

THE ROLE OF CO-OPERATIVE HOUSING
IN REVITALIZING
URBAN NEIGHBOURHOODS

A THESIS

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MASTER OF CITY PLANNING
IN THE DEPARTMENT
OF
CITY PLANNING

BY:

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BY

RICHARD G.F. KACHUR

A thesis submitted to the Faculty of Graduate Studies of
the University of Manitoba in partial fulfillment of the requirements
of the degree of

MASTER OF CITY PLANNING

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wise reproduced without the author's written permission.

This thesis is dedicated to my wife, Deborah, my son, Anthony and my dog, Angel, without whose support, dedication, and advice, would not have been possible. I apologize for robbing you of my attentions.

In addition, it is also dedicated to my parents for their continued support in my projects and my life.

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The opinions and conclusions contained within are the author's only, and do not represent the opinions or conclusions of the numerous sources cited.

ABSTRACT

Co-operative development and housing co-operatives are not new concepts. Yet, in recent years there has been a documentable resurgence in interest and activity of co-operative housing. Concomitantly, urban revitalization is an ever-growing concern given the urban deterioration and urban decay predominantly plaguing our cities' futures. This study examines the hypothesis that inherent characteristic elements of co-operative housing can contribute to the revitalization of urban areas, specifically, residential neighbourhoods. By their very nature, co-operative housing projects introduce physical revitalization whether through rehabilitation, conversion or new construction. However, housing co-operatives and their unique formation process and resident participation can offer communities something more than purely physical residential development. Rather, the development and continuation of a housing co-operative can be a community development process unto itself, thereby augmenting social and economic revitalization. This study seeks to identify the impact of housing co-operatives on neighbourhood revitalization in Winnipeg and determine whether the Provincial Co-operative Program (Manitoba Co-operative Homestart) plays an integral role in residential neighbourhood revitalization, and determine what role the program and housing co-operatives in general, could play in residential neighbourhood revitalization, from an incumbent-upgrading perspective.

TABLE OF CONTENTS

ACKNOWLEDGEMENTS.....	ii
ABSTRACT.....	iii
TABLE OF CONTENTS.....	iv
CHAPTER ONE: <i>METHODOLOGY/THESIS OUTLINE</i>	
1.1 Introduction.....	1
1.2 Methodology.....	10
1.3 Thesis Outline.....	12
CHAPTER TWO: <i>URBAN REVITALIZATION</i>	
2.1 The City.....	18
2.2 Urban Deterioration.....	22
2.3 Neighbourhood Deterioration.....	25
2.4 Neighbourhood Revitalization.....	36
2.5 Implications for the Future.....	46
CHAPTER THREE: <i>CANADIAN HOUSING</i>	
3.1 The Housing Concept.....	61
3.2 The Canadian Housing Experience.....	68
3.3 Public Housing Policy.....	82
3.4 The Housing Industry.....	95
3.5 Summary.....	104
CHAPTER FOUR: <i>CO-OPERATIVE HOUSING</i>	
4.1 Co-operative Housing: Definition and Principles.....	110
4.2 Origins and Evolution.....	114
4.3 Benefits of Co-operative Housing.....	120
4.4 Concerns in Co-operative Housing.....	129
4.5 Co-operative Housing Programs.....	141
4.6 Summary.....	159

TABLE OF CONTENTS

(CONTINUED)

CHAPTER FIVE: CASE STUDY	
5.1 Co-operative Housing in Manitoba.....	162
5.2 M.A.P.S.: A Case Study.....	172
CHAPTER SIX: EVALUATION	
6.1 M.A.P.S.: Case Study.....	200
6.2 Co-operative Housing and Neighbourhood Revitalization.....	209
CHAPTER SEVEN: CONCLUSIONS AND REFLECTIONS	
7.1 General Conclusions.....	231
7.2 Reflections.....	241
BIBLIOGRAPHY/REFERENCES.....	
251	
APPENDICES:	
Appendix One: Urban Deterioration.....	260
Appendix Two: Urban Neighbourhoods.....	267
Appendix Three: Canadian Housing.....	273
Appendix Four: Manitoba Co-operative Housing Compendium.....	280
Appendix Five: M.A.P.S. Neighbourhood Statistical Comparison.....	284

CHAPTER ONE

METHODOLOGY/THESIS OUTLINE

1.1 INTRODUCTION

This thesis is a planning thesis which pertains to urban revitalization and focuses on housing. More specifically, this thesis is a study relating to the role of housing in neighbourhood urban decay and subsequent urban revitalization, focusing explicitly on co-operative housing, as a possible "incumbent-upgrading" approach to neighbourhood revitalization.

The term neighbourhood as used within this work, refers to neighbourhoods of a residential nature, so that the study is limited to residential neighbourhoods. Consequently, the study of urban decay and urban revitalization is focused on that pertaining to residential neighbourhoods.

This thesis recognizes the premise that housing forms the cornerstone of neighbourhoods and postulates deductively, that housing also forms the cornerstone of neighbourhood urban decay and urban revitalization. Being an integral component, it follows logically, that housing be the focus for urban revitalization.

Co-operative housing represents a relatively new direction in the housing field. Although housing co-operatives are not new, interest in co-operatives and co-operative housing activity represents recent phenomenon. Co-operative housing, unlike its housing counterpart in the private and public sectors, requires considerable individual contribution and decision-making of its membership. It is based upon the continued collective activity of a number of individuals and as such requires on-going individual involvement. This ongoing individual contribution and ongoing individual involvement can be a community development process unto itself, in that the co-operative represents a community to some degree and that by definition, community development is "The process of organizing community residents to utilize their physical, social, human, financial and other resources toward the improvement of their community and the promotion of better living with the active participation, initiative, and co-operation of the community." (Sayegh, 1987, P.92)

Advocates of the co-operative movement and specifically co-operative housing, assert that the co-operative process of housing and its inherent community development nature has much to offer the larger community within which the housing co-operative operates. Not only does the co-operative housing process initially introduce some form of physical revitalization through the development of a co-operative housing project, co-

operative advocates theorize that the successful accomplishments of a housing co-operative can spill out into the community at-large. Further, that the responsibility and concerns of the co-operative members can subsume larger community concerns, (Sullivan, 1969) and that the housing co-operative can augment social and economic revitalization as well as physical revitalization.

The central inquiry of this thesis is to ascertain the role of housing co-operatives in urban residential revitalization, from an incumbent-upgrading perspective.

To this regard, a study of the activity of housing co-operatives in urban residential revitalization is undertaken, focusing on the "Manitoba Co-operative Homestart Program" (MCHP), which featured a component program directly targeted at residential rehabilitation through neighbourhood-based co-operatives, and the activities and community impacts of a neighbourhood-based housing co-operative, operating under the MCHP, entitled "M.A.P.S", located in a north-end neighbourhood of Winnipeg.

ON PLANNING

Without going so far as to present a treatise on planning and the role of planning, it is essential to include a brief discourse on planning and the role of planning to give an indication of the planning epistemology assumed in this thesis.

While this discourse is at a relatively fundamental and general level and borders on the semi-polemic and naive, it provides the essential elements of the planning direction in question.

The origins of Canadian City Planning date back to the early nineteenth century during the Industrial Revolution. Faced with increasing urban blight and radical inequalities borne of the dramatic economic and social changes concurrent with the trend towards industrialization, antithetical schools of thought emerged, the Reformers and the Utopians.

The Reformers accepted the nature of the newly-developing towns but acknowledged that problems must be identified and ameliorated, "...each problem must be dealt with, and each defect remedied, separately without taking into account their inter-relationship and without having any over-all vision of the town as a single organism". (Benevolo, 1985, P.xii)

The Utopians repudiated the existing form of the newly-developing towns and advocated a complete change in the economic and social order of the town and its structure, "...planning must start again from scratch (and in this case new and purely theoretical types of community were planned, quite distinct from the existing towns)". (IBID)

Although the Utopian movement met with some degree of success in that they established a number of Utopian communities, (though short-lived), and put forth ideals which led to the shaping of socialism and modern social policies, it was the Reformers which endured and formed the underpinnings of modern town planning. "The second group included the specialists and officials who introduced the new health regulations and services into the towns and who, because they had to find the technical and legalistic means to implement these improvements, laid the real foundations of modern town-planning legislation." (Benevolo, 1985, P.xii)

As the urbanization trend progressed in Canada, elements of urban blight were exacerbated.

"At the turn of the twentieth century Canada was in a state of crisis. A rapid and unexpected surge in urban growth caused a set of interrelated problems which threatened the physical health of the population, the efficiency of the economy and the social stability of the entire society. Widespread epidemics caused by inadequate sewer and water facilities, congestion aggravated by chaotic street systems, a mixing of incompatible land uses, overcrowding, social unrest and frenzied land speculation which caused irrational swings in land prices and premature subdividing forced even the most conservative elements to acknowledge the need for reform." (Gunton, 1983, P.27)

Response to these problems gave rise to a Town Planning Branch within the Commission of Conservation¹ and ultimately to Town

¹ On behalf of the Commission of Conservation, Clifford Sifton encouraged Thomas Adams to assume the post of town planning advisor to the Commission. Thomas Adams, a familiar of Patrick Geddes and

Plans and the enactment of Town Planning Legislation in most Canadian provinces. By 1919, the Town Planning Institute was created representing the Planning profession. The mandate of the Institute was stated as, "The scientific and orderly disposition of land and buildings....with a view to obviating congestion and securing economic and social efficiency, health, and well-being in urban and rural communities". (Journal of Town Planning, 1925)

Not surprisingly, Canadian City Planning embraced that which was the most tangible, concrete, ostensible embodiment of the urban blight - physical land-use. This direction, was based upon the premise that by defining and regulating land-use, urban blight could be curtailed or eradicated. This direction, although largely influenced by the planning practise in the United States, was also commensurate with the occupational interests of the membership of the Town Planning Institute. In 1921, over seventy percent of the membership consisted of land surveyors, engineers, architects, and landscape architects; professions with an overwhelming focus on land and land-use.

Ebenezer Howard, was instrumental in securing the 1909 Housing and Town Planning Act in Britain. Adams brought this expertise to Canada and promoted the development of Town Planning which was based upon efficiency, equity and amenity, with the central consideration being land-use.

Canadian City Planning borrowed largely from its southern counterparts emphasizing the legalistic land-use approach, advocating plans and zoning. "City planning is defined as the manipulation of the development of the physical elements of a city by an agency of the state in order to achieve general goals for the whole community." (Moore:ed. Artibise, 1979, P.319) This thesis accepts that herein, lies the shortcomings of Canadian Planning, in its narrow focus on the physical; land-use planning.

In his work, "The Origins of Modern Town Planning", Leonardo Benevolo has postulated that "...political theory almost always tended to disparage specialist research and experiment, and attempted to assimilate proposals for partial reform within the reform of society generally. Town-planning, on the other hand, cut adrift from political discussion, tended to become increasingly a purely technical matter at the service of the established powers". (Benevolo, 1985, P.xiii) Acknowledging this integral flaw, in combination with the Canadian emphasis on land-use within the narrow confines and limitations of the Reformist-based approach, this thesis innately postulates that Canadian Planning must shift its emphasis to policy related matters on a comprehensive basis, and that comprehensive policy analysis must be a fundamental element in the practise of planning.

Although much academic discussion has recognized the pluralistic roles of Canadian Planning, especially in the latter half of the twentieth century, including the role of the planner as a technocrat, public servant, referee, advocate, bureaucrat, state agent, social learner, social reformer and facilitator, (Gunton, 1984) planning practise still largely embraces the physical, land-use planning and a resultant technical emphasis, to the detriment of larger socio-economic policy matters. In a survey of the Planning Profession undertaken in Winnipeg in 1987, graduate students concluded that, "The physical or technical emphasis in planning is still evident today in urban design, zoning and development controls, and rational comprehensive planning, the principles of which (rationality, practicality, and efficiency) were still found to be of major importance to modern practising planners". (Kachur:Murray:Nasewich:Smith, 1987, P.72)

It is in a shift to a stronger holistic comprehensive policy perspective, transcending land-use planning and embracing planning activity in areas pertaining to social systems and economics as well as physical development, that Canadian Planning can begin to transcend the limitations of the Reform-based approach. True policy analysis should question the existing physical, economic and social systems and structures and it should allow the bias of planning to shift towards the Utopian ideology, while retaining the practicality and

feasibility of the Reform School.

Ostensibly, a more accurate definition of planning would include the central tenet of "improving life, and making the world more habitable", without limiting the planning practise to a technical exercise surrounding the disposition of land.

Central to the holistic comprehensive policy approach is the question of humanity. Planning is for people. The people of the past, present, and the future. "The true test of civilization is, not the census, not the size of the cities, nor the crops, -no, but the kind of man the country turns out."
(Emerson)

Cities are just collections of people. As such, planning must focus on the physical, social and economic aspects governing people.

"What we have in these ambitious projections is simply the root assumption of all contemporary city planning writ large-namely, that the city must inherit the Earth, and that all its problems are problems of design and finance. But that is fundamentally wrong, because cities are not buildings or traffic patterns or municipal budgets. Cities are people. The problems of cities are the problems of people.
(Roszak, 1979, P.260)

With this perspective, the study of this thesis centres upon the physical, social and economic aspects of housing, and more specifically, the problem of urban neighbourhood deterioration.

The analysis transcends traditional land-use planning in that it acknowledges the shaping and implementation of policy relating to physical, social and economic considerations.

Clearly, while the shift towards a holistic comprehensive policy direction in Canadian Planning will not solve all of the problems of Canadian Planning, it can be the first step on the Reform - Utopian continuum, toward Utopian constructs, whereby Planning may indeed begin to impact more effectively on the quality of life for the world's inhabitants.

1.2 METHODOLOGY

This thesis is a planning thesis focusing on right effective action as opposed to the sole pursuit of truth. It embodies applied research in that it is an inquiry investigating a problem of practical importance using practical reasoning. Although the topical matter embraces theoretical concepts and seeks to assist in the development of knowledge, it is inherently problem-solving research surrounding policy matter in revitalization in housing. The thesis utilizes diagnostic technique with an emphasis on both quantitative and qualitative analysis as applicable.

The method of inquiry utilizes both deductive and inductive reasoning. The central inquiry of the thesis is predicated upon deductive logic in that the evaluation employs reason and

proceeds from the general to the specific. In addition, the central inquiry makes use of inductive logic in that the evaluation employs reason and proceeds from the particular to general theories.

In acknowledgement of the complexity of the subject matter inherent in this thesis inquiry, the thesis undertakes a study of urban revitalization, housing, and the concept of housing co-operatives, employing an appropriate literature review related to each area, and a subsequent case analysis pertaining to the central inquiry itself.

Quantitative analysis pertaining to the case study, is predicated upon Census, HIFE, and Famex statistics, and the activity data of the Manitoba Co-operative Homestart Program. Micro-neighbourhood statistics utilize "PCensus" demographic programming employing the Universal Transverse Mercator coordinate grid system, in the definition of the subject area.

This study recognizes the weakness arising from the temporal factor. While it would be preferable to examine the neighbourhood case study over a period of many years to properly identify all physical, social and economic impact, the time parameters surrounding the development of the case study preclude this luxury.

It should be noted that while the central inquiry of the study is to ascertain the role of housing co-operatives in urban revitalization from an incumbent-upgrading perspective, thereby inherently requiring quantitative as well as qualitative evaluation, absolute quantitative impact measurement is precluded by the nature of the subject matter and of course, the time-frame limitations. It is the intent of the study to analyze the theoretical aspects of the program and the related co-operative process and identify inherent opportunities and constraints as relates to neighbourhood revitalization in an incumbent upgrading perspective. Through the case study it is expected that the practical experiences will give further indication of inherent opportunities and constraints of co-operative housing from both a program and process perspective.

1.3 THESIS OUTLINE

Chapter Two focuses on urban revitalization. Through literature and program activity review, urban deterioration is defined and analyzed, with specific attention devoted to the causes of deterioration. Neighbourhood deterioration is then defined and analyzed progressing towards discussion on neighbourhood revitalization and implications for the future. After ascertaining the causes of deterioration, elements of neighbourhood revitalization strategy, inherently focused on housing are set forth. Further, Chapter Two briefly expounds the Manitoba experience with respect to the status and

requirements for neighbourhood revitalization strategy and activity.

Chapter Three concentrates on Canadian Housing. The complex nature of housing is discussed and analyzed, and a thesis definition of housing is proffered. Through literature and housing program and activity review, supplemented by macro market analysis largely comparing and contrasting census housing statistics at present with that of 1941, the Canadian housing experience is documented and analyzed. Public housing policy is ascertained and discussed, and the nature of the Housing Industry in Canada is determined, with respect to the past, present and future. Finally, Chapter Three presents a summary which scrutinizes Canadian Public Housing Policy and the Housing Industry with respect to revitalization in housing and provides comment on the future directions of these sectors.

Chapter Four converges on Canadian Housing Co-operatives. Firstly, a definition of co-operative housing is developed, and then through literature review and program activity examination, the origins of co-operative activity and co-operative housing are documented, ultimately focusing on the concept of co-operative housing. The benefits and concerns inherent in co-operative housing are briefly discussed followed by a descriptive analysis of the Federal and Provincial co-operative housing programs in Manitoba.

Chapter Five concentrates on the co-operative housing activity in Manitoba from a quantitative perspective, and centres on the case study for the thesis. The case study chosen was the Mountain-Andrews-Parr-Selkirk neighbourhood improvement organization, (M.A.P.S.). The M.A.P.S. neighbourhood is evaluated on a quantitative and qualitative basis, contrasting it to Winnipeg (Census Metropolitan Area) data. The evaluation utilizes "PCensus" programming, employing the Universal Transverse Mercator coordinate grid system in defining the data representing the M.A.P.S. neighbourhood.

The M.A.P.S. co-operative housing experience is described in an chronological fashion, and initial evaluations are posited through identification of the benefits and concerns applicable to co-operative housing, as developed in Chapter Four. Further evaluation as pertains to the thesis inquiry occurs in Chapter Six.

Chapter Six converges on the central inquiry of the thesis through comprehensive evaluation. Firstly, the theoretical aspects of the central inquiry are probed, followed by the practical conclusions drawn from an evaluation of the case analysis. Finally, conclusions pertaining to the central inquiry of the thesis are drawn acknowledging the latter discussions.

Chapter Seven formally tables the conclusions and draws general postulations surrounding co-operative housing activity, housing itself and neighbourhood revitalization for the Canadian future, noting some European experience in "Cohousing".

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CHAPTER TWO

URBAN REVITALIZATION

This chapter examines urban revitalization through a focus on neighbourhood deterioration, the definition and understanding of the concept and functions of neighbourhood, and, logically progresses to the development of an understanding of revitalization within the urban context. The chapter concludes with a discussion on implications for the future and a review of revitalization activity in Manitoba. This chapter provides the background for the analysis of the co-operative housing thesis, from the revitalization perspective.

2.1 THE CITY

A city can be defined loosely as a "concentration of many people located closely together for residential and productive purposes". (Davis, (Scientific American), 1975, 1) There are over two thousand cities on Earth boasting a population in excess of 100,000 inhabitants. It is estimated that there may be over 3,600 such cities by the year 2000. Yet cities, as a locus of urban activities are a relatively new manifestation on the globe. In addition, they are not natural by definition, in that they are not a direct product of the natural environment. They are totally man-made¹ artifacts constructed to satisfy the

¹ It should be noted that the reference to gender is not made in a sexist manner and does not connote sexual innuendo in any form.

needs and purposes of a large number of people, gathered in one place, and engaged in physical, social, and economic activities, largely concerned with sustenance.

From our present knowledge we can estimate that man began to live in cities over 5500 years ago in Mesopotamia around 3500 B.C. However, increased massive city development and the extreme shift from rural to intensive urban development is only approximately 200 years old, commencing primarily as a result of the Industrial Revolution.

The rise of the City entity is inextricably linked to prevalent social-economic empires, although not necessarily tied to an empire's demise. Its form embodies the level of technological capability in its physical shaping inherent in its people and is essentially representative of human's needs and aspirations, though subject to the parameters of capacity and the inherent power hierarchy.

As areas throughout the globe, vary in the degree of technological capability, economic infrastructure and social structure, so too do they differ in form and relevant individual attributes, as well as in the nature and magnitude of their urban problems. The dissimilarities, especially in physical form, are illustrative of varied attempts to employ local technologies embracing the regional economic and social

underpinnings to utilize and even master or conquer, the natural environment.

Yet the many cities scattered throughout the globe are perhaps more similar than dissimilar. This is largely due to the inter-continental informational exchange of society, economics and technology. The sophisticated level of communication continues to ameliorate dissimilarities and disperses the available "state of the art" technology to receptive sources. In addition, the economic, physical and social attributes of humanity bear wide similarities in themselves, whether in an advanced democratic urban centre or in a communistic community in a process of industrialization. Indeed, the scientific community itself, which gives rise to the level of technological capability, can be thought of as a global community, rather than a regional agglomeration. Almost all of our cities have been directly and indirectly shaped to a great degree by the Industrial Revolution, although not necessarily concomitantly. It has been argued with great success, that industrialization will be the fate of every city across the Earth. Further, North America and numerous other areas of the globe are now evidencing the transition to post-industrial status.

Man's urban creations have been far from flawless, as can easily be evidenced. In addition, during transitional periods such as the shift from mercantilism to industrialization and from industrialization to post-industrialization, these shortcomings in urban development become more acutely manifest. The level of social and physical problems readily visible in these periods attests to the imperfect urban structure and the weaknesses in the city's development processes as a whole. This is not to suggest that the social and physical imperfections only exist during the transitional phases, rather, the social, economic and physical problems illustrative of the shortcomings of the artificial urban fabrications are accentuated and exacerbated during these periods.

In essence, these transitional periods are symptomatic of 'paradigm shifts', whereby previously accepted scientific, economic and social paradigms, which were accepted as 'laws of nature', lose validity and require replacement with new paradigms. As a paradigm shift occurs, it encompasses and precipitates break-downs in methods of production and changes in the economic and social structure, often characterized by a perception of crisis, in varying degrees. The net result is physical, economic and even social displacement and a semi-chaotic inability of an urban community to meet the population's requirements. Thus the latent inadequacies and shortcomings of the urban system are magnified and augmented.

Urban development, intrinsically attached to the industrialization process is stymied and conversely the process of urban deterioration is nourished and deterioration problems escalate at a compounding rate.

2.2 URBAN DETERIORATION

Kamal Sayegh defines deterioration as: "The degeneration in the value of a property, or neighbourhood, as a result of wear and tear, use, abuse, lack of maintenance, disintegration, use in service, or the action of the elements." (Sayegh, 1987, P.135)

In addition, urban deterioration is intimately tied to the inherent deterioration possible in the existing economic and social systems themselves, which may result in some level of deterioration devoid of temporal order.

Urban deterioration can be defined by a number of non-synonymous terms, including, urban decline, urban blight, and urban decay.² Urban deterioration suggests a process whereby an area loses its capability to perform required sustaining physical, social and economic tasks for its inhabitants. Although relatively difficult to quantify, deterioration has a static beginning which may in effect be congruent with the commencement of the urban development process itself. Urban development, is a

² Further interpretation of the related terminology is provided in Appendix One.

dynamic process which can be adversely impacted upon when elements of its process fail to produce the required results. This can be corroborated by examining the blight evident in the newly-developed towns of Britain during the era of the Industrial Revolution, and in more recent colonizational attempts, whereby reports of economic and health problems indicate blighted conditions existing even as new urbanizational activities take place.

Therefore urban deterioration, decay, or blight is inherent in our urbanizational development activity, to some degree, as a result of the inadequacies of our economic, and social systems, and our limited success at transposing our technological capability to implement our built environment in the natural environment.

Fundamentally, urban deterioration pertains to:

1. Economic Factors
2. Physical Factors
3. Social Factors

It is manifested by conundrums in either or all of these areas or in their inadequacy in meeting required economic, physical and social needs.

In general the causes of urban deterioration arise from:

- A. Economic Systems
- B. Physical Realities
- C. Social Systems
- D. Market Practices
- E. Public Sector Activity
- F. Political Realities
- G. Urban Deterioration³⁴

The primary symptom of deterioration is investment or disinvestment, whether pecuniary or non-pecuniary. Essentially the decision to remove investment, relocate investment to another area, or withhold investment, directly in response to deterioration concerns, or causing deterioration in itself, is the prime symptomatic cause of deterioration. The investment in question can be non-pecuniary representing some form of personal physical services or attentions of a non-market type, or possibly non-physical represented by a psychological attitude.

The causes of urban deterioration are impossible to precisely isolate and quantify. In reality, cause and effect become indiscernible with a compilation of physical, economic, political, social, market factors, and deterioration itself giving rise to and facilitating urban deterioration.

³ While it may appear redundant to include deterioration as a cause of deterioration, it is essential to recognize that deterioration is not homogeneous and can occur in a serpiginous manner.

⁴ A more in-depth explanation of the causes of urban deterioration can be found in Appendix One.

Deterioration, similar to development, is a dynamic process which spirals when fuelled by explicit neglect and inherent virulent economic, social and physical factors thus creating immense difficulty in devising and implementing effective policy and programs targeted at mitigation or abatement.

2.3 NEIGHBOURHOOD DETERIORATION

Neighbourhoods

A consummate definition of a neighbourhood eludes accurate description or circumscription with any large degree of consensus. A neighbourhood is a physical, social and economic place. A neighbourhood is "limited territory within a larger urban area where people inhabit dwellings and interact socially." (Hallman, 1984, P.13)

Neighbourhoods are often categorized by:

1. geographical elements
2. ethnic or cultural similarities
3. concentrated shared services of some type
4. people sharing a similar sense of belonging to a neighbourhood.

The American National Commission on Neighbourhoods concluded in 1979, "In the last analysis, each neighbourhood is what the inhabitants think it is. The only genuinely accurate delineation of neighbourhood is done by the people who live

there, work there, retire there and take pride in themselves as well as their community". (Hallman, "National Commission on Neighbourhoods", 1979, P.16)

Whereas a neighbourhood refers primarily to a geographical area, a community denotes shared characteristics or associations sometimes through residence in a common locality. Although obviously slightly different, neighbourhood and community are in reality often used inter-changeably.

Academically, a neighbourhood usually represents a smaller unit than a community. The term community and 'sense of community' can be employed to represent shared characteristics or associations of a non-residential nature. Community can refer to an entire metropolitan area whereas a neighbourhood labelling is usually limited to a cluster of housing units which are immediate or include a number of metropolitan blocks. However, the differentiation is extremely difficult to concisely ascertain, open to criticism and controversy and best avoided in this discourse.

All cities have neighbourhoods and neighbourhoods comprise a significant portion of the city unto themselves in a physical manner as well as in an economic and social nature. Neighbourhoods and housing are the 'backbone of the city', and each neighbourhood interrelates with the metropolitan area

at-large. Although historically, neighbourhoods were used to denote areas of extensive residential usage, it is unclear whether primarily commercial or industrial areas which provide some residential facilities do formally constitute a neighbourhood per se. Yet by definition as an area inhabited by people, conceptually the term neighbourhood can be extended to formerly non-residential areas which gain residential occupancy capacity. Thus new relatively non-traditional neighbourhoods are emerging throughout North America, particularly commercial areas located in downtown inner-city areas. It is possible to further argue that even areas which cannot boast a residential tenure in the traditional sense or lack residential capacity whatsoever, could by minimal definition, be considered a neighbourhood. Undoubtedly, a group of individuals conducting some commercial activity in a specified geographical area, clearly differentiated from the surrounding geographical area, could themselves perceive a sense of 'neighbourhood' although definitely not in the traditional sense. For the purposes of this study, this possibility shall not be disputed, yet the term neighbourhood, as used shall refer in general to traditional neighbourhood underpinnings defined as primarily residential.

As a physical and social place, neighbourhoods may perform a variety of functions foremost including:

1. Economic
2. Political
3. Socialization
4. Personal Arena⁵

"The urban neighbourhood, as it has unfolded, has come to take on many functions. These include the neighbourhood as a community, as a market, as a service area, as a provider of shelter, as an arena for improving the quality of life, as a political force and as an actual or potential level of government." (Ahlbrandt:Cunningham, 1979, P.9) Theoretically, a neighbourhood could provide as many functions as its population calls for, with of course minor modifications in extreme cases.

The neighbourhood provides functions at a local level yet is part of the large metropolitan urban development function as a whole. Neighbourhoods are intrinsically linked to the large urban development and are part of and causal to not only the development but to urban deterioration on a physical, economic and social level. The neighbourhood is the single most elemental yet comprehensive unit in urban development or urban deterioration. With few exceptions, the beginnings of urban deterioration are manifested in neighbourhood deterioration.

⁵ A further discourse on neighbourhoods and related functions can be found in Appendix Two.

NEIGHBOURHOOD DETERIORATION

"Neighbourhood deterioration is a dynamic process. It begins when a mature, stable neighbourhood is no longer capable of generating the necessary capital investment and services needed to operate, maintain and replace existing assets. As public and private investment in the neighbourhood falls short of the amount needed to sustain its stability, deterioration begins. The symptoms of this deterioration are quite visible. There is the gradual downgrading of schools, public parks, street-cleaning, refuse collection and other public services. The physical appearance of structures begins to show signs of obsolescence and wear. Property values begin to drop, as do rents, and the social-economic characteristics of the neighbourhood also gradually change." (Shafer, 1981, P.173)

"A deteriorated area is a territorial concentration of households with individual and collective social or physical problems. In such an area there are many households with standards of social or economic or physical living conditions considerably lower than those accepted in that society." (Carmon:Hill: ed. Soan, 1981, P.58)

The causes of neighbourhood deterioration although commonly related to investment decisions or lack of investment itself, are complex and difficult to isolate and ascertain. In general they are congruent to the causes of urban deterioration as a whole, they arise from: economic systems, physical realities, social structures, market practices, political realities, public sector activity and urban deterioration itself. Interrelationships between cause and effect are predominant.

Neighbourhood deterioration can be precipitated by urban deterioration in the area at large or neighbourhood deterioration can itself precipitate deterioration in the urban area at large, ('spread effect').

Neighbourhood development, in reality a dynamic process, is tantamount to neighbourhood change to some extent. Neighbourhood change can be comprised of four stages:

- A. Growth
- B. Stability
- C. Decline
- D. Deterioration

In its growth stage, a high level of economic investment is present compiled with an accompanying high level of personal interest both pecuniary and non-pecuniary. A change to neighbourhood stability is marked by a reduction in the amount and type of investment, predominately maintenance and servicing investment. The decline phase is characterized by insufficient or inefficient economic investment coupled with psychological neighbourhood disinterest or dislike on a personal basis usually resulting in household relocations. Often the neighbourhood in this stage, is perceived to offer diminished competitive advantages relative to other neighbourhoods. These advantages can include, proximity to the workplace and normal activities, and the ability to provide economic and psychological services. As the physical appearance bears testimony to the economic disinvestment, the spread-effect is manifested by residents

relocating to other areas thereby augmenting the economic and psychological disinvestment process.

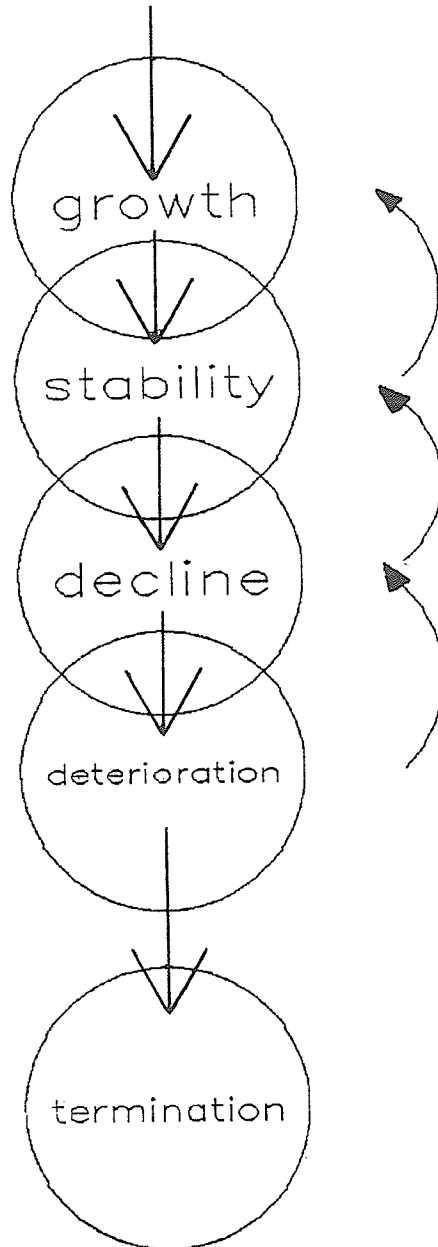
"Social and economic indices react quickly. Families more capable of moving out of the neighbourhood do so and more and more of the remaining families become welfare cases. Groups of "marginal" youths emerge and absenteeism from school becomes prevalent. Loitering, unemployment and laziness lead to moral decay, which deepens with the further deterioration of the neighbourhood into an area of poverty and social and economic malaise." (Shafer, 1981, P.174)

Municipal servicing, including schools, social programs and policing are not sufficient to meet emerging increasing requirements. Land values drop, diminishing taxation potentials.

The deterioration phase can be somewhat indiscernible from the decline phase, only marked by the relative level of deterioration present. In essence the transition between all four phases is difficult to discern arising from inherent measurement difficulties. However, the cycle is not natural in any way and the process direction is not unchangeable. Clearly a stability phase could transpose into a growth phase and a decline phase could transpose into a stability phase rather than a decline or deterioration phase, respectively. The phases are not mutually exclusive and feature overlap to a large degree. (As illustrated in Figure One) The transition between stages is ultimately induced by economic disinvestment on a variety of levels both public and private, manifested by a decline in physical appearances, lack of care for the environment,

FIGURE 2.01

Neighbourhood Transition



diminishing maintenance of private and public property, and decline in public services.

Measurement of neighbourhood stability can be qualitatively measured by a number of variables as presented in Table One. Measurement can only usually be relevant when compared to other existing comparable neighbourhoods. Decline factors are exhibited in Table Two.

Theoretically, a fifth stage, possibly entitled "Termination" exists referring to the ultimate cessation of existence of a neighbourhood in terms of the absence of function whatsoever. This would be materialized by the total abandonment of a neighbourhood. In reality, this is fairly uncommon in North America, although some situations have come somewhat close in their levels of deterioration and their limited ability to provide any type of function in an adequate manner. Thus neighbourhoods have often undergone what many have deemed, a life-cycle. A number of analysts have concurred that this life-cycle is comprised of five stages. These stages are similar to the growth, stability, decline and deterioration stages previously postulated with additional disaggregations of deterioration, in particular a form of termination.

TABLE 2.01
NEIGHBOURHOOD STABILITY VARIABLES

- POPULATION
- NUMBER OF HOUSEHOLDS
- SIZE OF HOUSEHOLDS
- SOCIOECONOMIC STATUS
- AGE DISTRIBUTION
- ETHNIC COMPOSITION
- CRIME RATE
- NUMBER OF PHYSICAL STRUCTURES
- PHYSICAL CONDITION OF BUILDINGS
- ABANDONED BUILDINGS
- OPEN SPACE AND CONDITION OF
- MARKET VALUE OF LAND
- MARKET VALUE OF BUILDINGS
- NUMBER OF REAL ESTATE TRANSACTIONS
- RENT LEVELS
- RATIO OF RENTERS TO OWNERS
- NUMBER OF ACTIVE BUYERS AND SELLERS
- NUMBER OF OWNER-OCCUPIED RESIDENCES
- AMOUNT OF RESIDENTIAL UPGRADING
- AMOUNT OF NEW CONSTRUCTION
- AMOUNT OF NEW MONETARY INVESTMENT
- AVAILABILITY OF RESIDENTIAL FINANCING
- NUMBER OF REPAIR ORDERS ON BUILDINGS
- QUALITY OF POLICE SERVICES
- QUALITY OF PUBLIC SCHOOL FACILITIES
- ENROLLMENT LEVELS IN SCHOOLS
- LEVEL OF STREET MAINTENANCE
- NEIGHBOURHOOD SOCIOECONOMIC STATUS
- GENERAL PSYCHOLOGICAL INTEREST IN NEIGHBOURHOOD
- PSYCHOLOGICAL DESIRABILITY AS A PLACE TO LIVE

TABLE 2.02
NEIGHBOURHOOD DECLINE FACTORS

- LOW-INCOME POPULATION
- HIGH RATE OF UNEMPLOYMENT IN INCUMBANT POPULATION
- LIMITED HISTORICAL VALUE OF BUILDINGS
- PROXIMITY TO LOW-INCOME NEIGHBOURHOODS
- HIGH DEGREE OF RESIDENTIAL TRANSIENCY
- LOW OWNER-OCCUPENCY
- HIGH RENTER TO OWNER RATIO
- ABSENTEE LANDLORDS
- NO STRONG COMMUNITY ORGANIZATIONS
- ABANDONDED BUILDINGS/PROPERTIES
- HIGH CRIME, ESPECIALLY VANDALISM
- OBSERVABLE PHYSICAL DETERIORATION
- LACK OF INVESTMENT INTEREST
- LACK OF AMENITIES
- INABILITY TO ATTRACT NEW POPULATION

STAGES:

1. Healthy Viable Neighbourhoods
2. Incipient Decline
3. Clearly Declining
4. Accelerated Decline
5. Abandoned

(Ahlbrandt:Brophy, 1975)

STAGES:

1. Stable and Viable
2. Minor Decline
3. Clear Decline
4. Heavily Deteriorated
5. Unhealthy and Non-Viable

(Downs, 1981)

Most analysts would readily agree that neighbourhoods can and do change following one of two possible directional routings along a neighbourhood transitional continuum as illustrated in Table One. If revitalization factors are instated, detrimental neighbourhood change may be avoided and beneficial neighbourhood change may be precipitated.

2.4 NEIGHBOURHOOD REVITALIZATION

There are a number of terms used to describe or represent the process or programs introduced to arrest or reverse the process of deterioration.

Urban renewal is a term of American origin initially devised to refer to the redevelopment or rehabilitation of older parts of cities or towns. However, the title urban renewal, although a generic definition, has taken on a different connotation as a

result of urban activities and programs in the United States and Canada in the 1960s and 1970s. Consequently, urban renewal is used to describe policies, programs or activities which are biased to new construction, physically replacing former construction. The nomenclature of urban renewal usually designates a program which is physically oriented in its scope, lacking cognizance of social and sometimes even economic elements. It is equated with a top-down technocratic public policy activity with extremely limited opportunity for local legitimate intervention. (Gibson:Langstaff, 1981)

Renovation and rehabilitation are used to denote physical and economic activity addressed to upgrading physical structure, in this case predominantly residential, which have succumbed to disrepair. The term renovation relates to the process by which a residential unit or portion thereof is raised from minimum standards to a higher level. "To repair or remodel a building to like-new condition--on a scale of improvement, greater than rehabilitation but less than restoration." (Sayegh, 1987, P.447) The term rehabilitation pertains to efforts to bring a residential structure up to minimum standards and can include renovation in the process.

"The restoration to good condition of deteriorated structures, neighborhoods, and public facilities, through the structural and facility rehabilitation, including remodelling, repair, renovation, expansion, conversion, or reconstruction, which is needed to achieve at least equal quality with other well maintained older properties, as well as to increase the useful life of the property--neighborhood

rehabilitation may extend to street improvements and a provision for needed amenities, like playgrounds and parks." (Sayegh, 1987, P.444)

Similar to renewal, renovation and rehabilitation are oriented towards the physical, precluding adequate accordance to the social and sometimes even long-term economic considerations. However, renovation and rehabilitation represent upgrading and conservation of existing structure as opposed to the demolition and reconstruction advocated by renewal.

Revitalization has been utilized on a more recent basis referring to matters pertaining to deterioration. Revitalization is a broad term representing physical, economic and social policy and activity targeted at arresting and reversing deterioration.

Revitalization carries the connotation of re-introducing vitality to an area. This vitality represents beneficial urbanization activities which are absent in deterioration scenarios. Revitalization encompasses the physical, economic and social in a manner that transcends redevelopment, rehabilitation or renewal of an urban deteriorated area. Urban vitality is imbued with concepts of public life and social intercourse, economic viability, interest and excitement.

"Urban vitality is the synergism of a sizeable number of varied and somewhat unique, commercial and experiential opportunities, and a relatively dense and socially heterogeneous pedestrian population, which

animates certain city areas, almost continuously, throughout each day and evening." (Pendakur:Maas, 1986; P.4)

Although this definition is more applicable to a mixed inner-city area, and is somewhat altruistic, this definition and focus of vitality poses significant elemental concerns for suburban neighbourhoods if only on a more limited scale.

In respect to the definition of urban and neighbourhood deterioration as pertaining to physical, economic and social components further impacted upon by the economic system, social systems, market practices, political realities, and the public sector, it would appear that an adequate urban revitalization policy in full accountenance of the causal variables would be analogous to creating utopia. Undoubtedly any 'perfect' urban revitalization program would clearly bring the process of urbanization that much closer to a concept of utopia indeed. Clearly this is not within humanity's immediate grasp and some would waive off the effort as consisting of unattainable ideological premises rendering impracticability. Yet nothing is further from the reality of the situation at-hand. Admittedly, perfect urban revitalization possibly eludes man at present. But, although presently-conceivable urban and neighbourhood revitalization policy and programs cannot answer all of the problems of the world immediately, to be effective they must confront the associated problems of deterioration to which they are targeted.

Therefore urban revitalization as a concept provides idealistic policy and programs rooted in pragmatic reality. To instate any program in lieu of revitalization and its inherent concepts which target the manifestations of deterioration, would result in not adequately according the realities of the problem itself and its components. This policy orientation would invite extremely limited, if any, effectiveness and degrees of success.

Further, neighbourhood revitalization must be conscious of the unique sense of place and embody the interest and excitement in its physical, economic and social thrust.

To-date, neighbourhood revitalization has most commonly been applied through a housing-based policy and program approach. Indeed, just as neighbourhoods provide the most fundamental yet comprehensive elemental urban block, housing forms the cornerstone of the neighbourhood. Thus deductively, housing is the cornerstone of urbanization, therefore the cornerstone of neighbourhood revitalization. Housing is more than shelter, thus neighbourhood revitalization to-date is a "complex mixture of housing-market dynamics, neighbourhood image-changing and promotion, demographic trends, conflicting life styles, and a significant element of expectation based on faith." (Clay:Hollister, 1983, P.22)

Two forms of neighbourhood revitalization have been predominant to-date:

1. Gentrification
2. Incumbent Upgrading

Gentrification is a word of English origin used to describe the return of the gentry, the wellborn and well-bred people to the city. It has been observed in a number of international cities including; London, Paris, Sydney, Vancouver, Boston and New York. (Gale, 1984)

"In gentrification, relatively affluent newcomers buy and renovate homes in run-down neighbourhoods. The poorer initial residents are forced out. The newcomers are usually childless households such as young professional couples. They make major investments of money and their own labour in upgrading their homes. Because of their relatively high incomes, they are able to finance the improvements privately, usually with conventional mortgages."
(Downs, 1981, P.72)

Gentrification is widespread but limited in any one given area. In studies conducted by Phillip Clay in 1976 and 1979, evidence emerged that gentrification was more prominent amongst older larger cities. David Ley, (1985) utilizing a self-conceived gentrification index measuring increases in socio-economic status in each inner-city area, proposed that Halifax, Ottawa, Hull, Victoria, Vancouver, Calgary and Toronto had the highest indications of gentrification in Canada out of a sample of twenty-two. J. Thomas Black, in a seminal survey study of 143 central American cities (1975), illustrated that 48 percent of the cities studied exhibited signs of gentrification to some

extent.

Dennis E. Gale (1984) noted that gentrifiers tended to have income in the middle to upper ranges, be single males or females without children, occupied professionally with some level of college education and often had located from another area of the city itself, but not necessarily from the suburbs! According to his studies, only 20 percent of the gentrifiers originated from the suburbs.

Phillip Clay (1979) noted that gentrified neighbourhoods ranged in size and the number of units which were physically changed. Forty-six percent of the neighbourhoods having undergone gentrification were at least one hundred years old and only 2 percent were less than thirty years old. Housing usually exuded distinctive architecture, above average quality of construction and provided a low density component to the area. The prices paid initially for the deteriorated structures were significantly low, from a market perspective.

Half of the gentrified neighbourhoods studied by Clay were within one mile of the central business district and 38 percent were within one-half mile. The neighbourhoods tended to be in isolated places near retail, commercial or institutional centers. None were near a public housing project and only 6 percent of the cases studied featured housing as the major land

use adjacent to the neighbourhood in question.

Clay found that the gentrified neighbourhood often commanded the cities most attractive topographical features including high elevation, proximity to water, public spaces, parks and beautiful landscapes.

Clearly there are a limited number of neighbourhoods which have the capacity to be gentrified. In addition, it is unclear whether revitalization through gentrification is desired on a large scale if it were in fact possible. Ley documented that initial low-priced land and buildings soon transposed into skyrocketing inflationary housing costs, augmenting and creating extreme displacement of low income households. "Gentrification has probably been the single major contributor to the crisis of affordable rental housing in many large Canadian cities." (Ley, 1985, P.192)

Ley also felt that gentrification had other neighbourhood impacts not necessarily beneficial, including the restructuring of local retail markets, changing demand patterns for private and public services, and a dominating linkage to political power.

The erosion of affordability and the low income household displacement are escalated by the redevelopment, demolition and

condominiumization trends. In Canada, it is estimated that tens of thousands of residents were displaced during the 1970s by these forces.

In incumbent upgrading, "the residents of a run-down neighbourhood rehabilitate their housing themselves. Since they have relatively low incomes, they usually need assistance from publicly financed programs or subsidies." (Downs, 1982, P.72) Often these programs and subsidies fall directly or indirectly under the auspices of community development programs theoretically, in that incumbent upgrading in itself is a form of community development.

By definition, "Community development can be tentatively defined as a process designed to create economic and social progress for the whole community with its active participation and the fullest reliance upon the community's initiative." (Lotz, 1987, P.42) Community development arose out of the bleak economic conditions of the 1930s in British Colonies, and emerged more noticeably in Canada in the 1960s concerned largely with social problems and resurged in the recessive economy of the 1980s as various communities sought to deal with tough economic conditions on their own accord.

Neighbourhood revitalization through incumbent upgrading is only one part of community development. Whereas community

development encompasses a wide range of activity designed towards the betterment of the community as a whole, incumbent upgrading focuses primarily upon revitalization of deteriorated areas with paramount significance attached to residential upgrading. Theoretically, community development can occur in a neighbourhood devoid of deterioration, but neighbourhood revitalization is concurrent with deterioration even if only initially.

Incumbent upgrading and community development have far wider scopes and mandates than their gentrification counterpart and acknowledge a fairly complex set of housing, physical, economic and social problems. The process of revitalization is decentralized and dependent upon the residents' own initiative and development efforts. Residents usually require:

- organizational assistance
- identification of public and private programs
- linkages to some public and private funds
- access to public and private programmatic strategies
- large degree of commitment

The process of organizational development in itself is a complex process subject to many possible frailties. It is time-consuming and requires a great deal of work and dedication. Underlying the entire community development revitalization process is the dedication and initiative of the resident group, without which success is usually impossible. In addition, there must be accessible programs available and possible sources of funding to tap into. In acknowledgement of the fact that the

members of the groups have limited experience and information concerning their problems and organizational skills overall, a mechanism of sorts must exist to enable the group to increase their capacity to deal with their problems, yet not interfere in the group's growth and decisions. Organized groups also face common inter-personal conflict dilemmas, possible group manipulation by some member or faction and general organizational development problems.

Public and private programs designed to arrest and reverse the process of urban deterioration, have, for a variety of reasons, fallen far short of their goals. Urban neighbourhood revitalization through incumbent upgrading holds much promise for reversing the momentum of deterioration.

2.5 IMPLICATIONS FOR THE FUTURE

The aggregate costs of deterioration and benefits of revitalization are impossible to appropriately quantitatively profile. The costs and benefits are far-reaching with subsequent linkages to all forms of day-to-day activity and carry substantial prevailing significance for the long term.

The economic, physical and social costs of deterioration include:

- A. Accelerated physical decay
- B. Increased compiled municipal servicing costs
- C. Reduction in municipal taxation base
- D. Increased social decay
- E. Foregone community development opportunities

Briefly elaborated, neighbourhood deterioration spawns increased neighbourhood deterioration. Advancing deterioration heightens economic costs of servicing the physical infrastructure and the costs related to the provision of required remedial social programs accompanying resultant social decay. Physical degeneration decreases land values both quantitatively and qualitatively, directly and indirectly reducing the municipal taxation base. Accompanying social decay is manifested by increased crime, alcoholism and a wide range of related social problems necessitating targeted public social programs. Finally, the potential opportunity for the betterment of the community and quality of life overall has been foregone.

The costs of reversing the deterioration process and arresting the inertia inherent in the process becomes monumental, to the extent that politicians faced with high administrative deficits and tightened restrictive budgets, are not inclined to focus on the deterioration problems, perceiving them as almost insolvable. Logically, preventative costs are likely much less than problem alleviation costs and could be more readily borne

than the massive costs of after-the-fact deterioration-targeted programs, especially if the preventative deterioration strategy adequately addressed the deterioration inherent in the social and economic systems themselves. Even a minor restriction of new construction to stimulate rehabilitation would provide a form of preventative and targeted deterioration arresting program.

Succinctly stated, the benefits of revitalization are the antithetical impacts of deterioration and in sum total represent a possible higher quality of life as a whole.

Traditionally, economic analysts have maintained that some level of neighbourhood deterioration is required to house lower-income households in accordance to 'trickle-down' (filtering) theory and that neighbourhood transition and decline is part of a natural life cycle. This out-dated perspective lacks a long-run economic viewpoint and is particularly relevant to an economic system biased towards a high level of growth. This system and its inherent growth philosophy assumes a wide distribution of resources. However, the education intrinsic to the paradigm shift to a post-industrial economy from an industrial economy suggests that the integral growth element fuelling the industrial economies may be emphatically absent in post-industrialism. In addition, suspected high levels of income polarization will undoubtedly pose an unjust resource

distribution. Thus the trickle down theories may hold significantly lessened applicability.

Modern analysts have begun to recognize the economic benefits of revitalization. Although most present programs are problem targeted and each possess unique elements suggestive of individual opportunities and constraints, the general emergence of the recognition that rehabilitation can be a viable alternative to new construction, even economically in the short-term, is a step to the acceptance of the validity of revitalization as a central concept in our urban development process. (The Real Estate Research Corporation, 1981)

In that our cities themselves are undeniably man-made edifices, it is within our control to shape their destiny and the nature of the factors directly and indirectly constituting their form and function.

The new-found respect and attention levied at deterioration and revitalization is not necessarily out of wisdom but largely ensuing from need. As our global major cities undergo transition from industrial to post-industrial, while some other cities merely begin industrialization, new urban development demands and factors must be accorded. Paramount amongst these is rampant deterioration, particularly manifest in the downtown inner-city areas. Yet, how long will it be before this

accelerating deterioration process manifests in the peripheral areas? Although present focus has attempted to alleviate some of the deterioration in the inner-cities with various public and private programmatic activity, it is almost incontestable that many peripheral areas will soon display the detriments of deterioration. In fact, many peripheral neighbourhoods do exhibit the deterioration in question. In Winnipeg, the large geographical neighbourhood area north of the downtown presents an appropriate example. How long will it be before the detrimental impacts diffuse further on a wider scale? Must we wait until the detrimental impacts have escalated to a monumental problematic level providing ready quantitative measurement of an alarming nature?

Theoretically, the most logical and effective revitalization strategy necessitates an urban revitalization approach at the most basic fundamental level, acknowledging the social, economic and physical.

Consequently, it is apparent that revitalization strategy be at a neighbourhood level cognizant of the inherent deterioration elements and undertaken by the local populace themselves in a community development approach, as opposed to a top-down bureaucratic technocratic large-scale orientation devoid of the inherent deterioration elements in the social and economic structures. The urban neighbourhood provides the most

fundamental basic block of our urban society and structure. "The grassroots of the nation are found in local communities.....if the community is literate, the nation is literate; if the community is economically sound, the nation is economically sound; if the community is physically, morally, and spiritually healthy, the nation is physically, morally and spiritually healthy." (Wiledon, 1970, P.3)

Limited successes attained by past public policy and programmatic responses attest to this. The urban renewal "bulldozer" programs of the 1960s were physically-oriented top-down bureaucratic schemes devoid of an adequate comprehension of urban deterioration and so neglectful of social elements so as to cause in themselves additional social problems. The emphasis on new construction was in keeping with the growth and development bias of industrialism yet, the program achieved little success even in its industrial economic atmosphere, as a result of its extremely limited perspective.

The Manitoba Experience

The past two decades have seen the emergence of residential rehabilitation programs in Manitoba, specifically the Federal Residential Rehabilitation Assistance Program (R.R.A.P) and the Manitoba Critical Home Repair Program (C.H.R.P.).

Introduced in 1974, R.R.A.P. represented Canada Mortgage and Housing Corporation's short-lived acknowledgment of urban neighbourhood residential preservation. Upon major review, R.R.A.P. guidelines were significantly redrawn to focus on income-targeting reverting the urban neighbourhood residential revitalization focus to a social housing thrust.

R.R.A.P. is administered in designated areas and provides to qualifying homeowners a loan of up to \$10,000 of which \$5,000 may be forgivable dependent upon income. Not only is R.R.A.P.'s utilization and resultant effectiveness limited by this targeting but it is limited by the Federal/Provincial allocation of program funding. Yet, the Federal government does in fact recognize that expenditures on residential rehabilitation are far less than that required to maintain let alone, improve the housing stock. It is estimated that well over one million residential units in Canada require major repairs! In Manitoba, almost 50,000 residential units require repair maintenance of some form, of which half are in Winnipeg.

The C.H.R.P. provides assistance to pensioners and low-income family households with need for critical repairs to their residential unit if at least ten years old. Similar to the R.R.A.P. social thrust, C.H.R.P. is limited in its utilization applicability and its total budget.

The Neighbourhood Improvement Program (N.I.P.) offered a serious possible beginning at a revitalization attempt only to be abolished at its most promising period despite being widely heralded as to its merit and possibilities. N.I.P. was a tri-level public program introduced in the 1970s marking the federal recognition of urban renewal issues. This federally-initiated concern with conservation of existing neighbourhoods was short-lived when N.I.P. was not renewed in 1978 despite favourable evaluations at all levels. N.I.P. offered a broad range of federal contributions and loans through the Canada Mortgage and Housing Corporation augmented at the provincial and municipal level to assist in the improvement of neighbourhood amenities and living conditions in accordance to program criteria. By 1974 over 20 N.I.P. areas had begun to implement N.I.P. projects. (SEE TABLE 2.03) In 1978, upon evaluation, N.I.P. was judged by most of its immediate participants as a qualified success heading the way in sensitive revitalization and conservation of older urban areas. Although N.I.P. was focused upon the physical and lacked somewhat in areas of citizen participation, long-term commitment and a social and economic accordance in general, it possessed the possibility of providing a stimulus which could have seen the rise of a revitalization attempt more cognizant of the social and economic concomitant to the physical rehabilitation. (Lyon:Newman, 1986)

TABLE 2.03
NIP/RRAP ACTIVITIES

	<u>1974</u>	<u>1975</u>	<u>1976</u>	<u>1977</u>	<u>TOTAL</u>
# OF MUNICIPALITIES DESIGNATED FOR NIP	87	84	59	92	322
# OF NIP AREAS	110	112	107	150	479
TOTAL POPULATION IN NIP AREAS	315,700	278,000	286,600	330,000	1,210,300
TOTAL DWELLING UNITS IN NIP AREAS	74,900	83,200	84,850	99,150	342,100
TOTAL DWELLING UNITS REQUIRING RRAP	31,660	44,100	45,480	49,580	170,760
TOTAL DWELLING UNITS BEYOND RRAP	3,750	2,580	3,140	3,070	12,540
TOTAL DWELLING UNITS THAT RECEIVED RRAP	341	3,665	10,247	15,419	29,672
PERCENT OF UNITS RECEIVING SOME REQUIRED REPAIR	1.0%	7.9%	21.1%	29.3%	16.2%

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SOURCE: ADAPTED FROM: CMHC, EVALUATION OF THE NEIGHBOURHOOD IMPROVEMENT PROGRAM, NATIONAL HOUSING ACT - MAIN REPORT (1979) TABLE 1, P.9

N.I.P. provided beneficial revitalization impacts which are still being felt today, ten years after the program's demise. N.I.P. was replaced by the Community Improvement Program (C.I.P.) although on a smaller scale and largely limited to municipal infra-structure upgrading. C.I.P. was replaced by the Manitoba/Winnipeg Community Revitalization Program (M/WCRP) in late 1985. The new 50-50 provincial/municipal cost shared program represents a thrust to revitalize older residential neighbourhoods by providing grants for improvement to municipal services and community services. Its program directives stated that an "emphasis on physical rebuilding is to be supplemented by an attention to social renewal", (Manitoba Urban Affairs, 1985). By 1989, the effects and impacts of the program were not yet detectable and the program itself was in the midst of being commenced in two selected areas of Winnipeg.

The Winnipeg Core Area Initiative, a tri-partite federal provincial municipal urban development strategy focused upon the inner-city in two five year programs introduced in 1981, sought to acknowledge the economic and social elements to some degree, in addition to the physical elements of deterioration. In the first phase from 1981-1986, \$96 million dollars of related programs were targeted at the inner-city. (SEE TABLE 2.04) In total thirteen programs were instated covering three general thematic sectors:

TABLE 2.04
WINNIPEG CORE AREA INITIATIVE
SUMMARY OF EXPENDITURES: PHASE I
(MILLIONS OF DOLLARS)

		<u>1983-84</u>	<u>1983-84</u>	<u>TOTAL</u>
SECTOR I PROGRAMS	1. EMPLOYMENT AND AFFIRMATIVE ACTION	3.5	8.2	11.7
	2. HOUSING	3.3	5.7	9.0
	3. COMMUNITY IMPROVEMENT AREAS	---	.6	.6
	4. COMMUNITY FACILITIES	1.5	3.2	4.7
	5. COMMUNITY SERVICES	<u>1.3</u>	<u>3.4</u>	<u>4.7</u>
	SUBTOTAL	<u>9.6</u>	<u>21.1</u>	<u>30.7</u>
=====				
SECTOR II PROGRAMS	6. LOGAN INDUSTRIAL PARK	3.4	5.1	8.5
	7. NORTH PORTAGE	5.8	12.4	18.2
	8. CN EAST YARDS	1.4	1.8	3.2
	9. HISTORIC EXCHANGE	.5	1.2	1.7
	10. NEIGHBOURHOOD MAINSTREETS	<u>.7</u>	<u>1.8</u>	<u>2.5</u>
	SUBTOTAL	<u>11.8</u>	<u>22.3</u>	<u>34.1</u>
=====				
SECTOR III PROGRAMS	11. MANAGEMENT/CONSULTATION	1.4	2.0	3.4
	12. PUBLIC INFORMATION	.5	1.1	1.6
	13. EVALUATION	<u>.2</u>	<u>.4</u>	<u>.6</u>
	SUBTOTAL	<u>2.1</u>	<u>3.5</u>	<u>5.6</u>
=====				
	TOTALS	23.5	46.9	70.4
=====				

SOURCE: WINNIPEG CORE AREA INITIATIVE

1. Entrepreneurial and Strategic Site Development
2. Neighbourhood and Community Revitalization
3. Management and Coordination

In addition, public and private programs and activities supplemented the Core Area Initiative's programming. The Core Area Initiative's Phase Two, commencing in 1986 was subject to a similar budget and programmatic thrusts.

Although the Core Area program has had documentable impact on social, physical and economic elements, predominance was given to physical factors to the detriment of the social and economic aspects. It appears that the second phase may be even more prejudiced to the physical bias with emphasis toward economic and social development somewhat limited. It is estimated that over half of the budgeted funds will be targeted at physical developments, some of which pertain to questionable revitalization need, and are more illustrative of a development for development's sake politically-biased program devoid of adequate recognition of deterioration. (ie: the East Yards Redevelopment)

In conclusion, clearly there is a requirement for a more encompassing, comprehensive incumbent upgrading neighbourhood revitalization process. Logically, a strategy and process that will make linkages with existing programs yet display a neighbourhood community development approach as opposed to

top-down technocratic programming, inherently politically and physically biased. An approach which recognizes all social, economic and physical elements and a preventive thrust focusing not only on inner-city documentable problem areas, but peripheral neighbourhoods hovering close to detrimental transition to deterioration.

Central to this neighbourhood revitalization strategy are residential concerns. Housing continues to play an integral function economically, socially, and physically in our society and our neighbourhoods. Just as neighbourhoods form the most quintessential comprehensive block of urbanization, housing is the cornerstone of neighbourhoods. Ultimately each revitalization strategy must accord some form of housing strategy. Although housing rehabilitation revitalization is only a part of neighbourhood revitalization, in itself its inherent cornerstone nature provides a primary focus and logical beginnings for neighbourhood revitalization. Thus it appears logical, that co-operative housing and related activities may contribute to the revitalization of urban areas. The next chapter explores the broad area of Canadian housing while the following chapter focuses on co-operative housing within the Canadian housing context.

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CHAPTER THREE

CANADIAN HOUSING

This chapter examines Canadian housing, proffering a conceptual definition of housing and overviews the Canadian housing experience. The chapter provides the contextual housing setting for the analysis of the co-operative housing thesis.

3.1 THE HOUSING CONCEPT

DEFINITION

Housing is an often-used term which is seldom defined and as such bears the portent for misrepresentation and misuse.

Webster's Ninth Collegiate Dictionary offers the definition for housing as:

- a. shelter, lodging
- b. dwellings provided for people.

Prevailing economic ideology and analysis have held housing in the physical sense and treated housing largely as a homogeneous good, readily capable of measurement in some form of uniform quantities, as readily attested to in the public sector's preoccupation with housing start figures. Resultant public policy seized housing in a physical-shelter connotation and attempted to mass-produce units where housing need was

identified through a variety of programs of which most prominent was "Public Housing" and its implicit related urban renewal directive.

"Housing performance under the National Housing Act has been production-oriented rather than distribution-oriented, a quantitative operation qualitatively devoid of broad social objectives and economically inaccessible to many Canadians." (Ontario Association of Housing Authorities, 1964, P. 49) This is also evidenced in Canada Mortgage and Housing's preoccupation with housing start statistics.

The inadequate nature of this limited conception of housing has begun to achieve some recognition by most policy analysts, and related professional and technical experts. There has undoubtedly been in the past, private housing developers who have chosen to adhere to the former housing conception, treating housing as purely a physical shelter-type homogeneous good, resulting in a failure to adequately meld supply to existing housing need and subsequently, a loss of the developers' invested monies. "If housing involved merely the provision of a roof over one's head, there would be no problem to discuss. There probably never was a time when so simple a concept was involved." (Legget, ed. Sayegh, 1972, P. 23)

THE COMPLEX NATURE OF HOUSING

Housing has a complex nature superseding its eminent physical - structural element. Housing can take on a different connotation

to different individuals, arising not only from variations in perception and attitudes but from individual responsibilities and related roles and activities.

"The taxidriver and the postman think of a house as an address. The statistician views a house as a unit. To the money lender a house becomes a mortgage. The municipal official sees a house as a taxable item, the landlord considers it a source of income, while the realtor looks at a house as a merchantable commodity. To the builder a house is an assembly, the fitting together of its segments or components, but the architect regards a house as a monument, a medium through which to exercise his creative skill.

If a house can be all of these things, according to the eye that sees, it can also be more than the sum of all of these. For each one of us there is a house that is different from all others. It is no longer just a building, it is a bit of yourself as well - your home." (Potvin, ed. Matsushita, 1971, P. 5)

Without going so far as to identify and evaluate the validity of the fundamental principles of environmental determinism, it is justifiable to recognize that the specific nature of housing does to some degree, affect the inhabitants in areas beyond shelter-related specifics. Further, housing is concerned with the relationship between the structure and its inhabitants as well as the ensuing inhabitant/housing/community/city/province etc. relationships.

Even in its most rudimentary physical aspect, housing forms the cornerstone of the community. "Homes are the cells from which the community is born." (Potvin:Matsushita, 1971, P.6)

"Housing is not just a roof and four walls nor is good housing that plus added utilities. Housing is meant to be more than home and its ownership. It has a financial dimension as well as a human dimension; some of its components are measurable, while its vital aspects are not. Housing must be seen as a two-way street, as the aggregate of services demanded by its inhabitants, while recognizing that the conditions of these services affect their attitudes." (Sayegh, 1987, P.1)

"Housing is a matter not only of buildings and cities but of how people live." (Skinner, 1972, P.4)

"Until the late 1960's, housing was largely regarded as a commodity, an economic good. With the rise of strong community groups, however, housing has come to be considered much more in a social and cultural context, rather than just an economic one.

Housing is now recognized to have much more than a physical dimension. It has an impact on the community. The way people are housed affects them in an important and personal way. These changes in perspective make it more difficult to design housing programs, but it is a development worth noting. It is not possible any more to take the view that housing is just bricks and mortar, any more than it is possible to say that private owners of land have absolute rights to its development. Housing has an impact that goes far beyond its physical sense." (Anderson, CMHC, 1986, P.103)

Accordingly, it is possible to conclude that housing is composed primarily of three distinct yet interrelated dimensions:

- the physical
- the economic
- the social.

In its most visible form, housing is largely physical. It occupies a physical tract of land and entails a physical entity unto itself. In addition, housing represents a significant fiscal expenditure and is fundamentally linked with the economy as a whole. Residential construction provides a wide range of economic benefits, and plays a significant role in the overall economy of a nation.

"As a proportion of the country's gross domestic product, the direct role of residential construction nearly doubled over this period {since the Second World War} - from 4 to 7 percent." (CMHC, 1987, P.26) At present, residential construction accounts for approximately 5.5 percent of Gross Domestic Product (GDP) in Canada. In times of sub-optimal economic circumstance but prevailing residential demand requirements, housing stimulation can be a vital economic tool to be utilized by the public sector. As outlined in Table 3.01, residential construction results in a number of direct, indirect and induced benefits to other economic sectors. Housing can also be treated largely as a commodity and be employed for profit speculation, rightly or wrongly, as has been witnessed in the private sector.

However, housing undeniably comprises a substantial social element. Beyond providing basic shelter, a house is a home to its occupants. "A house is expendable but a home is permanent,

TABLE 3.01
 EMPLOYMENT IMPACTS BY INDUSTRY
 OF RESIDENTIAL EXPENDITURES ON RESIDENTIAL CONSTRUCTION
 CANADA 1985
 (Person-Years 000s)

	DIRECT	INDIRECT	INDUCED	TOTAL
Construction	309.0	2.4	8.1	319.5
Manufacturing	0.0	131.1	78.7	209.8
Transportation, Communication and Utilities	0.0	25.3	41.0	66.3
Trade	0.0	51.9	139.2	191.1
Finance, Insurance and Real Estate	0.0	12.4	98.2	50.6
Service	0.0	38.9	95.8	134.6
Other:				
Agriculture	0.0	2.3	32.2	34.5
Forestry	0.0	7.4	0.9	8.3
Fishing, Hunting, etc.	0.0	0.1	0.7	0.8
Mining, Minerals, etc.	0.0	2.9	1.6	4.5
Total Other	0.0	12.7	35.4	48.1
Total	309.0	274.6	436.4	1020.0

SOURCE: "Housing in Canada" CMHC

for we take it along with us wherever we go." (Potvin:Matsushita, 1971, P.6) The house is a major possession which acts as an identity element for the household. The house also acts as a private social arena outside of regular urban social arenas offering a private secluded environment for its occupants. Inevitably a house is the product of social factors and resultant preferences while exuding its own social element and related social force.

Ostensibly, the complexity of housing precludes accurate definition. However, for the purposes of this research, the following general definition is proffered: *housing is the term for the product and process whereby humans are supplied with and utilize residential requirements. Intrinsically, housing is an element in and of the prevailing economic and social systems.* The process includes the numerous activities directly related to residential development and procurement and is comprised of physical, economic and social factors. Residential requirements pertain to physical shelter needs as well as social needs within given economic parameters. In addition, residential need inherently embodies economic components which has often misleadingly allowed for the treatment of housing as purely a commodity, particularly in market-based economies.

The true nature of housing probably includes aspects of all of Maslow's hierarchy of needs, namely, physiological, safety-security, social need, ego, and self-actualization.¹

The product of housing, although inherently physical is also comprised of economic and social factors. As introduced in the previous chapter, neighbourhood communities compose the

¹ Abraham Maslow developed the widely-known motivational theory of need hierarchy, which proposes that each level of need requires satisfaction and that these needs are indeed hierarchical and that as each level is satisfied the next level of need becomes the primary motivator.

'backbone of a city'. They are the most fundamental yet comprehensive elemental block of urbanization. Housing forms the cornerstone of the neighbourhood. Deductively, housing is the cornerstone of deterioration and revitalization. Any revitalizative approach directed at arresting or reversing deterioration must be adequately cognizant of housing and accord the full spectrum of factors and variables inherent in housing and related processes.

3.2 THE CANADIAN HOUSING EXPERIENCE

Plus ça change, plus c'est la même chose.

POPULATION AND HOUSEHOLDS

As outlined in Table 3.02, in the forty-five years between 1945 and 1987, after the Second World War, the population of Canada more than doubled rising from under 12 million to over 25 million, which represents an annual average growth rate of almost 2.7 percent.

Concomitantly, the number of privately occupied dwellings almost quadrupled, rising from 2.5 million to almost 9.0 million representing an average annual growth rate of 5.5 percent. The population increase and accompanying household increase was acutely manifested in urban centres in accordance with the

national rural-urban migration phenomenon, and arose from the population increase and a decrease in family size.

TABLE 3.02
POPULATION - HOUSEHOLDS
CANADA: 1941 & 1986

	1941		1986			
	POPULATION	HOUSEHOLDS	POPULATION	CHANGE (%)	HOUSEHOLDS	CHANGE (%)
Canada	11,489,713	2,573,155	25,309,330	120.3	8,991,670	249.4
Manitoba	729,744	163,655	1,063,015	45.7	382,345	133.6
P. E. I.	95,047	20,079	126,645	33.2	40,695	102.7
Nova Scotia	577,962	123,184	873,180	51.1	295,780	140.1
New Brunswick	457,401	91,881	709,440	55.1	231,680	152.2
Quebec	3,331,882	644,529	6,532,460	96.1	2,357,105	265.7
Ontario	3,787,655	909,394	9,101,695	140.3	3,221,730	254.3
Saskatchewan	895,992	207,173	1,009,615	12.7	358,265	72.9
Alberta	796,169	193,246	2,365,825	197.2	836,130	332.7
British Columbia	817,861	220,014	2,883,370	252.6	1,087,120	394.1
Winnipeg	290,540	65,353	625,305	115.2	236,325	261.6
Halifax	91,829	17,910	295,990	222.3	103,830	479.7
Quebec	200,814	34,405	603,270	200.4	218,425	534.9
Montreal	1,139,921	249,560	2,921,360	156.3	1,115,380	346.9
Ottawa	215,022	44,588	819,260	281.0	302,335	578.1
Toronto	900,491	207,665	3,427,165	280.6	1,199,800	477.8
Hamilton	176,110	41,779	557,030	216.3	201,330	381.9
Vancouver	351,491	92,782	1,380,725	292.8	532,220	473.6
Victoria	75,218	20,900	255,545	239.7	105,445	404.5

SOURCE: Statistics Canada

The rural-urban migration has continued in Manitoba, to the effect that by 1986, 80.9 percent of Manitoba's 382,345 households (occupied dwellings) resided in urban areas (as defined by having a population exceeding 2,500). A total of 65.7 percent of all households (occupied dwellings) resided in the two major cities; Winnipeg and Brandon. The continuance

of the rural-urban migration, will undoubtedly lend to urban neighbourhood deterioration to some degree, if residential development follows historical precedents.

RESIDENTIAL CONSTRUCTION

By the 1970s, peak residential construction years were at almost 250,000 units nation-wide. Resultingly, residential expenditures comprised a significant proportion of Canadian Gross National Expenditures, as outlined in Table 3.03.

TABLE 3.03
RESIDENTIAL EXPENDITURE
AS A SHARE OF GROSS NATIONAL EXPENDITURE (GNP)
CANADA: 1976 - 1986

	RESIDENTIAL EXPENDITURE (\$ Millions)	GNE CURRENT (\$ Millions)	RESIDENTIAL PERCENTAGE
1976	14,165	197,924	7.2
1977	14,910	217,879	6.8
1978	15,912	241,604	6.6
1979	17,010	276,096	6.2
1980	17,454	309,891	5.6
1981	20,631	355,994	5.8
1982	17,776	374,750	4.7
1983	21,337	405,425	5.3
1984	21,955	443,327	4.9
1985	21,416	476,361	5.3
1986	30,748	505,227	6.1

SOURCE: "Human Settlements in Canada" CMHC

As demonstrated in Table 3.04, residential activity is not uniformly distributed throughout Canada. In semi-direct correlation with demographic factors and population migration trends culminating in local variations in the level of demand, various provinces or regions experience different shares of Canadian residential construction activity, often changing on an ongoing basis to some degree, in a relatively limited timeframe.

TABLE 3.04
AVERAGE ANNUAL HOUSING STARTS
1976 - 1986

	UNITS (000)	NATIONAL PERCENTAGE
Canada	188.1	100.0
Manitoba	6.3	3.3
Newfoundland	3.4	1.8
P. E. I	0.7	0.4
Nova Scotia	5.5	2.9
New Brunswick	4.0	2.1
Quebec	44.1	23.4
Ontario	61.0	32.4
Saskatchewan	8.1	4.3
Alberta	27.6	14.7
British Columbia	27.5	14.6

SOURCE: CMHC Data

Yet given the magnitude of new housing introduced through the high levels of residential construction in Canada over the last forty plus years, oddly enough, at a general level, basic facets of Canadian housing have not significantly changed. Comparisons

of quantifiable elements and factors of housing at a macro level, exhibit little significant permutation, especially of a beneficial nature. General prevalent issues and problems, specifically surrounding affordability, adequacy and accessibility have been in existence since the initial settling of Canada and continue in the housing market at-large, posing continued housing problems for the future.

DWELLING TYPE AND TENURE

In acknowledgement of changes in household composition, residential preference, pricing/affordability escalations, etc., single-family detached houses, the primary preference predominant in Canada in this century, have been reduced to 57.5 percent of Canada's housing stock from the 72.0 percent existing before the end of the Second World War, as detailed in Table 3.05. Notably, if Quebec is excluded from the 1941 calculation of dwelling type composition, the results highlight this transformation, and yield a Canadian single-family detached proportion in excess of 80.0 percent prior to 1945. The decrease in single-family detached housing, in favour of multiple-type dwellings, post 1941, was pronounced in every province except Quebec and New Brunswick.

TABLE 3.05
DWELLING TYPE
1941 & 1986

	TOTAL		SINGLE		MULTIPLE	
	1941	1986	1941 (%)	1986 (%)	1941 (%)	1986 (%)
Canada	2,575,744	8,991,670	72.0	57.5	28.0	42.5
Manitoba	163,799	382,345	85.9	68.5	14.1	31.5
P. E. I.	20,082	40,695	87.0	74.0	13.0	26.0
Nova Scotia	123,228	295,780	81.2	70.2	18.8	29.8
New Brunswick	91,894	231,680	75.3	73.1	24.7	26.9
Quebec	644,579	2,357,105	46.9	43.8	53.1	56.2
Ontario	910,935	3,221,730	72.8	57.4	27.2	42.6
Saskatchewan	207,197	358,265	93.8	76.9	6.2	23.1
Alberta	193,465	836,130	90.7	63.2	9.3	36.8
British Columbia	220,565	1,087,120	86.5	62.5	13.5	37.5
Winnipeg	65,353	236,325	72.1	59.8	27.9	40.2
Halifax	17,910	103,830	53.4	51.6	46.6	48.4
Quebec	34,405	218,425	20.8	41.4	79.2	58.6
Montreal	249,560	1,115,380	10.7	28.0	89.3	72.0
Ottawa	44,588	302,335	45.7	43.3	54.3	56.7
Toronto	207,665	1,199,800	48.0	43.1	52.0	56.9
Hamilton	41,779	201,330	74.7	59.8	25.3	40.2
Vancouver	92,782	532,220	78.9	53.3	21.1	46.7
Victoria	20,900	105,445	83.7	56.6	16.3	43.4

NOTE: Multiple includes mobile homes

SOURCE: Statistics Canada

Home ownership, a fundamental bastion of the North American market economy, has been encouraged by both private and public sectors culminating in a slight increase overall since 1941, as detailed in Table 3.06. However, analysis by region or province displays only minor changes and even displays decreased home-ownership in some provinces (P.E.I., Alberta). Many housing analysts predict decreased home-ownership in the future due to limited market accessibility arising from problems surrounding affordability.

TABLE 3.06
DWELLING TENURE
1941 & 1986

	1941			1986		
	TOTAL	OWNED (%)	RENTED (%)	TOTAL	OWNED (%)	RENTED (%)
Canada	2,575,744	56.7	43.3	8,949,365	62.4	37.6
Manitoba	163,799	62.2	37.8	376,670	66.5	33.5
P. E. I.	20,082	81.0	19.0	40,595	74.2	25.8
Nova Scotia	123,228	69.3	30.7	294,640	71.8	28.2
New Brunswick	91,894	66.8	33.2	230,805	74.4	25.6
Quebec	644,579	44.6	55.4	2,352,530	54.7	45.3
Ontario	910,935	56.5	43.5	3,214,245	63.7	36.3
Saskatchewan	207,197	65.0	35.0	352,505	71.2	28.8
Alberta	193,465	65.8	34.2	832,160	62.0	38.0
British Columbia	220,565	59.0	41.0	1,074,570	62.9	37.1
Winnipeg	65,353	48.2	51.8	236,320	60.8	39.2
Halifax	17,910	41.7	58.3	103,830	58.3	41.7
Quebec	34,405	25.4	74.6	218,055	53.0	47.0
Montreal	249,560	15.0	85.0	1,115,385	44.7	53.3
Ottawa	44,588	34.0	66.0	302,335	54.1	45.9
Toronto	207,665	46.0	54.0	1,199,760	58.3	41.7
Hamilton	41,779	45.0	55.0	201,325	64.7	35.3
Vancouver	92,782	53.7	46.3	530,305	56.5	43.5
Victoria	20,900	56.7	43.3	104,620	59.7	40.3

NOTE: Excludes dwellings on reserves

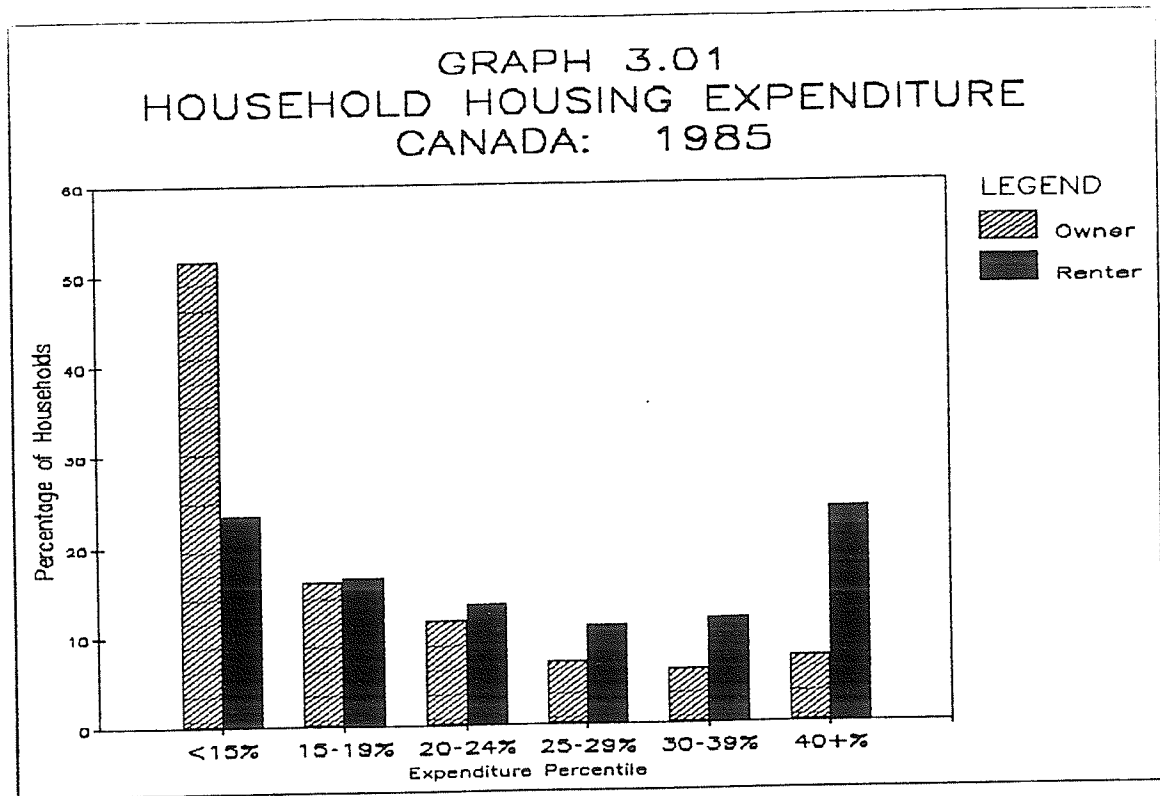
SOURCE: Statistics Canada

AFFORDABILITY AND NEED

"The accessibility of home-ownership seems to have declined since the 1950s. In 1951, more than half of all Canadian households could afford the average NHA financed house with 30 percent of their income. By 1983, less than 15 percent of households could afford the average priced house with 30 percent of their incomes. Considering only renter households in the 25-44 year age groups (the prime buying years), CMHC data show that only 28 percent could afford the average house in 1983 compared with 50 percent in 1971." (Streich, 1988, P.5)

This specific quantitative measure of affordability displayed a significant drop down to only 7 percent in 1981, exacerbated by dramatic escalations in mortgage interest rates.

Affordability problems, especially prevalent amongst the lower and moderate income-earning households continue to be amongst the major, if not the major problem in housing. Affordability problems are more focused in renter households, which is directly related to the inaccessibility to the ownership market. In Canada in 1985, over half of all renter households paid more than 22.7 percent of their income on housing. In comparison, 51.6 percent of all homeowners paid less than 15 percent of their income on housing. Further, 13.5 percent of all Canadian renters paid more than 30 percent of their income on housing. Graph 3.01 provides an illustrative analysis of the housing expenditure patterns in Canada.



SOURCE: Census 1986

Housing expenditure as a proportion of household income varies to some extent between region or province and can vary considerably on a more localized perspective. In Victoria, British Columbia, half of the renter households paid in excess of 28.0 percent of their household income for housing in 1985.²

"From 1946-1981, the housing price index increased by five times about the same as the CPI, while personal disposable incomes increased by twelve times. However, shelter expenditures as a proportion of consumer expenditure remained about the same: e.g. 1949 - 31 percent, 1967 - 32 percent, 1978 - 35 percent. This means that shelter costs have not declined in importance as real incomes rose."
(Streich, 1988, P.6)

To be more cognizant of actual housing needs, the Canada Mortgage and Housing Corporation (CMHC) developed the concept of "core housing need" which combines indicators of crowding, adequacy and affordability in one comprehensive measure. This measure identifies households that have to spend more than 30 percent of their income to obtain suitable and adequate housing, and housing in need of rehabilitation or repair, as well as households who live in inadequate housing. The measure attempts to exclude higher income earners who chose to spend more than 30 percent of their income on housing through the incorporation of cut-off income levels known as Core Need Income Thresholds (CNITs). The CNITs are developed on an annual basis predicated upon local area average market rent levels.

² Housing expenditure tables by province and city, can be found in Appendix Three.

Not surprisingly, lower and moderate income households face more severe affordability and accessibility problems. This is corroborated by the general axiom that the privately-initiated residential development focus tends towards higher incomes as a result of their ability to withstand higher price levels enhancing (or even allowing) the private developer's margin of profit. As detailed in Table 3.07, Manitoba's Core Need (utilizing 1981 Census and Household Facilities by Income data) highlights the fact that a total of 24.3 percent of all households have a housing problem. Of this, 61.3 percent is found in low or moderate income households (below CNITs). Over half of all low or moderate income households display housing problems. Sixty-three point nine percent of these low or moderate income households displaying housing problems are renter households.³

TABLE 3.07
MANITOBA CORE NEED

NEED(TYPE)	TOTAL HOUSEHOLDS					BELOW CNIT				
	HOMEOWNER		RENTER		TOTAL	HOMEOWNER		RENTER		TOTAL
	#	%	#	%		#	%	#	%	
Demand	20250	42.8	27025	57.2	47275	10060	29.1	24470	70.9	34530
Supply	4505	47.9	4885	52.1	9390	1860	34.3	3555	65.7	5415
Renovation	14405	69.1	6450	30.9	20855	5240	69.2	2330	30.8	7570
TOTAL	39160	50.5	38360	49.5	77520	17160	36.1	30355	63.9	47515

SOURCE: CMHC Data

³ In Canada as a whole, elderly and unattached individuals comprise approximately two-thirds of household core need. Information pertaining to core need by household type, can be found in Appendix Three.

HOUSING STOCK CONDITION

As detailed in Table 3.08, a significant portion of Canadian housing stock (20 percent) was constructed before 1946. This elderly stock as a proportion of the local area housing stock varies across Canada. It rises as high as 35.3 percent in Prince Edward Island and as low as 9.1 percent in Alberta. Winnipeg suffers from having almost the oldest housing stock of any major Canadian city. Almost half of Winnipeg's housing stock (45.4 percent) was constructed prior to 1960, and almost one quarter (22.4 percent) was constructed prior to 1946. In sharp contrast, only approximately one quarter (24.2 percent) of Edmonton's housing stock originates prior to 1960, of which only 5.7 percent was constructed prior to 1946.

Exacerbating the problem of aged housing stock is the fact that the housing stock in Winnipeg and much of that in Western Canadian cities, unlike most of the housing stock in Eastern Canada, is of wood-frame construction rather than the masonry construction, which has adverse implications regarding structural life, as well as the cost-effectiveness of renovation.

The differences in the age of housing stock, reflects the regional and historical differences in construction activity in accordance to population shifts, especially those arising from migration trends.

TABLE 3.08
DWELLING ORIGIN: PERCENTAGE DISTRIBUTION
CANADIAN PROVINCES AND CITIES

	BEFORE 1946	1946 1960	1961 1970	1971 1980	1981 1986*
Canada	20.3	20.0	19.4	29.7	10.6
Manitoba	22.7	21.6	19.1	27.6	9.0
P. E. I.	35.3	12.3	12.9	30.9	8.7
Nova Scotia	30.9	16.6	14.2	27.8	10.5
New Brunswick	26.9	16.9	14.5	31.9	9.9
Quebec	21.4	21.5	19.9	27.5	9.7
Ontario	22.9	20.8	20.2	27.1	9.0
Saskatchewan	20.2	19.6	18.5	28.6	13.1
Alberta	9.1	17.1	18.4	39.5	15.9
Br. Columbia	13.8	18.0	20.1	34.8	13.3
Winnipeg	22.4	23.0	19.3	27.0	8.5
Halifax	18.2	19.3	18.9	31.2	12.4
Quebec	18.6	17.4	20.6	32.3	11.2
Montreal	18.8	24.4	23.8	24.2	8.7
Ottawa	13.9	17.6	22.2	32.6	13.7
Toronto	17.3	21.5	23.4	26.9	11.0
Hamilton	22.2	23.5	22.1	25.7	6.4
Vancouver	15.5	20.2	21.1	30.4	12.9
Victoria	19.5	19.7	19.3	30.5	10.9
Regina	13.9	20.4	21.8	31.0	12.9
Saskatoon	12.8	17.6	20.5	31.5	17.6
Edmonton	5.7	18.5	20.7	39.7	15.3
Calgary	6.6	16.5	19.6	40.1	17.2

SOURCE: Statistics Canada

The significance of the age of the housing stock is in its linkage to rehabilitation requirements. In 1941, statistics pertaining to repair requirements, as outlined in Table 3.09, were predominantly relating to superficial repairs required to the external structure. These represented the need for cosmetic-type activities including painting etc. In comparison, as outlined in Table 3.10, 1981 Census statistics point to

almost one quarter of the Canadian housing stock (23.7 percent) requiring major or minor repair well beyond the trivial cosmetic concerns noted in 1941.

TABLE 3.09
DWELLINGS IN NEED OF EXTERNAL REPAIR
CANADIAN PROVINCES
1941

	TOTAL	REPAIR	PERCENT
Canada	695,736	187,849	27.0
Manitoba	53,134	17,215	32.4
P.E.I	5,144	1,317	25.6
Nova Scotia	33,411	9,054	27.1
New Brunswick	34,186	12,717	37.2
Quebec	158,266	38,933	24.6
Ontario	209,026	47,867	22.9
Saskatchewan	82,393	32,792	39.8
Alberta	70,138	25,460	36.3
Br. Columbia	50,038	11,359	22.7

SOURCE: HIFE Statistics, 1981

TABLE 3.10
DWELLINGS IN NEED OF MAJOR/MINOR REPAIR
(PERCENT OF TOTAL)
CANADIAN PROVINCES
1981

	MAJOR	MINOR	TOTAL
Canada	6.7	17.0	23.7
Manitoba	6.9	18.4	32.4
P.E.I	8.8	20.6	25.6
Nova Scotia	10.1	22.8	27.1
New Brunswick	7.1	21.5	37.2
Quebec	7.6	15.9	24.6
Ontario	5.7	16.8	22.9
Saskatchewan	7.7	20.3	39.8
Alberta	6.0	17.0	36.3
Br. Columbia	5.5	15.9	22.7

SOURCE: HIFE Statistics, 1981

By 1981, Household Facilities By Income and other Characteristics (HIFE) data indicated that 26.6 percent of the estimated 9,556,000 Canadian households' housing was in need of minor or major repair, as outlined in Table 3.11. This incidence of repair need escalated with respect to low or moderate income households: of households earning under \$25,000 per annum, 30.0 percent of the housing required minor or major repair.

TABLE 3.11
CANADIAN HOUSING STOCK CONDITION
1985

	TENURE	NUMBER (000s)	PROBLEM PERCENTAGE
Lacking Basic Facilities	Owned	75	1.3
	Rented	55	1.6
	Total	130	1.4
Needing Major Repair	Owned	765	13.4
	Rented	370	10.9
	Total	1135	12.5
Lacking Facilities & Major Repair	Owned	809	14.2
	Rented	413	12.2
	Total	1222	13.5

SOURCE: HIFE statistics, 1981

There is little variation between ownership or rental dwellings in the incidence of need for repair. Although Canada has been loosely credited with having amongst the best housing in the world, it is notable that there are still dwellings in existence which lack even basic facilities.

Special needs groups find existing housing problems and concerns further aggravated and increased by the nature of their personal difficulties. This would include household members with physical or mental disabilities which require specific additional housing-related services, special physical configurations relating to access, etc. and additional physical amenities in non-institutional settings. Consequently, housing costs would escalate considerably. Special needs groups would also include victims of family violence, ex-psychiatric patients, the very old, and emotionally disturbed youth.

3.3 PUBLIC HOUSING POLICY

THE NHA AND CMHC

Prior to 1935, Canadian Federal involvement in housing was extremely limited and sporadic. In 1935, National legislation in the form of the Dominion Housing Act followed in 1938 by the National Housing Act, provided the framework for continued involvement of the Federal government in housing.

By the end of the First World War, the Canadian government recognized a severe housing problem. Specifically, the lack of housing available to returning veterans; "it tried to make a deal with the municipalities to share the cost of creating veteran's housing. Nothing much came of it, but there is some very nice red-brick row housing in Toronto's fashionable Rosedale district that was built under the scheme and is still standing." (Mansur:CMHC, 1986, P.1)

By 1938, the end of the depression was in sight, but there were a great many problems facing housing, even beyond the central shortage problem. Many mortgages were in arrears especially amongst farmers, and many lenders had debentures outstanding with no interest received from the defaulted mortgage loans. Widespread mortgage defaults prompted further financial non-involvement of lenders and builders in the housing market. Even regular maintenance decreased and many houses began to fall into a state of disrepair. At this time, building standards were either too minimal or even non-existent. Uncertain economic conditions heightened by the memory of the recent depression and internal and external migration compounded the housing problems. By the early and mid 1940s, not only was there a significant rural to urban population shift, there was also a significant wave of migration from abroad, including tens of thousands of returning war veterans. Material shortages, as a result of war-effort re-direction of materials, further

limited the already decimated housing industry.

In response, the Federal government instated the National Housing Act (1944) which allowed the federal government to enter into agreements with corporate lenders, most life insurance, trust and loan companies, to assist the public in purchasing housing with smaller personal downpayments. Loans could be made for up to 80 percent of the appraised value of a house. Where private lenders were restricted by law to lending only 60 percent of appraisal value the federal government provided an additional 20 percent. Further, the federal funds bore an advantageously lower interest rate, usually one to two points below the prevailing rates.

The Federal government recognized that a great deal of housing would have to be constructed with great haste. It also recognized that the housing industry in Canada was extremely underdeveloped and in dire economic condition. "A lot of housing would have to be built very quickly. At that time, however, no large-scale residential building industry existed in Canada to produce the required housing. Individual builders were too small to undertake the risk of producing houses in volume and then putting them up for sale." (CMHC and the National Housing Act, 1980, P.5)

The National Housing Act was instated to provide a stimulus for the development of housing and act as a catalyst for the development of Canada's housing industry. In addition to the insurance of mortgages, the Federal government made joint mortgage loans with private lenders, "buy-back" guarantees to builders for newly constructed housing, rental guarantees ensuring investors a minimum return on capital incorporated in housing and housing materials such as cement and nails.

It was also widely recognized that the employment created by the housing industry would significantly assist the uncertain economy.

To carry forth the intent of the NHA, the government created a crown corporation, the Central Mortgage and Housing Corporation (CMHC) on January 1, 1946. The seeds for this quasi-commercial organization and its theoretical underpinnings had been formulated eight years earlier, but had been put on hold owing to the priority attached to the war effort.

SETTING THE STAGE FOR URBAN DECAY

Thus the die was cast for the nature of public sector involvement in housing. Although public policy thrusts have shifted for short periods, usually in response to public and economic pressures and the prevailing political ideology in legislative power, essentially public housing policy has

remained fundamentally as: efforts to ensure the adequate functioning of the market mechanism to provide adequate affordable housing to the public at-large. Consciously or unconsciously, the public sector entrenched the dogma of possession and ownership of single-family detached housing, thereby assisting in the focus of housing as a purely economic good, often resulting in over-emphasis of the materialistic value in a pecuniary sense.

Massive levels of construction activity soon ensued and a thriving residential building industry was created. Concomitantly, or causally, came the suburbia phenomenon.

"After the war, rising incomes, low employment and high birth rates provided the momentum for the suburban boom. Two great migrations also played an important role. The first of these was internal. The war had transformed Canada into an industrial nation; people had left the farm for the city. In 1941, 45.7 percent of the population was rural; by 1976 only 24.5 percent was rural. The cities were already overcrowded, owing to the housing shortage, so the overflow could only be accommodated by new suburbs. The second migration was external. A booming economy and low unemployment had led to the first great wave of post-war migration from abroad." (Baerwaldt:Reid, 1986, P.22)

The negative impacts of the marketing and emphasis of suburbs on the inner-city areas was unacknowledged by planners and the public sector, therefore providing the roots of urban deterioration through disinvestment to be manifested within less than twenty-five years. Maintenance, renewal and repair, were

left aside in favour of an ideology stressing relocation and at the heart was the concept of 'newness' in the material sense. "... while overbuilding was an underlying cause of urban abandonment, suburban overbuilding allowed many urban problems to surface." (Sayegh, 1987, P.461)

SOCIAL HOUSING POLICY

In 1949, the NHA was broadened by Parliament to introduce the concept of social housing. This signified the public sector's commencement of continued attention to the provision of housing to low-income households. The extent of this focus would of course vary over time as did the implementation and nature of policy and programs.

Although public officials and political representatives recognized the need for policy to provide adequate housing to low-income households, and that "there is no apparent prospect of the low rental housing need being met through unaided private enterprise building for profit" (Dennis, Fish, 1972, P.2), the limited efforts expended to this regard, often somewhat misguided and problem-stimulating in themselves, have lead to continued crises faced by numerous low-income households nationally in terms of availability, affordability, adequacy and suitability.

"Compared to other industrialized nations the Canadian commitment to low income non-market housing is extremely low. It makes up 3 percent or less of the total stock, as it does in the United States.

European countries, by contrast, have at least 30 percent." (Hitchcock ed., Wolfe, 1983, P.130)

"The refusal to act stems from an almost religious belief in the private market as the only fair and efficient mechanism for distributing society's resources. Even the social housing programs, which have received much publicity lately, are an afterthought, an appendage to the unguided, uncontrolled market system. no effort is made to plan for them, to determine the type, extent, location and magnitude of need. That would necessitate greater efforts, increased intervention, more interference with the private production process." (Dennis, Fish, 1972, P.3)

The social housing thrust has evolved to some extent, in the latter part of the 1980s. The numbers-oriented mass production type public housing programs which created ghettos and social problems have been supplanted by a dominant reliance on the third sector for the delivery of social housing units.

"The Third Sector is now the primary instrument for the delivery of low-income and social housing in Canada. The movement which involves local community groups in management and delivery, is one of the factors that have changed our view of what housing is." (Anderson, 1986, P.102)

By the early 1980s, confronted with fiscal restraint, the Federal government began to tighten and cut housing programs, targeting expenditures to those most in need. This targeting took the form of income-testing and Core Need Income Thresholds. By 1986, delivery of social housing, through annual social housing unit allocations, was relegated to the provinces through

⁴ The term third sector, as pertains to housing, denotes the supply of housing by non-profit, non-public sector, groups or agencies, as opposed to private or public sector supply agents.

specific Federal/Provincial Operating Agreements and individual Provincial Three Year Plans.⁵

Each province is offered an annual allocation of social housing units, derived on the basis of total Provincial Core Need and tempered by the cost of satisfying such need. This allocation follows the basic Federal tenet of allowing equal accessibility to housing to all in need, therefore, budget allocations, although fiscal, take into account units reflecting the level of need.

The costs are jointly shared usually in the ratio of 75/25 Federal/Provincial. These social housing units are further allocated by the Province on a geographic, client and program basis, in Federally approved Three Year Plans, prepared by the Province prior to a delivery year. The Third Sector continues to play an important role in the provincial delivery of social housing units. The intra-provincial allocation is predicated upon the geographical distribution of Core Need within the province. Subsequently, the provinces are responsible for delivery, administration, management and program delivery review and evaluation.

The process has many problems which begin from its central adherence to Core Need targeting as well as questions underlying

⁵ Specific policies relevant to co-operative housing are discussed in Chapter Four.

the basic identification of such. The Operating Agreements and cost sharing only relate to a specified handful of programs which have very specific regulations. Provincial allocations are reflective of the tight Federal budget. In 1988, excluding households with rehabilitation requirements, Manitoba displayed Core Need levels of over 45,000 households (one out of every eight households). To address this need, Manitoba received an allocation which totalled approximately 900 units. These statistics form a supply to need ratio of less than 1:50! By 1990, budget cuts and increased costs reduced this annual allocation to approximately 700. In addition, the procedures underlying the programs are specified by onerous texts of operating manuals, are rigorously bureaucratic, and place a heavy emphasis upon reporting and accountability.

Exacerbating the rigorous bureaucratic procedure is the Federal requirement of a proposal call system to allocate housing units to Third Sector delivery agents on a competitive project basis. The system requires a fair amount of "up-front" organization work by interested groups, yet unit allocations can only be made to a handful of projects in light of limited budgets. Commonly, in Manitoba, approximately 200 to 300 housing units may be made available to Third Sector housing organizations applying for non-profit housing⁶. If the average project size is approximately fifty units, then only six projects can receive an allocation in a given year.

⁶ As per Manitoba Housing staff estimates, 1989.

REHABILITATION POLICY

In 1944, the NHA made provision for a 50 percent federal "Urban Renewal Program" grant applicable to interested municipalities to aid in the clearance of slums. It stipulated that slum clearance could be undertaken to clear land for any federal, provincial, or municipal public purpose, not at all restricted to housing.

The program terminated in early 1973 as a result of the strong backlash against its "urban renewal" ideology and the subsequent appeal for revitalization through neighbourhood preservation.

The Neighbourhood Improvement Program (NIP) was instated in 1973, representing a new focus away from the unpopular destructive clearance ideology of urban renewal. The program was designed to provide funding for improvements to public infrastructure in selected low-income areas. Sensitive to the problems inherent with urban renewal, the intent was to improve overall neighbourhood conditions and encourage the improvement of housing through a concomitant program, Residential Rehabilitation Program (RRAP). As discussed in Chapter Two, NIP represents an initial step towards a revitalization strategy on a neighbourhood level, but the program was terminated after only 5 years. In Manitoba, the Manitoba/Winnipeg Community Revitalization Program (M/WCRP) eventually succeeded NIP. However, the program has limited funds and its scope is more

inclined to public infrastructure rehabilitation.

RRAP provided loans to both homeowners and landlords to allow for required residential rehabilitation. Depending upon household income for homeowners, and unit price maintenance for landlords, a portion of the loan could be forgivable. In 1978 RRAP was amended to focus on income targeting. Thus its central focus changed from a rehabilitation mandate to a social program. By 1989, landlord RRAP was terminated.

To-date, RRAP, even with its income targeting limitations, constitutes the fundamental rehabilitative thrust of the Federal Government. However, there were other rehabilitation related programs, now defunct, but which deserve some mention:

- The "Home Improvement Loans Program": which provided guarantees for improvement loans on residential units. The maximum loan amount is \$10,000 amortized over 25 years at market interest rates.
- The "Canada Home Renovation Plan": which encouraged the upgrading of housing by offering grants of up to \$3,000 to cover 30 percent of rehabilitation costs. The program's mandate was to stimulate employment in the construction industry and was terminated after one year.

- The "Municipal Infrastructure Program" (MIP): which provided loans and grants totalling \$2.2 Billion from 1960 to 1978 to assist municipalities in the planning, construction and expansion of sewage and water supply systems.
- The "Municipal Incentives Grant Program" (MIG): which provided \$1000 per unit for the development of dwellings meeting stipulated criteria, which encouraged the development of modest-sized, moderately-priced housing. The program was instated in 1975 and terminated in 1978.
- The "Community Services Contribution Program" (CSCP): which provided a total of \$400.3 million from 1979 to 1984 to municipalities to undertake a wide range of municipal capital projects. Although the payments did extend to 1984, the program was formally terminated in the same year as its inception.
- The "Canadian Home Insulation Program" (CHIP): which encouraged thermal upgrading of homes. Although terminated in 1986, Manitoba Energy and Mines instated the "Cut Home Energy Cost" program (CHEC) promoting thermal upgrading by providing low interest loans of up to \$2,500 per household.

Indirectly, the public sector, through its various land acquisition and residential project development programs and

policies can aid in the revitalization process by initiating new development, rehabilitation, or conversions to abate deterioration in a given area. Conversely, the lack of a formal accordance of the revitalization objective in a program or policy activity, can result in encouraging further deterioration by prompting or merely allowing continued development under public programs in new suburban locations, concurrently allowing or forcing disinvestment or lack of investment in declining areas. The latter appears to form the precedent, as witnessed through historical experience.

Moreover, the Third Sector, as a central delivery agent of subsidized housing, usually tends toward favourable locations, often in suburban areas, without inherent concern for older neighbourhood deterioration problems.

Notably, the Province of Manitoba, in its unilaterally-funded "Co-operative Homestart Program", does in fact recognize revitalization in its mandate. It will be further discussed in the following chapter. The question as to whether the program is an integral tool and the nature of its role in urban residential revitalization forms the central inquiry of this thesis. This inquiry is pursued further in the case analysis presented in Chapter Five and the evaluation presented in Chapter Six.

3.4 THE HOUSING INDUSTRY

NEW CONSTRUCTION

"It was Ottawa which took the lead in promoting this new industry in the early 1940s when the shape of the postwar economy was being planned. It was clear that there would be an enormous pent-up demand for new housing as soon as the war was over, and that there was a need to create a building industry almost from scratch. The Federal government decided that it wanted more than just house-builders and houses; it wanted to see a new kind of building industry, with large corporations each capable of producing a sizeable quantity of urban accommodation. The field was no longer to be the exclusive preserve of small-scale businessmen as it had been up to the war." (Lorimer, 1978, P.16)

The new housing industry, defined as builders of new housing, is composed of builders of single or multiple-family detached houses or apartments, and residential land developers. In the forty plus years since the end of the Second World War, the Federal Government has achieved a marked success in creating and developing a modern housing industry.

Lorimer's statement, written over ten years ago, continues to be correct as pertains to the land development sector but may be less accurate when applied to the home and apartment builders, as illustrated in Table 3.12.

"The housing industry, and in particular the single-family homebuilder and renovation sectors, for the most part is characterized by the conspicuous absence of very large firms operating on a national basis. However, the structure of the industry does vary by market area.

The existence of a large number of small firms in the single-family homebuilders and renovation sectors reflects the ease of entry into the industry which prevailed over the entire postwar period, the fragmented nature of housing product is tied to specific sites." (CMHC, 1987, P.9)

TABLE 3.12
SINGLE-FAMILY HOMEBUILDERS
NUMBER OF FIRMS AND REVENUES BY SIZE
1983

OUTPUT VALUE	NUMBER OF FIRMS	%	REVENUE \$millions	%
\$ 0 - 499,999	7449	85	1005	27
\$ 500,000 - 999,999	680	8	467	12
\$ 1,000,000 - 9,999,999	505	8	1210	32
\$10,000,000 +	44	1	1098	29
	8678	100	3780	100

SOURCE: CMHC "Housing in Canada: 1945-1986"

Most housing whether single-family or apartment units, is produced privately by the new construction industry. New housing construction accounts for approximately \$15 billion per annum, representing almost 3 percent of Gross National Expenditure (GNE).

The new housing industry is directly affected by the economic circumstances and the resulting prevailing demand tempered by demographic factors. As such, during economic downturns, the industry is one of the first sectors to experience activity declines. Historically, the public sector has often seen fit

to mitigate the decline with the instatement of various programs. Examples of this type of programming include: the Manitoba "Affordable New Homes Program", which provided preferred rate mortgage financing in time of escalating mortgage rates, and the Federal Government's Canadian Home Ownership Stimulation Program (CHOSP) which provided \$3,000 grants to first time new home buyers. On the rental or multiple unit construction side, programs include: the Multiple Unit Residential Building Program (MURB) which set up advantageous income tax provisions, the Assisted Rental Supply Program (ARP), which provided interest-free assistance loans, and the Canada Rental Supply Plan (CRSP), which also provided interest-free assistance loans.

The construction of housing is a technology-based activity. During the past decade, a high level of technological change has occurred in the construction of housing, especially that relating to energy efficiency. The majority of this change has been facilitated by the public sector through special programs (for example the Canadian Home Insulation Program) and the sponsorship of research and development (specifically through CMHC). However, it has been recognized that as a whole, Canadian construction has been slow in accepting technological change. "The housing industry's inherent structure has proven highly adaptable to changes in its marketplace through times of expansion or contraction. However, these same attributes

contribute to a lack of vigour on the part of most firms in the housing industry in the pursuit or adoption of desirable technological change." (CMHC, 1987, P.ii)

Just as the development of the housing industry itself was predicated upon fathering by the public sector, so too does the housing industry rely upon the public sector for incentives for technological change. "Advances made by the housing industry over the past 40 years have been the result of a strong partnership between the private sector and government". (CMHC, ibid)

The new housing construction industry faces a high probability of imminent and long term activity decline in response to changing demographics which translate into reduced unit requirements. In short, the baby boom cycle is currently in the process of satisfying its new housing requirements. However, this trend could be offset, and demand could be increased by some form of massive immigration, which would require a new and different set of National immigration policies.

At present, the new housing industry faces a waning future and appears to require transition. Ostensibly, this transition could be manifest in an industry focus towards renovation requirements. In addition, it is anticipated that many new construction companies will terminate operations, which will

allow the existing builders to increase their market share. This could allow for larger-scaled operations of the existing builders.

It is unclear whether the new housing industry is capable of a smooth transition into the renovation market or whether the public sector will be called upon to father the transition. Historical precedent tends to favour the latter.

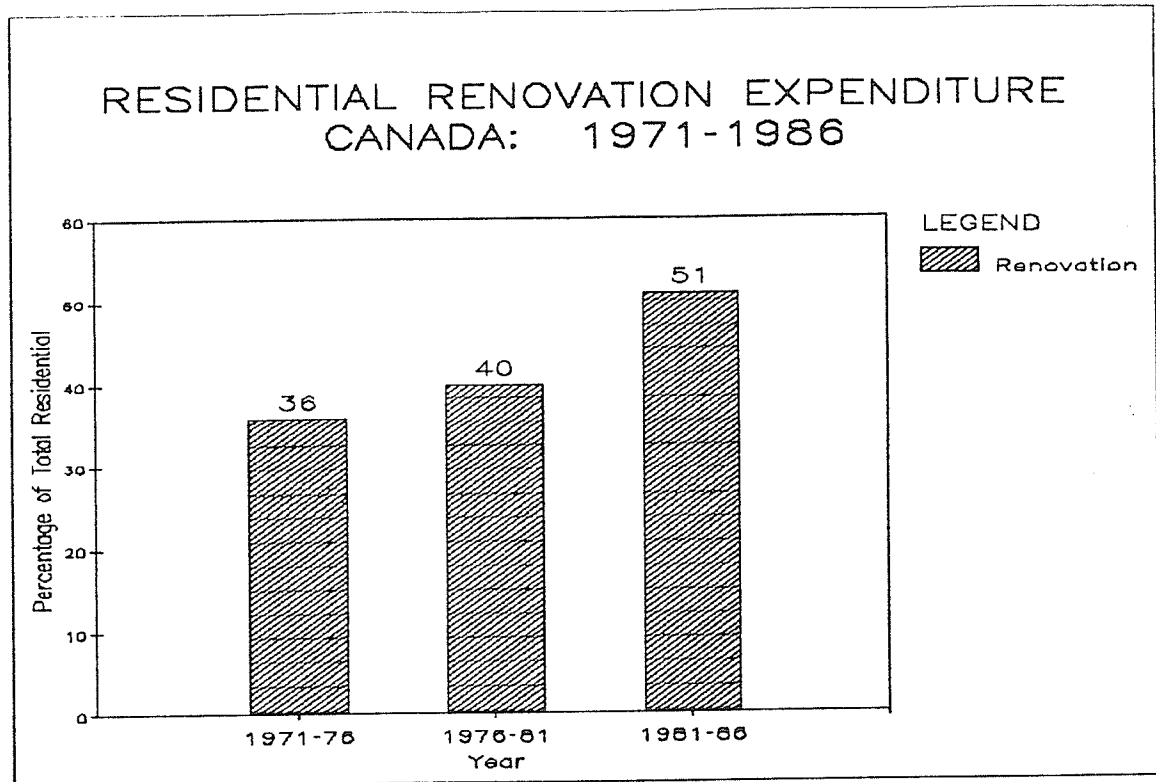
REHABILITATION/RENOVATION

The rehabilitation/renovation industry, commonly referred to as the renovation industry is a newcomer to the housing industry. Although some level of rehabilitation or upgrading activity has always been present in the marketplace, it was not until the 1970s that the level of upgrading began to assume statistical significance.

In the past decade and a half, spending on renovation has increased dramatically, as depicted in the following graph. This increase is anticipated to continue, culminating in rehabilitation activity comprising the largest portion of total residential construction. By the mid 1980's, renovation expenditures surpassed that of new residential construction expenditures. By 1986, identifiable renovation expenditure exceeded \$13 billion, and accounted for 51 percent of the total

residential construction industry.

GRAPH 3.02

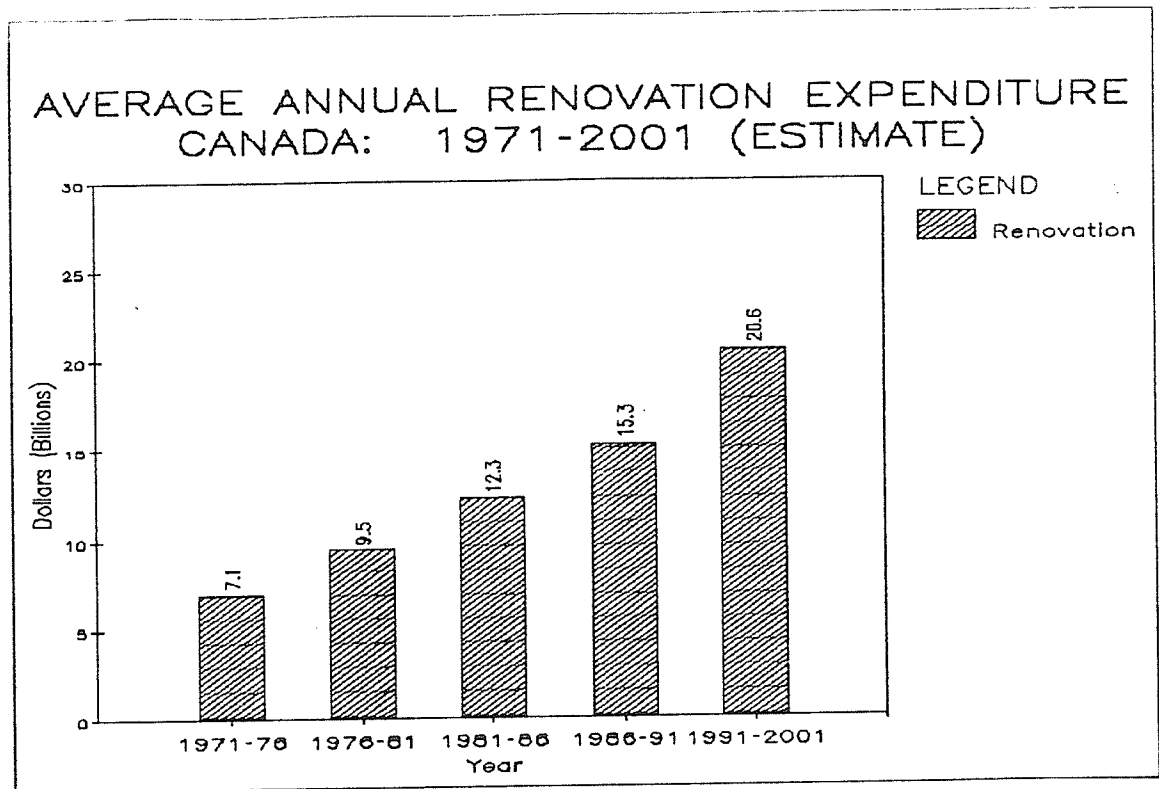


Source: Clayton Research Associates (CMHC Reports)

The renovation industry is comprised of small and medium-sized firms. Renovation activity is highly technologically-oriented and requires a high level of specialization and related qualified skilled labour.

The renovation industry faces a promising future and the opportunity for long-term growth, predicated upon the aging housing stock. As depicted in Graph 3.03, estimates indicate that renovation spending will rise to \$20.6 billion by 1991 (in 1986 dollars). This represents a 50 percent increase over the \$13.7 billion dollars achieved in 1986.

GRAPH 3.03



Source: Clayton Research Associates (CMHC Reports)

However, short-term economic cost-benefit analysis as well as predominant consumer preference, tend to favour new construction over rehabilitation. This phenomenon, arises as

indirect result of the focus placed by the public sector on the development of suburbs. The housing industry itself has also strongly reinforced the consumer preference for new housing in a self-serving manner.

Given this overwhelming consumer preference, renovation tends to be under a dark cloud of sorts. Not only is renovation activity not wholeheartedly embraced, but it is not fully understood. There are no specific guidelines or standards regulating its physical aspects. In addition, only recently has there been any study undertaken in current aspects of renovation. Hence, there is a noticeable lack of a public renovation policy which probably arises from the lack of understanding of renovation and revitalization.

The full impact of renovation remains unknown. Canada is only beginning to experience the impacts of renovation and revitalization. For example, changing demographics have resulted in school closures in many mature neighbourhoods. In some cases, public and private concerns have enthusiastically embraced the opportunity to convert the school buildings to residential use. What can then occur as a result of the new residential opportunities is a renewed need for the former school. Clearly, the impact of renovation gives rise to problems which were previously not anticipated by the standard physical focus of public policies, and broad comprehensive planning.

The renovation industry, with its small firms and growth opportunities, arising out of physical deterioration, tends to parallel the conditions faced by the new housing industry prior to the Second World War. The young renovation industry still appears to lack the fundamental operational structure and specialized skills to meet the emerging renovation requirements. These skills not only include the primary skills required for specific renovation activities, but also include the related operational skills of marketing, industry development and the entrenchment of a policy direction cognizant of the full spectrum and nuances of rehabilitation.⁷

In this regard, the public sector requires a better understanding of rehabilitation, renovation, conversion activities and revitalization itself. Policies regarding renovation will require broad comprehensive planning efforts to acknowledge all aspects of renovation and revitalization.

Finally, the public at-large, the ultimate consumer/client requires a re-education of housing focusing on rehabilitation, renovation, conversion and revitalization.

With the complexity inherent in the above, it is essential that there be public sector intervention to ensure the adequate

⁷ As detailed in CMHC's Summary Report, The Changing Housing Industry in Canada, 1946-2001.

functioning of the market mechanism in housing, with regard to renovation activity.

3.5 SUMMARY

Before the middle of the twentieth century, the Canadian Federal Government, in response to mounting and existing caustic problems in the housing sector, made long-term formal policy interventions into the housing market, through the National Housing Act, which largely defined the nature of housing in Canada today.

The Federal response was targeted at strengthening the housing development industry and ensuring that possible consumers access mortgage financing to consummate purchases. Succinctly stated, the primary housing role adopted by the Federal government was to ensure the adequate functioning of the private market mechanism. However, in keeping with this mandate, it was quickly recognized that there was no existing private housing market mechanism targeted at lower income households. To this effect, social housing policy was born, with the recognition that to a large degree, the Federal Government would have to undertake an active supply role for housing to low income households.

Paradoxically, although the efforts of the Federal Government comprised a major initiative, though much has changed in the

housing field, much has remained the same. To a large degree, the nature of the housing market as pertains to supply side factors remains similar to that which existed prior to the Federal intervention, though the specific nature of the product has of course, evolved appreciably. Concomitantly, problems faced by the demand side, specifically those of affordability, mirror that which existed prior to the Federal intervention.

The monumental impact of the Federal Government's initiative was to directly foster the suburban development phenomenon. Without a doubt, this public policy direction was to set the stage for urban decay. This urban decay was to be manifested, not only in the urban core areas, but was to be inherent in the development process itself. The government's support for the private market system in housing was indirect support for the marketing practices inherent in the private sector which appreciated the disposability of assets in favour of new acquisitions, related to the underlying private sector profit motive.

Public sector programs and activities, were not sensitive to immediate or long-term physical, social or economic rejuvenation concerns, which directly resulted in the escalation of the existing deterioration problems. While it is valid to recognize that urban decay was not an major problem evident in the housing market prior to 1950 in comparison to that at present,

certainly, there were pockets of decay which existed even then and the public housing policy direction, although long-term in itself, did not appropriately recognize the urban decay that would be fostered by its instatement, nor did the new Federal housing direction provide for immediate or future remedy for urban deterioration concerns.

By the latter part of the 1950s and into the 1960s, public sector urban renewal directives were instated. These directives and resultant policies and programs, were largely based upon demolition and new construction activity. In addition, most often, the new construction took the form of highly concentrated high rise residential accommodation for low income households. Not surprisingly, a number of "slum" areas were created by this process.

In the early 1970s, reflecting to some degree, some lessons learned from urban renewal, the short-lived Federal Neighbourhood Improvement Program (NIP) emerged which targeted renewal at a local neighbourhood level. Concomitantly, the Residential Rehabilitation Assistance Program (RRAP) was instated to act as a catalyst for rehabilitation of deteriorating housing stock. But by 1985, although RRAP boasted assistance to 293,654 Canadian households from its inception in 1974 up until 1985 (CMHC, 1988), statistics demonstrated that there were still approximately 1,222,000 Canadian households

which lacked basic facilities or required major repair⁸. At present, RRAP assists approximately 20,000 Canadian households per annum but the program has altered its central underpinnings to that of a social housing mandate, resulting in program eligibility targeted to low income families defined in "core housing need".

The housing industry is experiencing change which will escalate dramatically over the medium term. The change is manifested in decreased new construction requirements and increased rehabilitation requirements. It appears that the industry is not capable of an appropriate transition and the conditions parallel the post-World War II scenario, which required strong Federal intervention and resultant direction.

Yet, to some extent, largely as a result of exogenous lobbying, the Federal Government has pursued some policy directives which were sensitive to some degree to urban decay and revitalization in housing. To this regard, in the next chapter, co-operative housing is examined on a general basis and on a program basis, followed by a case analysis in the upcoming chapter.

⁸ Further corroborating statistics can be found within this chapter itself, as well as Appendix Three.

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CHAPTER FOUR

CO-OPERATIVE HOUSING

This chapter focuses directly on co-operative housing, and provides a definition and explanation of co-operative housing and the origin and evolutions of Canadian co-operatives. The benefits of co-operative housing are examined, as are possible concerns. Lastly, the Federal and Manitoba co-operative housing programs are discussed in detail.

4.1 CO-OPERATIVE HOUSING: DEFINITION AND PRINCIPLES

Fundamentally, the adjective "co-operative" pertains to the term co-operate which can be defined as "to work or act together or jointly; unite in producing an effect; to practice economic co-operation". (Lexicon Webster Dictionary, 1983, P.224) Linked together with the definition of housing espoused in the previous chapter, co-operative housing is a general term relating to the process by which individuals, usually multiple households, voluntarily act together in the housing process, often in the production of and/or subsequent utilization of a specific housing project, whereby ownership is joint as are economic considerations arising thereof. Control of such is democratically vested in the membership with decision-making entrusted to a democratically elected board chosen from the membership at large.

Basic tenets underlie the co-operative ideology. These fundamental concepts are intrinsic to the co-operative philosophy and as such are applicable to co-operative housing.

- a. Co-operatives are a collective of individuals. The collective seeks to maximize the welfare of the co-operative yet maintain the rights, privileges and freedom of the individual. Ostensibly, there exists the possibility of conflict between an individual's basic rights and freedom and the collective benefit of the group as a whole. This conflict is mitigated by the recognition of both interests by the group and each individual. Each of the parties, to some extent, must bow to the will of the other.
- b. Co-operatives are democratically structured and require participation by its membership. Although decision-making can be delegated to a representative board elected from the membership at large, the success of the co-operative in attaining its goals is predicated upon the support and efforts of its membership. To this effect, the membership's individual capability to input effectively is essential. Therefore, co-operatives seek to educate its membership. "Democracy is the most difficult of all forms of government, since it requires the widest spread of intelligence...." (Durant, 1968, P.77-78)
- c. Co-operatives are historically business enterprises which serve a distinct social purpose. Their preliminary function is most often related to an economic purpose, thereby adhering to some economic structure, yet the business practise serves the larger social purpose upon which it is founded.
- d. By their structure, operative practise and objectives, co-operatives are not a part of the private sector or the public sector. Given that the private sector is characterized by private enterprise owned by an individual or organization for the profit motive, while the public sector exists to ensure public welfare, co-operativism borrows from both worlds yet comprises an economic entity commonly referred to as the third sector. The third sector is characterized by its non-profit mandate which seeks to benefit or serve a chosen target.

- e. Co-operatives are business entities which are non-profit and non-exploitive. Although a co-operative can post a profit, this profit must be distributed in such a way that to not benefit its members solely as investors. A co-operative cannot be created for the sole purpose of profit-making. In addition, co-operatives must not exploit others in pursuing its objectives.

Co-operatives are generally based upon guidelines in accordance with these co-operative tenets. These guidelines have been formally set forth on an international basis by the International Co-operative Alliance in 1966 and, in theory, date back to the Rochdale principles espoused by a pioneer consumers' co-operative movement at Rochdale, Lancashire. These principles, as listed and described below, apply to all types of co-operatives but allow for some degree of flexibility through interpretation and subsequent specific application.

1. **Open and voluntary membership.** The benefits of membership must be open on a voluntary basis, to all individuals willing to accept the principles of co-operation and the responsibilities of co-operative membership, regardless of social, political, or religious considerations.
2. **Democratic control.** All members of a co-operative have equal rights in exercising control over the affairs of the co-operative, regardless of the extent of a member's investment.
3. **Limited return on capital.** Co-operatives are not operated to provide a yield on investment. Invested capital is allowed to accrue a modest rate of interest as decided by the membership, but investment itself is regarded as the shared cost of providing the necessary function.

4. Surplus earnings or profits. Co-operatives are created to provide a service to its membership rather than return a profit. Profits must be divided amongst the membership in a manner determined by the membership.
5. Membership education. Co-operatives must provide for the education of its membership in the general principles of co-operation.
6. Co-operation amongst co-operatives. This principle is an expression of unity amongst co-operatives. It calls for all forms of co-operation amongst the different members of the co-operative sector so as to serve the interests of the members of the various co-operatives and the co-operative sector at large.

These co-operative principles can be readily applied to housing whereby households constitute members, with one vote per household. Further, housing charges must be set to cover all costs, with little expectation for unplanned surplus. Should such surplus occur, it would probably be used to enhance the service to the membership or be applied to future housing charges. Usually, there is no interest accrued on any fiscal investment. Education would be essential and co-operation with other co-operatives, especially housing co-operatives would be beneficial for the membership as well as the co-operative sector.

In Canada, co-operative housing can take two forms:

- Building Co-operatives
- Continuing Co-operatives

Fundamentally, building co-operatives adhere to co-operative structure and principles in the development and construction of housing. Upon completion of construction, the co-operative is usually dissolved and replaced by private ownership. In continuing co-operatives, the co-operative structure and principles are maintained after completion of construction and the housing is jointly owned and occupied by members of the co-operative.

4.2 ORIGINS AND EVOLUTION

Co-operatives as defined by the "1966" co-operative principles have their formal origins in the Rochdale Co-operative from 1844. Created as a result of personal distress and misery born out of the Corn Laws and the general problems of the Industrial Revolution, the Rochdale Pioneers opened a store on Toad Lane in the flannel weaving town of Rochdale, Lancashire, England. The store proved to be successful and established operating regulations which were to become the foundation for the principles of co-operatives as we know them today.

Historically, there is evidence that co-operatives in some form similar to the Rochdale model, date back to approximately 1760 when workmen at Woolwich and Chatham, England organized themselves to own and operate a corn mill to offset high prices being charged by local corn millers. In 1769 in Scotland, a group of Ayrshire weavers organized together to purchase oatmeal in the face of rising prices and created a co-operative store. In 1795 a co-operative store was opened in Oldham, England, followed by others throughout Britain. (Trevena, 1976, P.7-8)

Essentially, co-operatives were a response to the problems brought forward by the Industrial Revolution which occurred in 1760 - 1830. Although the revolution introduced immeasurable benefits, it created problems in itself as well as gave rise to many related problems. Urban blight was born, working conditions were often very poor and child labour was common, and the working families faced poor housing, illness, poverty, and hunger. Labour unions were illegal and Parliament represented only the owner class. The reform movement and the utopian movement emerged with the former being more successful. In addition, a permanent co-operative movement emerged as signified by the Rochdale efforts, and is continuing into the twenty-first century.

In Canada, co-operative ideals were introduced by European immigrants. By 1885 there was a co-operative store in operation

in Winnipeg, Manitoba. This store and the collective voice of local farmers, espoused in the Farmers Union formed in 1883, appears to represent the initial roots of organized co-operativism in Canada, resembling the Rochdale principles. In 1887, on June 10, "An Act Respecting Co-operative Associations" was enacted by the Manitoba Legislature. The legislation provided for the formation of co-operative societies with a minimum of seven members. Various co-operative efforts in agriculture and related industries ensued and delegations were sent to Ottawa to lobby for a bill to allow the incorporation of co-operatives. Although the bill in various forms was defeated in 1908 and 1910, in 1913, the Manitoba Legislature enacted legislation responding to the demands for the incorporation of co-operatives thus allowing for organizational credit. The same year saw similar legislation in all of the prairie provinces. The first Manitoba Credit Union emerged in 1911 at the French village of St. Jean Baptiste and in 1912 a retail co-operative was formed in Winnipeg. By 1907, the United Kingdom listed 1,441 co-operatives which served 2,222,000 members. Co-operative ideology and the co-operative movement has continued to the present day with varied success in almost every area of the business sector. The movement has seen a measurable degree of success and has witnessed varying rates of growth. By 1990, the Canadian Co-operative Secretariat recognized over 6,000 co-operatives operating in Canada, with more than 12 million members and combined assets of

approximately \$100 billion. Although it has achieved a degree of power and influence in many sectors of the economy, the co-operative sector as a whole, is much smaller than the private sector.

Canadian co-operatives in housing are a more recent phenomenon.

"In the field of housing, there is nothing quite so innovative and different as non-profit continuing cooperatives. Indeed, they are not only a new form of tenure in Canada, they are almost revolutionary, flying in the face of cherished traditions."
(Laidlaw, 1974, P.10)

Canadian building co-operatives began in Nova Scotia in the 1930s as a result of the depression. A group under the leadership of Dr. Jimmy Tompkins developed housing utilizing the sweat equity of the unemployed members. The first project was built in Tompkinsville in 1937. Several hundred homes were built but progress was slowed considerably by the Second World War. A total of 3,200 houses have been constructed by this co-operative group. In Quebec in around the same time period, numerous groups adopted the co-operative building approach utilizing local planning, membership initiative, self-help and sweat equity to develop housing for its members who would have been precluded from accessing private housing on their own due to fiscal considerations. By 1953, Canada Central Mortgage and Housing Corporation extended National Housing Act financing for co-operative building.

Continuing housing co-operatives in Canada emerged much later than the building co-operatives. The Co-operative Housing Association of Manitoba was founded in 1960 as a body to assist groups to form co-operatives and develop co-operative housing (continuous housing co-operatives). The oldest continuous housing co-operative, "Willow Park Housing Co-operative" developed a 200 unit townhouse in Winnipeg in 1965.

"Winnipeg's Willow Park Co-operative was Canada's first continuing housing co-op. In 1965, after four years of struggle with sceptical housing officials at the local and federal levels, 200 units were ready for occupancy. Located on land leased from the City, and financed with a loan from Central Mortgage and Housing Corporation, the pioneer housing co-op overcame its shaky beginnings." (Julia:Paskal, 1979, P.27)

"Willow Park attracted considerable attention in co-operative circles, as did the growing number of student-sponsored housing co-operatives (the federal Government began financing student co-operatives in 1966 as part of its student housing program). The Winnipeg inspiration spread west to British Columbia and east to Ontario, where continuing co-operatives were sponsored by a credit union and a labour union, respectively. Construction of the two co-operatives began in 1969....With the success of Willow Park and the interest in continuing co-operatives it sparked, it became evident that a specialized organization, with more time and resources to devote to co-operative housing promotion.....was necessary. With some financial assistance from CMHC, in 1968 the CUC, the Canadian Labour Congress (CLC), and the Canadian Union of Students (CUS) jointly founded the Co-operative Housing Foundation of Canada (CHF)." (Selby:Wilson, 1988, P. 8)

After over twenty years of development, co-operative housing only comprises a small percentage of the Canadian housing market. It is estimated that there are only 51,700 units of co-

operative housing and under 1,500 co-operative housing projects. This represents only 0.6 % of the nine million Canadian housing units at large and 1.6 % of the Canadian rental stock (Co-operative Housing Foundation of Canada statistics). Much of the development of co-operative housing has been attributable to Federal financing in response to the need for affordable housing. Notably, the Federal Co-operative Housing program "The Index-linked Mortgage Program", instated in 1986 received a \$1.6 million budget cut in April 1989, and is currently under its "Five Year Review" with the expectation that there will either be significant downsizing of the program or discontinuance altogether. By 1990, the program delivered approximately 1,500 units of housing nationally, while in 1989 and 1988, the program delivered 1,800 and over 4,000 housing units nationally. In the early 1980s the program delivered an annual average of almost 5,500 units.

TABLE 4.1

Federal Co-operative Housing Loans Approved

YEAR	\$000s (MILLIONS)	UNITS
1988	384,705	4,314
1987	413,076	5,728
1986	232,606	3,110
1985	329,649	5,480
1984	275,659	4,923
1983	332,351	5,635
1982	380,683	6,642
1981	213,903	4,121

SOURCE: Compiled from CMHC statistics

Notably, while these statistics represent the majority of co-operative housing, they do not include provincially-funded projects or any other co-operative housing projects which were developed outside of federal or provincial programs.

4.3 BENEFITS OF CO-OPERATIVE HOUSING

"Housing co-ops represent the ultimate in consumer control: the opportunity for citizens to participate in deciding the kind of housing, the type of neighbourhood, and the quality of life to which they aspire." (Laidlaw, 1977, P.10)

AFFORDABILITY

The foremost benefit attributed to co-operative housing is that of affordability. "The reasons why non-profit co-operative housing is an increasingly popular alternative to traditional home ownership are not hard to determine. Faced with continually increasing rents, the anonymity of most rental projects, and the inability to afford to buy a house, people are beginning to see co-operative housing as a way of having a secure home at a price they can afford." (Weston:Paskal, 1979, P. 27) Predicated upon their non-profit nature, the co-operative housing units are intrinsically expected to be more affordable than investor-developed housing in that there is an absence of a development profit margin, at the initial development stage as well as a managerial profit margin in the ongoing operational stage. In addition, theoretically, the

affordability of a co-operative housing unit is enhanced by the level of "sweat equity" contributed by the membership, both in the initial development of the co-operative and in its future continuing operations. Although technical assistance is required in the development of a co-operative housing project, many decisions and development plans are formulated by the co-operative membership, thus reducing costs to some degree. The initial project development decision-making and project costs are further controlled by the co-operative membership's cost monitoring and attention to affordability. A co-operative housing project's number of units may allow for economies of scale in development and an efficient utilization of land which should translate into less expensive construction costs than comparable forms of private housing.

Upon project completion and subsequent tenant/membership occupancy, project costs are controlled as the membership co-operatively monitor ongoing operations and assume responsibility for operational tasks to some degree. Finally, co-operative housing costs are also made more favourable by public sector housing assistance programs. The public programs applicable to co-operative housing projects can include: project financing at reduced mortgage rates, project start-up grants, operating and further assistance grants targeted at reducing the level of ongoing housing charges to be at or below local market rent levels in the initial few years of a project, and rent-

supplement assistance which allows designated units to be occupied by low income households on a rent-geared-to-income basis.

PROJECT DESIGN CONTROL

The co-operative's membership input into the development of a co-operative housing project allows the freedom to develop the project sensitive to the needs and aspirations of the membership. This project design control, can allow the ensuing physical structure to be tailored to specific requirements or aspirations of the individuals and the resulting milieu may be developed to be appropriate for the specific social needs of the tenants. For people with special housing needs, special provisions can be developed within the project. Not surprisingly, a number of co-ops have emerged which are targeted to individuals with physical, developmental or psychiatric disabilities. Not only are there special structural considerations included relating to the targeted groups, there can also be social support systems individually developed by co-operatives to assist special needs. "The movement has reached a variety of special groups to date, including people with physical, developmental or psychiatric disabilities, single parent families, women in transition, such as battered women and teenaged mothers, Native Canadians and ex-inmates. In addition, immigrant groups, particularly refugees, have used the co-operative housing program to create supportive communities in

which they can learn to adapt to new lifestyles while preserving their cultural identity." (Selby:Wilson, 1988, P.20) Both Federal and Provincial co-operative housing financing program usually stipulate some minimum absolute number or percentage of a project's units, to be designated for the development of "mobility" units targeted to clientele with physical disabilities.

In addition, the project control exercised by co-operative membership can allow for additional services to be supplied to members at costs which would usually be lower than that of acquiring the services on an individual basis. Co-operative stores, Daycare etc. are not unusual.

SENSE OF COMMUNITY

A co-operative housing project allows a sense of community for its membership and can result in the creation of a community in itself. The inhabitants of a co-operative housing project can share experiences, share ongoing social interactions, develop a sense of identity and solidarity. "For many in the co-operative housing movement in Canada, the quality of community created is equal in importance to the physical quality of co-operative units. Indeed, communities shape lives, and membership in healthy communities has been credited with countering isolation, apathy and personal and social instability, and with fostering the development of support

networks and a sense of individual commitment and responsibility." (Selby:Wilson, 1988, P.22) Several housing co-operatives have been targeted exclusively to special needs groups. There have been many housing co-operatives developed for seniors, and there have been co-operatives developed for newly arrived immigrants, single parent families, groups with physical or emotional disabilities and various other special interest groups.

The creation of a community begins with the co-operative membership's initial project development and continues with the ongoing management of the housing co-operative's operations. Notably, the fact that a housing co-operative project is a community unto itself, can facilitate the introduction of housing in geographical locations which were formerly used for non-residential purposes. As previously alluded to, it is possible and not uncommon for a housing co-op to provide required services to its members, some of which include Daycare services, grocery store etc. This is significant when looking at the re-development of areas which formerly lacked residential facilities and usage, as is evident in Winnipeg with the housing co-operatives developed in the downtown area. Examples of which include the downtown "United Housing Co-op", and the "Market/Bertha Co-op" (Prairie Housing), which were both developed in downtown locations where there was no former residential facilities or residential usage.

Furthermore, "the group solidarity supposedly developed through co-operative housing engenders feelings of pride and responsibility toward one's home. The belief that co-operative owners develop a strong sense of responsibility toward the maintenance of their development is one of the most potent factors attributed to this form of tenure." (Sullivan, 1969, P.16) This sense of community and intrinsic pride and responsibility can benefit the community at large; not only can the project be a benefit to the surrounding community unto itself, the responsibility and concerns of its membership can spill outward into larger community concerns. In essence this is a central tenet of the present thesis that co-operative housing can play an integral role in revitalizing urban residential neighbourhoods.

EMPOWERMENT OF THE INDIVIDUAL

Co-operative housing can assist in the empowerment of the individual. "Empowerment means awareness of self as a guide to action. It includes self-knowledge, revealing one's potential and one's internal power....And power-from-within which comes from the recognition that I possess my own internal strength, I have my own talents, potentials, and I can create my own vision of the future, a vision with hope." (Gerecke, 1987, P.10)

In that co-operative housing development and ongoing project maintenance is predicated upon the efforts of its membership, housing co-operatives can provide the medium for personal growth and individual development, as members work together to address ongoing problems.

"Through group management and other exercises in self-help, co-operative members are presented with opportunities to learn to work together and acquire new skills and decision-making abilities. Along with gaining opportunities to improve skills in organizing, communication and handling business affairs, and to discover personal and group strengths, members are challenged to think and feel more intensively about what they share with others and what is important and significant to them as individuals. By taking control of their living environment, co-operative members acquire an enhanced sense of self-sufficiency, self-worth, responsibility, competence and achievement."
(Selby:Wilson, 1988, P.24)

This growth in personal capacity is extremely significant for individuals for whom such opportunities would be otherwise absent. The opportunity for self actualization is further assisted by the central co-operative principle of ongoing tenant education programs.

SOCIAL LEARNING PROCESS

Susan Hawkins in a Master's Thesis in Environmental Studies at York University has postulated that the development of co-operative housing is in itself a social learning process. Susan's thesis defined a learning system as having a memory and a feedback system with the ability to adapt to changes in the

environment.

"The continuing non-profit housing co-op movement is an innovative framework for social housing policy planning. It defines the intrinsic elements of this innovation in form, function and meaning. The diffusion of the housing co-op as an institutional innovation is dependent on the movement operating as a learning system. It is the movement's lack of a clearly established centre, with its impetus for action emanating from the points of co-op experience, which characterize it as a learning system. Each individual co-op experience facilitates a diversity of self-images and images, resulting from a philosophy of self determined growth. This provides a number of alternative responses available to meet a variety of challenges from the environment." (Hawkins, 1978, P.1)

On a related level, it has been postulated by W.P. Watkins that the co-operative movement and co-operative principles are inherent in social progress.

"There is in fact only one way in which the world can retire from the danger zone of nuclear destruction and that is the path, indicated by the old Owenites, of 'unrestrained Co-operation for every purpose of social life'. Neither the individual nor the social order can be improved, apart from the Co-operative effort. Social progress depends upon and consists in continually increasing men's capacity for Co-operation and the effectiveness of their performance in Co-operative action. An amiable cynic once remarked that the chief differences between man and the other animals were his use of cooked food and of articulate speech. The present writer would add a third difference even more important than the other two, and that is man's greater capacity for organised collaboration. The true line of progress lies in the enlargement of these differences, and especially the third. But if men are to work together wholeheartedly and successfully on whatever scale, they must be able to agree on common objects, the selection of their organisers and leaders, the method of sharing the benefits, as well as be willing to train themselves in the appropriate techniques - all this to achieve co-operation (with the small 'c'). If they are to succeed at co-operation they can hardly leave

out of account the Principles of Co-operation (with the capital 'C')." (Watkins, 1986, P.141-142)

MIXED INCOME HOUSING/SOCIAL INTEGRATION

Housing co-operatives allow for mixed income housing projects and social integration. Because the members are not income tested, any person may apply for co-operative membership and subsequent project occupancy. In addition, federal and provincially-funded co-operative projects are encouraged to have up to fifty per cent of a project's units designated as "Rent Supplement" units targeted to low income households who pay housing charges on a rent-geared-to-income basis.

"Housing co-operatives in Canada have played a small but nonetheless important role in integrating, revitalizing and stabilizing neighbourhoods. Co-operatives promote social and economic integration at both the project and neighbourhood level. The Canadian practise of developing socially mixed co-operatives provides low-income households with an alternative to living in 100 per cent low-income housing. As well, co-operatives offer people with special needs, such as the disabled and elderly, many of whom were formerly limited to institutional living environments, the opportunity to live independently within a supportive and socially diverse community. At the neighbourhood level, inner city co-operatives help maintain a social mix in the face of increasing gentrification. In the suburbs, co-operatives often provide the only affordable housing for low and moderate-income households in desirable, family-oriented neighbourhoods, whose residents are sometimes less than keen on heterogeneity." (Selby:Wilson, 1988, P.27)

Generally, the "Not in My Back Yard" (NIMBY) attitude predominant in middle and upper class neighbourhood to government projects is not as militant towards the development of co-operative projects.

Other generic benefits of co-operative housing include: security of tenure, ease of mobility for relocation for members (no house or condo to sell), and open access to membership and housing unit occupancy upon vacancy opportunities (low-costing share entry). Membership in a co-operative also allows the individual to be part of the co-operative movement as a whole, and conversely, the strength of the co-operative movement as a whole can be of assistance in various ways to individual co-operatives, as expressed by the co-operative principle of unity, "co-operatives helping co-operatives".

4.4 CONCERNS IN CO-OPERATIVE HOUSING

Accompanying the merits of co-operative housing are numerous problems or disadvantages which can detract from the central benefits or offset the benefit altogether.

PERSONAL COMMITMENT

A central tenet which can lead to many problems is the personal commitment called for in co-operative housing. "The co-op movement is made up of people. The people are the movement's most prolific resource. Roles for people to play are essential to the design, creation, negotiation and management of ad hoc and continuing networks." (Hawkins, 1978, P.4) From the very beginning of a co-operative, the successful organization and

the subsequent development of the physical housing co-operative are predicated largely upon the individual input of the initial co-op members. The establishment of a co-operative is dependent upon a number of individuals sharing the determination to create such and begin organizational procedures. This requires an almost exorbitant amount of time, effort, patience and overall personal commitment. While assistance may be made available in organizing a co-operative, the successful organization is dependent upon the efforts of the members. The organizational stage may be rendered more difficult if the initial members lack any form of usable organizational experience or a demonstrated mental capacity for such. For example, a handful of individuals with a common interest may band together with the idea of developing suitable housing accommodation, yet have no group organizational experience or knowledge about housing itself. In these cases, it is incumbent upon the individuals to develop the required capacity as soon as possible and quickly initiate the required organizing activities.

Following the organizational phase is the critical project development phase. Project development requires no small effort from the membership. A large amount of individual input, time and personal commitment continues to be called for. In addition, a degree of understanding of housing and related individual needs as well as a general knowledge of project development is required, especially if the project design

control is exercised by the co-operative members.

After project completion, the co-operative members must manage the ongoing operations and maintenance of the housing co-operative. Suddenly, skills are required in project management, financial accounting and reporting, routine building servicing and maintenance, and in dealing with a multitude of assorted emerging problems. While co-operatives as corporate bodies create a board of directors to deal with these areas, they continue to require not only the personal commitment of those elected to the directorship positions but continued input of the membership at large. In addition, the problem of "burn out" of individuals may begin to emerge at any of the phases and the ability to motivate individuals to contribute enthusiastically becomes increasingly difficult over time.

"In co-operatives that are operated entirely by volunteers, the participation requirement can be burdensome. Members may start out full of enthusiasm but their energy soon flags in the face of routine management and maintenance tasks that must be performed over and over again. Because members cannot or will not contribute equal amounts of time, work burdens are often distributed unequally, leading to resentment on the part of the more active members and an endless preoccupation with trying to get others to do more. Despite the members' constant efforts, basic services may be lacking. The appeal of such co-operatives among consumers is inherently limited; against the attractiveness of lower housing costs must be weighed the lower level of services received and the great time demand made. While most people can spare some time to participate in the management of their co-operative, it is unrealistic to expect everyone to make attending co-operative meetings a major hobby." (Selby & Wilson, 1988, P.29)

"As co-operatives grow, the problems of getting members involved in activities of their organization becomes increasingly difficult. Many members believe that if they do their business at the co-operative they have done all they can. They are only concerned about what they will get out of it as individuals, rather than what the co-op can do for all members. In many of the larger co-operatives, the job of keeping the membership informed about activities, problems, things that members can do, answers to questions, is being left to staff and may become inadequate." (Gossen, 1980, P.58)

During the phases of co-operative organization and subsequent co-operative management, outside technical assistance can be available from private, public sources, and other co-operatives. However, a significant problem may be the tendency to utilize outside assistance to the point that it replaces valuable membership input and decision-making. By doing so, many of the benefits associated with co-operative may be inadvertently reduced. For example, in the construction phase, the contracting of a project manager/developer adds to the development cost of the housing facility. Unfortunately, the technical experience required in the project construction phase usually does necessitate the hiring of a development consultant. In which case, the project development contribution of the consultant can replace the contribution of the co-operative membership to some degree. In addition, upon project completion, ongoing management duties can be assigned to outside technical expertise, raising the operational costs and again allowing for the outside input in lieu of that of the co-operative membership.

"The very strong emphasis placed on self-management in Canadian housing co-operatives undoubtedly accounts for many of the benefits associated with them: strong community bonds develop largely because neighbours must meet each other in the course of operating the co-operative. Without the emphasis on member participation which local management necessitates, there would be fewer opportunities for the self-development of members. As well, direct management enhances the members' ability to exercise control over their environment." (Selby:Wilson, 1988, P.29)

Recently, the ongoing self-management function has been assisted to some degree by the co-operative and public sector. The role of continuing co-operative education for the co-op members cannot be understated and is a priority for the co-operative sector.

The ongoing operations of a housing co-operative are dependent upon the membership voluntarism and the capacity of its members to develop the required technical skills. However the co-operatives are also subject to the loss of such experience as their membership turns over. This can be especially traumatic in small housing co-operatives, but is significant in any sized housing co-operative.

INDIVIDUAL VERSUS GROUP

An inherent source of problems lies in the dichotomy between the individual versus the group. While co-operative housing represents a form of self-help highlighting the role and contribution of the individual, the co-operative group decision-

making may conflict with individual aspirations. In any given decision, the individual must conform to the wishes of the group at large. In addition, in any group environment, organizational and personal motivational theory dictates that many problems may emerge surrounding conflicts amongst the various actors and their related roles. Group participation can be marred by personal attitudinal traits and individual aspirations. Small political power struggles amongst competing factions may occur and decision-making may be unduly hampered by the focus upon individuals instead of the realities of the problem at hand. Although these group/personal problems are unavoidable, they must be given due cognizance so as to mitigate their interference in the ongoing co-operative operations and minimize their adverse impact.

EQUITY LIMITATIONS

Although housing co-operatives offer the benefit of easy access in the form of a small equity share requirement and allow ready residential mobility, co-operative housing does not provide for increased equity. Each member has only one vote. Any possible increase in the value of a co-operative belongs to the membership as a whole and cannot be realized as pecuniary profits by an individual member. While it is theoretically possible for a co-operative to cease functions by converting to individual ownership or dissolving the corporation, this has not occurred in Canada to-date. "There is a great risk, however,

particularly in the major urban centres where increases in property values regularly outstrip inflation, that co-operative members may try to earn individual capital gains, either by winding up the corporation and distributing the net assets among themselves or converting from collective ownership to some form of individual ownership, perhaps a condominium or full equity co-operative." (Selby:Wilson, 1988, P.32)

When a member leaves the co-operative, his equity share is returned with little or no interest. This is in complete contrast with the experience of homeowners which tend to realize an increase in original equity upon selling their home. In Canada, given the historical increases in value, individual housing tends to be the most significant form of fiscal savings for a household. It is the single largest expense in most households and real estate usually continues to appreciate in value. At some point, the incumbent can actualize this increase in value through loans based upon this equity or sale of the house altogether. The impact of this is easily seen in the present spending ability of the Seniors, derived significantly from the equity built in their houses. To many Canadians, the acquisition of a house, their home, is one of the most important undertakings in their lives.

"This is the hope and dream of perhaps the majority of Canadian families - at least it was up to the recent past - and many Canadians are willing to make great sacrifices in order to achieve this kind of ownership, even though it is heavily mortgaged through the greater part of their most productive years. Many

married women are now in the work force to help make the dream a reality.

Canadians enshrine the idea of home ownership in all sorts of nostalgic memories, conventions and public policy. A home of your own still denotes a kind of personal freedom - "an Englishman's house is his castle." We build fences and hedges to mark the limits of our private property. Many regard home ownership as a badge of the "solid citizen". Some governments offer grants and bonuses to home owners but no comparable assistance to those who rent their accommodation." (Department of Co-operative Development, 1975, P.12)

There have been policy discussions within the co-operative sector surrounding the possibility of increased equity amongst co-operative members, but it is recognized that this would require increased individual fiscal investment both initially and on an ongoing basis and would contradict the integral goal of housing affordability, as well as preclude lower and moderate income-earners from access to co-operative housing. In essence, such a corporate structure allowing for increased equity is already available in condominium developments.

CAPITAL FINANCING RESTRICTIONS

From the beginnings of co-operatism, the movement has been limited by financing restrictions. The original Co-op Legislation of 1887 stipulated that "all business be done for cash". (Trevena, p.69) It was not until 1913 that Co-operative Legislation was enacted which allowed for incorporation and subsequent credit/borrowing practises. However, the co-operative housing movement is heavily dependent upon financing

from the public sector, both in the form of start-up grants and for project mortgage financing. While it is theoretically possible for housing co-operatives to obtain mortgage financing in the private sector, prudent lending practices adhered to by the private sector would influence possible mortgagors adversely. National financial loan to equity restriction guidelines would also limit the private sector's borrowing ability and again require a public sector loan guarantee of some form.

In addition, by its non-profit nature, a housing co-operative always suffers from a lack of capital. Whereas a private sector business can funnel profits into new projects or retain earnings in the expectation of an upcoming difficult business climate, housing co-operatives are limited in their ability to utilize profits and are inclined away from claiming profits above a break-even point. The focus upon affordability also precludes attaining large profit levels. While reserve deposits are advocated, these are limited by the onus upon collecting low-break-even revenues in the way of housing charges.

While a business might be able to weather a number of years of fiscal losses upon its inception, either through financing by an owner's other corporate reserves or sustain negative cash flows to provide for tax concessions, housing co-operatives must generate positive cash flows annually.

PUBLIC SECTOR BUREAUCRACY

What has been argued as the major weakness of co-operative housing is its inherent dependence upon the public sector and the related vagaries of the public sector bureaucracy and processes. Not only is co-operative housing support subject to the political whims of the reigning political faction, it is subjected to the bureaucratic process and its inherent red tape. The mixed-income benefit of co-operative housing is directly contrary to the present Federal government's housing objective of financing only those in "core need". This certainly mitigates the degree of support received. In addition, the support can be turned off at any time curtailing further new project development.

Further, commonly scarce public fiscal resources dictate that only a portion of newly-developed and existing co-operatives will receive the fiscal support required to develop a housing co-operative project. The limited funds available for co-operative housing projects have resulted in funds being allocated through an annual proposal call system, whereby projects are rated in accordance to their merits and only the best projects are carried forth for project development. Inherently, the proposal call system innately requires the professional services of a "technical resource group" with a proven track history and intimate knowledge of government programming to heighten the probability of being a successful

applicant. This raises costs and negates the basic tenets of the co-operative movement. Although it is possible for a group to not hire a resource group, the Federal and Manitoba government both suggest that incumbent co-operatives enlist the services of such from the onset. In fact, in the public sector complaints have often been lobbied that technical resource groups actually go out and create co-operative groups based upon project/land availability! The extent to which a group desires to conform to governmental policy guidelines will undoubtedly minimize in many respects, the innovative design control of the group.

Finally government program guidelines and red tape impose more rigidity on the co-operative process. This detracts from the learning ability of the co-operative, and its ability to motivate its members.

An inherent weakness in the co-operative movement lies in the fact that it is anomalous to the market economy which functions in Canada. This fact reduces the attractiveness of co-operative tenure to the throngs of households who aspire to homeownership. In addition, as an anomaly, the co-operative movement may be misperceived as a form of radical communism. This labelling not only further reduces the attractiveness to potential co-operative members, but may also reduce the attractiveness of co-

operative projects to existing residents of neighbourhoods which might have provided suitable locations. Further, the misperceptions surrounding its radical nature may temper government support.

Ostensibly, the co-operative movement will appeal more to renter households and those who cannot aspire to home ownership under the existing social and economic conditions.

In addition, the innovative characteristic and the new, relatively unproven nature of co-operative housing will dissuade a number of potential applicants and generally limit the housing movement's growth, especially where proven alternative choices are available for households.

As alluded to in this discussion, there are a number of factors which question the co-operative housing sector's ability to continue to successfully grow into the future, although the number of housing co-operatives developed to-date and the appeal that the movement has generated dictates that co-operative housing will be a permanent part of Canada's housing to some extent. At present, the Federal government is reviewing its Co-op program and many housing analysts expect that fiscal programming support for the program will be decreased if not

withdrawn altogether¹. In addition, the Manitoba Co-op program is also presently under review and development activity funded under the program has been informally suspended, concomitant to a change in the political administration, and subsequent policy direction review.

As such it is evident that the co-operative housing movement has grown too dependent upon the public sector. In terms of financing, it has long been espoused by the Co-operative Housing Federation (CHF) that co-operative housing must develop alternative sources of fiscal capital. These could include financial support from service organizations, religious organizations, other co-operatives etc. To-date, there has been little progress made in this regard for the movement as a whole.

4.5 CO-OPERATIVE HOUSING PROGRAMS

Federal Programs

The largest formal co-operative housing program is the Federal Co-operative Housing Program which is also termed, the "Index-Linked Mortgage Program" as a result of its innovative mortgage finance component which features a mortgage where initial payments are relatively low but increase each year at two per cent less than inflation, hence the term "index-linked".

¹ As per informal conversations with Manitoba Housing personnel and co-operative Technical Resource Groups.

The Federal Government's support of the co-operative housing sector stems from its objectives pertaining to the provision of affordable housing and the political lobbying exerted by the co-operative sector, in particular the CHF. In 1973, amendments to the National Housing Act allowed for grants and mortgage financing amortized over fifty years for non-profit and co-operative housing groups. In four years over 240 housing co-operatives developed approximately ten thousand units of co-operative housing in Canada. In 1979, further changes to Federal funding guidelines reduced the amortization period, but introduced operating grants to allow for housing charges to be at the low end of market. By 1985, an additional nine hundred co-operatives developed approximately 34,000 units of co-operative housing across Canada. However by 1985, the program was terminated in accordance to the Federal Government's prime objective of directing social housing policy at those households most in need. At this time, the Index-Linked Mortgage Program was created and instated as a market program (targeted to households capable of paying market-level housing charges), with special considerations for targeting units to low or moderate income households, by way of Rent Supplement Assistance designation.²

² Rent-Supplement refers to the public sector program whereby occupants pay rent according to their income, usually in the percentage of 25-30 percent, while the difference between the actual unit housing charge and the tenant contribution is made up by the public sector.

Specifically, co-operative groups are eligible to receive 100 per cent project capital cost financing through the CMHC Index-Linked Mortgage program with amortization over thirty years. Interest-free "Proposal Development Funding" (PDF) is made available to eligible co-operative groups to assist in the development of housing proposals. Up to \$75,000 in two phases; \$10,000 to prepare a proposal and the remainder to prepare a final application is available to eligible groups. To determine eligibility for grants and a project allocation, the Federal Government holds annual "Proposal Calls" in each province, whereby a competitive evaluation of applicants is undertaken, resulting in conditional allocations and related fiscal support.

The Federal Co-operative Program is a "market" program as opposed to a "social housing" program in that it is not directed at low or moderate income households. It embraces the concept of affordability, in that operating assistance in the form of annual subsidies is available to reduce the total operating costs of the project in the initial years of operation to allow for housing charges to be at the low end of market. This assistance is indexed in subsequent years on the same basis as the mortgage payments. However, a pre-established formula dictates that after year fifteen, the Federal assistance is reduced at a rate of 5 per cent of the regular operating costs.

Up to fifty per cent of a co-operative housing project's units may be eligible for "Rent Supplement Assistance". This assistance allows for the tenanting of low or moderate income households whereby housing charges are on a "rent-geared-to-income" basis (25 %) and the federal and provincial governments account for the difference to the economic rent. In accordance with the strict Federal targeting guidelines, eligible households must fall under the Federal "Core Need Household" designation.

In addition to this unilaterally-delivered program, the Federal Government also assists the development of non-profit housing co-operatives under the Federal/Provincial Non-profit Program. This bilateral program is cost-shared between the Federal and Provincial Governments and delivered by the respective Provincial Government. The program provides project capital financing and development grants for public and private non-profit groups for the construction, acquisition, rehabilitation and operation of subsidized rental housing. All units in all projects must adhere to strict Federal targeting guidelines, whereby tenant households must fall under the Federal "Core Need Household" designation.

The Federal/Provincial Non-Profit program recognizes eligible groups through the proposal call system and the ensuing competitive project selection process.

Ostensibly, a co-operative housing group's access to support under the Federal or the Federal/Provincial programs is predicated upon the project's competitive ability as opposed to its individual merits. The competitive ability is determined by various selection criteria, which conceivably changes from year to year, as does the level of funding available. In 1990, only one project received Federal support under the Federal Index-Linked Mortgage Program in Manitoba.

Provincial Programs

Unilateral provincial programs have played a significant role in the co-operative housing movement. Nova Scotia assisted the development of co-operative housing in the 1930s, British Columbia's United Housing Foundation acted as a central resource organization for the local movement and in Manitoba, the Co-operative Homestart Program was developed in 1984 to assist in the development of co-operative housing in the province, to name just a few examples.

As a result of some innovative ideas of members of the elected political administration, attuned to economic stimulation objectives in the wake of a recessionary period (1981-82), a negligible vacancy rate in the rental market, and a recognized need to assist the Winnipeg Core Area Initiative in converting existing buildings to housing or rehabilitating dilapidated housing projects, the incumbent Provincial Government announced

a new initiative aimed at the co-operative housing sector in Manitoba through the Department of Housing, entitled the Manitoba Co-operative Homestart Program.

The stated objectives of this program as listed in the enabling Order-in-Council #774/84 were:

1. To improve the viability of new housing co-operatives.
2. To increase accessibility to co-operative housing by lower income households.
3. To assist co-operatives in the acquisition and renovation or conversion of existing buildings for residential purposes.
4. To assist co-operatives in the promotion, planning and development of co-operative housing projects.

The program offered 100% project capital cost financing, additional operating assistance, rent supplement assistance, and start-up grants to eligible sponsors incorporated under the Co-operatives Act of Manitoba. Unlike the Federal practice of the determination of eligibility and project choice under the proposal call system, eligible sponsors and project development was determined on a case by case, on-going basis, in accordance to Provincial program guidelines subject to Departmental program budget constraints.

The program was devised in three component programs which were not mutually exclusive:

PROGRAM I "COMPLEMENTARY ASSISTANCE"

PROGRAM II "MORTGAGE FINANCING AND FURTHER ASSISTANCE"

PROGRAM III "START-UP / TECHNICAL RESOURCE GROUP ASSISTANCE"

PROGRAM I COMPLEMENTARY ASSISTANCE

Program I was instated to enhance the operations of the Federal Co-op program. The objectives of this component program were:

1. To improve the viability of Federally-funded new construction housing co-operatives.
2. To increase accessibility to those housing co-operatives for low income households.
3. To increase public interest in and awareness of co-operative housing and subsequent demand for such housing: thereby stimulating and encouraging allocation by the Federal Government of additional co-operative housing resources to the Province of Manitoba.

Before the instatement of the Federal Index-Linked Mortgage Program, co-operative housing was funded under Section 56.1 Co-operative Housing Program. Under this program, co-operative were required to secure mortgage financing from private lenders at market levels. The Federal 56.1 Program, insured the mortgages and provided operating assistance in the form of an interest rate write down to up to 2%. Therefore the actual mortgage payment made by the co-operative would be equivalent to a two per cent mortgage rate. The assistance was provided in two components. Firstly, assistance was provided to offset

the gap between the costs of operation and the housing revenues to ensure that housing charges were at the low end of market. This was termed the "Subsidy Pool". Secondly, the balance of assistance, termed the "Subsidy Surplus Pool", was to be utilized to subsidize the housing charges for low-income households, so as to allow for rent-gear-to-income housing charges. Up to \$500 unit per month could be utilized in this regard. CMHC required housing co-operatives to maintain thirty per cent of a co-operative's units for low income households. These households were income tested.

The province of Manitoba, offered additional complementary assistance on an "as needed" basis to piggy-back the Federal assistance. Housing co-operatives were required to submit a monthly report documenting the Federal assistance requirements and shortfalls between the requirements and the actual assistance could be attained from the Manitoba Complementary Assistance program, to a maximum of 25 per cent of the annual Federal subsidy contribution.

Under the Federal Index-Linked Mortgage Program, the Federal assistance was designed to offset the gap between full recovery costs and housing charges, allowing housing charges to be set at the lower end of market, in lieu of the former attempt to write-down interest rates. The comparable market utilized to define these housing charges consisted of new housing in the

local area. The assistance was predetermined and indexed on the same basis as the mortgage payments. After year 15, according to a predetermined formula, the federal assistance is reduced by an amount equivalent to 5 per cent of the co-op's regular occupancy cost. The assistance can continue to a maximum of 35 years.

The province of Manitoba continued to provide complementary assistance to the Index-Linked co-operatives in the amount up to 25 per cent of the Federal Assistance. The assistance to the Index-Linked co-operatives was made possible under Program 1(A) whose objective was:

"To provide additional funding for Income Tested Occupants of housing co-operatives financed under the provisions of the Federal Co-operative "Index-Linked Mortgage Housing" program." ³

Access to housing units for low-income households was encouraged through the Federal/Provincial Rent Supplement program. This bilaterally funded program allowed for housing charges to be based on "rent-gearred-to-income" to low income "tested" occupants, whereby the difference between the rent collected and the economic rent was made up by the program. Initially, co-operative housing projects were expected to designate a minimum of 15 per cent of a project's units as rent supplement to a

³ Taken from Manitoba Housing operational procedures manuals.

maximum of 30 per cent of a project's units. The maximum was increased to 50 per cent in 1988.

PROGRAM II MORTGAGE FINANCING AND FURTHER ASSISTANCE

The objectives of the Program II component were:

1. To promote co-operative tenure as an alternative housing form.
2. To allow co-operative housing to serve a broad income mix.
3. To encourage the rehabilitation of existing older housing.
4. To encourage the conversion of under-utilized non-residential buildings to residential usage.
5. To stimulate the housing industry and subsequently the economy.

MORTGAGE FINANCING

This component provided for mortgage financing for the development of housing co-operatives from existing residential or through the conversion of non-residential buildings. The urban revitalization focus was designed to complement and take advantage of the programs and activity of the Winnipeg Core Area Initiative. The limitation of financing to rehabilitation or conversion was designed to avoid any duplication of program efforts with the Federal Co-op programs which focused on new construction.

The mortgage financing was initially offered at 11.5% with a

twenty-five year amortization, and a five year term. After several amendments it was decided that the mortgage interest rate for conversion projects would be 5% for acquisition costs and 9.75% for redevelopment costs, while other projects would be governed by the prevailing provincial mortgage rate, which was usually approximately two per cent below market rates. Amortization rates were increased to thirty five years for conversion projects and the term was changed to match the amortization.

Maximum loan amounts were initially established at \$35,000 per unit for multiple unit projects and \$90,000 per unit for single type unit projects. The multiple unit maximums were continually increased until the instatement of a complex formula which set forth the maximum unit price as 80 % of the per square foot hard costs of new construction plus appraised acquisition costs, to a total of 95% of the cost of comparable new construction. The new construction indices were based upon "maximum unit prices" annually developed by Manitoba Housing and CMHC, sensitive to modesty underpinnings. Notably, the program inherently assumed that rehabilitation and/or conversion costs would always be less than comparable new construction.

FURTHER ASSISTANCE

Program two provided for "further assistance" to be made available to co-operative projects to offset the gap between the full recovery operating costs and the housing charges with the latter set at the lower end of market for comparable units in the local market area.

Further assistance was delivered only to multiple unit projects and an initial maximum was established at \$200 per unit per month, based on the premise of an interest reduction from 11.5% to 2% on \$35,000 amortized over twenty five years. Inevitably, the level of further assistance was also increased on a project by project basis. The further assistance was expected to be "rolled-out" over ten years at a rate of 10% per year.

Program II initially included a "building co-operative" component which provided financing for the acquisition and renovation or conversion of multiple unit buildings and subsequent transfer of title of the units to individuals. These co-ops were eligible for up to 90 % financing of eligible project costs while the individuals acquiring title were eligible for mortgage financing of up to 90% of the final cost. This component was designed to foster builders co-operatives and the usage of sweat equity. Notably, there was no real activity under the program and its operations were suspended in 1988.

Program II was further divided into four sub-programs:

- PROGRAM II(A) Acquisition and Renovation/Conversion for Continuing Co-operatives
- PROGRAM II(B) Communal Living Style
- PROGRAM II(C) Builders' Housing Co-operatives
- PROGRAM II(D) Neighbourhood Co-operative Revitalization

Program II(A) was designed to stimulate the development of multiple unit continuing co-operative housing through rehabilitation or conversion of non-residential buildings. The financing, further assistance and rent supplement programming enabled this to be a low end of market program appealing to a broad income range. The rationale behind the 5 % mortgage financing for acquisition costs for conversions was predicated upon the high land values in the inner city (specifically downtown) and the recognized opportunities in the form of under-utilized buildings.

To ensure that renovation projects would provide actual revitalization as opposed to tenure change, a minimum of \$10,000 per unit of upgrading on "key repairs" including rewiring, replumbing, reinsulating, structural repairs, re-roofing etc., was required for financing eligibility.

Program II(B) was designed to accommodate continuing housing co-operatives who wished to purchase existing older large single family homes and renovate such into communal accommodation for

five or more unrelated occupants. This collective type was expected to appeal to singles and students who were required to minimize housing costs.

The program offered preferred mortgage financing for up to 90 per cent of the projects costs to a maximum of \$90,000. Notably, the co-operative was expected to provide ten percent equity. There was a \$10,000 minimum repair feature similar to that of Program II(A), but further assistance was not available.

Program II(C) focused upon builders co-operatives and sweat equity. As previously discussed, this program segment did not experience activity and its operations were quickly suspended.

Program II(D) was directed to the efforts of neighbourhood revitalization through co-operation.

The program was based upon the recognition of the high number of absentee landlords in deteriorating neighbourhoods and the existence of community groups which displayed the initiative required to initiate revitalizing action. Housing Department staff noted that many neighbourhoods had a significant amount of stock held by absentee landlord, which was substandard or vacant and/or boarded up. This stock was assumed to pose health and safety concerns as well as contribute to urban blight. It was hypothesized that continuing housing co-operatives formed

by community action groups could revitalize neighbourhoods on a small scale.

To this regard, Program II(D) provided 100% mortgage financing at preferred rates for the acquisition, renovation and/or conversion of projects to co-operative housing. Single family detached dwellings were eligible provided that they were constructed prior to 1961 and that they were considered substandard by Manitoba Housing. The designation of substandard took into account condemned, derelict, vacant, boarded-up as well as in need of a minimum of \$20,000 in key repairs, similar to those outlined in Program II(A).

Further Assistance was provided as necessary and projects were eligible for Rent Supplement Assistance.

As such, this program is central to this thesis and is evaluated both at a program level and on a case level in the forthcoming chapters.

PROGRAM III START-UP / TECHNICAL RESOURCE GROUP ASSISTANCE

In accordance with the objective four from the order in council pertaining to assistance to co-operatives in the promotion, planning and development of projects, Manitoba Housing recognized that co-operative groups would require professional and technical expertise and provided the fiscal capability to

access such. In addition, the Provincial Government indirectly nurtured the development of such expertise through the provision of capital.

Essentially Program III was comprised of four sub-objectives:

1. To promote the formation, organization and development of new housing co-operatives.
2. To stimulate higher levels of demand for units delivered under the Federal Co-op Housing Programs, ensuring maximum take-up of Manitoba's Provincial allocation of Federal units.
3. To promote the formation of viable Technical Resource Groups (TRG) in Manitoba to assist and advise sponsor groups with the development of housing proposals from initial group interests through to the completion of projects and the establishment of ongoing management procedures.
4. To provide housing co-ops with funds which could be used to secure options on suitable buildings for renovation or conversion.

A "Start-Up" grant of up to \$5,000 (Part A) was made available to incorporated housing co-operatives to develop proposals seeking a commitment under the program. This of course inferred that the group would hire a Technical Resource Group (TRG) to provide the required professional and technical expertise. A subsequent grant of up to \$12,500 (Part B) was available to further develop a high quality housing proposal.

PART A: PROJECT ORGANIZATION AND IDENTIFICATION

Part A assistance was provided to incorporated housing co-ops to define a proposed project. Activities expected of the group

included:

- group organization and development
- management planning
- client group identification
- preliminary need/demand assessment
- proposed project size and conceptual design
- site identification and the determination of zoning applicability
- negotiation of acquisition price
- other functions pertaining to research and documentation of group organization and project identification

Upon completion of these activities it was expected that a group would have identified a suitable project and be ready to carry out a detailed feasibility/viability study on it.

Start-Up funds were also available to groups applying under the Federal Co-op Housing Programs.

A task force committee was set-up by Manitoba Housing to review applications for both Part A and Part B funding.

PART B PROJECT FEASIBILITY/VIABILITY

Upon completion of Part A, groups were eligible for Part B funding to evaluation project feasibility/viability, as pertains to the acquisition and conversion/renovation of existing buildings to co-operative housing projects. Groups submitting

proposals under Federal Co-op Housing Programs were ineligible for Part B funding, in that the Federal Government provided "Pre-Development Funding" (PDF) to cover such costs for its Program applicants.

To qualify for Part B funds, the incorporated co-op group must have demonstrated the preliminary need/demand and have control of an eligible building, related to such need/demand and suitable for renovation or conversion, in the form of an "Option" or "Conditional Purchase Agreement".

Activities expected to be undertaken by recipients of Part B funding included:

- securing the right to purchase the property
- titles and permit search
- engineering feasibility study
- final design and/or working drawings
- project specifications
- ongoing group organization and membership development
- a marketing strategy
- cost estimates
- economic feasibility/viability analysis
- other tasks required to complete a detailed feasibility/viability evaluation of the project

A maximum of \$17,500 was allowed per group under Program III assistance. This allowed Part B funds to exceed \$12,500 if the Part A funds received were under the \$5,000 maximum.

4.6 SUMMARY

The co-operative movement, organized by the Rochdale principles dating back to the Industrial Revolution, has flourished in Canada in the twentieth century to over 6,000 operating co-ops in 1990. Co-operative housing in Canada, a more recent phenomenon, with Canadian origins dating to the depression of the 1930s, saw significant attention over the last twenty-five years from the establishment of the Willow Park co-operative in Winnipeg in 1965, largely predicated upon lobbying from the Co-operative Sector and support in the Public Sector. However, the emerging decade of the 1990s, saw Federal Public Sector re-evaluation of its Federal Co-operative Housing Program, with the pending possibility of program curtailment. In addition, the Provincial Manitoba Co-operative Homestart Program with its three component programs:

Program I	Complementary Assistance
Program II	Mortgage Financing and Further Assistance
Program III	Start-up/Technical Resource Group Assistance

was removed from Provincial Budget allocation by 1990.

In the next chapter, evaluation of the hypothesis is initiated first through an examination of co-operative housing activity in Manitoba, followed by a direct focus on the now-inactive Program II(D) through a case analysis. Formal thesis evaluation is undertaken in the subsequent chapter.

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CHAPTER FIVE

CASE STUDY: M.A.P.S.¹

This chapter identifies the contextual co-operative housing experience in Manitoba and sets forth the salient elements of the case study: M.A.P.S., including a statistical demographical neighbourhood analysis and a detailing of the activities of the M.A.P.S. group and their co-operative housing efforts. The chapter focuses on factual identification while the following chapter presents related analysis.

5.1 CO-OPERATIVE HOUSING IN MANITOBA

"Co-operatives have played a significant role in the social and economic development of our nation, especially in the prairies. Today co-operatives are an important part of the financial field taking such forms as credit unions, insurance and trust co-operatives. Primary producer and marketing co-operatives have arisen in the areas of dairy, poultry, livestock, fruit, grain, fishery and handicraft industries. Agricultural machinery co-operatives, fertilizer, lumber and petroleum co-operatives have recently become a natural part of the growth of manufacturing in Western Canada. As well, a large variety of retailing, consumer, service, housing and medical co-operatives have become a recent addition to the development of co-operative enterprise." (Sinclair:Trevena ed., 1976, P.1)

¹ The acronym M.A.P.S. reflects the neighbourhood-street boundaries of the neighbourhood revitalization group chosen as the principal case study.

Although palpable interest in co-operative housing did not surface in Manitoba until the early 1960s, by the end of 1990, there were 38 co-operative housing projects totalling 2,475 housing units, as detailed in Table 5.1, developed under Federal and Provincial co-operative housing programs, the vast majority of which, were developed in the 1980s. Although the co-operative housing units only represent 0.7% of total Manitoba housing stock, the proportion is slightly higher than the Canadian average of 0.6%. In addition, in Winnipeg, co-operative housing stock constitutes 0.9% of the total housing stock.

TABLE 5.1
CO-OPERATIVE HOUSING
IN MANITOBA

LOCATION	NUMBER OF PROJECTS	NUMBER OF UNITS
WINNIPEG	29	2,140
BRANDON	3	199
SELKIRK	1	8
TEULON	1	31
DELORAINÉ	1	16
THE PAS	1	30
ST. NORBERT	1	42
FANNYSTELLE	1	9
MANITOBA	38	2,475

SOURCE: Compiled from CMHC & MHRC data

Of these Manitoba co-operative housing projects, 12 projects were financed directly under the Federal ILM² program, 10 projects were financed under the Manitoba Co-operative Homestart Program (MCHP), and the remaining 16 projects were financed under the Federal Non-Profit program (56.1 or 34.18).

TABLE 5.2
DISTRIBUTION OF MANITOBA
HOUSING CO-OPERATIVES BY FINANCING

SPONSOR	PROJECTS	%	UNITS	%
CMHC 56.1/34.18	16	42.1	1,654	66.8
CMHC ILM	12	31.6	637	25.7
MCHP	10	26.3	184	7.4

SOURCE: Compiled from CMHC & MHRC data

Although Manitoba Housing unilaterally sponsored 26.3 percent of the existing Manitoba housing co-operatives, these projects only account for 7.4 percent of the existing co-operative housing units in Manitoba. The low percentage of Manitoba Housing funded units is due to the smaller project size (fewer housing units) of the Manitoba Housing projects. The average Manitoba Housing project was only 18.4 units whereas the average CMHC ILM project was 53 units and the average CMHC non-profit co-operative was 103 units.

² The acronym ILM refers to the Index-Linked Mortgage Co-operative Housing Program. This federally-funded initiative is discussed in Chapter Four, section 4.5.

Some of the size differences can be explained by the period of construction. In the 1980's public housing programs, especially provincial-funded programs, followed a trend of downsizing projects. The Manitoba focus on rehabilitation versus new construction also played a role in the smaller size of projects. Only one CMHC sponsored co-operative project, a 60-unit apartment block entitled "Kingsfordhaus" was a rehabilitation.

Throughout the duration of MCHP³ activity, Program III "Start-up" grants were distributed to 28 housing co-operatives of which 5 ended up being developed under the Federal Program and 10 were developed under the Manitoba program. Of the remaining 13 projects, 2 were developed under the Federal/Provincial non-profit program, yielding only 11 of the 28 projects as not having gone to the development phase. This represents a start-up success rate of over 60 percent.

In terms of client targeting, only one Manitoba Housing co-op project was directly targeted at a client group, that being seniors. The vast majority of the Manitoba CMHC ILM projects were targeted directly at seniors while the CMHC non-profit projects were mostly family-oriented projects, although several projects included some bachelor and 1-bedroom units.

³ The acronym MCHP refers to the Manitoba Co-operative Homestart Program, as discussed in Chapter Four, section 4.5.

Of the Manitoba Housing co-operative projects, eight were in Winnipeg, while the remaining two were in Brandon and Fannystelle. Of the eight Winnipeg co-operative projects, three projects were located in the Downtown core. One project, the "Warwick" was a rehabilitation of a dilapidated apartment block, while the remaining two projects ("United" and "Prairie") were conversions of non-residential buildings in non-residential Downtown areas. These three projects accounted for over 75 percent of the Manitoba Housing-sponsored Winnipeg co-operative housing units.

Of the remaining five Winnipeg co-operative projects, only two fell under MCHP II(d), the Neighbourhood Co-operative Program. These two projects accounted for only 5.4 percent of the total Manitoba Housing-sponsored Winnipeg co-operative housing units, totalling 8 units. The two projects' respective neighbourhood group sponsors represented the only neighbourhood group sponsors applying for housing assistance under Program II(d). The first and most notable being the M.A.P.S. group and the second being the Weston Residents group. The latter group's foundations fell under the Manitoba/Winnipeg Community Revitalization Program (M/WCRP), (as described in Chapter Two). This group received considerable assistance and "prompting" from the Department of Urban Affairs and Manitoba Housing in focusing on the Manitoba Co-operative Housing Program. In addition, the Weston Group, to a large degree, followed the direction initiated by the

M.A.P.S. group. The Winnipeg MCHP projects are detailed in Table 5.3.

TABLE 5.3
WINNIPEG MCHP PROJECTS

PROJECT	LOCATION	ADDRESS	UNITS	TYPE
Charles/Cathedral	North-End	250 Cathedral	20	C
Eagles "Warwick"	Downtown	366 Qu'appelle	56	R
M.A.P.S.	North-End	565 Alfred	2	R
		492 Manitoba	1	R
		620 Stella	1	R
		622 Stella	1	R
Payuk	North-End	Stella/Aikens	5	R
Prairie	Downtown	113/115 Market	28	C
Prairie	West-End	822 Preston	3	R
United	Downtown	474 Hargrave	28	C
Weston Residents	Weston	1388/90 McDermot	3	R

NOTES: Type: R = Rehabilitation/Renovation of existing residential
C = Conversion of non-residential

SOURCE: Compiled from Manitoba Housing information

The unilaterally-funded projects under the Manitoba Co-operative Homestart Program (II), generally posted favourable per unit capital costs in comparison to the cost associated with new construction. The program delivered 230 units valued at just over \$9.0 million. This translates into an approximate per unit cost of \$42,000 whereas new units constructed under the Federal/Provincial non-profit program were approximately \$70,000

in 1989⁴.

However, in terms of comparing capital costs, it should be noted that the favourable costs attributed to the MCHP were the result of the program's ability to capitalize on a number of external factors. Predominant amongst these factors were low acquisition costs, and an assortment of external funds, including Core Area Initiative Grants, Heritage Fund etc. In addition, a valid cost comparison would have to focus on the physical specifics of the units being compared and the costs should be extrapolated over the life of the project and appropriately appraised in comparable present values. For the purposes of this investigation, it is sufficient to note, that at a general level, the program was capable of delivering units at a favourable cost relative to new construction.

At a general level of comparison, it can be noted that the M.A.P.S. projects and Weston projects, both funded under Co-operative Homestart Program II (d), "Neighbourhood Co-operatives", have amongst the lowest per unit costs. Further micro quantitative analysis yields M.A.P.S. multiple-type projects as having the second lowest per unit capital costs amongst rehabilitation/renovation/conversion projects. Table

⁴ It should be noted that cost comparisons are very general and that an accurate cost comparison would acknowledge numerous factors including the type of dwelling, specific location, and the number of bedrooms.

5.4 details the capital costs associated with the Winnipeg MCHP projects.⁵ Table 5.5 summarizes the average unit costs by the nature of the construction, and segregates the M.A.P.S.¹ projects for comparison purposes.

TABLE 5.4
MCHP WINNIPEG PROJECTS:
CAPITAL COST

PROJECT	TOTAL CAPITAL COST	UNITS	PER UNIT COST	TYPE
Charles/Cathedral	\$1,155,769	20	\$57,789	C
Eagles "Warwick"	\$3,089,291	56	\$55,166	C
M.A.P.S.	\$ 244,525	5	\$48,905	R
Payuk	\$ 318,200	5	\$63,640	R
Prairie	\$1,648,892	28	\$58,892	C
Prairie (Preston)	\$ 97,651	3	\$32,550	R
United	\$1,647,857	28	\$58,852	C
Weston Residents	\$ 151,531	3	\$50,510	R

NOTES:- Total Capital Costs represent financed project costs and do not include further program pecuniary benefits extended. Costs have been adjusted to reflect 1989 Dollar levels

- Type: R = Rehabilitation/Renovation of existing residential
- C = Conversion of non-residential

SOURCE: Compiled from Manitoba Housing Data

⁵ For comparison purposes, Manitoba Housing data costs have been translated to 1989 cost levels, utilizing Statistics Canada's cost of living indicators, to reflect the change in the value of a dollar.

TABLE 5.5
MCHP WINNIPEG REHABILITATION/RENOVATION/CONVERSION/ PROJECTS
CAPITAL COST BY TYPE

TYPE OF PROJECT	PER UNIT COST
CONVERSION	\$57,135
REHABILITATION/RENOVATION (NON-M.A.P.S)	\$51,607
REHABILITATION/RENOVATION (M.A.P.S)	\$48,905

SOURCE: Compiled from Manitoba Housing Data

The favourable costs associated with M.A.P.S. are significant in that the type of units are single family detached houses as well as townhouses and duplexes, whereas the conversion projects represent apartment-type multiple unit developments usually subject to advantageous economies of scale. However, it should be stated again, that these costs, while relevant to some degree on a micro intra-program comparison, should not be misconstrued, in that they do not necessarily reflect the numerous external funds injected into specific projects (in particular the Downtown conversions) and are reflective of advantageous static real estate acquisition opportunities.

The cost concerns alluded to are particularly relevant, in that at some point, external funding sources may, or already have, ceased to exist. In addition, favourable real estate acquisition costs may diminish or vanish altogether as the

number of non-utilized buildings decreases. Further, in any given geographical siting, continued development or development activity will ultimately influence the market valuation of real estate, decreasing the favourable pricing level of the existing real estate, from an acquisition perspective.

To this regard, program administrators acknowledged that in the latter years of program delivery, project costs tended to increase considerably, to the extent that for some submitted project proposals under the MCHP, the estimated project costs superseded that of new construction. Manitoba Housing personnel harbour the general belief that rehabilitation is not inherently less expensive than new construction. Rather, favourable costs pertaining to rehabilitation/renovation or conversion tend to be predominantly influenced by a number of factors. These factors include market value, building condition, and the general conduciveness of the proposed building to the nature of the project. At its most rudimentary level, one must acknowledge that rehabilitation or renovation/conversion inherently includes some degree of demolition activity in addition to its construction activity. In addition, the rehabilitation/renovation/conversion process is hampered by the need for a higher degree of specialization from a project-specific perspective as opposed to the mass-production techniques employed in new construction activity.

A complete listing of Manitoba Housing Co-operatives can be found in Appendix Four.

5.2 M.A.P.S. CASE STUDY

WINNIPEG'S INNER-CITY DETERIORATION

By the latter part of the 1970s the Downtown area of Winnipeg, similarly to most other major North American cities, displayed the evident physical, economic, and social characteristics of the deterioration it had been experiencing at an increasing rate over a number of years, precipitated by the flight to the suburbs and the suburban shopping mall phenomenon, acutely manifested following the Second World War.

In this regard, Winnipeg, through a tripartite agreement between the Federal, Provincial and Municipal governments, benefited from a two-part "Core Area Initiative", which extended over a ten year period from 1981 - 1991, featuring a portfolio of programs aimed at alleviating the decay of Winnipeg's inner-city.⁶

As shown in Chapter Three, Winnipeg has the highest concentration of older housing amongst the major Canadian cities. Almost one-quarter of its housing was built before World War Two. Concomitantly, Winnipeg has amongst the highest

⁶ The Core Area Initiative is discussed in Chapter Two.

percentage of dwellings in need of repair. According to Statistics Canada's Household Facilities by Income and Other Characteristics (HIFE) survey, in 1981, one-third of Manitoba dwellings required major or minor repair.

In addition to acknowledging the rampant decay of the Downtown core in Winnipeg, it was also recognized that the deterioration had spread to the neighbouring periphery, which was composed of both commercial and residential neighbourhoods. This periphery included the North-End neighbourhood of Winnipeg, which in turn, included the M.A.P.S. neighbourhood, depicted in Map 5.01.

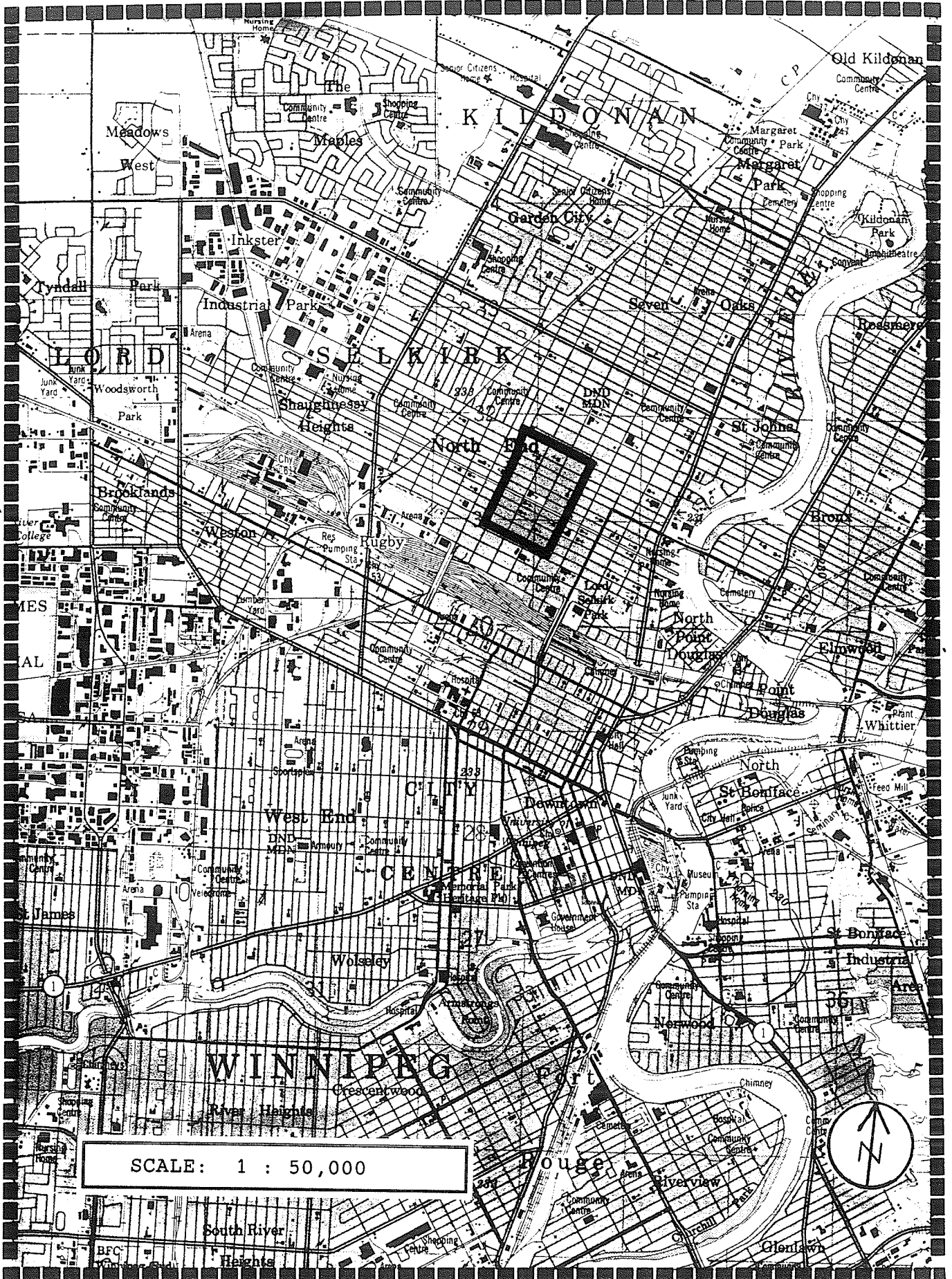
By 1981, housing in the North-End had visibly succumbed to the growing decay. As shown in Table 5.6, in North-End Census Tracts 043/045 in which the M.A.P.S. neighbourhood was geographically situated, (though only composing a small portion thereof), over one-third of the housing was in need of major/minor repair, and the average value of a house was almost half that of the Winnipeg average.

TABLE 5.6
DWELLING REPAIR REQUIREMENTS
(1981)

CATEGORIZATION	WINNIPEG (CMA)	NORTH-END (CT 043/045)
TOTAL HOUSEHOLDS	217,230	4,090
MINOR REPAIR REQUIRED	34,825	1,110
MAJOR REPAIR REQUIRED	11,195	375
HOUSEHOLDS IN NEED OF REPAIR	46,020	1,485
REPAIR NEED INCIDENCE (%)	21.2	36.4
AVERAGE VALUE OF DWELLINGS	\$58,866	\$32,033

SOURCE: Compiled from Census Data (1981)

MAP 5.01 M.A.P.S.: NORTH-WEST QUADRANT LOCATION



Utilizing the CMHC "Core Need Definition" to define households with housing problems of which the households were considered to be financially incapable of appropriately remedying, (as documented in Chapter Three), and resultant CMHC-produced statistical data, the total North-End neighbourhood displays a significantly higher incidence of housing problems, than that experienced by Winnipeg as a whole, as presented in Table 5.7. In the North-End, one out of every five households is in "core need", as compared to the Winnipeg average of one out of every seven, or the Manitoba average of one out of every eight. Noting that renter households constitute a majority of core need, the incidence of core need amongst renters in the North-End is 30.3 percent. Almost one out of every three renter households. Adding to this significance is the fact that 55.0 percent of the North-End households are renters. It should also be noted, that the core need housing problems exclude dwelling repair problems.

TABLE 5.7
CMHC CORE NEED STATISTICS (1986)
(DEMAND/SUPPLY NEED)

CATEGORIZATION	MANITOBA (TOTAL)	WINNIPEG (CMA)	NORTH-END (TOTAL)
TOTAL HOUSEHOLDS CORE NEED	382,345 46,795	236,325 33,680	9,295 1,905
INCIDENCE OF CORE NEED	12.2 %	14.3 %	20.5 %
TOTAL RENTER HOUSEHOLDS CORE NEED	126,245 34,360	92,610 26,675	5,080 1,540
INCIDENCE OF CORE NEED	27.2 %	28.8 %	30.3 %

SOURCE: Compiled from CMHC data

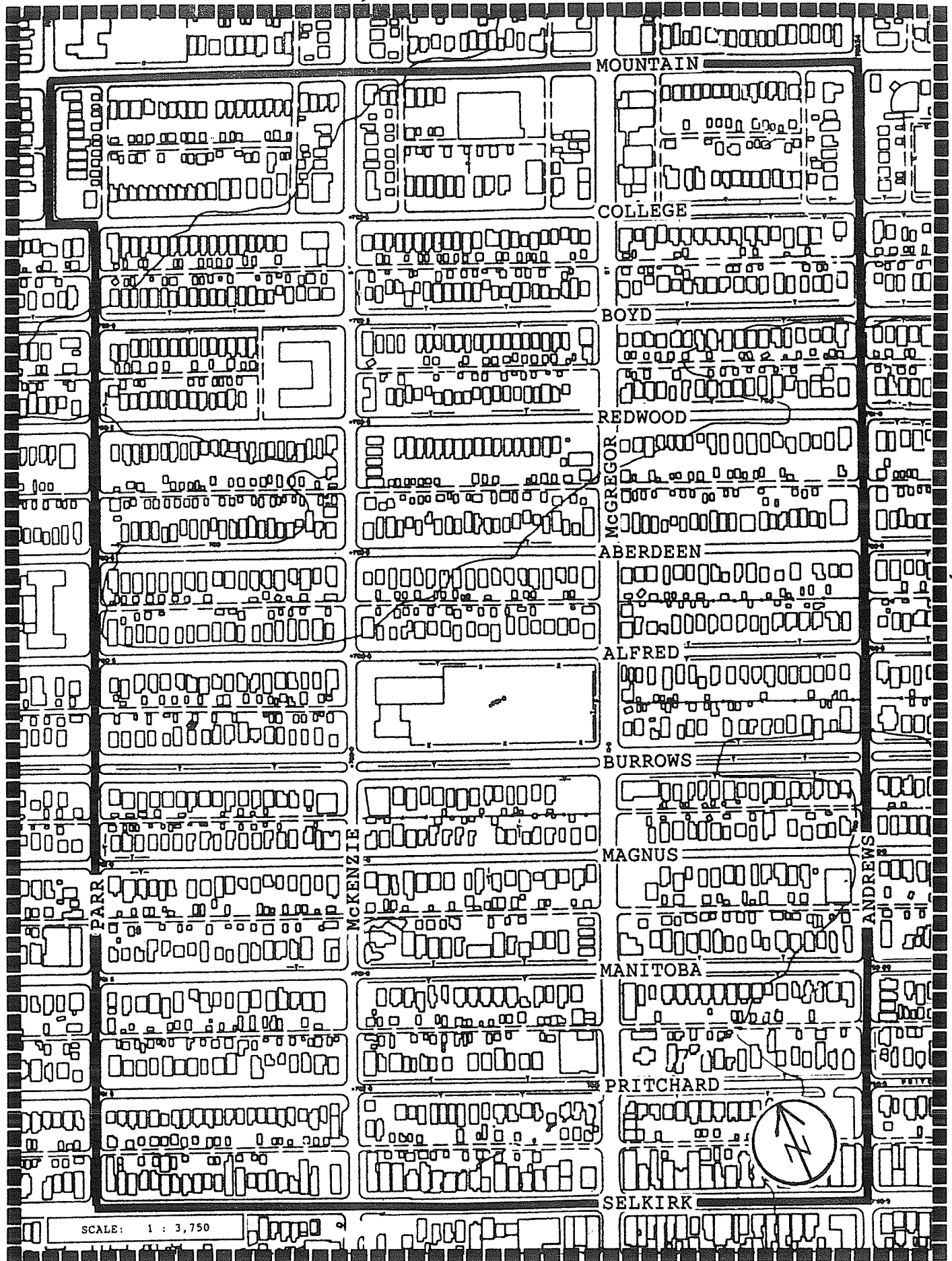
THE M.A.P.S. NEIGHBOURHOOD

Circumscribing approximately thirty blocks of land, in the north-west quadrant of Winnipeg, on the outer periphery of the Downtown core, M.A.P.S. neighbourhood is located in an old Winnipeg "working-class" residential neighbourhood; the North-End, originally settled by European immigrants in the early portions of the twentieth century. Map 5.02 provides a topographical detail.

The acronym M.A.P.S. refers to the territorial boundaries set by the group's membership to delineate their perceived neighbourhood. The group-delineated neighbourhood takes in portions of two Census Tracts and small portions or corners of three neighbourhood characterization areas, as defined by the Winnipeg Environmental Planning Department; St. John's, Inkster-Faraday, and William Whyte.

The neighbourhood is predominantly low-density residential, with some multiple dwellings and neighbourhood commercial zonings, and related parks, schools and recreational areas. The Winnipeg Environmental Planning Department has acknowledged the deterioration prevalent in these neighbourhoods and has classified them at best as being in the latter phases of Stability transforming to Decline, from the perspective of a neighbourhood life cycle (as alluded to in Chapter Two).

MAP 5.02 M.A.P.S.: TOPOGRAPHICAL DETAIL



SCALE: 1 : 3,750



The boundaries of the M.A.P.S. neighbourhood include:

- Mountain Avenue on the North
- Andrews Street on the East
- Selkirk Avenue on the South
- Parr Street on the West

The neighbourhood typifies the physical, social and economic deterioration plaguing Winnipeg's core, from a residential neighbourhood perspective.

Quantitative Census demographic and residential-structural analysis indicates the following:

The M.A.P.S. neighbourhood is composed of a population of relatively recent European immigrants, notably Ukrainian, German and Polish, with a concentration of Aboriginal peoples. Only 55 percent of the population cited English as the mother tongue, and more than one-third of the population had only been in Canada for less than twenty years. The population level has remained stable since 1981.

The cohort age structure of the population resembles that of the Winnipeg average, except for a slight bias to seniors and children under the age of ten. The ratio of males to females (0.86) is slightly lower than the Winnipeg average and the number of lone-parent families is significantly higher than the Winnipeg norm (24 percent versus 14 percent of families).

The average number of children per family is also slightly higher than the Winnipeg average (1.26 versus 1.22).

As detailed in Table 5.8, the participation rate of the local labour force is lower than the Winnipeg norm (52 percent versus 68 percent) and the local rate of unemployment is double the Winnipeg average (14 percent versus 7 percent). Employment tends to be heavily biased toward the manufacturing and service industries, and as shown in Table 5.9, two-thirds of the population did not have complete secondary schooling.

TABLE 5.8
M.A.P.S. NEIGHBOURHOOD:
LABOUR FORCE STATISTICS

CATEGORY	M.A.P.S.		WINNIPEG CMA		MANITOBA TOTAL	
POP \geq 15 YEARS	2,150		491,905		813,000	
	#	%	#	%	#	%
TOTAL						
IN LABOUR FORCE	1,115	52	336,685	68	541,245	67
EMPLOYED	980	88	310,580	92	499,930	92
UNEMPLOYED	135	12	26,105	8	41,315	8
MALES						
IN LABOUR FORCE	600	62	184,665	79	307,620	78
EMPLOYED	515	86	170,915	93	285,705	93
UNEMPLOYED	85	14	13,750	7	21,915	7
FEMALES						
IN LABOUR FORCE	515	44	152,020	59	233,625	56
EMPLOYED	465	90	139,665	92	214,225	92
UNEMPLOYED	50	10	12,355	8	19,400	8

SOURCE: Census Statistics 1986

TABLE 5.9
M.A.P.S. NEIGHBOURHOOD:
POPULATION-EDUCATIONAL STATISTICS

CATEGORY	M.A.P.S.		WINNIPEG CMA		MANITOBA TOTAL	
POPULATION	2,822		625,304		1,063,016	
SCHOOLING:	#	%	#	%	#	%
< GRADE 9	680	32	65,605	13	147,555	18
> GRADE 9 NO C	740	34	154,450	31	269,465	33
SECONDARY CERT	175	8	49,345	10	73,770	9
TRADE DIP/CERT	315	15	108,410	22	167,565	21
SOME UNIVERSITY	180	8	58,555	12	81,650	10
UNIVERSITY DEG	65	3	55,410	11	72,750	9

SOURCE: Census Statistics 1986

The number of occupied private dwellings has remained stable over the 1980s but almost half of the dwellings are rented, though single detached housing is predominant, as demonstrated in Table 5.10. Although the housing stock is inordinately older than the Winnipeg housing profile (two-thirds of the housing stock was constructed prior to 1946, whereas the Winnipeg total is less than one-quarter), close to half of the renter households expend more than 30 percent of their household income on rent. In Winnipeg, Census data indicates that half of the Winnipeg renters pay less than 24.7 percent of their household income on rent. In Canada as a whole, the median household expenditure on rent is 22.7 percent (as discussed in Chapter Three). In 1986, the average price of housing traded in the North End sector, was 39 percent below the prevailing Winnipeg average price, (per Multiple Listing Services statistics).

TABLE 5.10
M.A.P.S. NEIGHBOURHOOD:
DWELLING STATISTICS

CATEGORY	M.A.P.S.		WINNIPEG CMA		MANITOBA TOTAL	
TOTAL DWELLINGS	1,115		236,245		382,030	
TENURE	#	%	#	%	#	%
OWNED	585	52	143,670	61	250,125	65
RENTED	535	48	92,590	39	126,265	33
DWELLING TYPE						
SINGLE-DETACHED	710	64	141,290	60	261,630	68
MULTIPLE 5+FLR	150	13	29,975	13	31,655	8
MOVABLE	0	0	360	0	4,315	1
OTHER	255	23	64,635	27	84,435	22
YEAR CONSTRUCTED						
BEFORE 1946	740	66	52,785	22	86,625	23
1946 - 1960	175	16	54,260	23	82,480	22
1961 - 1970	20	2	45,495	19	73,025	19
1971 - 1980	15	1	63,595	27	105,375	28
1980 - 1986	155	14	19,985	8	34,360	9

SOURCE: Census Statistics 1986

Not surprisingly, given the educational make-up and employment pattern, local incomes tend to be substantially lower than that of Winnipeg as a whole. As exhibited in Table 5.11, average individual income is 33.2 percent lower than the Winnipeg average and the average household income is 38.9 percent lower. Whereas 34 percent of Winnipeg households had incomes of less than \$20,000 in 1986, 58 percent of M.A.P.S. households fell into this category.

TABLE 5.11
M.A.P.S. NEIGHBOURHOOD:
INCOME STATISTICS (1985)

CATEGORY	M.A.P.S.	WINNIPEG CMA	MANITOBA TOTAL
POPULATION BASE	2,720	617,580	1,048,080
AVERAGE INDIVIDUAL INCOME	\$ 12,073	\$ 18,064	\$ 16,800
MALE	\$ 14,915	\$ 23,357	\$ 21,494
FEMALE	\$ 9,588	\$ 12,780	\$ 11,805
AVERAGE EMPLOYMENT INCOME	\$ 12,859	\$ 18,540	\$ 17,272
MALE	\$ 15,889	\$ 23,274	\$ 21,348
FEMALE	\$ 9,691	\$ 12,943	\$ 12,047
AVERAGE FAMILY INCOME	\$ 23,275	\$ 38,704	\$ 35,492
AVERAGE HOUSEHOLD INCOME	\$ 20,440	\$ 33,480	\$ 31,274
HSLD INCOME DISTRIBUTION	%	%	%
NEGATIVE INCOME	0	0	0
0 - 9,999	31	15	16
10,000 - 19,999	27	19	22
20,000 - 29,999	17	18	18
30,000 - 39,999	11	16	16
40,000 - 49,999	6	12	11
50,000 - 59,999	3	8	7
60,000 - 69,999	2	5	4
70,000 - 79,999	1	3	2
80,000 - 99,999	0	2	2
100,000 AND OVER	0	2	1

SOURCE: Census Statistics 1986

Even though M.A.P.S. household incomes tend to be lower than the Winnipeg average, this does not totally account for the higher household expenditure on shelter, noted in Table 5.12. In fact, the average 1988 local household expenditure on shelter is only 11.5 percent less than the Winnipeg average (\$5,449 versus \$6,160). This is also significant given the age and condition of the local housing stock.

TABLE 5.12
M.A.P.S. NEIGHBOURHOOD
HOUSEHOLD EXPENDITURES

EXPENDITURE	M.A.P.S.		WINNIPEG	
TOTAL AVERAGE EXPENDITURE	\$25,988		\$35,834	
EXPENDITURE CATEGORY	AVG\$	%	AVG\$	%
CONSUMABLES, GOODS & SERVICES	20,782	80	26,348	74
FOOD	3,960	15	4,820	13
TRANSPORTATION	2,923	11	4,416	12
SHELTER	5,449	21	6,160	17
HOUSEHOLD OPERATIONS	1,318	5	1,532	4
HLDS FURNISHING & EQUIPMT	928	4	1,343	4
CLOTHING	1,526	6	2,143	6
HEALTH CARE	425	2	568	2
PERSONAL CARE	558	2	702	2
RECREATION	1,460	6	2,030	6
READING MATERIALS	202	1	245	1
EDUCATION	253	1	336	1
TOBACCO, ALCOHOLIC BEV	1,215	5	1,503	4
MISCELLANEOUS	810	3	1,144	3
PERSONAL TAXES	3,560	14	6,912	19
FINANCIAL SECURITY	1,002	4	1,725	5
GIFTS AND CONTRIBUTIONS	1,172	5	1,627	5

SOURCE: 1988 Famex/Hife statistical data

A more "in-depth" analysis highlighting Statistics Canada data can be found in Appendix Five.

THE M.A.P.S. GROUP EXPERIENCE

Confronted by what they perceived to be as increasing local physical, social, and economic problems, a handful of residents, assisted by personnel from the area Community Education and Development Agency - CEDA (a respected local agency whose role

was to deal with community problems) went door to door on a recruitment campaign to organize a residents' group in the fall of 1985. Notably, one of the CEDA workers, a Master's student in Social Work, largely fostered the development of the group and greatly contributed to the initial organization of the group.

In February of 1986, at a meeting attended by approximately 150 neighbourhood residents, the Mountain-Andrews-Parr-Selkirk (M.A.P.S.) Improvement Committee was formed. It was intended that this committee would serve as the grassroots power base for local residents to collectively influence some of the problems and issues that they faced. It was hoped by the residents that co-operative community action could achieve real successes where individual action was undoubtedly destined to failure.

A number of other spin-off committees were struck to deal with specific community issues as defined by the information gathered in the recruitment campaign. These issues generally pertained to making their neighbourhood a better place to live and included:

- improving police services
- neighbourhood crime and vandalism
- affordable housing
- neighbourhood safety
- vacant, boarded-up dwellings
- improving daycare services
- programs for children and youth
- creation of employment opportunities for local residents.

COMMUNITY POLICING

Personal safety, crime and vandalism were central to the residents' concerns. To this effect, it was felt that improved policing services were required on a local level. In that Winnipeg-Unicity had centralized policing services with a macro district approach, the residents concluded that the concept of "Community Policing" would provide more benefit than the existing structure at alleviating and preventing much of the local crime. In addition, a neighbourhood police "presence" through the now-forgotten "foot-patrol" system would greatly increase the safety aspects of the neighbourhood. To this effect, the improvement committee lobbied municipal politicians and made their conclusions public knowledge through the media. As such, Community Policing became a city-wide issue, largely supported by the public and provoking the Civic Administration to conduct pilot Community Policing projects which ultimately resulted in the Civic Administration formally proclaiming support for this initiative and a dedication to initiating such throughout Winnipeg.

However, the pilot project was not conducted in the M.A.P.S. neighbourhood, nor was it conducted in the North End quadrant. Although the City did voice a commitment to the Community Policing philosophy, a scheduling for the implementation of such is still to be undertaken and the process will undoubtedly be delayed by current municipal budget restriction considerations.

M.A.P.S. HOUSING CO-OP

In that it was recognized that housing was a predominant and central issue, the newly-formed body immediately addressed the question of affordable housing in the community. Noting the large percentage of renters, the group concluded that the high degree of absentee landlord ownership was detrimental to community health, in that the landlords had no interest in neighbourhood conditions, and resultingly made no contribution to the community. Conversely, it was pointed out that in some situations, absentee ownership tended to contribute negatively to the existing neighbourhood conditions. Thus, the residents believed that collectively they, the community, could "reclaim" neighbourhood housing. Not only would this reclamation allow community control but the process of reclamation was also seen as a means to physically upgrade the housing stock. Inherently, the group's objective of collective ownership was consistent with co-operative housing philosophy, which gave rise to the formation of a nine person resident board to oversee the development of a M.A.P.S. Housing Co-op. Of the board's membership, 4 people were receiving social assistance, 2 were students, 2 were unemployed and 1 was employed.

The M.A.P.S. Housing Co-op was incorporated on June 13, 1986.

Its fundamental purpose was stated as:

1. Buy and renovate single unit family dwellings, duplexes, triplexes, and small apartment buildings in the neighbourhood.
2. Build new single unit family dwellings, duplexes, triplexes and small apartment buildings in the neighbourhood.
3. Provide affordable housing for area residents especially those on low and fixed incomes.
4. Promote local leadership development in order that local residents have more of a say as to how their housing needs are met.
5. Develop a vehicle in the community that would serve to retain and re-circulate housing expenditure in the local neighbourhood economy.

The salient short term objectives of the co-operative were:

1. To negotiate a mutual written agreement with the government on guidelines for building acquisition.
2. To meet the housing needs of the founding board members of the co-operative.
3. To ensure that subsidy is based on financial need and not based on a set percentage of units.
4. To negotiate the development of a fund which will ensure that unit purchases are made quickly without inconvenience to the seller and expedited in such a manner which will maintain M.A.P.S. reputable position in the community.
5. To establish an office site for the housing co-op.
6. To provide employment for local residents in the community by way of the P.A.M.S. Construction Co-op Limited.

Long term objectives identified by the group were:

1. To revitalize the social, physical and economic life of the North End.
2. To purchase multiple housing units with space available for commercial non-profit community co-operative businesses, including a Food Co-op, a Laundry Co-op and a Daycare.

As previously noted, the resources of the Community Education Development Association (CEDA) were critical to the residents initial collective development and CEDA continued to offer ongoing leadership development support to the residents. By the Fall of 1986, the M.A.P.S. Housing Co-op Limited, hired the services of an accredited development consulting firm, "Siwak/Rapson who boasted extensive experience in the development of co-operative housing. It was expected that the retention of the TRG (Technical Resource Group) would assist the group in developing co-operative housing, but foremost, play the role of mentor for housing development and management expertise for the residents so that within two years, the Co-op board could independently operate without external consulting expertise.

In the Fall of 1986, the M.A.P.S. Housing Co-op set forth a formal development strategy and a locally-based management plan.

M.A.P.S. CO-OP PHYSICAL DEVELOPMENT PLAN

The M.A.P.S. physical development plan was outlined in three stages, the first was expected to transpire immediately (Fall, 1986), the Second within one year (1987), while the third the year following (1988).

The first stage of the development plan called for the purchase and renovation of one duplex within the community, under the fiscal arrangements of the Manitoba Co-operative Homestart Program (MCHP). It was felt that this would serve as a pilot to display to the local residents, a concrete manifestation of the process by which acquisition and rehabilitation could be locally feasible, and lend to the initiative to implement a long term reclamation strategy.

The second stage called for the acquisition and renovation of fifteen to twenty single and multiple family dwellings under the MCHP. The group demonstrated a preference to renovate single family dwellings and duplexes, noting numerous boarded-up and condemned structures within the neighbourhood. It was expected that many of these units could be acquired for under \$25,000.

Concurrently, board members would undergo leadership training and skills development in the areas of board development and property management. Although it was recognized that management of the properties would be made more difficult because of their

dispersion, it was concluded that the fundamental community ownership tenet which defined ownership and responsibility by community rather than block area, would mitigate any problems. In addition, it was recommended that where possible, a "clustering" approach would be utilized in identifying acquisitions. The group noted that Manitoba Avenue between McGregor and Andrews streets, constituted amongst the worst examples of physical deterioration in the neighbourhood, being largely multiple family dwellings owned by absentee landlords.

It was also decided that during this phase, the board would investigate the possibilities of new housing construction under the MCHP as well as the non-profit housing programs and the Manitoba Infill housing program.

In stage three the board envisioned the continuance of acquiring and renovating approximately ten units of single and duplex housing a year, continuously, and exploring the possibility of acquiring and renovating a small apartment block. It was recognized that there were a number of small (ten to fifteen unit) apartment blocks that were condemned or in deplorable condition on Selkirk Avenue, McKenzie Street and College Avenue.

Alternatively, the board noted that many residents expressed an interest in seeing "Obee's Steam Bath" converted to family housing. Other possible activities included constructing a ten

to fifteen unit apartment building on vacant land at the corner of Redwood Avenue and McGregor Street, and/or renovation of a small apartment block on Selkirk Avenue to provide a storefront for community economic development activities.

M.A.P.S. MANAGEMENT STRATEGY

Concomitant to the collective control espoused by the residents, the continuing operation of housing required decision-making, problem solving capabilities and general knowledge of property management by the participating residents. It was recognized that the citizen input would have to be real and active without the delegation of responsibilities to outside persons or agencies. However, recognizing the immediate need to access outside expertise (Siwak/Rapson), the group adopted a "social activation strategy" which they defined as an approach whereby the future residents control the development process from initiation to ongoing management of the completed project. Further, the residents acknowledged that the role of the TRG⁷ would be to:

- Facilitate the initial organization of a group of people sharing a common housing need
- Facilitate an awareness within the group of housing and the process of housing development
- Facilitate the development of group values and goals
- Identify available resources and funding sources

⁷ TRG is the acronym representing the Technical Resource Group which acts as a consultant on the group's behalf.

- Guide the group through the political lobbying processes
- Assist the group in developing its organizational structure and planning its activities to realize its goals.

P.A.M.S. CONSTRUCTION CO-OP

In addition to the development of the M.A.P.S. Housing Co-op, the M.A.P.S. improvement committee gave rise to a workers co-op which bore the same name but in a reverse order. The purpose of the workers' co-op was related to community economic development objectives and its function was to provide employment opportunities for local residents. To-date the workers' co-op has been utilized to do some of the work related to the M.A.P.S. Housing Co-op projects, but the initiative has had little progress as a whole.

THE M.A.P.S. CO-OP EXPERIENCE: 1986-1990

Although it is definitely premature to draw final conclusions regarding its legacy, it is possible to note the salient triumphs and failures of M.A.P.S. with respect to its goals and objectives, and note the impact of its activities, from the general perspective of neighbourhood revitalization. For reference, Table 5.13 provides an overview of the M.A.P.S. development milestones.

M.A.P.S. MILESTONES: 1985 - 1990

The resident's group is organized.	- FALL 1985
M.A.P.S. is officially created.	- FEB 1986
The M.A.P.S. Housing Co-op is incorporated.	- JUNE 1986
Siwak/Rapson Consultants are retained.	- FALL 1986
A development strategy is instated.	- FALL 1986
Two units of Co-operative Housing are developed through renovation.	- NOV 1987
Two units of Co-operative Housing are developed through rehabilitation.	- AUG 1988
One unit of Co-operative Housing is developed through rehabilitation.	- NOV 1988
Acorn Consultants are retained, GROUP FOCUS SHIFTS TO F/P NON-PROFIT PROGRAM.	- SPRING 1989
Ten new housing units are developed under the Federal/Provincial N/P program.	- NOV 1989
Sixteen new housing units are developed under the Federal/Provincial N/P program.	- NOV 1990
Thirty new housing units are applied for under the Federal/Provincial N/P program	- NOV 1990

As previously alluded to, the organizational development of the M.A.P.S. Co-op was a success in itself, largely attributable to the facilitative efforts expended by CEDA personnel, even before any physical development occurred.

A sense of community within the co-operative was fostered, before any physical development was undertaken. The co-op membership shared experiences, ongoing social interactions and developed a sense of identity and solidarity. This sense of community in itself is an integral force capable of leading to a sense of neighbourhood community and other activities, foremost of which could be revitalization. Although the co-op members may have all previously resided in the neighbourhood, the organizational efforts succeeded in restoring or developing renewed faith in the co-operative and the neighbourhood at large.

Empowerment of the individual, even if only at some minimal level, was definitely present in that the members, by virtue of their own contributions, recognized their capabilities and set forth a strategy to expand these. The committees inherently promoted local leadership development in their respective members and provided the opportunity for local residents to have an input into the affairs of their neighbourhood. The ongoing tenant participation could provide the medium for personal growth and individual development. By taking control of its living environment, the local resident group began to fulfil its central objective of reclaiming their neighbourhood.

The M.A.P.S. experience to-date has been a social learning process for not only its group members, but has been an educational development for the Public sector bureaucracy, and a role model for emerging and future neighbourhood groups, notably the Weston Residents group, focusing on housing and revitalization. The efforts of the M.A.P.S. group were largely responsible for the further evolution of the MCHP, including subsequent amendments to program specifics such as the regulation of subsidies attached to single-family detached dwellings, and the level of such subsidies, and largely encouraged the MCHP component focus on neighbourhood groups, itself.

On a physical level, M.A.P.S. succeeded in developing 5 residential units under the MCHP through the rehabilitation of existing dwellings. Through these operations, the group began to fulfil its purpose of renovation of existing dwellings providing affordable housing while beginning to reclaim their neighbourhood and retain housing expenditure dollars within the community. While the low level of units developed clearly falls short of their staged development plan, in 1988, the group turned to the Federal/Provincial Non-Profit program and developed 10 family housing units under the 1988 program year and 16 family housing units under the 1989 program year. The movement away from the MCHP is discussed in the following chapter.

The ongoing organizational development of the group continued throughout the stages of the physical development of the Co-op's housing units, although the group experienced some interpersonal conflicts and tended to flounder to some extent, resulting in the retention of additional new consulting services in 1988 while terminating the former consulting services. In addition, a key component, the Social Work student, withdrew his commitment to assisting the development of the group to continue his personal education. Inherently, there exists a question of whether, or to what extent, has the group's individual personal development been restrained by their reliance on outside expertise. This question will be focused on in the next chapter as well.

The group fell privy to many problems during their development phases. Notably, the level of personal commitment and the degree of capacity required were onerous to the extent that they contributed to group turnover. Interpersonal conflict within the group was experienced and contributed to some of the group's lack of progress. The equity and capital financing restrictions precluded the group from realizing its objectives of developing an ongoing procurement fund and establishing a site office. The public sector's bureaucratic process impeded the physical progress of the group while the limits of the public sector programs precluded the group's ability to negotiate a written agreement corresponding to group acquisition guidelines. In

addition, the group could not change the public policy of fixing subsidies as a percentage of income and on the basis of the unit, rather than some measure of individual need. The complexity of the co-operative operation, its arduous participatory requirements involving the expedient development of expertise and capacity, in combination with the lengthy process of housing development, exacerbated by public sector procedures and time-frames clearly retarded the group's activities and lead to much individual member frustration.

The group did encourage the initiation of some employment opportunities for the P.A.M.S. workers' members, but on a very limited basis.

To some degree, M.A.P.S. began to fulfil its stated purpose and move toward the group's long-term revitalization objectives, although it remains at a very early stage in the process. To-date the group has not focused on the commercial aspects of their long-term strategy and have yet to undertake Daycare service development strategies.

Succinctly stated, the M.A.P.S. improvement group, specifically through the efforts of the M.A.P.S. Housing Co-op have displayed signs of revitalization through incumbent upgrading. The group continues to function and plans to apply on an annual basis, for a housing unit allocation under the Federal/Provincial Non-

Profit program. The group has become known to many of the 2,720 local residents but the co-operative itself continues to boast a limited membership of approximately fifty people. However, the salient questions are: To what degree has revitalization been actualized to date and to what degree can the group carry revitalization further in the future? These questions are not only central to the evaluation of the revitalizative efforts of the group to-date but bear testament to the validity of the basic premise of this thesis: What is the role of Co-operative Housing in the revitalization of declining urban neighbourhoods.

These questions are focused on in the next chapter.

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CHAPTER SIX

EVALUATION

This chapter presents the evaluation of the findings of the thesis. This is conducted in two principal sections, a focus on the case study, and a focus on the role of Co-operative Housing on the larger scale, as it pertains to neighbourhood revitalization.

6.1 M.A.P.S. : CASE STUDY

Although M.A.P.S. may not have achieved all of the group's pre-stated goals and objectives, clearly, it has attained a number of successes at different levels. As discussed in Chapter Five, the M.A.P.S. group was successful in establishing itself as a neighbourhood organization, and was able to foster community development activity¹, encouraging and empowering the residents to develop a sense of their community, and probably foremost, the group succeeded in developing housing, which directly reversed some level of physical deterioration.

NEIGHBOURHOOD REVITALIZATION

As discussed in Chapter Two, Neighbourhood Revitalization as a concept carries the connotation of re-introducing vitality to an area, and intrinsically reversing deterioration which impedes an area's capability to provide required economic, social and

¹ For a further description and definition of community development, see Chapter Two, section 2.4.

physical elements for its inhabitants. A fundamental portion of this vitality pertains to individual interest, at numerous levels, which extends beyond the financial and includes the ideological and even the spiritual elements which support the betterment of a deteriorating area, that can be parleyed into activities pertaining to the physical, economic and social, which reinstill vitality. An initial focus falls upon arresting and reversing the deterioration in attempting to satisfy the unmet requirements of the indigenous population. By definition then, the M.A.P.S. group has undertaken revitalization activities.

However, the question to be posed relates to effectiveness. To what degree has the deterioration been arrested or reversed? On a larger scale, what is the degree of successful revitalization attained by the residents' group? Further, is the revitalization achieved to-date dynamic or static, is it capable of continuing to arrest deterioration or will it be superseded by current and future forces of deterioration?

As detailed in Chapter Five, M.A.P.S. succeeded in arresting the physical deterioration of 5 dwellings². Further, 26 units of new stock were introduced which indirectly reversed the

² It should be noted that 2 of the 5 units were just outside of the circumscribed neighbourhood boundaries. However, this is not considered a major factor in the overall analysis of the group's efforts.

deterioration of approximately 20 other dwellings, in that the new units replaced these units through demolition³. This totals approximately 25 units over a period of almost five years. If we acknowledge the discussion in Chapter Five (Table 5.6), 1981 data portrayed a "households in need of repair (both major and minor)" rate of 36.4 percent for the North-End as a whole. Applied to the M.A.P.S. neighbourhood, this translates into 406 dwelling units requiring repair, of which 103 required major repair (serious deficiencies in structure or heating). Ostensibly, M.A.P.S. therefore succeeded in reversing less than one-quarter of the physical deterioration of housing stock, in its limited geographical circumscription over the five years of operation, as measured by need of major or minor repair. Compounding this limitation of impact, is the fact that the incidence of the repair need over the past ten years, portrays increasing problem growth. In 1981, Canada as a whole had a dwelling repair need incidence of 23.7 percent (Table 3.13), by 1987 (HIFE Statistics: Table 3.15) Canada posted a dwelling repair need incidence of 38.9 percent. Extrapolating this growth rate over the decade, it is possible that the Canadian incidence of dwelling repair need may reach near the 50 percent level. Ostensibly, rehabilitation programs, both public and

³ It should be noted that the new construction in question was inclined to limited density multiple dwellings which in many instances, replaced deteriorated single-family detached dwellings, which explains the discrepancy between the number of new dwellings and the number of deteriorated dwellings that the new dwellings replace.

private in the latter portion of the 1980s will undoubtedly ameliorate the problem growth, but clearly, the incidence of the problem appears to be increasing as opposed to decreasing.

Applying this growth factor to the M.A.P.S. Neighbourhood, it is possible that the incidence of dwelling repair need locally, may translate into over 800 units by 1991. The probability of this occurrence is heightened by the fact that not only is the housing stock in Winnipeg considerably older and conceivably more prone to deterioration than the Canadian average, (acknowledging the fact that most of the dwellings represent wood-frame construction), but also that the M.A.P.S. Neighbourhood housing stock is considerably older than the Winnipeg average.

In 1986, two-thirds of the M.A.P.S. Neighbourhood housing stock was constructed prior to 1946, whereas less than one-quarter of Winnipeg's housing stock as a whole was constructed prior to 1946 (Table 5.10). Even if there were some level of additional public (RRAP) or private rehabilitation activity, it is highly unlikely, that the structural rehabilitation undertaken by M.A.P.S. was able to keep pace with the increasing incidence of deterioration within its community. Given the magnitude of the numbers involved, even on a local basis, M.A.P.S. was probably only able to affect a slight reduction in the number of deteriorating dwellings.

In that the degree of rehabilitation undertaken by the M.A.P.S. group was succinctly limited, even at a local level, it follows the degree of revitalization is also relatively limited.

Further, questions arise as to the nature of the revitalization affected by M.A.P.S. activities. Do the activities undertaken to-date represent ongoing revitalization or are the activities limited to the rehabilitation of the dwellings in question, with few connections to expanding the revitalization to other parameters. Given that the activities are directly program-related (Manitoba Housing programs: MCHP and the Federal/Provincial Non-Profit Program), there are no inherent linkages to activities to increasing the scope of the revitalization in question, outside of continued activities under one of the Manitoba Housing programs. If the group cannot build additional units under one of the programs, then revitalization efforts initiated by the group will not increase. Conversely, it is incumbent upon the M.A.P.S. group to ensure that the Co-operative's housing stock already within its portfolio, is maintained in a state of good repair.

Given that Provincial activity under the Manitoba Co-operative Homestart Program was curtailed in 1989 - 1990, without indications of future re-instatement, the M.A.P.S. group is required to access other housing programs. The foremost of which, is the Manitoba Federal/Provincial Non-Profit Program,

which is allocated on a competitive basis, throughout Manitoba, with a primary mandate to distribute limited unit allocations to the many requesting sponsor groups, representing demonstrable housing need ("Core Need" as referred to in Chapter Three). This allocation of scarce resources to growing needs tends to favour allocations to new areas and groups versus repeating allocations to prior recipients, especially on a consecutive basis. This casts some pallor on the possibility of M.A.P.S. accessing Manitoba Housing programs on a continued annual basis.

Acknowledging the group's need for continued access to programs and the limited nature of such programs, it is conceivable that the M.A.P.S. group will not necessarily be able to maintain the degree of rehabilitation, however limited, it has achieved to-date. Correspondingly, one can conclude that under its current operational agenda, M.A.P.S. will not be able to repeat the limited degree of revitalization it has experienced, and therefore one may surmise that the incidence of deterioration will continue or more probably escalate. In other words, for M.A.P.S. to affect continued and expanded revitalization, it will have to widen its operational agenda. Given the group's resources, both fiscal and from a personnel perspective, this appears to constitute a formidable boundary to future incumbent upgrading revitalizative efforts.

CO-OPERATIVE HOUSING

It is almost beyond dispute that the Manitoba Co-operative Homestart Program (MCHP) provided the vehicle and underpinnings which allowed the formation of the M.A.P.S. group and their revitalization thrust. Although the neighbourhood formed the initial resident's committee as the nexus for neighbourhood revitalization, in reality, the Co-operative group assumed the nexus function. Notwithstanding that the start-up grant monies associated with the MCHP (for the hiring of professional consulting services) were undoubtedly instrumental to the group's development, it is conceivable that the group could have developed under other existing housing programs.

In spite of the fact that the MCHP's focus on neighbourhood single-family detached rehabilitations and its co-operative nature were integral to the group's revitalization strategy, the successes attained by the group could have been actualized under the co-operative portion of the Federal/Provincial Non-Profit Program (as they were for the construction of the 30 new units).

Of the distinct advantages related to the MCHP including:

- affordability
- project design control
- project operational control
- personal empowerment and growth
- sense of community
- mixed income integration
- ongoing program access
- start-up funding,

only the mixed income aspect and ongoing program access criteria are lacking in the F/P Non-Profit program. All Non-Profit program housing units must be targeted to income-tested clientele. Non-Profit program access is through the competitive proposal call process usually held on an annual basis. For the Non-Profit program, although there is no provision of start-up funds, there are "Proposal Development Grants" available from Manitoba Housing for selected projects, awarded on a competitive basis, usually concurrent with the proposal call. The attainment of a grant would require considerable up-front work, usually done by a professional consultant on a speculative basis.

SQUARE PEGS IN ROUND HOLES

The group's limited project development actualized under the MCHP, mirrors additional problems related to the program in relation to the nature of the community. Firstly, the MCHP is fundamentally a "market" program as opposed to a low-income program. That is to say, it is targeted at clients which cannot afford to pay market rents. The program is designed to target only a select proportion of a project's units to low-income clients requiring social housing. Notably, the M.A.P.S. Neighbourhood demographics highlight the fact that the income distribution is inclined to lower income households and that the average household income is almost forty percent below the Winnipeg average household income (Table 5.11).

The co-operative factor requires a high level of personal input and the related personal capacity to make a valid constructive contribution. Noting the high levels of unemployment and the extremely limited schooling of the neighbourhood residents (Table 5.9), it is conceivable that this capacity must be developed within the willing participants. Although the group at the onset recognized the need to retain control of their activities as opposed to delegating such to outside expertise (consultants), and planned to retain consultants for a maximum of two years, after almost five years of operation, there is no indication that outside expertise is no longer required. In light of the turnover of the group's membership, it is possible that the opposite was the case: The group become more dependent upon outside expertise.

In addition, the strategy of acquiring individual parcels of land and dilapidated dwellings in need of repair as they come on the market not only requires a complex purchase option - MCHP access tactic, but severely limits the rate of rehabilitation under program procedures as opposed to the multiple unit construction alternative. Although the MCHP allowed for multiple unit alternatives, the M.A.P.S. group limited their focus to single-family detached housing, until applying for Non-Profit program allocations, succinctly limiting their rate of rehabilitation.

In accordance with these analyses, it is evident that the MCHP did play an integral role in M.A.P.S. residential neighbourhood revitalization and facilitated an incumbent upgrading approach. However, given the limited scope of the revitalization in question, in terms of its activities and accomplishments, it is conceivable that, aside from the rehabilitation of the single-family detached dwellings, the group could have achieved at least a similar rate of rehabilitation and concurrent revitalization through the Federal/Provincial Non-Profit program. In fact, given the esoteric specifics of the MCHP, the group may have achieved additional benefits if it had pursued that strategy. However, acknowledgement must be accorded to the impact of the start-up monies under the MCHP on initial group development and organization activities. Although the Federal/Provincial Non-Profit program offers "Proposal Development Funding" (PDF), this funding is only given after a large degree of group development already undertaken. Conceivably, a professional consultant may endeavour to undertake such development on a speculative basis.

6.2 CO-OPERATIVE HOUSING AND NEIGHBOURHOOD REVITALIZATION

M.A.P.S. EXPERIENCE

As discussed in the preceding section, the Co-operative Program (MCHP) facilitated some degree of neighbourhood revitalization

through an incumbent upgrading approach. The primary program benefits to the M.A.P.S. neighbourhood, specific to the MCHP as opposed to other housing programs foremost of which is the Federal/Provincial Non-Profit Program, included:

- mixed-income integration
- start-up funding
- a focus on single-family detached dwellings.

Of these benefits, the mixed-income integration was not actualized. Rather, it was an expressly stated objective of the Co-operative Board, "to meet the Board Members housing objectives" (as noted in Chapter Five). Given that only 1 of the 9 members were actively employed, it is reasonable to assume that the eight members represented low or moderate income households incapable of meeting market level rents.

The start-up funding was undoubtedly a paramount benefit of the MCHP to the M.A.P.S. neighbourhood. Yet, the fact that seed money was a prime benefit tends to diminish the central role of the MCHP and its inherent strategy and suggests that some form of community development start-up monies in themselves, could be provided in lieu of the MCHP. Some form of start-up funds for revitalization to neighbourhood groups or for the formation of neighbourhood groups in declining neighbourhood areas could facilitate the development of strategy aimed at reversing local deterioration, including accessing various housing programs. Such monies could facilitate the establishment of the nexus of

the local incumbent upgrading and would preferably be linked or provide linkages to numerous public and related private agencies, including Federal/Provincial Housing Department, Municipal City Planning Departments, the Provincial Department of Urban Affairs, etc. However, this type of scheme would require a co-operative umbrella approach by the various departments and would probably necessitate additional public office co-ordination amongst the departments. In essence, this would represent the beginnings of a multifaceted approach to revitalization. Theoretically, the Winnipeg Core Area Initiative set forth on this path, utilizing tri-level public participation (Chapter Two).

The group's focus on single-family detached dwellings clearly limited their success. Ostensibly, the focus arises out of the suburban paradigms instilled within the population (Chapter Three) as well as through the recognition of the existing physical composition of the neighbourhood. The complexity of developing a project on single family detached housing precludes inherent economies of scale at many levels. The professional expertise required to undertake two single-family detached projects may readily outweigh the expertise required to develop one 24-unit multiple project.

In addition, cost problems surrounding rehabilitation cannot be understated. Although many housing analysts implicitly suggest that rehabilitation is less costly than new construction, recent Manitoba Housing and Winnipeg Housing and Rehabilitation Corporation project experience and the recognition of the construction expertise required (discussed in Chapter Three and Chapter Five) has cast some doubt on the pecuniary cost benefits of rehabilitation over new construction. Logically, the costs associated with rehabilitation would be slightly higher for smaller projects.

Although the primary dwelling form of most neighbourhoods is single-family detached housing, it is questionable as to whether this form provides for a viable and sustainable revitalization option especially in relation to ongoing housing affordability concerns. In addition, the MCHP focus on single-detached dwellings inherently excludes home ownership of such. Therefore, conceptually, there remains a large number of owner occupied deteriorating structures not eligible under the MCHP. If the incidence of home repair need was universally distributed, over half of the 406 dwellings in need of repair would be excluded from MCHP access and benefits due to the nature of the tenure.

Acknowledging that the MCHP precludes owner-occupied dwellings which translates into at least half of the universe of problems, deductively limits the role of the MCHP in rehabilitation and subsequent revitalization.

In the M.A.P.S. case, it is notable that the revitalization initiative, though greatly fuelled by the MCHP, in particular by its start-up monies, was heavily dependent upon the motivation of a single individual from outside of the community, with a professional background in social work and community development. The individual in question, also had an additional motivation beyond the community's self-benefit. He held an academic interest in the neighbourhood.⁴ Given this factor, it is logical to conclude that the MCHP was not the prime impetus for revitalization but facilitated such, although it may have become one of the fundamental underpinnings for the group's revitalization activity for a short duration.

Clearly, the MCHP may indeed facilitate revitalization strategy, but it would appear that the MCHP is not necessarily the nexus of a local strategy and may indeed be dependent upon additional motivational thrusts provided by private or public initiatives. The co-operative element of the MCHP was probably a primary benefit for the M.A.P.S. group. The co-operative process and

⁴ The individual completed a Master's degree predicated upon a practicum surrounding his professional influence in the community.

the assignment of responsibility to the individual, was in-keeping with the resident group's stated concerns relating to their objective of reclaiming their neighbourhood (Chapter Five). However, the group could have undergone a co-operative development process without the MCHP under the F/P Non-Profit Program. In addition, several fundamental tenets of co-operativism are also held by organizational structures not formerly titled co-operatives. Local community development associations inherently embrace some degree of co-operative philosophy. If it were deemed beneficial to embrace more of the co-operative ideology, there could be the creation of local community co-operative development associations which could formally embrace much of the co-operative philosophy structured on Rochdale principles⁵.

Given the aforementioned analyses, one can conclude that the MCHP facilitated some degree of neighbourhood revitalization through an incumbent upgrading approach in the M.A.P.S. neighbourhood. However, many of the MCHP benefits are capable of being actualized through other housing programs. Probably the most significant benefit related to the MCHP was the start-up monies which assisted in group organization and development in a co-operative perspective. Clearly, aside from the limited operations of the Manitoba/Winnipeg Community Revitalization

⁵ The Rochdale Principles are expounded in Chapter Four, Section 4.2.

Program and the Winnipeg Core Area Initiative, there is a lack of seed monies available to promote the formation of local resident group's focusing on revitalization strategy. In addition, it appears that if there were readily-accessible start-up initiatives, both fiscal and strategical, and coordination through a number of related Federal, Provincial and Municipal public departments, one could foresee that such may be capable of providing to the M.A.P.S. group a more suitable initial thrust, which could prove more effective and provide more benefits of an ongoing nature, leading to ongoing revitalization activity.

MANITOBA CO-OPERATIVE HOMESTART PROGRAM

As discussed in Chapter Four, the MCHP was established to foster the development of affordable housing co-operatives, with a focus on the acquisition and renovation or conversion of existing buildings for residential purposes. In combination with existing opportunities within the marketplace and other public programs (specifically the Winnipeg Core Area Initiative) 10 co-operative housing projects were developed of which 8 were in Winnipeg (Table 5.3, and Appendix One). All of these represented some form and degree of revitalization activity.

Of the eight Winnipeg projects, five were located in residential neighbourhoods, two of which were undertaken by incumbent neighbourhood groups. However, the three downtown projects

accounted for seventy-five percent of the units delivered under the program.

The downtown MCHP projects were conversions and rehabilitation based which provided for the arresting of physical deterioration. Other spin-off benefits and impacts relating to revitalization, though they may exist to some degree, have not been recognized to-date, suggesting that the revitalization was more inclined to a one-time effort limited to rehabilitation. In addition, although the capital costs of the projects were favourable, this appears to be the result of auxiliary funds (Table 5.4) as opposed to being program specific. It appears unlikely that such funds are readily available at present and it appears that without such, similar projects would not be viable.

Outside of the M.A.P.S. projects (counted as one for discussion purposes), the four MCHP projects in residential neighbourhoods included two North-End projects; a 20-unit multiple project and a 5-unit multiple project, and included two West-End projects; both of which were 3-unit multiple projects. One of the West-End projects was developed by a neighbourhood group similar to M.A.P.S. but created under the M/WCRP (Chapter Five). Outside of the neighbourhood group-initiated projects, in all of the other projects, the revitalization activities were curtailed to rudimentary rehabilitation or conversion, and were directly

related to development of the housing co-operative as a physical structure, without additional linkages to the wider local community or neighbourhood. Thus the revitalization accorded by the MHCP for these projects was limited to physical rehabilitation.

As discussed in the preceding section focusing on the M.A.P.S. experience, there is little indication that the revitalization capable under the MCHP is much more than physical rehabilitation and it appears that the MCHP does not provide the initiative to become the nexus for a revitalization strategy, acknowledging the broad parameters of the term revitalization and the wider ongoing revitalizational requirements of deteriorating neighbourhoods.

Rather, outside of the start-up monies, the MCHP appears to be most beneficial as a tool to be utilized within revitalization strategy, and may be capable of forming a portion of a more comprehensive revitalization strategy, providing for some underpinning as pertains to physical rehabilitation and initial group development and focus.

FEDERAL CO-OPERATIVE HOUSING

It has been suggested, that the Federal co-operative housing programs inherently are capable of extending beneficial impacts to the community relating to the development of an ongoing

housing co-operative. Since 1973, the Federal Government has delivered three co-operative housing programs, the most recent being the "Index-Linked Mortgage" program formally titled the "Federal Co-operative Housing Program", (FCHP). In the 1990 "Evaluation of the Federal Co-operative Housing Program" report undertaken by the Program Evaluation Division of CMHC, the community impact of co-operative housing was investigated through survey analysis ("The Survey of Co-operative Housing Managers/Co-ordinators"). The research attempted to evaluate the extent and types of community interaction between housing co-operatives and the surrounding community. The analysis considered three indicators, the extent to which co-operatives have developed services for their residents, the involvement of co-operative residents in service development in the broader community, and the assessments of relationships between the co-operative and the community.

It was noted that, although some housing co-operatives boast of special resident services, including daycare, baby-sitting, food banks, grocery stores, etc., only a minority of the co-operative housing projects at-large do in fact offer any special services. Of the Federal co-operative housing project universe, less than 4.0 percent offered daycare services. It is only slightly more common to find co-operative housing projects which offer or plan to offer education and skills workshops, usually pertaining to co-op related matters. Almost one-third of Federal co-operative

housing projects currently offer education/training workshops. Notably, the survey results indicated approximately 40 percent of the projects had some involvement with the surrounding community. In addition, the incidence of community involvement tended to be related to the age of the co-operative. Whereas only approximately 37 percent of the "Index-Linked Mortgage" projects indicated some degree of community involvement activity, more than half of the co-operatives founded under Section 61 (active from 1973 to 1978) indicated some notable degree of community involvement. Almost one-quarter of the projects surveyed indicated no involvement or did not know. This tends to suggest that as a co-operative housing project ages, the probability of community involvement increases.

When asked to assess the co-operative project's relationship with the nearby community based upon a range of factors, although it was indicated that there were generally positive relationships between the co-operative and the community, in almost 20 percent of the projects, there was an indication of negative relationships between the co-operative and the community. Of the Federal/Provincial Non-Profit co-operatives, 37 percent indicated social barriers to interaction between the co-operative and the community at-large. CMHC logically concluded that older projects tended to have more positive community relations than newer projects and that co-operative/community relations evolve over time. Ostensibly,

this could occur with any given housing project, regardless of its ideological perspective.

CMHC concluded that the priority of housing co-operatives was to strengthen community life within the co-operative. Conceivably, this commitment, can insulate the co-operative from the community as opposed to facilitate co-operative/community involvement. Given the statistical findings, and this conclusion, it would appear that the community impacts of co-operatives have been largely overstated. Acknowledging this, one would conclude that community revitalization impacts would also be limited.

Although the Federal co-operative program does not specifically identify a neighbourhood revitalization objective, analysts and co-operative housing proponents have suggested that the Federal projects do have the capability of imparting revitalizative community benefits. However, acknowledging the discussion at-hand relating to recent CMHC findings, it would appear that not only are the revitalization benefits possible under the Federal program more limited than those under the MCHP, (as a result of the specific focus of the MCHP as outlined in Chapter Four), but that the level of community impacts as a whole, under the Federal tutelage appear to be overestimated.

It would also be logical to conclude that the Federal co-operative program would accord revitalization benefits limited to one-time rehabilitation activities (new construction replacing dilapidated or deteriorating structure), as was found to be the case under the MCHP.

INCUMBENT UPGRADING

It was noted in Chapter Two, that incumbent upgrading forms a part of community development whereby the local residents, the incumbents, undertake the initiative to address local deterioration problems, usually, or at least initially, through rehabilitation of their housing. Kamal Sayegh defines incumbent upgrading as the "process by which physical improvement by an incumbent resident takes place at a substantial rate with no significant change in the socioeconomic status and characteristics of the population." (Sayegh, 1987, P.254)

As alluded to in the beginning of this section and in reference to the present definitions of incumbent upgrading, M.A.P.S. forms an example of incumbent upgrading and neighbourhood revitalization. However, again is it paramount to question the extent of the upgrading and the overall effectiveness of the revitalization imposed by M.A.P.S. activities, as related to the role of co-operative housing.

In his studies pertaining to neighbourhood revitalization focusing on comparisons between gentrified neighbourhoods and incumbent upgraded neighbourhoods in the thirty largest American cities, Phillip Clay loosely concluded that the neighbourhoods which underwent incumbent upgrading tended to be newer neighbourhoods with newer housing stock, or at least in comparison with their gentrification counterparts. Further, the housing in the upgraded neighbourhoods tended to be basically sound and in a state of good repair prior to the upgrading. "Less than 10 percent of these neighbourhoods had any serious deterioration or abandonment." (Clay, 1979, P.45)

Clay noted that the social characteristics of the residents of the upgraded neighbourhoods featured families who had resided in their locale for a long period of time and had dependents living with them. Singles, seniors and transients were few as were young families. The population tended to be primarily working-class and lower middle class households capable of some level of fiscal investment in their neighbourhood.

Not surprisingly, the M.A.P.S. neighbourhood has physical and social characteristics quite different from that which Clay discerned in his studies. This may have imposed limits to the effectiveness of the revitalization of the M.A.P.S. neighbourhood. The M.A.P.S. neighbourhood is quite old, and the housing stock is more deteriorated than that of average

Winnipeg neighbourhoods, with an abundance of dwellings in disrepair, abandoned, or boarded-up (Chapter Five). The M.A.P.S. neighbourhood population displayed a high rate of unemployment (12 percent versus the Winnipeg 8 percent average), a high rate of movers and transiency (55 percent of the households had relocated in the last five years), a high number of non-family households (38 percent), and of the family households, one-third were single parent families. Of the children in the family households, almost two-thirds were under fifteen years of age and almost one-third were five years or under. M.A.P.S. neighbourhood average household income was almost 40 percent lower than the Winnipeg average. (For further statistical analysis refer to Chapter Five and Appendix Five)

As formerly stated, even acknowledging these factors as possible contributors to limiting the effectiveness of revitalization, it is essential to conclude that the primary factor which limited the effectiveness of the revitalization was the group's unwavering focus on the Manitoba Co-operative Homestart Program. While the program appears to be beneficial as a tool to be utilized within a revitalization strategy, and be capable of forming a portion of a more comprehensive revitalization strategy, the MCHP is not capable of being the revitalization strategy unto itself. Clearly, the M.A.P.S. group's lack of development of a comprehensive revitalization strategy and their limiting of efforts towards the development of co-operative

housing, in particular single-family detached dwellings, limited their effectiveness and success and tended to place the MCHP above any other revitalization strategies, ultimately replacing the formation or development of such strategy.

Fundamentally, it is apparent that there must be a motivational resource framework which can capture incumbents' personal aspirations as they relate to their neighbourhood, and harness the residents' energies in the stimulation of revitalization activities. Clay found that "the single most widely employed model for neighbourhood upgrading is the Neighbourhood Housing Services (NHS)." (Clay, 1979, P.53) The NHS was a public initiative which combined representatives of the Department of Housing and Urban Development (HUD), the Federal Home Loan Bank Board, the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Comptroller of the Currency. The program worked on a local level with local residents, local government and local financial institutions as a catalyst and facilitator for neighbourhood revitalization. The program provided incentive and fiscal resources, usually in the form of loans at flexible rates, to be utilized by the local citizens for neighbourhood revitalization activities, usually focusing on residential rehabilitation. The program focused on working-class neighbourhoods and homeownership as opposed to poor neighbourhoods and renters.

In the absence of other fundamental revitalization resources, the M.A.P.S. group utilized the MCHP. Understandably, the MCHP did not facilitate ongoing comprehensive revitalization strategy and the program's elements, especially its market nature, made it more suitable for households which could afford market rents. In addition, the MCHP was targeted at renters as opposed to homeowners and the idiom of homeownership.

In general, although the MCHP and co-operative housing programs may be capable of lending support to revitalization efforts, they clearly do not constitute a comprehensive revitalization strategy unto themselves, nor are they suitable, given their market nature and their focus on renters, for widespread utilization within a given neighbourhood revitalization strategy.

CONCLUSIONS

The M.A.P.S. group were successful in developing a neighbourhood organization which fostered community development, encouraging and empowering residents, and M.A.P.S. developed a total of five co-operative housing units through rehabilitation and renovation. Though the group abandoned the MCHP in favour of developing new units under the Federal/Provincial Non-Profit program, the MCHP was largely responsible for facilitating the group's involvement in housing. By the end of 1990, M.A.P.S. had built a total of twenty-six new housing units under the

Federal/Provincial program and planned to apply annually under the Proposal Call system⁶ to continue to develop new housing units.

However, the M.A.P.S. revitalization efforts were limited by a predilection towards the MCHP in lieu of properly developing a neighbourhood revitalization strategy. While the group succeeded in ameliorating the deterioration of approximately twenty-five units of housing over five years of operation, it should be remembered that in 1986, statistics noted over 400 units of housing in need of repair in the neighbourhood. Ostensibly, this incidence of repair need was increasing over the five years since 1986, and it is conceivable, that the rate of rehabilitation maintained by M.A.P.S. was superseded by the concurrent rate of deterioration.

In that the degree of rehabilitation was limited, logically so too was the degree of revitalization. It is unclear as to whether M.A.P.S. made any notable revitalizative impacts on the neighbourhood, beyond the rehabilitation of a handful of housing. To this regard, it is apparent that the MCHP and the Federal Co-operative Program, do not inherently accord concrete linkages to neighbourhood revitalization. These programs focus only on housing rehabilitation and are subsequently limited in

⁶ The Proposal Call system utilized by the Public Sector is described in Chapter Three, Section 3.3.

their ability to facilitate any further revitalization activity. The Federal/Provincial Non-Profit program also lacks any inherent linkages to neighbourhood revitalization.

As briefly alluded to in Chapter Four and in the present chapter, the public sector support of co-operative housing, both at a national level and a provincial levels is waning. After five years of operation, the future of the Federal Co-operative Housing Program, the ILM Program, is under serious question while the operations of the Manitoba Co-operative Homestart Program, curtailed in 1989-1990, has a very questionable chance of future reinstatement, given the overall Provincial and National economic fiscal realities, which translate into public restraint.

Acknowledging this, while it is recognized that co-operative housing has played a role in neighbourhood revitalization and could possibly continue to play a role in neighbourhood revitalization through an incumbent upgrading approach, though only in a limited perspective relating to directly arresting residential deterioration, and limited to renter households as opposed to homeownership, it is likely that the role of co-operative housing in neighbourhood revitalization, will conceivably decrease in the future.

In general, what appears to be lacking, is some form of resource framework which could capture and inspire local resident's aspirations pertaining to individual neighbourhood decline concerns, which could result in the development of a comprehensive neighbourhood revitalization strategy, of which housing and possibly co-operative housing, could be one component, but not the central strategy unto itself.

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CHAPTER SEVEN

CONCLUSIONS AND REFLECTIONS

This final chapter sets forth the conclusions pertaining to co-operative housing in urban revitalization incumbent upgrading initiatives and notes concerns in the larger areas of revitalization, Canadian Housing and co-operative ideology contained in the Canadian Co-operative Housing experience. General reflections are also presented with some suggestions on aspects of future urban revitalization.

7.1 GENERAL CONCLUSIONS

The central inquiry of this thesis is to ascertain the role of housing co-operatives in urban residential revitalization, from an incumbent upgrading perspective. The study converged on the development of housing co-operatives and related activities, in particular, co-operatives founded under the Manitoba Co-operative Homestart Program (MCHP), which featured a component program directly targeted at residential rehabilitation through neighbourhood-based co-operatives. The case study chosen was M.A.P.S., which was one of the few neighbourhood-based housing co-operatives founded under the aforementioned component of the MCHP.

The study research and related literature review, focused on three broad interrelated subject areas, at a relatively thorough level, as directly pertaining to the thesis; revitalization, Canadian housing, and co-operative ideology as practised in co-operative housing.

REVITALIZATION: EVERYWHERE AND NOWHERE

Upon examining revitalization, it was noted that although revitalization is espoused with great fanfare by private and public sector alike, either through the usage of the noun "revitalization" itself or through related terminologies which maintain "revitalizative" themes, there appears to be little effective comprehensive revitalization strategy at play in Canadian urban centres. In Winnipeg, even with the tripartite public commitment to the Core Area Initiative which expended hundreds of millions of dollars over a ten year time frame, a fundamental comprehensive revitalization strategy appears to be lacking, giving way to what appeared to be a series of sometimes disjointed program activities. Although these program activities did sometimes seriously attempt to arrest and reverse the tide of deterioration, their impact was usually too minimal and often too narrow in their perspective and targeting. During the latter part of the 1980's, many analyses concluded that Winnipeg Inner City problems worsened rather than improved under the Core Area Initiative.

"The CAI has not paid enough attention to social planning and has made a mess of physical planning in Winnipeg. It has wasted scarce public dollars and subsidized private developments of questionable worth and need of subsidy. Winnipeg's planning has...been a monumental failure, an embarrassing chapter in Canadian planning history, to be avoided at all costs....the CAI has been a disaster akin to the old style urban renewal schemes we were supposed to have left behind." (Gerecke:Reid, 1990, P.22)

Real revitalization is comprised of physical, economic and social policy and related activity targeted at reversing deterioration. It inherently re-introduces vitality to an area which has lost its ability to provide ongoing facilities and services at an economic, physical, and social level to its incumbents. While revitalization may initially focus largely on reversing physical structural deterioration, ongoing revitalization must accord a broader perspective of the physical, economic, and social structure. Although this tends towards the utopian, anything less, will result in a one-time band-aid approach to deterioration, as opposed to turning the tide of the forces of deterioration. Ostensibly, the concept of revitalization merits much future study, both at an academic and practical level to determine possible positive and sustainable future practice.

NEIGHBOURHOOD REVITALIZATION

The urban neighbourhood comprises the most fundamental basic block of our urban society and structure. Housing and households form the cornerstone of these urban neighbourhoods. Yet, housing, which can be defined as the term for the product and process whereby humans are supplied with and utilize residential requirements, being both an element in and of the prevailing economic and social systems, has been largely circumscribed by public policy with a demonstrated proclivity towards the free market system and subsequent commodification. The market system in tandem with public policy has created neighbourhoods which indirectly set the stage for urban decay. Firstly, by encouraging the suburbs and secondly, by entrenching the dogma of possession and ownership of single-family detached residential structure.

HOUSING AND CHANGE

While the housing system has functioned reasonably well in this century, in terms of supply, changes in the economic system and the aging of the housing stock, have intensified the forces of deterioration. While Canada experienced an industrial economy predicated upon growth, "filtering" theory tended to ameliorate inadequacies, as did sporadic public intervention. As Canada moves into the post-industrial economic framework, a limited or no-growth scenario precludes filtering and heightens the detrimental impact of deterioration.

Housing in Canada, now faces accentuated rehabilitation requirements, as well as continuing other problems, foremost of which includes affordability. Ostensibly, what is required is a public sector initiative to set the stage for revitalization in housing, both in the private sector, and from the perspective of the public at large. Further, the revitalization in housing must be extended to neighbourhoods, community and the urban centre as a whole. Inherently, this translates into the development of comprehensive revitalization strategy.

INCUMBENT UPGRADING

In acknowledging the lessons learned from renewal policies of the past and the axiom that neighbourhoods form the basic blocks of the city, successful revitalization strategy cannot be made on a top-down, autocratic approach. Rather, incumbent upgrading, whereby the residents themselves largely contribute to rehabilitation, appears to be the most logical framework for revitalization. However, the revitalization must extend beyond the rehabilitation of housing, and accord the economic, social and physical.

CO-OPERATIVE HOUSING IN REVITALIZATION

Co-operative ideology, rooted in utopian theory, in its present form (Rochdale Principles), has been in active existence since the commencement of industrialism. Although co-operativism has made limited inroads into the economic, social and physical

structures of our society, largely attributed to the incongruity between the market system and co-operativism, co-operativism continues to grow both informally and formally, and gain popularity in North America.

Co-operative housing is a more recent inroad of co-operativism, and represents a relatively new direction in the housing field. Canadian co-operative housing emerged in the twentieth century and co-operative housing development only became more active in Canada in the 1960s.

Co-operative housing, unlike its housing counterparts in the private or public sectors, requires considerable individual contribution and decision-making of its membership. It is based upon the continued collective activity of a number of individuals and as such requires on-going individual involvement. This commitment can be a community development process unto itself, in that the co-operative forms a part of the community and that community development is "The process of organizing community residents to utilize their physical, social, human, financial and other resources toward the improvement of their community and the promotion of better living with the active participation, initiative, and co-operation of the community." (Sayegh, 1987, P.92)

Further, advocates of the co-operative movement and specifically co-operative housing, assert that the co-operative process of housing and its inherent community development nature has much to offer the large community within which the housing co-operative operates. Not only does the co-operative housing process initially introduce some form of physical revitalization through the development of a co-operative housing project, co-operative advocates theorize that the successful accomplishments of a housing co-operative can spill out into the community at-large, and that the responsibilities and concerns of the co-operative members can subsume larger community concerns, (Sullivan, 1969) thereby augmenting social and economic revitalization as well as physical revitalization.

In Canada, housing co-operative constitute 0.6 percent of the housing stock. In Manitoba, this sector is slightly larger at 0.7 percent, translating into approximately 2,500 housing units. The Manitoba Co-operative Homestart Program (MCHP) which commenced activity after its enabling order-in-council in 1984, was directly responsible for over 7.0 percent of the co-operative stock. The renovation, conversion and rehabilitation of existing deteriorated housing stock was a stated objective of the MCHP. Further, as previously alluded to, the MCHP facilitated incumbent upgrading through its Neighbourhood Co-operative Revitalization sub-program.

Through a case study examining the M.A.P.S. group, one of the two neighbourhood groups who applied and were active under this sub-program, it was concluded that the MCHP facilitated some degree of neighbourhood revitalization through an incumbent upgrading approach. Notably, the program and its start-up monies, tended to act as the nexus for neighbourhood revitalization activity. However, the sub-program's feature which allowed the rehabilitation or renovation of existing single family dwellings, curtailed the effectiveness of the group and limited their achievements. It is unlikely that the group reversed the tide of deterioration, rather, they only succeeded in ameliorating a small portion of physical deterioration. Their limited horizon and their focus on purely physical deterioration, did not address the real problem of ongoing neighbourhood deterioration. Further, the group's reliance on the MCHP and its de facto acceptance of the MCHP as its nexus, appeared to have supplanted the development of an appropriate neighbourhood comprehensive revitalization strategy, acknowledging the full perspective of deterioration.

In addition, a number of other concerns were noted, which effectively delineated and limited the possible role of the MCHP and co-operative housing programs in general, in neighbourhood revitalization policy and activities. The most noteworthy of these concerns surrounds the program's focus. The focus is limited to physical revitalization without inherent linkages to

other social and economic aspects of neighbourhood revitalization. Although co-operative program advocates have suggested that such linkages to social and economic revitalization will develop, examination of M.A.P.S. and existing Canadian co-operative projects does not indicate that this has indeed transpired to any demonstrable degree.

Although the MCHP as a whole developed a respectable number of dwelling units during its limited duration, much of the stock successfully developed under the program heavily benefited from ancillary revitalization-focused funding and the capitalization of opportunity. By the end of the decade, the majority of auxiliary funding had dried up and project acquisition opportunities were clearly not as financially lucrative.

Even at a micro level focusing on rehabilitating single family detached dwellings, continued activity can be obviated by normal market forces which prompt homeowners to capitalize on the public sector acquisition campaign by inflating selling prices. Logically, the market system dictates that the market activity (purchases) will directly raise prices in the recognition of an increase in demand.

The physical focus and the nature of the program itself, limits participants to non-homeowners. This is clearly in contrast to the ownership axiom of North American Culture and not in keeping with the majority of dwellings which are owned as opposed to rented. In fact, the fundamental basis of co-operativism flies in the face of the market system upon which much of Western Culture was founded, and presently operates. Ostensibly, co-operativism will appeal to a faction of society, while others will turn to co-operativism as a function of need, but it is obvious that given the present market system and its broad appeal to the populace, that embracement of co-operative ideology in Western Culture has inherent limits. "We dreamed of socialism, and find our own souls too greedy to make it possible; in our hearts we too are capitalists, and have no serious objection to becoming rich." (Durant, 1932, P.18)

Acknowledging the parameters dictated by these concerns and according other intrinsic program problems, including the rigidity of the program structure, problems associated with its bureaucratic dissemination, and limited funding alternatives, the MCHP and co-operative housing in general, does have the ability to play a role in neighbourhood revitalization. This role is limited to physical revitalization and the facilitation of a comprehensive neighbourhood revitalization strategy of which the physical revitalization forms an integral portion thereof. However, co-operative housing and the co-operative

housing programs are not in themselves catalysts for the development of comprehensive neighbourhood revitalization strategy, nor are they valid replacements for such strategy. Co-operative housing and co-operative housing programs are not a panacea for deterioration and related problems.

7.2 REFLECTIONS

CO-OPERATIVE HOUSING SYSTEMS

In many other areas of the globe, co-operative housing plays a significant role in the respective housing sectors. In Sweden more than 16 percent of the housing stock is owned co-operatively. In Norway, approximately one-fifth of the housing stock is owned co-operatively. Both of these countries' housing sectors hold citizen participation in housing in very high regard and housing projects are often involved in member education or the provision of social services (daycare).

In Denmark, a more recent approach at incumbent efforts at self-housing is "Cohousing".

"In Denmark, people frustrated by the available housing options have developed a new housing type that redefines the concept of neighbourhood to fit contemporary lifestyles. Tired of the isolation and impracticalities of single-family houses and apartment units, they have built housing that combines the autonomy of private dwellings with the advantages of community living. Each household has a private residence, but also shares extensive common facilities with the larger group, such as a kitchen and dining hall, children's playrooms, workshops, guest rooms, and laundry facilities. Although individual dwellings

are designed to be self-sufficient and each has its own kitchen, the common facilities, and particularly common dinners, are an important aspect of community life both for social and practical reasons." (McCamant:Durrett, 1988, P.10)

The first cohousing project was developed in 1972 outside of Copenhagen, Denmark. By 1988, there were 67 cohousing communities built in Denmark and a further 38 were being planned. They ranged in size from 6 to 80 households, with the majority being between 15 to 33 households. Cohousing communities can also be found in the Netherlands and Sweden. Cohousing provides more than housing for its inhabitants, it provides a quality of life and lifestyle predicated upon a sense of community. As evidence by numerous revitalizative efforts throughout North American cities, Western Culture has a renewed interest in neighbourhoods and community. Given the housing problems, and the dramatic changes in the demographic structure, one could postulate that cohousing may emerge strongly in North America, and may comprise a revitalizative effort unto itself where applicable. While this is clearly possible, it is highly unlikely that cohousing philosophy will succeed in moving the general populace away from the creed of homeownership. The reason stems not only from North America's market system backbone, but from historical patterns based upon growth, economic wealth and an abundance of resources, including land.

"When economic expansion begins to produce a glut of goods more and more dubious in value and threatening unemployment, our recourse is to increase the rate of expansion and to step up the advertising, though the goods become even more useless and the jobs that

proved these goods even more meaningless....people suffer from a compulsion neurosis; they are warding off panic by repeating themselves; inevitably, they are very busy and very conformist." (Goodman, 1951, P.xi)

In addition, North America, has seen some degree of non-conformist activity in housing in the past, little of which has survived, similar to the Utopian community experiments concurrent with the Industrial Revolution. These manifested in the form of communes, collectives and co-operatives. Utilizing the term Communes to represent the movement, these were collectives or co-operatives which formed communities unto themselves, sharing some primary bond, other than blood or legal ties. The structure of communes varied as did the degree of sharing within the community. In 1970, it was estimated that there were over 2,000 communes in the United States (Fairfield, 1972, P.3). The commune movement soon after began to recede at a significant rate, and communal efforts in general, were considered to be failures, with little, if any, lasting beneficial contribution to mankind.

NEIGHBOURHOOD REVITALIZATION

Neighbourhood revitalization, especially through incumbent upgrading is a relatively new approach at arresting and reversing the deterioration of urban centres. The importance of curbing the force of deterioration cannot be overstated, in that the deterioration is inherently economic, social and physical and ultimately carries the capacity to reflect and add

to, the deterioration of North American Culture itself.

"A great civilization is not conquered from without until it has destroyed itself within. The essential causes of Rome's decline lay in her people, her morals, her class struggle, her failing trade, her bureaucratic despotism, her stifling taxes, her consuming wars." (Durant, 1944, P.665)

The individual is the heart not only of neighbourhoods, but of civilization. An effective revitalization strategy must commence first with the individual if it is to be successful in the community and the city at-large. "Either Western man is going to choose a new society-or a new society will choose, and abolish, him. (Harrington, 1966, P.275)

NEIGHBOURHOOD PLANNING

Real neighbourhood revitalization strategy, according the economic, social and the physical, should focus on the personal and social conditions of the neighbourhood, as a way of improving the quality of life.

The increasing North American interest in neighbourhoods and community, together with the accelerated rate of neighbourhood deterioration at-large, translates into a prime motivational force within the neighbourhood incumbents, which if properly fostered and utilized, could clearly benefit neighbourhoods, community and the city at large from a revitalization perspective.

This possible incumbent motivational force carries an inherent opportunity to embrace neighbourhood planning. Essentially, neighbourhood planning, whereby the neighbourhood acts as a distinctive physical, social and economic unit, has not been given sufficient scope in day-to-day Canadian City Planning practise. Recently, originating out of the emergence of neighbourhood groups which usually form as a representation of negative reaction to some form of stimulus, interest in neighbourhood planning on a local level, has re-emerged (Clay:Hollister, 1983). Although there is little documented theory on the "new" neighbourhood planning, essentially neighbourhood planning would involve a decentralization of planning power, from the city to a neighbourhood, whereby goal-setting, strategy development and implementational activities would be conducted by the neighbourhood inhabitants. Concomitantly, this could also include or involve resource allocations to the neighbourhood, allow a new level and model of citizen participation and through their activities, the practice of neighbourhood planning could provide a more responsive form of dealing with problems and a more effective and efficient method of avoiding problems through a pre-emptive planning process.

Notably, the American neighbourhood examples, tend to be associated with some form of public or quasi-public resources like the now-defunct "Neighbourhood Housing Services", "Block

Grants" or other similar programs provided by the U.S. Housing and Urban Development agency. "The specific type of neighborhood revitalization program depends upon the conditions of the neighborhood. However, in general, public sector investment is necessary." (Ahlbrandt:Brophy, 1975, P.153)

Resources for neighbourhood revitalization activity in Canada, appear to be sporadic. With the exception of the ill-fated Neighbourhood Improvement Program, and ventures such as the Winnipeg Core Area Initiative, there is no motivational resource framework packages for incumbent groups to access which facilitate neighbourhood revitalization. As documented in Chapter Two, the private housing sector continues to be new-development oriented as opposed to revitalization-based. This fact, together with the neighbourhood incumbents' lack of related experience with revitalization, dictates the need for a comprehensive coordination formed by the public sector.

While it appears that a focus on neighbourhood planning may emerge, the coordination role of the public sector cannot be underestimated. It is incumbent that the public sector assist the private sector in transition to the rehabilitation needs of the housing sector, while providing a full spectrum of resources to neighbourhoods to facilitate the development and implementation of local revitalization strategy.

Further the joint efforts between the neighbourhood groups and the public sector resources, should accord the ecological realities and aim towards *sustainability in housing*. Clearly, co-operative housing and co-operative housing programs where accessible, can be an important tool in local revitalization strategy, but they constitute only one of the tools, comprising only a portion of the strategy.

SUSTAINABLE HOUSING

By the end of the 1980's, ecological concerns had once again emerged as a priority amongst the population, at a global level. In concert with this priority, it is evident that the housing sector can and should accord ecological concerns, where possible. This could be acknowledged at the neighbourhood level by the emerging neighbourhood revitalization strategies.

Although neighbourhood planning should be embraced and implemented, the role of the public sector in coordination should be fully acknowledged. The public sector, could provide inter-departmental and inter-governmental resources as well as decide upon the distribution of pecuniary resources to neighbourhoods. Concomitant to the activities of neighbourhood planning, central planners could concentrate on developing sustainability in housing and focus more attention at encouraging the population to re-inhabit existing neighbourhoods utilizing existing resources and infrastructure while actively discouraging the development of new speculative housing

communities, which require additional resources and additional costly infrastructure, supplied at the taxpayers' expense.

In Winnipeg, given the emerging conclusions pertaining to the impacts of the Core Area Initiative and adjudicating the state of Winnipeg planning from such activities, it would appear that this concept is light years away from implementation. If so, then Winnipeg will continue to suffer greatly from the ravages of deterioration and bear the multitudinous scars of its forces for time untold.

"We all live in the city.

The city forms-often physically, but inevitably psychically-a circle. A game. A ring of death with sex at its center. Drive toward outskirts of city suburbs. At the edge discover zones of sophisticated vice and boredom, child prostitution. But in the grimy ring immediately surrounding the daylight business district exists the only real crowd life of our mound, the only street life, night life. Diseased specimens in dollar hotels, low boarding houses, bars, pawn shops, burlesques and brothels, in dying arcades which never die, in streets and streets of all-night cinemas." (Morrison, 1969, P.12)

"The true test of civilization is, not the census, nor the size of cities, nor the crops, -no, but the kind of man the country turns out." (Emerson, Society and Solitude, "Civilization)

Co-operative housing can provide a forum for neighbourhood incumbants to revitalize their housing. With appropriate supports and the development of a governing revitalization policy with related public sector dedication, great strides could be achieved at revitalizing urban neighbourhoods, and according housing sustainability through neighbourhood planning.

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APPENDIX ONE:

URBAN DETERIORATION

URBAN DETERIORATION

There are a number of terms which are used to describe and categorize the elements and manifestations which are antithetical to urban development. Urban Decline is usually a descriptive definition in a quantitative sense, relating to and constituting a loss of population and a decline in the physical development of an urban area. (Bradbury:Downs:Small, 1982, P.4). Decline can be the result of a number of factors, most of which centre upon disinvestment activities.

While urban decline is a largely descriptive term, strongly biased towards the physical elements of urbanization, Urban Deterioration endows the recognition of the physical elements with a more functional meaning. Whereas urban decline is largely focused on the quantitative physical aspects, urban deterioration relates more precisely to social, economic and physical characteristics extending beyond that which is quantitatively measurable. Synonymously, Urban Decay is often used in the same vein although the term decay is usually reflective of an advanced deterioration stage and decay generally indicates a more harsh reality. Both urban deterioration and urban decay carry an inherent premise of temporal order which suggest that the occurrence and process of either decay or deterioration is preceded by environmental conditions which are presumably relatively adequate. The former culminates in the latter. Although somewhat unquantifiable, deterioration and decay have some static beginning which may in effect be congruent with the commencement of the urban development itself. Urban development, is a dynamic process which can be adversely impacted upon when elements of its process fail to produce the required results.

The term Urban Blight is rather subjective. It is used to describe the degree to which decay itself is present whether deterioration persists or not, and the inability of an area to perform physical, economic and social functions, required by its inhabitants. Urban blight lacks the chronological premise of deterioration and decay, and reflects stagnant static conditions. Kamal Sayegh, in "Housing, A Multidisciplinary Dictionary", defines a blighted area as, "An area in a more advanced stage of decay, where houses are physically run-down beyond the point of redemption; usually a neighborhood or portion of a neighborhood which has become an economic, social and aesthetic liability to a community--run down." (Sayegh, 1987, P.43)

Urban blight, though usually the product of deterioration and decay can be inherent in the urban development system itself. It is evidenced in the new town developments of the Industrial Revolution era and more recent colonizational attempts, whereby reports of economic and health problems indicate blighted conditions existing even as new urbanizational activities take place. Therefore urban deterioration, decay, or blight is inherent in our urbanizational development activity, to some degree, as a result of the inadequacies of our economic, and social systems, and our limited success at transposing our technological capability to implement our built environment in the natural environment.

In compendium, urban deterioration suggests a process whereby an area loses its capability to perform required sustaining physical, social and economic tasks for its inhabitants. It reflects a diminution of capacity, and suggests the occurrence of disinvestment. Kamal Sayegh defines deterioration as: "The degeneration in the value of a property, or neighbourhood, as a result of wear and tear, use, abuse, lack of maintenance, disintegration, use in service, or the action of the elements. (Sayegh, 1987, P.135)

In addition, urban deterioration is intimately tied to the inherent deterioration possible in the existing economic and social systems themselves, which may result in some level of deterioration devoid of the time element usually associated.

Fundamentally, urban deterioration pertains to:

1. Economic Factors
2. Physical Factors
3. Social Factors

It is manifested by conundrums in either or all of these areas or in their inadequacy in meeting required economic, physical and social needs.

The causes of urban deterioration are complex and protean arising from the very nature of our economic, physical or social systems in addition to activities, or lack thereof, of the urban development processes as well as urban deterioration itself.¹

¹ Most historical analyses tend to view deterioration as an inherent element in the urbanization process, in an almost evolutionary or natural perspective, and have a proclivity to explaining deterioration through direct symptomatic occurrence. More recent research, has begun to focus on the specific elements of the urbanization process which give rise directly to deterioration. Larry Bourne has put forth a compendium of decline hypotheses, incorporating a number of elemental hypotheses. (Bourne, 1978)

In general the causes of urban deterioration arise from:

- A. Economic Systems
- B. Physical Realities
- C. Social Systems
- D. Market Practices
- E. Public Sector Activity
- F. Political Realities
- G. Urban Deterioration²

Economic Systems

The economic system, regardless of its political underpinnings, can lead to deterioration directly or indirectly as a result of the practises of its components, whereby decisions made on an economically practical basis can be oblivious to urban deterioration triggers thereby readily leading to the deterioration of an area usually in favour of another area. The economic system can render specific elements of an area or even the entire area functionally obsolete. Changes in methods of production largely attributable to perceived static economic realities can readily induce structural obsolescence or transform economic functions themselves to obsolescence. Indeed, large-scale changes in the economic system, for example, Canadian-United States "Free Trade", could conceivably transmute the production and economic underpinning of entire communities so as to be functionally and structurally obsolete, thereby in effect making the community itself, to some extent obsolete! In addition, basic problems of distribution of required goods and services can in itself lead to deterioration in the urban fabric. The lack of adequate employment opportunities resulting in unemployment, the inefficient usage of resources resulting in wastage and pollution, and a basic inability of the economic sciences to accord urban deterioration as a paramount concern in decision-making all have accelerating effects on urban deterioration as well as lead to deterioration in themselves.

While this discussion illustrates global economic realities, these global realities in turn influence the local economies and innately impact on neighbourhoods. For example, a small urban community which relies on a handful of industries which are detrimentally impacted by the Canada-U.S. Free Trade Agreement, could witness one of the impacts, in the form of neighbourhood deterioration, as unemployed residents relocate to other communities.

² While it may appear redundant to include deterioration as a cause of deterioration, it is essential to recognize that deterioration is not homogeneous and can occur in a serpiginous manner.

Physical Systems

The natural environment and physical aspects of ageing lead to and add to deterioration. As degenerative ageing progresses, physical structures face a diminishing capacity to perform the tasks for which they were created. Physical deterioration is usually the most observable component of urban deterioration. Often in the past, it has been the prime target of attention in public and private urban deterioration-arresting programs and processes. Yet although readily observable it is only a small component of the urban deterioration problem itself.

Social Systems

The social systems include the many processes and formal and informal subsystems through which the populace interacts for sustenance and recreational purposes. The nature of the culture or cultures acting in the social systems can directly lead to urban deterioration and facilitate the increase of deterioration. The societies give rise to forms of consciousness or general societal norms which can be totally unjust, discriminatory and devoid of cognition of deterioration in itself thus giving rise to deterioration. Ideologies which stress decision-making attuned to personal preference, greed, selfishness, and self-interest can readily lead to the benefit of some while causing grief or cost in the form of inadequacy to others. Urban deterioration is accelerated by a "new" material acquisition mentality which excludes or ignores deterioration problems. Perceived racial differences whether properly founded or not, result in locational preferences often to the detriment of some group thus giving rise to urban deterioration. Areas of perceived poverty thus fail to attract potential residents of higher economic means. "The socioeconomic and ethnic segregation deeply embedded in U.S. urban development strongly contribute to physical decay and population losses." (Bradbury:Downs:Small, 1982, P.177)

Market Practices

Market Practices focused almost entirely upon a self-profitability objective are devoid of deterioration accordance and can readily foster deterioration outright as well as act in concert with social systems creating an ideology of abandonment and the setting of pre-conceived societal norms in themselves which approach the ludicrous. For many years the market set the scenario whereby the societal norm was to own a house in the suburbs with a new car (or multiple thereof). The concept of "new" is still firmly entrenched in our societal preference thereby giving rise to wastage and unmonitored deterioration. As an area loses some locational advantage the market practice response will be neglect thus heightening deterioration.

The domination of our markets by non-magnanimous multi-national corporations with a primary focus on international profits oblivious to community needs and revitalization requirements is suggestive and often illustrative of the possible effect that private market practice can have to fuel deterioration.

Public Sector Activity

The role and subsequent focus of the public sector is defined by the elected party in power in response, to at least a minimal degree, to its electorate. Thus the underpinnings of its mandate do not necessarily give due accord to deterioration nor is deterioration guaranteed a place in decision-making.

In general, the majority of activity of the public sector, especially in concert with the absence of an urban revitalization mandate, has directly caused massive deterioration. Public policies advocating 'bricks and mortar' new construction often favour development for development's sake clearly not adequately recognizing or compensating for the direct deterioration caused by shifting investment from an older area to a new area. Zoning practice has long been used to wide extent, preserving private property values yet adding to the deterioration of the city as a whole. Inevitably some geographical locations are more favoured than others. Exclusionary zoning serves to concentrate high income pockets of population only to give rise to concentrations of low income pockets commonly referred to as ghettos in other geographical areas.

"Many poor urban households become concentrated in such neighbourhoods [older inner-city neighbourhoods] because fragmented suburban jurisdictions adopt public policies that deliberately exclude them. These arrangements load central city governments with a disproportionate share of the social and fiscal burdens of coping with the nation's poverty. Moreover, this outcome is neither accidental nor caused by the operation of free markets. Rather it results at least in part from public policies that are hard to change because they benefit a majority of urban households". (Bradbury:Downs:Small, 1982, P.177)

Political Realities

The realities of remaining in political power can necessitate decision-making by political leaders that is sometimes unfounded in logic and usually related to the short-term. As such, the decision-making does not necessarily acknowledge deterioration concerns and by its temporal reference, is inherently oblivious to on-going revitalization strategy. Although there may be some exceptions to this conclusion, these exceptions would definitely not form the rule. In addition, often, politicians bring to the fore, party ideologies and often have preferred courses of

activities usually related to such ideology. There is no provision within any of these ideologies, especially at a macro level (Conservative, Liberal, New Democrat) which inherently embraces long-term deterioration concerns and revitalization strategy.

Urban Deterioration

Not surprisingly urban deterioration tends to breed urban deterioration. This is a "spread effect" (Shafer: ed. Soan, 1981) whereby symptoms of observable deterioration tend to diminish an area's ability to attract a new population or economic activity, and promote residential re-location where possible.

"When the urban area is growing rapidly and housing supply generally falls short of demand, a slow deterioration rate may be expected...Conversely, in urban areas which lose their populations one may expect rapid neighbourhood deterioration." (Shafer, 1981, P.173)

The primary symptom of deterioration is investment or disinvestment whether pecuniary or non-pecuniary. Essentially the decision to remove investment, relocate investment to another area, or withhold investment, directly in response to deterioration concerns or causing deterioration in itself, is the prime symptomatic cause of deterioration. The investment in question can be non-pecuniary representing some form of personal physical services or attentions of a non-market type, or possibly non-physical represented by a psychological attitude.

In general, the causes of urban deterioration are impossible to appropriately isolate and quantify. In reality, cause and effect become indiscernible with a compilation of physical, economic, political, social, market and deterioration itself giving rise to and facilitating urban deterioration. Deterioration, similar to development, is a dynamic process which spirals when fuelled by explicit neglect and inherent virulent economic, social and physical factors thus creating immense difficulty in devising and implementing effective policy and programs targeted at mitigation or abatement.³

³ For a list of references to this section, refer to the references given at the conclusion of Chapter Two.

APPENDIX TWO:

URBAN NEIGHBOURHOODS

Neighbourhoods

A consummate definition of a neighbourhood eludes accurate description or circumscription with any large degree of consensus. A neighbourhood is a physical, social and economic place. A neighbourhood is "limited territory within a larger urban area where people inhabit dwellings and interact socially." (Hallman, 1984, P.13)

Neighbourhoods are often categorized by:

1. geographical elements
2. ethnic or cultural similarities
3. concentrated shared services of some type
4. people sharing a similar sense of belonging to a neighbourhood.

The American National Commission on Neighbourhoods concluded in 1979, "In the last analysis, each neighbourhood is what the inhabitants think it is. The only genuinely accurate delineation of neighbourhood is done by the people who live there, work there, retire there and take pride in themselves as well as their community". (Hallman, "National Commission on Neighbourhoods", 1979, P.16)

The definition of a neighbourhood embodies subjective perspectives which are indicative of the importance attributed to the role that a neighbourhood plays to the individual and the actual nature of the classification characteristics which in fact gave rise to the neighbourhood itself.

"No neighbourhood is like any other. Each has its own unique combination of social and physical traits". (Hallman, 1984, P.90)

Whereas a neighbourhood refers primarily to a geographical area, a community denotes shared characteristics or associations sometimes through residence in a common locality. Although obviously slightly different, neighbourhood and community are in reality often used inter-changeably.

Academically, a neighbourhood usually represents a smaller unit than a community. The term community and 'sense of community' can be employed to represent shared characteristics or associations of a non-residential nature. Community can refer to an entire metropolitan area whereas a neighbourhood labelling is usually limited to a cluster of housing units which are immediate or include a number of metropolitan blocks. However, the differentiation is extremely difficult to concisely

ascertain, open to criticism and controversy and best avoided in this discourse.

All cities have neighbourhoods and neighbourhoods comprise a significant portion of the city unto themselves in a physical manner as well as in an economic and social nature. Neighbourhoods and housing are the 'backbone of the city', and each neighbourhood interrelates with the metropolitan area at-large. Although historically, neighbourhoods were used to denote areas of extensive residential usage, it is unclear whether primarily commercial or industrial areas which provide some residential facilities do formally constitute a neighbourhood per se. Yet by definition as an area inhabited by people, conceptually the term neighbourhood can be extended to formerly non-residential areas which gain residential occupancy capacity. Thus new relatively non-traditional neighbourhoods are emerging throughout North America, particularly commercial areas located in downtown inner-city areas. It is possible to further argue that even areas which cannot boast a residential tenure in the traditional sense or lack residential capacity whatsoever, could by minimal definition, be considered a neighbourhood. Undoubtedly, a group of individuals conducting some commercial activity in a specified geographical area, clearly differentiated from the surrounding geographical area, could themselves perceive a sense of 'neighbourhood' although definitely not in the traditional sense. For the purposes of this study, this possibility shall not be disputed, yet the term neighbourhood, as used shall refer in general to traditional neighbourhood underpinnings defined as primarily residential.

As a physical and social place, neighbourhoods may perform a variety of functions foremost including:

1. Economic
2. Political
3. Socialization
4. Personal Arena

Economic

Most commonly, neighbourhoods are viewed through their capacity to function as an economic unit of consumption and less commonly production. Geographically delineated neighbourhoods are areas where physical goods are developed for consumption (housing) and consumption continues through life-sustaining and recreational goods and services, (associated commercial and retail).

"Housing is the major element in the view of the neighbourhood as an economic consumption unit, and the fate of a neighbourhood is often tied directly to the dynamics of the housing market...A second nexus of the neighbourhood as a consumption unit focuses upon commercial and retail sales. Here, the pattern is

very clear. The increase in the scale of marketing, related to the increasing reliance upon automobiles, has led to the proliferation of large-scale regional shopping centers, within both central cities and suburbs." (Clay:Hollister, 1983, P.10)

The neighbourhood as a production unit is less common but clearly gaining ground with the relatively recent trend to suburbanization of industry to the point of home occupations. Although to a much smaller level, in some areas, neighbourhoods have borne witness to their own ability to act as a unit of production for housing and a noticeable level of goods and services. Programs of house-building involving 'sweat equity' and local community co-operatives as well as local neighbourhood economic development corporations embody the strategy of local production theory in addition to the traditional consumption elements.

Local community or neighbourhood economic development initiatives are a relatively new focus of urban development usually brought about as a result of urban deterioration concerns and the fiscal crises faced by all levels of governments, particularly in the 1980s.

Political

The neighbourhood is an administration and political unit whereby public goods and services are distributed and initially determined indirectly by the democratic procedure. Therefore the neighbourhood functions to determine and define public goods and services to be distributed through its function as a political unit and undergoes administrative duties in the delivery of these goods and services. Clearly the extent to which neighbourhoods have the legal capacity to function as such is dependent upon the local political gerrymandering which of course is dependent on the size of the neighbourhood in question. An immediate neighbourhood, consisting of a cluster of a few houses does not elect a political representative at any level, but a larger neighbourhood, composed of a number of these immediate neighbourhoods does in fact elect political representatives and can have legalized political power to some extent. In Winnipeg, the Residential Advisory Groups (R.A.G.S.) represent an additional form of legislated political power, even if only to a minimum extent.

Since the 1960s, there has emerged a number of examples of neighbourhood interest groups which have grasped non-legislated political power. Local neighbourhood groups have met with formidable success in lobbying for neighbourhood concerns at the municipal, provincial and federal level. In Winnipeg, the North Logan neighbourhood case bears testimony to the ability of a small group of local residents banding together to challenge the power, policy and programming of the municipal,

provincial and federal administrations.

"Dealing with citizen groups and their demands ranks with land-use planning and transportation as one of the major policy issues facing city governments across Canada. Citizen groups have been around for a long time, and politicians and officials are accustomed to them in at least one form, ratepayer groups from solid middle-class residential areas. But there are more citizen organizations today than there used to be, and from a wider range of neighbourhoods. They are making tougher demands on city politicians, their tactics are improving, and they are proving less willing to accept defeat or a token victory and to give up than they used to be. They are also often much better organized and on occasion they even have professional organizers working for them." (Lorimer, 1972, P.192)

Socialization

Although the neighbourhood has the capacity to undertake a socialization function, many neighbourhood analysts and theorists have suggested that the neighbourhood plays a diminishing role in the socialization function of the population. The metropolitan areas and sometimes even the national or international areas as a whole act as the domain for friendship networks rather than the local neighbourhood. (Kellar, 1968)

Sociability within neighbourhoods varies widely in accordance to social class composition, ethnicity and general local perspectives.

The presence of children in the neighbourhood can act as a catalyst increasing the propensity of a neighbourhood to provide a socialization function. Community schools, neighbourhood playgrounds and community clubs all provide the arena for social interactions and common activities shared under the auspices of various community programming.

Personal Arena

"For a man's home is his castle." (Sir Edward Coke)

"Men live in a world which presents them with many threats to their security as well as with opportunities for gratification of their needs. The cultures that men create represent ways of adapting to these threats to security as well as maximizing the opportunities for certain kinds of gratifications. Housing as an element of material culture has its prime purpose the provision of shelter, which is protection from potentially damaging or unpleasant trauma or other stimuli.....the house [or

neighbourhood] is a place of safety from both nonhuman and human threats." (Rainwater: ed. Helmer & Eddington, 1973, P.92)

The neighbourhood and the individual's residential dwelling provide a physical and psychological sense of place. This sense of place and economic and psychological self-interest cannot be underestimated.

Although it has been argued that the overemphasis on the personal private sense of place has given rise to individual alienation within one's own dwelling (Richard Sennet), it is inevitable that a portion of this sense of place flows inter-residentially into the surrounding neighbourhood and the community as a whole.

Although the sense of neighbourhood and community commitment displays extreme variation and inherent measurement difficulties, it is a paramount factor in the function of a neighbourhood, resulting in the definition of the neighbourhood itself.

In summation, neighbourhoods have the capacity to perform a large number of functions, of which only a few of the major examples have just been provided. Theoretically, a neighbourhood could provide as many functions as its population calls for, with of course minor modifications in extreme cases. "The urban neighbourhood, as it has unfolded, has come to take on many functions. These include the neighbourhood as a community, as a market, as a service area, as a provider of shelter, as an arena for improving the quality of life, as a political force and as an actual or potential level of government." (Ahlbrandt:Cunningham, 1979, P.9)

The neighbourhood provides functions at a local level yet is part of the large metropolitan urban development function as a whole. Neighbourhoods are intrinsically linked to the large urban development and are part of and causal to not only the development but to urban deterioration on a physical, economic and social level. The neighbourhood is the single most elemental yet comprehensive unit in urban development or urban deterioration. With few exceptions, urban deterioration begins with neighbourhood deterioration.¹

¹ For a listing of references used in this section, see references given at the conclusion of Chapter Two.

APPENDIX THREE:

CANADIAN HOUSING

SUPPLEMENTARY CANADIAN HOUSING STATISTICS

TABLE 3.01
DWELLINGS AND HOUSEHOLD SIZE
1941 & 1986

	1941			1986		
	POPULATION	DWELLINGS	SIZE	POPULATION	DWELLINGS	SIZE
Canada	11,489,713	2,573,155	4.47	25,309,330	8,991,670	2.81
Manitoba	729,744	163,655	4.46	1,063,015	382,345	2.78
P. E. I.	95,047	20,079	4.73	126,645	40,695	3.11
Nova Scotia	577,962	123,184	4.69	873,180	295,780	2.95
New Brunswick	457,401	91,881	4.98	709,440	231,680	3.06
Quebec	3,331,882	644,529	5.17	6,532,460	2,357,105	2.77
Ontario	3,787,655	909,394	4.17	9,101,695	3,221,730	2.83
Saskatchewan	895,992	207,173	4.32	1,009,615	358,265	2.82
Alberta	796,169	193,246	4.12	2,365,825	836,130	2.83
British Columbia	817,861	220,014	3.72	2,883,370	1,087,120	2.65
Winnipeg	290,540	65,353	4.45	625,305	236,325	2.65
Halifax	91,829	17,910	5.13	295,990	103,830	2.85
Quebec	200,814	34,405	5.84	603,270	218,425	2.76
Montreal	1,139,921	249,560	4.57	2,921,360	1,115,380	2.62
Ottawa	215,022	44,588	4.82	819,260	302,335	2.71
Toronto	900,491	207,665	4.34	3,427,165	1,199,800	2.86
Hamilton	176,110	41,779	4.22	557,030	201,330	2.77
Vancouver	351,491	92,782	3.79	1,380,725	532,220	2.59
Victoria	75,218	20,900	3.60	255,545	105,445	2.42

SOURCE: Statistics Canada

TABLE 3.02
HOUSEHOLDS BY PERCENTAGE OF INCOME
EXPENDED ON HOUSING
CANADIAN PROVINCES: 1985

	<15%	15-19%	20-24%	25-29%	30-39%	>40%
Canada:						
Owner	51.6	16.1	11.8	7.0	6.1	7.4
Renter	23.5	16.5	13.4	11.0	11.7	23.9
Renter Median			22.7			
Manitoba:						
Owner	54.0	16.2	11.8	6.7	5.3	6.1
Renter	21.1	15.3	14.1	13.2	12.5	23.9
Renter Median			23.8			
P.E.I.:						
Owner	52.7	17.2	11.4	6.6	6.0	6.1
Renter	21.4	14.5	13.8	11.9	13.5	24.8
Renter Median			24.1			
Nova Scotia:						
Owner	52.5	16.0	11.5	6.7	6.1	7.2
Renter	20.8	15.3	13.2	13.4	13.0	24.2
Renter Median			24.3			
New Brunswick:						
Owner	55.9	16.0	10.3	5.8	5.2	6.8
Renter	24.7	14.0	12.3	10.2	11.3	27.5
Renter Median			23.6			
Quebec:						
Owner	51.4	17.2	11.1	6.3	5.8	8.1
Renter	27.2	15.9	11.4	9.1	10.7	25.6
Renter Median			22.0			
Ontario:						
Owner	52.2	16.2	12.1	7.1	5.9	6.6
Renter	23.2	17.9	14.9	12.2	11.4	20.5
Renter Median			22.0			
Saskatchewan:						
Owner	51.0	16.3	12.3	7.3	6.0	7.1
Renter	22.8	14.8	13.7	12.9	11.8	24.1
Renter Median			23.5			
Alberta:						
Owner	45.0	15.9	13.9	9.2	7.8	8.2
Renter	20.9	17.9	14.7	11.3	12.0	23.2
Renter Median			22.8			
British Columbia						
Owner	51.2	14.4	11.7	7.5	6.8	8.4
Renter	17.0	14.7	13.5	10.7	14.3	29.9
Renter Median				26.3		

SOURCE: Statistics Canada

TABLE 3.03
HOUSEHOLDS BY PERCENTAGE OF INCOME
EXPENDED ON HOUSING
CANADIAN CITIES: 1985

	<15%	15-19%	20-24%	25-29%	30-39%	>40%
Winnipeg:						
Owner	52.0	16.6	12.8	7.3	5.4	5.9
Renter	17.3	15.8	15.0	13.2	13.3	25.3
Renter Median				24.7		
Halifax:						
Owner	44.4	17.3	14.8	8.6	7.3	7.5
Renter	17.6	17.4	15.1	13.2	13.5	23.3
Renter Median			24.0			
Quebec:						
Owner	51.1	18.8	11.8	5.9	5.4	7.0
Renter	24.8	16.8	12.0	9.6	10.6	26.1
Renter Median			22.5			
Montreal:						
Owner	47.5	18.0	12.1	7.0	6.5	8.9
Renter	27.0	16.4	11.5	8.9	10.6	25.6
Renter Median			21.9			
Ottawa:						
Owner	49.3	17.3	13.3	7.9	6.1	6.2
Renter	21.4	19.2	16.2	12.0	11.2	20.0
Renter Median			21.9			
Toronto:						
Owner	50.9	15.0	12.2	7.8	6.9	7.2
Renter	21.6	18.9	16.2	12.7	11.4	19.2
Renter Median			21.9			
Hamilton:						
Owner	51.3	16.9	12.8	7.4	5.8	5.9
Renter	23.3	16.7	13.7	12.7	11.4	22.2
Renter Median			22.7			
Regina:						
Owner	46.7	17.3	13.8	8.4	7.0	6.7
Renter	16.4	15.3	15.3	13.1	12.5	27.3
Renter Median				25.1		
Saskatoon:						
Owner	46.2	16.1	14.6	9.2	6.8	7.2
Renter	17.0	15.5	14.3	11.1	13.1	29.1
Renter Median				25.5		
Calgary:						
Owner	39.9	16.4	15.5	10.7	8.9	8.5
Renter	17.6	18.8	16.0	11.7	12.6	23.3
Renter Median			23.3			
Edmonton:						
Owner	44.9	15.3	14.3	9.4	8.0	8.1
Renter	18.4	18.5	15.1	11.3	12.3	24.5
Renter Median			23.4			
Vancouver:						
Owner	49.2	13.6	12.4	8.6	7.7	8.5
Renter	14.1	15.3	14.4	11.6	15.0	29.7
Renter Median				26.7		
Victoria:						
Owner	50.4	13.3	11.8	8.3	7.7	8.4
Renter	12.4	13.8	14.5	11.8	15.8	31.8
Renter Median				28.0		

SOURCE: Statistics Canada

TABLE 3.04
CANADIAN HOUSING STOCK CONDITION
1987

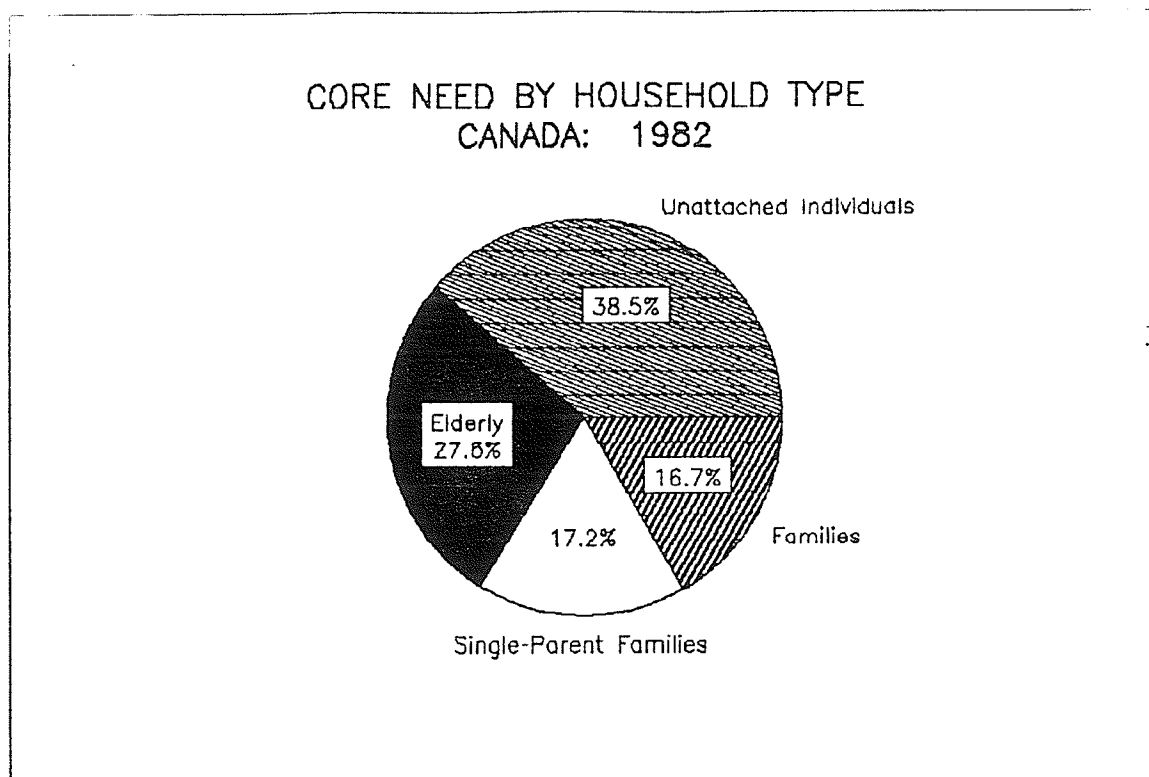
	NUMBER	%	%	%
Major Repair Required	1,012,936	10.6	64.6	35.4
Minor Repair Required	1,538,516	16.1	58.8	41.2
Total	2,551,452	26.7	61.1	38.9

REPAIRS: "Any work that restores the dwelling to its original condition. Desirable remodelling, additions, conversions or improvements which upgrade the dwelling over and above its original condition are excluded."

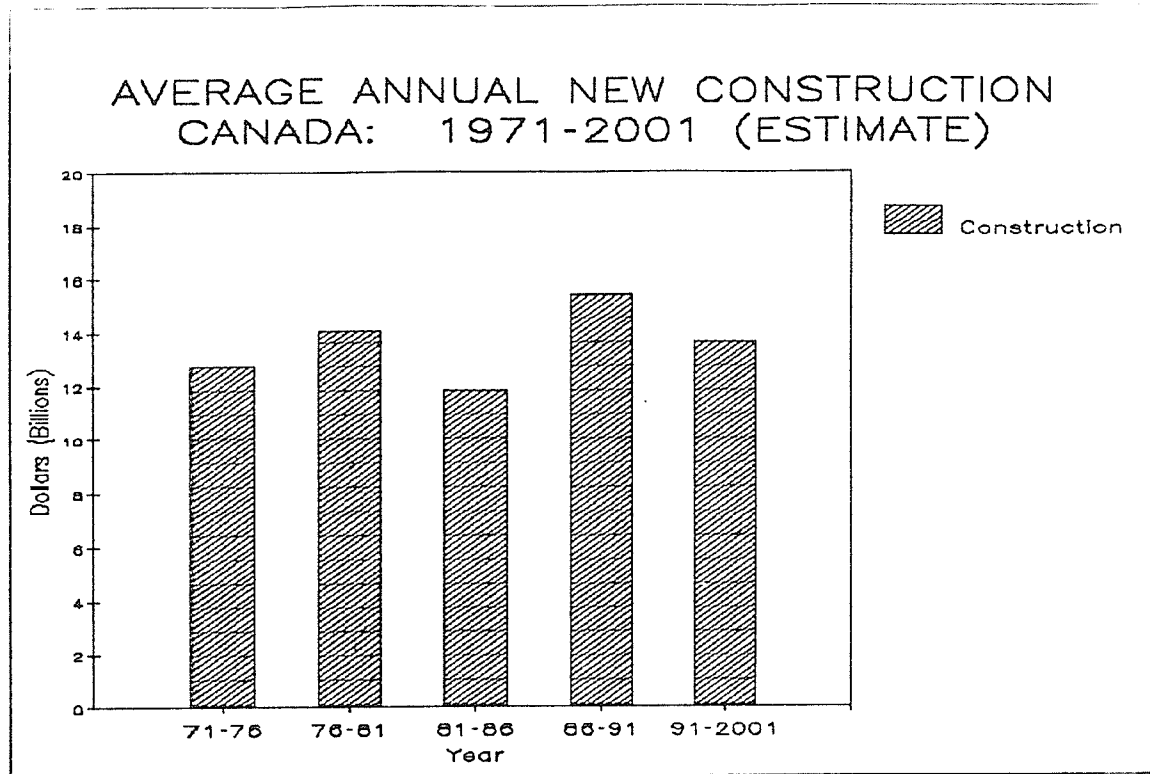
MAJOR: "Any work required to correct serious deficiencies in the structural and heating systems."

MINOR: "Any work required to correct deficiencies in the surface or covering material of the dwelling and to the less serious deficiencies in the plumbing, electrical and heating systems."

GRAPH 3.01
CORE NEED BY HOUSEHOLD TYPE
(1981 CENSUS-BASE)



GRAPH 3.02
NEW CONSTRUCTION EXPENDITURE LEVELS
(CANADIAN ESTIMATE: 1971-2001)



Source: Clayton Research Associates

APPENDIX FOUR:

MANITOBA CO-OPERATIVE
HOUSING COMPENDIUM

HOUSING CO-OPERATIVES IN MANITOBA

NAME OF CO-OPERATIVE	LOCATION	UNITS	PUBLIC PROGRAM(S)
ASCOT PARK HOUSING CO-OP	181 St. John-Forsythe Rd. WPG	10	CMHC 56.1
BRANDON HOUSING CO-OP	204 Wapita Brandon	91	CMHC 56.1
BETELSTADUR HOUSING CO-OP	1061 Sargent Winnipeg	74	CMHC/MCHPI ILM
BORDER HILLS HOUSING CO-OP	Lovett Street Deloraine	16	CMHC/MCHPI ILM
CARPATHIA HOUSING CO-OP	88 Swindon Way Winnipeg	63	CMHC/MCHPI ILM
CENTRAL PARK HOUSING CO-OP	100-401 Kennedy Winnipeg	44	CMHC/MCHPI 56.1
CHARLES/CATHEDRAL HOUSING CO-OP	250 Cathedral Winnipeg	20	MCHP PR. II
COLLEGE HOUSING CO-OP	99 Dalhousie Winnipeg	192	CMHC 56.1
COLUMBUS CENTENNIAL HOUSING CO-OP	410 Desalaberry Winnipeg	70	CMHC ILM
COOPERATIVE CHALET HOUSING CO-OP	80 Rue St. Piere St. Norbert	61	CMHC ILM
EAGLES "WARWICK" HOUSING CO-OP	366 Qu'appelle Winnipeg	56	MCHP PR. II
FANNYSTELLE HOUSING CO-OP	Fannystelle	9	MCHP PR. II
INTERLAKE HOUSING CO-OP	Teulon	31	CMHC/MCHPIII ILM
KINGSFORDHAUS HOUSING CO-OP	426 Kingsford Winnipeg	80	CMHC/MCHPIII ILM
MAUREPAS VILLAGE HOUSING CO-OP	Strathnaver Selkirk	8	CMHC/MCHPIII ILM
M.A.P.S. HOUSING CO-OP	Scattered Sites Winnipeg	5	MCHP PR. II

NAME OF CO-OPERATIVE	LOCATION	UNITS	PUBLIC PROGRAM(S)
M.A.P.S. HOUSING CO-OP	Scattered Sites Winnipeg	10	CMHC/MH 56.1
PARKVIEW HOUSING CO-OP	Fairview Brandon	27	MCHP PR. II
PAYUK HOUSING CO-OP	Stella/Aikens Winnipeg	5	MCHP PR. II
PAYUK HOUSING CO-OP	500 Balmoral Winnipeg	60	CMHC/MH 56.1
PEMBINA WOODS HOUSING CO-OP	100 University Winnipeg	159	CMHC 56.1
PRAIRIE HOUSING CO-OP	113 Market Winnipeg	28	MCHP PR. II
PRAIRIE HOUSING CO-OP	822 Preston Winnipeg	3	MCHP PR. II
ROSH PINA HOUSING	123 Matheson Winnipeg	61	CMHC/MCHPIII
SEVEN OAKS GARDENS HOUSING CO-OP	22 Jack Donner Winnipeg	136	CMHC ILM
SEVEN OAKS VILLAGE HOUSING CO-OP	474 Mandalay Winnipeg	73	CMHC/MCHPI
SHALOM GARDENS HOUSING CO-OP	1077 Grant Winnipeg	49	CMHC/MCHPI
SOUTH OSBORNE HOUSING CO-OP	360 Osborne Winnipeg	71	CMHC/MCHPI ILM
SPRUCE WOODS HOUSING CO-OP	204 Wapita Way Brandon	81	CMHC 56.1
THE PAS VALHALLA HOUSING CO-OP	525 Fafard The Pas	30	CMHC/MCHPI ILM
UNITED HOUSING CO-OP	Commonwealth Winnipeg	60	CMHC/MCHPI 56.1
UNITED HOUSING CO-OP	474 Hargrave Winnipeg	28	MCHP PR. II

APPENDIX FIVE:

M.A.P.S. NEIGHBOURHOOD
STATISTICAL COMPARISON

M.A.P.S. NEIGHBOURHOOD
 STATISTICAL COMPARISON
 (Census/Hife/Famex)

PROGRAMS:

PCensus, PCensus(Famex)
 Tetrad Computer Applications

NEIGHBOURHOOD
 DEFINITION:

Universal Transverse Mercator
 Co-ordinate Grid System
 Polygon Definition

COORDINATES:

632,900	Easting
31,825	Northing

632,575	Easting
31,000	Northing

633,100	Easting
30,760	Northing

633,500	Easting
31,550	Northing

M.A.P.S. Neighbourhood: 1986 Census Data

Study Area : 1986 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1986 Census - Winnipeg CMA
 Ref. Area 2 : 1986 Census - Manitoba, summary for province

POPULATION / AGE / AGE BY SEX	Study Area	Ref. Area 1	Ref. Area 2
Total Population (% base)	2,822	625,304	1,063,016
Non-institutional population	2,720 96%	617,580 99%	1,048,080 99%
Institutional population	102 4%	7,724 1%	14,936 1%
By Age			
0 - 4 years	230 8%	43,220 7%	79,255 7%
5 - 9 years	225 8%	40,815 7%	76,775 7%
10 - 14 years	145 5%	41,700 7%	79,005 7%
15 - 19 years	195 7%	45,945 7%	82,470 8%
20 - 24 years	240 9%	60,215 10%	94,325 9%
25 - 34 years	460 16%	114,100 18%	180,830 17%
35 - 44 years	320 11%	86,340 14%	139,160 13%
45 - 54 years	220 8%	59,100 9%	98,480 9%
55 - 64 years	265 9%	58,175 9%	97,585 9%
65 - 74 years	275 10%	44,975 7%	78,990 7%
75 years and over	230 8%	30,430 5%	54,700 5%
By Age and Sex			
Male Population	1,310 46%	302,375 48%	523,090 49%
0 - 4 years	120 4%	22,245 4%	40,780 4%
5 - 9 years	105 4%	20,935 3%	39,255 4%
10 - 14 years	60 2%	21,365 3%	40,545 4%
15 - 19 years	90 3%	23,170 4%	42,120 4%
20 - 24 years	115 4%	29,590 5%	47,235 4%
25 - 34 years	230 8%	56,425 9%	90,535 9%
35 - 44 years	145 5%	42,360 7%	69,470 7%
45 - 54 years	100 4%	29,220 5%	49,470 5%
55 - 64 years	115 4%	27,065 4%	46,525 4%
65 - 74 years	110 4%	19,190 3%	35,810 3%
75 years and over	105 4%	10,765 2%	21,245 2%
Female Population	1,515 54%	322,510 52%	538,640 51%
0 - 4 years	110 4%	20,975 3%	38,475 4%
5 - 9 years	120 4%	19,880 3%	37,520 4%
10 - 14 years	85 3%	20,335 3%	38,460 4%
15 - 19 years	105 4%	22,775 4%	40,350 4%
20 - 24 years	125 4%	30,625 5%	47,090 4%
25 - 34 years	230 8%	57,675 9%	90,295 8%
35 - 44 years	175 6%	43,980 7%	69,690 7%
45 - 54 years	120 4%	29,880 5%	49,010 5%
55 - 64 years	150 5%	31,110 5%	51,060 5%
65 - 74 years	165 6%	25,785 4%	43,180 4%
75 years and over	125 4%	19,665 3%	33,455 3%
Ratio of males/females	0.86	0.94	0.97

M.A.P.S. Neighbourhood: 1986 Census Data

Study Area : 1986 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1986 Census - Winnipeg CMA
 Ref. Area 2 : 1986 Census - Manitoba, summary for province

LANGUAGE		Study Area	Ref. Area 1	Ref. Area 2
Total Population	(% base)	2,822	625,304	1,063,016

By Mother Tongue

English	1,540	55%	453,010	72%	757,420	71%
French	30	1%	27,925	4%	45,560	4%
German	135	5%	26,735	4%	65,750	6%
Chinese	15	1%	6,155	1%	6,735	1%
Dutch	5	0%	2,695	0%	4,690	0%
Polish	115	4%	7,525	1%	9,605	1%
Italian	5	0%	4,880	1%	5,125	0%
Portuguese	20	1%	5,695	1%	5,965	1%
Ukrainian	290	10%	22,935	4%	41,150	4%
Greek	0	0%	1,300	0%	1,445	0%
Other languages	35	1%	9,905	2%	14,360	1%
Multi-lingual	365	13%	37,465	6%	61,910	6%

Total Population*	(% base)	2,720	617,580	1,048,080
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By Official Language

English only	2,600	96%	546,770	89%	939,705	90%
French only	0	0%	1,215	0%	2,170	0%
Both English and French	70	3%	62,235	10%	92,450	9%
Neither English nor French	50	2%	7,245	1%	13,660	1%

By Home Language

English	2,040	75%	521,760	84%	873,705	83%
French	0	0%	13,490	2%	23,785	2%
German	20	1%	5,875	1%	23,335	2%
Chinese	0	0%	5,080	1%	5,690	1%
Italian	0	0%	2,425	0%	2,465	0%
Portuguese	25	1%	3,825	1%	3,965	0%
Greek	0	0%	750	0%	755	0%
Other language	290	11%	24,110	4%	47,865	5%
Multi-lingual	340	13%	40,430	7%	67,190	6%

*Non-institutional population

M.A.P.S. Neighbourhood: 1986 Census Data

Study Area : 1986 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1986 Census - Winnipeg CMA
 Ref. Area 2 : 1986 Census - Manitoba, summary for province

CITIZENSHIP/ETHNICITY/MOBILITY	Study Area	Ref. Area 1	Ref. Area 2
Total Population* (% base)	2,720	617,580	1,048,080

By Canadian Citizenship

Canadian Citizens	2,475	91%	588,575	95%	1,012,515	97%
Other than Canadian	245	9%	29,005	5%	35,565	3%

By Ethnic Origin

British	315	12%	126,775	21%	224,350	21%
French	40	1%	35,080	6%	55,790	5%
Aboriginal peoples	365	13%	13,050	2%	55,075	5%
German	205	8%	45,810	7%	96,015	9%
Italian	20	1%	7,820	1%	8,190	1%
Ukrainian	410	15%	47,850	8%	79,900	8%
Chinese	0	0%	7,700	1%	8,755	1%
Dutch	5	0%	10,820	2%	27,920	3%
Other single origins	715	26%	97,355	16%	124,755	12%
Multiple origins	645	24%	225,310	36%	367,405	35%

By Mobility Status

Population 5 years + (% base)	2,475		573,750		967,700	
Non-movers	1,110	45%	308,400	54%	553,020	57%
Movers	1,360	55%	265,440	46%	414,890	43%
Non-migrants	1,010	41%	188,400	33%	264,570	27%
Migrants	360	15%	76,915	13%	150,255	16%
From same province	115	5%	25,875	5%	74,470	8%
From different province	45	2%	36,100	6%	56,565	6%
From outside Canada	190	8%	15,010	3%	19,275	2%

*Non-institutional population

M.A.P.S. Neighbourhood: 1986 Census Data

Study Area : 1986 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1986 Census - Winnipeg CMA
 Ref. Area 2 : 1986 Census - Manitoba, summary for province

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BIRTHPLACE / IMMIGRATION          Study Area  Ref. Area 1  Ref. Area 2
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Total Population*      (% base)    2,720      617,580    1,048,080
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By Place of Birth

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Born in Canada                1,950 72%    505,520 82%    906,035 86%
  In this province            1,720 63%    411,915 67%    755,650 72%
  Another province in Canada    230  8%      93,605 15%    150,385 14%

Born outside Canada           780 29%     111,995 18%    142,135 14%
  United States of America      20  1%       6,210  1%     10,060  1%
  Other Americas                10  0%       8,270  1%     13,030  1%
  United Kingdom               10  0%      18,855  3%     25,435  2%
  Other Europe                 390 14%     49,940  8%     62,240  6%
  Africa                       0  0%        1,620  0%       1,930  0%
  Asia                         340 13%     26,425  4%     28,640  3%
  Other countries              0  0%         590  0%         830  0%
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Total Immigrant Population      780          111,995      142,135
      (% base)
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By Period of Immigration

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Before 1946                    170 22%     16,465 15%     26,100 18%
1946 - 1966                    165 21%     37,365 33%     46,025 32%
1967 - 1977                    175 22%     33,915 30%     40,005 28%
1978 - 1982                    145 19%     15,325 14%     18,970 13%
1983 - 1986                    135 17%       9,245  8%     11,425  8%
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By Age at Immigration

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0 - 4 years                     35  4%     17,510 16%     24,590 17%
5 - 19 years                    195 25%     32,105 29%     42,885 30%
20 years and over              545 70%     62,300 56%     74,610 52%
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*Non-institutional population

M.A.P.S. Neighbourhood: 1986 Census Data

Study Area : 1986 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1986 Census - Winnipeg CMA
 Ref. Area 2 : 1986 Census - Manitoba, summary for province

EDUCATION / LABOUR FORCE	Study Area	Ref. Area 1	Ref. Area 2
Population 15 years + (% base)	2,150	491,905	813,000

By Highest Level of Schooling

Less than grade 9	680	32%	65,605	13%	147,555	18%
Grade 9-13, no secondary cert.	740	34%	154,450	31%	269,465	33%
Grade 9-13, secondary certif.	175	8%	49,345	10%	73,770	9%
Trade certificate or diploma	315	15%	108,410	22%	167,565	21%
University without degree	180	8%	58,555	12%	81,650	10%
University with degree	65	3%	55,410	11%	72,750	9%

By Labour Force

Population 15 years + (% base)	2,150		491,905		813,000	
Not in labour force	1,035	48%	154,850	31%	271,385	33%
In labour force (% base)	1,115	52%	336,685	68%	541,245	67%
Employed	980	88%	310,580	92%	499,930	92%
Unemployed	135	12%	26,105	8%	41,315	8%

Males 15 years + (% base)	970	45%	235,125	48%	396,695	49%
Not in labour force	375	39%	50,530	21%	89,180	22%
In labour force (% base)	600	62%	184,665	79%	307,620	78%
Employed	515	86%	170,915	93%	285,705	93%
Unemployed	85	14%	13,750	7%	21,915	7%
Male Paid Worker	485	50%	171,020	73%	262,695	66%
Male Self-employed	70	7%	10,835	5%	38,855	10%

Females 15 years + (% base)	1,180	55%	256,630	52%	416,130	51%
Not in labour force	660	56%	104,320	41%	182,205	44%
In labour force (% base)	515	44%	152,020	59%	233,625	56%
Employed	465	90%	139,665	92%	214,225	92%
Unemployed	50	10%	12,355	8%	19,400	8%
Female Paid Worker	495	42%	144,815	56%	214,530	52%
Female Self-Employed	15	1%	3,880	2%	8,780	2%

M.A.P.S. Neighbourhood: 1986 Census Data

Study Area : 1986 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1986 Census - Winnipeg CMA
 Ref. Area 2 : 1986 Census - Manitoba, summary for province

POSTSECONDARY QUALIFICATIONS	Study Area	Ref. Area 1	Ref. Area 2
Population 15 years + (% base)	2,150 79%	491,905 80%	813,000 78%

By Postsecondary Qualification	335 16%	158,225 32%	232,700 29%
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Educat., recreat.,counselling	10 0%	16,515 3%	27,895 3%
Fine and applied arts	35 2%	9,415 2%	13,350 2%
Humanities & related fields	15 1%	9,905 2%	13,745 2%
Social sciences & rel. fields	15 1%	14,190 3%	18,620 2%
Commerce, manage.,bus. admin.	70 3%	36,890 7%	48,760 6%
Agricult. & biolog. sciences	25 1%	7,110 1%	12,845 2%
Engineering & applied science	10 0%	4,960 1%	6,075 1%
Eng. & appl.sc. tech.& trades	75 3%	33,420 7%	52,230 6%
Health prof., science & tech.	50 2%	20,410 4%	31,715 4%
Mathematics & phys. sciences	10 0%	4,940 1%	6,490 1%
All other fields of study	20 1%	150 0%	205 0%

Males - Postsecondary Qualif.	155 7%	81,600 17%	119,275 15%
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Educat., recreat.,counselling	5 0%	4,935 1%	7,995 1%
Fine and applied arts	5 0%	3,230 1%	4,140 1%
Humanities & related fields	5 0%	4,735 1%	6,745 1%
Social sciences & rel. fields	10 0%	7,525 2%	9,805 1%
Commerce, manage.,bus. admin.	20 1%	14,530 3%	17,880 2%
Agricult. & biolog. sciences	0 0%	3,945 1%	8,135 1%
Engineering & applied science	10 0%	4,720 1%	5,740 1%
Eng. & appl.sc. tech.& trades	75 3%	30,335 6%	48,380 6%
Health prof., science & tech.	20 1%	4,055 1%	5,460 1%
Mathematics & phys. sciences	0 0%	3,420 1%	4,510 1%
All other fields of study	0 0%	75 0%	100 0%

Females -Postsecondary Qualif.	180 8%	76,625 16%	113,425 14%
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Educat., recreat.,counselling	5 0%	11,580 2%	19,900 2%
Fine and applied arts	30 1%	6,185 1%	9,210 1%
Humanities & related fields	10 0%	5,170 1%	7,000 1%
Social sciences & rel. fields	5 0%	6,665 1%	8,815 1%
Commerce, manage.,bus. admin.	50 2%	22,360 5%	30,880 4%
Agricult. & biolog. sciences	25 1%	3,165 1%	4,710 1%
Engineering & applied science	0 0%	240 0%	335 0%
Eng. & appl.sc. tech.& trades	0 0%	3,085 1%	3,850 0%
Health prof., science & tech.	30 1%	16,355 3%	26,255 3%
Mathematics & phys. sciences	10 0%	1,520 0%	1,980 0%
All other fields of study	20 1%	75 0%	105 0%

M.A.P.S. Neighbourhood: 1986 Census Data

Study Area : 1986 Census - M.A.P.S. Neighbourhood

Ref. Area 1 : 1986 Census - Winnipeg CMA

Ref. Area 2 : 1986 Census - Manitoba, summary for province

INDUSTRY / OCCUPATION	Study Area	Ref. Area 1	Ref. Area 2
By all Industries (% base)	1,075	331,365	532,520
Agricultural & rel. services	5 0%	3,415 1%	45,415 9%
Other primary industries	5 0%	950 0%	7,820 1%
Manufacturing	345 32%	48,785 15%	65,775 12%
Construction	85 8%	18,780 6%	30,915 6%
Transportation	80 7%	23,310 7%	33,005 6%
Communications & oth. utility	15 1%	12,560 4%	18,210 3%
Wholesale trade	40 4%	18,575 6%	26,635 5%
Retail trade	115 11%	42,110 13%	63,895 12%
Finance and insurance	15 1%	14,340 4%	18,935 4%
Real estate & insurance agent	0 0%	6,370 2%	8,015 2%
Business service	20 2%	14,285 4%	17,660 3%
Government service	70 7%	29,300 9%	45,385 9%
Educational service	15 1%	23,020 7%	36,795 7%
Health and social service	105 10%	31,815 10%	49,740 9%
Accommodation, food, beverage	80 7%	21,655 7%	33,075 6%
All other service industries	80 7%	22,005 7%	31,080 6%

By all Occupations	1,070	331,260	532,390
Managerial, administrative	35 3%	35,015 11%	50,410 9%
Tech, social, religion, art	50 5%	25,695 8%	35,200 7%
Teaching and related	10 1%	14,400 4%	23,455 4%
Medicine and health	55 5%	19,175 6%	29,880 6%
Clerical and related	175 16%	69,050 21%	92,760 17%
Sales	75 7%	32,350 10%	46,515 9%
Service	185 17%	44,070 13%	69,510 13%
Farming and horticultural	15 1%	4,880 1%	43,950 8%
Other primary industries	5 0%	430 0%	5,490 1%
Processing	40 4%	6,760 2%	12,015 2%
Machining and related	45 4%	7,300 2%	9,665 2%
Construction trades	75 7%	17,600 5%	32,735 6%
Transport equipmnt. operating	65 6%	12,580 4%	20,725 4%
Oth. crafts & equip. oper.	5 0%	4,570 1%	6,340 1%
Occupations not classified	25 2%	6,120 2%	9,755 2%

M.A.P.S. Neighbourhood: 1986 Census Data

Study Area : 1986 Census - M.A.P.S. Neighbourhood

Ref. Area 1 : 1986 Census - Winnipeg CMA

Ref. Area 2 : 1986 Census - Manitoba, summary for province

OCCUPATION BY SEX	Study Area	Ref. Area 1	Ref. Area 2
Males by Occupation (% base)	560	182,020	303,480
Managerial, administrative	15 3%	24,260 13%	35,570 12%
Natural science, eng. & math.	10 2%	9,290 5%	12,480 4%
Social sc., religion, artistic	10 2%	7,070 4%	9,595 3%
Teaching and related	5 1%	5,795 3%	9,000 3%
Medicine and health	5 1%	4,255 2%	5,720 2%
Clerical and related	45 8%	16,280 9%	20,305 7%
Sales	45 8%	17,910 10%	25,375 8%
Service	60 11%	20,545 11%	29,375 10%
Farming and horticultural	15 3%	4,000 2%	34,385 11%
Other primary industries	5 1%	415 0%	5,295 2%
Processing	25 4%	5,150 3%	9,340 3%
Machining and related	40 7%	6,915 4%	9,145 3%
Prod. fabric., assemb. & repair	95 17%	18,090 10%	27,040 9%
Construction trades	75 13%	17,140 9%	31,925 11%
Transport equipmnt. operating	60 11%	11,560 6%	19,090 6%
Material handling & related	30 5%	4,245 2%	6,465 2%
Oth. crafts & equip. operatng	0 0%	3,270 2%	4,645 2%
Occupations not classified	15 3%	5,300 3%	8,510 3%
Females By Occupation (% base)	510	149,240	228,910
Managerial, administrative	20 4%	10,755 7%	14,840 6%
Natural science, eng. & math.	5 1%	2,040 1%	2,530 1%
Social sc., religion, artistic	25 5%	7,295 5%	10,595 5%
Teaching and related	5 1%	8,605 6%	14,455 6%
Medicine and health	50 10%	14,920 10%	24,160 11%
Clerical and related	130 25%	52,770 35%	72,455 32%
Sales	30 6%	14,440 10%	21,140 9%
Service	125 25%	23,525 16%	40,135 18%
Farming and horticultural	0 0%	880 1%	9,565 4%
Other primary industries	0 0%	15 0%	195 0%
Processing	15 3%	1,610 1%	2,675 1%
Machining and related	5 1%	385 0%	520 0%
Prod. fabric., assemb. & repair	95 19%	7,365 5%	8,720 4%
Construction trades	0 0%	460 0%	810 0%
Transport equipmnt. operating	5 1%	1,020 1%	1,635 1%
Material handling & related	0 0%	1,030 1%	1,420 1%
Oth. crafts & equip. operatng	5 1%	1,300 1%	1,695 1%
Occupations not classified	10 2%	820 1%	1,245 1%

M.A.P.S. Neighbourhood: 1986 Census Data

Study Area : 1986 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1986 Census - Winnipeg CMA
 Ref. Area 2 : 1986 Census - Manitoba, summary for province

DWELLINGS		Study Area	Ref. Area 1	Ref. Area 2
Total Dwellings	(% base)	1,115	236,245	382,030

By Tenure

Owned	585	52%	143,670	61%	250,125	65%
Rented	535	48%	92,590	39%	126,265	33%
On reserve	0	0%	0	0%	5,655	1%

By Dwelling Type

Single, detached house	710	64%	141,290	60%	261,630	68%
Apartment in bldg. 5+ flrs.	150	13%	29,975	13%	31,655	8%
Movable dwelling	0	0%	360	0%	4,315	1%
All other dwelling types	255	23%	64,635	27%	84,435	22%

By Period of Construction

Before 1946	740	66%	52,785	22%	86,625	23%
1946 - 1960	175	16%	54,260	23%	82,480	22%
1961 - 1970	20	2%	45,495	19%	73,025	19%
1971 - 1980	15	1%	63,595	27%	105,375	28%
1980 - 1986	155	14%	19,985	8%	34,360	9%

Dwellings with Central Heating	1,095	98%	232,910	99%	366,030	96%
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By Principal Heating Fuel

Gas	865	78%	176,710	75%	216,330	57%
Electricity	225	20%	52,075	22%	123,145	32%
Oil	15	1%	4,250	2%	21,035	6%
Other fuels	0	0%	3,200	1%	21,715	6%

M.A.P.S. Neighbourhood: 1986 Census Data

Study Area : 1986 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1986 Census - Winnipeg CMA
 Ref. Area 2 : 1986 Census - Manitoba, summary for province

HOUSEHOLDS / MARITAL STATUS	Study Area	Ref. Area 1	Ref. Area 2
Private Households (% base)	1,115	236,265	382,110

By Size of Household

1 Person	355 32%	61,175 26%	91,790 24%
2 Person	340 30%	73,050 31%	117,220 31%
3 Person	155 14%	39,240 17%	62,120 16%
4 - 5 Persons	215 19%	55,710 24%	95,300 25%
6 - 9 Persons	45 4%	7,035 3%	15,200 4%
10 or more Persons	0 0%	170 0%	715 0%

By Number of Families

Non-family households	425 38%	73,475 31%	109,145 29%
1 Census family	675 61%	160,760 68%	269,935 71%
2 or more census families	15 1%	2,025 1%	3,130 1%

Persons in private households	2,800	610,935	1,030,305
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Number of persons/household	2.51	2.59	2.70
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Tenant Occupied Households	540	91,260	123,940
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Pay rent >= 30% hhld. income	235 44%	35,330 39%	45,055 36%
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Owner Occupied Households	555	142,495	231,495
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Pay exp. >= 30% hhld. income	70 13%	16,025 11%	26,020 11%
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Total Population (% base)	2,822	625,304	1,063,016
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By Marital Status

Single 15 years and over	595 21%	139,495 22%	223,020 21%
Married	1,125 40%	290,600 46%	498,475 47%
Widowed	280 10%	35,495 6%	59,370 6%
Divorced	110 4%	18,430 3%	24,620 2%
Separated	90 3%	15,225 2%	21,300 2%

M.A.P.S. Neighbourhood: 1986 Census Data

Study Area : 1986 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1986 Census - Winnipeg CMA
 Ref. Area 2 : 1986 Census - Manitoba, summary for province

FAMILIES / CHILDREN	Study Area	Ref. Area 1	Ref. Area 2
Total Census Families (% base)	705	164,775	275,980

By size of family

2 Persons	335 48%	70,185 43%	114,215 41%
3 Persons	160 23%	37,145 23%	59,410 22%
4 Persons	120 17%	38,315 23%	63,855 23%
5 or more persons	95 13%	19,355 12%	38,940 14%

By family structure

Husband-wife families	530 75%	141,915 86%	242,345 88%
With no children at home	245 35%	56,950 35%	95,150 34%
Children at home	290 41%	84,935 52%	147,135 53%
1 Child at home	115 16%	30,245 18%	49,440 18%
2 Children at home	100 14%	36,145 22%	60,495 22%
3+ Children at home	80 11%	18,595 11%	37,155 13%
Number of lone-parent families	170 24%	23,060 14%	33,855 12%
Male Parent	25 4%	3,490 2%	5,785 2%
1 Child at home	15 2%	2,135 1%	3,425 1%
2 Children at home	5 1%	960 1%	1,520 1%
3+ Children at home	10 1%	415 0%	810 0%
Female Parent	145 21%	19,425 12%	27,845 10%
1 Child at home	80 11%	11,035 7%	15,590 6%
2 Children at home	45 6%	5,765 3%	8,205 3%
3+ Children at home	15 2%	2,595 2%	4,190 2%

Total Children at Home(% base)	890	200,515	354,160
0 - 5 years	275 31%	49,940 25%	89,980 25%
6 - 14 years	295 33%	72,670 36%	134,590 38%
15 - 17 years	90 10%	25,265 13%	45,980 13%
18 - 24 years	145 16%	39,785 20%	62,765 18%
25 years and older	75 8%	12,985 6%	20,970 6%
Number of children per family	1.26	1.22	1.28

M.A.P.S. Neighbourhood: 1986 Census Data

Study Area : 1986 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1986 Census - Winnipeg CMA
 Ref. Area 2 : 1986 Census - Manitoba, summary for province

1985 INCOME: SEX / FAMILY	Study Area	Ref. Area 1	Ref. Area 2
Total Population* (% base)	2,720	617,580	1,048,080

By Total Income

Pop. 15 yrs+ with income	1,865	69%	442,425	72%	719,535	69%
Aggregate income	\$ 22516000		7.99e09		12.09e09	
Average income	\$ 12,073		18,064		16,800	
Males 15 yrs+ with income	870	32%	221,020	36%	370,990	35%
Aggregate male income	\$ 12976000		5.16e09		7.97e09	
Average male income	\$ 14,915		23,357		21,494	
Females 15 yrs+ with income	995	37%	221,405	36%	348,545	33%
Aggregate female income	\$ 9,540,000		2.83e09		4.11e09	
Average female income	\$ 9,588		12,780		11,805	

By Total Employment Income

Pop. 15 yrs+ with income	1,125	41%	336,875	55%	536,900	51%
Aggregate income	\$ 14466000		6.25e09		9.27e09	
Average income	\$ 12,859		18,540		17,272	
Males 15 yrs+ with income	575	21%	182,495	30%	301,660	29%
Aggregate male income	\$ 9,136,000		4.25e09		6.44e09	
Average male income	\$ 15,889		23,274		21,348	
Females 15 yrs+ with income	550	20%	154,380	25%	235,240	22%
Aggregate female income	\$ 5,330,000		2.00e09		2.83e09	
Average female income	\$ 9,691		12,943		12,047	

By Family Income

Families with income	665	94%	164,775	100%	275,995	100%
Aggregate family income	\$ 15478000		6.38e09		9.80e09	
Average family income	\$ 23,275		38,704		35,492	

By Income of an Individual
Unattached to a Family

Unattached individuals	505	19%	80,915	13%	119,730	11%
Aggregate unattached income	\$ 5,316,000		1.30e09		1.82e09	
Average unattached income	\$ 10,527		16,057		15,185	

*Non-institutional population

M.A.P.S. Neighbourhood: 1986 Census Data

Study Area : 1986 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1986 Census - Winnipeg CMA
 Ref. Area 2 : 1986 Census - Manitoba, summary for province

1985 HOUSEHOLD INCOME	Study Area	Ref. Area 1	Ref. Area 2
Households with Income	1,110	236,205	381,860
Aggregate Household Income \$	22688000	7.91e09	11.94e09
Average Household Income \$	20,440	33,480	31,274

Household Income Distribution
(calculated from census tract)

Negative income	0	0%	97	0%	1,063	0%
\$ 0 - \$ 9,999	349	31%	34,705	15%	60,513	16%
10,000 - 19,999	303	27%	45,181	19%	82,299	22%
20,000 - 29,999	190	17%	42,310	18%	69,676	18%
30,000 - 39,999	127	11%	38,627	16%	60,511	16%
40,000 - 49,999	71	6%	29,486	12%	43,638	11%
50,000 - 59,999	35	3%	18,779	8%	26,888	7%
60,000 - 69,999	22	2%	10,754	5%	14,847	4%
70,000 - 79,999	8	1%	5,992	3%	8,154	2%
80,000 - 99,999	0	0%	5,017	2%	6,627	2%
100,000 and over	0	0%	4,161	2%	5,510	1%

M.A.P.S. Neighbourhood: 1981 Census Data

Study Area : 1981 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1981 Census - Winnipeg CMA
 Ref. Area 2 : 1981 Census - Manitoba, summary for province

POPULATION BY AGE		Study Area	Ref. Area 1	Ref. Area 2
Total Population	(% base)	2,866	584,842	1,026,241
Male Population		1,380 48%	282,410 48%	506,520 49%
Female Population		1,485 52%	302,510 52%	519,705 51%
By Age				
0 - 4 years		240 8%	39,610 7%	76,735 7%
5 - 9 years		185 6%	40,330 7%	79,120 8%
10 - 14 years		190 7%	42,290 7%	82,495 8%
15 - 19 years		240 8%	52,505 9%	96,075 9%
20 - 24 years		285 10%	58,680 10%	93,835 9%
25 - 34 years		460 16%	101,770 17%	165,205 16%
35 - 44 years		255 9%	66,505 11%	112,625 11%
45 - 54 years		275 10%	58,500 10%	99,475 10%
55 - 64 years		365 13%	56,890 10%	98,260 10%
65 - 74 years		230 8%	41,235 7%	74,055 7%
75 years and over		155 5%	26,175 4%	47,835 5%
Ratio of males/females		0.93	0.93	0.97

M.A.P.S. Neighbourhood: 1981 Census Data

Study Area : 1981 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1981 Census - Winnipeg CMA
 Ref. Area 2 : 1981 Census - Manitoba, summary for province

LANGUAGE/RELIGION		Study Area	Ref. Area 1	Ref. Area 2
Total Population	(% base)	2,866	584,842	1,026,241

By Mother Tongue

English	1,685	59%	428,995	73%	735,895	72%
French	45	2%	29,920	5%	52,555	5%
German	140	5%	30,630	5%	75,250	7%
Dutch	10	0%	3,935	1%	7,590	1%
Polish	150	5%	8,760	1%	11,875	1%
Italian	10	0%	5,820	1%	6,110	1%
Ukrainian	465	16%	32,400	6%	58,795	6%
Indian & Inuktitut	40	1%	1,980	0%	25,195	2%
Other languages	315	11%	42,385	7%	52,830	5%

Total Population	(% base)	2,866	584,842	1,026,241
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By Official Language

English only	2,795	98%	519,215	89%	915,000	89%
French only	0	0%	1,180	0%	2,590	0%
Both English and French	75	3%	50,805	9%	79,955	8%
Neither English nor French	60	2%	7,345	1%	15,350	1%

By Religion

Catholic	1,480	52%	199,315	34%	318,660	31%
Protestant	990	35%	290,260	50%	572,945	56%
United Church	390	14%	122,280	21%	240,150	23%
Anglican	110	4%	60,395	10%	108,075	11%
Eastern Orthodox	170	6%	12,675	2%	21,000	2%
Jewish	10	0%	15,375	3%	15,680	2%
No religious Preference	260	9%	53,545	9%	75,940	7%
Eastern Non-Christian	25	1%	6,630	1%	7,810	1%
Other	0	0%	555	0%	800	0%

M.A.P.S. Neighbourhood: 1981 Census Data

Study Area : 1981 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1981 Census - Winnipeg CMA
 Ref. Area 2 : 1981 Census - Manitoba, summary for province

ETHNICITY/MOBILITY		Study Area	Ref. Area 1	Ref. Area 2
Total Population	(% base)	2,866	584,842	1,026,241

By Ethnic Origin

British	570	20%	209,995	36%	373,640	36%
French	75	3%	44,225	8%	74,010	7%
Aboriginal peoples	295	10%	13,245	2%	59,625	6%
German	305	11%	54,130	9%	108,095	11%
Italian	15	1%	8,750	1%	9,565	1%
Ukrainian	685	24%	58,985	10%	99,730	10%
Dutch	30	1%	12,540	2%	33,670	3%
Polish	215	8%	18,890	3%	28,485	3%
Scandinavian	15	1%	13,025	2%	25,090	2%
Other single origins	555	19%	79,635	14%	99,395	10%
Multiple origins	170	6%	65,020	11%	101,260	10%

By Mobility Status

Population 5 years +	(% base)	2,720	538,430	935,290		
Non-movers	1,575	58%	278,760	52%	512,520	55%
Movers	1,145	42%	259,810	48%	422,890	45%
Non-migrants	840	31%	179,165	33%	257,855	28%
Migrants	300	11%	80,455	15%	164,785	18%
From same province	60	2%	27,220	5%	86,460	9%
From different province	105	4%	34,325	6%	54,040	6%
From outside Canada	130	5%	19,120	4%	24,405	3%

M.A.P.S. Neighbourhood: 1981 Census Data

Study Area : 1981 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1981 Census - Winnipeg CMA
 Ref. Area 2 : 1981 Census - Manitoba, summary for province

BIRTHPLACE / IMMIGRATION	Study Area	Ref. Area 1	Ref. Area 2
Total Population (% base)	2,866	584,842	1,026,241

By Place of Birth

Born in Canada	2,185 76%	466,370 80%	866,595 84%
In this province	1,780 62%	379,995 65%	726,130 71%
Another province in Canada	405 14%	86,375 15%	140,465 14%
Born outside Canada	755 26%	112,130 19%	145,995 14%
United States of America	10 0%	6,800 1%	11,250 1%
Other Americas	0 0%	3,925 1%	7,505 1%
United Kingdom	45 2%	22,010 4%	29,815 3%
Other Europe	485 17%	54,155 9%	69,335 7%
Asia	220 8%	19,660 3%	21,700 2%
Other countries	0 0%	5,510 1%	6,255 1%

Total Immigrant Population (% base)	755	112,130	145,995
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By Period of Immigration

Before 1945	185 25%	23,045 21%	36,185 25%
1945 - 1954	165 22%	19,305 17%	24,675 17%
1955 - 1969	120 16%	31,020 28%	37,770 26%
1970 - 1977	200 26%	24,995 22%	29,805 20%
1978 - 1981	80 11%	12,355 11%	15,470 11%

By Age at Immigration

0 - 4 years	80 11%	17,115 15%	24,885 17%
5 - 19 years	165 22%	32,465 29%	44,020 30%
20 years and over	505 67%	60,950 54%	74,775 51%

M.A.P.S. Neighbourhood: 1981 Census Data

Study Area : 1981 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1981 Census - Winnipeg CMA
 Ref. Area 2 : 1981 Census - Manitoba, summary for province

EDUCATION / LABOUR FORCE	Study Area	Ref. Area 1	Ref. Area 2
Population 15 years + (% base)	2,345	456,665	775,165

By Highest Level of Schooling

Less than grade 9	750 32%	73,465 16%	169,150 22%
Grade 9-13, no secondary cert.	890 38%	147,115 32%	259,155 33%
Grade 9-13, secondary certif.	180 8%	45,320 10%	68,510 9%
Trade certificate or diploma	35 1%	11,920 3%	18,700 2%
University without degree	105 4%	26,785 6%	35,315 5%
University with degree	60 3%	43,755 10%	57,660 7%

By Labour Force

Population 15 years+ (% base)	2,345	456,665	775,165
Not in labour force	850 36%	147,370 32%	273,695 35%
In labour force (% base)	1,485 63%	309,235 68%	501,435 65%
Employed	1,375 93%	293,265 95%	475,805 95%
Unemployed	110 7%	15,970 5%	25,630 5%

Labour Force

Total Exper. Labour Force	1,475	307,035	497,660
Paid workers	1,435	294,870	447,580
Paid workers mostly full time	900	192,875	282,540
Self employed	50	11,575	44,410
Unpaid family workers	0	505	5,635

M.A.P.S. Neighbourhood: 1981 Census Data

Study Area : 1981 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1981 Census - Winnipeg CMA
 Ref. Area 2 : 1981 Census - Manitoba, summary for province

INDUSTRY / OCCUPATION	Study Area	Ref. Area 1	Ref. Area 2
By all Industries (% base)	1,520	310,345	503,525
Agricultural & rel. services	10 1%	2,435 1%	41,320 8%
Manufacturing	450 30%	51,415 17%	68,820 14%
Construction	40 3%	14,600 5%	25,895 5%
Business service	365 24%	92,720 30%	140,060 28%
Government service	95 6%	27,320 9%	42,520 8%
Forestry	0 0%	210 0%	1,545 0%
Fishing & trapping	0 0%	185 0%	1,225 0%
Mines quarries oil wells	5 0%	640 0%	6,740 1%
Transprt., Commun. & utility	185 12%	35,915 12%	50,670 10%
Trade	260 17%	57,545 19%	85,260 17%
Finance, ins. and real estate	30 2%	18,930 6%	24,785 5%
By all Occupations	1,530	310,490	503,730
Managerial, administrative	30 2%	23,395 8%	31,980 6%
Tech, social, religion, art	65 4%	21,855 7%	30,100 6%
Teaching and related	25 2%	12,680 4%	20,450 4%
Medicine and health	40 3%	15,565 5%	25,145 5%
Clerical and related	265 17%	66,775 22%	88,230 18%
Sales	60 4%	32,175 10%	47,050 9%
Service	240 16%	40,150 13%	63,555 13%
Farming and horticultural	50 3%	3,870 1%	42,640 8%
Other primary industries	0 0%	445 0%	5,440 1%
Processing	75 5%	7,130 2%	12,960 3%
Machining and related	305 20%	35,490 11%	49,085 10%
Construction trades	45 3%	15,220 5%	29,330 6%
Transport equipmnt. operating	110 7%	12,060 4%	20,085 4%
Oth. crafts & equip. operatng	150 10%	15,000 5%	22,505 4%
Occupations not classified	85 6%	8,405 3%	15,145 3%

M.A.P.S. Neighbourhood: 1981 Census Data

Study Area : 1981 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1981 Census - Winnipeg CMA
 Ref. Area 2 : 1981 Census - Manitoba, summary for province

DWELLINGS	Study Area	Ref. Area 1	Ref. Area 2
Total Occupied Dwellings (% base)	1,095	217,220	358,000

By Tenure

Owned	670 61%	127,635 59%	235,395 66%
Rented	435 40%	89,505 41%	122,480 34%

By Dwelling Type

Single, detached house	755 69%	128,495 59%	241,995 68%
Apartment in bldg. 5+ flrs.	5 0%	28,050 13%	29,470 8%
Movable dwelling	0 0%	805 0%	8,950 3%
All other dwelling types	345 32%	59,900 28%	77,495 22%

By Period of Construction

Before 1920	325 30%	20,675 10%	37,020 10%
1921 - 1945	405 37%	33,560 15%	54,660 15%
Before 1946	730 67%	54,235 25%	91,680 26%
1946 - 1960	280 26%	54,805 25%	84,960 24%
1961 - 1970	55 5%	45,920 21%	75,485 21%
1971 - 1975	15 1%	32,420 15%	53,725 15%
1976 - 1980	15 1%	26,050 12%	44,840 13%
1980	0 0%	3,120 1%	5,810 2%
1971 - 1980	30 3%	61,590 28%	104,375 29%
1981	0 0%	640 0%	1,115 0%

Gross Rent

Gross rent < \$100	40	4,595	9,525
Gross rent \$100 - \$199	195	18,980	28,525
Gross rent \$200 - \$299	155	37,355	48,195
Gross rent \$300 - \$399	35	20,275	25,190
Gross rent \$400 - \$499	15	5,515	6,570
Gross rent \$500 - \$699	5	1,630	1,875
Gross rent \$700 - \$999	0	350	415
Gross rent \$1000 - \$1399	0	120	185
Gross rent \$1400 +	5	795	915

M.A.P.S. Neighbourhood: 1981 Census Data

Study Area : 1981 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1981 Census - Winnipeg CMA
 Ref. Area 2 : 1981 Census - Manitoba, summary for province

HOUSEHOLDS / MARITAL STATUS	Study Area	Ref. Area 1	Ref. Area 2
Private Households (% base)	1,100	217,225	358,160

By Size of Household

1 Person	310 28%	56,010 26%	83,350 23%
2 Person	350 32%	65,760 30%	107,080 30%
3 Person	170 15%	35,190 16%	57,420 16%
4 - 5 Persons	210 19%	51,745 24%	90,480 25%
6 or more Persons	60 5%	8,440 4%	19,540 5%

Persons in private households	2,840	572,210	996,230
Number of persons/household	2.58	2.63	2.78

Total Population (% base)	2,866	584,842	1,026,241
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By Marital Status

Single, never married	1,280 45%	252,320 43%	453,550 44%
Married	1,195 42%	271,055 46%	478,355 47%
Widowed	205 7%	33,380 6%	55,945 5%
Divorced	100 3%	13,720 2%	18,200 2%
Separated	95 3%	14,420 2%	20,345 2%

M.A.P.S. Neighbourhood: 1981 Census Data

Study Area : 1981 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1981 Census - Winnipeg CMA
 Ref. Area 2 : 1981 Census - Manitoba, summary for province

FAMILIES / CHILDREN	Study Area	Ref. Area 1	Ref. Area 2
Total Census Families (% base)	745	152,150	262,265

By family structure

Husband-wife families	575 77%	132,660 87%	232,875 89%
Wife under 35 years	200	49,590	86,230
Wife 35 - 44 years	80	26,135	45,420
Wife 44 - 54 years	115	23,030	39,860
Wife 55 + years	205	34,105	61,520
Children at home	490 66%	99,580 65%	173,040 66%
Number of lone-parent families	170 23%	19,425 13%	29,135 11%
Male Parent	20 3%	2,990 2%	5,235 2%
Female Parent	150 20%	16,430 11%	24,085 9%
under 35 years	95	5,805	8,165
35 - 44 years	5	3,755	5,325
44 - 54 years	30	2,955	4,325
55 + years	30	4,055	6,375
Total families with Children at Home(% base)	320	64,940	116,065
0 - 5 years	130 41%	20,695 32%	35,715 31%
6 - 14 years	90 28%	19,415 30%	32,470 28%
15 - 17 years	30 9%	5,055 8%	9,355 8%

M.A.P.S. Neighbourhood: 1981 Census Data

Study Area : 1981 Census - M.A.P.S. Neighbourhood
 Ref. Area 1 : 1981 Census - Winnipeg CMA
 Ref. Area 2 : 1981 Census - Manitoba, summary for province

INCOME		Study Area	Ref. Area 1	Ref. Area 2
Total Population	(% base)	2,866	584,842	1,026,241

By Total Income

With income		2,100 73%	408,420 70%	674,925 66%
Without income		250 9%	48,170 8%	100,130 10%
Aggregate income	\$	19097000	5.09e09	7.88e09
Average income	\$	9,094	12,469	11,676

By Total Employment Income

With income		1,505 53%	321,745 55%	516,365 50%
Without income		50 2%	6,955 1%	17,480 2%
Aggregate income	\$	15014000	4.13e09	6.27e09
Average income	\$	9,976	12,825	12,148

M.A.P.S. Neighbourhood Famex/Hife Statistical Data

Study Area : 1988 Family Expenditures & Consumer Goods - M.A.P.S.
 Ref. Area 1 : 1988 Family Expenditures & Consumer Goods - Winnipeg CMA
 Ref. Area 2 : 1988 Family Expenditures & Consumer Goods - Manitoba

POPULATION / AGE / FAMILIES	Study Area	Ref. Area 1	Ref. Area 2
Total Population (% base)	2,822	625,304	1,063,016

By Age

0 - 4 years	230 8%	43,220 7%	79,255 7%
5 - 9 years	225 8%	40,815 7%	76,775 7%
10 - 14 years	145 5%	41,700 7%	79,005 7%
15 - 19 years	195 7%	45,945 7%	82,470 8%
20 - 24 years	240 9%	60,215 10%	94,325 9%
25 - 34 years	460 16%	114,100 18%	180,830 17%
35 - 44 years	320 11%	86,340 14%	139,160 13%
45 - 54 years	220 8%	59,100 9%	98,480 9%
55 - 64 years	265 9%	58,175 9%	97,585 9%
65 - 74 years	275 10%	44,975 7%	78,990 7%
75 years and over	230 8%	30,430 5%	54,700 5%

Total Census Families (% base)	705	164,775	275,980
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By Size of Family

2 Persons	335 48%	70,185 43%	114,215 41%
3 Persons	160 23%	37,145 23%	59,410 22%
4 Persons	120 17%	38,315 23%	63,855 23%
5 or more persons	95 13%	19,355 12%	38,940 14%

By Family Structure

Husband-wife families	530 75%	141,915 86%	242,345 88%
With no children at home	245 35%	56,950 35%	95,150 34%
Children at home	290 41%	84,935 52%	147,135 53%
1 Child at home	115 16%	30,245 18%	49,440 18%
2 Children at home	100 14%	36,145 22%	60,495 22%
3+ Children at home	80 11%	18,595 11%	37,155 13%
Number of lone-parent families	170 24%	23,060 14%	33,855 12%

M.A.P.S. Neighbourhood Famex/Hife Statistical Data

Study Area : 1988 Family Expenditures & Consumer Goods - M.A.P.S.
 Ref. Area 1 : 1988 Family Expenditures & Consumer Goods - Winnipeg CMA
 Ref. Area 2 : 1988 Family Expenditures & Consumer Goods - Manitoba

DWELLINGS/ HOUSEHOLDS/ INCOME	Study Area	Ref. Area 1	Ref. Area 2
Total Dwellings (% base)	1,115	236,245	382,030

By Tenure	Study Area	Ref. Area 1	Ref. Area 2
Owned	585 52%	143,670 61%	250,125 65%
Rented	535 48%	92,590 39%	126,265 33%
On reserve	0 0%	0 0%	5,655 1%

By Dwelling Type	Study Area	Ref. Area 1	Ref. Area 2
Single, detached house	710 64%	141,290 60%	261,630 68%
Apartment in bldg. 5+ floors	150 13%	29,975 13%	31,655 8%
Movable dwelling	0 0%	360 0%	4,315 1%
All other dwelling types	255 23%	64,635 27%	84,435 22%

Private Households (% base)	Study Area	Ref. Area 1	Ref. Area 2
Private Households (% base)	1,115	236,265	382,110

By Size of Household	Study Area	Ref. Area 1	Ref. Area 2
1 Person	355 32%	61,175 26%	91,790 24%
2 Persons	340 30%	73,050 31%	117,220 31%
3 Persons	155 14%	39,240 17%	62,120 16%
4 - 5 Persons	215 19%	55,710 24%	95,300 25%
6 - 9 Persons	45 4%	7,035 3%	15,200 4%
10 or more Persons	0 0%	170 0%	715 0%

By Number of Families	Study Area	Ref. Area 1	Ref. Area 2
Non-family households	425 38%	73,475 31%	109,145 29%
1 Census family	675 61%	160,760 68%	269,935 71%
2 or more Census families	15 1%	2,025 1%	3,130 1%

Persons in private households	2,800	610,935	1,030,305
Number of persons/household	2.51	2.59	2.70

Households with Income	1,110	236,205	381,860
Aggregate Household Income \$	22688000	7.91e09	11.94e09
Average Household Income \$	20,440	33,480	31,274

Household Income Distribution

Negative income	0 0%	103 0%	1,087 0%
\$ 0 - \$ 9,999	345 31%	34,765 15%	60,714 16%
10,000 - 19,999	303 27%	45,261 19%	82,539 22%
20,000 - 29,999	190 17%	42,380 18%	69,887 18%
30,000 - 39,999	127 11%	38,697 16%	60,682 16%
40,000 - 49,999	71 6%	29,539 13%	43,778 11%
50,000 - 59,999	36 3%	18,821 8%	26,994 7%
60,000 - 69,999	22 2%	10,783 5%	14,930 4%
70,000 - 79,999	7 1%	6,026 3%	8,251 2%
80,000 - 99,999	0 0%	5,054 2%	6,708 2%
100,000 and over	0 0%	4,187 2%	5,576 1%

M.A.P.S. Neighbourhood Famex/Hife Statistical Data

Study Area : 1988 Family Expenditures & Consumer Goods - M.A.P.S.
 Ref. Area 1 : 1988 Family Expenditures & Consumer Goods - Winnipeg CMA
 Ref. Area 2 : 1988 Family Expenditures & Consumer Goods - Manitoba

FOOD / TOBACCO AND ALCOHOL	Study Area	Ref. Area 1	Ref. Area 2
Total for Food (% base)	4,415,800	1.14e09	1.79e09

Food purchased from stores	3,166,100	72%	772921300	68%	1.25e09	70%
Food from restaurants	1,146,000	26%	340890500	30%	491311100	28%

Average expenditure / family

Total for Food	3,960	4,820	4,672
Food purchased from stores	2,840	3,271	3,281
Food from restaurants	1,028	1,443	1,286

Total for Tobacco and Alcohol (% base)	1,354,500	355060200	566397800
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Tobacco products & supplies	725,800	54%	176303700	50%	288480900	51%
Cigarettes	671,300	50%	165702500	47%	266545700	47%
Alcoholic beverages	684,300	51%	190139100	54%	297741300	53%
Served on licensed premises	311,300	23%	82331800	23%	119472900	21%
Purchased from store	373,000	28%	107832600	30%	178302600	31%

Average expenditure / family

Total for Tobacco and Alcohol	1,215	1,503	1,482
Tobacco products & supplies	651	746	755
Cigarettes	602	701	698
Alcoholic beverages	614	805	779
Served on licensed premises	279	348	313
Purchased from store	335	456	467

M.A.P.S. Neighbourhood Famex/Hife Statistical Data

Study Area : 1988 Family Expenditures & Consumer Goods - M.A.P.S.
 Ref. Area 1 : 1988 Family Expenditures & Consumer Goods - Winnipeg CMA
 Ref. Area 2 : 1988 Family Expenditures & Consumer Goods - Manitoba

SHELTER	Study Area	Ref. Area 1	Ref. Area 2
Total for Shelter (% base)	6,075,800	1.46e09	2.16e09
Principal accomodation	5,764,200 95%	1.36e09 93%	2.01e09 93%
Rented living quarters	2,508,500 41%	504163600 35%	665628700 31%
Rent	2,464,100 41%	492423600 34%	648118600 30%
Owned living quarters	2,292,000 38%	633147400 44%	945590300 44%
Maintenance and repairs	290,300 5%	80296400 6%	142107500 7%
Contract and labour costs	198,400 3%	55574000 4%	99128200 5%
Materials	109,100 2%	29533800 2%	51522700 2%
Property taxes & assess.	690,600 11%	173359800 12%	266659300 12%
Homeowners insurance prem.	153,200 3%	40272800 3%	68464500 3%
Mortgage interest	945,400 16%	284493700 20%	394308400 18%
Water, fuel and electricity	972,100 16%	222700900 15%	396632100 18%
Water	126,500 2%	29648600 2%	49944700 2%
Fuel oil	9,700 0%	3,248,000 0%	19778100 1%
Piped gas	428,100 7%	94267500 6%	140877500 7%
Other fuels	6,500 0%	2,507,600 0%	6,183,700 0%
Electricity	414,900 7%	96361700 7%	187639700 9%
Other accommodation	242,200 4%	79903300 5%	127494200 6%
Traveler accomodation	123,900 2%	42040800 3%	69575500 3%

Average expenditure / family

Total for Shelter	5,449	6,160	5,661
Principal accomodation	5,170	5,753	5,264
*Rented living quarters	4,689	5,445	5,272
*Rent	4,606	5,318	5,133
*Owned living quarters	3,918	4,407	3,780
*Maintenance and repairs	496	559	568
*Contract and labour costs	339	387	396
*Materials	186	206	206
*Property taxes & assess.	1,181	1,207	1,066
*Homeowners insurance prem.	262	280	274
*Mortgage interest	1,616	1,980	1,576
Water, fuel and electricity	872	943	1,038
Water	113	125	131
Fuel oil	9	14	52
Piped gas	384	399	369
Other fuels	6	11	16
Electricity	372	408	491
Other accomodation	217	338	334
Traveler accomodation	111	178	182

*For rented or owned dwellings

M.A.P.S. Neighbourhood Famex/Hife Statistical Data

Study Area : 1988 Family Expenditures & Consumer Goods - M.A.P.S.
 Ref. Area 1 : 1988 Family Expenditures & Consumer Goods - Winnipeg CMA
 Ref. Area 2 : 1988 Family Expenditures & Consumer Goods - Manitoba

HOUSEHOLD OPERATIONS	Study Area	Ref. Area 1	Ref. Area 2
Total for Household Operation	1,470,000	361855300	579580000
(% base)			

Communications	589,200	40%	134603000	37%	216343900	37%
Telephone	543,600	37%	123522900	34%	198624700	34%
Basic charge	164,400	11%	36731400	10%	55849900	10%
Long distance charge	340,300	23%	80268100	22%	133496800	23%
Child care expenses	136,500	9%	37171900	10%	57251600	10%
Pet Expenses	125,900	9%	33146500	9%	51919700	9%
Household cleaning supplies	219,200	15%	53943300	15%	91111900	16%
Paper, plastic & foil supply	226,600	15%	55508300	15%	90189100	16%

Average expenditure per family

Total for Household Operation	1,318	1,532	1,517
Communications	528	570	566
Telephone	488	523	520
Basic charge	147	155	146
Long distance charge	305	340	349
*Child care expenses	471	438	389
Pet expenses	113	140	136
Household cleaning supplies	197	228	238
Paper, plastic & foil supplies	203	235	236

*For families with children

M.A.P.S. Neighbourhood Famex/Hife Statistical Data

Study Area : 1988 Family Expenditures & Consumer Goods - M.A.P.S.
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HOUSEHOLD FURNISHINGS & EQUIP.	Study Area	Ref. Area 1	Ref. Area 2
Total for Hhld. Furn., Equip. (% base)	1,034,900	317342900	494372000

Household furnishings	514,600	50%	162284800	51%	240791900	49%
Furniture	333,500	32%	103320600	33%	155057300	31%
Hhld. textiles & related	117,200	11%	35572000	11%	54342800	11%
Household equipment	458,000	44%	138905000	44%	228655900	46%
Household appliances	229,000	22%	71281200	22%	115071400	23%
Serv. rel. to furn. & equip.	62,400	6%	16180400	5%	24970300	5%

Average expenditures / family

Total for Hhld. Furn., Equip.	928	1,343	1,294
Household furnishings	462	687	630
Furniture	299	437	406
Hhld. textiles & related	105	151	142
Household equipment	411	588	598
Household appliances	205	302	301
Serv. rel. to furn. & equip.	56	68	65

M.A.P.S. Neighbourhood Famex/Hife Statistical Data

Study Area : 1988 Family Expenditures & Consumer Goods - M.A.P.S.
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CLOTHING	Study Area	Ref. Area 1	Ref. Area 2
Total for Clothing (% base)	1,701,300	506359100	778899300
Women's wear (14 yr. & over)	865,700 51%	265624200 52%	401645700 52%
Girl's wear (4 to 13 years)	63,900 4%	14875800 3%	26415100 3%
Men's wear (14 years & over)	534,400 31%	172170100 34%	268865300 35%
Boy's wear (4 to 13 years)	39,300 2%	10553300 2%	20578800 3%
Infant's wear (under 4 yrs.)	35,400 2%	6,036,000 1%	9,736,700 1%
Cloth. mat., notions, services	211,100 12%	52257100 10%	75124300 10%
Clothing services	165,800 10%	39608500 8%	53878800 7%
Laundry and dry cleaning	136,300 8%	30978500 6%	41836700 5%

Average expenditure / family

Total for Clothing	1,526	2,143	2,038
Women's wear (14 yrs. & over)	776	1,124	1,051
*Girl's wear (4 to 13 years)	220	175	180
Men's wear (14 years & over)	479	729	704
*Boy's wear (4 to 13 years)	136	124	140
*Infant's wear (under 4 yrs.)	122	71	66
Cloth. mat., notions, services	189	221	197
Clothing services	149	168	141
Laundry and dry cleaning	122	131	109

*For families with children

M.A.P.S. Neighbourhood Famex/Hife Statistical Data

Study Area : 1988 Family Expenditures & Consumer Goods - M.A.P.S.
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TRANSPORTATION	Study Area	Ref. Area 1	Ref. Area 2
Total for Transportation (% base)	3,259,700	979592400	1.68e09
Private transportation	2,898,400 89%	885123800 90%	1.55e09 93%
Purchase of autos & trucks	1,276,200 39%	413032000 42%	763694800 46%
Operation of autos & trucks	1,700,400 52%	485367600 50%	812341300 48%
Automotive fuels	686,900 21%	194607000 20%	344753200 21%
Maintenance and repair	290,000 9%	85517900 9%	133905200 8%
Insurance premiums	351,900 11%	101555200 10%	159125600 9%
Public transportation	369,200 11%	98585000 10%	133735200 8%
Local & commuter transport.	152,100 5%	31013500 3%	38643700 2%
Inter-city transportation	217,200 7%	67582300 7%	95115600 6%
Air	177,400 5%	56779800 6%	79286800 5%

Average expenditures / family

Total for Transportation	2,923	4,146	4,388
Private transportation	2,599	3,746	4,063
Purchase of autos & trucks	1,145	1,748	1,999
Operation of autos & trucks	1,525	2,054	2,126
Automotive fuels	616	824	902
Maintenance and repair	260	362	350
Insurance premiums	316	430	416
Public transportation	331	417	350
Local & commuter transport.	136	131	101
Inter-city transportation	195	286	249
Air	159	240	207

M.A.P.S. Neighbourhood Famex/Hife Statistical Data

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 Ref. Area 2 : 1988 Family Expenditures & Consumer Goods - Manitoba

HEALTH CARE / EDUCATION Study Area Ref. Area 1 Ref. Area 2
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 Total for Health Care(% base) 474,400 134282800 215015400

Direct costs to family	387,900	82%	105974100	79%	170229900	79%
Medicinal & pharm. products	131,000	28%	29867100	22%	54106300	25%
Prescription drugs	84,200	18%	17964700	13%	33971900	16%
Eye care goods and services	93,400	20%	25902200	19%	41393500	19%
Dental care	119,300	25%	38024000	28%	55566900	26%
Oth. direct costs to family	44,300	9%	12179400	9%	19160800	9%
Health insurance premiums	86,700	18%	28321200	21%	44808100	21%
Public hosp. & med. plans	900	0%	232,000	0%	280,200	0%
Private health care plans	85,700	18%	28097100	21%	44537500	21%

Average expenditures / family

Total for Health Care	425		568		563	
Direct costs to family	348		449		445	
Medicinal & pharm. products	117		126		142	
Prescription drugs	76		76		89	
Eye care goods and services	84		110		108	
Dental care	107		161		145	
Other direct costs to family	40		52		50	
Health insurance premiums	78		120		117	
Public hosp. & med. plans	1		1		1	
Private health care plans	77		119		117	

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 Total for Education (% base) 282,600 79393300 105300100

Tuition fees	179,300	63%	49900900	63%	63151600	60%
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Average expenditure / family

Total for Education	253		336		276	
Tuition fees	161		211		165	

M.A.P.S. Neighbourhood Famex/Hife Statistical Data

Study Area : 1988 Family Expenditures & Consumer Goods - M.A.P.S.
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RECREATION	Study Area	Ref. Area 1	Ref. Area 2
Total for Recreation (% base)	1,627,900	479716900	781143400

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Recreation equip. & services	363,800	22%	112903200	24%	172743900	22%
Toys, games & hobby equip.	112,700	7%	35557700	7%	53781800	7%
Photographic goods & serv.	104,700	6%	31941700	7%	50011000	6%
Recreation vehicles etc.	304,300	19%	91745800	19%	191819400	25%
Purchase of recr. vehicles	230,500	14%	66769900	14%	146931900	19%
Home entertainment equipment	372,600	23%	109755100	23%	166994100	21%
Recreation services	591,300	36%	168125800	35%	254965700	33%
Spectator entertainment	230,300	14%	61328800	13%	88466200	11%
Use of recreation facilit.	141,800	9%	44578600	9%	70582600	9%
Package travel tours	134,900	8%	45928500	10%	69186700	9%

Average expenditures / family

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Total for Recreation	1,460	2,030	2,044
Recreation equip. & services	326	478	452
Toys, games & hobby equipmnt	101	150	141
Photographic goods & service	94	135	131
Recreation vehicles etc.	273	388	502
Purchase of recreat. vehicle	207	283	385
Home entertainment equipment	334	465	437
Recreation services	530	712	667
Spectator entertainment	207	260	232
Use of recreation facilities	127	189	185
Package travel tours	121	194	181

M.A.P.S. Neighbourhood Famex/Hife Statistical Data

Study Area : 1988 Family Expenditures & Consumer Goods - M.A.P.S.
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PERSONAL CARE/MISC./FREE ITEMS	Study Area	Ref. Area 1	Ref. Area 2
Total for Personal Care (% base)	622,200	165950400	254061800

Personal care suppl. & equip.	406,600	65%	107004100	64%	167633300	66%
Toilet preparat., cosmetics	242,100	39%	67139100	40%	104524200	41%
Personal care services	215,500	35%	58932400	36%	86416800	34%

Average expenditure / family

Total for Personal Care	558	702	665
Personal care suppl. & equip.	365	453	439
Toilet preparat. & cosmetics	217	284	274
Personal care services	193	249	226

Total for Miscellaneous (% base)	903,300	270363800	411425300
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Interest on personal loans	298,300	33%	98478200	36%	148888700	36%
Dues to union & prof. assoc.	96,300	11%	37186700	14%	51185000	12%
Government-run pool/lottery	108,000	12%	29176100	11%	44013900	11%

Average expenditure / family

Total for Miscellaneous	810	1,144	1,077
Interest on personal loans	268	417	390
Dues to union & prof. assoc.	86	157	134
Government-run pool/lottery	97	123	115

Total for Items Not Purchased (% base)	513,300	128897300	227062500
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Value of food not purchased	57,000	11%	16533200	13%	47421000	21%
Value of gifts received	456,400	89%	112297800	87%	178339700	79%

Average value / household

Total for Items Not Purchased	460	546	594
Value of food not purchased	51	70	124
Value of gifts received	409	475	467

M.A.P.S. Neighbourhood Famex/Hife Statistical Data

Study Area : 1988 Family Expenditures & Consumer Goods - M.A.P.S.
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FINANCIAL SECURITY / GIFTS	Study Area	Ref. Area 1	Ref. Area 2
Total for Financial Security (% base)	1,116,800	407543400	604502700

Life insurance premiums	120,900	11%	48916600	12%	80883600	13%
Unemployment insurance prem.	330,900	30%	115259400	28%	168869900	28%
Retirement & pens. fund pay	662,800	59%	242343500	59%	350830100	58%
Canada or Quebec pension	261,800	23%	91320600	22%	139691300	23%
Other government plans	212,000	19%	87555500	21%	118491600	20%
Other (excluding RRSP's)	189,200	17%	63514100	16%	92692000	15%

Average expenditure / family

Total for Financial Security	1,002	1,725	1,582
Life insurance premiums	108	207	212
Unemployment insurance prem.	297	488	442
Retirement & pension fund pay	594	1,026	918
Canada/Quebec pension plan	235	387	366
Other government plans	190	371	310
Other (excluding RRSP's)	170	269	243

Total for Gift, Contributions (% base)	1,306,300	384473300	567133700
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To persons outside family	1,016,400	78%	303336900	79%	436444000	77%
Money gifts & contributions	612,500	47%	186734400	49%	261080200	46%
Gifts-toys, flowers, etc.	404,100	31%	116606200	30%	175381000	31%
Charitable organizations	289,900	22%	81150800	21%	130712000	23%
Religious organizations	201,700	15%	55169600	14%	93875700	17%
Other charitable organizat.	88,200	7%	25986800	7%	36856900	6%

Average expenditure / family

Total for Gift, Contributions	1,172	1,627	1,484
To persons outside family	912	1,284	1,142
Money gifts & contributions	549	790	683
Gifts-toys, flowers, etc.	362	494	459
Charitable organizations	260	343	342
Religious organizations	181	234	246
Other charitable organizat.	79	110	96

M.A.P.S. Neighbourhood Famex/Hife Statistical Data

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 Ref. Area 2 : 1988 Family Expenditures & Consumer Goods - Manitoba

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HOUSEHOLD APPLIANCES/TELEPHONE	Study Area	Ref. Area 1	Ref. Area 2
Private Households (% base)	1,115	236,265	382,110

Household Appliances

Number of households with:

Microwave oven	546 49%	130,248 55%	220,972 58%
Gas barbarcuc	323 29%	99,111 42%	171,822 45%
Refrigerator	1,096 98%	232,397 98%	377,611 99%
Home freezer	610 55%	143,225 61%	256,309 67%
Washing machine	650 58%	151,057 64%	256,653 67%
Automatic washer	573 51%	139,638 59%	228,403 60%
Other washer	77 7%	11,419 5%	28,250 7%
Clothes dryer	638 57%	150,863 64%	265,934 70%
Air conditioner	488 44%	112,558 48%	155,715 41%
Dishwasher	325 29%	91,462 39%	144,380 38%

Total number of refrigerators	1,291	280,455	465,774
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Refrigerators per household	1.2	1.2	1.2
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Telephones

Households with telephones	1,081 97%	231,107 98%	374,488 98%
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Total number of telephones	2,029	467,894	736,162
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Telephones per household	1.8	2.0	1.9
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M.A.P.S. Neighbourhood Famex/Hife Statistical Data

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 Ref. Area 1 : 1988 Family Expenditures & Consumer Goods - Winnipeg CMA
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HOME ENTERTAINMENT / MISC.	Study Area	Ref. Area 1	Ref. Area 2
Private Households (% base)	1,115	236,265	382,110

Home Entertainment

Number of households with:

Radio (FM or AM or both)	1,106 99%	234,555 99%	379,114 99%
FM radio (can include AM)	1,072 96%	229,340 97%	366,863 96%
Television (color / BW / both)	1,089 98%	231,758 98%	374,220 98%
Colour television	1,045 94%	225,334 95%	362,709 95%
1 colour television	713 64%	136,263 58%	227,601 60%
2 or more colour television	332 30%	89,071 38%	135,108 35%
B & W television	300 27%	65,620 28%	115,796 30%
Video recorder	502 45%	131,544 56%	207,837 54%
Camcorder	31 3%	7,957 3%	10,852 3%
Record player	699 63%	160,922 68%	265,484 69%
Cassette or tape recorder	784 70%	173,760 74%	284,880 75%
Compact disc (CD) player	79 7%	19,956 8%	27,787 7%

Total number of:

Radios (FM or AM or both)	3,122	720,682	1,154,763
FM radios (can include AM)	2,860	662,425	1,040,147
Television sets (colour or BW)	1,762	408,075	655,731
Colour television sets	1,436	334,621	526,180
B & W television sets	326	73,454	129,551

Average number per household:

Radios (FM or AM or both)	2.8	3.1	3.0
FM radios (can include AM)	2.6	2.8	2.7
Colour television sets	1.3	1.4	1.4
B & W television sets	0.3	0.3	0.3

Miscellaneous Home Equipment

Number of households with:

Home computers	71 6%	24,901 11%	35,971 9%
Smoke detectors	917 82%	203,831 86%	321,555 84%
Portable fire extinguisher	387 35%	88,225 37%	169,110 44%
Househlds owning vacation home	75 7%	18,417 8%	25,531 7%

M.A.P.S. Neighbourhood Famex/Hife Statistical Data

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VEHICLES: AUTOS, TRUCKS & VANS	Study Area	Ref. Area 1	Ref. Area 2
Private Households (% base)	1,115	236,265	382,110

Number of households with:

Vehicle(s) (auto /van /truck)	803 72%	185,973 79%	313,645 82%
1 vehicle	526 47%	99,736 42%	156,474 41%
2 or more vehicles	277 25%	86,237 37%	157,171 41%
Automobile(s)	735 66%	172,273 73%	287,548 75%
1 automobile	571 51%	117,377 50%	202,933 53%
2 or more automobiles	164 15%	54,896 23%	84,615 22%
Van or truck	203 18%	56,336 24%	122,023 32%
Automobile AND van or truck	133 12%	42,574 18%	95,892 25%
Automobile only	602 54%	129,699 55%	191,656 50%
Van or truck only	70 6%	13,762 6%	26,131 7%

Total number of:

Vehicles	1,166	307,092	539,485
Automobiles	931	242,212	395,463
Vans and trucks	237	65,188	144,477

Average number per household:

Vehicles	1.0	1.3	1.4
Automobiles	0.8	1.0	1.0
Vans or trucks	0.2	0.3	0.4