inner city as a whole. Though the inner city is losing population, Memorial lost nearly twice (21%) the percentage of its population than the rest of the inner city (12%).

Though the percentage of population lost was higher for most age groups in the Memorial area, a striking difference occurred in the 65 and over age groups. This difference is likely due to the initial high proportion of those over 65 and the construction of a number of senior citizens residences in inner city areas other than Memorial. Though there was a substantial number of those over 65 leaving the area the proportion of this population group is still nearly twice that of the City as a whole and is greater than the inner city over 65 population: Memorial -- 18.33%, Inner City -- 16.7%, City of Winnipeg -- 10.22%. The difference is even more marked when the suburban areas of the City are isolated with only 8.6% of its population over 65.

As with other inner city areas the population statistics indicate a low proportion of families with children. Over one half of Memorial's population are one person households and over one quarter are two person households, and the percentage of the population under fifteen is less than one half that of the City. The percentage of single person households is also growing. There was a drop of 275 families between 1971 and 1976. Over 60% of the remaining families in the Memorial area had no children.

Lone Parent Families. Though there was an actual decrease in the number of lone parent families in Memorial their proportions are increasing. In 1971, lone parent families made up 19% of the family population. This figure in 1976 had increased to 21%. Over one fifth of the families were lone parent families, which is nearly twice that of the entire city - 11%.

These statistics from the 1971 and 1976 census information reveal the concentration of high need groups in this neighbourhood: the elderly, lone parents, and low income residents.

Tenancy. Because of the residential composition of the neighbourhood, there is a large percentage of renters, 90%. This figure had not changed dramatically since the 1971 census. The high rate of tenancy is reflected in the type of units in the neighbourhood. 70% of the units were apartments in 1971 and by 1976 this had increased by 7%. There was a corresponding drop in the proportion of single family units.

The largest percentage of residents had lived in the area for less than one year (33%). This transient population, usually renters, make the neighbourhood unstable, and an increase in this population can accelerate decline. There is also a substantial percentage (22%) of the population that had lived in the area for more than ten years, most of which are home owners. Many of the more stable residents are leaving the area.

The statistics indicate that a substantial percentage of the residents in Memorial are in the lower income groups, many in need of assistance of some form. The majority of the residences in the area need some repairs or some major renovations. A number of these buildings are rental units, and repairs are impossible without corresponding increases in rents. As many of the units are rented to lower income tenants, the increased rents usually force them out of the units, though the rents in Memorial are generally lower than the rest of the City. The analysis in the interviews

investigates the possibility of renovating low unit rental accomodation without displacing the Memorial area tenants. First an analysis of the housing characteristics of Memorial will be presented.

Housing Characteristics: Memorial

Housing Conditions. In the survey of housing conditions carried out for this thesis it was found that most of the houses were in fair or poor condition. It must be remembered that this survey involved only the external appearance of the house. Table 6-1 indicates the number and percentage of conditions of residential units in Memorial. There are a large percentage of houses in fair condition. If these houses are not maintained and are allowed to deteriorate, the City will find that a majority of the units are in poor condition, and rapid decline will occur. The condition of rental units are also indicated on table 6-1.

Table 6-1

Housing Conditions: Memorial

	Total units		Rental Units	
Good	79	13%	57	15%
Fair	433	70	266	68
Poor	<u>109</u>	17	<u>70</u>	17
	621		393	

SOURCE: Field survey for this thesis, 1980.

There is no substantial difference in housing conditions between the rental units and the total units. There is a slight increase (2%) of rental units in good condition. This increase is likely a result of the new row housing and the recent development of new apartment buildings. There is no significant difference of rental units and single family owner occupied units in poor condition. There is, however, a difference

between the two in good and fair condition. There is a greater percentage of rental units in good condition (5%), and a corresponding decrease of rental units in fair condition.

The age of the housing reflects the age of the neighbourhood. There has been very little residential construction since 1969 in the neighbourhood. Over three quarters of the residential units were built before 1945 and of these 44% were built prior to 1920.¹

Unit Types. There are a variety of housing types in the Memorial neighbourhood, but the tenant occupied units far outnumber the owner occupied units. The rental units include, medium density apartment buildings, conversion units, semi-detached units, single detached units and row houses. There are substantial conversion units in this area. Most of the 2-6 unit buildings are conversion units. Table 6-2 provides an indication of the percentage and numbers of the different types of units and their tenancy. The tenancy in Memorial is very high, 93.7%. This has been an increase of 3% since 1971.² A significant number of the older apartment buildings and conversion units provide a large percentage of the lower and moderate income housing in the neighbourhood.

Table 6-2

Unit Types & Tenancy: Memorial*						
	Total		Owner Oc.		Tenant Oc.	
Single	176	5%	114	65%	62	35%
Semi	439	13%	43	10%	396	90%
Row	20	1%	2	10%	18	90%
Apartment	<u>2767</u>	<u>81%</u>	<u>56</u>	<u>2%</u>	<u>2711</u>	<u>98%</u>
	3402	100%	215	6%	3187	94%

*SOURCE: City of Winnipeg -- Department of Environmental Planning and Tax Assessment Records

Rental Situation. The Memorial area, on the whole, has been fairly "tough" for renting. Even when tenants move in it, it is difficult to keep them, and this has remained the same for at least three years. One of the major problems with renting in the area had been the deterioration of some of the larger apartment buildings.³

Housing Characteristics: Balmoral and Langside Streets

The previous section has presented a general view of the physical characteristics of Memorial. The following section of the chapter will provide a detailed analysis of the physical characteristics of the two areas in Memorial selected for the interviews.

There are a substantial number of low unit rental accommodations in the study area, Memorial. Inquiry showed that there are two distinct areas within Memorial. They both contain a number of low unit rental buildings, many of which are conversion units. The two areas are Balmoral and Langside, both south of Broadway. There is a distinct difference in the physical condition and level of deterioration in the two areas, although only one city block separates them, (See Figure 6-1).

The two streets differ in lot sizes, architectural styles, building size and housing condition. There is also a substantial difference in the number of units and residential structures. The difference in numbers has resulted from the demolition of all but one building on the east side of Balmoral Street, between Broadway and Mostyn Place. This land is now owned by Great West Life, whose purchase of the east side of Balmoral has set a precedent for further redevelopment of Memorial, and has put the present residents in danger of being forced out of the neighbourhood.

Structural Types. Table 6-3 shows the types of structures and units on both Balmoral and Langside. The 2-6 unit category constitutes the largest proportion of building types on Langside, and a number of the

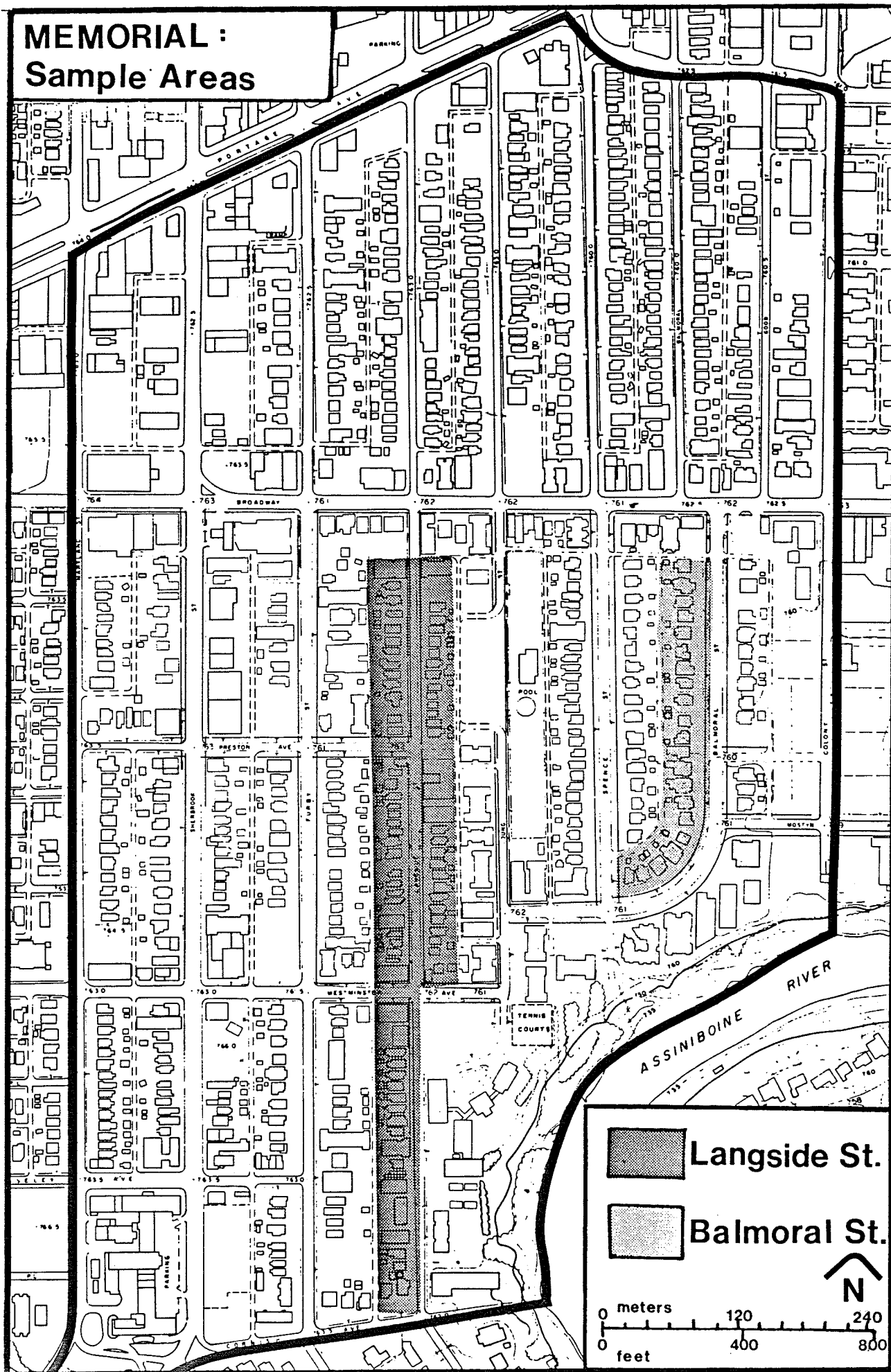


Figure 6-1

semi-detached units could be put in this category as many have been converted into multiple dwellings. When the figures for the semi-detached and 2-6 unit buildings are combined they make up a major portion (56%) of residential buildings. These are the rental units with which this thesis is concerned.

Table 6-3

Types of Rental Structures*

	Lanside		Balmoral	
	Structures	Units	Structures	Units
Single	9 (20%)	9 (3%)	2 (10%)	2 (1%)
Semi-Detached	8 (17%)	22 (7%)	8 (40%)	21 (9%)
2-6 Units	18 (39%)	67 (21%)	3 (15%)	14 (6%)
7 and Over	<u>11</u> (24%)	<u>215</u> (69%)	<u>7</u> (35%)	<u>188</u> (84%)
	46	313	20	235

*SOURCE: Department of Environmental Planning and Tax Assessment Records

Housing Conditions. The west side of Balmoral Street has initiated some rehabilitation and rejuvenation. In 1978 when the City of Winnipeg, Department of Environmental Planning initiated the area characterization study, a majority of the residences were found to be in need of some rehabilitation and the largest portion (46%) of the structures were reported to be in poor condition, needing extensive renovation. In an update of the housing conditions done in 1980 for this thesis, using the City of Winnipeg criteria, it appeared that many of the units had some work done on them since 1978. As Table 6-4 indicates the conditions have changed substantially. Just under one third of the housing in poor condition was more recently moved to the "fair" classification, which suggests recent renovations and rehabilitation. Though there was a slight drop in

the number of houses in poor condition, housing conditions on Langside did not change substantially between 1978 and 1980.

Table 6-4

Housing Conditions*

	Balmoral		Langside	
	#	%	#	%
Good	4 (3)**	14 (11)	9 (10)	11 (12)
Fair	20 (12)	72 (43)	44 (42)	52 (49)
Poor	4 (13)	14 (46)	32 (33)	37 (39)

*SOURCE: Department of Environmental Planning, 1978 Housing Condition Study, 1980, field survey for this thesis.

**Numbers in brackets indicate 1978 statistics.

The 1980 housing conditions survey reveals marked differences between Langside and Balmoral. The proportion of houses in poor condition on Langside is substantially greater (23%) than on Balmoral and the percentage in fair condition is higher than on Langside. The neighbourhood deterioration on Langside is reflected in the number of houses that were for sale on the day of a recent field survey in the area: 11% were up for sale, while on Balmoral there were no homes for sale.

Other differences in the two streets contribute to their contrasting physical nature. Though both streets have large three storey residences, those on Balmoral are larger and more elaborate. These are the homes that in their prime were the homes of the "prosperous middle class". The houses on Balmoral have more detail and "accessories" -- sunporches, bay windows, and large verandas; while some of the houses on Langside have these features, most are ordinary residences without these extra details. Also, many of the apartment buildings on Balmoral are in fairly good

condition and appear to have been fairly high rent units at one time. There are also several apartment buildings built more recently. The houses on Langside are smaller and on smaller lots, and many of the apartments in this area have been allowed to deteriorate to a state of substantial disrepair.

Rental Unit Housing Conditions. The condition of the rental units varies little from those of all units, rental or owner occupied (See Tables 6-4 and 6-5). On Balmoral there was a drop in the percentage of rental accommodations in good condition over the total Balmoral area. Balmoral also has several houses which have been completely renovated in recent years.

There is a marked difference in the condition of rental units between Balmoral and Langside. This difference is more pronounced than the statistics considering all rental units. Balmoral has a much greater percentage of structures in fair condition, and there is a corresponding increase in the proportion of those rental buildings on Langside in poor condition (See Table 6-5).

Table 6-5

	Condition of Rental Units*			
	Balmoral		Langside	
	#	%	#	%
Good	2	10	8	15
Fair	16	76	24	46
Poor	3	14	20	39

*SOURCE: Field survey for this thesis, 1980.

The first section of this chapter presented an analysis of the socio-economic and physical characteristics of the Memorial neighbourhood and a

detailed physical characteristics analysis of the two streets selected for interviews. This following section will present the findings of the interviews on Balmoral and Langside and will attempt to determine the difference between the landlords in the two areas.

INTERVIEW ANALYSIS

This segment of the chapter is divided into three sections. The first section discusses Balmoral and gives the analysis of interviews of landlords on this street. The second section investigates the situation of amateur landlords on Langside through the use of the interviews. The final section examines the similarities and differences in the two areas. A number of general comments were made by the landlords about their rental situations and these will be included in the final comparison as they do not differ substantially between the two areas.

Some landlords were apprehensive about participating in the interviews when first contacted, but, once the interviews were underway the respondents were most co-operative and open about their situations. Most landlords wanted to maintain their units, several wanted to do extensive renovations, and were concerned about the physical condition of their units. Unfortunately many of the owners were unable to maintain the units to the extent they wanted for a number of reasons including poor market conditions in the area, poor tenants, government legislations and programmes and increasing costs of upkeep.

Because of the stereotyped images of "slum landlords", government officials, politicians and urban researchers overlook their problems. In speaking to some government officials it became apparent that they have no sympathy for landlords and their depressed rental markets. This survey clearly indicates the landlords are not "ogres", as often portrayed.

Balmoral

Landlords and their Rental Units. Eight of the ten owners of low unit rental accommodations on Balmoral agreed to be interviewed for this study. Seven of these amateur landlords were non-resident landlords (Table 6-6). It was found that there were two types of non-resident landlords: those that either lived in or near Memorial -- neighbourhood landlord, and owners that live in other areas of the City or those who live outside of Winnipeg -- absentee landlords. When these conditions are taken into account the percentage of absentee landlords drops to 50% of all owners (see Table 6-7). Of the absentee landlords only one had lived in the neighbourhood at one time. Some of the reasons for leaving included the house being too large, a better house was found in another area of the City. One neighbourhood landlord moved to the house next door.

Table 6-6

Apartment House Ownership*

	Resident		Nonresident	
	#	%	#	%
Balmoral	2	25	6	75
Langside	3	14	18	86
Total	5	17	24	86

*SOURCE: Landlord interviews.

Table 6-7

Non Resident Landlords*

	Neighbourhood		Absentee		% Total
	#	%	#	%	
Balmoral	2	33	4	67	50
Langside	3	17	15	83	71
Total	5	21	19	79	66

*SOURCE: Landlord interviews

The average length of ownership was fourteen years, (Table 6-8). Ownership in Balmoral appears to be fairly stable with three (37.5%) of the respondents owning the units for more than twenty years, and two respondents (25%) for 5 - 10 years. There were no landlords who had owned their units for less than five years. Most of the owners felt the units would be a good source of income when they retired. All units except one were operated by the owners most of whom were retired or had other jobs.

Table 6-8

	Length of ownership*					
	Balmoral		Langside		Total	
	#	%	#	%	#	%
Less than 5 yrs.	0		5	24	5	17
5 - 10	2	25	7	33	9	31
11 - 15	2	25	1	5	3	10
16 - 20	0		2	10	2	7
over 20	3	37.5	6	29	9	31
N/A	1	12.5			1	4
Average	13.9 years		12.9 years		13 years	

*SOURCE: Landlord interviews.

Units. Nine of the buildings had been converted. Only one is still a single unit, and it is rented out as a group home. Half the respondents had done the conversion work themselves. Various reasons were given. The most prevalent reason was that they did not need all the space, and felt the suites would help pay their expenses. Also one respondent moved out of the house and converted it to supplement income. Only one respondent said he would consider converting back to a single family unit. Five Balmoral landlords owned additional units, of which 2 were in the neighbourhood.

Table 6-9 shows the number of units and their types. There is a greater percentage of smaller suites. Bachelor suites comprise nearly 50% of the units; 16% of the units are housekeeping rooms; and the remainder are one bedroom suites. There are no two and three bedroom suites in the units surveyed. There are approximately four units per building.

Table 6-9

Unit Types*

	Balmoral		Langside		Total	
	#	%	#	%	#	%
Bachelor	15	48	17	19	32	26
Housekeeping	5	16	29	32	34	28
1 bedroom	32	36	11	35	43	36
2 bedroom	0		10	11	10	1
3 or more	0		1	1	1	1
group home	1		1		2	

*SOURCE: Landlord interviews

The rents are fairly low: housekeeping rooms are generally under \$100, bachelor suites are around \$100 and the one bedroom suites are between \$150 and \$200. These rents can be considerably lower than the rents in public housing units depending on the tenants income. Most of these units are furnished and utilities are included.

Tenancy. Balmoral had a vacancy rate of 6.5%, in the surveyed units at the time of the interviews (October-November 1980), and only one respondent reported a vacancy problem, though it was not serious. Three of the landlords (38%) felt that a problem with turnovers has developed in the last two or three years. The respondents said this was once a very stable rental area, but the increase in the number of larger apartment buildings has left a more transient tenent population, and this has affected

the rental stability of Balmoral. One landlord mentioned that one tenant who had lived in the unit for 35 years had recently moved to Lions Manor, a senior citizens home.

All landlords said that either all or a majority of their tenants were singles. Only two landlords remarked that they rented to families, usually without children. The high proportion of elderly and single parents in the neighbourhood is not reflected in the tenancy of low unit buildings on Balmoral. Three landlords (10% of the Units) said they had elderly tenant(s), and only one (3% of the Units) rented to a single parent. The tenancy patterns are probably related to the fact that few of the Balmoral units are large enough to accommodate families.

Half the respondents (only two of whom are non-resident landlords) said that they have had problems with their tenants. These problems began to occur following the increase in the transient population, and usually included failure to pay rent, failure to provide adequate notice when vacating the units, damages in excess of damage deposits and theft of furniture and appliances.

Neighbourhood Activity. On Balmoral, half of the landlords were involved in some kind of neighbourhood activity. This high level of involvement is a result of a recent fight between Balmoral residents and owners with Great West Life over a proposed parking lot on the east side of Balmoral Street. Other organizations mentioned were the Broadway Optimists Club (a community organization) and a church. Though some absentee landlords were involved in the parking lot issue, this was their only involvement in the neighbourhood. One owner was aware of a ratepayers organization, but has not been involved.

When asked about problems in the area, landlords agreed that property taxes are too high. There was only one complaint about the physical and

social condition of the area. It was mentioned that there was some crime and vandalism in the area, some houses were deteriorating and a nearby fraternity house tended to be noisy. These problems are said to be not as serious as they had been a year ago. The Balmoral landlords, when asked to describe their neighbourhood, gave comments ranging from "average" to "one of the best neighbourhoods in Winnipeg".

Most owners on Balmoral (75%) said they had never thought of selling their units in the past, and are not concerned with selling in the future. Some did say that the reason they would not sell was because "it would not be worth it". The prices their units are commanding on today's housing market would not be worthwhile and would not cover the expenses. If the market in the area does pick up, some might consider selling.

Renovations. All landlords on Balmoral have done some work on their units involving renovations, general maintenance, and upkeep. The renovations included wiring, plumbing, replacing heating facilities and furnaces, addition of washrooms, general redecorating and painting, roof repairs and replacement, and changing windows. All landlords, except the one who employed a professional agency, did most repairs and upkeep themselves. In certain cases they had hired tradesmen for such work as plumbing and electrical but they had tried to avoid these additional expenses. The owners along Balmoral appeared to be meeting costs of maintenance of their units with the rents they receive fairly well.

Financing. Owners had used their own funds for repairs and said that only rarely had they taken loans. Initial mortgages were obtained from banks or credit unions. None of the owners had ever used government assistance and a number would not use government assistance even if available.

One owner did apply for RRAP funds on an apartment house in a NIP area but did not receive satisfactory results. The owner wanted to do the work herself, but was told the work would have to be contracted out according to RRAP rules, which was not correct. To try to upgrade the units the owner agreed to the conditions. Unfortunately, following an inspection and an application the owner heard nothing further from the RRAP office -- not even a refusal.

Awareness of and Reaction to Government Programmes. The level of awareness of government programmes for rehabilitation was very low. Only two of the respondents (25%) knew about RRAP, three respondents (37.5%) about the Home Insulation Programmes, one respondent (12.5%) about MCHRP and WHIP and none were aware of the NHA/CMHC insurance for loans for purchase or rehabilitation of older houses (Table 6-10). Of all of the respondents, only one had ever applied for any of the programmes: RRAP. The lack of awareness of programmes may have resulted because many of the landlords are ineligible for these programmes: only CHIP and the NHA/CMHC insurance are available to landlords in this area. Only one landlord (12.5%) had applied for assistance and only two (25%) said they would even if the programmes were available.

Table 6-10

Respondents Awareness of Government Programmes*

	Balmoral		Langside		Total	
	#	%	#	%	#	%
RRAP	2**	25	22	52	13	45
Insulation	3	37.5	19	90	22	76
MCHRP	1	12.5	5	24	6	21
WHIP	1	12.5	8	28	8	28
NHA/CMHC ins.	0		2	10	2	8

*SOURCE: Landlord interviews

**Affirmative response

There was generally a negative feeling toward the government. Taking this attitude toward governments into account, the landlords reaction to rent controls is surprising. The reaction was not generally negative. Only two respondents (25%) felt it had affected them. Where rent controls did affect the landlord, they said their rents were low to begin with and could not bring them up to market level. Most said their rents were low and had not raised them substantially in the past, and had not planned to in the future.

Five of the landlords said they had been affected by the building codes, especially the fire regulations, but most did not feel too negatively about the orders: they felt they were needed. The renovations they were required to make included the installation of fire rated doors and hardware, smoke detectors, fire alarms, and fire extinguishers. These requirements have placed a number of hardships on the owners of smaller units. Even the owners of larger units were forced to write off the costs of upgrading to City building code standards over a period of 5-10 years. These costs cannot be carried that long by the amateur landlord.

Comments regarding the Landlord and Tenant Act and the Rentalsman were generally negative. There was a feeling that the Act and the Rentalsman were not fair to landlords.

The Balmoral area appears to be recently rehabilitated, and the owners do not have essentially negative feelings about their rental units and tenants. Though some of the owners have complaints, they do not seem to be too serious. This area may seem to be stabilizing, but it is an area which can change drastically with the slightest change in the market situation. Great West Life's parking lot plans for Balmoral East and the recent survey of owners propensity to sell on Balmoral West indicate there is definitely a possibility of redevelopment.

Though there were some negative feelings about tenants, increasing cost of maintenance, and government regulations, the complaints were not serious. Many of the landlords were willing to continue operating their units. Amateur landlords on Langside, on the other hand, were not as satisfied with their units and a number had been discouraged to the point of wanting to sell.

Langside

Landlords and their Rental Units. Of the 37 landlords contacted on Langside, 21 (57%) agreed to the interviews. Many of the landlords in this area were quite dissatisfied with their rental units and several have thought of closing the units. Because many of the landlords are having problems meeting maintenance costs this area is fast deteriorating, as is evident from the housing conditions survey. Though the area is deteriorating there are also several instances of whitepainting. The uncertainty of this area is especially crucial for the landlords and their tenants. The area can continue to deteriorate or it can be rejuvenated by whitepainting or redevelopment. Deterioration would have a negative effect on both landlord and tenant and the rejuvenation though an asset to the landlord, can be a serious problem for the tenant.

Langside has a substantial percentage of non-resident landlords (over 80%) including one which lived out of the Province (Table 6-6). Of the non-resident landlords, three (17%) are neighbourhood landlords; the number of absentee landlords is substantial (83%) (Table 6-7). Of all landlords the absentee landlord has the lowest response rate (53%).

Though there are a number of absentee landlords, over half (53%) had lived in the Memorial area. The percentage of non-resident landlords (82%) who had lived in the house was fairly low. Some major reasons for the

outmigration were: they "did not feel it was the best area to raise children," they "did not want a house with renters under the same roof;" they "wanted a larger house and could afford more." Some had moved to be close to their place of work.

In one instance the government contributed to the outmigration through expropriation. The owners had recently renovated their house, which was also a multiple rental building and they tried to fight the expropriation, because they liked the area and wanted to stay. Unfortunately, they were forced to sell around 1974. The building was demolished and the land still remains vacant, as plans for the development never materialized.

Although 53% of the owners have left the neighbourhood the ownership of the units is still quite stable; the average length of ownership on Langside is 13 years (Table 6-8). Most (33%) of the landlords had owned their units for between 5-10 years and 29% had owned the units for over 20 years. There are several (24%) that have bought the units recently (last 5 years). Most of these were bought as an investment.

Those who bought the units as an investment felt the rental units would be a good way to supplement income, help pay the mortgages on their own residences, and provide a good source of income when they retired. In one particular case the house was bought for the use by a non-profit organization for a group home. The majority of the owners purchased the houses specifically as an investment to supplement their incomes. There were few who had lived in the houses then moved and decided to rent the units. One owner who lived next door to the rental unit bought the building "to help clean up the area."

As a resident of the neighbourhood, he was concerned about its deterioration and, when the house next door came up for sale he bought an renovated it.

40% of the owners owned additional rental units and of these most were within the neighbourhood. The owners usually operate one building to supplement their incomes. Most are retired or have other jobs. In only one case did the owner run the units as a sole means of income. In this instance the owner was forced to quit his job because the work on the units was taking up too much time. There was some indication that the landlord would like to dispose of some units and get back to work.

Units. Most (86%) units were converted to multiple units. Only 10% of the landlords did the work themselves: the units were converted prior to purchase. One of the buildings was originally built as a multiple unit dwelling in the early 1960's. There are two units rented as single family dwellings, one which is a group home, and the other was converted back from a multiple unit, because the landlord preferred to rent to one family rather than a number of tenants.

There are some larger units on Langside, though most are smaller ones suitable for singles or couples, without children. Table 6-9 represents the type of units in this area. The one bedroom unit made up the largest percentage of unit types with 36% of the units. There was also a substantial percentage (32%) of housekeeping rooms, and (19%) bachelor suites. Though the two bedroom suites had the lowest percentage, it is important in this area which usually has smaller suites. There was an average of 4.3 units per building. These apartments varied with some self-contained suites and others with shared facilities.

The rents in this area are low. The housekeeping rooms generally rent for under \$100, bachelor suites for approximately \$100, one bedroom suites for \$100 - \$150 and the two bedroom suites for between \$150 - \$200. These rents generally include furniture and all utilities except the telephone.

Tenancy. The vacancy rate for Langside is 7.8%. This is lower than the 8.7% (CMHC, 1980) for the surrounding area. 33% of the owners said they had a vacancy at the time of the interview and 43% said they had vacancy problems in the past: these problems have occurred in the past five years. Nearly one half the Langside owners felt they had a vacancy problem. Most did not perceive any difficulties in keeping their units at full tenancy. Some of the owners felt the "proliferation" of new government sponsored housing such as senior citizens housing or low income housing has contributed to a loss of some tenants. Several landlords mentioned that some of their tenants had moved to these newer housing units, especially the housing for the elderly.

Though vacancies did not seem to be a major obstacle, the high turnover rate was a problem. This, like the higher vacancy rate, has developed over the last few years. Many of the landlords felt this was at one time a stable area with good tenants who stayed a long time, because of the lower rents. Unfortunately over the last few years their more stable tenants left and a more transient population has moved in. Over one half the owners mentioned they had a turnover problem on Langside, especially with their single rooms.

Though most owners were satisfied with their tenants, a few were becoming disillusioned because their tenants did not take care of the property, often stealing furniture from the suites, and are sometimes delinquent in rent payments. Landlords often had to deal with costs of repairs that far exceeded the amount of the damage deposit. As the rents are low and landlords can only charge one half of one month's rent for a damage deposit, the deposit is not very high and seldom comes near to paying for repairs and replacement of broken windows, stolen furniture and appliances. One owner's remarks seem to sum up the feelings of many

of the landlords: the "tenants are a whole crew of bums".

Most of the suites are rented to single persons, reflecting the high proportion of single households in the area. Though there are also substantial numbers of senior citizens and single parents in Memorial, these numbers are not reflected by their numbers in the rental units: senior citizens 3.3% and single parents 1%. 14% of the landlords said most of their tenants were on fixed incomes including unemployment insurance, welfare, and social security.

Neighbourhood Involvement. Very few landlords on Langside are involved in neighbourhood activity, which may be a result of the high degree of absentee landlords. Only 19% of the owners carried on any activity in the neighbourhood and fewer still (14%) belonged to any neighbourhood organizations. Those who said they belonged to a neighbourhood organization mentioned the Broadway Optimists Club or a church. Only one landlord belonged to the local residents organization, the Wolseley Residents Association. Only one Langside absentee landlord carries on any activity in the area, which consists of attending a church and shopping in the neighbourhood. One owner said they were aware of a ratepayers organization but most respondents did not know what a ratepayers organization is.

The owners on Langside were very critical about both their tenants, the cost of maintenance of their units and the neighbourhood. They have some complaints about the area. Some feel that it is becoming a "slum" area. The problems most often mentioned by the landlords include, crime, vandalism, and juvenile delinquency, the large apartment buildings which have not been well maintained, deteriorating housing stock, lack of recreational facilities, increase in the native population, absentee landlords, especially those not living in the City, slum landlords, and

high taxes. Some landlords had also noticed instances of child neglect. The one very positive note in the neighbourhood was the level of municipal services and only one complaint was expressed.

The level of neighbourhood satisfaction is reflected in the statistics representing propensity to sell. Most of those on Langside (52.4%) wanted to sell. In fact one actually sold the property recently and another "had worked out a deal which failed to materialize." Even those who said they had no intention of selling actually would if they could get a "fair" price. Several had felt it would actually be more profitable to close the units and just pay the taxes. This would of course represent an investment loss. Not one of the absentee landlords had any intention of ever moving into the units.

Renovations. All but one landlord mentioned they did renovations and work on their units in addition to general maintenance. Because of the constraints of low rents and increasing maintenance costs, especially utilities, many owners cannot do some of the needed repairs. They try to do most of the repairs themselves, so they do not have extra costs of trades help, and if they cannot afford to do the repairs immediately they will wait until they have enough money. As one landlord said, "I am not going to foresake some of my own activities, eg. entertainment, to do repairs if it is not an emergency. I'll wait until I can afford it with the intake of rents."

Financing. The landlords rarely go to external source, such as banks, lending institutions, or governments for assistance with repairs. Those who mentioned problems (19%) with funding had encountered difficulties when they first applied for loans to purchase the units. They had to put up their own houses as collateral if they wanted to buy a revenue home. When they did get the loan, many lending institutions would give them a

mortgage of 80% only, requiring a 20% downpayment. Several landlords found that only certain lenders would give mortgages for older homes. Also, one landlord encountered a problem with minimum foot frontage to get a loan.

Awareness of and Reaction to Government Programmes. Only one Langside owner had made use of any government programmes: WHIP, CHIP and MCHRP were used when the owner was still living in the house. The owner encountered some problems of poor workmanship on the CHIP and was unable to get recourse or compensation. One respondent who owns units in NIP areas was asked to participate in RRAP but declined, because he was unwilling to follow the rent control provision.

The owners generally knew little or nothing about various government programmes. The lack of knowledge of rehabilitation programmes is likely a result of their expressed dislike for government assistance. 62% of the landlords said they would not apply for government assistance even if it were available.

Of the different programmes the owners were most aware of the insulation programme (90%). This awareness of the insulation programme is probably a result of the publicity carried out for the programme. Also, aside from the NHA/CMHC insurance, this is the only programme available to the landlords. Just over 50% were aware of the RRAP funds, 24% of MCHRP and 33% of WHIP. The programme landlords were least aware of were the CMHC/NHA insurance for loans for the repair or purchase of older homes (Table 6-10).

Though the landlords were skeptical about government involvement, this is not reflected in their reaction to rent controls. In fact, one landlord considered "it was a good idea". 81% of the landlords on Langside said the rent controls had no effect on their rents. The complaints about rent controls dealt with the inability to keep up with increasing costs with rents that were initially low.

Though landlords had few complaints about rent controls they were apprehensive about the Landlord and Tenant Act and the Rentalsman. In one case a dispute over a damage deposit and payment of a month's rent for failure to provide adequate notice changed the landlord's view of the Rentalsman, which they initially thought was a good idea. In the case of the damage deposit, the owner was forced to give the deposit to the rentalsman, until the dispute was settled, even though a window had to be replaced. However, when the owner asked about the rent owing to him, he was told he would have to go to the courts to get the money. When faced with such a situation the owners said they would rather drop the matter than go to court. The costs of a lawyer and the time are not really worth what the owner would receive in return, therefore, owners often have to take the loss. Also attempts to get the money are often futile because many of the tenants do not even have the money.

Some of the amateur landlords who have dealt with tenants on welfare have run into some problems. The landlords are usually guaranteed of the rent because it comes directly from the government, however, in certain situations the landlord did not get the rent when the rent was given to the recipient to give to the landlord. The major complaint seems to be with damages. When one landlord called the welfare department about damages done by a tenant on social assistance, the landlord was told the welfare department was not responsible. The landlord is then forced to absorb the full costs of repairs or replacement. Many of the landlords are in a precarious situation because they are basically required to rent to anyone, and unfortunately the landlord may have to pay dearly for having adhered to the rules.

Only 19% of the Langside landlords said the municipal building codes affected them: few were affected by the fire regulations. The major complaint

that the owners on Langside had about the City's Bylaws involved the health regulations and their administration. Most serious complaints about health regulations came from the Langside owners. Several of the landlords had been forced to close some of their units because of the health regulations. The changes the owners were required to make would have been too expensive. These changes included renovations such as extending plumbing to the third floor suite and raising the entire building. There were told that the City could not guarantee the opening of the suite even when the work was done: the owners could spend a lot of money fixing the unit and not be allowed to rent.

Those who had to deal with the health bylaws were displeased with the way the work orders were handled. They did not feel they were given sufficient time to do the work, some of the orders were unrealistic, and the method of administration was described as "authoritarian." They also did not think the method of inspection was fair: when they were told to do work they asked why their neighbour did not have to do the same work on a similar building, and were told that a complaint had to be lodged first. One landlord felt the inspector was trying to "make an example of him." This ad hoc method of inspection was emphasized when a number of landlords said an inspector had never even visited their units. There were several who felt there should be stricter regulations and more inspection, but they should be done on city wide, house to house basis. Many felt the inspection methods were hurting the "good" landlords and thus discouraging them.

Langside and Balmoral: A Comparison

Though only one city block separates Langside and Balmoral there is a definite difference in the physical conditions of the two streets and the landlords reaction to both their tenants and units. The previous analysis investigated the landlord's situation on the two streets in isolation of one another. The following section will identify the differences and similarities in the two streets.

Landlords and their units. Of the total sample group only 8 (17%) were owner occupied buildings thus indicating the disproportionate number of non-resident landlords. There is a greater percentage of non-resident landlords on Langside (86%) than on Balmoral (75%) (Table 6-6).

Of the two types of non resident landlords, the absentee landlord far outnumbered the neighbourhood landlord in both areas. The proportion of absentee landlords on Langside is much higher than Balmoral. Also of all groups the absentee landlord had the lowest response rate.

The figures for landlords who left the neighbourhood is especially significant on Langside at 53%. Only one absentee landlord on Balmoral had ever lived in the Memorial area. Though a number of the landlords had left the area both streets appear to have a fairly stable ownership (Table 6-8).

Units. The units in both areas were largely comprised of smaller suites, one bedrooms, bachelors, and housekeeping rooms (Table 6-9). The Langside area has a fairly significant number of two bedroom suites (11%) whereas Balmoral has none. Unlike the Langside area with a large number of housekeeping rooms and 1 bedroom units, the largest proportion of unit types on Balmoral were reported as bachelor suites and there are significantly less housekeeping rooms.

Just under one half of the owners on Balmoral had done most or all of the conversion themselves, while most of those on Langside, nearly 90%, bought the unit when it had been previously converted. When asked if they would ever consider converting back to a single family dwelling, only one answered yes.

Tenancy. The vacancy rate for both areas is higher than the City of Winnipeg's (5.1%), but lower than the surrounding neighbourhood (8.7%) (CMHC, Dec. 1980). The vacancy rate on Langside (7.8%) is higher than that on Balmoral (6.5%) which may reflect the stability of the two areas. Many felt they could rent out all of their suites because of the lower rents, however, they chose to keep their suite vacant until they could find a "desirable" tenant.

There was a marked difference in the views of landlords of the two areas towards vacancies and their tenants. Those on Balmoral saw no real problem with vacancies and few mentioned significant problems with tenants. On the other hand, one half the Langside owners felt they had a problem with vacancies, and a number mentioned they had had problem tenants. This seems to confirm that there is greater stability on Balmoral. This change in the tenant population appears to coincide with the apartment building boom in Winnipeg in the early and late 1970's.

Though there were several complaints from the Balmoral owners the majority of negative comments on tenants came from the owners on Langside. Because of the overall city vacancy rate and the situation of rental units in Winnipeg, the owners felt they had to rent to tenants they would not normally rent to in a better rental market situation. They often regretted their decision when forced to pay excessive repairs or replacement costs, and many felt it would have been better to leave the unit vacant. Very rarely did owners who either lived in the neighbourhood or in the

building have these complaints, either on Balmoral or Langside.

There is a substantial amount of negative feeling towards the tenants from the landlords, but the positive aspects of landlord/tenant relationships must also be emphasized. In one instance one owner had contacted a community health organization to look in periodically on an elderly tenant because the owner was too far away. Several other landlords also expressed concern over the personal wellbeing of their tenants. Some of this personal concern is being lost with the increased transient population, and a number of landlords, especially on Langside are becoming disillusioned with their units and tenants.

There were more (29%) landlords renting to families on Langside than on Balmoral (22%), likely the result of larger units on Langside. Many landlords, especially on Langside, felt the area was not a very good family neighbourhood and was not a place to raise children. In fact, this was the reason several moved from the neighbourhood.

Neighbourhood Activity. Very few landlords are involved in any neighbourhood activities and there is a smaller proportion of neighbourhood participation by Langside landlords. When asked whether they belonged to neighbourhood organization, such as the residents association, some landlords from both areas felt these organizations tend to serve the narrow purposes of a few. Most absentee landlords did not seem to be interested in the area and a common response was "I don't live in the area so I don't know what's going on."

When asked to describe their neighbourhood the Langside owners had a greater negative feeling about their area. This is reflected in the willingness on the part of the owner to sell: 25% of the Balmoral landlords would consider selling, while 52% of the Langside owners wanted to sell.

Renovations. There was very little difference in the type of work done on the units or the method of doing repairs. Many said they did the work themselves because they just could not afford to pay someone else with the money they get from the rents. The landlords, especially on Langside, said they are barely meeting their expenses, even when they do their own work. They do not seem to put a premium or price on the time they have to spend working on their units and it does not figure into the costs of upkeep. These landlords very rarely take out loans to do any repair work.

Financing. The methods of funding either repairs or the initial purchase of the units differed little between the two areas. When asked how they funded repairs and renovations most indicated they used their own funds. For the initial purchase of the units most had little difficulty getting mortgages. This ease of attaining mortgages is likely related to the time of purchase, as many of the owners have had the units for a number of years.

Awareness of and Reaction to Government Programmes. Many of the respondents were unaware of the various government programmes available for renovations (Table 6-10). There is a marked difference in the knowledge of insulation programmes between Balmoral (37%) and Langside (90%). A substantial percentage of the Langside landlords were aware of the RRAP programme. Though the rate of knowledge of the Langside owners was substantially higher than those on Balmoral, general knowledge of these programmes was still very low.

When asked whether they had ever considered applying for these programmes the affirmative response for Balmoral (12.5%) was considerably lower than the Langside response (44.4%). Most of those said they had considered or had applied for the insulation programme.

Most of the landlords in both areas felt the government should not be involved in housing, and they did not want to apply for assistance. Most landlords do not want any handouts, or direct government intervention. They are willing to work for renovations and repairs.

In both Langside and Balmoral there is concern over the excessive property taxes. This is one area that most agreed the government could take action. Their main concern was the increases of taxes which occur when improvements are made to their units. They saw the city's taxing procedures as a negative policy in the area of renovation. This often serves as a deterrent for renovating and upgrading. In several instances the landlords were ready to do some major renovations to the building until they found out their property taxes would be increasing. One owner had planned to take out a sizable loan before he knew of the tax increases. Most of the owners are being very rational about the situation: they realize their taxes will have to increase eventually, because the value of their property has increased, but they want to be given the chance to recoup the costs of renovations through a tax deferment.

Many of the landlords were unaware of NIP and its assets, but after a brief explanation, a number of landlords on both Balmoral and Langside felt such a programme would assist the area by attracting tenants to help stabilize the neighbourhood. There was some skepticism that NIP may be used to assist only a few in the community.

Most felt that rent controls were not a major problem. The feelings were not similar towards the Rentalsman and the Landlord and Tenant Act. In both areas a number of landlords felt the Rentalsmen's office was a tenants representative group, and landlords did not get much assistance.

The City's municipal regulations had a greater effect on the Balmoral Street landlords than those on Langside. Of those who commented on the

effect of municipal regulations, 66.7% gave a negative response, while on Langside the negative answers only made up 19% of the responses. Most of the respondents said the fire regulations did have an effect, however, they agreed with the orders.

Some of the landlords found the governments very unco-operative when required to make changes through the City's bylaws. At the same time the provincial government was unwilling to relax rent controls. With neither the City nor the Province willing to relax their regulations, many of the landlords were forced to absorb the added costs of repairs.

General Comments

Several respondents, one who had just recently sold the units felt that these revenue homes were a thing of the past. These comments seem to be supported by the comments of the landlords. Many would like to sell their rental units, because they are not making enough profit; they are just breaking even and some even claim to be absorbing the extra costs. The two major complaints were high taxes and rising utility costs (especially gas, which tripled in the last two years), as most suites include utilities in their rents. There were also several complaints about high insurance costs, but this can be expected with the age, use, and location of the units. One landlord, who was in the field of real estate said there is only a 5% return on the investment, and in actual fact the money would be better invested in an ordinary savings account, especially with Winnipeg's present housing situation.

In only one case was the unit being run by a professional rental agency. In speaking to a representative from the agency it was found that the only way a profit could be made is if they were run on an owner operator basis, and the best would be owner-occupied.

Many of the landlords felt the only way to rejuvenate the area was through a renewed interest in owner occupied units. Rejuvenation would also require demolition and replacement of older, deteriorated houses and replacing them with newer medium to low density housing units for families.

Several had mentioned they wanted to sell their units to the government and one respondent thought that MHRC would be looking at purchasing these houses in the near future.

Others felt that the area needed to attract young couples and younger professionals and people willing to put some effort into building an inner city neighbourhood. One respondent has bought a house in the area and whitepainted, and there was mention this process was occurring in several other houses where the multiple units were either converted to single units or duplexed.

CONCLUSION

Amateur Landlord -- Slum Landlord: an Old Myth?

The results of this inquiry show that the image of the "slum" landlord cannot be accurately applied to all landlords in the inner city areas, even those that are experiencing extensive physical decline. Amateur landlords do not necessarily fit the negative image of individuals who charge exorbitant rents with little maintenance in return. Amateur landlords tend to be middle income individuals and families trying to supplement their incomes with the rental units.⁵

Planners and government officials have suggested that a number of these units could be held for speculative purposes, in hopes that downtown expansion would force the price of this land to increase.⁶ Though some recent purchasers and even some longtime owners who now want to sell

may have the future selling price in mind, this future selling price seems an unlikely reason for holding the property when considering the length of ownership. Twenty years is a long time for small investors such as the sample groups to hold land and tie up capital for speculative reasons. Most of the landlords thought the units would be an investment to supplement their incomes, but they have found that this type of investment only gives approximately a 5% return. This does not include personal time and labour committed to maintaining and operating the units. The revenue homes or apartment houses returns were much higher in the past, but with increased vacancy rates, rising maintenance costs, especially utilities, and the "bad" tenants, many of these landlords have been forced to re-evaluate their investments and some have decided to sell.

Contrary to the image of the slum landlord, many of the landlords, both resident and non-resident, are interested in the future of the area and are concerned with its present deterioration. Many of these owners have been forced to give up some renovations because they cannot afford them. Most of the renovations they do is on their own or with the assistance of friends and relatives, and most have at least a minimum standard of maintenance. Many landlords are in fact sensitive and aware of the landlord's image and have themselves mentioned the few slum landlords as a problem.

Neighbourhood Implication

Because of reluctance to raise rents and rapidly increasing operating costs many owners are finding their "investments" unprofitable. One of the landlord's comments best sums up the situation "I don't want to raise the rents because the tenants have been there for a long time (and they

can't really afford the increase), but I can't afford to be Santa Claus".

Most landlords have tried to make a success of their venture, but they are becoming very disillusioned with the situation and all of the problems. One of the most frequent comments was "the units are just too much of a hassle to continue running them." They felt they were working too hard for what little return they would get on their investment. A number also mentioned they would never advise anyone else to invest in apartment houses. This disappointing situation has occurred over the last few years.

If given the right price many owners would sell. It is probable that the new owners would choose not to run an apartment unit, as more people are realizing the lack of satisfactory returns. These units would most likely be whitepainted or redeveloped, thus displacing lower income residents.

Many landlords will be unable to continue in their present situation. As they make up a substantial portion of the landowners in the area, they can influence the future of the neighbourhood which will either deteriorate completely or will be turned over to the middle and upper income groups. A number of external factors have contributed to this situation including excessive construction of apartment buildings, slow housing and rental market situation, and the lack of political and financial commitments to the inner city. The success of the amateur landlords and their ability to cope with these factors can lead to further neighbourhood deterioration or rejuvenation.

Balmoral and Langside

The interviews revealed some of the differences between Langside and Balmoral. The explanation for the difference in physical conditions of the two streets appears to be the number of absentee landlords.

Landlords who live in the neighbourhood and especially in the building have a greater control over their tenants and they also have a greater stake in the neighbourhood. The larger lots and houses on Balmoral increase the desirability of the area, thus there may be more incentive to maintain the properties. The possibilities for resale on Balmoral are also greater. These factors all contribute to the greater satisfaction of Balmoral owners. There are a number of programmes required to turn Langside around, and these programmes will also be useful for areas such as Balmoral. Though the physical appearance of Balmoral is "good" there is a possibility these owners would sell.

The amateur landlords have an important role to play in the future of the inner city, unfortunately, government regulations and programmes do not recognize this importance. In certain instances there was a negative feeling towards the landlords. Governments must realize the unique position the amateur landlord has in rejuvenation and this must be reflected in its policies. There is a need for specific government programmes and assistance for landlords, because their situation is not the same as the homeowner. These types of programmes require a realization that the amateur landlord has a role to play in both the revitalization of inner cities and the provision of shelter for lower income residents.

This chapter indicates a number of problems faced by amateur landlords. Because of the discontent, a number of landlords have considered selling or closing units, which would take a number of low rent units off the market. The following chapter discusses the policy implications and programmes needed to assist the landlord remain in business and/or retain the units on the open rental market. The policies will be based on the comments made by landlords and the background research carried out on both Memorial and the inner city.

FOOTNOTES

¹Department of Environmental Planning, Census tract information compiled for Memorial, 1978.

²Ibid.

³Ian Plant, the Smith Agencies, personal interview, November 6, 1980.

⁴Canada Mortgage and Housing Corporation, "Winnipeg Apartment Vacancy Survey," December 1980. (mimeographed)

⁵Roger G. Krohn, Berkeley Fleming, and Marilyn Manzer, The Other Economy: The Internal Logic of Local Rental Housing (Toronto: Peter Martin Associates, 1977), p. 46; see also Marianne Bossen, Rental Property in an Older Winnipeg Neighbourhood (Winnipeg: M. Bossen and Associates, 1976) p.16. (Mimeographed)

⁶Harry Finnigan, NIP Planner, personal interview, February 27, 1981.

Chapter 7

POLICY IMPLICATIONS:

CONCLUSIONS AND RECOMMENDATIONS

Summary of Findings

Before the recommendations are discussed, a summary of the study findings are presented:

- Unlike the prevalent view of the inner city "slum" landlord, most of these landlords were middle income individuals trying to supplement their incomes.
- Most were concerned about the declining physical and social condition of the neighbourhood.
- The landlords tried to at least maintain a minimum standard of maintenance and they often wanted to do work but could not afford it.
- They do their own repairs and rarely take out loans for the units.
- They are concerned over the increased rental instability in the area.
- The units are fairly small and rents are low.
- There is little concern over rent controls.
- There are a number of reservations about the Landlord and Tenant Act and the Rentalsman.
- They object to the present building bylaw administration.
- Knowledge of government programmes is very low and the desire to use these programmes is also low.
- Balmoral landlords were more satisfied than those on Langside, likely due to the nature of decline and the percentage of absentee landlords in the two areas.

- Many landlords, especially on Langside would sell if given the opportunity.
- There is little neighbourhood involvement and they were often skeptical about neighbourhood groups.
- This area will decline further or possibly redevelopment will occur, if the government does not redirect its policy.

Neighbourhood Implications

Present government policy provides two options for neighbourhoods such as Memorial. They can be rehabilitated usually through whitepainting or they can experience extensive deterioration. In both bases, the low income tenants lose, by either being forced to leave or live in inadequate shelter.

Rehabilitation. Though whitepainting has not been extensive in Winnipeg, there have been instances in certain areas of the City. If the City Council approves the Plan Winnipeg recommendations of emphasizing infill and rehabilitation the possibilities of whitepainting increase. This policy will put pressure on inner city areas such as Memorial for both rehabilitation and redevelopment. A number of the owners of these units, because of the problems they have encountered, would be more than willing to sell if given an appropriate price. In the very near future the Balmoral area will likely be under pressure for redevelopment especially if Great West Life develops the east side of Balmoral. Also, because the houses in Memorial are in reasonably good condition, they are prime candidates for whitepainting. The proximity to the downtown and Armstrong Point also puts added pressure on the neighbourhood to change.

Deterioration. Even in areas where pressures of redevelopment and rehabilitation are non-existent the tenant along with the landlords lose.

The tenant is burdened with inadequate shelter and sometimes displaced through apartment closures. The landlords burdened with government regulations, low rents, increasing costs, and irresponsible tenants are at times forced to give up some maintenance and in certain cases closure or abandonment results.

In certain instances, either because of municipal regulations or tenant irresponsibility, owners are forced to carry out extensive repairs. Because the owners of these units do not have the large overhead of the larger units, they cannot write their losses off and make them up somewhere else. The money required to replace broken window, abused and stolen furniture, damaged facilities, etc., can be a major portion of the landlords income from the units. This requirement to do immediate repairs and replacements may result in a failure to do work which may help enhance the neighbourhood, eg. external structural work, and painting. Work which the owner would have otherwise done had the unexpected expenses not interfered. Thus these units become further deteriorated because the owner is unable to meet the expenses, more "undesirable" tenants move into the area and the neighbourhood deteriorates further because the owner no longer has the incentive to fix the units. Also at this point landlords, out of desperation, may abandon their units, adding to the neighbourhood problems. An example of this abandonment and mass deterioration has occurred in the South Bronx area of New York and many other large American cities.

Granted, the problems encountered in these cities is excessive and not likely to occur to the same extent in Canada, because of the differing urban situations: city size, lack of extensive ethnic concentrations, and greater involvement in Canadian lives. Canada must be aware that in many Canadian Cities the landlords are feeling the pressures of being

unable to cope with excessive costs and are being forced to close down apartments or suites. In Winnipeg, a number of apartments have been closed, often later to be demolished. Though there was not an excessive number of closures in the Memorial area, several of the landlords mentioned they had been forced to close some of their units and others had seriously thought of just closing the whole building. The tenant problems do play a part in the decisions to close the building or units, but the major reason for closure is the City bylaws. A recent study found that 39% of all units closed were the result of City bylaws, and the bylaws accounted for over one half (64%) of the units where the actual cause of closure was determined.¹ The problem of bylaw administration and the inspectors handling of work orders were cited as a problem by the landlords on Balmoral and Langside.

Other government regulations which adversely affect landlords has been property taxes. If the City hopes to get owners to upgrade and rehabilitate their units, they will have to provide a more equitable method of property assessment, one which will encourage upgrading not penalize it. The combination of bylaws and property taxes discourages owners of rental units from upgrading their property which can result in further neighbourhood deterioration.

The Application of Upgrading in place for Apartment Houses

At this point it is important to recall the revitalization process of upgrading in place or incumbent upgrading, referred to in Chapter 2. This method of upgrading rejuvenates the area while assisting the incumbent residents to remain. It is this option the policy for the amateur landlord should look towards.

A policy to assist owners of apartment houses cannot only involve "handouts" and grants. As the survey found, many of these owners are not interested in the government's grant giving programmes; many want to do the work themselves and use their own resources. Most owners are concerned about the external factors which affect their rental situation. Thus, to facilitate an effective rejuvenation of these units and the surrounding neighbourhoods, programmes and policies must be co-ordinated so they do not cause additional hardships, such as the combination of the municipal upgrading regulations and the provincial rent controls, did in Winnipeg.

Housing Policy

For a successful programme to assist inner city amateur landlords and their tenants the City needs to have an appropriate housing policy. This is especially true for a city with a housing market situation similar to Winnipeg's. At present, suburban lots and houses are still in a price range that middle income families can afford and therefore many move from inner city areas. If cities continue to spread and people keep moving from inner city areas, the central cities will die. This is especially true in areas such as Winnipeg which has not had substantial population increases. In cities without external powers to induce interest in the inner city the municipal government must try to encourage this interest through its housing policy. The City of Winnipeg appears to be moving towards such a housing policy. The success of this venture has yet to be tested, as these policies are still in the recommendation stage.

Plan Winnipeg, which was brought forth in January 1981, by the City administration has recommended a reassessment of city development priorities: priority should be given to rehabilitation and infill as opposed to suburban development.² This type of programme is especially appropriate for Winnipeg

with its extensive stock of older homes and pockets of inner city vacant land. Also, because of the patterns of residential development in Winnipeg, there are sizeable tracks of undeveloped land between the extensively developed inner city neighbourhoods and the emerging suburban areas. Only with development directed to the inner city through government policy will the market situation improve to assist in neighbourhood revitalization, as one of the major problems in these areas is to increase desirability.

This thesis examined a neighbourhood requiring extensive rehabilitation as well as some redevelopment (infill). These are particularly sensitive areas as they provide shelter for many lower income residents, many living in revenue homes, apartment houses, or converted units. The following policies and recommendations deal with these units, and their owners, with a view to determining the fate of those who live in these low rent units.

Neighbourhood Self-sufficiency

The initial problem is to generate renewed interest in these areas which, hopefully will be implemented through Plan Winnipeg. With this renewed interest a number of upper income groups will begin to look to the inner city areas such as Memorial for shelter. This area would be especially inviting with its relatively sound housing stock, proximity to the downtown, residences not excessively bothered by traffic, and relatively low housing prices. An added advantage is its proximity to Armstrong Point, and Westminster. If the area were to become popular, comments from the landlords interviewed indicate that most would be willing to sell, especially on Langside.

It is inevitable that a number of the low rent units will disappear with a renewed interest in the inner city, through conversions to single family or duplexing by whitepainting. In fact, it is necessary to have a

mix of socio-economic groups to create a stable neighbourhood and prevent decline from occurring again.

It is obvious that areas with high concentrations of low income residents are going to deteriorate because the owners cannot afford the upkeep and landlords cannot properly maintain the units with their low rents. Also, government assistance cannot be given out to these areas indefinitely. Programmes such as NIP and RRAP are fine, as temporary measures, but when the funding stops, residents are once again unable to afford the upkeep and the area deteriorates. Many of these inner city areas will have to eventually carry and support themselves.

The government's role is now to find ways to keep the displacement due to whitepainting to a minimum, while still attempting to get the neighbourhood to exist on its own resources. One of the best ways of trying to move towards an independent rejuvenated community is to create policies which will assist amateur landlords and help these conversion units remain on the housing market.

Apartment House Rehabilitation

Before governments can provide a successful rehabilitation programme for the amateur landlord they must realize 1) rehabilitation is cheaper than redevelopment³, 2) rehabilitation adds to the vitality of both the neighbourhood and city, and 3) the amateur landlords are not "money hungry, price gougers."

A successful programme of apartment house rehabilitation will require the co-operation of all three levels of governments as each has its own jurisdiction, eg. collection of property taxes, the provision of housing, and the control over funds for government grants. In the past, a certain degree of "buck passing" has occurred. Governments when questioned about

their involvement in housing programmes would state that the responsibility was with another level of government, and no one was willing to take responsibility.⁴ No matter which government has "official" jurisdiction over the provision of housing, the fact remains, the responsibility for providing adequate housing belongs to all three levels of government through the variety of programmes they administer. A successful government programme for rehabilitation also requires the involvement of the private sector and as the private sector will not invest in poor market areas, the recommendations will discuss incentives needed to encourage the private sector involvement. There are two types of policies which affect the amateur landlord: direct impact policies and secondary impact policies. The direct impact policies are those which are directed at the amateur landlord in particular. The secondary impact policies, through their neighbourhood revitalization or assistance for tenants help the landlord by creating a better market situation and providing for equitable rents. The following recommendations are those that directly affect the landlord.

Municipal Government

The municipal government usually has the greatest direct affect on the amateur landlords. Programmes, if administered properly, can assist in the maintenance and the rehabilitation of neighbourhoods such as Memorial. If administered indiscriminately and arbitrarily they can result in further deterioration of the neighbourhood. The two municipal regulations which affect the amateur landlord are the property tax assessments and building codes.

Property Tax Assessment. Presently, the high property taxes and methods of assessment have both prevented and discouraged owners of low unit rental accommodations from carrying out some maintenance and renovations.

There is a need for the city to review its property tax assessment policies. Presently, the City raises taxes when improvements are carried out, and at times at the issuance of a building permit. For many landlords their renovations do not bring in more rents, thus does not cover the cost of repairs and increased property taxes. Many landlords are discouraged from doing extensive repairs because of this policy. This just adds to further decline. There should be a policy of tax increase deferments, which would allow the landlord to recoup some of the losses. The deferments would depend on the extent of the repairs and size of operation.

To provide incentive to do repairs the municipality could either give a rebate or reduce taxes for the work done. As the policy is today, owners are penalized for attempting to improve both their own units and the neighbourhood.

Building Code Enforcements. Most would argue that building codes are necessary, especially those dealing with fire and health, to maintain and improve the physical condition of the city and for personal safety. These codes or bylaws should encourage renovation, unlike the largely negative discouraging effects they have today.

The inspection should be carried out on a city-wide comprehensive basis, not the ad hoc method which presently exists. Owners who violate the codes and show no efforts to do any work should be severely penalized so it is worth their while to "clean up". If a person is willing to do the work, but because of a lack of finances is unable to, there should be a system of low interest loans or grants available.

The inspectors should not only order people to upgrade their property, they should be equipped with the necessary skills to deal with the owners tactfully, and they should also be a source of information of possible assistance programmes. Inspectors should be able to council people on how to do the work or refer them to someone who can, if the resident cannot afford

the renovations. This is especially important in an older lower income neighbourhood. It can add a positive note to a largely negative process.

Presently a variety of different building codes exist: including Provincial and Municipal. These should all be incorporated into one, administered at the municipal level. It is also important that the code be easy to understand and accessible to the public.

Some of the bylaws may need to be reviewed taking into account the smaller rental units. Often standards which are fine for large buildings are too severe for the amateur landlord administered units. Policies which force the closure of good, low rental units, because of regulations such as floor to window ratios need to be re-examined.

As it would be difficult to start arbitrarily relaxing building codes the City could establish a "Committee of Adjustment" which would operate very much like a "Board of Variance" operates in rezoning applications. Such a committee would be able to judge the landlord's appeals on their individual merit, and relax codes where necessary. An alternative or a policy operated in conjunction with a Committee of Adjustment would be a new bylaw dealing specifically with apartment houses. This bylaw would recognize the unique situations of the amateur landlords.

Provincial Government

Provincial jurisdiction would include measures that would influence the general rental situation and landlord and tenant relations. The Provincial government also has the power to assist in the improvements of, or construction of, dwelling units through rehabilitation grants and provisions of new housing.

Landlord and Tenant Act. In the past the concern over the powers of landlords had in relation to tenants resulted in the introduction of legislation which protected tenants from unscrupulous landlords. This legislation in its attempt to assist the "exploited" tenant overlooked the plight of the "good"

landlord. Today, if the landlord has a problem with a tenant he has two choices: to go to the Rentalsman or go to the courts. Many landlords feel the rentalsman is unsympathetic to their cause and is just an ombudsman for the tenant. Though the Rentalsman is supposed to be a representative for both the landlord and tenant according to the Landlord and Tenant Act, further provisions preclude this. The Act does provide for tenant protection especially in disputes over damage deposits. The only recourse landlords have to recover unpaid rents and damage expenses exceeding the deposit is through the courts, which can be expensive and time consuming.

There is a need for a judicial body, whose powers go beyond that of the rentalsman, to arbitrate disputes. These powers must include settlements of damage disputes and questions of back payments of rents. The powers must be similar to those of the courts, but not requiring the extra expenses of lawyers, which many amateur landlords cannot afford. The system must be established in such a way that both landlords and tenants can make submissions on their own, without feeling intimidated. The powers to evict, transfer payments and requirement of maintenance where necessary must be included. The rentalsman still has a very important role in the landlord/tenant relationships were disputes can be solved without a judicial body, and as an information source. If a creation of such a body is too expensive, these powers could be extended to the Rentalsman.

Rent Stabilization. With the revitalization of this area, rents may begin to increase, especially in larger buildings, so rent controls may be necessary. The previous rent controls had little effect on the amateur landlord and few had high rent increases. Rejuvenation of the area will pressure landlords to increase their rents. If the aim of the overall rehabilitation is to also assist the present residents, rent controls will be necessary. Also, the act must make allowances for external costs such as improvements required by city bylaws. Controls

should not be tied to a set percentage increase, but should be restricted to the cost of upkeep and expenses and a certain percentage of profit.

Rent controls required the cost of improvements be amortized over a ten year period for rent increases. Large landlords found it difficult to function under these conditions. Improvements with such regulations is completely out of the question for amateur landlords, who do repairs on a day to day basis.

It may be necessary to have the limits fairly high to encourage the construction of new rental units. For renters who cannot meet the new rents, shelter allowances will have to be in place. To be effective, such a system of rent controls must be administered by an independent body free from political interference. Changes in government of different political philosophies creates an uncertain atmosphere in the rental sector, which usually hurts both tenant and landlords.

Low Interest Loans and Rehabilitation Grants. A programme of loans and grants is now available to homeowners through MHRC'S, MCHRP. This programme should be extended to owners of revenue homes, who rent to low income tenants. This programme would not include major repairs, but repairs such as window replacements. This would assist landlords to do repairs they would not normally do, because of the added expense. It also assists the tenants because they are not required to cover the cost of upgrading through rent increases.

Federal Government

The Federal government can be involved in inner city apartment house rehabilitation through a variety of methods, the most direct being RRAP. Transfer funds to governments and non-profit groups can assist in the

construction of new infill housing or the rehabilitation of older units; these will be discussed later in the chapter. The federal government can have a direct influence on the revitalization of an inner city area and the demand for apartment houses through loan guarantees and income tax policies.

Residential Rehabilitation Assistance Programme. CMHC is presently investigating the possibilities of extending the areas of RRAP funds. They have designated 1.5 million dollars under the Core Area Initiative for RRAP in certain designated areas in Winnipeg, in addition to the present NIP areas. Though, this is a start, \$1.5 million to do renovations, some major, for the whole inner city does not go very far in a revitalization programme. For these funds to have an appreciable effect they would have to be concentrated in one or two areas. Comments made by civic officials indicate that this may occur. This still leaves other inner city areas without assistance. RRAP assistance should be made available to all inner city areas.

For the landlord a major deterrent to apply for RRAP funds has been the requirement of rent controls. If a provincial rent control system were in place, RRAP controls would be unnecessary.

Loans and Loan Guarantees. In certain cases, landlords do not want outright grants as provided in RRAP, therefore, it may be necessary for the government to provide low interest loans to these landlords for repairs. Though the government is providing the loan the area becomes more self-sufficient than with outright grants.

At present guarantees are made by CMHC for loans covering the purchase or renovation of older residential buildings. This programme needs to be publicized further.

Financial institution lending policy, for their own protection, at times discriminate against the purchase of older units. One of the major factors in giving mortgages is the life expectancy of the unit. A rehabilitation programme and CMHC guarantees would make the banks more amenable to inner city areas, which could help reverse the decline.

Income Tax Policies: Tax Shelters. At present the amateur landlord has no way to cover a loss in his investment. If a loss could be written off on the owners personal income tax they may be willing to allocate additional funds for upgrading. The capital cost allowance in effect prior to 1972 are no longer available for existing units. The government between 1976 and 1978 initiated the Assisted Rental Programme (ARP) which permitted the owner of a new rental property to use it as a tax shelter. Private sector interest in the programme decreased substantially by 1978.⁵

The task for the federal government is to initiate a rental property tax shelter for the rehabilitation of older units. The owners must feel they have something to gain from doing repairs. The federal government could also initiate a system of tax shelters for those who buy rental property in the inner city, on the condition they choose to live in one of the units. This provision would reduce the likelihood of private investors buying inner city rental property for a tax shelter and allowing it to deteriorate. This would also stimulate owner occupancy which the survey found added to neighbourhood stability.

These government programmes, at all levels, must be undertaken in conjunction with one another as a comprehensive strategy. The implementation of one programme can have a severe negative effect in another area. For example, if a strict enforcement of bylaws is established without provisions for low interest loans or grants, closure of some units may result, or if an extensive rehabilitation programme is initiated without

rent controls or rent subsidies, displacement of low income renters will likely occur. Thus, the negative consequences of the programme must be studied and policies to counter these effects must also be instituted. The package of policies and programmes proposed in this chapter assists the amateur landlord directly. Additional programmes to assist both the neighbourhood and its residents must also be instituted if apartment house rehabilitation programmes are to be a success.

Secondary Impact Policies for the Amateur Landlord

The policies, programmes, and recommendations presented previously have direct impact on the amateur landlord. There are a number of recommendations which influence the amateur landlord's position through a secondary effect. These policies attempt to improve the general physical and socio-economic characteristics of the inner city. Such policies benefit the amateur landlord because they increase the value of the property, decrease the vacancy rate, increase demand for units in these areas, and if the owner is interested in selling, increase the marketability of the units. The neighbourhood improvement makes it easier for the amateur landlord to get loans for renovations if required and provides some incentive to upgrade.

One of the major problems that must be dealt with involves neighbourhood stability and attraction. No amount of rejuvenation will assist an area that lacks residential stability or attracting power. Rejuvenation of this type puts up a facade but never gets to the cause of the problem. This often happens with government assisted low income housing projects where housing is provided yet the resident's economic and social situations change little. Thus, a comprehensive strategy is needed to consider the economic, unemployment, and income situations many

lower income people find themselves in, as well as the provision of adequate affordable shelter.

The strategy of the amateur landlord economy and their rental units must be part of an entire "package" of policies and programmes which need to be implemented if an attempt to reverse the trend of inner city deterioration is to be successful. This strategy for the amateur landlord is only part of one for the neighbourhood, which, in turn, is part of an inner city policy resulting from an overall city economic and housing policy. The success of such a series of programmes requires the co-operation of all three levels of government, and the private sector.

Community Development Corporation. One of the most effective and comprehensive methods of inner city rejuvenation is through the use of a community development corporation. This method of neighbourhood rejuvenation deals with the neighbourhood as a whole, addressing such diverse characteristics as "declining commercial activity, a surplus labour force, a concern with the stability of the neighbourhood, rising crime and addiction rates, deteriorated housing and citizens concern that they lack control over the economic conditions which determine their fate." This method tries to get the citizens involved in the self-help programme with the assistance of public and private funds. The programmes are initiated at the local level and are funded by the "third sector economy" -- public/private.⁶

Co-operative and Non-Profit Housing. The City presently has a non-profit corporation, but it has had limited use. The non-profit organization could assist those landlords who want to sell even, with an improved inner city market situation. A non-profit purchase would allow the residents to remain in the units. A co-op would give control to the tenants. The co-op and non-profit organizations should concentrate on rehabilitation in the inner city because of the abundance of stock, and this method

usually requires less capital. Rehabilitation also assists in retaining a sense of community.

Non-profits and co-ops can get rent subsidies from the government, thus allowing for lower income residents. These rehabilitation co-ops and non-profit units have had a certain degree of success in Montreal, Toronto and Vancouver. This method of providing housing can also be used for infill developments in the inner city.

Infill. A greater effort needs to be made for innovative infill and redevelopment in inner city areas. Incentives need to be given to developers and co-ops to use already vacant land in the inner city: governments could also participate in the construction of these units, depending on demand. These units should be fairly modest and fit well with the neighbourhood. Also, where rehabilitation is not possible the owners should be encouraged to redevelop. A number of the new infill projects should provide family units.

Discouraging Redevelopment and Encouraging Owner Occupancy. One of the major problems in areas where the property values are increasing, is owners selling out. In Montreal this may result in the replacement of a sound housing stock with higher density, newer, more expensive units. Also, whitepainting will likely occur. If kept to a minimum, whitepainting can assist in stabilizing the socio-economic character of the neighbourhood.

If some amateur landlords no longer want to operate their units a number of possibilities are available which would preclude massive redevelopment. The governments main objectives in these situations is to increase owner occupancy, as well as trying to assist the residents already in the units. One method, has been mentioned earlier in the Chapter - tax shelters for owner occupied revenue homes. Other methods include co-op or non-profit development, "sensitive" infill, (also mentioned

previously), review of present zoning, land leasing, and urban homesteading.

As can be seen, some of the recommendations also provide for vacant lots or lots with buildings unable to be rehabilitated. These programmes need to be in place as the neighbourhood is being rehabilitated, as many of the amateur landlords may decide to sell with the slightest increase in market values. These programmes need to be ready to step in as the amateur landlord leaves. Programmes such as this may require greater planning control: giving the city, provincial, or federal governments the first option to buy, and a greater control over demolition and construction.

Zoning. The threat of redevelopment could be precluded by a more representative zoning based on present land uses. The overzoning in a number of inner city areas increases the threat of demolition and redevelopment. Some of the inner city zoning does not support a rehabilitation policy.

Land Leasing. This policy recommendation provides increased low income home ownership. The City would offer long term leases for inner city vacant lots. As ownership stays in the hands of the City, the lessee need not pay for the land, thus decreasing the price of housing. The lessee would have full property rights and they could build the type of house they wanted. Costs could be cut further if the owners do most of the work themselves -- sweat equity. This programme recommended to the City in 1978, has yet to be implemented.⁷

Programmes such as these are needed if home ownership is to be encouraged in the inner city.

Urban Homesteading. Urban homesteading is a concept which became popular in the United States in the 1960's when the incidence of abandonment was reaching a crucial point. If the applicant qualifies (usually income tested) they are given abandoned land or housing. The

homesteader would be required to rehabilitate to municipal standards and stay in the unit for a minimum length of time.⁸ Though abandonment is not a substantial problem in Winnipeg, this concept could be used for property transferred to the City for tax defaults with houses needing rehabilitation.

Demolition Control. One method of reducing redevelopment, where unnecessary, would be to have greater controls to refuse demolition. This allows the City to discuss the options with the owner and increases the possibilities of rehabilitation.⁹

Conclusions

This survey has indicated the amateur landlord in certain cases are ready to close their units and as these owners comprise a large portion of some inner city neighbourhoods, their situations can influence the whole neighbourhood. It has also been shown that the assistance these owners want is not through extensive government funds. One of the major changes which must occur is a change of attitude towards these landlords. The type of assistance these landlords feel will help their situations involves changes in legislation and administration of bylaws which affect them.

Rejuvenation need not be a difficult task or put a strain on public funds. If governments are willing to make a few concessions and co-operate with the residents and owners the area can be revitalized. It must be remembered that the governments cannot be constantly holding the neighbourhood up with an extensive infusion of funds, but the neighbourhood needs to be able to function on its own: neighbourhood self-sufficiency.

Research Directions

This study has provided a view of the amateur landlord and their role in neighbourhood revitalization. Further study is required in the area of policy making to see how the policies to assist amateur landlords could be successfully implemented. There must be more research and effort in getting the amateur landlords involved in the neighbourhood and the actual planning stages of neighbourhood revitalization. Further research is needed on apartment houses in all parts of the country to determine the specific needs of each community, before these units become obsolete.

Summary of Recommendations

This thesis has explored the situation of amateur landlords, the possibilities for rehabilitation of apartment houses they operate, and the implication these owners and units have on inner city rejuvenation. Through the use of interviews with amateur landlords in a Winnipeg inner city neighbourhood, experiencing both rehabilitation and decline, a number of conclusions were reached regarding the amateur landlord and their units, and the programmes and policies needed to assist them.

The policies and programmes needed to assist the landlords and their tenants include two types of policies: those that have a direct impact on the landlords, and those that have a secondary impact, usually through general neighbourhood revitalization.

Direct Impact Policies

- Review of the City's property tax assessment policies:
 - have a tax increase deferment for rehabilitation, to help the landlord recoup losses.
 - have a rebate or tax credit for rehabilitation and renovations.

- Review of building bylaw and code policy:
 - city-wide, comprehensive inspection
 - stricter penalties for those who do not adhere to the bylaw,
 - low interest loans and/or grants for those unable to pay for the repairs,
 - more equitable codes for smaller units,
 - integration of various codes at the municipal level,
 - provision of a better, more positive inspection system -- inspectors should be able to advise owners on the programmes available for assistance,
 - the establishment of a committee of adjustment to relax building codes where necessary,
 - the enactment of a new bylaw designed specifically for apartment houses.
- There should be a more equitable judicial body for landlord and tenant disputes, one which would not require court intervention.
- Equitable rent controls to assist the incumbent tenants.
- An extension of RRAP to all inner city areas.
- More publicity and information about all government assistance programmes, especially the CMHC/NHA loan guarantees for rehabilitation and purchase of older units.
- Provision of income tax shelters for rehabilitation of low income rental property and the purchase of owner occupied rental units.

Secondary Impact Policies

- Establishment of a Community Development Corporation to assist in the socio-economic revitalization of the area.
- Encourage non-profit and co-op rehabilitation housing for those units where owners choose to sell.

- Implementation of an infill programme, both public and private, to replace badly deteriorated units and fill in vacant lots.
- Change the zoning so it is better related to actual land use.
- Have landleasing for appropriate vacant land, to encourage low income homeownership.
- Have urban homesteading for abandoned or tax default units.
- Institute greater demolition control to reduce the possibilities of redevelopment.
- Continuance of a system of shelter allowances that lets the landlord carry out renovations which result in rent increase, but allows the original resident to remain.

Though these programmes and policies are directed at the Winnipeg situation, it is hoped the policies, if adapted, would assist amateur landlords and their tenants in other Canadian urban centres and in turn assist in inner city rejuvenation.

Research Directions

- Policy implementation
- Landlord involvement in the neighbourhood
- Further research on amateur landlord across Canada

FOOTNOTES

¹Department of Environmental Planning and the Institute of Urban Studies, Apartment Loss Study (Winnipeg: City of Winnipeg, 1978), p. 27.

²City of Winnipeg, Plan Winnipeg (Winnipeg: City of Winnipeg 1981), p. 23; see also, "City's Future Tied to Urban Renewal." Winnipeg Free Press, January 29, 1981, pp. 1 and 4.

³Department of Environmental Planning and the Institute of Urban Studies, op. cit., p. 100.

⁴Heather Menzies, "Winnipeg's Poor: Where Are They Going To Live?" The Winnipeg Tribune, January 31, 1979, p. 13.

⁵Greg Mason, "A Review of Canadian Housing Policy in the Postwar Period," 1980; to be published in Ruben Bellan and Harry Pope, The Canadian Economy: Problems and Options (Toronto: McGraw Hill Ryerson, proposed publishing May 1981).

⁶Bob Doyle, "A Background Paper on The Community Development Corporation as an Approach to Urban Development," (Notes for a presentation to the Seminar on "Options for the Core Area: Towards an Action Plan for Revitalizing Winnipeg's Inner City, November 14, 1980), pp. 1 and 2.

⁷St. Boniface NIP Committee, March 31, 1978. (Mimeographed).

⁸David Robinson Jr., and Jerome I. Winstein, "Urban Homesteading: Hope ...or Hoax?" Journal of Housing, No. 8 August/September 1973, pp. 395 - 396.

⁹Department of Environmental Planning and the Institute of Urban Studies, op.cit., p. 145.

APPENDICIES

APPENDIX A

MEMORANDUM OF UNDERSTANDING REGARDING THE
DEVELOPMENT OF THE WINNIPEG CORE AREA INITIATIVE

1) PURPOSE OF THE MEMORANDUM OF UNDERSTANDING

Canada, Manitoba and Winnipeg agree to co-operate in the development of the Winnipeg Core Area Initiative and the identification and implementation of specific programs and projects to be undertaken either independently or jointly in support of the common development strategy of the Core Area Initiative.

The purpose of this Memorandum of Understanding is to outline the principles which are guiding the three levels of Government in the development and negotiation of the Winnipeg Core Area Initiative.

It is intended that the necessary agreements and schedules be prepared for the consideration of the three levels of Government by December 31, 1980 and that the legal arrangements required to carry out the Winnipeg Core Area Initiative be in place by April 1, 1981 and cover a five year period.

2) OBJECTIVE

The objective of this Initiative is to provide increased employment opportunities, to encourage appropriate industrial, commercial and residential development in the core area, and to facilitate the effective social and economic participation of core area residents in development opportunities.

3) STRATEGY

In accordance with the strategy described more fully in the Appendix to this Memorandum, the Winnipeg Core Area Initiative will include a variety of social, economic and physical programs to meet the objective. Within this general intent, measures that may be undertaken include the following:

a) the encouragement of appropriate industrial and commercial development in the core area, through the provision of public infrastructure and other forms of assistance;

b) the provision of expanded institutional and on-the-job employment training programs, relating to specific job opportunities for core area residents;

c) the development and expansion of community improvement and home ownership, rehabilitation and rental programs to provide housing and neighbourhood stability for core area residents;

d) the development of community-based facilities and services which will enhance social, health care, educational and income support and employment opportunities for core area residents;

e) consideration of appropriate methods of implementing agreed upon programs and projects which may include the establishment of a core area development authority or corporation to focus private and public investment in the core area.

4) AREA OF APPLICATION

This Initiative will apply to the area described in the attached map which will be referred to as the "core area" for the purposes of this Initiative. Projects may be undertaken outside of the core area where it can be demonstrated that these would contribute in a significant manner to the objectives of this Initiative.

5) RESOURCES AND COST SHARING

The Federal Department of Regional Economic Expansion (DREE) has offered to contribute \$32 million of new funds to the Winnipeg Core Area Initiative over a five year period, provided that the City and the Province each match the DREE funds on a dollar for dollar basis. The Federal Government is also committed to identify other programs and projects to be added to the Initiative in addition to the DREE funds. The Provincial Government recognizes the need to pursue the revitalization of Winnipeg's core area and wishes to reach agreement on measures to be included in the Core Area Initiative as soon as possible, but the Province is concerned that the cost-sharing arrangements proposed by the Federal Government deviate significantly from the ratios which have generally applied in respect or agreements under the Canada-Manitoba General Development Agreement. The Province is also concerned that the additional federal programs and projects for inclusion in the Initiative be identified as soon as possible.

- a) Proceeding with the signing of the proposed agreements and schedules is subject to the determination of mutually acceptable cost-sharing arrangements.
- b) The Federal Government will add additional programs and projects to complement this Initiative as may be identified prior to and during the time the agreement is in force.
- c) Complementary programs or projects may be undertaken by the Federal, Provincial or City Governments in addition to the basic commitment for cost-shared funds referred to in 5(a) above.

6) POLICY COMMITTEE

A Policy Committee, made up of one Federal and one Provincial Minister and the Mayor of Winnipeg, will review proposed development opportunities, appropriate arrangements for public consultation, and methods of implementing the Winnipeg Core Area Initiative.

7) AGREEMENT MECHANISM

a) To undertake the Winnipeg Core Area Initiative, two complementary legal documents will be required: (1), an agreement between the Province and the Federal Government, including financial contributions to programs and projects under the Initiative, and (2), an agreement between the Province and the City including financial contributions to programs and projects under the Initiative.

b) These agreements are the necessary legal arrangements to respect the jurisdictional responsibilities of the three levels of Government. It is intended that these documents will form the common basis for the Initiative and will be executed and in effect simultaneously.

8) CO-ORDINATION AND IMPLEMENTATION

a) A Joint Liaison Committee, consisting of two senior civil servant representatives from each level of government, will be established to provide advice to the Policy Committee, on intergovernmental co-ordination, the preparation of the necessary agreements, the consultative process, and the identification and implementation of specific programs and projects.

b) In addition, the Joint Liaison Committee may appoint technical and co-ordinating committees as required to provide for effective participation of representatives of concerned Federal, Provincial and City departments in the development of program and project proposals and in the research and development of the overall Core Area Initiative.

Lloyd Axworthy
Canada, Minister of Employment and Immigration

G.W.J. (Geoff) Mercier, Q.C.
Manitoba, Minister for Urban Affairs

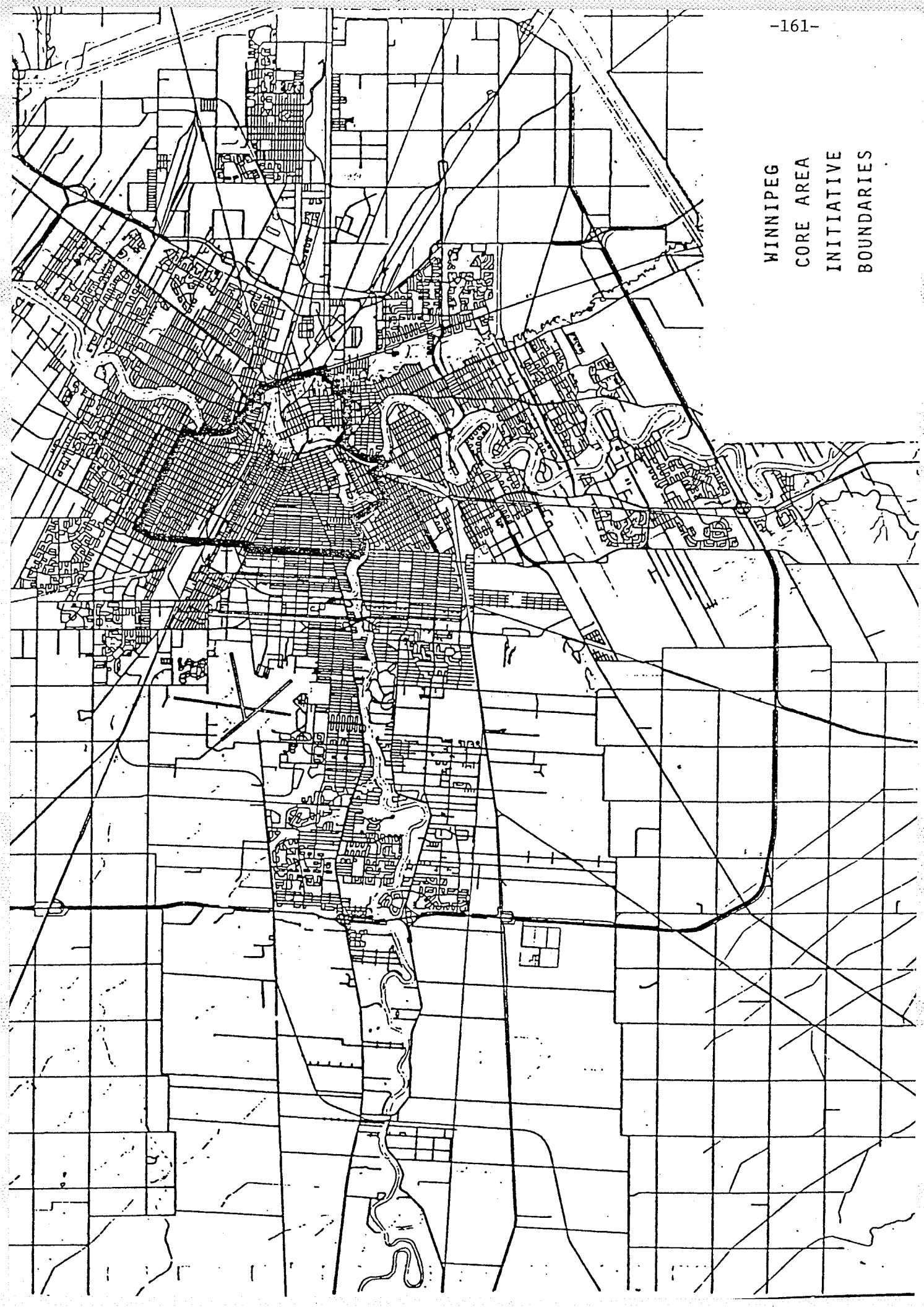
William Norrie, Q.C.
Mayor of Winnipeg

DATED September 22, 1980.

WINNIPEG
CORE AREA
INITIATIVE
BOUNDARIES



WINNIPEG
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INITIATIVE
BOUNDARIES



APPENDIX B

RRAP Loans and Grants

Homeowner RRAP

RRAP assistance is in the form of a loan from CMHC and part may be forgiven.

Maximum loan is \$10,000/unit, not exceeding the cost of repairs. Up to 3750 of it may be forgiven depending on the income of the homeowner.

Landlord RRAP

Landlords can receive up to \$10,000/unit and the amount of forgiveness is up to 50% of the rehabilitation costs -- up to \$2500 per unit.

The forgiveness portion is administered through the government and the loan through a financial institution.

APPENDIX C

Interview Guide
City Planning, University of Manitoba

How long have you lived at the address?

Have you lived in the neighbourhood for long?

Had you ever lived in the house?

Did you ever live in the neighbourhood? (Colony, Portage, Maryland, Cornish)

How long did you live in the house (neighbourhood)?

Was there any reason for leaving?

The Rental Unit

How long have you owned the unit?

Number of Units	Number	Rental Range
Housekeeping	_____	_____
Bach. or studio	_____	_____
1 Bedroom	_____	_____
2 Bedrooms	_____	_____
3 or More	_____	_____

Are you aware if the building had been converted into a multiple unit dwelling?

Did you do the work or was it already converted when you bought it?

Do you know when the work was done?

Do you have any plans to reconvert the building back to a single family unit?

Tenancy

Do you have any vacancies now?

Had there been a problem with vacancies in the past?

What about the turnover, is there a problem? Why would you say this is a problem?

Can you see any way to stop this trend?

Are most of your tenants single or families?

Are there any senior citizens?

What about single parents?

Do you own any other rental units in the area? Portage, Maryland,
Cornish, Colony

Neighbourhood

Do you carry on any activity in the neighbourhood?

Are you involved in any neighbourhood groups or organizations?

Do you know if there is a local ratepayer association and are you active?

How would you describe the neighbourhood, compared to others -- housing conditions, services (streets, lighting, etc.) social conditions, is there a problem with crime?

Do you see any problems in the area?

Have you ever thought of selling the property?

Do you have any plans to sell the property in the near future?
(one or two years) could you tell me why?

Have you ever thought of moving back?

Renovations

Have you done any work on the units?

What?

When?

Could you give me a rough estimate, in today's dollars, of the cost of these repairs?

One of the biggest problems in renovating inner city buildings appears to be obtaining funds, so I was wondering if you would tell me if you had any problems getting funds or loans to do the work?

Where did you obtain the funds?

Own resources	_____
CMHC assistance	_____
Government	_____
Banks	_____
Private Lender	_____
Other	_____

Did you try any other source?

If you used government assistance, which programme?

Do you plan to do any work on the units in the near future?

What? Could you estimate the costs?

Assistance Programmes

What have been the effects of rent controls?

What about municipal regulations, eg. fire and health?

Are you aware of the government assistance programmes available for renovations?

RRAP
Home Insulation
Manitoba Critical Home Repair
Winnipeg Home Improvement Programme
Private Lender Loans with NHA Insurance or
CMHC guarantees

I realize that some of the programmes are not accessible to landlords, but I was wondering if you had thought of using or had attempted to use any of the programmes? Which ones?

If this was a designated area or the programmes were available to rental unit owners, would you consider applying for them?

Has there been any level of talk or activity in the neighbourhood about the Neighbourhood (Community) Improvement Programme?

Were you aware that any neighbourhood upgrading by NIP does not result in increases assessment and local improvement taxes are usually not levied?

What types of programmes, assistance, or incentives are needed to assist landlords to renovate units?

What have been some of the major problems you have encountered?

Do you see any way to renovate the units without an excessive increase in rents?

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