

LOW INCOME RENTAL HOUSING IN CANADA :  
Policies, Programs and Livability  
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by  
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LOW INCOME RENTAL HOUSING IN CANADA :

Policies, Programs and Livability

Master Thesis

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# T A B L E     O F     C O N T E N T S

	Page
ABSTRACT	i - ii
ACKNOWLEDGEMENT	iii
INTRODUCTION	
. Definitions	1
. Procedures and Problems in the Formation of Housing Policies	4
Chapter 1	
. Government Policies	
1. Early Years (1945-1960)	9
2. Progressive Years (1961-1975)	29
3. New Directions (1973-1988)	49
Chapter 2	
. General Analysis of the demand and supply of Low-income housing	78
1. Demography	80
2. Family Composition	83
3. Income	85
4. Existing Housing Stock	88
5. Affordability	90
6. Economic Prospects	93
7. Government Attitudes	94
Chapter 3	
. Comparison of Programs	96
1. Public Housing	99
2. Low-rental Housing	106
3. Cooperatives and Non-profit Organizations	114
3a. Index Linked Mortgages Cooperatives	123
4. Economic, Management & Social Aspects	126
Chapter 4	
. Livability of Low-income Rental Housing	130
1. Size and Density	134
2. Land and Location	154
3. Site Planning	162
4. Interior Spatial Planning	186
5. Tenant Satisfaction	203
6. Management	213
Conclusions	216
Appendix	226
List of illustrations	230
Bibliography	234

## **ABSTRACT**

The government has through many legislations initiated programs to provide housing for those who cannot afford housing in the private market. From 1945, the government has continuously tried to fulfill those housing needs and to improve living conditions. This thesis is an overview of the policies, programs and livability of low rental housing in Canada.

This study is divided into three parts. In the first part, there is a factual description of the circumstances and policies that have influenced the development of low rental housing since 1945. The second part assesses the demand and tenant characteristics for such housing. Three types of low income housing : public housing, low rental housing and cooperatives, are compared to measure their merits. The third part analyses the design criteria for such housing with reference to projects built in Montreal, Quebec. Tenants' opinions on what is satisfactory in housing projects are discussed and appropriate management policies are suggested. In the conclusion, government policies of the past, and some recent developments are summarized, and future strategies suggested.

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"To God be the glory for the Great Things He hath done."

## INTRODUCTION

### DEFINITION

The objective of low-income housing is to provide affordable and decent housing to low-income families. Low-income, affordable and decent housing varies with time and culture. It is important to establish a definition of these terms before any study is undertaken. These definitions are as follows :-

A low - income family is defined in the National Housing Act as

"a family that receives a total family income that, in the opinion of the Central Mortgage and Housing Corporation, is insufficient to permit it to rent housing accomodation adequate for its needs at the current rental market in the area in which the family lives." (1)

The Revised Statutes of Canada. 1970. Vol.5. p.5338.

"Low income families are those that must spend at least 70% of total income for food, shelter and clothing. In recent years, a family is considered to be low income when its income is somewhere between 50% and 56% of the National average, with adjustments made for community size" (2)

Canadian Housing Policies. 1980. p.168.

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- (1) Revised Statutues of Canada. 1970. Vol.V. p.5338.  
(2) Albert Rose. Canadian Housing Policies. Butterworth and Company.1980. p.168.

The Canada year Book of 1988 defines low income as

"Families with income that spend 58.5% or more of their income on food, shelter and clothing and were considered to be in straitened circumstances." (3)

The Canada Yearbook. 1988.

"Low-income is the bottom two quintiles, or fifths of the income distribution." (4) With statistics (1985) of the average income of families from the 1988 Canada Yearbook, the average income of families in the bottom two quintiles have annual income of less than \$14,600.

The living conditions of low-income households are characteristically

"overcrowded, sharing kitchens and bathrooms with neighbors, houses that lack essential equipment, and living in trailers, temporary housing and institutions of various kinds." (5)

The Right to Housing. 1969. p.26

Affordability of housing is the "degree to which adequate, suitable accommodation can be secured at a socially acceptable ratio of expenditure to income." (6)

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- (3) The Canada Yearbook.1990. Section 5.0.1  
(4) Dennis and Fish. Programs in Search of a Policy. Toronto : Publisher Hakkert.1972. p.37.  
(5) Donnison, David, V.. The Right to Housing. 1969.p.26.  
(6) The Canada Yearbook. 1988. p.19.

Decent housing is the dwelling's ability to constantly supply an adequate level of heat, light and ventilation, hot running water and plumbing facilities, and shelter from sun, wind, rain and snow. (7)

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(7) Ministère de l'habitation de la Protection du Consommateur. Housing for Quebecers. Government of Quebec 1985. p.54.



## PROCEDURES AND PROBLEMS IN THE FORMATION OF HOUSING POLICIES

Policies set out what governments intend to do. The process of policy and program formation is time consuming, and strategies are developed and revised according to governments' intentions. After careful analysis of these strategies, policies are formed. The policies' influences on capital, social and economic contexts are analysed before programs are developed. Programs are then debated, amended and legislated. Implementation procedures follow afterwards. However, political, social and economic considerations make the finalizing of policies and the formation of programs difficult, and curb implementation strategies.

In the political context, problems with policy formation arise primarily out of conflicts among the three levels of government : federal, provincial and municipal . In realizing any policies, all three levels of government must be in agreement. Usually, federal and provincial governments act on policies concerning housing or similar issues only if they are under public pressure or when such issues are advantageous to them. The provincial government in the 70's was powerful and so any policies made during that time needed only the cooperation of the province. Even when cooperation was achieved, time was required for debate and legislation of policies. Amendments or further debates

were required when legislation failed to pass a certain policy.

Another major difficulty regarding formation of housing policies is that government finds housing programs to be expensive. Any implementation of these programs requires that the government divert funds from other social programs such as social services, health and education to finance a housing program. Therefore, the government takes sufficient time to deliberate on the budget before formulating an acceptable housing policy and development programs. (1)

There is also the social context which needs to be considered before formulating a housing policy. This is the eligibility of tenants for admission into housing projects. For example, tenants who are homeless as a result of slum clearance and urban renewal are given priority for moving into a housing project. However, not all of these tenants are low-income families. Moderate-income families also have the right to housing. As a result, they take the place intended for other low-income families, leaving the latter homeless. (2)

In the 1950's, the Central Mortgage Housing Corporation (CMHC) determined that the eligibility for admission to low-income housing should be by income

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(1) Rose, Albert. Canadian Housing Policies. 1935 - 1980. Butterworth. 1980.

(2) Ibid.

distribution. The income limit that the CMHC set was the upper limit of the lowest third of the population's income. However, this limit has changed with the economy. This creates some difficulties in setting income limits.

The income level of tenants determines CMHC's policies concerning rental stock. Rental scale is the device which determines the amount of rent paid by the tenants. The lower the income, the more subsidy the Corporation provides. Rent determination may be further complicated by the tenant's partial income from public social assistance. Whether this partial income should be factored into income determination is a matter of debate at CMHC. (3)

The goal of Canada Mortgage and Housing Corporation's public housing policies is to help families to save enough money so that they can afford other types of housing. However, since the regulations governing income limits on the rental scale are strict, it inhibits the attainment of these socio-economic goals.

In the economic context, there are many problems that need to be addressed before policies can begin to emerge. There must be sufficient federal funds available before implementation of programs can be carried out. Determination of where constitutional power lies and a clear

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(3) Rose, Albert. Canadian Housing Policies. 1935 - 1980.

interpretation of future directions in housing policy are essential before any policies can be manifested.

The federal government and provincial government must cooperate in sharing the responsibilities for policy - making. However, a provincial government might not accept the proposed responsibility if it nullifies existing policies and favours alternative policies.

Housing policy can be an economic stimulator because building projects create employment for building materials suppliers, construction workers, real estate developers and project production workers. The government is often slow to make policy decisions related to housing because of the inter-relationship of housing and other industries.

Government policies often have been stated precisely, suggesting a course of action, but unfortunately there has been no specific legislation, especially in the years prior to 1960. A Canadian housing policy requires adequate financial resources, responsibility for initiating action, appropriate legislation and programs, cooperation between governments and fair administering of implementation strategies. Should one of these requirements be lacking, implementation of housing policies is brought to a standstill.

Implementation difficulties arise when there is not adequate training for administration personnel. Although local governments often express concern, the initiation of training for housing managers and the formation of a local housing office are sometimes delayed. Consequently, program implementation is slowed down. After 1945, there were no personnel who were experienced in public housing programs. Therefore, housing policies could not be implemented until the federal government provided management training. Implementation strategies remain complicated because of a continuing lack of knowledge concerning allocations of families in high or low rise buildings with different densities. It will take time for research in these areas to furnish results.

## CHAPTER 1 GOVERNMENT POLICIES

### EARLY YEARS 1945-1960

After the Second World War, Canada was recovering from a stunted economy, in which industry was almost at a standstill. There was no housing policy for the low income population. The government's attitude towards housing was very different from its attitudes towards the provision of other necessities for living. It gave assistance in the provision of food, clothing and household facilities but left undiscussed the provision of housing. The government believed that housing for the disadvantaged would be provided through the "trickle down theory". Conceptually, this theory proposed that low income families would be able to rent or purchase homes when moderate income families moved out of their dwelling into better housing. Those dwellings that were left vacant would deteriorate until their prices were affordable to the low-income. However, in reality, only a limited number of dwellings became affordable to the low-income strata, while others degenerated so badly as to become uninhabitable. The government refused to establish housing policies for low-income groups because public opinion regarded government assistance for housing as unethical. The industrial society believed that poverty was not the norm, and that people were poor because of laziness or reluctance

to seek employment. (1)

On January 1, 1946, an Act of Parliament established a crown corporation of the Central Mortgage and Housing Corporation. The reason for its establishment was to have a department which would be totally in charge of executing housing policies set by Housing Acts. (2) Before this time, there were no centralized efforts to provide housing. There were only Housing Acts passed to solve immediate housing problems, with no long term planning or goals.

The situation after the war was difficult for the crown corporation to deal with. The national economy was unstable and there was a shortage of funds for housing developments. Population was increasing at a tremendous rate with the return of veterans and the influx of immigrants. There was a shortage in the supply of nails, bathtubs and steel due to the war. The postwar housing supply was at an all time low because there had been no solid building programs during the war and the preceding depression. The existing housing stocks were so deteriorated that they were in desperate need of repair. The housing shortage situation was made more severe by an increased number of marriages and births. Yet, Government funds were directed toward rebuilding highways, commuter lines,

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(1) F.M. McGilly. Housing Study Outline. McGill University, 1977. p.5

(2) Statutes of Canada. 1946.

railroads and airports. There was no provision of funds for housing and no public housing policies. (3)

The two main objectives of CMHC after the war were very precise. First, the Corporation was responsible for providing veterans' housing, and second, to improve munition workers accommodations since they had contributed to protecting the country. The Emergency Shelter Program was a premier scheme and policy that converted wartime buildings for veterans. The Wartime Housing Limited Program had provided housing for munition workers. Other issues such as renewing the urban core, providing adequate housing for the increasing population, and public housing for the poor were not priorities for fund allocation by the government.(4)

The powerful National Housing Act (NHA) was passed in 1944 and in 1946 it came under the jurisdiction of CMHC. NHA was used as a tool by CMHC for direct administration and building of housing projects. Before CMHC was established, the objective of NHA was to get the private housing industry in operation after ten years of depression and five years of war. After 1946, the NHA was repeatedly amended to fulfill its immediate goals and for creating new policies and programs following the concerns of CMHC. (5)

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- (3) CMHC. Annual Report. 1945-1960. Special Supplement.  
(4) CMHC. Housing a Nation, 40 Years of Achievement. CMHC 1986. Section : 1946 - 1954.  
(5) CMHC. Housing a Nation. Section 1946 - 1954.



The main reason for the delay in the provision of low-income housing was CMHC's interest in providing single family housing. At the end of the 1940's, the National Housing Act was amended several times. The main purpose was to create a loan system to finance and facilitate home ownership. (6) This was welcomed by the general population because the loan system helped to fulfill the people's dreams of owning single family houses.

By the early 1950's, housing conditions for the poor became worse. As the nuclear family became prevalent and the purchase of an automobile became affordable, expansion in the suburbs became inevitable. As a result, the urban core was left with houses that were in desperate need of repair. The poor lived in crowded dwellings in appalling housing conditions in the inner city. Still, there were no policies regarding the housing of the poor. (7)

Furthur delays in housing the poor resulted from disputes between the federal and provincial governments. The federal role in housing was a dominant force. With the formation of NHA and the CMHC, the federal government had tools for establishing housing policies and programs. However, disputes with the provinces caused housing programs to grind to a halt. Low-income housing programs and implementation strategies were not realized despite a strong

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(6) CMHC. Housing in Canada, 1945 -1986. CMHC 1987. p.6.

(7) CMHC. Housing a Nation. Section 1946 - 1954.

federal role. The problem was due to the weakness of provincial governments. The provinces were not ready to assume any responsibility in sharing finances, taking political stands and arranging administration strategies. The federal government also faced strong opposition from local and provincial governments to low-income housing programs.

There were other factors that delayed the formation of policies to provide dwellings for the low-income sector. First, a proportion of the population was single, and married couples postponed child-bearing. Therefore, the demand for multiple rental dwellings increased. Large low-income families could not compete in rent for these dwellings as these dwellings became scarce in supply. As the government was concentrating on affordable home ownership for the general public, no efforts were made to provide more multiple rental dwellings. Therefore, the supply of multiple dwellings did not increase. Low-income families could not afford the expensive rents which resulted from the enormous demand for these dwellings.

Second, government policies neglected the needs of the poor. The government had not modified existing zoning regulations and building codes that would encourage living accommodation for low-income earnings. As a result, there were virtually no zoning or building codes or tax policies

to provide guidelines for low-income housing construction.  
(8)

Third, the governments were convinced that the way to solve the housing crisis for the poor was to have a better economy with a fully employed labour force. If this situation was accompanied by a healthy private housing market, then satisfactory dwellings could be afforded by the poor.

Fourth, there was little interest in housing on the part of provincial and municipal governments. They were interested in interprovincial trade and the national economy. Housing thus fell under federal jurisdiction. However, the federal government lacked the will to form policies for low-income housing. (9)

When the Veteran's housing program ended in 1953, the government also expressed concern for the living conditions of the poor. This was partially because

"The number of immigrants tripled in 1951 as compared to the previous year. Of the total number of immigrants, 41% were dependent wives and children, 13% farm workers, 16% unskilled labor. Only 17% were skilled labour." (10)

Canada Yearbook 1952-1953.

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(8) Lawrence Smith. Urban Canada, Problem and Prospects, Research Monograph 2. ( CMHC 1971 )

(9) CMHC. Housing a Nation. p 58.

(10) The Canada Yearbook 1952 - 1953. p.170.

Since only a small percentage were skilled labour and income levels of many households was low; the government had to take appropriate action.

In 1955, for the first time, the government formed policies to aid in the provision of low-income housing. Grants were given to municipalities and the federal government paid up to half of the cost of land acquisition and clearance of substandard areas for the redevelopment of the urban core for low-income housing. However, schemes of low-income housing proposed by the provinces had to be approved by the federal government, which took a considerable amount of time. As a result of the above policies, the City of Toronto built the first public housing project in Canada. This project received a \$1,839,937 grant to the city. 26.53 acres of deteriorated area was redeveloped. This project was known as Regent Park South. It consisted of low rise apartment blocks with plenty of green spaces, and a total of 730 dwelling units. Regent Park South represented a major breakthrough in low-rental projects. This was ten years after the formation of the CMHC. (11)

Another government policy was to expand the funding and construction of low - income housing by agreeing with the provinces on shared responsibility.

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(11) Annual Report. CMHC. 1955.

Provincial governments were invited to join with the federal government in providing low - income housing, defined as

"a project , together with the land upon which it is situated, consisting of a housing project or housing accommodation of the hostel or dormitory type or any combination thereof, that is undertaken to provide decent, safe and sanitary housing accommodation, in compliance with standards approved by the Corporation and that is intended to be leased to individuals or families of low-income." (12)

Statutes of Canada. 1964-1965.

The federal government assumed a controlling role by meeting the financial needs of the provinces. The amount lent out was to have a low interest rate and an advantageously long amortization period of up to 50 years. This lending strategy was intended to encourage the provinces to participate in the increased production of low - income housing. Provincial responsibilities were to include land acquisition, construction, and management of housing projects. The architectural division of CMHC was responsible for the design of projects. The federal government has its own designers who were of award-winning calibre.

The first project in Ontario to demonstrate the new partnership was the Lawrence Heights Project. This project consisted of 1080 units. However, the province of Quebec was not interested in this partnership because of friction between the federal and Quebec governments. During

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(12) Statutes of Canada. 1964 - 1965. National housing Act. p.5385.

the period from 1950 to 1955, only British Columbia, Ontario, Nova Scotia, Newfoundland, and Saskatchewan participated. However, by this time, the federal government was committed to financing low - income housing projects. (13)

The federal government and the provinces committed themselves further by agreeing on admission criteria for tenants. Applicants' eligibility depended on their income per annum. The income of the applicants was not to exceed six times the rental rate predetermined by the two governments. Total income before taxing was to be revised annually in order to determine whether or not tenants were still eligible. (14)

In subsidizing public housing 75% was paid by the federal government and 25% paid by the provinces. The provinces in turn could request municipalities to share in the expenses. After ten years of this legislation, however, the volume of low - income housing produced was still at a minimum. The low production could be explained by the provinces' interests in land acquisitions and sales rather than in housing construction, despite the federal government's concern to get housing projects on the upswing. (15)

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(13) Annual Report. CMHC. 1955.

(14) Ibid.

(15) CMHC. Housing a Nation. Section 1946 - 1954.

By the mid '50's, the provinces had gained power to determine their own needs for housing and to legislate policies. The federal government had found that direct management of low - income housing was more efficient when conducted by provincial governments. The provinces had a clearer understanding of local housing needs. Originally, the management and the rent to income scale had been determined by the federal government, by the mid 50's the provincial government assumed this authority. Dwellings would be rented to low-income families upon agreement between the provincial and municipal governments only. Rent was to be calculated on a rent to income scale and also according to the number of family members intended for occupation of dwellings.

Responsibility for the management of low income housing was also shifted from federal to provincial governments. Local authorities would be appointed by the provinces to local management offices. At the end of 1955, housing authorities were appointed in 28 cities but only 20 of these places had actually built rental dwellings . (16)

There was exceptional expansion in the nation's economy during 1956. Individual business ventures underwent remarkable growth. The population continued to increase and more housing was needed. As a result, the CMHC realized that

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(16) CMHC. Annual Report. 1955.

an overall policy was necessary in order to provide guidelines for future housing. (17)

Provision of low - income public housing was in full swing by 1959. The federal government provided loans for low-income rental housing, especially for old people. It also proceeded in 10 communities with low rent public housing. These communities were Brockville, Hamilton, Stratford, St. Thomas, Prescott, Renfrew, Napanee, Kenora, Weyburn and Vancouver. In nine of the housing projects, the provinces were in partnership with the federal government. Under this partnership, the federal government paid 75% of construction and rent subsidization, while provincial and municipal governments paid 25% jointly. (18)

By 1960, the federal housing policy further specified that research be carried out in the area of low - income housing. The main aspects of this research consisted of the study of the economy and its impact on the demand for housing, community planning, housing design, building technology and social needs of the tenants. The aim of such research was to provide better living environments for low-income people, to lower the cost of housing and to be ready to meet future needs for low-income housing.

Policies were also specified and agreed upon with the provinces on management and construction of housing

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(17) CMHC. Annual Report. 1956, 1957.

(18) CMHC. Annual Report. 1957.



projects. The provinces would employ their own design, building and management teams. However, the ownership of the projects would stay with the federal government. Construction expenses and rent subsidies were to be paid by the CMHC. A central management office for low-income housing was opened in every large city instead of having agents appointed by the CMHC in local management offices. Later, when the work load grew heavy, the Corporation allowed the provinces to hire private architectural firms to design public housing projects. The freshness of ideas from private firms produced innovative designs. (19) In 1957, private offices were hired for producing the layout and housing plans of the Jeanne Mance Development Project in Montreal. (20) By 1959, 28 Federal Provincial Projects totalling 3100 dwellings were designed by CMHC in collaboration with private firms. (21)

Throughout the postwar years (1946-1960), public housing policies were unstable and there were difficulties in establishing a workable strategy because of the federal government's interest in private sector housing. In addition, government policies were subject to upswings and downswings because of the fluctuating economic situation. Awareness of the need to provide low-income housing

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(19) CMHC. Housing a Nation. Section 1946 - 1954.

(20) CMHC. Annual Report. 1957. p.20.

(21) CMHC. Annual Report. 1959. p.21.

heightened in 1955. The federal effort to amend the NHA and to ask for cooperation from the provinces created a brief policy boom in the construction of low-income housing in the following years. But the conflicting interests of the provinces and the federal government caused delay in the implementation of housing programs. Nevertheless, as conflict - solving experience accumulated, housing efforts dramatically increased in 1959. The federal government commenced low - income housing projects for the elderly in ten communities.

In early 1960, low - income housing research was initiated for the first time, with the improvement of future projects as its objective. The research was aimed at tenants' needs for the first time . However, by the end of 1960, the demand for housing dropped. This was due in part to a decreased number of immigrants and smaller families. There was also a diminishing rate of urban population growth because of the vast production of suburban housing in previous years. But the most serious negative factor was an acute shortage of NHA funds. The federal and provincial governments had required the municipalities to provide city services to the boundaries of new projects. The municipalities however, found this to be an economic burden, so only a few participated. In addressing the economic crisis, the government stopped accepting applications from the provinces for NHA funds. Federal policies stimulated the

market by amending the NHA. The amendment passed on Dec.1960 by the parliament provided high loans and low down payments in order to increase the demand for housing. Next, to stimulate the public housing market, the amendment to the NHA authorized federal and provincial partnerships to acquire existing buildings in designated renewal areas, converting them into low - income housing, thus,enlarging the stock. Once again, the NHA was used as an economic stimulator. (22)

At the conclusion of the Post War Era (1945-1960), the federal government played a significant role in the provision of low-income housing. The federal role was dominant in providing funding and subsidies. The policies of the federal government were commendable in providing for research programs, funding, subsidies, insured mortgage loans from financial institutions and shared responsibility with the province. However, because of a lack of solid implementation strategies, programs were not fully executed. Rent determination for tenants improved from setting an arbitrary percentage for subsidization to a calculated amount according to a set formula after considerable research. However, there were problems with CMHC's policies because they tended to make only short term decisions in response to immediate critical circumstances. This resulted in ineffective long term results of policies.

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(22) CMHC. Annual Report. 1960.

Fig. 1

**POPULATION OF CANADA****1901 - 1956**

<b>Year</b>	<b>Population</b>	<b>% Increase</b>
1901	5323967	11.1
1911	7191624	34.2
1921	8775319	21.9
1931	10362833	18.1
1941	11489713	10.9
1951	13622913	21.8
1956	16080791	14.8

1931-1941. Severe economic depression. There were less immigrants because of restriction by the government due to economic necessity.

1948. Increase in immigration. Wives and children of Canadian servicemen, displaced persons and those who were removed from enemy alien category. The number of Germans and Italians increased the most.

1950. Korean War. Fear of war in Europe made Canada a desirable haven for immigration. Shortage of labor and needed stimulus to industry in Canada decreased immigration restriction. Therefore, population increased twofold.

1956-1957. Canadian economic depression. Political condition in Europe stabilized. Therefore, number of immigrants decreased.

Reference : Statistics from Census of Canada. 1956. Table 1. Fig.1-1.

Fig. 2

**OCCUPIED RENTAL DWELLING**  
**showing state of repair, for census**  
**metropolitan areas, 1951.**

<b>City</b>	<b>Total rented</b>	<b>Total in need of major repair</b>	<b>percentage repair</b>
Montreal	253,135	29075	11.86
Toronto	79795	8095	10.15
Vancouver	48530	4655	9.6

Conditions of dwellings deteriorated especially in urban centers. One in ten rental dwelling needed repair. These conditions worsened with the increase in numbers of immigrants.

Reference : Census of Canada, 1951. Table 19.

Fig.3      Occupied dwellings by type and tenure showing  
percentage increase for Canada and provinces in  
census metropolitan areas, 1951 and 1961.

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Rented Apartments or Flats			
Place	1951	1961	% increase
-----	-----	-----	-----
Canada	699140	933195	33.5
Quebec	381780	467907	22.6

The demand for rental dwellings increased by 22.6% in Quebec. Nationwide, the demand increase to 33.5%. The federal policies of providing public housing and rent subsidization pointed in the right direction. The provincial government was reluctant to cooperate despite the need for rental housing.

Reference : Census of Canada 1961. Table 75. B2.2.7.

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Fig.4      Condition of Dwellings  
-----  
1961

Urban Canada : Water Supply

Total number of d.u.	3280468
Municipal mains	3074212 d.u.
Private Source	149969 d.u.
Hot and Cold	3011198 d.u.
Cold Only	212983 d.u.

Urban Canada : Bath facilities

Total number of d.u.	3055876
Exclusive Use	2920290 d.u.
Shared Use	135586 d.u.
No installed bath/shower	168305 d.u.
Without running water	56287 d.u.

6.5% of the dwellings did not have hot water supply and 5.5% did not have bath or shower installations. 2% of the dwellings were without running water.

Reference : Census of Canada 1961. Table 35. Bulletin 2.2-3.p.35-1.

Fig.5 Occupied dwellings with more than one person per room  
by tenure in census metropolitan area, 1951 - 1961.

-----  
Canada Rented dwellings:                      Quebec rented dwellings:  
1951.

-----  
Total rented                      1172340                      441825  
More than 1 person/room      257490                      111905  
% of total                      22.0                      25.3

1961.

-----  
Total rented                      1545278                      607387  
More than 1 person/room      289930                      130502  
% of total                      18.8                      21.5

1951 to 1961

-----  
% increase of total  
rented                      31.8                      37.5  
% increase of more than  
one person per room      12.6                      16.6

Crowdedness in rental dwellings increased through the  
ten years from 1951 to 1961. Living conditions needed to be  
improved to provide adequate and decent housing.

Reference : Census of Canada 1961. Table 107. Bulletin  
2.2-12.

Fig.6 Household by earnings of wage-earner heads, sharing specified dwelling attributes, 1961.

In Canada :

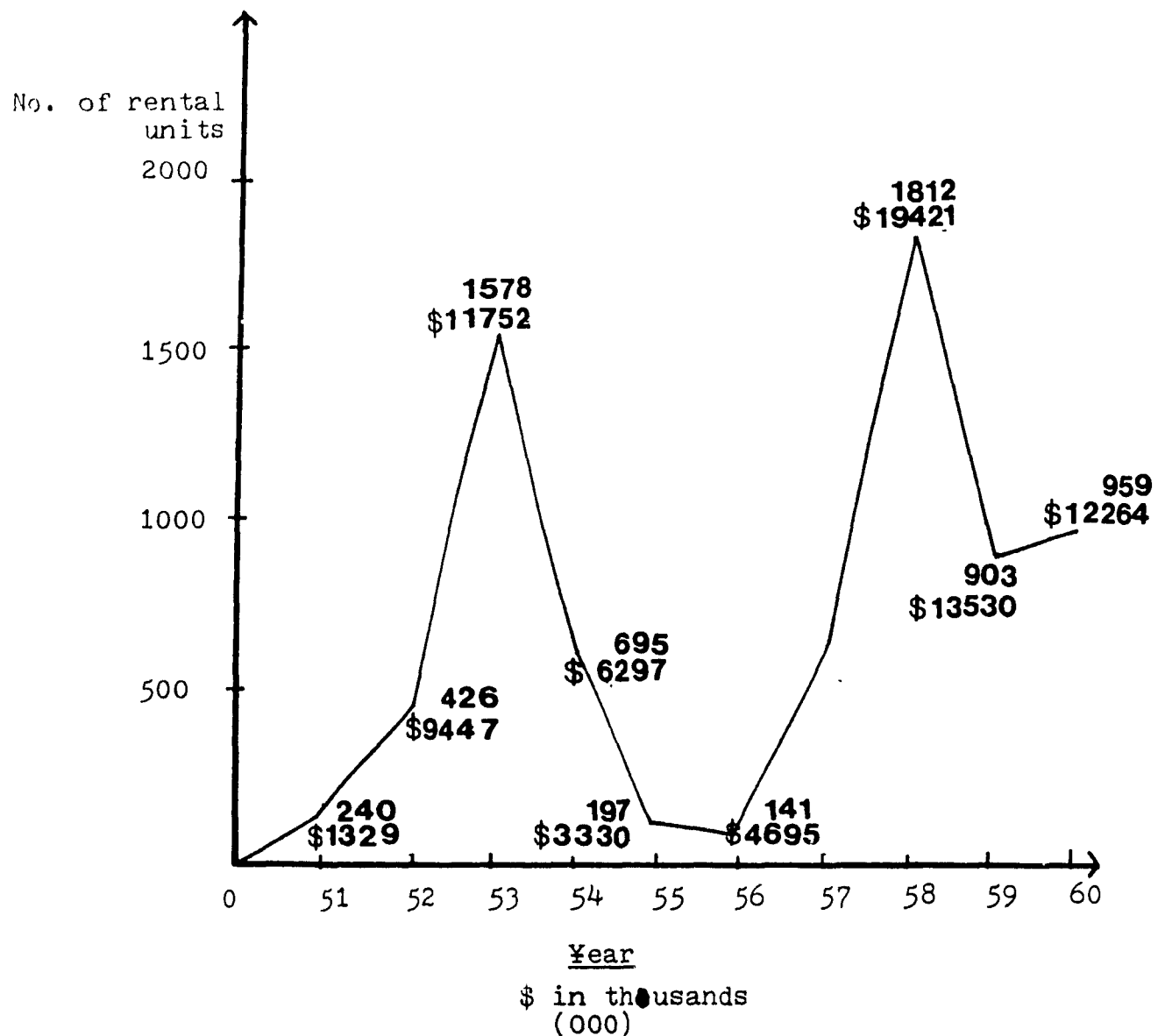
Earnings of wage-earner household head	Total household head	Apartment or flat	rented	Monthly Rent
Under \$2000	358067	103348	155450	\$53
\$2000 - \$2999	393198	140214	196951	\$55
\$3000 - \$3999	652215	225533	312554	\$60
\$4000 - \$4999	596827	173480	244517	\$67
\$5000 - \$5999	351354	86693	120374	\$74
\$6000 - \$6999	178448	38054	55611	\$82
\$7000 - \$9999	173659	30540	48193	\$94
\$10000 and over	75054	10379	15275	\$128

In Montreal, Quebec :

Under \$2000	35951	29026	30704	\$59
\$2000 - \$2999	55189	44216	45821	\$59
\$3000 - \$3999	103494	80709	82679	\$60
\$4000 - \$4999	82893	61578	60414	\$64
\$5000 - \$5999	48193	31394	29907	\$72
\$6000 - \$6999	23446	13403	12533	\$84
\$7000 - \$9000	26789	11553	10709	\$101
\$10000 and over	16075	4504	4179	\$146

According to Census Canada 1961. Table 75. The median monthly cash rent for Quebec is \$58.

- Census of Canada 1961. Bulletin 2.2 -11. Table 101 (Canada) Table 102.2 (Montreal, Quebec).

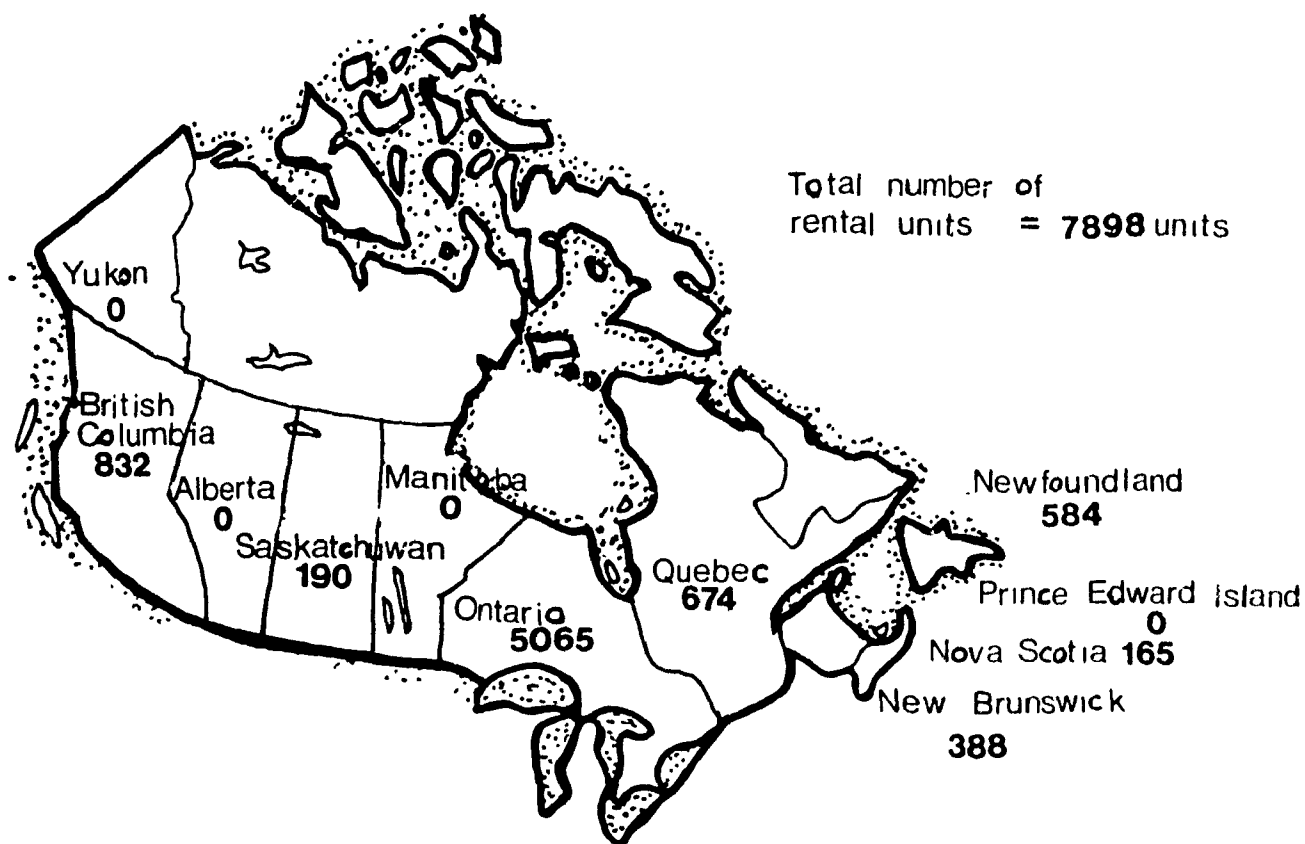


Under Federal-Provincial Partnership, Housing for rent to low-income families was built under Federal and Provincial Partnership agreements at the request of a municipality.

Source : Compilation from statistics provided by CMHC Annual Report, 1950 - 1960.

**Fig. 7 Federal - Provincial Project : Number of Units and . Cost of Construction. Canada 1951 - 1960.**





Source : Statistics from CMHC Annual Report 1960.

**Fig. 8. Total number of rental units completed under the Federal - Provincial Partnership Agreement in Provinces across Canada. 1948 - 1961.**

## PROGRESSIVE YEARS, 1961-72

During the sixties, the Canadian economy was in poor shape because of a economic recession. Consequently, there was a shortage of NHA funds. This resulted in the failure of joint funding for federal and provincial projects. Many policies were amended to address the situation, but the Corporation rejected all applications for funding by the provinces. In December 1960, the Corporation authorized federal - provincial partnerships for the purpose of acquiring existing buildings in designated renewal areas and converting them into low -income housing. This policy was intended to continue joint funding by permitting the partnership to purchase cheaper existing buildings, to improve housing conditions in renewal areas and to augment the stock of low - income housing with usable housing. (1)

Economic recession was acute until 1963. By this time, the government was forced to reverse the situation. Since no new program was approved from the beginning of 1961, the federal government began examining housing policies and programs in other countries. The government hoped to adapt foreign examples to correct the circumstances in Canada. After careful studies, the corporation decided to follow the United States' example of decentralizing housing offices. The decision of the

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(1) CMHC Annual Report, 1960.

corporation was based on the similarity of cultures between U.S. and Canada, and the coincidental onset of the popularity of public housing in the U.S.. At the termination of the study of the United States housing policies, CMHC rapidly set up in each province a powerful local authority which had the power to raise funds, initiate and execute programs, acquire land and hiring architects. As a result, the power of the provinces was increased. (2)

This was a significant step taken by the CMHC. For the first time, the CMHC gave the provinces tremendous power to initiate and implement programs. The advantage of this transfer of power was that the local housing needs could be better understood by a local authority. Therefore, housing programs could be directed towards fulfilling local housing needs. Implementation strategies could be executed easily under close supervision and with available manpower from the community. The former difficulties in negotiations between the federal and provincial governments could now be avoided. The entire work process was more efficient. With the provinces enjoying new power, the disputes between the federal and the provincial governments subsided resulting in a better working relationship. By this time, the CMHC was only responsible for policy - making and administering funding for the programs initiated by the provinces. With less responsibility, it was now able to concentrate on

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(2) Rose. Canadian Housing policies. p.27 - 38.

feasibility studies of former programs and the proposal and development of better policies for the future. The provinces could effectively augment programs with the background research provided by the CMHC. The latter could also concern itself with other housing policies directed towards provision of housing for the aged.

In 1964, the NHA was amended. The government amended the Act in order to simplify the responsibilities of the Corporation. CMHC became the financier and policy - maker and the provinces or municipalities were made responsible for the implementation of programs. (3)

There were also major breakthroughs in public housing and urban renewal. According to the Statutes of Canada, the term " Public Housing " appeared for the first time in this amendment. " Public Housing became the official name to replace Federal and Provincial Projects. Accompanying the name change, the operations of public housing were broadened. Public Housing could be constructed for rent or for sale. Acquisition of land, improvements, and conversion of existing buildings to public housing were allowed. A public housing agency could be set up by a provincial government depending on its strategies, and the agency could own public housing projects, whereas before the admendment ownership was between federal and provincial governments. In addition, the federal government also -----  
(3) Statutes of Canada. 1964.

decided to provide financial aid. This could finance up to 90% of a loan for 15 years to any public housing agency to cover the cost of acquiring or servicing land, the cost of construction for new projects and/ or acquiring existing public housing projects. This was a 15 % increase over 1949. The federal government would also provide contributions of up to 50% for 50 years towards the operating losses of subsidized public housing projects. Loans were guaranteed on any advance commitment by the agency for providing public housing. The only item which remained unchanged in the amendment was that rents continued to be adjusted in accordance with tenants' incomes. (4)

These changes in policy were important for the public housing program. Not only did the name change have a direct influence on the emphasis of the program, but the generous financial support of the federal government was a first in Canadian housing history. The government's decision to provide increased loans boosted interest in the production of public housing projects. Public housing agencies were encouraged to apply for subsidization of projects, because of federal promises to cover up to one half of operating losses. The 50% contributions for 50 years reassured the agencies about federal monetary help, hastening their execution of public housing programs. The amended legislation gave the local housing agencies greater

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(4) Statutes of Canada. 1964.

degrees of autonomy, independence and power. (5)

The 1964 NHA amendments also stated that federal loans could be obtained by non - profit corporations owned by a province or municipality or charitable organization for the purpose of purchasing existing accomodation for use as low - rental housing. These buildings were mostly of the hostel or dormitory type of accommodation. (6)

At this time, the government believed that formulation of a social policy such as the creation of public housing was a solution to the problems of the poor. Therefore, there was great support of the public housing program in terms of the amount of government loans.

Since the federal government had given most of its responsibilities to the provinces, the provinces were now responsible for the following : the provision of public housing , rent determination, relocation of residents displaced by urban renewal and the defining of renewal areas. The provinces were also responsible for setting up programs and implementing strategies on the basis of policies set by the federal government. This was a turning point in Canadian housing history, as the division of responsibilities for housing between the levels of government finally became clear. In future years, the

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(5) CMHC. Annual Report.1964.

(6) Statutes of Canada. 1964.

success of housing programs would depend upon the continued support of the government.

Immediately after the NHA was amended in 1964 , the federal government began investigating technical advancements in housing. The aim was to reduce construction costs thereby producing lower cost housing. The federal government believed that technical advancements, rather than innovative designs, were the solution to low cost housing. Due to the efforts of Gitterman, the senior advisor at CMHC, the new government policies began to focus on research into housing technology. (7)

The government experimented with reducing the cost of construction materials per dwelling. This experiment was labelled the " Mark Series ". In the experiment, foundations of dwellings were built of wood, trusses were undersized and crawl spaces were used instead of full basements. This experiment was successful because of the financial savings acheived by the above measures. However, the government was not satisfied the amount saved in construction costs and therefore, methods were not widely applied. Buckminster Fuller was invited to propose solutions for low cost housing. He proposed prefabrication of dwelling units, but the government opposed this solution because of the high cost of transportation. After careful

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(7) CMHC. Housing a Nation, 40 years of achievement. CMHC 1986 . p.81 - 88.

evaluation, the government concluded that accessibility to low cost housing was a financial problem and not a technical problem, and production of housing for the poor by technical innovation was not reasonable. However, the government analyzed the problem of reducing the cost of dwellings, and considered new approaches to the designs of dwellings. Past examples were examined, especially the housing designed for returning World War II veterans. This housing consisted of one and a half storey dwellings which included a living room, a bathroom, a kitchen, and an extra room, with the possibility of dividing the upper storey into two bedrooms. Since it was possible to adapt this plan for family housing, the government concluded that this design was the proper way of supplying the poor with affordable housing. (8)

In 1965, there was a boom in the provision of public housing in all provinces except Quebec. This significant growth in low-income housing was the result of another NHA amendment, in 1965, which authorized an increase in loans from \$50 million to \$150 million. ( \$95 million in 1966 ). Under this policy, the federal government asked for cooperation from the provinces to increase the production of housing in the future, especially for the poor and the aged. The province of Quebec did not participate in this program because of tension between the federal and the provincial government. The province's

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(8) CMHC. Housing a Nation. p.81 - 88.



inability to effect joint action thus harmed housing programs inspite of tremendous financial support. (9)

The federal government realized that if housing policies were to be implemented in a progressive manner with any degree of success, then a closer working relationship between federal and provincial governments was necessary. Therefore in 1967, a federal - provincial conference on housing was held. The purpose of this conference was to discuss ways in which to increase housing for the low - income population. In general, the federal government felt that due to the loan and subsidy program, and the permission for provincial governments to buy existing buildings, housing was available to meet the needs of people no matter how low their income, and that progress made in housing was satisfactory. Ottawa nevertheless requested that provinces examine their own financial capabilities and intentions, and suggested that they increase their subsidization of housing in order to reach the lowest income sector. (10)

In 1968, Canada faced another federal election. Pierre Trudeau, the liberal candidate, promised to pay significant attention to the development of urban areas throughout Canada if elected . Once in office, he kept his promise by setting up a task force on housing and urban development. The duty of this task force was to travel

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(9) CMHC. 40 Years of Achievement. 1986.

(10) CMHC. Annual Report. 1967.

across the country to urban centers and set up public hearings on housing and urban development. Policies would then be set up on the basis of the report and evaluation submitted by the task force. (11)

The meetings were very brief in each community, and issues were often not clearly explained. Most of the time, the voting on various issues was done by unscientific methods such as a hand count. Members of the task force complained about time limits which gave them only four months to travel and six months in which to submit their report. In addition, members were not thoroughly briefed before meetings. (12)

The task force reported on its visits to public housing projects and the comments made by residents. The task force discovered much about the needs of the low-income population, as tenants' criticisms were intense and frequent. Complaints were made about vandalism, lack of privacy, inadequate recreation and community facilities and the perception of residents that they were second class citizens. Observations and statistics showed that these projects tended to have a high concentration of low-income households, welfare families, single parent families and a high population of children. Large projects had the worst -

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(11) Rose. Canadian Housing Policies. p.43 - 44. 1980.

(12) CMHC. Housing a Nation. Section " Hellyer as Commissioner." 1986.

conditions, as management and maintenance of these were particularly difficult. (13)

Public opinion indicated a belief that the government was failing to build more rent - geared to income scales housing for low income families. There was a tremendous need for more rental accommodations. It was also noted that home ownership was not possible for the "affluent poor", who were not eligible for public housing, either. The waiting period for admittance to a public housing project was too long. In Montreal, there was an acute shortage of rental accommodation and most of the existing rental units were in poor condition. From the fourth and fifth reports of the Economic Council of Canada, 29% of Canadians lived in substandard dwellings which included 4.2 million urban residents. (14)

When the task force on housing went from coast to coast, cooperatives were in their organizational stage. The task force realized that non - profit and coop projects might be an alternative means of providing adequate accommodation to the low-income population. Cooperatives are subsidized housing whose tenants collectively pay for the cooperative's expenses and a number of units in the cooperative must be for low-income households. It was

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(13) CMHC. Housing a Nation. Section "Hellyer as Commissioner".

(14) CMHC. Report of the Task Force on "Housing and Urban Development". (CMHC, 1969) p.1 - 23, 52 - 61.

deemed necessary that greater financial encouragement be given by the government to such projects. (15)

In the report submitted to Parliament, the Task Force made a number of proposals. In the field of public housing policies, the Report concluded that poverty could not be solved by housing alone. Although housing was an important factor, social and vocational assistance were needed to attack the root of poverty. In the long term, effective help to low - income groups would be by generating income for the poor so that they could compete for housing in the private market. The Task Force recommended de-emphasizing the role of public housing. It suggested that large projects similar to Regent Park and Trefann Court in Toronto not be built in the future to avoid formation of "ghettos". The government should help low - income groups to free themselves from social stigma through an income supplement program which would enable families to rent, and even purchase housing. In order to increase the availability of low - rental accommodation, it was suggested that the government make loans available to municipalities so that the latter could acquire dispersed housing for rent by low - income groups. The government should also enforce rent controls so that the low - income population would be guaranteed occupancy.

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(15) CMHC. Report of the Task Force on "Housing and Development". p.23 - 37, 61 - 70. 1970.

After an extensive evaluation of the situation, the task force Report concluded with policy recommendations for the provision of affordable rental housing and administrative policies that would be efficient and effective. It suggested experimentation with different new forms of housing such as townhomes, standardized building codes to cut down material cost, and use of land to its maximum potential to reduce land cost. Recommendations for administrative policies emphasized co-ordination and communication among the provinces, as well as simplification of administrative procedures. The federal government would still finance the cost of implementing these policies. The most important recommendation was that a Department of Housing and Urban Affairs be established. This would be responsible for the supervision of research, and the generation and reviews of policies. After evaluation, these policies were to be implemented by CMHC. The Task Force Report recommended that CMHC establish regional offices to process applications in order to cut administration time. (16)

The report suggested many progressive methods for dealing with the provision of rental accommodation. It gave detailed recommendations in the area of urban renewal on ways to prevent the loss of affordable dwellings for the low-income population. Federal funding was deemed

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(16) CMHC. Report on the Task Force on "Housing and Urban Development. Jan. 1969. p. 23-75

necessary to help low-income groups directly through rent supplements and to create accommodation by giving incentive to municipalities to acquire dispersed buildings. Better communication was urged between the three levels of government for the purpose of drawing up and implementing programs to produce effective results. The formation of a Department of Urban and Housing Affairs to take over the responsibilities of the CMHC for policy - making meant that with fewer responsibilities, the CMHC would be able to concentrate on research which would be valuable in providing information for future provision of rental accommodation. (17)

Although the Task Force recommended that a reduction in public housing would be a wise strategy for the government to adapt, provision of public housing remained a policy priority. Federal funding to low-income groups increased, drawing supporting funds from the private market. The housing budget for 1969 was \$680 million and 27,470 units were built for low-income groups, compared to only 2326 units built during the early 1960's. (18)

Further efforts by the federal government in 1969 were made to improve public housing. The government preferred discussing improvements to the physical and social character of public housing with the provinces rather than

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(17) CMHC. Report on the Task Force on " Housing and Urban Redevelopment ". p.23 - 75.

(18) CMHC. Annual Report. 1969-1970.

abandoning it. Federal funding covered 50% of operating losses to provinces and municipalities in order to provide incentives for implementation. There was also an emphasis on new design techniques to achieve a greater sense of individuality. (19)

In the area of low-rental accommodations in the private sector, there were innovative programs and new funding strategies. By 1970, the government realized that vacancy rates in large metropolitan areas had fallen to extremely low levels and a growing percentage of families were being priced out of the rental housing market. The government gave incentives for the building of more rental accommodation and to ensure housing for the low - income sector by launching three special programs. First, the CMHC set a rent limit for each unit resulting in a below market price for the tenant. Second, \$200 million was reserved for implementation of an innovative program that would place low-income families in the market by easing local zoning regulations and providing municipally - owned building lots at less than market value. Third, the government also made available 90% low interest loans and 95% loans to whoever would improve low-rental housing or convert existing buildings into low rental housing projects. (20)

The significance of the \$200 million low - cost

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(19) CMHC. Annual Report. 1969-1970.

(20) CMHC. Annual Report. 1970.

housing program was that it represented a departure from the standard procedure of the Corporation by decentralizing lending operations in field offices. Apart from programs previously mentioned, the government announced 95% loans to provinces for low rental housing. With the loans, Quebec built Foyer Monseigneur Garden at Grandes Bergeronnes, and Place Vernier in Hull. The private sector also became interested in participating in the building of low-income housing. Trust companies were set up for financing, but due to mixed reactions from the public and the government, the private sector's interests were not fulfilled. (21)

The government crossed an important threshold in policy - making in 1971 with Bill C-133. This bill set out provisions for 100% financing to non - profit private companies and cooperatives, by means of direct grants, for the creation of low-income housing. (22) The extension of federal financial aid without requiring contributions from other levels of government represented a departure from past policy and indicated the direction future policy would take.

A rent to income scale that benefited tenants was established by all provinces. The concept of citizen participation began to emerge with the idea of coops. 90% of construction cost or the cost of purchasing and improving existing buildings would be given to individual

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(21) CMHC. Annual Report. 1970.

(22) Statistics Canada. Census. 1971. p.7.



organizations by the government. (23)

By the end of 1972, the goal of providing satisfactory housing to the low income population was accomplished, from the government's point of view. Living accommodation had improved steadily in terms of decency. Congestion of households had decreased; the number of occupied dwellings with more than one person per room had dropped from 747,000 to 570,000. The number of occupied dwellings lacking a bath was reduced from 895,000 to 450,000 and those dwellings that lacked flushing toilets decreased in number from 674,000 to 330,000. (24)

During this period, from 1961 to 1972, housing policy gained popularity because social awareness of the right to housing of low-income groups gained public recognition. Design and planning of housing units were well improved. However, the supply of low-income housing was short of the demand. There were many other improvements. Better management of public housing had been brought about through the establishment of a standard lease, and training programs for managers in field offices. Financial backing for housing programs was up; the loan amounts had increased to 95% of the total cost of the rental projects, and there was 100% financing to non-profit organizations and coops and grants for rehabilitation of private substandard dwellings

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(23) Statistics Canada. Census. 1971. p.19.

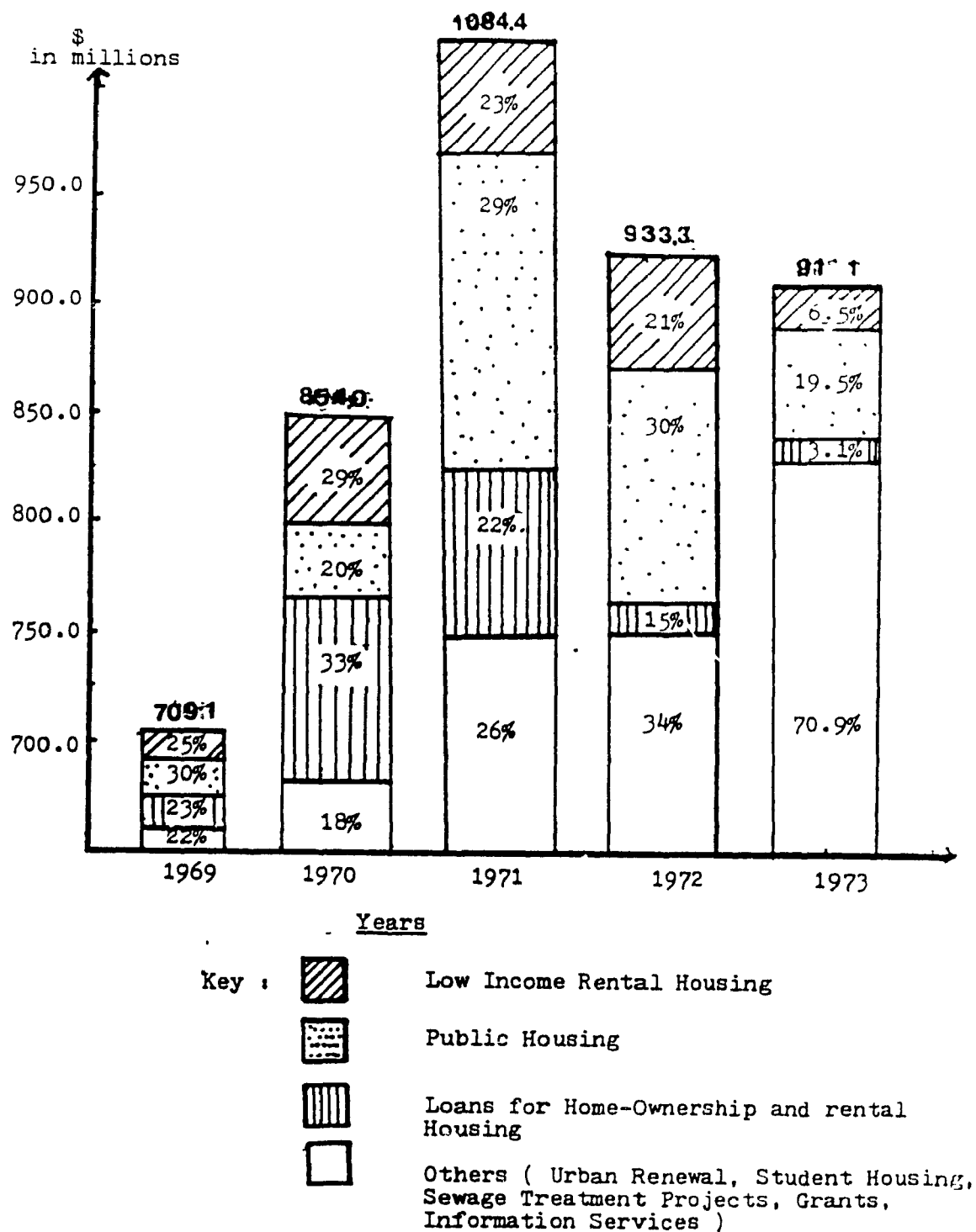
(24) Statistics Canada. Census. 1971. p.8.

designated for rental to the low-income population. A revised rent to income scale with the federal government paying 50% of operating losses benefited tenants in public housing. (25)

The government had made dramatic efforts to provide low - income rental housing. Progress was made in the areas of determining rent to income scale and adjusting commitments to different programs. These changes were made through a process of trial and error, evaluation and reprogramming. These were progressive years in which the government dared to experiment and explore new methods of providing rental housing for the poor. In looking forward to the next decade, certain goals should be attained in order to outdo the past decade, such as achieving better working relationships with the provinces and combining social programs with housing programs to help the poor. What was still needed was that the government should have an open mind to explore other options for the provision of rental accommodations by private non - profit organizations. As well , it was important to continue to research the nature of housing programs in order to improve housing quality.

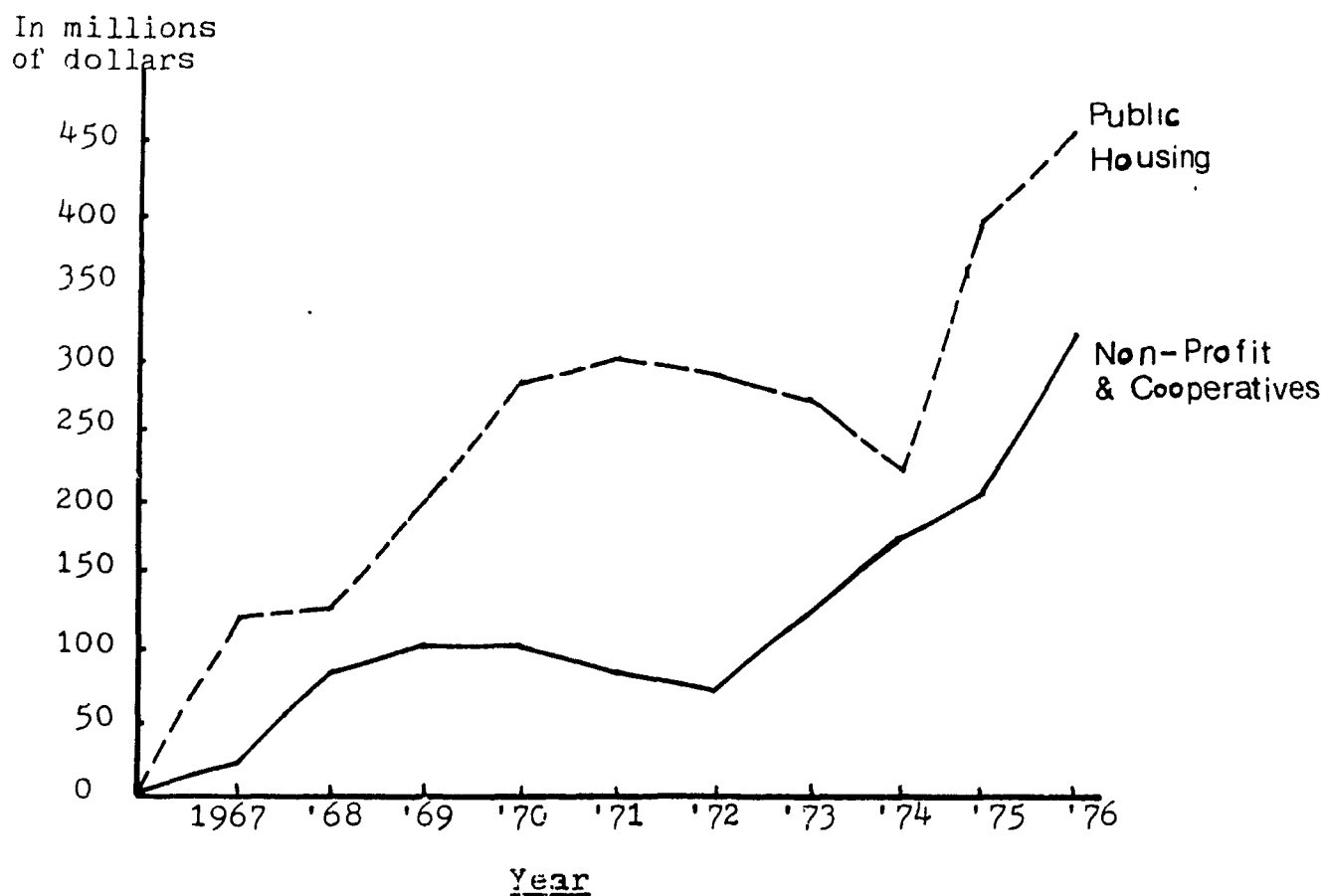
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(25) CMHC. Annual Report. 1971.



Source : CMHC. Annual Report. 1969 - 1973

Fig. 9 CMHC Financial Engagements, 1969 - 1972.



Source : Compilation from Statistics in CMHC Annual Report. 1976. p.16.

**Fig. 10. Direct CMHC lending for Public Housing and Non-Profit and Cooperatives. 1967 - 1976.**

Year	Population	Rented Household	Owned Household	Total Household
1941	11,500,000	1,116,387	1,459,357	2,575,711
1951	13,980,000	1,172,340	2,236,958	3,409,298
1961	18,201,000	1,548,906	3,005,587	4,554,493
1971	21,515,000	2,396,215	3,634,590	6,030,805
1981	24,300,000	3,139,600	5,141,930	8,281,530

% of rented household :

1941	-	43.34%
1951	-	34.39%
1961	-	34.01%
1971	-	39.73%
1981	-	36.70%

Source : Housing a Nation, 40 Years of  
Achievement by CMHC.1986. p.111  
chart.

**Fig. 11 Canada's Population and Housing Characteristics,  
1941 - 1981.**

## NEW DIRECTIONS 1973-1988

The political situation at the end of 1972 was crucial for the improvement of housing legislation in the years to come. Trudeau's government called an early election in the fall of 1972. His liberal party emerged with only a two-seat advantage over the Conservative Party, and therefore had to rely on the New Democratic Party (NDP) to maintain its position as governing party in Canada. The NDP was interested in social legislation, and housing issues were one of its priorities. (1) Amendments introduced to the National Housing Act in 1973 were named "New National Housing Act Programs". There were ten of these :

1. Assisted Home Ownership.
2. Non-profit Housing Assistance.
3. Co-operative Housing Assistance.
4. Neighborhood Improvement Program (NIP).
5. Residential Rehabilitation Assistance Program.
6. Land Assembly Assistance Program.
7. New Communities Class
8. Developmental Program
9. Housing for Indians on Reserves
10. Purchaser Protection (2)

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(1) Albert Rose, Canadian Housing Policies. 1935-1980. p.54-55.

(2) Statutes of Canada, 1973-1974. Chapter 18. p.327-355.

The program was very extensive with the federal government mainly concerning itself with providing loans to the provinces. 50% of the program was geared towards improving the existing rental stock and the provision of more rental accommodations. The remaining 50% of the program concentrated on lowering the cost of houses to increase homeownership. Traditional goals in housing such as increased homeownership and rental accommodation for the low-income population were pursued with vigour and flexibility.

Private - sector involvement in low rental accommodation was evident in the formulation of several programs. In one of innovative approaches, Neighborhood Improvement Programs involved citizens in the improvement of amenities and community services in residential rehabilitation areas. In order to qualify for participation in the program, the neighborhood had to be predominantly residential, in which a major portion of existing housing stock was in a condition requiring repairs, and it had to be a low-income community. (3)

The Cooperative Housing Assistance Program had originally been granted to co-ops built by recognized municipal agencies. Now, the program was made more flexible, in order to include private co-ops. This program

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(3) Statutes of Canada. 1973-74. Chapter 18. p.327-355.

encouraged groups of individuals to purchase existing housing and rehabilitate it. The Residential Rehabilitation Program improved the livability of rental housing stock. (4)

Although programs for rental housing were developed through the 1973 Amendments, implementation strategies were neglected, resulting in a 50% drop in the availability of rental dwellings. The poorest one-third of the population was ignored, particularly in the provinces of Quebec and Ontario, where emphasis was placed on construction of single-detached homes for sale. (5)

Implementation failed due to the indecision of officials. Confusion resulted from the creation of the Department for Urban Affairs and the use of housing as a means to curtail inflation. Hesitation in the construction of dwellings and the deterioration of existing rental housing made Quebec's provision of low rental apartments inadequate. Aid to low-income housing groups dropped from \$15,804 in 1971 to \$6,888 in 1973. The government predicted that the rental situation would reach a crisis point in 1979, and that conditions would be intolerable in the early 1980's. Rental units totalled 105,000 during the year from 1974 to 1977 and only 50,000 in 1978, representing a drop of 52.6%. (6) The problem was complicated by skepticism in

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(4) Statutes of Canada. 1973-74. Chapter 18. p.327-355.

(5) CMHC. Housing Statistics. 1974.

(6) Rose. Canadian Housing Policies.



management and administrative difficulties resulting from the emergence of two new groups of people with housing needs: the elderly and single mothers with children.

In the mid '70's, housing programs were criticized by the public for consuming too much federal money. Subsidies for desperate households were seen as being too high and programs did not encourage low-income groups to compete in the private rental market. The programs were further criticized for being incoherent, because of large discrepancies in federal capital contributions to the various ones in existence. The government changed its financial strategy to reduce public criticism by giving up its role as a lender of capital and only continuing its commitments to providing subsidies and loan insurance. Mandatory sharing of public housing subsidies between federal and provincial governments was abandoned. Instead, the federal government would subsidize up to a fixed maximum amount, then provinces were free to subsidize the rest of the needed amount. Low-income households would be required to pay the market rent or 25% of their income, whichever was lower. (7)

The Public Housing Program was de-emphasized towards the end of the '70's. The CMHC decided to fund other programs that would benefit middle-income groups. The Public

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(7) CMHC. Housing a Nation. p.76 - 77.

Housing budget was cut from \$348 million to \$268 million.

(8) The main reason for this cutback in financial resources was the mismanagement of funds by CMHC. There were Public Housing funds that were unaccounted for, their use never explained or recorded on financial reports. The CMHC did not provide a public financial report for Members of Parliament, Senators or the Press, all of who customarily received one at the end of the fiscal year. (9)

The Public Housing program also faced strong resistance from provincial governments which in turn faced opposition from local communities. The appeal of the program was weakened by poor management, lack of recreational facilities, a low-income ghetto image, dissatisfaction of tenants with the designs of their living units, and fluctuating rent to income scales in public housing complexes. CMHC ordered public housing district offices to close down to make way for its clearing up of management problems. The district offices, six thousand of them in total, had handled leases and the complaints of tenants. The Corporation believed that frequent contacts between tenants and district officers would result in tenants siding with the officers against CMHC. Thus, to gain control, CMHC centralized the functions of the district

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(8) " CMHC cuts money for public housing as emphasis shifted to renovating older homes ", Globe and Mail, March 16, 1977. p.8.

(9) " CMHC cuts money for public housing as emphasis shifted to renovating older homes ", Globe and Mail, March 16, 1977. p.8.

offices by establishing a main bureau which would handle all kinds of transactions and leases. CMHC believed that this solution would provide tenants with efficient services. (10)

As a result, relations between tenants and the bureau were disrupted. For a number of reasons, tenants viewed the bureau as no longer being able to resolve their complaints. Officers were unfamiliar with problems in the housing complex, and less sensitive to the tenants' needs because they did not see tenants as neighbors. Also, tenants' problems were less likely to be solved in a centralized bureau. Complaints were unlikely to be followed up due to the fact that the same officer would not deal with the same case consistently. (11)

With de-emphasis on public housing, budgets were cut enormously. Therefore, the practical strategy of closing district offices was implemented. This direction in housing policy contrasted with the original objective of the CMHC to provide housing assistance to low-income Canadians. As a result, low income households had difficulty in finding a home. Waiting lists for acceptance into public housing programs continued to grow. The poor of Canada suffered enormously because of differences in administrative strategy between the cities and the provinces, and the lack of a distinct role for each. Controversies arose over the

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(10) "Closing of public housing protested", Montreal Star, February 9, 1977, p.A3.

(11) Ibid.

acquisition of land, the right to ownership and the amount of subsidies there should be from the provinces to the cities. Agreement on this latter point was especially difficult to reach. As a result, while there were designs of public housing projects done in the offices, no construction was undertaken. For two years, lack of funding from the federal government further impaired the situation. (12)

Provincial governments recognized that a positive housing policy required cooperation with the cities in order to bring about a resumption in construction of public housing. There was optimism for the future when the provinces and the cities discussed and identified future roles. Both the provinces and the cities acknowledged their responsibility to provide safe and sanitary housing for the underprivileged. The province guaranteed funding and broadened specifications for housing so that the city could interpret these more freely and undertake more initiatives. Construction resumed after two years during which the program had been halted. However, the quality of housing that was built soon after was substandard, and units were lacking order and integration with other units. Four projects of 472, 472, 1,140 and 1140 units respectively were built in suburban areas in Quebec for elderly people. Each unit cost an average of \$30,000 to construct. This cost was

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(12) "Public housing", Montreal Star, July 11, 1977, p.A6.

subsidized by the province. (13)

Under the circumstances, the province would be incapable of making a decision unless the provincial housing policy was re-evaluated and reformed. The City of Montreal managed to build some public housing projects, but the Quebec Housing Corporation strongly opposed the idea. The Province thus contradicted its original intention of letting the city take initiatives in proposing and implementing public housing programs. There were housing shortages despite efforts by the cities to correct public housing deficiencies after two years of stagnation. The City of Montreal employed several strategies for addressing this depletion of the supply of public housing. For one, it assumed control of dwellings in central urban areas to build public housing. These dwellings were either exceedingly worn out and ready for demolition or had been destroyed by fire or landlord negligence. (14)

Another measure to correct the deficiency in public housing in Montreal was taken up by the Service de l'habitation et de l'urbanisme in 1977. This was the recycling of school buildings into public housing. Many schools had been closed down and buildings left abandoned, eventually to become parking lots. As inflation had eroded

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(13) "Housing policy from province needed", Montreal Star, November 3, 1977, p.A8.

(14) "Housing Shortage", Montreal Star, December 9, 1977, P A10.

pensioners' resources, public housing was in great demand. The City of Montreal believed that the recycling of buildings was worth trying, as money available from the City would go further since buildings already existed. The City hoped that the federal government would support such projects by channelling funding to them. However, due to the federal government's desire not to lend capital, and a disorganized structure within, this project fell short of a prompt expression. As a result, no project was approved for another sixteen months. (15)

The Province of Quebec was trying very hard to compensate for the shortage of housing for the poor. Provincial efforts concentrated on the provision of public housing as a solution. However, the Quebec government's housing administration was unproductive, and in need of desperate improvement in administrative organization. In March 1978, the Quebec Housing Corporation lost \$64 million of annual funding from CMHC because of carelessness, that is missing the deadline for loan applications. Premier Rene Levesque accused the CMHC of using the deadline to deny loans to Quebecers. To halt disputes and publicity, CMHC overlooked the deadline. (16) But the relationship between the federal and provincial governments was once again tense.

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(15) "School buildings for needy, an idea worth trying", Montreal Star, April 29, 1977, p.A6.

(16) "Quebec to get public housing loans", Montreal Star, March 16, 1978, p.A4.

Similarly, provision of rental housing by the private sector was inadequate towards the end of the '70's. Therefore, in 1977, the City of Montreal created a Non-profit Housing Corporation. This corporation was to buy old houses from landlords unwilling to renovate or do any improvements. The corporation would put the apartments up for rent in the housing market after refurbishing them. This strategy pressured private landlords to keep their properties in good condition. The competition from the city to buy neglected houses forced landlords to keep rents at a reasonable rates in order to boost occupancy rates. The rents that were charged to occupants were not to exceed the cost of renovation, according to a rule established by the government. (17)

Unfortunately, these renovated houses were in demand and tenants felt privileged to live in them. The landlords supplied the market with costly refurbished premises, hence the rents became unaffordable for the poor and the elderly. Therefore, the good intentions of the City of Montreal to provide renovated housing for the poor proved futile, and the results of the Corporation's efforts fell below all expectations. (18)

In Montreal, the problem of low - income rental housing was most acute in the area of Notre-Dame de Grace

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(17) CMHC. Annual Report. 1977.

(18) Ibid.

(N. D. G.). 72% of households needed low-income rental housing. Since demand for housing was urgent, housing projects were proposed on Cote St. Luc Road in N. D. G.. The Housing Committee formed by the Montreal Citizens Movement and the N. D. G. Tenants Association in the City itself pressured the administration towards realization of these projects. Communication between the City and community groups commenced. Consultation procedures were set up to guide the community groups in the formation of reasonable demands. Both groups came to agree that additional projects should be built at various locations in N. D. G. and that citizens' groups should be consulted concerning design proposals. Tenants should have the choice of living as close to their former neighborhood as possible to minimize social dislocation of community services, friends and family ties. Both groups agreed that integration of low - income tenants into the neighborhood was a step in the right direction. Such low rent projects must be made available to all residents of N. D. G., and housing allocated on the basis of applicants' needs. A balanced mix of housing for families, the handicapped and the elderly was also agreed upon. This was the first time ever that tenants had a voice in decisions about the design of units. (19)

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(19) "I'm for NDG housing project", Montreal Gazette, February, 1979.



Availability of low - income rental housing at the beginning of the 1980's, was at its lowest point since the 1930's. The image of the Quebec Housing Corporation was very low. Contracts for repair were given out privately without calling for public tenders. Standards of repair were low, especially in public housing projects. Government positions were given out to 'friends', and the Corporation was negligent about financial control. (20)

Due to public pressure brought on by scandal, the need for reorganization became imminent. The QHC improved its image by rectifying and rebuilding public relations, upgrading existing facilities and projects, improving strategies concerning rental policy and making implementation more efficient. An innovative public image campaign was designed to produce better public relations and to involve the tenants to take a role in management and operation of their public housing projects. Practical moves were undertaken by the Corporation to upgrade housing projects that were in need of maintenance and to cooperate with each municipality in improving recreational facilities in public housing projects. Rental policy was changed to include the second wage earner's income in a household in the calculation of rent subsidy. In so doing, the rent was higher than before and subsidy was consequently lowered.

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(20) "Quebec Housing Corporation 'scandal' that goes nowhere", Globe & Mail, October 24, 1981, p.8.

Therefore, this method was more acceptable by the public because their tax amount that went to support the province would be lowered. (21)

In the Province of Ontario, the public housing program was totally abandoned. The government provided the poor with affordable private rental accommodation through a program which subsidized rents. However, this program did not work because landlords tended to charge higher rents in order to make a profit. Also, when apartment vacancy was low, about 4%, tenants from the private sector were eager to obtain accommodations. Hence, landlords were reluctant to accept those tenants who were subsidized. (22)

In the City of Toronto, the poor continued to reside in substandard dwellings. Some of them had to pay as much as 60% of their income as rent. Although, many years before, the City of Toronto had terminated its public housing program because of the adverse image of a ghetto associated with a high crime rate and vandalism, a survey done in 1981 in 310 communities reflected that Ontario tenants did not feel that public housing projects were "ghettos of the poor". The City of Toronto thus resumed construction of public housing together with co-ops, with

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(21) " Quebec Housing Corporation 'scandal' that goes nowhere", Globe & Mail, October 24, 1981. p.8.

(22) " Build more public housing ", Sunday Star (Toronto). November 1, 1981. p.F2.

the aim of mixing subsidized families with tenants from the private sector. One-fourth of the co-op units were reserved for tenants who had rent subsidies. Municipal governments in other parts of Ontario considered following the example of Toronto since they too face the same problem of low-income families unable to find affordable dwellings. (23)

The housing shortage for the poor was desperate throughout Canada in 1982. CMHC claimed that it had fulfilled its responsibility by providing low-rental accommodations through programs discharged by the provinces. CMHC by this time had withdrawn completely from implementing public housing programs. Municipal governments accepted total responsibility for implementation of public housing programs. (24) CMHC proved once again that its policy of providing housing to the low-income population was contradictory.

According to statistics released in December 1983, 520,000 Canadians needed low-cost housing. 67% of them did not need help to pay monthly rent, while 33% of them did. Federally assisted non-profit and co-op apartments cost 60% more to construct than comparable private buildings (and had operating costs that were 30% higher). Therefore, CMHC employed researchers to study the situation and make recommendations to the Corporation for policy re-assessment.

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(23) "Build more public housing" The Toronto Star. November 1, 1981. p.F2.

(24) Ibid.

The researchers concluded that the high construction cost of non-profit and co-op apartments resulted from the use of luxurious finishing materials, as provincial and municipal governments took full advantage of federal money when designing the units. Also, these apartments were located in the expensive urban core. The CMHC also reported that only one out of five persons living in Co-ops was subsidized, leading it to believe that the Co-op program was of limited help to the country's poor. Non-profit housing and cooperative housing was therefore to be reduced, as the researchers termed social housing programs "a financial disaster for Canadian taxpayers". The researchers concluded that the program's problems reflected a lack of cooperation among the three levels of government, and the lack of future strategies for the provision of low-income rental accommodation, jeopardizing the development and implementation of programs. (25)

The provincial government followed CMHC's recommendations by reducing construction of low-income rental accommodations, but the city did not agree with this provincial decision. The provincial government was eager to reduce construction because of the deficit on subsidized rents. In Montreal, the deficit was \$297 per existing apartment and \$400 per new apartment. The City's viewpoint was different from the Province's because the City was

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(25) "Housing Program does little for the needy : CMHC", Montreal Gazette, December 3, 1983. p.A6.

making a profit of \$11 million on property taxes from low-income rental housing. The City agreed to share in the deficit of the Province, but the City was only responsible for a small percentage of the deficit, which in 1983 amounted to \$4 million. (26) The net profit that the City made therefore amounted to \$7 million. Because of this profit, the City was unwilling to reduce construction of low-income rental housing.

CMHC had always reformed its housing policy when there were problems in the economy, housing shortages for the low-income group, or upcoming political elections. In 1985, the Corporation was ready for the formation of new housing policies. At this time, the housing industry was impaired due to the enduring "boom and bust" cycles in the economy. Housing policies were indirectly responsible for the cycles that the industry experienced. The government used housing policies as a stimulus to the economy, in order to generate employment. The effects of these cycles were felt in construction, manufacturing, transportation and forestry. The government admitted for the first time that housing policies were deliberately used to stimulate the economy, but without careful consideration of the long term consequences. The revision of housing policies was based on consultation papers produced by government task forces and also responses from Canadians. In social housing policy,

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(26) "Ottawa sets stage for full revamping of housing policies", Toronto Star, February 9, 1985. p.E1.

the federal government adopted a "decentralizing policy" by which the province had absolute power to control social housing programs. Each province would negotiate separately with the federal government for funding. This policy was welcomed and accepted by the provinces because they now possessed veto power over future social housing initiatives from the federal government. The provinces gained the power to control expenditures and set social housing priorities. Tenants could also benefit from this policy through housing designed for their specific socio-economic needs. The most needy might now have a better chance of obtaining housing due to the province's power and understanding of which were the most needy groups. (27)

There were disadvantages to this transfer of power. The needy were not guaranteed what quality of housing they would obtain, or the length of time it would take for the program to be executed. National programs which were highly visible to the public were comparatively less prone to tampering than provincial programs. In Quebec, the province's competence was put in doubt by its incapacity to formulate programs. In the past, programs had been the results of inadequate understanding of housing needs, geared more to political needs during times of forthcoming elections. Evaluation of past programs showed poor coordination in implementation strategies. During this

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(27) " Ottawa sets stage for full revamping of housing policies ", Toronto Star, February 9. 1985. p.E1.

housing shortage, 500,000 Canadians could not find rental accommodations which were uncrowded and affordable. This shortage came about because of the federal government's reluctance to continue investing in rental housing following previous losses of \$4 million to \$5 million in subsidies and tax breaks. Private builders were not interested in rental housing because of rent controls, high mortgage rates, high interest rates and cumbersome approval procedures laid down by federal and provincial governments. (28)

The housing shortage in Montreal was similar. 12,000 Montrealers were on the waiting list to be admitted to subsidized rental housing. Some of them had waited for as long as ten years. (29) The extent of the housing shortage was indicated by statistics released by the Office Municipal d'habitation. These indicated that there were 12,285 units already occupied, while 12,392 Montrealers were on the waiting list for admission. Over 80% of those waiting were families and 15% were senior citizens, with a small number of handicapped people. Most of the tenants that occupied these subsidized dwellings were welfare recipients, pensioners or minimum wage workers. The demand for subsidized housing was great because many low-income people lived in apartments which were filthy and over crowded. Many of those on a waiting list were paying as

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(28) " Rent controls and the cause of housing cutbacks ",  
Toronto Star, September 10, 1985, p.A2

(29) " Housing office swamped with requests ", Montreal  
Gazette, December 18, 1985. p.A3

much as 30% of their income for rent while some others were still unemployed due to the prevailing economic recession.

The provincial government assisted these tenants by providing shelter allowance, rental controls and a revised policy on private low-rental housing. Shelter allowance was subsidization given to low-income households for their rent payments. Rent controls prevented lessors from raising rents according to whim. This was intended to protect the lessees from unaffordable rent increases. This strategy gave some relief to low-income families but did not resolve competition for affordable low-income rental housing. The director of rental-housing in Quebec, Robert Mainville suggested that, in the future, each low-income rental housing project would not be of high density creating 'ghettos of the poor'. Quebec continued its policy of increasing the supply of low-rental housing. The rent to income policy, especially in public housing, was set with guaranteed rent not to exceed 16% to 25% of gross income before taxation, excluding electrical costs. The eligibility limit for city housing was \$1,800 for total family income, \$1,500 for couples and \$1,000 for single persons and senior citizens, before taxes. 90% of rent subsidization would be paid by the Quebec and federal Governments, 10% paid by the City. Demand for rental housing was highest in Rosemont, Plateau Mont Royal and Southeast Montreal (Pont St. Charles,



St. Henri, Cote St. Paul, Ville Emard and Little Burgundy).

(30)

In December 1985, social housing policies were again revamped for the purpose of targeting assistance to the most needy Canadians. The Publication "National Direction for Housing Solutions" by CMHC contained new policies formulated after close examination of previous housing policies by the federal and provincial governments and their clients. These efforts by the two governments and the public were welcomed by the corporation. The new policies called for the effective use of funds, to direct housing resources towards the most needy Canadians. The Corporation was very optimistic about its programs because of strong economic growth and also because it had a coordinated plan of action to implement the revised housing policy. The focus would be on developing a comprehensive social housing strategy to meet local needs and to ensure an effective cost management method. (31) Implementation and financing of the programs were negotiated successfully with the nine provinces and two territories during 1986. In 1987, the Corporation continued to improve upon its social housing policies by putting emphasis on fulfilling the needs of the low-income elderly and disabled. Research on design and appropriate funding strategies were initiated. The

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(30) " Housing office swamped with requests ' Montreal Gazette, December 18, 1985, p.A3.

(31) CMHC. Annual Report. 1985.

options of preserving the existing social housing stock was also to be a future focus of housing policies. (32)

In Quebec, there was significant progress during 1983. A system was introduced whereby proposals were requested from different cooperatives and non-profit housing groups and funds distributed equitably to various programs. Thereby, the method helped to direct funds to the most needy, and it also helped tenants because the above - mentioned groups understood local needs. During the next three years, 1985 to 1987, the rental market hit its peak in production for the decade. In a historic record, 29,300 rental units were started in 1987. This was a favorable time because of low interest rates and government measures to create capital gains exemptions and promote investments, which attracted plenty of investors who had abandoned rental construction since 1980. With population increase due to domestic migration and immigration, Quebec's stable economy and many job opportunities inflated the demand for housing. Rental housing was in especially high demand, resulting in a renewed high volume of construction of multi-family dwellings. (33)

Some adverse effects resulted from the economic boom and accompanying high volume of construction of rental accommodations. Vacancy rates dropped from 3.2% and 5.2%

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(32) CMHC. Annual Report. 1987.

(33) CMHC. Year End Review, Province of Quebec. 1987.

in 1983 for Montreal and Quebec City respectively to 2.5% and 1.9% in 1984. Low vacancy rates occurred because units became more affordable as increased competition followed extensive construction. Young people entering the work force demanded rental places of their own. Economic stability encouraged tenants in low-rental accommodations to look for better quality apartments and some renting households began looking to homeownership. (34) However, in 1986, the rental market exceeded demand and a notable degree of vacancy became evident in Quebec. The speculative market in 1987 and significant rent increases, particularly in Montreal, could have reduced the number of potential clients in the years to come. The housing market would have to have innovations in order to meet these future challenges. By the end of 1987, the disruptive effects of the market could be felt. In rental accommodations, availability of better quality apartments caused tenants to occupy them quickly. Due to this situation, owners of vacant apartments were forced to renovate them in order to stay competitive in the market. (35)

The provincial government, together with the Corporation, reviewed its policies since 1985 on the housing needs of the elderly. The elderly represented a growing sector in the housing market. A re-orientation of policies took place with the particular aim of housing the elderly.

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(34) CMHC. Year End Review, Province of Quebec. 1984.

(35) CMHC. Year End Review, Province of Quebec. 1987.

The economic boom in 1987 left the elderly out of the housing market. They could not afford increased rents and renovated apartments did not meet their needs. In addition, the CMHC shifted its responsibilities for funding and program implementation to the provinces in 1986. In Quebec, the CMHC's intentions were realized through the signing of the Canada-Quebec Global Agreement in May, 1986. Thenceforth, the Societe d'Habitation du Quebec was responsible for joint administration of funds and delivery of federal programs. A close working relationship between the provincial and the federal government was necessary to ensure full implementation of the federal government's intentions for housing. The Corporation's introduction of an innovative financial method, Index-linked Mortgage (ILM), assisted construction of co-op housing units. With a commitment for 900 units in 1986, the needs of the low-income clientele were met. (36) The ILM is a type of mortgage that guarantees the lender a real, fixed return on his investment, plus an additional amount corresponding to inflation, over a thirty year period. (37)

In 1987 and 1988, the focus of CMHC policies were primarily in two areas: first, on the provision of housing for the elderly and the handicapped, and second, on the maintenance and management of existing public housing projects. In 1987, 11,711 units were committed through the

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(36) CMHC. Annual Report. 1986.

(37) CMHC. Year End Review. Province of Quebec.1987.p.18.

Non-profit Housing Program and 1,007 units were designated as special-purpose projects for elderly people. (38)

Innovative ideas in the provision of housing for the elderly were seen in demonstration projects. Garden suites which were small, portable dwellings for the elderly could be placed on or near properties of relatives or friends. These demonstration projects were experimented with throughout Canada. Public reaction was surveyed throughout 1988. In October 1988, the CMHC held a national conference on housing options for older Canadians, designed to increase public awareness of housing needs and options for the future for Canadian senior citizens. An extensive review and evaluation of public housing's performance was initiated in 1987. The first phase of the review was to be completed by the end of 1988. This initial phase would provide a survey of tenants-managers and the condition of public housing stock. Examining options for maintaining healthy living conditions and management of these housing complexes was to be the next phase of the review. Alternatives for implementation and long term planning to prevent degradation of the public housing environment would carry the review into the 1990's. The CMHC established the Public Affairs Centre in 1987 to improve public relations. The Centre's purpose was to disseminate information about government supported housing programs to the public. The

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(38) CMHC. Annual Report. 1987. p.17.

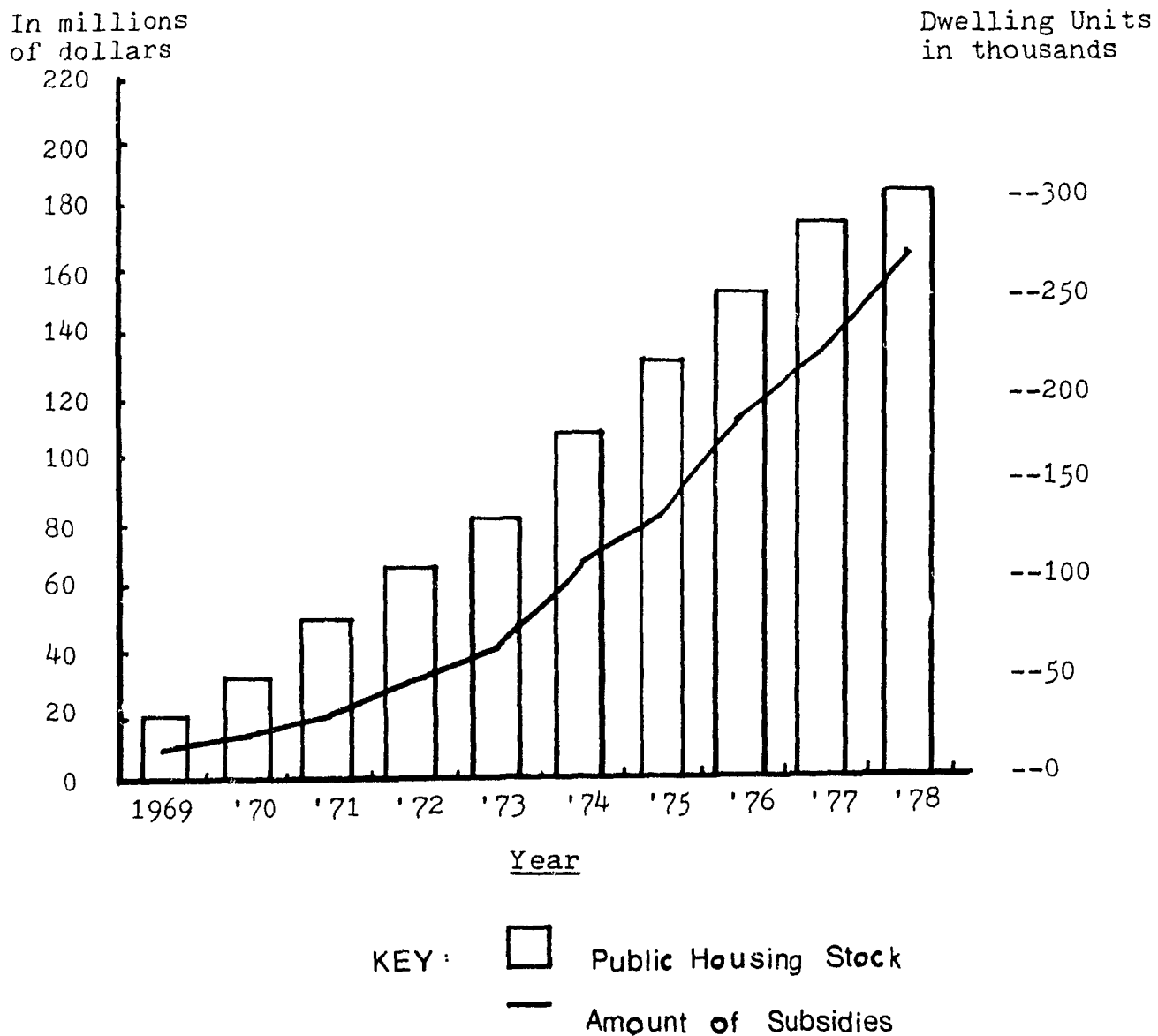
CMHC publicized its programs annually by homeshows and exhibitions throughout Canada. This represented a serious effort to improve the CMHC's image through communications with the public, with the hoped-for result of lessening future tension. With improved relations, CMHC hoped to make policy decisions without pressure from public opinion . (39)

During the past fifteen years, CMHC and the provinces struggled with a shortage of low - income housing. During this difficult period, both the Corporation and the provinces experimented with new directions in housing policy. Whether these policies succeeded or failed in providing adequate housing, the steps taken were necessary, such as the establishment of new programs and funding methods. The federal cooperative and the non - profit organization housing program, neighborhood improvement program and residential rehabilitation program were similar in their objectives of increasing low - income rental stock. Government efforts to increase private rental stock for the low - income population was a first - time initiative. Rental and funding policies were revised from time to time in order to provide housing assistance to the poor. New incentives for cooperatives to acquire funds were established.

Inefficiency and discontinuous housing provision resulted from numerous changes in the corporation's views on  
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(39) CMHC. Annual Report. 1987.

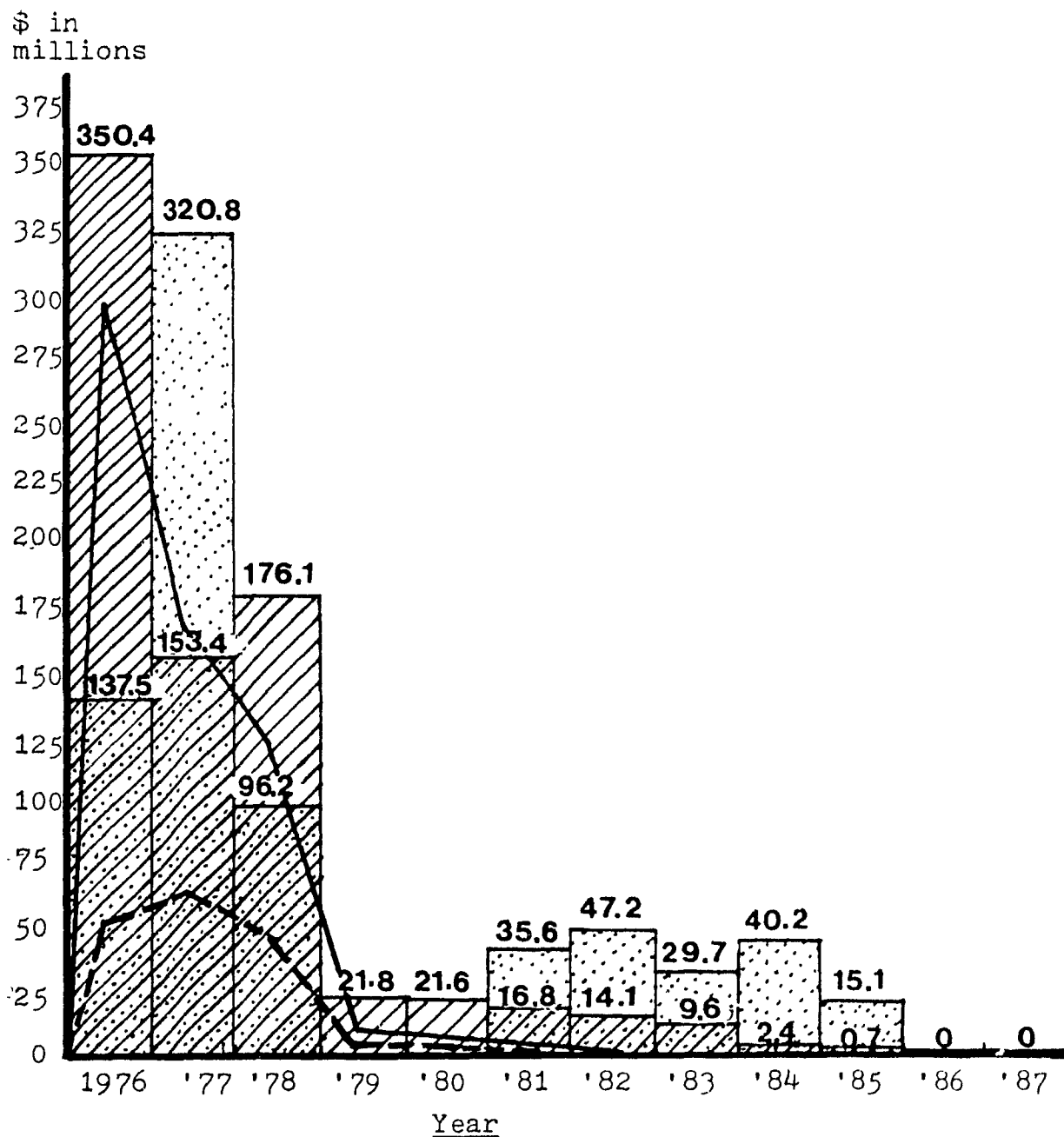
the value of public housing. However, the existence of differing viewpoints was inevitable due to changes in the corporation's leadership, new political situations and the influence of public opinion.

The CMHC must consider long - term planning and firmly gear itself towards answering the needs of the low - income population, rather than using its power to manipulate housing policies for the purpose of alleviating problems in employment and industry, as it lacks control over the consequences of such actions.



**Fig. 12**      **Public Housing Stock and amount of Subsidies.**  
**1969-1978.**





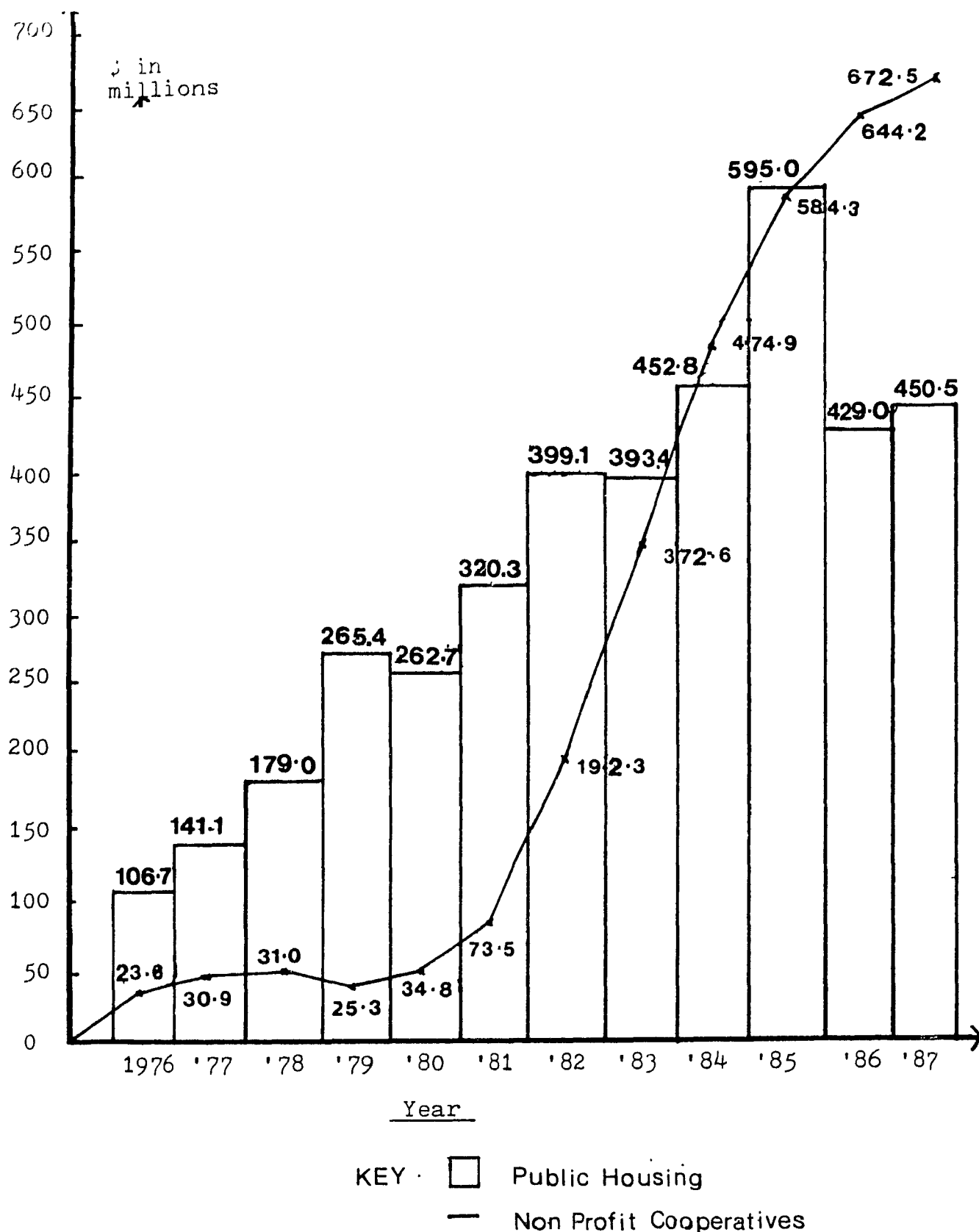
KEY :

- Public Housing
- Assisted Private Rental
- Cooperative
- Non Profit Organization

Source : Statistical data from CMHC Annual Report. 1976-1987.

**Fig.13**

**Federal financial commitments in loans and investments for public Housing**



Source : CMHC Annual Report. 1987.

**Fig. 14** Grants, Contribution and Subsidies from Federal government for Public Housing and Non Profit Cooperatives

## CHAPTER 2

### GENERAL ANALYSIS OF THE DEMAND AND SUPPLY OF LOW-INCOME HOUSING

The phenomenon of the demand and supply of housing is not well-defined; therefore any assessment of it must be made in general terms. Such an analysis is a difficult task. Demand and supply factors that determine housing situations interconnect, but do not necessarily follow parallel changes in patterns. This produces fluctuating and unpredictable results. For example, dwellings can be large or small, expensive, modest or low-cost, but, because of the individualistic nature of tenants' choices and budgets, it is difficult to predict on what basis the apartments will be selected. Factors that affect the demand and supply of low-income housing may change substantially in a short period of time and may not necessarily be relevant to one another.

Statistics have shown that unique lifestyles of Quebecois people has influenced the demand for rental housing. The Census of 1991 confirmed that Quebec had the highest proportion of tenant-occupants amongst all Canadian provinces. (Fig.1) Montrealers tend to move frequently, making renting a suitable choice. Rents in Montreal rise slowly due to regulations governing rental increase set by the Rental Board. Thus more Montrealers remain as tenants. The Census of 1941 shows that construction of apartment buildings in Montreal are mostly brick (74.2%) and stone

(15.6%); and have therefore lasted longer, stabilizing the rental housing stock. (1)

Census Year	Montreal	Toronto	Halifax	Winnipeg	Vancouver
1921	85.2	53.1	66.5	57.4	66.5
1931	85.1	53.6	64.8	53.0	49.0
1941	88.5	57.7	63.5	56.1	49.9
1951	82.5	37.8	53.0	47.0	37.0
1961	79.8	43.6	53.5	43.2	39.2
1971	80.8	58.2	55.3	52.1	53.1
1981	78.0	59.3	60.3	42.1	55.1
1986	55.3	41.7	41.7	39.2	43.5

Reference : Choko. The Characteristics of Housing Tenure in Montreal. p.25.  
 Canadian Housing Statistics 1990. Table 94.  
 Statistics Canada. Household facilities & equipment 1991. Table 1.5.

Fig. 1 Showing percentage of rental households for five large canadian cities, 1921-1986.

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(1) Marc H. Choko. The characteristics of Housing Tenure in Montreal. Centers for Urban and Community Studies. University of Toronto '87. p.2,8,12-15.

## 1. Demography

Since the 1950's, the Canadian population has been declining. The birth rate of 2.1 children which is needed to sustain Canada's population, will not be achieved by its present birth rate of 1.7 children. Maintaining the existing population will depend on immigration levels.

Nearly 20% of the population will be over 65 by 2001 (2) (Fig. 3) and 29% of these households are in core need.(3) Increase in the aging population demands that there be governmental action to provide this population with adequate housing. This special group has its particular requirements concerning spatial needs. To fulfill these needs, the design of interior and common spaces becomes a significant issue. This segment of the population has increasing housing needs in rural areas particularly since younger people have left for urban areas in search of job opportunities. Households with people over 75 will increase to 46% by the turn of the century. (4) There is also an increase in the number of single-parent households because of high separation and divorce rates, from 11% in 1980 to 13% in 1989. (5) Two out of five of these households

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- (2) Population Reflections for Canada & the Provinces. Statistics Canada. 1985. p.36, 38, 41.
  - (3) CMHC. Strategic Plan. 1992-96. p.16.
  - (4) CMHC. Strategic Plan. 1992-96. Fig. 10.
  - (5) CMHC. Strategic Plan. 1992-96." Social Change".

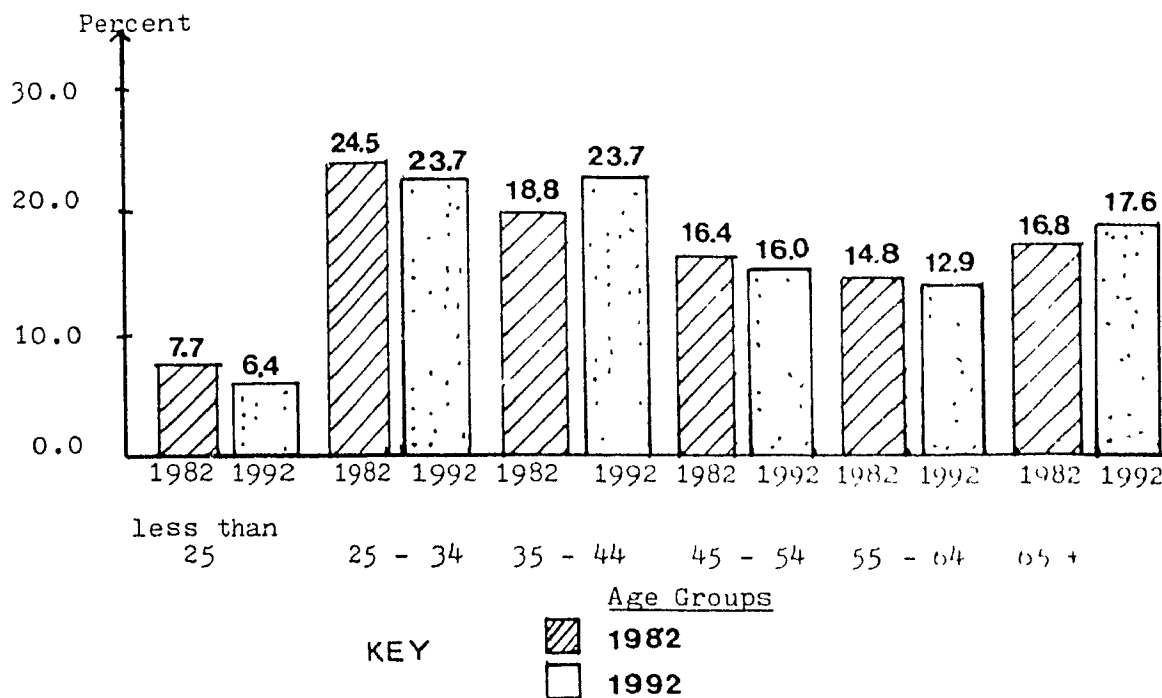
are usually on welfare with no family income. (6) This is attributed to the fact that the government does not offer child-care facilities to these families, thus making it impossible for single parents to work and take care of their children simultaneously.

Households in core need usually have low residential mobility since moving involves significant expenses, such as new curtains, furnishings, transportation costs, and so on. The elderly constitute another group that has low mobility, due to an inflexibility to adapt to new neighborhoods and a physical inability to move.

In Quebec, the Bureau de la Statistique du Quebec, also predicts that the number of persons over 65 years old will increase to 11.3% of the population in 1991 and 13% in 2001, compared with the figure of 8.8% in 1981. In this group of elderly, more will be women, due to the longer life expectancy of women over men. By the year 2001, 15.7% of the female population will be over 65 years of age, compared with only 10.4% of the male population.

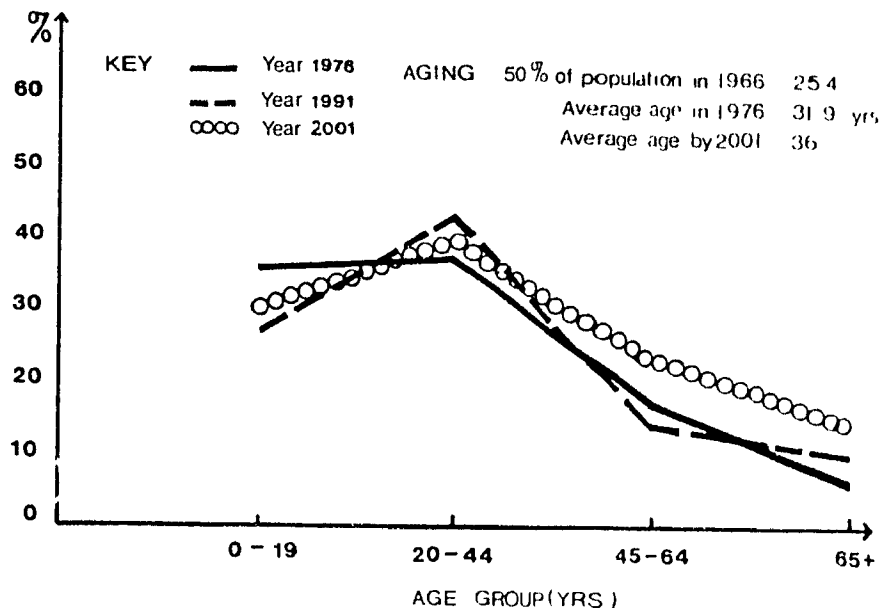
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(6) CMHC. Strategic Plans 1992-96. p.16.



Source : Housing in Canada. A Statistical Profile. Government of Canada. 1982.

**Fig.2 Age Distribution of Canadian Households. 1982-1992.**



Source : Population Reflections for Canada and the Provinces. Statistics Canada. 1985. p.36, 38, 41.

**Fig. 3 Distribution of population, in Broad Age Groups. Canada. 1976-2001**

## 2. Family Composition

The Canadian family is the most important social unit. The size of households has decreased to 3.1 people in 1986 from 3.9 people in 1960, and will remain at 3.1 people till 2000. 42% of the households will have only 1 or 2 people. (7) This decrease in household size is due to the increase of single parent families, empty nests and couples who are waiting longer to have their first child. In fact, according to Statistics Canada, the total number of non-family households went up from 8% to 24% during the past decade. Since 1951, a steady two-fold increase every ten years has been observed in these types of households. (8) (Fig.5) The proportion of these households has increased 31% because of deferral in marriages, an increased divorce rate, and an increased number of elderly people remaining in their own homes. (9)

In Quebec's rental housing, 75% is occupied by married couples, with or without children, and single parent families. Multi-family households account for less than 1.0% of the population and non-family households (person without family relationships) make up an additional 22%. Another 2% of the

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(7) CMHC. Strategic Plan. 1991-95. p.13.

(8) Statistics Canada. 1985.

(9) CMHC. Strategic Plan 1991-95. p.16.



population lives in rooming houses or institutions.

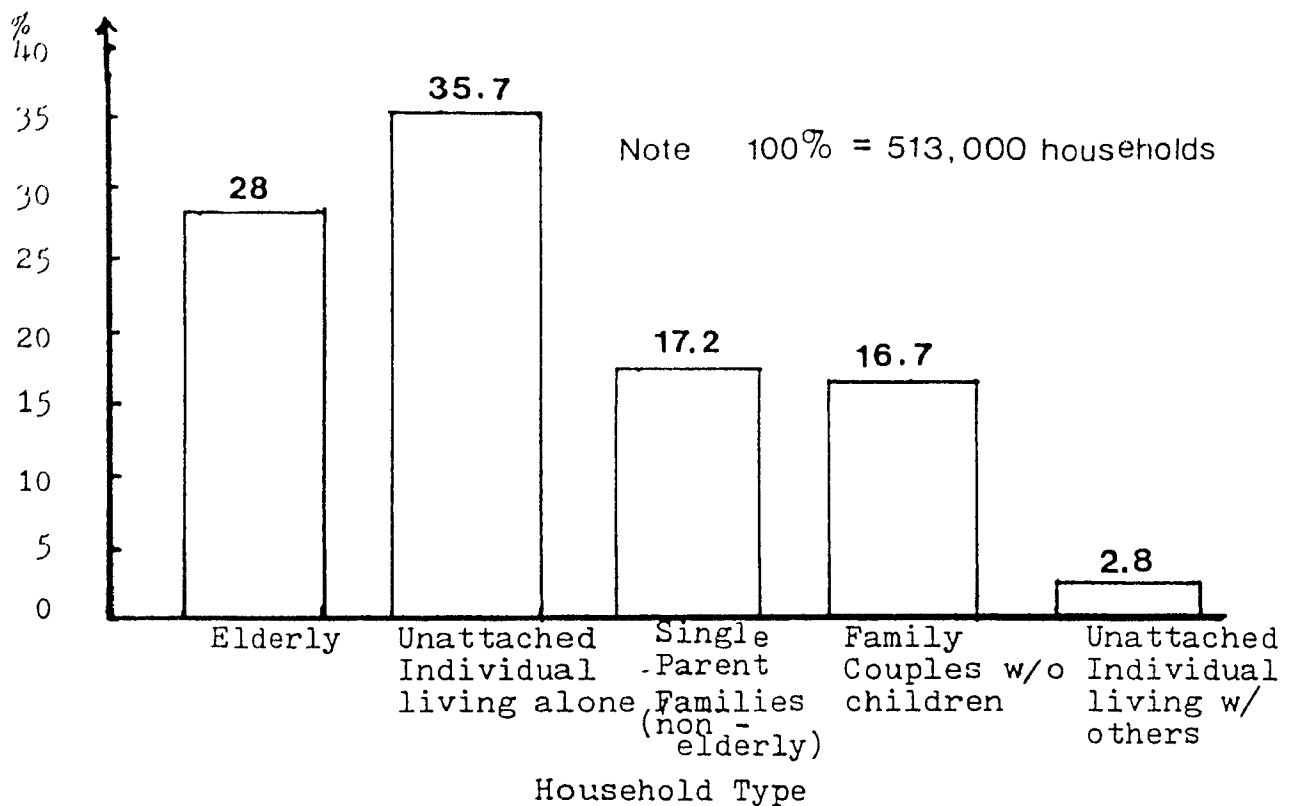
(10) Statistics Canada shows that in Quebec during the ten years from 1975 to 1985, there was an increase of 200% in the numbers of young adults aged 20 to 29 who left home to live independently. However, they were in poor economic situation. From the above statistics, the Quebec government can expect non-family households to be the fastest growing group of tenants requiring housing assistance.

Age of Head of Household	% of Household with income in the Lowest Quintile			
	1977	1985	1986	1987
Under 24	10.3	10.6	9.7	9.7
25 - 34	13.9	15.9	17.0	17.3
34 - 44	8.0	10.6	10.3	10.9
45 - 54	9.4	8.7	8.3	8.4
55 - 64	15.0	15.7	15.3	15.2
65 - 69	13.2	10.0	10.2	9.9
Over 70	30.2	28.6	28.8	28.5
	1977	1985	1986	1987

Source : Household facilities by income and other characteristics. Statistics Canada. 1988. p.22.

**Fig. 4** Percentage of age of head of household where households have total income in the lowest Quintile in Quebec, Canada. 1977-1987

(10) Statistics Canada. 1981.



Source : Housing in Canada. A statistical profile. CMHC. 1984. p.19.

**Fig. 5 Renters in core housing need by household type. Canada. 1988.**

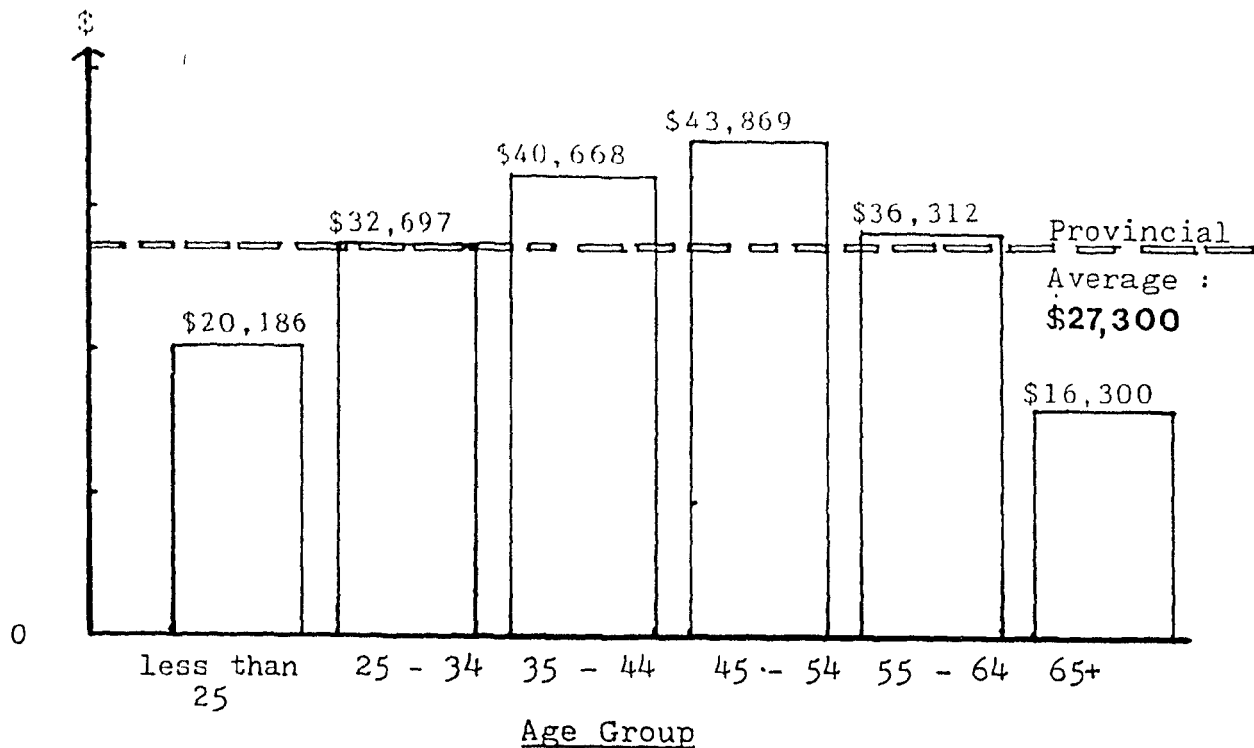
### 3. Income

Generally, changes in household income affect the choice of housing, although some households choose to spend a large proportion of their income on housing while others prefer not to do so. Low-income households are relatively restricted in their choice of housing.

The type of households with the lowest average income are single parent households and unattached individuals. (Fig.7) Because of their low

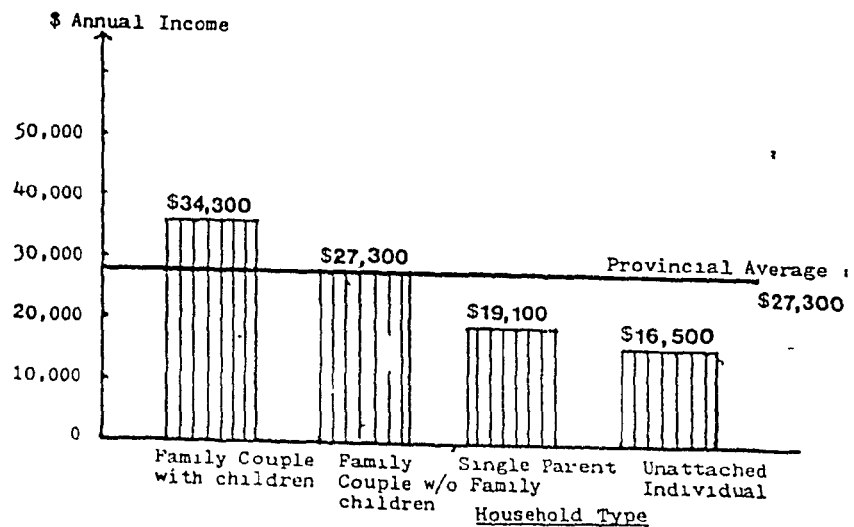
income, a proportion of them may have difficulty in affording rent in the private market. Statistics Canada showed in 1989, that two out of five single parents' income is from social assistance. (11) Female single parent families with no earning members has the lowest income average of \$11,776 and 95% of these households are living in poverty. Other types of households living in poverty are elderly unattached individuals, female single parent with one earning member per household and non-elderly individuals. (12) The increase in income for family households is expected to be larger than non-family households due to more women entering the work force. The traditional image of the family with the father working and the wife at home with the children represents only 17% of all households in 1989, decreasing from 27% in 1980. (13)

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- (11) CMHC. Strategic Plan 1991-95. p.16.  
(12) CMHC. Strategic Plan 1992-96. Fig.5.  
(13) CMHC. Strategic Plan 1992-96.



Source : Statistics Canada. Household Income: Private Households. 1986. p.6-1.

**Fig. 6** Average household income, by age of head of household. Canada. 1986



Source : Statistical data. Housing in Canada. A statistical profile. CMHC. 1984. p.4.

**Fig. 7** Income of average household by household type. Canada. 1984

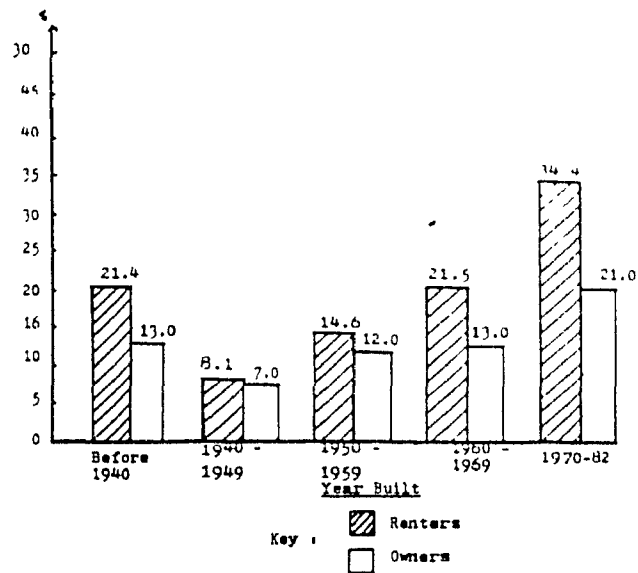
#### 4. Existing Housing Stock

The amount of existing rental housing stock in the private sector has a definite influence on the demand for low-rental housing because the price of existing rental stock affects the demand for low-rental housing. A decrease in the rental stock may make it difficult for low-income households to find affordable dwellings. Poor conditions of existing stock may force owners to renovate, meaning eviction of former tenants and higher rents after the completion of renovations. Changes in the private sector may drive tenants into the market for low-income housing.

In Montreal, Quebec, the age of rental buildings is relatively new, with 50% built after 1961. 9.8% of the housing stock needs major repairs, mostly major defects in structure, mechanical and/or electrical systems. The vacancy rate is about a constant 3%. (14) The existing housing stock can supply an adequate number of rental units which are in habitable condition.

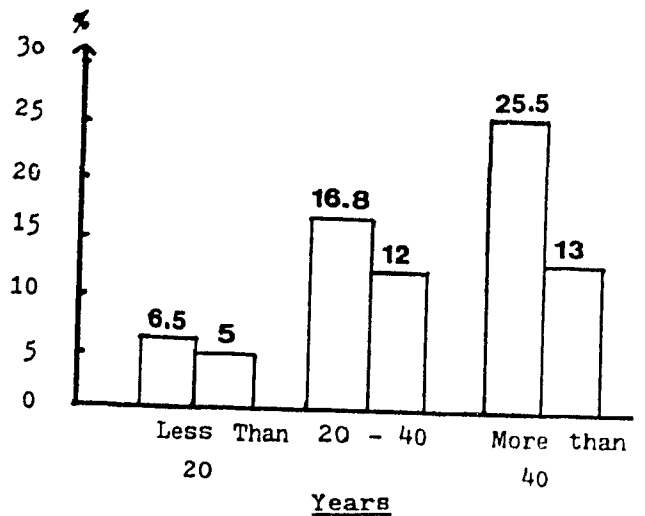
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(14) Statistics Canada. 1991.



Source : Public Housing in Canada. A statistical profile. CMHC 1984.

**Fig. 8 Rental dwellings as a % of the total housing stock in Canada. 1982**



Source : Housing in Canada. A statistical profile. CMHC. 1984. p.9.

**Fig. 9 Percentage of renters occupying different age of housing. Canada. 1982**

## 5. Affordability

Affordability changes according to the households' willingness to spend a greater or lesser percentage of their income on rent. Affordability assessment by the government is necessary to determine the number of households considered to be in need. The government uses different methods to assess whether or not a household can afford its rent, and to decide if it is in need of assistance. The first method is evaluation using the 'expenditure to income' ratio. This ratio describes the percentage of one's income that is spent on housing. The standard ratio set by CMHC is 30%. Objectively, this percentage becomes the divider average between low-income groups and others. (15) This method has its drawbacks, since 30% is an arbitrary figure. The fact that families have a ratio higher than 30% may not indicate that they are in need, as some families choose to allocate more of their budgets to paying rent than others.

The second method is the "fair market rental approach". This locates a family in the urban area in a dwelling suitably sized to their household composition. The rent is compared to the rent of a similar quality of housing in the proximity. Again,

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(15) Housing for Quebecers, Quebec Government. 1985. p.57.

the expenditure ratio is used to measure need. (16)  
The drawback of this method lies in the fact that the government's assumptions about suitability may not be suitable in reality. For example, individualistic behavior may play a role in a family's need for an extra room. Therefore, the expenditure-to-income ratio evaluation may not be accurate in predicting the needs of the household.

Using the third method, "Residual Income Approach", a family has to establish a minimum budget for essential needs other than rent. The rent that the government assumes it should pay is calculated through the "Fair Market Rental Approach". If, after subtracting rent from actual income, the amount left is insufficient to cover essential needs, then the family is considered to be in need. (17) When using this method, the government has to be very careful in its evaluation of the amount established by a family for essential needs, since different families may require very different minimum budgets for such items as food and clothing.

The last method is a comprehensive approach to evaluating financial barriers, quality and space

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(16) Housing for Quebecers, Quebec Government. 1985. p.57.

(17) Housing for Quebecers. Quebec Government. p.58.



against types of households. Income level is set for each type of household according to Statistics Canada's average income level for urban inhabitants. Any family that has an income higher than the government standard is considered not to have a financial barrier. Quality and space is evaluated in the same way. (18) This method is effective as a comparative analysis for providing information as to which type of household will experience difficulties in the areas of finance, quality, space or the combinations thereof.

The fourth model was used by the Ministère de l'habitation to evaluate housing needs in Quebec. In 1984, the results of the study indicated that 17% of all rental households faced a housing problem with finance and/or quality and/or space. Of these households, 60% were composed of a single person, under 65 years of age, or of single parent families. Financial problem were especially acute: one out of three households experienced financial difficulty. Only 9% of all household experienced problems with quality or space. (19) Therefore, financial difficulty is the number one problem. These methods should be applied during different periods of time to

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(18) Housing for Quebecers. Quebec Government. 1985. p.58.

(19) Housing for Quebecers. Quebec government. p.60.

improve the accuracy of the evaluation of housing needs.

## **6. Economic Prospects**

Canada will undergo economic restructuring and technological innovation. These are necessary because of international free trade arrangements, globalization of capital markets and 1992 free movement of goods and services in the European Economic Community. Canada will have to make changes to stay competitive and to facilitate economic recovery. Employment opportunity is forecasted to shift from manufacturing to services. There will be a reduction in job security, wage levels and employee benefits. Because of this, many low income earners will have difficulty in finding affordable appropriate housing. Restructuring in industries will result in permanent job losses. (20)

By 2001, the dominant age-group will be 30 to 45 years old. Job promotions and employment for them becomes harder because of keen competition. As a result, the market will have to accommodate an increased number of unemployed and early retirees. One consequence will be an increased amount of leisure

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(20) CMHC. Strategic Plan. 1992-96. p.10.

time, about 40% increase by the year 2001. (21)  
Therefore, recreational facilities and programs will be demanded.

## **7. Government Attitudes**

Among all factors that influence low-income housing supply and demand, government attitudes and its policy making have the most direct influence and impact. Cooperation between federal and provincial governments is of utmost importance in the organization of funding for programs. Since 1976, provincial initiative in setting up programs has directly affected the construction and operation of housing projects. The government also has had the power to influence employment by increasing construction.

The setting of rents, the evaluation of tenants' applications and the choice of tenants requires careful consideration in order that those most in need will be housed. Fiscal measures that encourage investments in the private rental sector have an indirect effect on the demand for low-rental accommodations in the public sector. Lower rents and high vacancy rates in rental buildings in the private sector result in more affordable dwellings for some

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(21) Urban Canada: The challenge of 2001.

low-income households. Constant evaluation of changes in demography, household characteristics, existing housing stock and income of prospective tenants is necessary in order to understand the demand for and determine the supply of appropriate housing to the tenants.

## CHAPTER 3

### COMPARISON OF HOUSING PROGRAMS

Government - initiated low-income rental housing programs are geared to solving the housing needs of the low-income population. The government has initiated many housing programs in the past to aid the poor through financial aid to the private sector to stimulate investments in rental schemes. However, since 1968, the federal government has committed itself to providing housing directly through the initiation, implementation and funding of programs: construction management, selection of tenants and funding of operating deficits. Some of these responsibilities were redirected to the provincial governments a decade later.

The following description and comparison of housing programs deals with those that are in operation at the present date, with the exception of public housing, construction of which stopped in 1978. Evaluation of this latter program is essential because it involved the total commitment of the federal government to implement, finance, and manage a low - income housing program for the first time in history, a program which is still jointly funded today by the provincial government to redeem operating deficits. Although the Public Housing program has seen no new

construction since 1978, it has remained as a pioneer program of great significance.

Government initiated low-income rental housing programs are, at present:-

1. **Public Housing:** Construction 1964-1978;  
Still in operation.
2. **Low-rental Housing (LRH):** 1970 to the present date.
3. **Cooperatives and Non-profit Organizations:**  
Construction 1971 - 1992.  
Still in operation.
  - a. **Index Linked Mortgages:** 1986 to 1992.

Extra financial aid to these housing programs comes through the Rent Supplement program, by which eligible low income families receive direct aid to supplement their rents only. This program has been operating since 1978 and will continue in the future. All tenants residing in housing connected with the government initiated low-rental housing program are permitted to apply for this if the financial aid that already accompanies each program is insufficient to cover the essential needs of the household. Further details of the Rent Supplement program will not be discussed further here because it is not a housing program, even though it has definitely delivered direct and specific help to low-income tenants.

The evaluation of these types of housing programs will include a description of their impact on the housing

market, their financial management policies, and future strategies. The above mentioned description will give a basic understanding of the structure and objectives of the program. The impact of the program on the housing market and the lives of tenants will be described. The relationship of construction cost management expenses to the government's financial commitments will clearly illustrate the financial aspects of the program. Increases in program costs may change the government's role in financing in the future. The extent to which the living conditions of households improve may depend on management strategies and the method of delivering financial aid to the tenants. Financial support may come not only from the government, but also from communities and individuals as well. This evaluation should give an understanding of the programs as well as an analysis of the successes and failures of the implementation process.

## 1. PUBLIC HOUSING

- a. **Commencement** : In 1964, the term 'Public Housing' first appeared in the National Housing Act, Section 43, and was implemented the same year.
- b. **Goal and objectives** : A national housing program geared towards the supply of low-income rental housing through direct mortgaged loans. (1)
- : Designed to reach the highest percentage of low-income households who cannot afford decent and adequate market rental housing. (2)
- : The purpose was to provide extra incentives for development of Low - income housing.
- c. **Reason for formation and funding** : The forerunner of the public housing program is the federal-provincial agreement initiated in 1949 under Section 40 of the National Housing Act. Under this section, the federal government provided 75% of the capital for development and 75% of
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(1) Canada Statues, 1964.

(2) CMHC Annual Report, 1964.



operating costs. The province paid for the remaining 25% of the operating costs. However, the province was allowed to transfer this responsibility to the municipal government. In 1964, the program was renamed "Public Housing" under Section 43. The major change was in the funding mechanism of the program. Under the revised legislation, federal loans to provincial and municipal government's increased to 90% of the capital for project development, and there was 50/50 joint sharing of operating deficits. Furthermore, the assets of the projects were left as property of the provincial government. This legislation was successful in fulfilling its purpose because good response from the provincial governments led to the formation of nine local housing agencies. (3)

d, **Eligibility :** All lower-income households in need.

Confidential individual evaluation of household needs by housing agencies.

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(3) CMHC Annual Report, 1949, 1964, 1986.

- e, **Criteria for the selection of tenants :** Income level and other undisclosed factors, but no legislative guidelines were issued.
- f, **Total number of units built :** 250,204 units in Canada (including those built in native and rural areas). (4)  
:35,333 units in Quebec. (5)
- g, **Total CMHC financial commitments in 1987 :**  
:\$508.3 million. (6)  
:\$51.4 million (Estimated contribution of Quebec). (7)
- h, **Major plans for 1987 :** Evaluation of the existing conditions of projects, and formation of strategies for maintenance. (8)
- i, **Effects on the market :** Pioneer housing program drew much attention to housing for low-income households. Federal commitment motivated the provinces to similar participation. At the same time, there was less emphasis on rental housing in the private sector. The needs for other support facilities are examined closely for the first time.

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(4) CMHC. Annual Report. 1987.  
(5) CMHC. Year End Review, Province of Quebec, 1987, p.29.  
(6) CMHC. Annual Report, 1987, p.19.  
(7) CMHC. Year End Review, Province of Quebec, 1987, p.29.  
(8) CMHC. Annual Report, 1987.

- j, **Equity** : Tenants do not own buildings or properties.
- k, **Cost Increase** : Cost of operating deficits and as cost of maintenance and repair increased, the cost of operating deficits also went up. The longer the project existed, the higher the deficit was. The government's justification for the deficit was that a vast number of low-income households are being helped to obtain housing through the program. The taxpayers do not find the increase in cost justifiable because of a general conception that low-income households consists of lazy people who depend on - aid from others instead of generating income for themselves.
- l, **Beneficiary participation** : The beneficiary does not require any contribution in return for financial aid. This led to complete dependency on state fiscal aid and development initiatives.
- m, **Management** : Forms of management have changed through the years. The projects were first managed by local housing agencies with a general manager on the premises. The general manager related problems to the

housing agency and they solved these problems through joint efforts. Then, tenant associations were allowed to help voice tenants' needs. Later, because of public accusations of prejudice against the managers in their handling of tenants' problems, the provincial government cancelled the position of manager and set up a central local housing office to handle all complaints and to implement management strategies.

(9)

n, **Rent** : Rents were scaled according to income.

o, **Advantages** : Households in need were guaranteed housing and financial benefits.

: Better building standards and materials because of stricter Building Codes.

: More efficient allocation of resources than in the private sector.

: Constant revision and probable improvement of development and management strategies due to use of public funds and public pressure.

: Because of the vast number of public

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(9) CMHC. Annual Report, 1966.

housing projects, employment in the construction industry increased, providing jobs and a more stable income to some households.

: In Montreal, the authorities allowed the tenants to become involved in project administration through the formation of tenants' committee.

p, **Disadvantages** : Tension was often created among federal, provincial and municipal governments over joint sharing of development costs and operating deficits.

: Government financial support of the program varied with the political situation, especially after an election.

: Ownership was preferred by society and the government, but there was no ownership provision for tenants in public housing projects.

: The imbalance of power and responsibility between the authorities and tenants, led to anti-social behavior on the part of low-income households.

: With absolute bureaucratic control of power, the authorities dictated the use of the units and premises because of

the public subsidies.

: Tenants' freedoms was limited.

limited.

q,   **Status :** The Program ended in 1978, with the existing project's operation deficits funded jointly by federal and provincial governments.   (10)

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(10) CMHC Annual Report, 1978.

2. **LOW-RENTAL HOUSING (LOGEMENTS a LOYER MODIQUE)**

a, **Commencement** : The program started in 1970, and was unique to Quebec. All programs were initiated by the Office Municipale and subject to approval by the Ville de Montreal and the Societe d'Habitations du Quebec. The program was later adopted by the Province of Ontario.

(11)

b, **Goal and objectives** : Its mandate was "to guarantee adequate housing and decent living conditions to deprived citizens".

(12)

c, **Reason for formation** : After the public housing program ended in 1978, there was no new construction of public housing units. Quebec saw the need for continued initiative on the part of the government in the construction and operation of housing for low-income households. Hence, the production of low-rental housing units was started.

d, **Eligibility** : All low-income households in need and households that inhabited inadequate and

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(11) Annual Report, Province of Quebec, 1970.

(12) Low rental housing, OMHM, published by la division de l'information Secretariat General, 1985. (Pamphlet)

indecent living conditions, which included overcrowding, deplorable physical quality and diversion of too much income to rent. (13)

e, **Criteria for the selection of tenants :** Units were primarily assigned to low-income households. These dwellings were intended for self-sufficient families or individuals who could maintain their apartment independently. The selection of households was based on the following criteria : income, rent, percentage of income paid in rent, overcrowding, excess space, poor housing conditions, years of occupancy and individual self-sufficiency.

:A point system was allotted to the above factors and higher scores meant priority for admission to LRH.

:Priority was also given to households designated by a relocation program - those that were vacated because of another housing program or those that were evicted because of expropriation by a public body. (14)

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(13) Low rental housing, OMHM, CMHC pamphlets.

(14) Low rental housing, OMHM, CMHC, 1985. (Pamphlets)



:Tenants were selected by a committee composed of five members. Three of them were staff members of municipal offices appointed by the executive committee of the Ville de Montreal; one of them was elected by the tenant committee which represented all tenants; and the last member is a representative from a socio-economic group selected by the executive committee from among nominees chosen by the Centre de Services Sociaux du Montreal Metropolitain. (15)

**f, Total number of projects built :**

:12,744 units as of June, 1986 in Montreal. (16)

:45,000 units as of 1983 in Quebec.

:84,000 units as of 1983 in Ontario.(17)

**g, Total financial commitments :**

:\$336,473,000 as of June, 1986 in Montreal. (18)

**h, Major plans for 1987 :**

:Continuation of production and innovation in planning and design. (19)

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- (15) Low rental housing, OMHM, CMHC, 1985. (Pamphlets)  
(16) Repertoire des habitations a loyer modique 1986, Office municipal d'habitation de Montreal.  
(17) Statistics Canada, 1983.  
(18) Repertoire des habitations a loyer modique 1986, Office municipal d'habitation de Montreal.  
(19) CMHC Annual Report, 1987.

i, **Effects on the housing market :**

:Due to the high standards of construction, quality of stock, and proper design, the low rental housing is neither inexpensive nor does it produce a "ghetto" image.

:It helped increase the rental housing stock because most of it was new construction rather than existing rental buildings renovated.

:In rural parishes and small towns, this housing became a symbol of achievement in planning and services and the program was much welcomed by the municipal governments.

j, **Equity** : Tenants do not own their unit or property. Not every low-income household at a similar level of difficulty could benefit from the government's financial assistance.

k, **Cost increase :**

Although the above-quality construction of these units was expensive compared to other rental complexes on the market, the rents collected were only comparatively higher in the first few years of operation. As the project

aged, the amortization period for mortgage loans shortened, and the rent substantially decreased. The cost of construction of low-rental housing would continue to be high but the quality meant that it would last for a longer time.

1, **Beneficiary participation :**

The programs did not require any arbitrary contribution on the part of the beneficiary although volunteer participation in tenant committees was encouraged.

m, **Management :**

Management was responsible to the Board of Directors at the municipal office. The Board consisted of nine directors selected from different committees. Five of them were named by the Comité exécutif de la Ville de Montréal; two by the government of Quebec from socio-economic groups; and two were elected by the tenants' committee in every Low-Rental Housing project with one of them representing families and the other representing the elderly. (20)

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(20) Low rental housing OMHM pamphlet, 1985.

n,   **Rent :**   Base rent was established according to the income of the head of the household plus the earnings of the highest paid independent wage earner among the other occupants. The base rent never exceeds 25% of total income.

              :Other charges were added to the base rent, such as the cost of electricity , heating and hot water, or the use of indoor parking or the income of an independent wage-earner who was not included in the calculation of base rent.

              :Rent could be reduced during the lease period under special circumstances such as reduction in income.

              :The average rent paid by a Low-Rental Housing tenant was 2.5 times lower than the market rent.   (21)

o,   **Advantage :** The quality of construction was of a better standard, since the materials and requirements specified were not just the minimum, but of a higher standard.

              :Quality to price ratio was higher for tenants than it was in the private sector.

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(21) Low rental housing OMHM Pamphlet, 1985.

:Tenants were guaranteed a dwelling that was suitable in size for the number of persons in the household. :Their opinion on their living environment was gathered by the representative from the tenants' committee and was considered in the management committee.

:All buildings were carefully designed to meet the needs of the different type of households, and to include such things as common meeting places in projects for the elderly.

: The municipal office helped residents to set up tenants' committee and to hold periodic information meetings and get-togethers in order to listen to tenants' needs and hear suggestions for improvement.

:There was no rent increase from the base rent calculations after admission, therefore extra income could be spent on other necessities. This method encouraged people to seek employment.

p,    **Disadvantage:**

:There was total dependency on government financial commitment.

:It was almost impossible to change

units or move to another low-rental housing location, and therefore, there was no flexibility in choosing communities.

:Tenants were subject to rigid rules and regulations concerning the use of premises as established by the municipal office.

:The long list of tenants' criteria and selection by the Board may required a longer time for processing applications, resulting in longer waiting lists.

q, **Status :** Active.

r, **Funding :** The Low-rental housing program was subsidized by funding provided by the Quebec and federal governments. They also shared operational deficits. The CMHC insured mortgaged loans to the Province. (22)

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(22) Low rental housing, OMHM, CMHC pamphlets.

3. COOPERATIVES AND NON PROFIT ORGANIZATION

- a, **Commencement** : In 1968, cooperatives were in their organizational stage. In 1971, by Bill C-133, 100% financing and approval of program. By 1973, financing was approved for private coops. In 1986, the introduction of Index Linked Mortgages for cooperation only to encourage the production of cost effective cooperatives. (23)
- b, **Goals and objectives** : The goals and objectives of non-profit organizations and cooperatives remained unchanged through various amendments and agreements. The program aimed "to assist households in need which could not obtain affordable, suitable and adequate shelter in the private market." (24)
- c, **Reason for formation** : These were formed due to adverse publicity characterizing public housing as "ghettos for the poor", and the gross disadvantages of low income Canadians in housing. The program was legislated and passed in 1971.

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(23) CMHC Annual Report. 1971, 1973, 1986.

(24) CMHC Year End Review, Province of Quebec, 1987.p.15.

d,     **Eligibility** : Any concerned group of at least 12 persons that incorporated itself was considered a cooperative.  
          : Any household that was a member of a cooperative.  
          : All cooperatives must declare themselves in writing as 'non-profit'. (25)

e,     **Criteria for selection of cooperatives for development** : The Central Mortgage and Housing Corporation invited potential cooperatives to submit proposals to the Corporation's local office. The proposals selected are those that best meet the objectives of the program and those that fall within the Corporation's annual budget. If a cooperative asked for subsidies from the government, then 15% of its dwelling space must be reserved for low-income households.  
(26)

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(25) Conseil de            Developpement du   Logement  
      Communautaire. What is a Housing Cooperative ?.  
      1982. p.3.

(26) CMHC. The Federal cooperative Housing Program,  
      1986. p.3 & 4.



e, **Total numbers of Units built : Under Index Linked Mortgage system, 896 units in 1986 in Quebec, 1074 units in 1987 in Quebec.**

(27)

:Under Index Linked Mortgage system,  
3138 in 1986 in Canada,

3945 units in 1987 in Canada. (28)

g, **Total CMHC financial commitments for development :**

:Under Section 56.1 Assistance for  
Cooperatives and Non-profit Organization  
\$1,375,000 in 1986 in Quebec,  
\$2,176,000 in 1987 in Quebec.

: Under Index Linked Mortgages  
Cooperatives only,

\$45,689,000 in 1986 in Quebec,

\$59,845,000 in 1987 in Quebec as the  
respective amounts invested. (29)

:Under Section 56.1 Assistance for Non-  
profit Organization and Cooperatives,

\$40 million in 1983 in Canada,

\$46 million in 1984 in Canada,

\$64 million in 1985 in Canada,

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(27) CMHC. Year End Review, Province of Quebec, 1987.  
p.19.

(28) Comilated from Table, CMHC. Annual Report, 1987.  
p.18.

(29) CMHC. Year End Review, Province of Quebec. 1987.  
p.19.

\$70 million in 1986 in Canada,

\$61 million in 1987 in Canada. (30)

:Under Index Linked Mortgage (applicable to cooperatives only),

\$6.9 million for 1987 in Canada. (31)

h, **Major plans for 1987** : Preserving the existing projects of cooperatives and non - profit organizations.

:Monitoring the effectiveness of the ILM funding method for cooperatives. (32)

i, **Effects on the market** : Cooperatives had a stabilizing effect on rents in the private sector because the nature of cooperatives was not to make any profits. However, in normal market operations, owners of private rental investments made profits through resale of property. Consequently, the new owner had to increase rent in order to pay for a larger mortgage loan.

j, **Equity** : The member "owns" his dwelling in a cooperative as long as he resides there. As soon as he wants to leave, he cannot sell his dwelling because the land plus

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(30) Ibid. p.21. Interpreted from Table II.

(31) CMHC. Annual Report. 1987. p.15.

(32) CMHC. Year End Review, Province of Quebec. 1987. p.18.

the dwelling are part of the cooperative and is counted as one property. When he leaves the cooperative, the member only gets back the "share" with no interest which he purchased when he joined the cooperative.

k, **Cost increase** : In 1982, the subsidies from the government for each dwelling unit per month is the same as units in the low rental housing projects. (33)

: Payments for members were adjusted periodically.

l, **Beneficiary participation** : Beneficiary Program required no help in contribution of proposals and development of cooperatives. It only depended on the government for start-up funds and subsidies. Cooperatives mobilized community's initiative and efforts.

m, **Management** : Collective management by all members. Decisions were made according by voting. Each member had one vote and cooperative rules made voting a requirement. All were responsible for everything that a landlord would normally negotiate with tenants. These items included

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(33) Government of Quebec. Housing for Quebecuers. p.96.

maintenance, insurance, rules concerning occupancy, and admission of new members to the cooperative etc. (34)

n, **Rent :** Rent was collected by periodic payments by participating members. The amount of payment was the same as the market price for those who could afford it. Those who could not afford it, payed a reduced rent geared to income. This payment was the only source of revenue and was used to pay loans, interest, heating, insurance, maintenance and property taxes. In other words, the cooperative had to fulfill all the financial obligations of ownership. Cooperatives allow non members to join but these have to pay higher rents than members pay. (35)

o, **Advantages :** This was the best housing at lowest rent possible.

: Rents could decrease and did not necessarily increase through time. It

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(34) F. McGilly. Housing Programs Study Outline. (1985, McGill University Press ), p.16.

(35) CMHC & U.S. Department of Housing and Urban Development. Multi - Family Federal Rental Housing Assistance Programs in Canada and the U.S., 1979. p.15.

depended on what expenses the cooperative incurred.

: Members would never be moved or evicted. Therefore, they gained a sense of permanance and security of tenure.

: Since acquisition of land, services and building materials was on a larger scale, a reduction in the total cost of the project was achieved.

: Payment delays did not jeopardize the right to stay because the cooperative would pay the delinquent amount for a limited time.

: Monthly payment was based only on the cooperative's operating costs.

: All members could directly participate and make decisions in management.

: Amortization period were long and mortgage terms favorable.

: The stigma of "poor people's housing" could be avoided. Helped to improve the self-image of low-income households.

p, **Disadvantages** : Cooperation among members may be difficult especially when the number of members increases.

: Conflicts may arise between members and the low-income households which the

government has assigned to live in the cooperative.

: Expertise in organization of cooperatives is needed. A lack of qualified people in this area may result in chaos.

: Active participation by every member is necessary, especially in management of cooperatives. Lack of participation can result in lack of maintenance.

: Maintenance in cooperatives is hard because members are usually unwilling to sacrifice time and effort for maintenance work, other than on their own dwellings.

: Cooperatives have to satisfy very strict rules on location, construction cost, number of units, legal documentation, management proposals before actual construction.

: During construction, cooperatives are subjected to very strict and detailed inspection by the government.

**q, Status :** Program ended in 1992. Operation of existing cooperatives still funded by federal and provincial governments.

r,     **Funding** : The early funding method was a 100% mortgage loan based on the CMHC lending value of the project. The loan had to be returned in a maximum time period of fifty years. A grant was available to reduce the payment on interest. A \$10,000 fund was available as a start-up fund

:Amendments under Section 56.1 in 1978 reduced the interest rate to a low 2% rate with the previous funding method still active.

:For cooperatives only, there were interest free loans of up to \$75,000 repayable from mortgage financing. Initial payment amount and monthly payments were adjusted with Index Linked Mortgages (ILM), which will still be explained later in the chapter. However, non-profit organization will be financed under Section 56.1 Assistance method.     (36)

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(36) CMHC and U.S. Department of Housing and Urban Development. Multi - Family Federal Rental Housing Assistance Programs in Canada and the United States. 1979. p.13.

### 3a, INDEX LINKED MORTGAGE

The Index Linked Mortgage (ILM) is an innovative feature, designed to increase incentives for the formation of non-profit cooperatives. ILM ensures the real return of the lender and facilitates the borrower's ability to pay. Basically, the method works according to a built -in inflation rate. The calculation of the interest rate on index-linked mortgages is based on the lender's required rate of real return plus a variable rate based on inflation. This inflation rate is adjusted on the Consumer Price Index. Therefore, the lenders set their interest rates at the end of each term according to the average inflation rate during the previous six - month period. Thus, the lender is guaranteed a real return and the borrower's initial payment is made lower and subsequent payments are easier as long as his income advances with the rate of inflation. (37) (Fig.1)

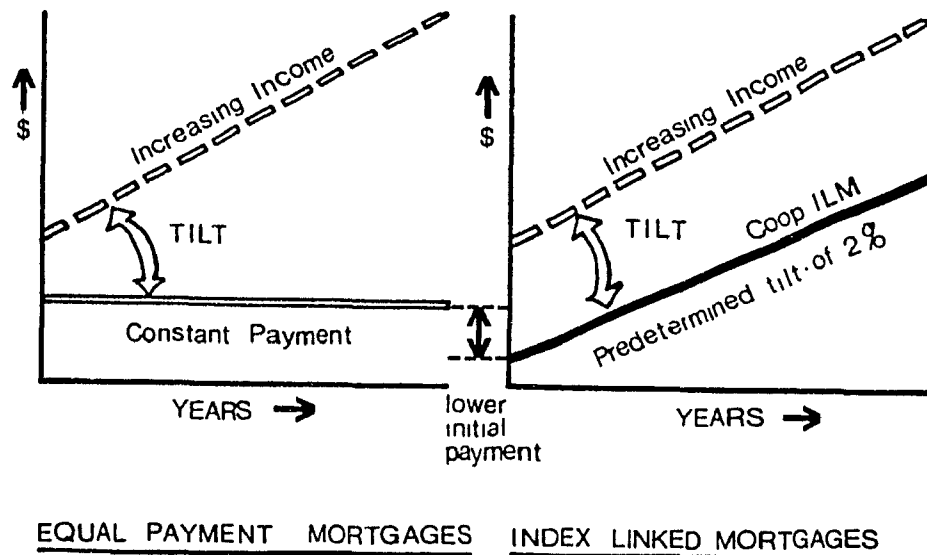
The CMHC has modified this financing technique to be relevant to potential cooperatives' investors. The interest rate is always set at 2% lower than the inflation rate to increase protection for the borrower in case his rate of income increase does not coincide with the inflation rate. In addition, CMHC

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(37) CMHC. The Federal Co-operative Housing Program Featuring Index-Linked Mortgages. 1986. p.5-11.



compensates for the differences in regional inflation rate by providing a stabilizing fund for cooperatives in case of sudden financial difficulties. Furthermore, the stability of cooperatives is supported through the required establishment of tenure funds and reserve funds. The former alleviate sudden income instability of tenants. The latter anticipate unforeseen large expenses which may occur in the cooperatives. (38)



Source : (pg. 5 & 9, The Federal cooperative housing program - CMHC.)

**Fig.1** Comparison graph of traditional equal payment and ILM payment over time.

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(38) CMHC. The Federal Co-operative Housing Program Featuring Index - Linked Mortgages. 1986. p.5 - 11.

In light of the advantages and disadvantages discussed above, the study proceeds to compare economic, social and management aspects. The focus is on Low-Rental Housing and Cooperatives, because of their active status.

#### **4. Economic, Management and Social Aspects**

##### **The economic aspect**

In low rental housing, mortgage loans are compensated by equal payments of a flat interest rate with the return at the mercy of inflation. However, in cooperatives, the Index-linked mortgages with built-in inflation rate ensure the lender's real return and the borrower's ability to pay. This method is superior to traditional methods of mortgage payments. Government funding controls all aspects of public housing. The tenants are required to follow strict rules of behavior, which may cause them to feel that they are being exploited by the authorities. Conversely, tenants in cooperatives behave like owners except that they cannot sell their dwellings. In this way, mutual respect among tenants is fostered. In low rental housing, tenants are deprived of a sense of permanence because transfer to other projects is possible, while in cooperatives, members can occupy their dwellings as long as they desire. Low rental housing is a burden on government finances because it is not capable of generating the revenues needed to cover operational expenses. In contrast, cooperatives succeed in independently paying for operation and emergency expenditure.

Equity of members in a cooperative presents a problem. The member is not permitted to sell his unit, but when he moves out, he can obtain his original "social share" contributed at the time of commencement of the project. The amount of this "share" may not be returned with interest. Therefore, members may find the system to be unfair because they have helped to enhance the value of the cooperative with their payments.

#### **The Management aspect**

Low -rental housing has a more complicated process for selecting tenants, allocating dwellings to households and periodically adjusting rent. Each of these procedures requires careful consideration in order to fulfill the program's objectives of being a housing and a social program. Tenants' complaints or improvement ideas are heard but there is no guarantee these will be addressed due to bureaucracy. By Contrast, in cooperatives, every member is encouraged to voice an opinion and to participate in the execution of solutions. The disadvantages of this are obvious. It is difficult to resolve diverse views and expectations among tenants, participation by every member in meetings is not possible and decisions cannot be finalized with absentee votes. There are keen

incentives to seek employment for tenants in low rental housing because the rent established at the time of admission will never increase. Thus, any additional income can be used to pay for other necessities. In cooperatives, payments are set according to the amount of shares and the total expenses of the cooperatives. Collective use of services which include heat, electricity etc. induces greater expense because economical use by all members is not likely. A member who saves on services will still have to pay the overall average amount. Therefore, he is less likely to continue to economize on the use of services. Tenants in low rental housing have a greater sense of security than members of cooperatives have when experiencing a sudden loss in income. In low rental housing, the rent is adjusted if the original rate becomes unaffordable; in cooperatives, payments are maintained at a relatively constant amount. Any discrepancies in payment are reconciled through reserve funds, which must be reimbursed in a fixed period of time.

### **The Social aspect**

Cooperatives are designed to attract low to middle-income households instead of low-income ones. Low-income non members assigned by the government to

a cooperative may have a sense of inferiority as a result of their non-membership status. They have no voice in meetings and do not benefit from any reserve funds which the cooperative may have. Low rental housing projects, on the other hand, may give tenants a sense of being exploited due to the government's absolute control over administration, and strict rules on the use of the premises. Cooperatives presents a comparatively better public image than Low Rental Housing and members of the cooperatives are seen as productive members of society, while Low Rental Housing are often seen as ghettos for the poor where tenants are not willing to help themselves.

## CHAPTER 4

### LIVABILITY OF LOW INCOME RENTAL HOUSING

The following section deals with the design aspects of low income rental housing. The livability of these projects depends on their size, density, location, site planning and interior spatial planning. These aspects cannot be analyzed independent of each other, but for the purpose of this study, the analysis will be done according to those different aspects. Since the government totally controls the allocation of financial support to these projects, the whole process from choosing a site to operating a housing complex is heavily influenced by government policy. Even in cooperative housing, the site chosen by the cooperative has to be approved by the government.

Ever since governments have committed themselves to providing housing to the low income population, they have spent a large amount of money in the areas of technology research, production methods, design innovation, and special design features to accommodate the elderly and the handicapped. They have applied the results of their research to their projects. Through the years, they have experimented with new design ideas to improve the living conditions of tenants and the images of housing complexes. They have examined the effects of their design on the low -

income population. The government has taken care in assigning expertise for the evaluation of these projects and has constantly applied improvement strategies. Since the CMHC is administering funds from taxpayers, it has taken this responsibility seriously and has responded repeatedly to public opinion. This task of providing not only a shelter for low income households, but also a living environment where they can grow, bring up their children, age with dignity, earn the respect of their neighbours and feel good about themselves is a tremendous challenge.

In analyzing the aspects of design that affect livability, one can see improvements in the design of projects through the years. However, good design should not only respond functionally and aesthetically to the needs of the tenants, but in this particular type of housing, special attention should be paid to the changing needs of the low-income sector as a whole. Careful examination of the performance and contribution of past projects is necessary for the improvement of future ones. Past experience should indicate design applications for the future low income rental housing.

In analyzing livability, the perspective from which evaluations are made is very important. In housing projects, the tenants' point of view is



obviously the most significant. Since these projects are built for them, it is essential for us to consider how they view their housing environment. The livability of the projects can then be evaluated according to their point of view. Analysis using general design principles can only subjectively indicate how architects and planners fulfill the needs of these housing projects. The subjective point of view of the tenants, evaluation of projects' performance by post occupancy evaluations, and analysis of design principles can then collectively and objectively indicate generally how these projects have fulfilled the tenants' needs. Although design can control or change the behavior of tenants and their use of the space to a certain extent, sensitivity in design is important because it is an expression of concern which is essential to low income dwellings. It is also a way for the government to show its concern for the less privileged.

Specific information about these households is confidential, but in general, the reasons for their need for this type of housing can be inferred. Most of the households need to occupy government housing projects because they cannot find affordable rental in the private sector. According to statistics from Chapter 2, Most of these households have at least one

person who is employed and there are only a handful of tenants who are on welfare or other forms of social aid. These statistics contradict common beliefs that low-income tenants are usually lazy people unwilling to work. They cannot afford rent in the private sector simply because their income cannot support all their essential needs.

Tenants are quite satisfied with their housing according to studies in 1971. These studies, done when public housing was the most popular housing alternative for the low-income sector, show that the merits of public housing in Canada considerably outweigh its demerits and that dissatisfied residents make up a definite minority. (1)

Demography, income, affordability, economy and so forth., collectively help to indicate what type of household composition will be most in need. Such data should be analyzed and evaluated periodically in order to aid in the designing of a living space that answers the particular needs of the low-income sector. The government's design efforts are evident in the improvements made to projects through the years to fulfill the changing needs of the low-income household.

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(1) "Some insights to guide the design and management of public housing". p.163 - 173. PLAN, the Town Planning Institute of Canada. 1972.

The analysis will be divided into the following sections:-

1. Size and density
2. Land and location
3. Site planning
4. Interior spatial planning

#### **1. Size and Density**

The size of the project depends on the method of land acquisition. The availability of serviced land is limited, especially in urban areas. The availability of vacant lots increases in areas away from the urban core. The type of property that is available for low-income housing projects will directly influence the size of these projects.

In low - income rental housing, large - sized projects consisting of a vast number of households have obvious disadvantages. Management of such housing projects is difficult. Relationships between tenants tend to be superficial and crime and vandalism are likely to occur more frequently because neither neighborhood watch nor patrols by police cars is effective. Large size housing projects are more recognizable as separate entities instead of appearing as part of the neighborhood. Therefore, there is a

great tendency for them to be viewed as " ghettos for the poor". Because of the anonymity of neighbors, and a negative public image, tenants will not be eager to maintain common outdoor spaces, and the upkeep of such projects is often neglected. The organization of project activities among large numbers of tenants becomes a serious challenge. However, the project should not be too small till it cannot support any communal facilities.

Density is defined as the number of households or the number of persons per acre. Variations of densities in different building types may affect the size and location of supporting facilities, parking locations and tenants' satisfaction. Whether the advantages of a certain density housing outweigh the disadvantages depend on tenants' culture, age, income, household composition, sex and stage in family-cycle and individual preferences. (2) Significantly, in a 1972 assessment of performance over time on townhouses in eight public housing projects, the Ontario Housing Corporation found that as the density of these projects increased, so did tenants' dissatisfaction. A notable finding was that habitability problems were closely-interrelated with

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(2) Conway and Adams B.." The Social Effects of Living off the Ground." 1977 Habitat International. Vol.2 No. 5/6. p.592 - 596.

increased density. The study found that an increase in density coincided with the increase in complaints about lack of open space, playgrounds, and private yards, and the lack of external privacy. The study suggested that the possibility of image problems contributed to tenants' dissatisfaction with public housing projects.

In the Corporation's study, townhouse tenants were more likely to complain about high density, because they had already expected more open space and private yards associated with this building type. When density is high enough to interfere with daily living, complaints are more likely to increase. In the work of the Social Research Division of the United Kingdom, it has been found that there is no correlation between tenant satisfaction and density ( in terms of bed space per acre). There is only a general suggestion that the lower the density, the more satisfied are the tenants. But in highrises, density has no bearing on the tenants' opinions about habitability. (3) However, the research may be inconclusive since the composition of the family, individual behavior, surrounding environment, and the type of exterior and interior space may also contribute to the tenants' judgement concerning livability. In low - income housing, the choice of appropriate building types and

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(3) Conway & Adams, B.." Social Effects of Living Off the Ground." p.597.

densities can result in more efficient housing for those in need.

In Montreal, high-rise, medium-rise and low-rise buildings have been used to house both families and elderly people. High-rises were popular at the beginning of the low rental housing program. In the 1970's, many elderly housing projects were high-rises. For example, Habitation Monkland in NDG, located on Monkland street and Royal Street, (built in 1978) is a high-rise building. Towards the 1990's, elderly people were often housed in medium-rise buildings; e.g. Habitation Le Goyer, located on Goyer Street and Darlington Avenue. (built in 1985) In sociological behavioral studies, high-rises with high densities are seen as undesirable because of their potential to aggravate negative behaviors. Oscar Newman, author of Crime Prevention through Urban Design "warned Canadians to stop housing families in high-rises because he saw them as breeding grounds for urban problems." (4)

Disadvantages outweigh advantages in highrise buildings. Some advantages may be a lack of traffic noise, better views of surrounding areas, brighter rooms and more privacy. However, too much privacy may cause loneliness. Elevators are barriers for

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(4) High Rise, high density housing by Yeung. Ontario Housing Magazine. Vol 17, no.5. 1973. p.588.

socializing with neighbors. With a lack of open spaces and gardens, there are less opportunities for tenants to personalize their space.

Certain building types are suitable for people of a certain age, income and household composition. High rise buildings may be more suitable for high income tenants. They can pay for what they cannot obtain from their living environment. A lack of play space for children can be substituted for by sending kids to camp or local sports clubs. A lack of opportunities to meet with neighbors can be compensated for by joining social clubs. This type of tenant can also afford to take vacations or drive to the countryside on weekends in order to pursue leisure activities. (5)

Low - income families cannot afford the same privileges. Therefore, highrise buildings are comparatively less suitable for the low - income household. Elderly persons in highrises often complain about the effect of height on their health. Many of them feel dizzy when looking down and the isolation can create emotional problems. (6)

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(5) Conway and Adams. The Social Effects of Living off the Ground. Habitat International Vol.2 no.5/6. p.611 .

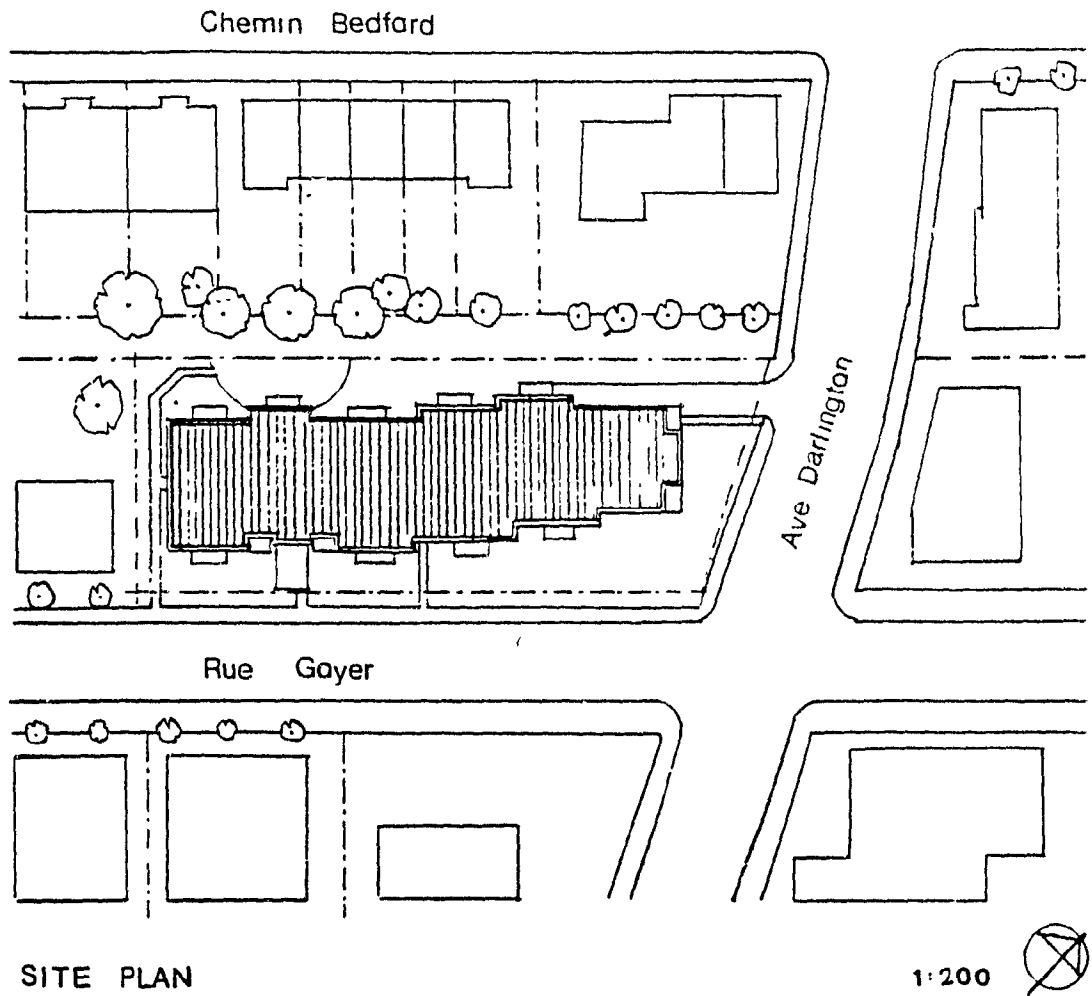
(6) Conway and Adams. The Social Effect of living off the ground. Habitat International. Vol. 2, no.5/6. p.611.

Living in medium-rise buildings can benefit the elderly more than living in low-rise apartments. They enjoy the privacy, the view and the absence of traffic noises. Meeting other neighbors is easier for them because of their low mobility. Senior citizens welcome elevators as climbing stairs is usually not preferable due to deteriorating physical health. In Montreal, most low - income rental projects are medium-rise for housing the elderly. (Fig.1-5) The medium-rise housing type is a preferred solution for the elderly because they can enjoy all the privileges of privacy and views of the surroundings without having to worry about elevators breaking down and the impossible task of climbing over seven storeys. The relatively high density enhances their chances for making social contacts.



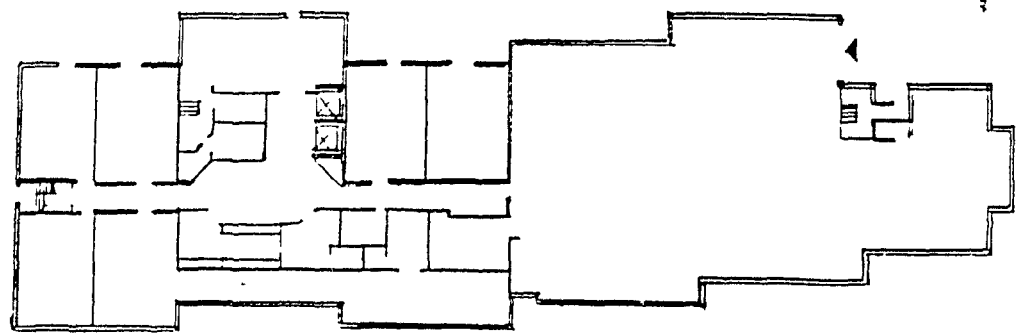


Fig.1 Le Goyer (1985), An elderly housing project.



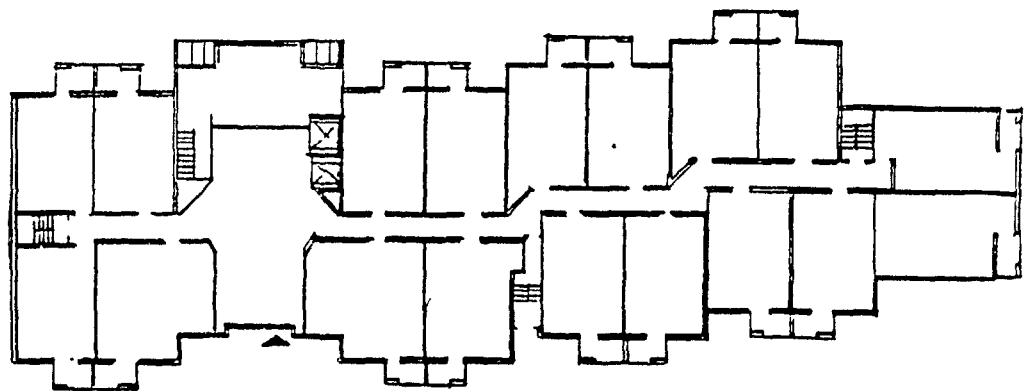
Source : Quebec Government. A Loyer Modique Information

**Fig. 2 Site Plan. Le Goyer Housing Project**



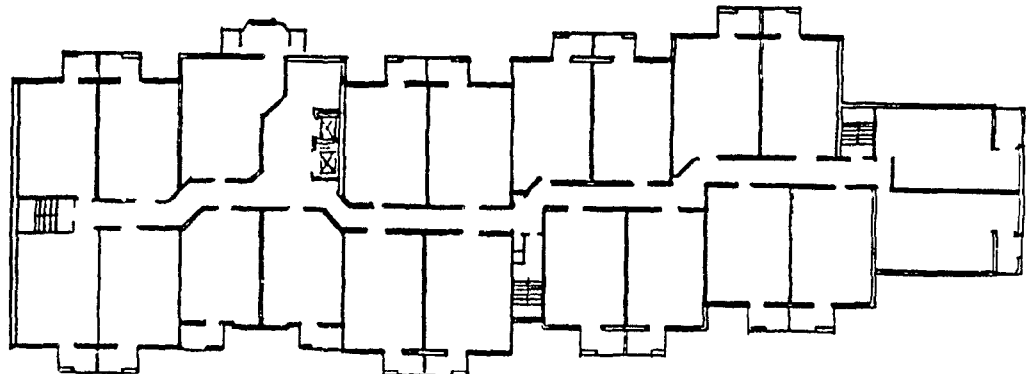
BASEMENT LEVEL

1:100



GROUND LEVEL

1:100



TYPICAL FLOOR LEVEL

1:100

Source : Quebec Government

**Fig. 3 Floor Plans. Le Goyer Housing Project.**

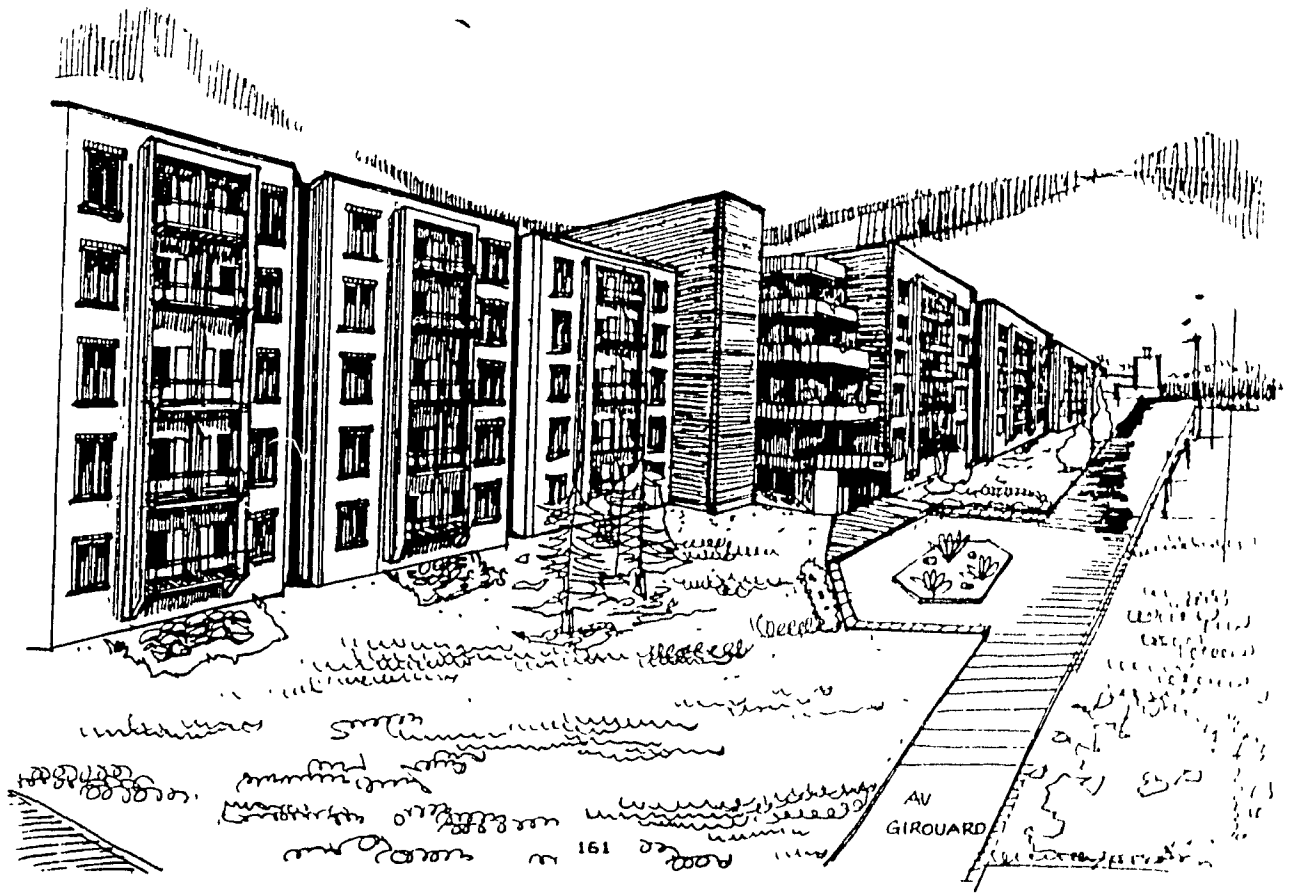
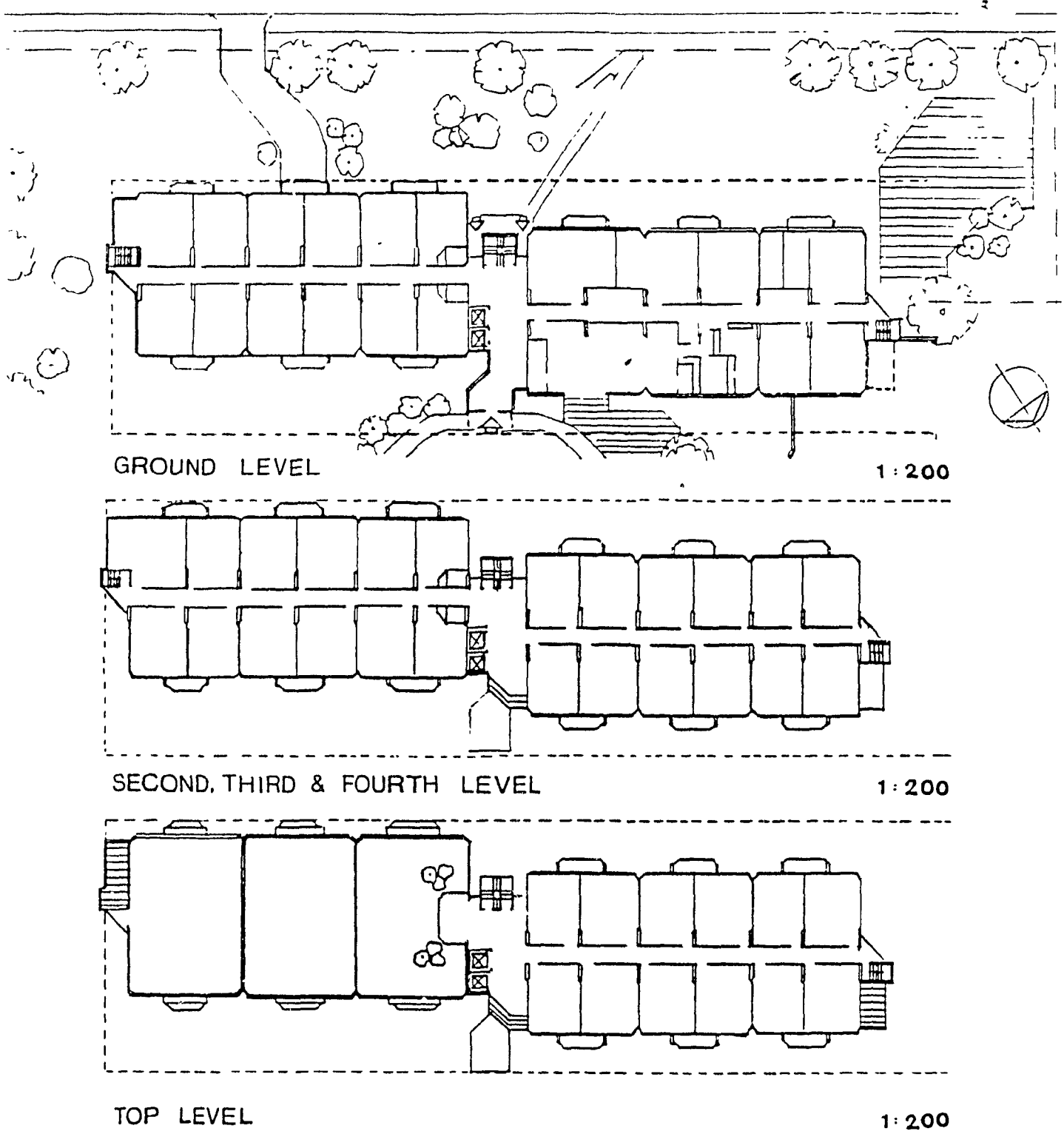


Fig. 4 Notre Dame de Grace (1984). An elderly housing project.



Source : Quebec Government. A loyer modique information.

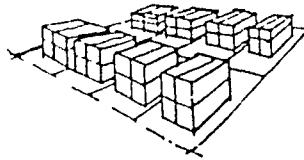
**Fig. 5** Floor Plans. Notre Dame de Grace housing project.

Families with children are more suited to lowrise apartments or townhomes. Studies have shown that a mother's anxiety increases with height. In high rises, there is a lack of play space and opportunities for children. Mothers experience stress having to watch their children all the time when they are outside the apartment. The creation of a play space on the roof or on the floor is still not as ideal as an open play space on the ground. Playing in corridors creates too much noise, disturbing other households.

Handicapped people need specialized dwellings to help them live independently. Special units should not be located high off the ground, so as to provide easy access to exits in case of fire. Low-income housing should not discriminate against them. Therefore, access for the handicapped should be incorporated. In Montreal, low-income rental housing with access for the handicapped and specially modified units is located at ground level or in medium-rise projects.

Available land may be too expensive to allow low-density development. Detached and semi-detached homes are too luxurious for low-income projects from the view of taxpayers. However, even within low rise building types, density can be increased without compromising exterior amenities and interior space.

The following illustrations give an overview of how densities can be increased from 16 units/ acre to 56 units/acre on a one acre site. (Fig.6) These low rise building types are especially suitable for families.



#### Two storey semi - detached houses

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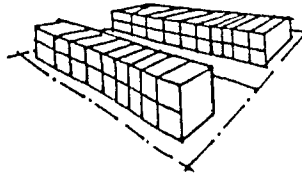
Density = 16 units /acre

Parking = 16 on site parking spaces

Typical interior unit dimension :

17' x 37.6' x 2 storeys

1200 sq.ft.= 3 bedroom units + 40 sq.ft. of stairs per floor



#### Two storey row houses

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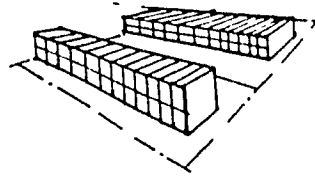
Density = 18 units / acre

Parking = 18 on site parking spaces

Typical interior unit dimension :

23' x 28' x 2 storeys = 1288 sq. ft.

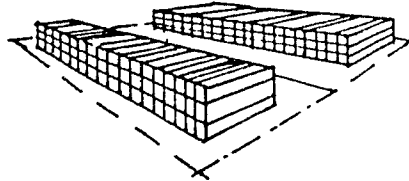
1000 sq.ft. = 3 bedrooms units + 40 ft. of stairs per floor



### Two storey row houses

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Density = 24 units / acre  
 Parking : On street  
 Typical interior unit dimension :  
                     17' x 37.6' x 2 storeys  
 1000 sq.ft. = 3 bedrooms units +  
                     40 ft. of stairs

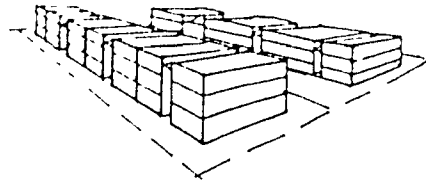


### Three storey row houses

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Density : 38 units / acre  
 Parking : on street  
 Typical interior unit dimension :  
                     13' x 34' x 3 storeys = 1280 sq.ft.  
 1200 sq.ft. = 3 bedrooms units +  
                     40 sq.ft. of stairs





### Three storey garden apartment

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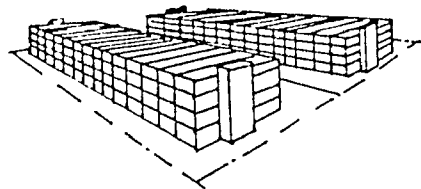
Density = 36 units / acre

Parking : on street or underground garage

Typical interior unit dimension :

29' x 41.4' = 1200 sq.ft.

1200 sq.ft. = 3 bedrooms unit + 40 sq.ft.  
of stairs per floor



### Four storey european style, walk up

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Density = 56 units / acre

Parking : on street or underground garage

Typical interior unit dimension =

13.35' x 48.8' x 2 = 1282 sq.ft.

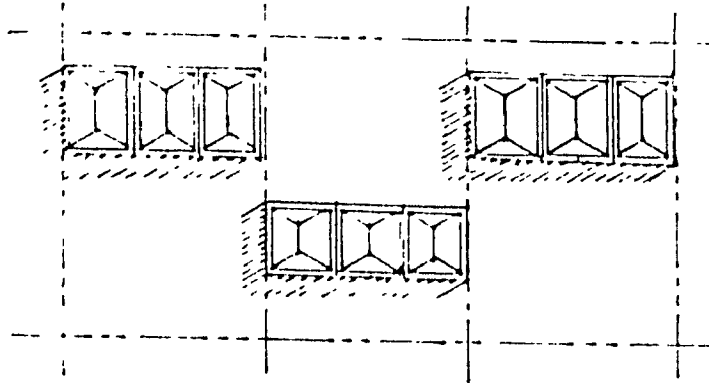
1200 sq.ft. = 3 bedroom unit + 40 sq. ft.  
of stairs per floor

Source : Community of Interest. Oscar Newman.

Fig 7.1 - 7.13. p.164 - 166.

**Fig.6 Densities variations in different housing types.**

Increasing density through innovative site planning strategies is a viable alternative in decreasing the cost per sq. ft. of housing. Several methods can be used to increase total density. The first method is zero lot line housing. (Fig.7) Dwellings are located on the site with no allowances for side yards; the reasoning being the limited use of side yards when front and back yards are provided. The privacy of adjacent dwellings is maintained by means of keeping a minimum distance between them.

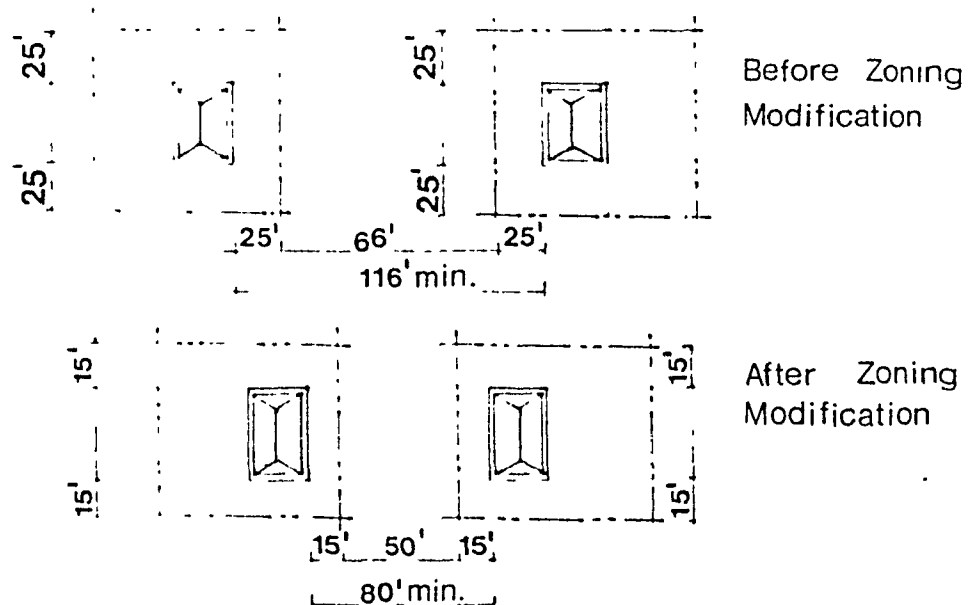


Reference: "Affordable Housing Design : Design Quality and Social Impact. Canadian Architect. 1977. p. 22.

**Fig. 7      Showing zero lot line housing**

Using this method, the housing density is almost doubled in a standard residential subdivision. The second method is modifications in zoning standards reduce the width allowances for roads. (Fig.8) In Toronto, the original wide road allowance was 66'- 0" with 25'- 0" setbacks at the front and side of the house. After modification, the widths were

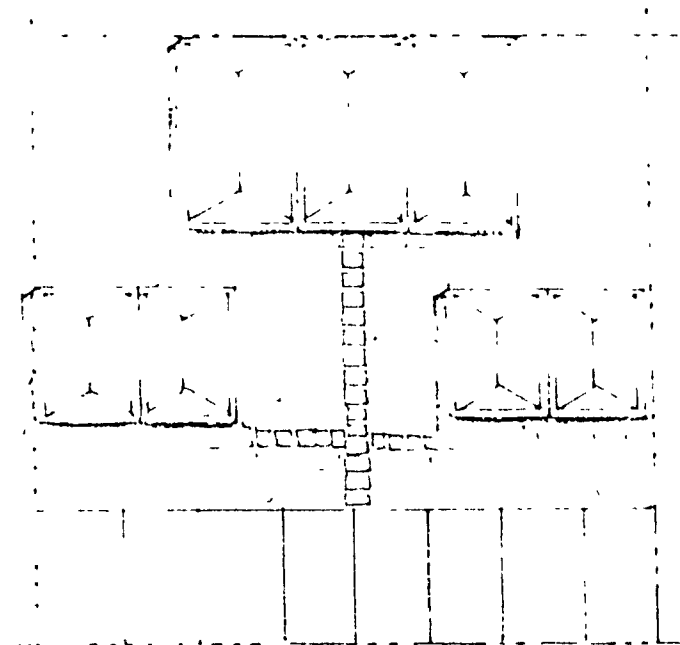
were reduced to 50' to 55', 60' for local feeder roads and 66' for collector roads. These new standards reduce the distance between houses from 116' to approximately 80'. The resulting advantage of this method is increased density and improved character of the street.



Source : " Affordable Housing : Design Quality and Social Impact. " Canadian Architect. 1977. p.22.

**Fig. 8 Increased density with zoning modifications**

Another method is the placement of a dwelling behind and between other dwellings. (Fig.9) A minimum distance is established between the front dwellings so that light and view are admitted to the dwelling located at the back of the lot. The advantage of this method is a more densely - planned community.



Source : " Affordable Housing : Design  
Quality and Social Impact".  
Canadian Architect. 1977. p.22.

**Fig. 9** showing placement of dwelling behind  
another dwelling

The above methods are effective but attention must be paid to massing, juxtapositioning of buildings and street character in order to avoid monotonous appearance of the community. In addition, parking and its access must be carefully placed to preserve the fabric of the site.

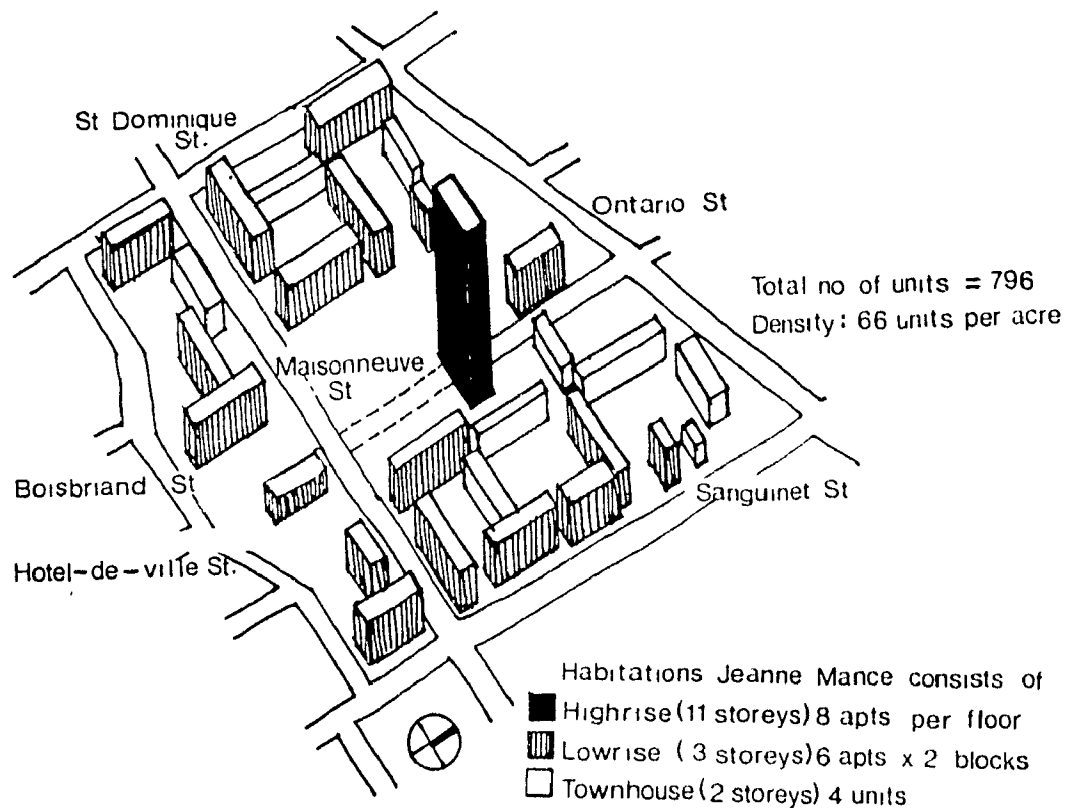
Different households, require different building types and density to fulfill their needs. Different age groups within one building is objectionable. For example, families with children and elderlies in the same building is objectionable because of their different lifestyles. A mix of housing types

within a project, with each housing type designed for a certain age group is a desirable solution. For example, medium rise buildings that consist of elderly tenants and families with children is inappropriate since mid rise buildings are less desirable housing types for children and lifestyles of young families are drastically different from the elderlies. However, if low rise townhomes or apartments, suitable for young families; and mid-rise buildings, suitable for elderly tenants, are located in proximity, each can enjoy and benefit from the presence of the other age group.

The first public housing project in Montreal was the Jeanne Mance Housing Project (1958) located just east of the central business district. (Fig.10) Land was acquired for the project through slum clearance. The housing scheme consists of one high rise of eleven storeys housing elderlies, eighteen three-storey apartments and nine two-storey townhomes housing families. The project consists of 796 units on twelve acres of land. (7) Therefore, the density is approximately 66 units per acre. Statistics of past tenant satisfaction studies were not available.

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(7) Societe du Habitation du Quebec. 1987. Information on Logement.



**Fig.10 Jeanne mance site plan indicating density, high-rise, medium-rise, townhouses.**

Internal density, the number of persons per room in a household, indicates whether internal space is adequate. According to social researchers, every human has to have a space to himself. If there is close proximity to other persons, this personal space is intruded upon, and the person will feel that his existence is threatened. (8) Crowding is undesirable. On the other hand, isolation is psychologically devastating. Long periods of isolation will result in

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(8) Robert Sommer. Personal Space. p.26 - 38.

social withdrawal, inviting the onset of mental illness.

(9) Therefore, housing authorities should match the number of tenants in a household to an appropriate size of dwelling. In Canada, the standards on crowding are established by the CMHC. It considers a space crowded if there is more than one person per room. In Quebec, only 3 % of tenant households have more than one person per room. Among these, couples with children have the highest percentage of inadequate space. One out of five multi - family households also have space problems, meaning more than one person per room. (10)

By the year 2000 and beyond, higher densities may be required due to limited energy resources. Conservation of these resources is necessary and the government should respond positively to conservation of energy.

## **2. Land and Location**

In Montreal, the location of any housing project requires the approval of the Societe du Habitations du Quebec. This government housing agency constantly evaluates the needs of the city's low income population and which area of the city is most in need

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(9) Conway and Adams. The Social Effects of living off the Ground. p.610.

(10) Statistics Canada. Canada Census. 1981.

of Housing Development priorities are set in those areas of the city which are most in need and that is where the government agency take steps to commence development. It begins with a detailed sociological study of the area's low income population. Detailed information concerning previous dwelling conditions, income, household composition and so forth is recorded and analysed in order to determine needs. Simultaneously, the agency searches for vacant land in the area suitable for a housing development. Criteria for suitability include cost of land, proximity to public transportation, convenience stores, parks, and the availability of libraries and recreational activities. (11)

The location of low income rental housing projects depends on government policies, the availability of land and petitions by citizens. When a district is considered in need after assessment, the Societe d' Habitation du Quebec checks for vacant land in the district. If no vacant land is available, the government looks at selecting private land, in the following order. First, it looks for buildings that have been subjected to fire or other serious damage. Then, it seeks buildings that have been neglected in terms of repair and maintenance. These strategies have

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(11) Roland Arsenault. " Changing the City," Student Paper, McGill University, 1972. p.3 - 5.

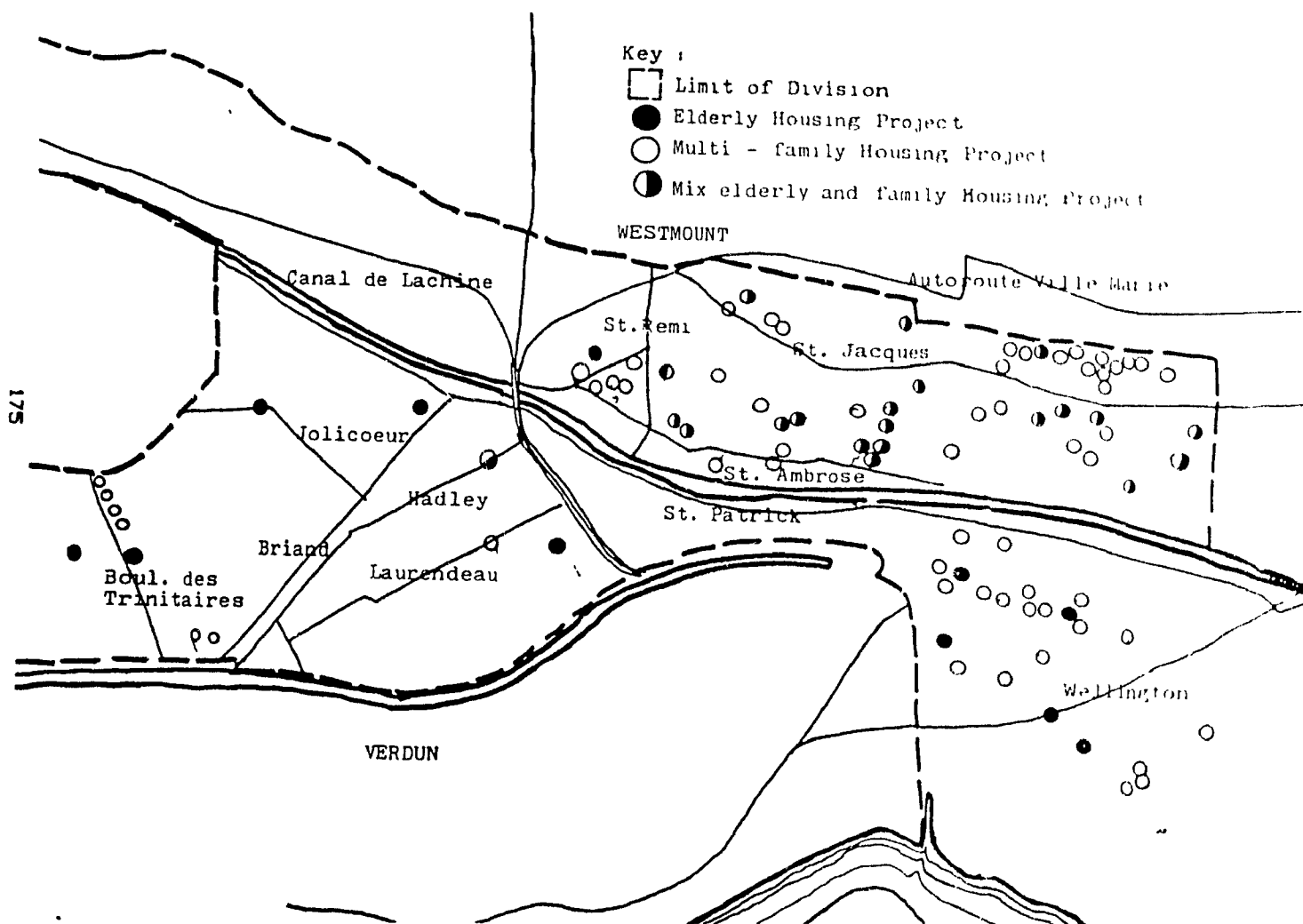


the potential of improving the streetscape and providing new housing simultaneously. The government negotiates with the owners through the buying and selling process or through the exchange of land. Then, a feasibility study is done by the Societe d' Habitations du Quebec before the financing and construction processes commence.(12)

For the purpose of this study, the focus will be on the Montreal area only. The government divides Montreal into 13 divisions with 54 districts in total. Government policies which address the housing needs of the low income population are divided along the lines of the 13 divisions. In general, there are provisions for low - income housing in all 54 districts. In Montreal during the 1980s, government priorities for locating low income projects have centred on the southwest and southeast divisions. (Fig. 11, 12)

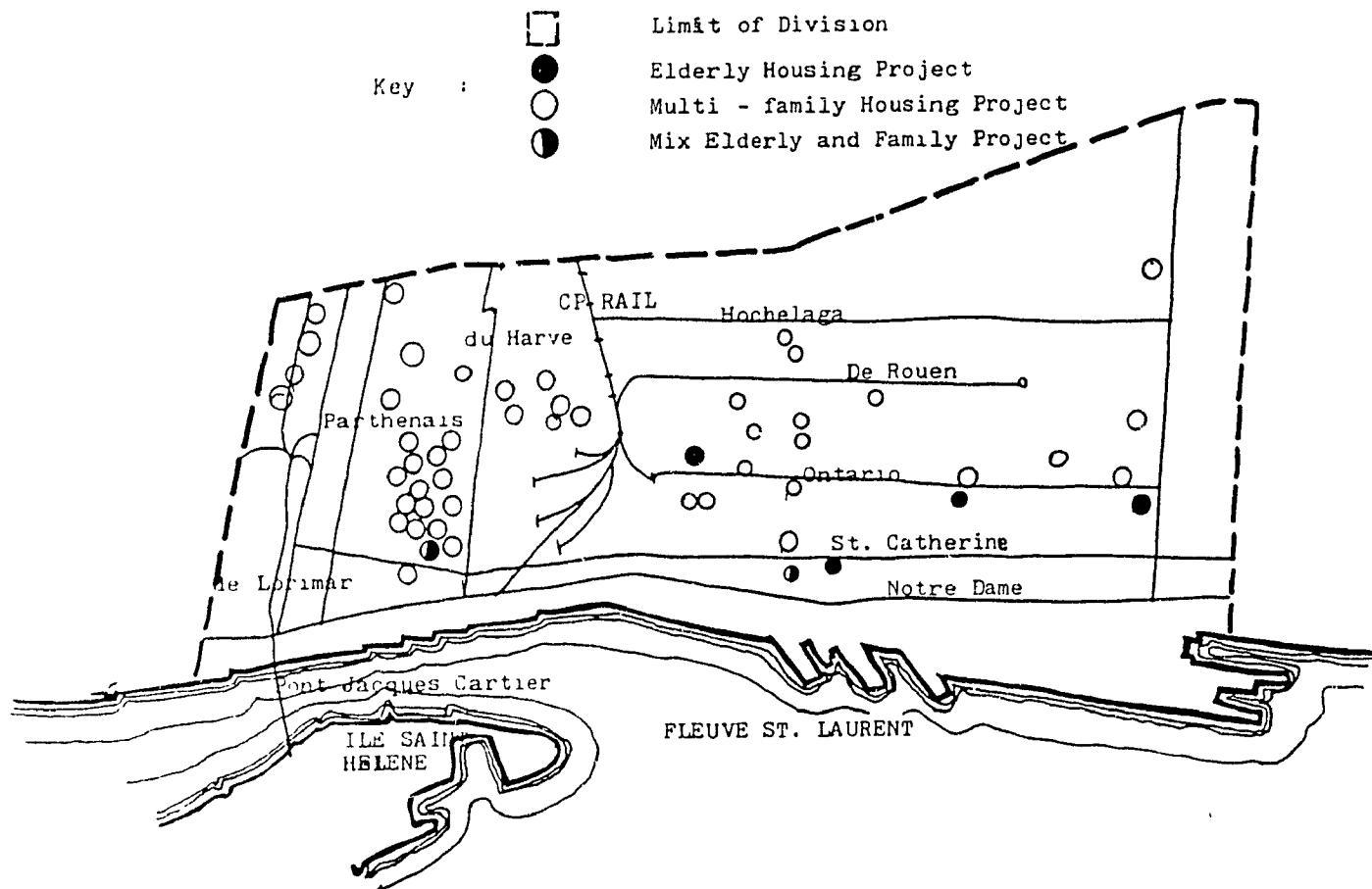
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(12) Arsenault, Roland. " Changing the city," Student paper, McGill University, 1972. p.3 - 5.



Source : Répertoire des habitations a loyer modique. Office municipal d'habitation du Montreal. 1985. p.26.

**Fig.11** showing government priority locations of low rental housing projects in southwest division of Montreal.



Source : Répertoire des habitations a loyer modique. Office municipal d'habitation de Montreal. 1985. p.16.

**Fig.12** showing government priority locations of low rental housing projects in the south east divisions of Montreal in the 1980's.

These two priority areas are followed in importance by two other divisions in which there has been extensive provision of low income housing units : the Centre and Ahuntsic divisions. Taken together, these four districts incorporate 69% of all low income rental units.(13) The districts within these divisions are listed on the next page so as to indicate the location of high production areas of low income housing. (Fig. 13)

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(13) Compilation from Repertoire des habitations a loyer modique. Office municipal d'habitation Montreal. 1985. p.5 - 33.

DIVISIONS	DISTRICTS	# OF UNITS COMPLETED
Southwest	Point - Saint Charles Cote - Saint Paul Ville - Emard Saint - Henri Petite - Bourgogne	5226
Ahuntsic	Cartierville Nouveau - Bordeaux Nicholas Viel Saint - Au - Recoller Saint - Sulpice La Visitation	1103
Centre	Saint - Jacques Ville - Marie Center - Ville Saint - Andre	1118
Southeast	Hochelaga Maisonneuve Prefontaine Saint - Marie	1364
Total :		8811 units =====
Grand total of all 54 districts :		12744 units ( 1971 - 1989 ) =====

Source : Compilation from Repertoire des habitations a loyer modique, Office municipal d'habitation de Montreal. p.6,16,20,26.

Fig. 13 showing priority areas of low income projects and the total number of units completed

Montreal is a slow - growth city in terms of population. It is projected to have a 20 % increase in population from 1971 to 2001. Comparatively, Toronto will have a 70 % increase in that same time period. The income of households will increase due to greater female participation in the work force by 2001. (14) The numbers of elderly people will increase, as studies in the previous chapter have suggested. Therefore, the slow - growth rate, accompanied by the increase in income and the number of elderly people, generally indicates only a slight increase in the total amount of low - income housing needed.

As a result, strategies of land availability and location strategies will have to change. By 2001, acquisitions of land for low - income housing may come in the form of urban infills or through private sales. There may be a need to turn to the re-use of public housing sites. Projects built in the '60's will have reached a building age of close to 50 years by the year 2010. Initially, public housing projects are projected to last for approximately 50 years.(15) Therefore, government strategies by 2001 and beyond may be concentrate on rebuilding and restoring former housing projects. Vacant dwelling in earlier public housing

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- (14) Urban Canada. The challenge of 2001 : SDL (1976)  
(15) Information from Interview with Mr.Jacques Parenteau. June, 1988. Office d' municipal du Habitation., Quebec.

projects may be occupied by future tenants after restoration or renovation of the projects. Another alternative will be the preservation of buildings in historic areas for housing.

The price of land in urban cores is high because of scarcity of land and the competitive market situation. Private developers therefore have the tendency to invest in land for greater profit. The price of land is driven up by speculative investors also. In order to control increases in price, governments can exercise their powers of intervention to control land availability and use. Regulations should be applied to limit land speculation so that investors will be pressured to build rather than leaving the land vacant. The government can help to service the land by reducing the cost for developers in return for the building of low - income housing. The government can also exchange land with developers to obtain appropriate sites for housing.

### **3. SITE PLANNING**

In general, good site planning strategies are needed for low - income housing projects as much as for any other housing projects. Site planning must utilize good design principles so as to avoid spending a large

amount on maintenance. Throughout the years, the government has experimented with various planning strategies and has observed and assessed the results.

In this study, the focus will be on site planning strategies unique to low - income projects. The order in which studies and illustrations are presented is :

- A. Housing and neighborhood
- B. Street planning, vehicular access & Parking
- C. Recreational Space
- D. Street Furniture and Landscaping

#### A. HOUSING AND NEIGHBORHOOD

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The placement of low - income housing projects in different neighborhoods has different effects. Low - income projects placed in a low - income area will not improve the tenants' well - being because the whole area is isolated and can easily be viewed as a ghetto for the poor.

Placing of low - income projects in middle class neighborhoods is desirable. There are numerous positive aspects of doing this. Low - income tenants can learn middle class aspirations by being in contact with the neighbors. Locating low - income projects in middle class neighborhoods offers opportunities for tenants to learn to acquire the lifestyles of middle



class families. Children of low - income families can participate in activities organized by the church, in municipal sportsplexes and schools and mix with children from middle income groups.

However, there is no up to date research indicating that mixing of low and middle class tenants is effective in creating positive influences between the two groups. In fact, the above hypotheses may not be practical in reality. The arbitrary mixing of different socio - economic groups in a neighborhood may isolate tenants rather than mixing them. Middle class tenants may feel that their interests are threatened. (16) Their home may depreciate in value and their physical security may diminish. Their acceptance of low - income tenants may be hindered due to widespread beliefs that the latter are totally dependent on government aid, are likely to be violators of the law, and have problems with alcohol and drugs. However, statistics stated in the previous chapter have proved that most low - income people are employed.

The level of social interaction between the two social - economic groups may be increased in several ways. There should be fewer organized activities within the project, so that tenants will

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(16) Knasberg. Neighborhood setting and the isolation of public housing tenants. AIP Journal, January 1968. p.43.

look for activities in the neighborhood. Transferring tenants from another community will increase the likelihood of their meeting new friends, but the problem associated with this transfer is that the tenants' ties with the old neighborhood are severed, forcing them to adapt to the new one. This may be undesirable since they are unfamiliar with their new neighborhood and it will take time to build friendships.

Mixing of different income groups can be encouraged through design and education. Design of appropriate building configurations may increase chances for social interaction. Buildings that do not address the presence of streets, sidewalks and views to neighborhood activities hinder interaction. The appropriate location of entrances and sidewalks provides opportunities for neighbors to meet. Supporting community facilities that are operated by local residents, such as lounges and game rooms provides alternative meeting places. However, this can only be possible if the community already existing is well - planned and vacant sites are available for the development of housing projects.

The most important factor that influences the mixing of income and racial groups is the local mentality. The history of a region affects the

inhabitants' attitudes towards people who are different from themselves. Education about human equality helps to build mutual respect. Neighborhood Planning and the design of projects should emphasize interaction rather than isolation from the neighborhood. The mixing of low -income and middle - income groups should be encouraged in the neighborhood.

A successful neighborhood is one that can manage its problems. Ironically, problem -free parks, good schools and clean housing do not imply a successful neighborhood. Well-used public spaces, the complex and multiple use of parks and squares, and interesting and lively use of open space are the marks of a successful neighborhood. (17) Further when these spaces are used by members of the community regardless of their different economic background, there is successful assimilation of low-income groups into other income groups.

#### B. STREET PLANNING, VEHICULAR ACCESS, PARKING

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The planning of sidewalks, roads and parking emphasizes their efficient uses, spatial configurations and spatial relationship to the surroundings. In

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(17) Jacobs, Jane. The Life and Death of Great American Cities. Vintage Books. 1961 p.112 - 142.

addition, tenants' and visitors' use of these spaces is of utmost importance in low - income housing projects. Traditionally, public housing projects have been known for having insecure environments, which leads to the abandonment of projects. The planning of roads, exits and parking can directly influence the safety of a housing project. Tenant behavior and site location have an influence on safety as well. In Canada, unlike the United States such projects do not have a bad reputation or a high crime rate.

A lively environment with activity bursting on sidewalks , parking spaces and roads makes neighborhoods safer. In order to encourage a lively neighborhood, adequate parking spaces must be provided. Ample on - street parking stimulates the growth of small businesses and shops. Lounges, bars and restaurants are places where neighbors and visitors can socialize with one another. Speed - limit signs, appropriate location of pedestrian crossings, traffic lights and speed bumps are all safety measures which encourage further use of the neighborhood by adults and children alike. Street lamps and foliage enhance the living environment, inviting additional activities.

Vehicular access to the project should be clear but controlled. Projects should minimize the number of accesses so as to discourage strangers on

housing projects. There are many patterns for vehicular access that are suitable for low-income projects. Low-income projects usually have a large percentage of children and elderly persons among the population. For them, safety is of particular significance. Planning features such as Cul-de-sacs ensure a safe environment while also inducing socializing among neighbors. (Fig. 15)

The appropriate location of parking lots is vital to the physical security of tenants and for the prevention of vandalism. Parking lots that take up vast areas increase the anonymity of vehicles, increasing the chances of vandalism. It is hard for tenants to recognize strangers when the parking lot is too distant. (Fig. 14) Since the car is a valuable asset for low-income households, surveillance can be active as long as the parking lot is appropriately placed. A well lit lot is safer at night for tenants and allows for easier surveillance by passing police cars.

In Montreal, most housing projects have one parking space per unit. Visitors' parking is usually on the street. On small urban sites, the ratio of parking space to one dwelling unit is reduced to 0.7. Both indoor and outdoor parking areas are popular, so the choice of one or the other depends on the location and size of the project. In small-sized projects,

underground parking garages are not economical because the cost per parking space is high as compared to outdoor parking. In tight urban locations, outdoor parking takes up valuable space. Elderly housing projects usually have underground parking garages which protect the tenants from unfavorable weather, particularly snow in the winter. (Fig. 17)

Sidewalks are important circulation routes for pedestrians. They can also be places for many interesting activities to take place. Depending on their width and spatial character, activities such as meeting neighbors, children's play etc. can occur on the sidewalks. Deserted sidewalks are never safe.

Activities generated by people attract more activities and still more people. Stores along sidewalks generate activities and surveillance by storekeepers who are great streetwatchers. Tenants from dwellings often look down to observe activities below. Thus, more 'eyes' are present for surveillance. Clear layering of public and private space discourages strangers from intruding. Bright street lights prevent strangers from lurking in dark corners. (18)

Sidewalks are for making contacts as well.

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(18) Jane Jacobs. The Death and Life of Great American Cities. New York. Vintage Books. 1961. p.29 - 88.

This aspect of them is vital for the poor because news and job referrals may be heard from neighbors. Contact in a secure environment is especially beneficial in racially segregated neighborhoods. Sharing and contacts on sidewalks help to eliminate animosity and allow a sense of friendship to flourish. In low - income housing complexes where the number of children is relatively high, the sidewalks can be used for assimilating them through sports and exercises. Children learn skills, acceptable social behavior, and their notions about the world in their neighborhood play space. Sidewalks help them to learn about other people through observation. Adults can supervise play effectively at the same time as they pursue other housework, without leaving their dwellings. Sidewalks and setbacks that are under 30 ft. to 35 ft. invite more activities while those that are only 20 ft. wide limit the use of space. ( 19 )

In Montreal , the use of sidewalks as playgrounds and a socializing place entirely depends on how distant the neighborhood park is and attitudes within the locale. In projects for the elderly, sidewalks are seldom used as meeting places. Landscaped grounds and indoor gathering rooms on the premises are used instead. Therefore, sidewalks

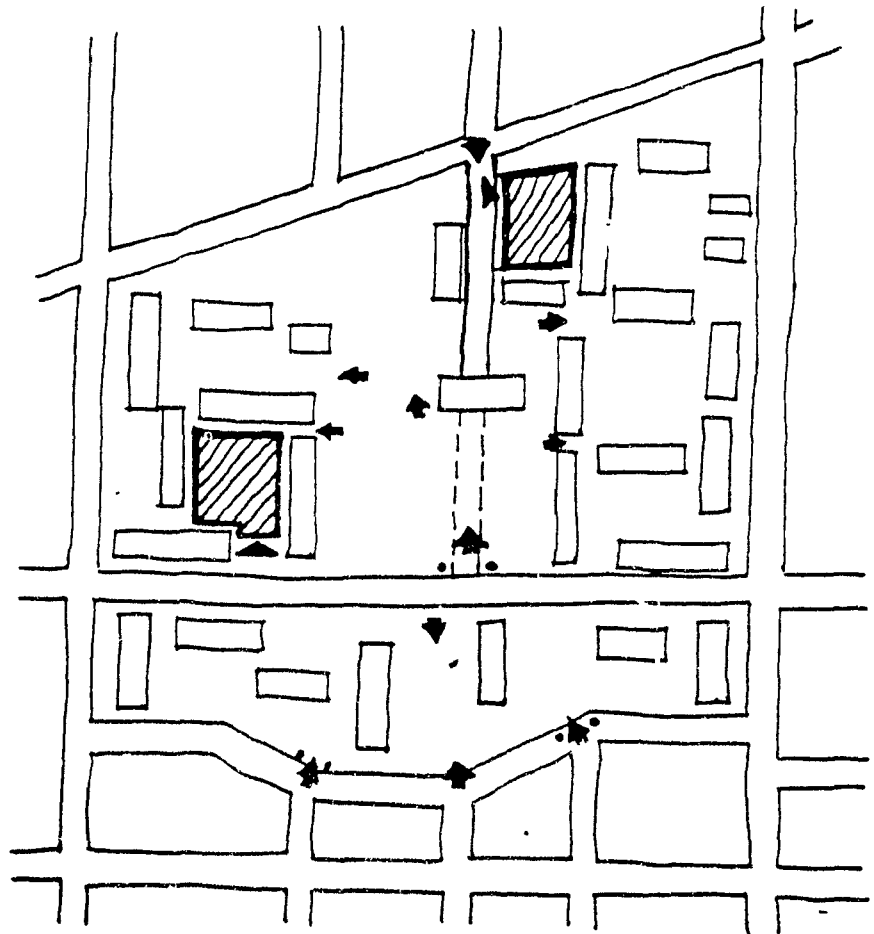
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(19) Jane Jacobs. The Death and Life of Great American Cities. p.29 - 88.

primarily function as circulation routes. However, in Habitation Jeanne Mance, a main thoroughfare is blocked off for pedestrian use only. Landscaping and improvements in paving and street furniture have been added. This space has become a very active socializing space among tenants, especially on hot summer nights. However, the project fails to integrate into the neighborhood and does not encourage socialization amongst tenants and their neighbors outside the project. The project may integrate better into the existing urban fabric by limiting the number of paths within the project and by making better paths which connects the project and the neighborhood for socializing. For multi-family projects in tight urban space, the back alley becomes their backyard and naturally functions as a play area for the children.

Examples of street planning, vehicular access, and parking in housing projects, and analysis of these examples, follows.



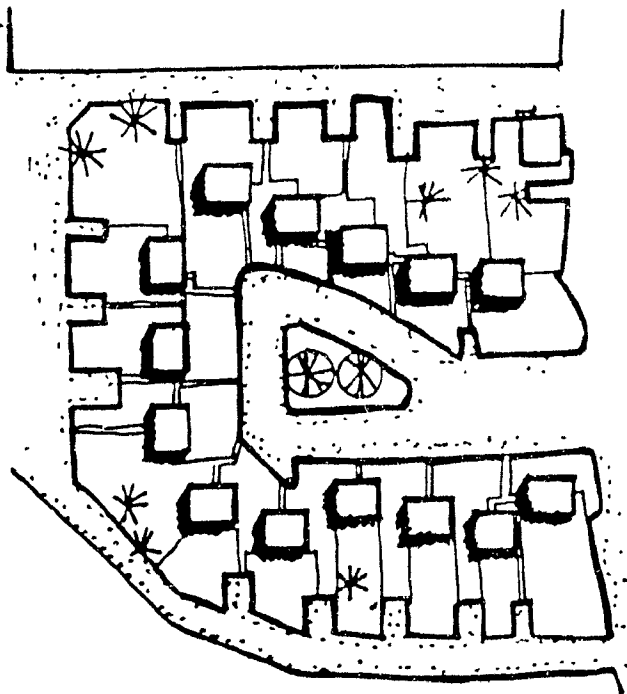


- Access through open gates
- ▲ Access
- ▨ Parking

Analysis : Excessive number of access to project. Gates are put up recently to amend the situation but with no success due to absence of locks on gates making them an ineffective barrier.

: Parking lots are shared by many households and visitors making recognition of strangers impossible.

Fig. 14 showing site plan of Habitation Jeanne Mance, Montreal, Canada. (1958) Parking and pedestrian access.



Information : 30 two - storey, semi - detached dwellings located around a pleasant cul - de - sac.

Total development cost = C\$498,000

Total development cost funded by the government  
 = \$498,000 x 0.75 = C\$373,500

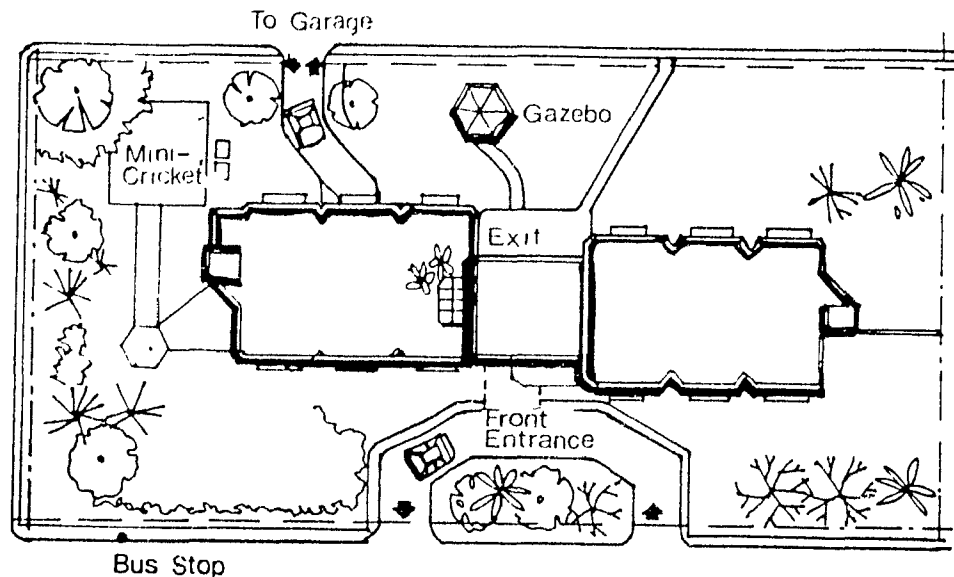
Total development cost funded by the Provincial  
 and Municipal government  
 = C\$498000 x 0.25 = C\$124,500

Average rental fee in 1966 = C\$ 60 per month

Analysis : Parking segregated from front entrances  
 making cul - de - sac an ideal space  
 community activities.

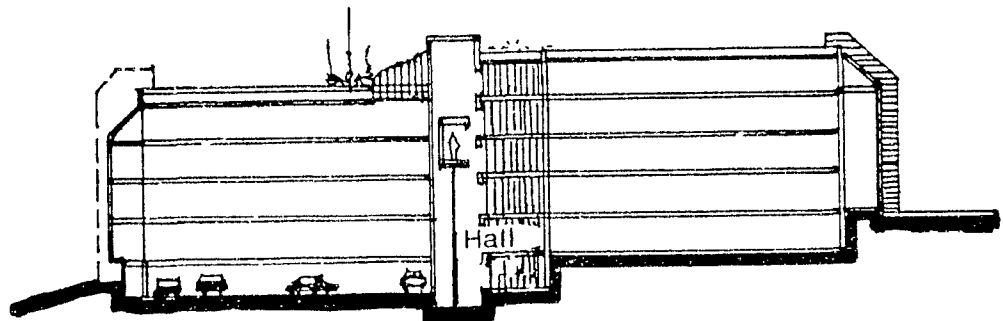
Source : AIA journal. 1966. p.6.

**Fig. 15 showing site planning of Alberta's first federal and Provincial Housing Project. Alberta, Canada. (1966)**



Analysis : Entrance drop-off gives convenience to elderly tenants.

Fig. 16 showing site plan of Notre Dame de Grace, Montreal, Quebec. (1982) An elderly low rental housing project.



Analysis : Underground parking for elderly housing is safer for the tenants and more convenient especially in winter.

Fig. 17 showing section of Notre Dame de Grace, Montreal, Quebec, (1982) An elderly housing project.

### C. RECREATIONAL SPACE

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Prior to 1970, there was no concern for the development of recreational or social facilities in public housing. The government was only supplying the low - income population with adequate and decent shelter. In 1970, a major breakthrough in public housing was the provision of social and recreational facilities in both new and existing projects. ( 20 ) To achieve the objectives set forth, government commitments and financial support were not adequate. Relying on professionals to design recreational facilities was not sufficient to produce appropriate equipment for low - income projects. Besides, bureaucratic procedures took long periods of time before the facilities were actually built. To some extent, tenants must push for quicker action and must be involved in the planning process to voice their needs. Design professionals should respect tenants' opinions in order to provide recreational areas that will answer their needs.

Therefore after 1970, the CMHC showed an interest in researching social development and its implications. This was done to encourage individuals in

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(20) Bradley Robert. Public Housing for the Future.  
p.10.

communities to take part in decision making. (21)  
This was a very reasonable approach, since tenants' preferences differed from one project to another. Direct contact with tenants helped provide the necessary information for design.

The need for recreation areas stems from the fact that dwelling units are smaller in public housing as compared to private housing. With inadequate space, recreation is limited within the dwelling. The desire to look for recreation outside the complex is almost impossible to fulfill, since most of the elderly cannot travel independently, mothers cannot spend excessive amounts of time away from home, and children cannot play at school because of strict busing schedules. Therefore, recreation areas within the project are certainly essential to the well - being of its tenants.

Recreation must meet the needs of all ages. Most households in housing projects have children, and the number of elderly persons is greatly increasing, according to the analysis from the previous chapter. Since children, teenagers, adults and elderlies require services that are substantially different, seperate consideration of their needs is necessary.

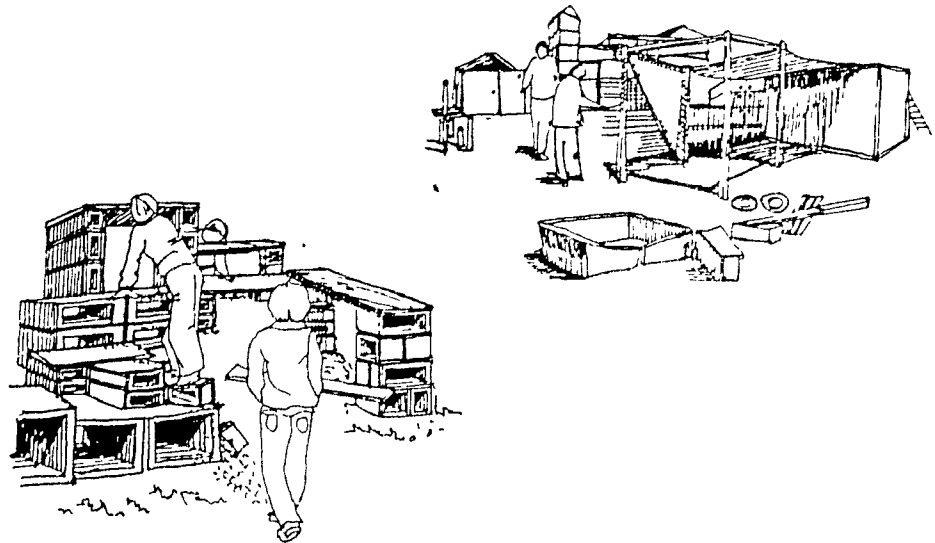
Activities differ among children of different  
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(21) Lipmann, Marvin. Functions of Central  
Mortgage and Housing's Social Development.  
p.173.

ages. Preschoolers enjoy activities that appeal to their senses and those that encourage mental development. The space they require for recreation can be in their home, where supervision by their mothers is necessary. Children of an older age enjoy activities that develop their creativity, games which involve simple rules and chances for being with their friends. An enclosed space gives them a secure area where they can incorporate their own games. Teenagers enjoy being together with their peers. They prefer sporting activities and enjoy being independent. Ball courts, bike paths and so on can be located almost anywhere, except in isolated areas where police surveillance is difficult. (22)

Parents in housing projects cannot afford too much time to socialize. They are always busy at work or at home looking after their children. Their schedules are routine and they need to spend periods of time away from their homes in order to recuperate. A common room with simple kitchen appliances and a small washroom can function as their meeting room for special events and social gatherings with neighbors. This way, parents can still take part in activities outside their home without having to travel or find someone to look after their children.

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(22) Polly Hill. Children's Play in Public Housing Projects. CMHC. p.11 - 12.



Adventure Playground are suitable for children that lives in small apartments. These playgrounds let children build their own play space with tools. They are popular in Europe and the United States.

**Fig. 18 showing innovative recreation areas for children.**

Independent old age refers to the situation of elderly persons who have reached the retirement age of 65, but are still active and do not need to depend on others to look after them. The elderly who are housed in low income housing projects are capable of maintaining their households independently. Retirement to them is a crude and cold process. They are usually forced to quit working for no other apparent reason than having reached the age limit. Without work, they have no income, and feelings of uselessness often overcome them. They have to face the frustrating fact that their physical strength is not what it used to be.

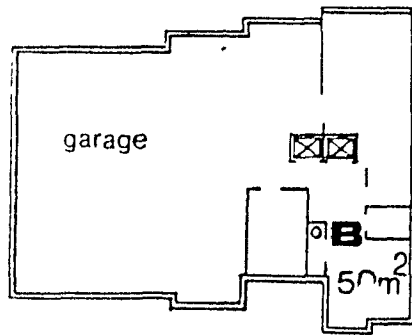
For most of them, work and leisure are similar in that satisfaction and fulfillment result from both. With no employment, they have to be taught how to fill their leisure hours with activities. (23)

Contact with others helps the elderly to deal with loneliness and isolation. In Montreal, elderly housing projects have fulfilled much of this need. Each housing project has its own organized dance, exercise and hobby classes where the tenants meet and socialize with each other. Sufficient space for these activities is provided. (Fig. 19) Each floor has its own common living room where socializing with friends from the same floor is encouraged. Outdoor recreation is also provided where site condition allow.

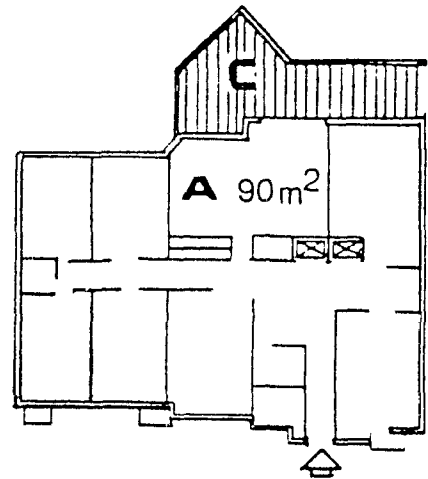
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(23) Quebec Government. Apres 65.CMHC. 1972. Study Extract.

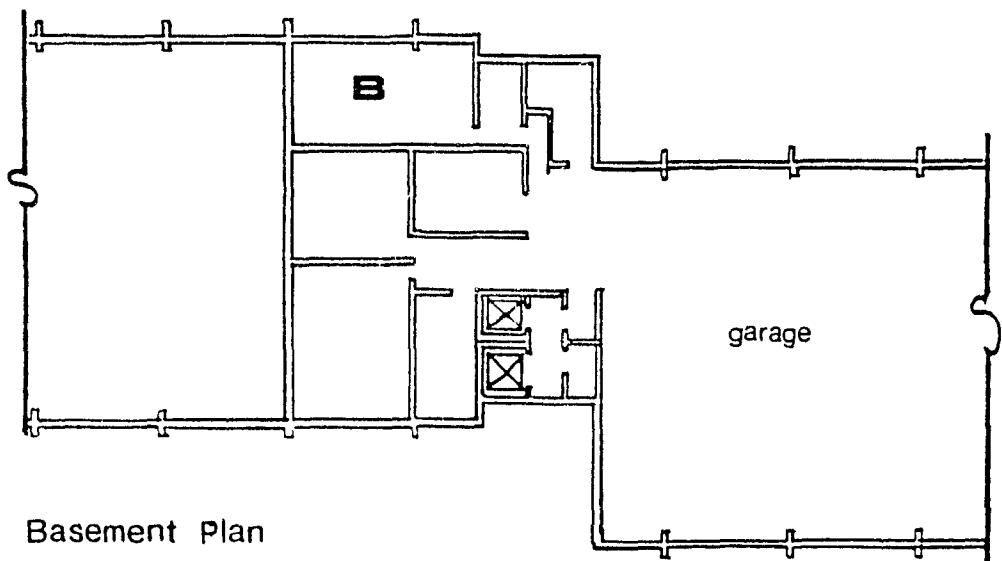




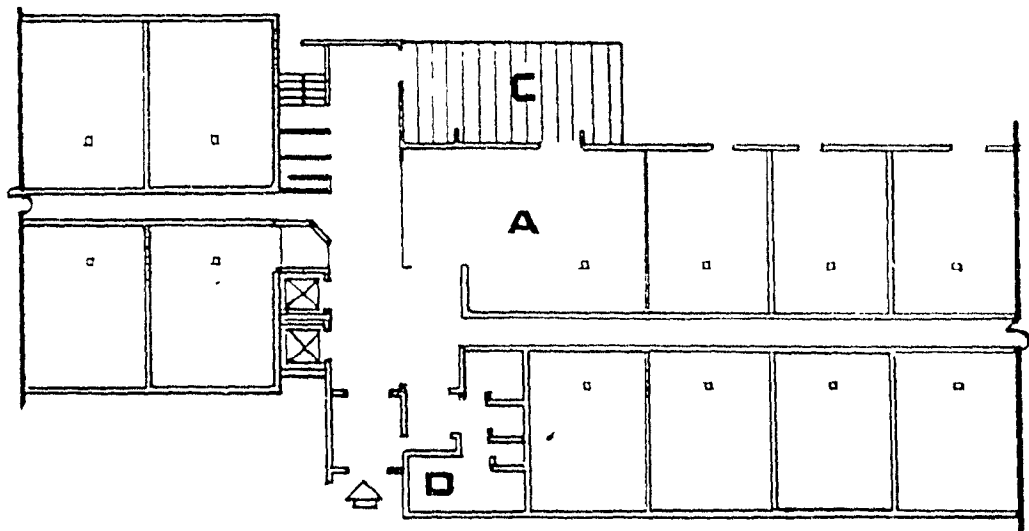
Basement Plan  
Habitation Monkland  
1977



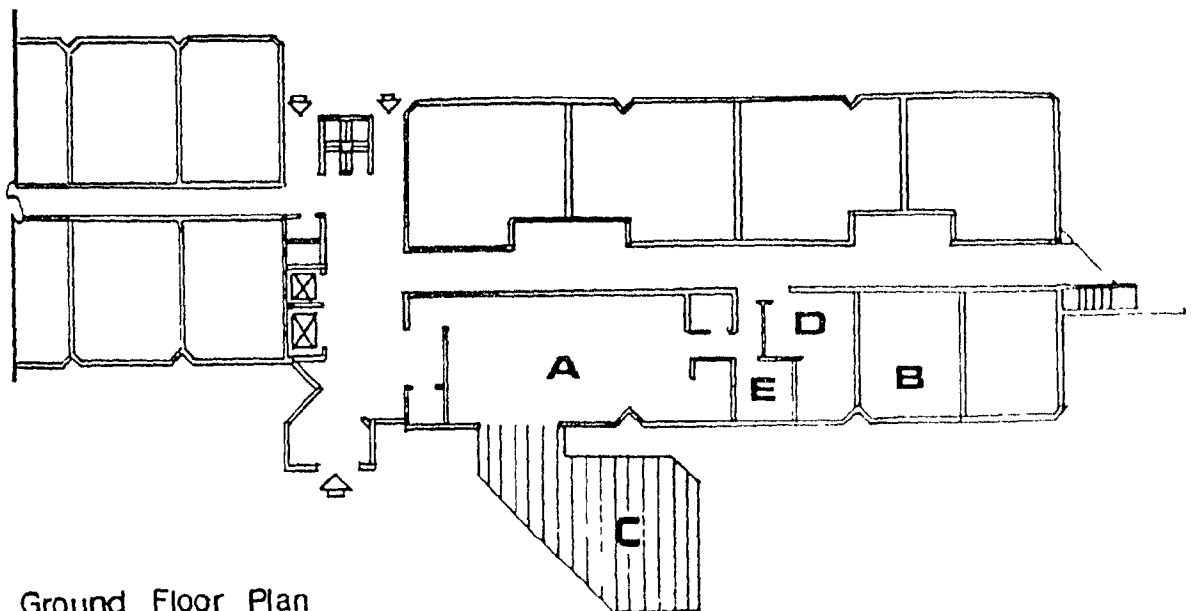
Ground Floor Plan



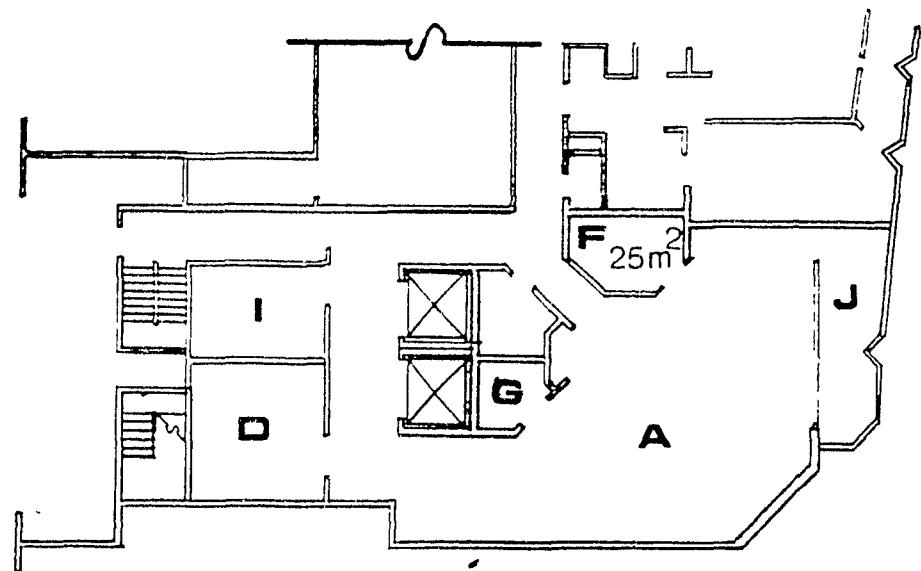
Basement Plan



Ground Floor Plan  
Habitation Terrebonne  
1984



Ground Floor Plan  
Habitation Notre Dame de Grace  
1984



Ground Floor Plan  
Habitation Henri Gratton  
1988

- First Floor - Entrance Hall & Commercial Offices
- First Mix-Use Project

KEY TO SPACES :

- |                        |                            |                       |
|------------------------|----------------------------|-----------------------|
| <b>A</b> - Common Room | <b>E</b> - Doctor's Office | <b>H</b> - Cupboard   |
| <b>B</b> - Workshop    | <b>F</b> - Common Storage  | <b>I</b> - Office     |
| <b>C</b> - Terrace     | <b>G</b> - Kitchen         | <b>J</b> - Greenhouse |
| <b>D</b> - Buanderie   |                            |                       |

**Fig. 19 Plan of elderly housing projects and their recreational facilities.**

Common problems with recreational space are vandalism and a lack of maintenance and repair. Lack of maintenance and repair leads to the breakdown of equipment and deterioration in appearance. This can be

prevented by involving tenants in a maintenance schedule and educating their children to appreciate the value of public property. The authorities should also keep up with maintenance schedules so that repairs can be kept to a minimum. Vandalism can be minimized through the use of wear-resistant materials.

In Montreal, multi - family housing projects are usually located near city parks and libraries. (Fig. 20) Recreational spaces are not provided on tight urban sites. Use of city parks nearby serves as recreation for most tenants, and reduces the housing budget of the project. The government does not provide fences around backyards in most multi - family housing projects, and tenants are not permitted to make alterations, either. Therefore, tenants find it impossible to place play equipment in backyards because it can be stolen. Given this situation, it is only reasonable that the government provide recreational space in a housing project. In many housing projects, parcels of land are given to tenants on priority basis each year for gardening. These private gardens help the tenants to fulfill one of the aspirations of middle class living.

Leisure activities help to release tenants to alleviate work related stress. Provision of recreational space makes a vast difference to the

tenants' perception of the sensitivity of authorities. Recreational areas also provide tenants with opportunities for socializing with neighbors. This results in a closer community which in turn enables tenants to experience a happier life.

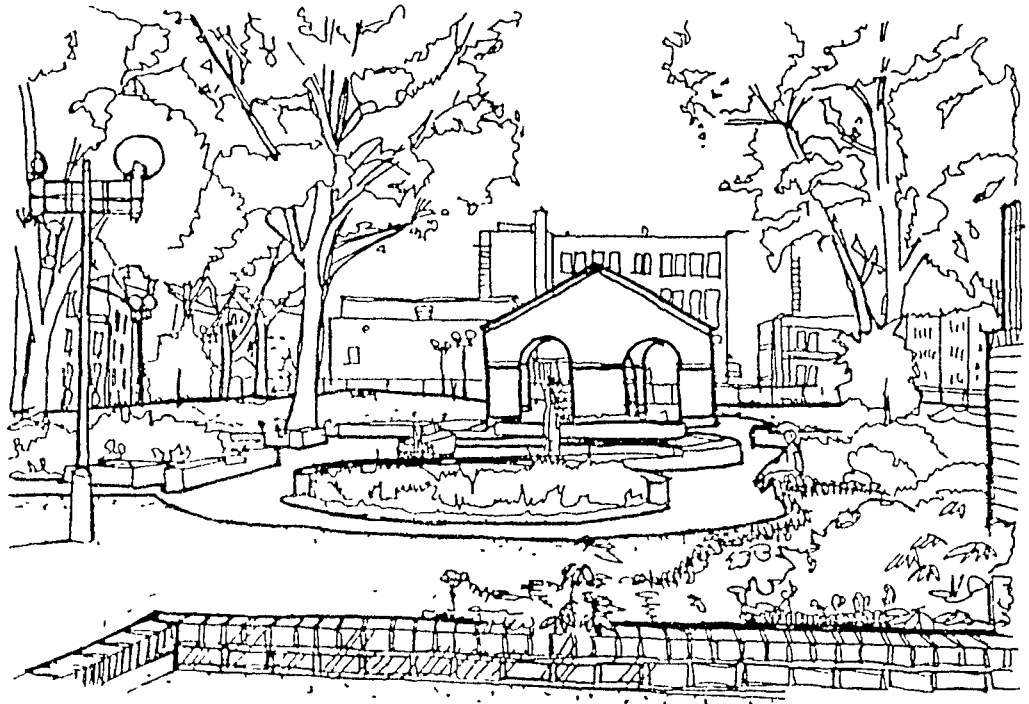


Fig. 20      showing parks and library facilities adjacent to Habitation Saint Germain, Montreal, Quebec.

#### D. STREET FURNITURE AND LANDSCAPING

Landscaping and street furniture are important items in low - income housing projects. They enhance the image, enrich the outdoor environment and assist in defining spaces. Appropriately - placed landscaping beautifies and softens urban sites. Trees strategically -placed enrich the streetscape and give shade in hot weather. Street furniture such as benches, gates, and streetlamps provide definitions to space. However, if budgets for housing projects are reduced, then landscaping and street furniture are likely not to be included in the project. Landscaping elements are very vulnerable to vandalism and preventive measures must be taken, such as the careful choice of tougher species of trees and protective devices around trunks. Street furniture with materials and finishings that are resistant to vandalism are also wise choices for public housing projects.

Builders of projects for the elderly in the 1980's in Montreal have paid serious attention to landscaping. The materials chosen require minimal maintenance. Rocks, pebbles and evergreen trees are strategically placed to form gardens. Pebbles are placed under trees and balconies where there is no sun and it is impossible for grass to grow. In larger

sites, street furniture, such as benches and gazebos, provide a restful environment. Outdoor furniture and landscaping that require only minimal maintenance are valuable assets for bettering the lives of tenants and the environment of the housing project.

#### 4. INTERIOR SPATIAL PLANNING

In this section, the livability of housing projects is analysed in terms of their interior spatial planning. The study examines how each type of project answers the needs of its tenants. Different types of housing answer the needs of specific groups of people: households with children, elderly households, and the handicapped. Obviously, there are many types of household apart from those mentioned, but for the purpose of this study, only selected household compositions with their identifiable spatial needs are analysed.

The analysis begins with the dwellings' subsystem; that is, construction materials and construction cost. Then, there is a spatial analysis of units occupied by different household types.

## DWELLING SUBSYSTEM

Most housing projects have a tight budget for construction. Most of the time, architects try to meet this budget by reducing building costs. Reducing building cost can be done through efficient designs and choices of materials. Standardization of some interior spaces and standardization of construction materials can produce considerable savings. An elaborate form increases the cost of the building. The simpler the form of a building, the more economical it is. The box is obviously the most economical form, but it may not be the most desirable in terms of appearance. Therefore, even though the basic concept may be a box, special attention must be paid to its adaptation so that the resulting form is both economical and interesting. (24)

Obviously, the government is interested in as much as possible on a project. There are several ways by which this goal can be attained. One of the ways is choosing materials economically. Exterior materials and interior finishes must be strong and properly installed in order to withstand continuous wear, in order to reduce the need for repairs and to maximize the time periods between maintenance. To some extent, materials must be able to withstand vandalism.

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(24) Henry Fliess. Affordable Housing. The Canadian Architect. November. 1977. p.23.



Interior living areas can be reduced to minimum possible dimensions. Careful consideration of household needs prior to planning is essential so that the quality of the space will not be affected. Combining spaces where activities can take place together is another way of reducing the overall area. (25) Therefore, a balance between area reduction and the attainment of usable quality space is essential in order for effective total cost reduction and to retain an acceptable level of livability.

Standardizing building components can reduce the total cost of construction. Components such as windows, doors, railings, kitchen cabinets and bathroom accessories can be mass - produced to reduce cost per component. In contrast, the prefabrication of housing units is undesirably expensive. The number of housing units produced, when compared with vehicle manufacturing, for example, is very small, and thus the production method of prefabrication, which is commonly used in car manufacturing, is not applicable to housing units production. Disadvantages such as high investments in production plant and machinery, high shipping costs, limitations in transport size and on - site assembly difficulties in lifting units into place make prefabrication of housing units relatively

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(25) Fliess, Henry. Affordable housing, the Canadian Architect. November 1977. p.24.

unsatisfactory. However, standardization and mass production of building components are sensible strategies because of design flexibility, and easy transportation. (26)

Low - income housing in Montreal is not low in construction cost. It is rather expensive because of the choice of materials and finishes. Such choices result from the government's expectations that housing should last for at least fifty years, but hopefully much longer. (27) The municipal office employs private firms to produce innovative design ideas. The form, image, interior planning and material choices of housing projects built during the last five years provide evidence of innovative and fresh design ideas. For elderly and multi - family housing, the building types are standardized. The former are medium-rises with elevators. The latter are lowrise three - storey walk - ups. Standardization of building components is evident in housing projects ; windows, railings, doors, and interior finishes all have the same appearance.

Based on a study of data collected about housing in Montreal, the building forms, appearance, building components and layout of projects that are

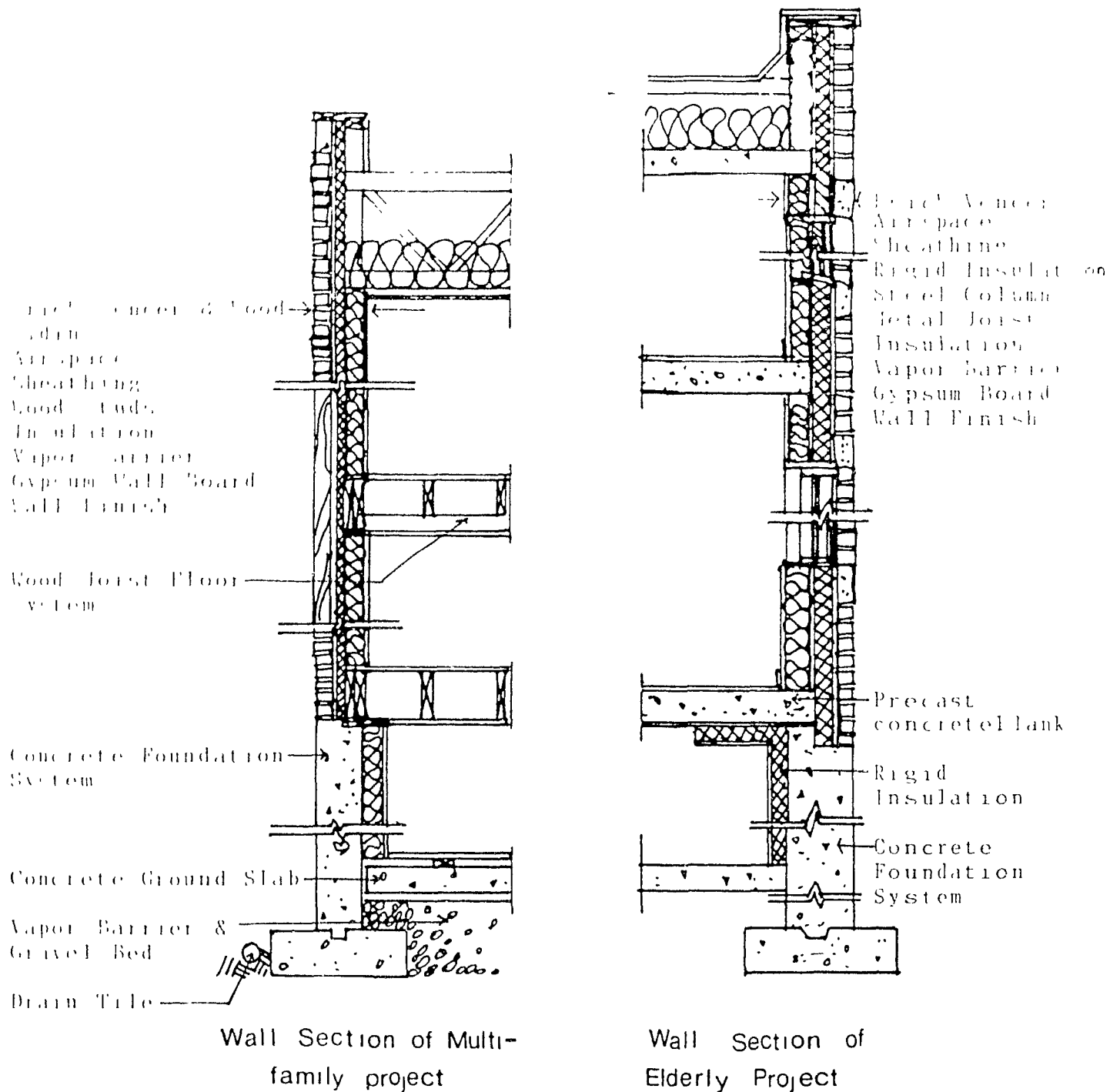
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(26) Fliess, Henry. Affordable Housing. The Canadian Architect. November 1977. p.24.

(27) Information from Interview with Jacques Parenteau. June. 1988. Office d' Municipal d'Habitation.

built within a time period of two to three years are similar in all multi - family projects and in all elderly housing projects. These similarities are adapted according to site variations and constraints. Interior living spaces are designed according to the research results of overall household composition data. Interior spaces are often the result of very efficient design and dimensions of rooms are kept at a minimum. However, the minimum dimensions are sufficient to accommodate the activities that take place.

The municipal government takes considerable steps to reduce construction costs by standardizing building components and designing efficient living units.



**Fig. 21** Wall section showing building materials used. From low rental housing projects in Montreal, Quebec .

The floors of the elderly housing project are of concrete in order to provide good accoustical seperation between floors. A peaceful and quiet environment is particularly important to elderly tenants. It is also obvious from the type of construction that multi-family dwellings may be 3 & 1/2 floors while housing for elderly can be 6 floors and above.

Elderly Project

Year	Name of Project	No. of Units	Location	Cost \$millions
1971	Dublin-Fortune	76	Pointe-Saint-Charles (South-East)	985
1974	Laurier	57	Du Parc Laurier (Plateau Mont-Royal)	891
1978	Charlebois	78	Saint-Henri (South-west)	2208
1984	Cure Vianney Savaria 68		Cote-Saint-Paul (South-west)	3177
1988	Cremazie	72	Saint-Sulpice (Ahuntsic)	3604

Multi-Family Project

1971	Des Trinitaires	96	Ville-Emsrd (South-west)	1397
1974	Nicolet	78	Hochelaga (South-East)	1088
1978	Papineau C & D	72	Saint Jacques (Center)	1398
1984	Saint-Germain	27	Hochelaga (South-East)	1457
1986	Ville-Marie	38	Hochelaga-Maisonneuve	1763

Elderly and Family Projects

1974	De Maisonneuve	84	Saint-Marie (South-East)	1382
1980	Saint-Francois-Solano	45	Vieux Rosemont (Rosemont)	1386
1986	Ville-Marie	38	Hochelaga-Maisonneuve	1763

Reference : Compilation from Repertoire des Habitation a loyer modique, Office municipal d'habitation de Montreal.

**Fig. 22**

**Chart showing building cost of low rental housing projects in Montreal, Quebec.**

Project of Elderly Project  
 A. Habitation Notre Dame de Grace  
 Proposed in 1964, completed 1964.

<u>Cost of Realization</u>	\$	
Cost of Construction (Do not include installation of services)	3,027,200	
Landscape Development	112,800	
Permit of Installation	10,000	
Domestic Equipment	<u>65,000</u>	
		----- 3,275,000
<u>Overhead Costs</u>		
Miscellaneous Fees	300,000	
Organization and Administration fees	30,000	
Financing	405,560	
Pension and Land Tax	<u>48,000</u>	
		----- 783,560
<u>Contingent Costs</u>	<u>202,930</u>	
		----- 202,930
<u>Increasing foreseeable Cost for The coming Year</u>	<u>426,150</u>	
		----- 426,150
<u>Annual Working Overhead Costs</u>		
Amortisement	620,570	TOTAL: <u>4,687,640</u>
Rent Allowance	8,000	
Municipal Taxes - Land 81,700		
- Social 4,500		
- Water <u>11,000</u>		
	97,200	
Maintenance	51,300	
General Services	75,400	
Reserves	<u>2,900</u>	
		----- 898,570
		<u>898,570</u> =====

Reference : A Loyer Modique, Notre Dame de  
 Grace. Office Municipal d'  
 Habitation, Montreal.

Fig. 23 Cost Breakdown (Elderly Project Example)

The analysis of why the construction cost escalated by almost 50% was not available. But looking at the table, one can see that certain expenditure for certain items could have been reduced. Miscellaneous fees and financing cost seems very high. It is also difficult to understand why a new project would need \$51,300 worth of maintenance.

## **FAMILY UNITS** in multi - family housing projects : spatial analysis

There are specific needs in multi family units. Data in Chapter Two has shown that the family with children is the most dominant among all household compositions. However, large families are less common. Therefore, four to five bedroom units are not practical and are produced in small numbers only. General functional needs such as cooking and sleeping as well as sociological needs such as privacy, personalization of space, and defining of territory, are common to tenants of both low - income rental housing and private rental housing. In this section of the study, analysis will be based on needs that are essential and unique to low - income rental housing tenants. Therefore, the livability of these family units will be analyzed in terms of the unique implications for low - income rental projects.

There are spatial characteristics that pertain to family dwellings, (Fig. 24) among them :

1. The space is functional but limited. Spaces are tailored to fulfill the basic needs of the household but no extra footage is allowed for any other activities. For example, the bathrooms do not have extra space for storage and the size of sinks and bathtubs is small. Doing laundry in

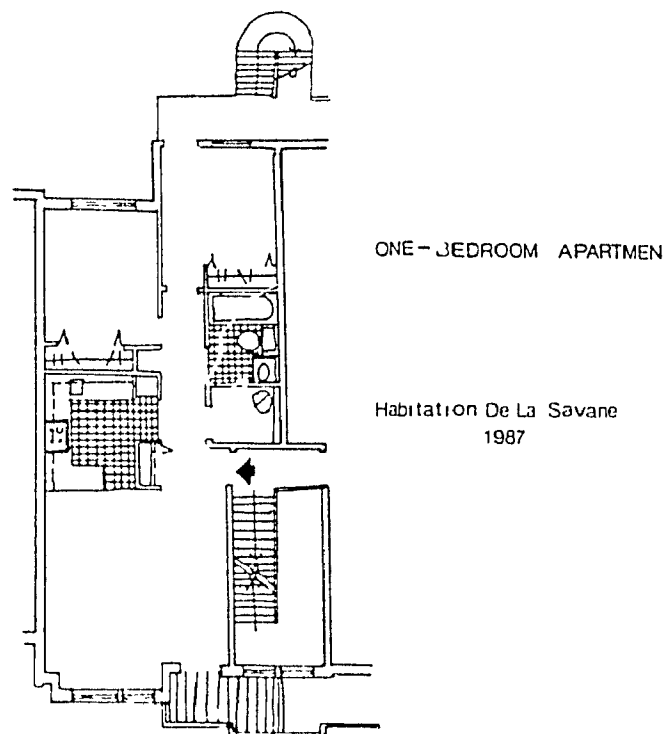
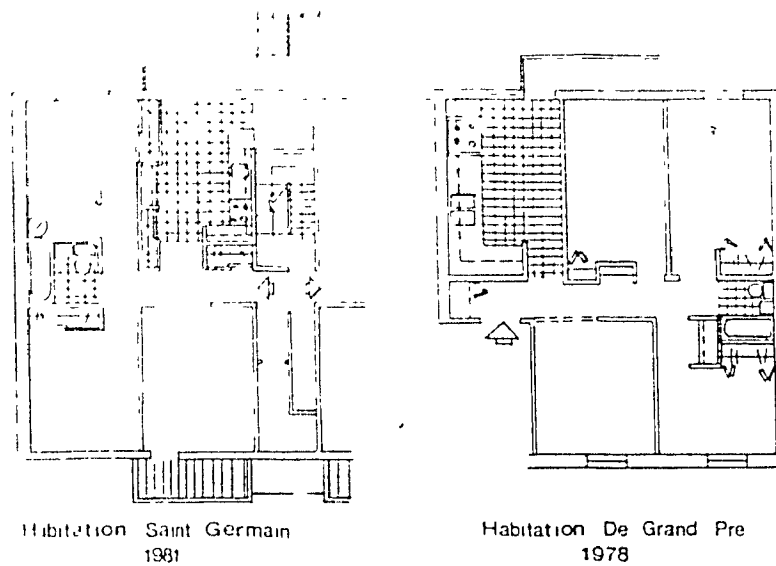
the sink is not possible, and tenants may find this inconvenient because savings from a coin laundry could mean alternative uses for their meager budget.

2. Functions are combined to minimize area. Different but compatible functions are combined together to maximize use of precious space. Dining and living areas are usually combined. The area available for these is tight and requires very compact use of space. Efficient use of space is a necessary strategy in the reduction of building cost per unit. However, the size of these spaces must be carefully estimated so that space for furniture and activities within them is adequate. Most low -rental projects in Montreal have tight but adequate space for the intended activities.
3. Elimination of circulation spaces is another way of reducing cost. Long corridors can be eliminated. Since corridors are only a place for lurking strangers. They fulfill no social function because of their elongated form. Most multi - family projects in Montreal are stacked apartment units or townhomes. They have minimized the length of corridors and eliminated any elongated spaces within units. This results in efficient spaces in the unit and pleasant space



for circulation in the building. The possibility for such design depends to a large extent on the size and shape of the site.

4. Tight spaces in apartments are compensated by providing balconies. Balconies are present in every project built in the '80's. They are relatively large, enabling them to be extra sitting or storage areas. Nevertheless, the balcony has very limited use during the winter season. Ideally, other outdoor space such as yards and patios should be provided.
5. Storage space is inadequate. Earlier projects do not provide closets in bedrooms such as in Habitation Jeanne Mance. Most tenants use the balcony as a storage space. In some projects, lockers are provided in the basement, but only for some households.



**Fig.24** Floor plans of multi - family units of different low rental housing projects in Montreal, Quebec.

**ELDERLY HOUSING UNIT** in low rental housing projects in Montreal, Quebec.

The elderly have their specific needs within their housing units. A significant requirement of the unit is that elderly persons must be able to clean and manage it independently. The living environment must facilitate social contact to prevent feelings of isolation and loneliness.

Some of the opinions expressed here are subjective random viewpoints of tenants. Since, these opinions are not conclusive, subjective analysis based on design principles has been applied here again as in previous sections of the study.

The elderly housing projects built in the '80's are standardized in planning, with only slight variations in the juxtapositioning of units. (Fig.25) Each project consists of an underground parking garage, landscaped grounds, multi - purpose rooms on the ground floor and common living rooms on each floor. The arrangement of units on each floor is similar in all projects. However, they have to be adapted to different site conditions. Standardization of planning permits mass production of building components.

The following analysis relates specifically to low - rental housing projects in Montreal, Quebec.

1. Spacious foyer accommodates multi - use. The waiting spaces for elevators are filled with notices for forthcoming events and personal items. There are benches in the lobby and crafts from classes are displayed. The foyer is a major circulation route to common rooms . Also, on days when the nurse comes, the area is full of tenants.
2. Large balconies have been provided for each unit. The elderly use this space as another seating area or for storage of numerous items.
3. The units have tight living spaces, using minimal living areas to fulfill daily functional needs. This is one method for reducing building cost per unit. The small area is an advantage for the elderly since they find it easier to manage.
4. Special spaces for activities and services are provided for the elderly. Multi - function rooms are located on the premises, and organized programs in exercise, dance, crafts etc. are available. Social services such as medical attention from nurses and counselling are provided regularly. These services take place in common rooms on the ground floor. The elderly appreciate these services because they help to ease the aging process.

5. The ratio of built - up area to total site area is relatively small compared to multi- family projects. Therefore, there is plenty of outdoor space.
6. Elongated corridors are compensated for with a bright common living room on each floor. The elderly use this space for making contacts with neighbors.

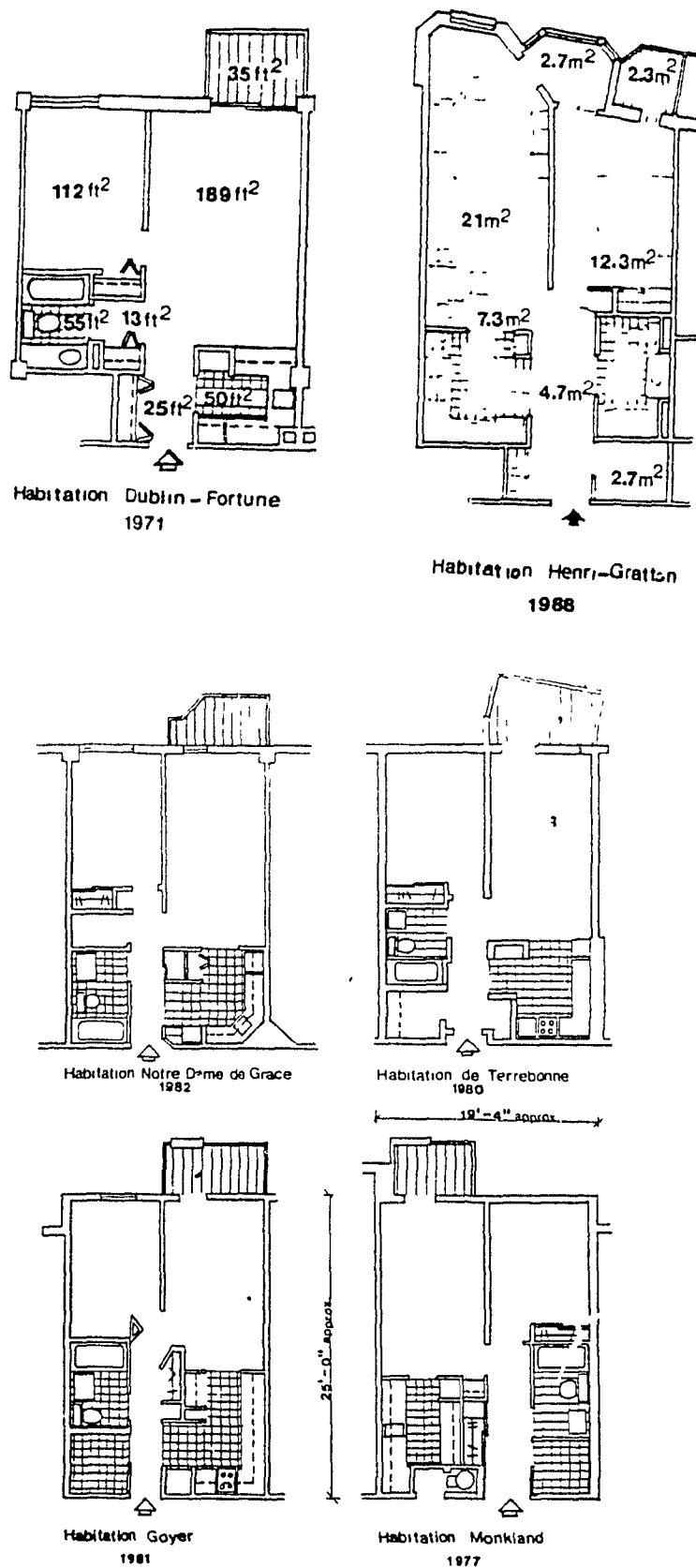


Fig. 25 showing interior spatial planning for elderly low rental projects in Montreal, Quebec.

**UNITS FOR SPECIAL NEEDS** of low-rental housing projects  
in Montreal, Quebec.

In 1980, The Societe d' habitation adopted a policy of accessibility designed to eliminate physical barriers for the handicapped. (28)

Numerous existing units are modified to facilitate independent living for the handicapped. These special units are located among multi-family units as well as in elderly housing projects. Entrances are modified for handicapped access. Ramps are installed and integrated with the design of the entrance.

There are specific spatial requirements in a unit for the handicapped.

- 1, Anthropometric proportions of furniture and equipment adapted for use by the handicapped. Space in the unit is larger to accommodate the use of the wheelchair.
- 2, Units are located as near to the entrance level as possible. This is a safety measure so that a handicapped person can exit with minimum help in case of fire.

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(28) Housing for Quebecers. Government of Quebec.  
1985. p.98.

## 5. TENANT SATISFACTION

Tenant satisfaction can be evaluated by studying and analyzing existing housing. The examples that were available were Little Burgundy and Milton Park. However, Little Bergundy has no relevance because it is a large scale urban renewal scheme and Milton Park is a cooperative. Therefore, Easter Hill Village in California was selected to illustrate tenant satisfaction problems because it comes closest to the housing requirements being studied in this thesis.

Contrary to the common belief that tenants do not like to live in low - income housing, studies in the United States prove this not to be true.(29) Most tenants know that public housing is a good alternative when they cannot afford housing in the private sector. Satisfaction in living in low rental housing depends on many factors. We will discuss what satisfies the tenant in this section.

Post Occupancy Evaluations provide valuable insights into what satisfies tenants. Many studies have been done by social scientists on housing projects across the United States. Often, during the design process, the needs of the tenants are not represented.

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(29) Cooper, C. Easter Hill Village. 1975. p.154-168



Instead, a committee or an institution that looks after the government interests will represents the tenants.

### **Size and Density**

The overall size of a project does not by itself predict tenant satisfaction. Often, density as perceived by the tenant is the deciding factor. What matters to them is their immediate surroundings : the number of neighbors and the distances among them. Similarly, density as units per acre has no meaning to them because only the perceived density from their unit matters. That is, the number of dwellings in their cluster and the number of people they have to share their entrance with. There are several ways to reduce perceived density, there are several ways. Visual and functional access to green spaces, division into small identifiable clusters, smaller communal parking spaces and adequate private open space decrease perceived density. Noise generation sources such as communal facilities should be located away from dwelling units. With relative quietness, density seems lower to tenants. The ideal number of families sharing an entry is 5-8 units. (30) The architecture of the project should blend in as much as possible with

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(30) Cooper, Clare. Housing as if people mattered. 1986. p.33.

the surrounding buildings so that it will not stand out as a different project.

Low rise- high density clustered housing is a community - oriented residential form more suitable for family housing than high density - high rise housing. (31) With increasing numbers of non-traditional families such as single parent households, clustered housing is an attractive alternative to high rises. Row houses are preferable to low or high rise apartments for family households because of the ease of caring for children and the availability of more privacy. (32)

### **Neighborhood**

Due to lack of money for phones and cars, low - income housing should be located close to public transportation. Better still, social services and medical clinics should be located nearby. Tenants prefer sites that are scattered and non-project like. In general, attractiveness of the neighborhood is important. Numerous studies have indicated that people select a home based on neighborhood qualities rather than the design or the appearance of the dwelling. (33)

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(31) Cooper, Clare. Housing as if people mattered. 1986. p.7.

(32) Cooper, C. Easter Hill Village. 1975. p.154-168.

(33) Ibid. p. 198.

Whether tenants like their housing or not depends on the type of neighbors and the amount of racial tension they have to deal with. (34)

### Image

According to french philosopher, Gaston Bachelard, the interior of a house represents how a person views himself and the exterior of the house represents how he wants others to view him. (35) A person chooses a house to represent himself. Thus the image put forth by the neighborhood and the house is the image that he wants to project. In low income housing, the tenants do not have the choice of choosing their own dwelling. Because of this, the designer should provide a housing image as close as possible to the tenant's aspirations. Since the house is a symbol of self, the design of the project should complement the image of self of its residents. Architecture of low income housing should conform to local standards of average middle class taste because most tenants aspire to reach the middle class. (36) The exterior of the dwelling should be articulated and individualized as much as possible to provide identity. Low income residents already experience a lessened sense of self because of welfare and unemployment. Many have

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(34) Ibid. p.154-168.

(35) Cooper, C. House as a symbol of self. 1971. p.6-7

(36) Cooper, C. Easter Hill Village. 1975. p.219-224.

unstable and or low paying jobs from which it is hard to develop a sense of identity.

### **Site Planning**

Dwelling units must be arranged to facilitate contact between neighbors, but a balance needs to be struck between the need for interaction and the need for privacy. Tenants have a need to share, to get to know their neighbors, but at the same time, there is a need to have control over physical and visual access to their living space. Public and semi-public spaces around and between the dwellings are crucial elements in determining livability especially in multi-family developments. (37) The use of these spaces must not decrease privacy. Results from interviews and questionnaires indicate that tenants value privacy without isolation, but when front doors are too close and there are too many unwanted visitors, when there is excessive pedestrian traffic in backyards and when they are obliged to interact, tenants feel that their privacy is intruded upon. One of the complaints at Easter Hill Village, a public housing project in California, was too many unwanted social contacts among neighbors. This was because of extensive footpaths outside private backyards and because the fence between backyards was too low to provide privacy. Tenants felt

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(37) Cooper, C. Easter Hill Village. 1975. p. 199.

that they were obliged to speak to neighbors even when they did not want to interact.

Private outdoor spaces such as backyards or front porches are very functional and are a necessity. Tenants dry their clothes, keep extra things and children can play there. For elderly tenants, 200 Sq. ft. of private outdoor space is adequate. For families with children, less than 200 sq. ft. is inadequate.  
(38)

#### **Landscaping and street furniture**

Layout and landscaping of a project as a whole matters more to residents than the appearance of individual units according to several housing evaluations. Residents consider fences, benches and landscaping as an integral part of the project. They have suggested that the street furniture must be able to sustain heavy uses because they spend a lot of time using it. Most tenants want the landscaping in front of their unit to be simple so that it can be easily maintained. If tools for maintenance cannot be borrowed from the housing office, they prefer not to have a private front yard which they are asked to landscape and maintain. Public telephones must be provided and located in well-lit areas, within easy

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(38) Cooper, C.. Easter Hill Village. 1975. p.251-255.

view of neighbors. Public telephones are necessary because some tenants cannot afford private telephones. (39)

### **Interior Spaces**

The kitchen is viewed as the most important room in the dwelling by residents. Satisfaction of the kitchen space directly affects overall satisfaction of the dwelling. The kitchen is the most used area of the dwelling and must be located to facilitate supervision of children. The kitchen-dining area has to accommodate a wide range of activities such as sitting, doing homework and chatting with visiting neighbors. Tenants prefer the size of the kitchen-dining area to be big even if it means taking space away from other areas. (40)

Low income tenants' lifestyles center around the kitchen; the living room is only used for occassional entertaining of friends. They do not want to spend large amounts of money to furnish a large room. Thus, the living room has to be just large enough to accommodate a comfortable sitting area and ceiling fixtures should be prefably built in to reduce the tenant's cost in furnishing the apartment. (41)

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(39) Cooper, C. Easter Hill Village. 1975. p. 261-265.

(40) Ibid. p. 265-267.

(41) Ibid. p. 265-267.

The most frequently expressed need in low income housing is for a multi-purpose room for relaxation, hobby and play. (42) If for budgetary requirements a project cannot provide such an additional room, the bedroom may have to exceed minimum size requirements to accommodate these activities.

For elderly tenants and families with children, tenants prefer one level dwellings. All family types prefer floor and wall materials to wear well and to have low maintenance costs. (43)

Adequate storage spaces are considered a necessity. Tenants prefer bulk storage spaces within dwellings over lockers outside the units. These storage spaces can be unfinished. (44) Balconies and patios are used for storage if other storage alternatives are not provided. thus taking away the function of these private outdoor spaces.

Sufficient soundproofing between units greatly increase tenant satisfaction because of increased privacy. Often, designers in fulfilling their economic objectives choose modest construction material, and party walls between units are not soundproofed. However, several studies of low-income

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(42) Cooper, C.. Easter Hill Village. 1975. p.258-261.

(43) Ibid. p. 258-261.

(44) Ibid. p. 272.

neighborhoods reveal that occasional low level sounds from next door or above gives them a sense of security, knowing that there are neighbors within potential calling distance. (45)

### **Community Facilities**

Tenants express the need to have community facilities whether it be a simple meeting room or a recreation center. Low-income groups are not mobile because they don't have a car and most young parents are tied to the home because of child rearing responsibilities. For smaller developments of under 200 units, the cost of operating a community center with gym, hobby workshops or child care programs are not feasible. (46) For larger developments, the community center can house social services, health services and employment services agencies. Laundry facilities must be provided because the tenants cannot afford their own washer and dryer.

### **Children's Play Area**

Noise from children's play is the most frequent complaint. Undesignated spaces between units used by children as play areas are reason for complaint. (47) A design that encourages

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(45) Cooper, C.. Easter Hill Village. 1975. p. 272.

(46) Ibid. p. 239-241.

(47) Ibid. p. 271-272.



children's play in appropriate areas increases tenant's satisfaction. Children like to play anywhere and everywhere. Therefore, structuring of play area through clear boundaries of play spaces is necessary. One of the most favorite activities of children is roaming around the neighborhood. Thus, paths should be placed away from elderly and non-family households since those two groups complain most about childrens' noise. Seperate play areas for children of different ages should be provided because parents are most worried about young children being beaten up by older children, especially teenagers. Parents with pre-school children favor a fenced play area near the entrance. This can be shared by several dwelling units.

(48)

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(48) Cooper, Clare. Easter Hill Village. 1975. p.137.

## 6. MANAGEMENT

Good management of housing developments is crucial in determining livability. The architects may have designed according to the needs of the tenants, but if management fall short of proper admission policies, the project is doomed to be failure. An obvious example is, Easter Hill Village in California where major changes in admission and rent-setting policies resulted in a complete deterioration of the project. When this development was first built, it received numerous architectural awards which indicates that it was well designed from an architects' point of view. Post-occupancy evaluations indicated that tenants were generally satisfied with living conditions. Later, there were changes in the management policies, mainly in admission requirements and rent-setting policies that changed the composition of the tenant population. Earlier, it maintained a balance mix of tenants in terms of race and income. Ten years later, 90% of the residents are on welfare, 95% are black and 75% are female headed households. The ceiling of income allowing admission was lowered and rent was reset at a much lower rate. Rent no longer covered operating costs, and maintenance became minimal. This change in policy had a devastating effect on the housing project and it has become the

worst housing alternative in Richmond, California.  
(49)

An accessible and friendly housing office often improves tenant satisfaction. Preferably, a manager should live on the premises, so that he has a first-hand idea of what's happening on the complex. A good relationship between residents and management is vital to the success of housing projects.

Several studies by the Federal Housing Office on projects across the United States made by the Federal Housing Office conclude that people identify with groups that are of similar socio-economic background. (50) Therefore, when assigning units, management should assign according to stages in the life cycle of a household. Families with children should never be located in the same cluster as elderly families. Also, assignment should be based on a mix of family sizes so that there will not be too many children in any cluster of units.

The overall appearance of the project depends on maintenance by the management and the tenants. The management should give each households a residents' manual explaining clearly the responsibilities of the

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(49) Cooper, C.. Easter Hill Village. 1975. p.201-205  
(50) Cooper, C.. Housing as if people mattered. 1986.  
p. 42.

tenant, especially with respect to private outdoor spaces. The manual should not only provide a list of rules and regulations but should include suggestions for the use of public spaces, tips on simple home repairs and maintenance, and a list of handy phone numbers. Rules and regulations are readily accepted by most tenants, since they know that rules are good for the community. (51) Most tenants aspire to a neat living environment. They want to project a pleasant image to their relatives and friends. The management can help them by loaning yard equipments which most tenants cannot afford. Tenants should be given the choice of whether they want a unit with or without a yard, because some do not have the energy and the money to maintain it.

A maintenance and operation schedule must be developed at the onset of the project to make sure that the projected budgets in the near future can cover such costs. The management must ensure that the total rent collected together with the government subsidies can cover total operating costs.

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(51) Cooper, C.. Easter Hill Village. 1975. p.154-168.

## CONCLUSION

In this thesis, I have given an overview of the governments' efforts to provide affordable housing for those who cannot afford housing at market rates. Different housing programs, implemented during the last half of the century by the Canadian government to meet the housing needs of the underprivileged population, are described and compared. Also, the livability of various housing projects has been analysed.

Shelter is a basic need and the governments have helped, through the years in various ways to meet that need. As early as 1946, the Central Mortgage and Housing Corporation was established and the existing National Housing Act was brought under the Corporation's jurisdiction to solve immediate housing problems. (1) This represented the first government action to answer housing needs. Although at that time, only housing for the veterans and munition workers were provided, the government moved quickly to address the needs of the poor. In 1949, under federal and provincial agreements, the governments for the first time in history provided housing for low-income earners with 75% of the funding coming from the federal government. (2) There were many amendments to this original agreement, and they represented a positive direction in housing policies.

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(1) Statutes of Canada. 1946.

(2) CMHC. Housing in Canada. 1946-1970. p.16.

In 1955, policies were formed for the first time regarding incentives for provinces and municipalities to build subsidized housing. The first initiatives into research for better living environments of housing projects were taken in 1960. In 15 years of CMHC's formation, it has successfully moved forward in forming the basic structure and direction of housing policies. Economic recession in the early 1960's caused a delay in the construction of new housing projects. Together with a threefold increase of immigrants, there was great demand for housing. As a result in 1965, the government authorized an increase in loans to the provinces by 300% (3) and authorized the conversion of existing buildings into housing projects. Central Housing and Mortgage Corporation acted promptly and appropriately to meet housing needs. By transferring power to the provinces, housing was provided more effectively starting in 1964. The government ensured affordability by establishing a rent-to-income ratio where the rental amount would never exceed 25% of income. (4) There were improvements in the living conditions as well, by better management techniques, and better planning and design of housing projects. The public housing program was de-emphasized by the end of the 1970's, but provision of housing in the form of cooperatives continued. In 1987, government policy focused on the housing need of the handicapped and the elderly. As a result, many housing

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(3) CMHC. 40 Years of Achievement. 1986.

(4) CMHC. Housing a Nation. p.76-77.

projects were built for them. In addition, extensive evaluations on public housing projects were carried out, with the intention of better maintenance and design in the future.

Today, CMHC continues to fulfill its objective of assisting Canadians who cannot obtain affordable, adequate shelter in the private market. The Cooperative program underwent comprehensive evaluation in 1990. As a result, a system of income ceilings and an increase from 15% to 30% occupancy for needy households were implemented to ensure that assistance is targeted to low income groups. (5) In 1991's federal budget, there was a 15% reduction in funds for social housing and this reduction will continue through 1996 as part of an effort to control expenditure. (6) In 1992, the government eliminated the cooperative program due to further cuts in the federal budget. (7) However, the federal government will continue to subsidize operating costs and supplement rents in previous cooperatives and public housing project commitments. This reduction in funding will reduce available housing units and will negatively affect the provision of housing to the poor.

For the past fifty years, the federal and provincial governments have steadily improved their housing

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(5) CMHC. Annual Report. 1990. p.10.

(6) Canada. The budget 1991. 1991. p.73.

(7) "Social Housing called victim of 'sleight of hand'"  
Globe & Mail. Feb.27, 1992. p. A5

stocks and have to a large degree met the housing demand of the poor. However, there have been periods when the provision of housing was jeopardized by a poor relationship between the governments. Therefore, in the future, the federal government should strive to improve relations with provincial governments, working in close cooperation towards providing housing more effectively. Also, the governments should help the poor move on to rental housing in the private market which is the best solution for the government in terms of relieving financial responsibilities while helping the poor to be self sufficient. Social assistances such as health care, daycare services, mental health care and vocational assistance must accompany and parallel the development of housing programs. These social programs are essential in giving tenants the necessary support and helping them to develop skills and motivation to help them move beyond housing assistance. Public education about people of other income strata is important in helping families of all income levels integrate into their neighborhoods and community. The government should protect its public housing stock to maximize use and to be able to adapt it for the use of different kinds of housing requirements.

The three major methods of intervention by the government to provide low income housing were: 1) public housing, 2) low rental housing (in Quebec and Ontario), and



3) cooperatives. Each one has its merits and shortcomings.

1) The Public Housing Program was a pioneering program in answering the housing needs of the poor. Although the term "public housing" did not appear till 1964, its basic form was already implemented since 1949 and households in need had been guaranteed housing through this program. The weaknesses of this program lie in the fact that the cost of maintenance and repair tends to result in high deficits. This is because tenants often see those housing as transitional. Therefore, they would tend to invest minimal time in maintaining their home especially outdoor spaces. To prevent maintenance and repair cost from becoming high deficits, there are several ways as discussed in earlier chapters. The rent collected must not be too low. Relatively higher rent gives a mixture of income groups which is healthy for the project and can cover operating costs. A maintenance and operation schedule must be developed at the onset of the project to ensure that projected budgets can cover these costs. A simple rule and regulation booklet to the tenant explaining their responsibilities in maintenance and including tips on simple home repair and maintenance procedures help tenants to upkeep their place. The management office can further ensure upkeep by lending maintenance equipments which the tenants cannot afford otherwise. Also, in considering construction material, durable materials are better in a long run and it's worth paying more initially for it.

Another weakness of the program is that management by the government often leads to strict regulations regarding the use of the premises, without any or little participation of tenants in the decision making process. 2) Low rental housing is credited with the fact that it encourages tenants to seek better employment by no increase of the base rent set at the time of admissions which does not exceed 25% of their income. Again, the tenants are only allowed volunteer participation in tenant committee which do not instill a greater sense of belonging. 3) Cooperatives provide the best form of housing at the lowest rent possible, and a good public image least identifiable as low income housing. It encourages tenants to move up the economic ladder by providing a form of home-ownership otherwise not possible with their limited income. Valuable skills of collectively managing the coop affairs are learnt by the tenants, and a stronger sense of community is fostered. One of the problems in cooperatives that needs to be improved is the excessive amount of time in the planning stage due to strict rules on location, construction and the number of units allowed.

It has been seen that reducing construction cost alone is not the answer to providing suitable housing. Operating cost is as important as construction cost. As can be seen in the Easter Hill Village Project, the cost of maintenance and repair resulted in high deficits and because

the lowered rent was not enough to cover the operating cost. Therefore, it is obvious that certain measures need to be taken to balance operation cost and construction cost. A slightly higher construction cost may lower operating cost especially if materials used are more durable than the minimum specified. It should also be possible for management and tenant to work together. Since the tenants are paying low rent, they should be asked to help with the upkeep of the property. The management could help by providing raw materials and equipments.

The government has continuously funded research to provide better living environments. Housing quality has improved as is evident in more recent projects. Recent housing projects were built on a smaller scale as the large projects in the 50's did not integrate well into the neighborhood, and were identified as ghettos for the poor. Research into appropriate building types fulfilling the needs of different types of households has generally resulted in townhouses and walk-up units for families, and medium-rise buildings for the elderly. Improvements in housing projects for the elderly through the years is evidence of the governments' special concern for the aged. Today, housing projects for the elderly are often well-designed, fully accessible by the handicapped and equipped with common recreation and hobby rooms. In the future, the government should strive to develop comprehensive programs

to provide basic recreation, healthcare and other needed social services in housing projects.

The low income population have unique needs and aspirations which must be understood in order to provide better housing. Post occupancy evaluations should be done on housing projects to determine tenant satisfaction and form strategies to remedy inadequacies. Post occupancy evaluations by tenants were not done very often for the projects in Montreal. An extensive evaluation was done on the Jeanne Mance Housing Project in the late 1960's, but the results were never publicized. This thesis has based its comments on tenant satisfaction in housing projects by examining in depth the Easter Hill Village development for which evaluations were done in great detail and was well documented. It is therefore obvious that the Canadian government must strive to conduct post occupancy evaluations on projects periodically because the results are of utmost importance in the design and specifications of future projects. An analysis of existing projects is the best tool for forecasting future needs. Government should obtain tenants' opinion during the planning stages and make sure that communications remain open during the whole design process. With strict budgetary limits, the government cannot provide all that is necessary to satisfy tenants' needs. Maslow's hierarchy of needs gives us an approach to resolving priorities in terms of what must be built and

provided. In this hierarchy, lower needs take precedence over higher needs. The following diagram illustrates these needs.

High	Aesthetics of home and neighborhood
	Locale for self expression
	Locale for socializing
	Convenience
	Comfort
	Security
Low	Shelter

Source : Cooper. Easter Hill Village. 1975. p. 211.

Heading into the 21st century, the elderly and single parent families make up a high percentage of those who need housing in Canada. By 2001, 13% of our population will be over the age of 65 and an increasing divorce rates will result in an increasing number of single parent families. The planning and design of housing projects needs to address their unique needs and changing lifestyles.

According to Strategic Plans 1992 - 1996, published by CMHC, economic growth is forecast to resume by 1992. Canada will have to go through economic restructuring and technological innovation will also occur. Restructuring is also necessary because of international free trade arrangements and globalization of capital markets. This will result in employment opportunities shifting from manufacturing to services and possibly in less job securities. This may create greater need for affordable housing. (8)

The government must continue to provide housing for the poor because there will always be those who cannot afford housing in the private market. However, the goal of government policies should minimize the number of those in need, by providing resources to help them to be economically self sufficient to afford market rental housing. Identifying with low income groups' struggles for affordable housing requires compassion and concern. Devoting energy to such a humanitarian cause remains a valid mission for our society.

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(8) CMHC. Strategic Plans. 1992-1996. 1992. "Economic prospects".

## APPENDIX

### ADMISSIBILITY CRITERIA

Reference : Office Municipal d'Habitation de Montreal, 1977.

1. Application                      The applicant must personally submit an application for housing on the form designed to this end and renew his application each year. The applicant must provide all the information requested on the form, as well as the required written proof.
2. Autonomy                      - The applicant must be able to personally satisfy his essential needs, particularly those related to personal care and usual domestic chores.
3. Age                              People capable of working: 30 years of age and over.  
A head of household capable of working and under 30 is eligible, provided he has at least a child in his care.  
  
People unfit for work: 18 and over.  
  
Dwellings for elderly people are reserved for households of 65 and over.
4. Citizenship                      The head of household must be a Canadian citizen.
5. Residence                      The applicant must have been living on the territory of the City of Montreal for at least a year.
6. Income                              Single person:                      \$1,000/month limit  
Couples                              :                      \$1,500/month limit  
Families                              :                      \$1,800/month limit
7. Capital                              Single person                      :                      a maximum of \$15,000.00  
Couples or families:                      a maximum of \$25,000.00  
  
With the exception of:
  - People confined to a wheelchair are not strictly subject to criteria 5, 6 and 7;
  - A full-time student is not eligible unless he has at least a child in his care.
  - The application of a person evicted by a municipal office is inadmissible.

HELPING PRIORITY

resident of a home for elderly as far as a reciprocity agreement exists between the home for elderly and the Office municipal.

2.

Households thrown out following a disaster, the enforcement of a municipal by-law or an intervention in accordance with the Housing Code stating that the dwelling is unfit for habitation.

3.

Households benefiting from the Rent Supplement Program and whose owner is not a non-profit organization nor a cooperative.

4.

Households thrown out following application of articles 44, 54, 73 or 79 of the law, or following expropriation or acquisition by mutual agreement by a municipality or one of its officials.

5.

Mandatory change of dwelling in accordance with articles 1662.6 and 1662.7 (change of category, overpopulation or underpopulation).

6.

All other admissible applications.

N.B.: Despite the above-mentioned order of priority, any application must first comply with the admissibility criteria to be filed.



## WEIGHTING OF APPLICATIONS FOR HOUSING

. INCOME		
Welfare Benefits or Old Age Security Pension		= 40 points
Maximum income admissible according to category		= 0 points
. ASSETS (capital): negative weighting		= -40 points
Single person under \$ 5,000.00		= 0 points
Single person \$15,000.00		= -40 points
Couples or families under \$ 5,000.00		= 0 points
Couples or families \$25,000.00		= -40 points
. RENT/INCOME RATIO		= 30 points
Ratio over 54%		= 30 points
Ratio under 25%		= 0 points
. Overpopulation		= 10 points
Shortage of 1 bedroom for 1 person		= 3 points
Shortage of 1 bedroom for 2 persons		= 5 points
Shortage of 2 bedrooms for 2 persons		= 6 points
Shortage of 2 bedrooms for 3 persons		= 7 points
Shortage of 2 bedrooms for 4 persons		= 8 points
Shortage of 3 bedrooms for 3 persons		= 10 points
. CONDITION OF HOUSING		= 30 points
Marking from 0 to 30 according to seriousness.		
. RANKING OF APPLICATION		= 25 points
Five (5) points per consecutive years.		

2

ELECTION OF TENANTS  
AND  
CALCULATION OF RENT

Any admissible application is registered in its area, according to its category (elderly, family, handicapped person), its characteristics (number of bedrooms) and according to its rank in priority and/or weighting. The list of admissibility and the waiting list provide means to compare each application to the other applications of the same category and characteristics.

Each dwelling managed by the Office municipal is also linked to an area (or group of areas according to availability) by category and characteristics.

When a dwelling becomes available, the corresponding waiting list is analyzed. If a priority admissible application is on the list, the dwelling is automatically assigned to the applicant. In the event there is no priority application on the list, the three demands showing the highest weighting are preselected for home inquiry.

The three files are then presented by the investigator to the Selection Committee, consisting of two representatives appointed by the City, a representative of socioeconomic groups, a representative elected by the tenants and a representative of the Office. Having analyzed the inquiry reports, the Selection Committee assigns the dwelling to the most disadvantaged household. If possible, it will also indicate the household which will be second in rank for the dwelling, if the first applicant refuses it.

Each applicant will receive a written confirmation of the status of his file. The designated applicant must then take the necessary steps to terminate his lease with his landlord, the notice usually being of three months, according to the Civil Code.

Once the tenant is notified of the date he can move in his new dwelling, he has to sign the lease. The amount of rent is set by provincial decree and usually represents 25% of the household's income, to which are added electricity and parking expenses, if necessary.

## LIST OF ILLUSTRATIONS

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### Chapter 1

1. Population of Canada. 1951 - 1956.
2. Occupied Rental Dwelling showing state of repair, for census metropolitan areas, 1951.
3. Occupied Dwelling by type and tenure showing percentage increase for Canada and provinces in census metropolitan areas, 1951 and 1961.
4. Conditions of Dwellings, 1961.
5. Occupied Dwellings with more than one person per room by tenure in census metropolitan areas 1951 and 1961.
6. Household by earnings of wage - earner heads, sharing specified dwelling attributes, 1961.
7. Federal-Provincial project, Canada 1951-1960: Number of units and cost of construction.
8. Total number of rental units completed under the Federal-Provincial Partnership Agreement in provinces across Canada, 1948-1961.
9. CMHC. Financial Engagements, 1969 - 1972.
10. Direct CMHC lending for Public Housing and Non-Profit and Cooperatives, 1967-1976.
11. Canada's Population and Housing Characteristics, 1941 - 1981.
12. Public Housing stock and amount of subsidies, 1969-1978.
13. Federal financial commitments in loans and investments for public housing.
14. Grants, Contributions and Subsidies from Federal government for Public Housing and Non-Profit Cooperatives.

## LIST OF ILLUSTRATIONS - (Cont'd)

### Chapter 2

1. Percentage of rental households for five large canadian cities based on census data from 1921-1986.
2. Age distribution of Canadian Household, 1982-1992.
3. Distribution of population, in broad age groups, Canada, 1976-2001.
4. Percentage of age of head of household where households have total income in the lowest Qintille in Quebec, Canada, 1977-1987.
5. Renters in core housing need, by household type, 1988.
6. Average household income, by age of head of household, Canada, 1981.
7. Income of average household by household type, Canada, 1981.
8. Showing rental dwellings as a percentage of the total housing stock in Canada, 1982.
9. Percentage of renters occupying different age of housing, Canada, 1982.

### Chapter 3

1. Comparison graph of traditional equal payment and ILM payment over time.

### Chapter 4

1. Le Goyer (1985), an elderly housing project.
2. Site Plan. Le Goyer Housing Project.
3. Floor Plans. Le Goyer Housing Project.
4. Notre Dame De Grace(1984), an elderly housing project.

**LIST OF ILLUSTRATIONS - (Cont'd)**

5. Floor Plans. Notre Dame De Grace Housing Project.
6. Showing density variations in different housing types.
7. Showing Zero Lot Line housing.
8. Increased density with zoning modifications.
9. Showing placement of dwelling behind another dwelling.
10. Site plan of Habitation Jeanne Mance indicating density, high-rise, mid-rise, townhouses.
11. Showing government priority locations for low-rental housing projects in southwest division of Montreal in the 1980's.
12. Showing government priority locations for low-rental housing projects in the southeast division of Montreal in the 1980's.
13. Showing priority areas of low income projects and the total number of units completed.
14. Showing site plan of Habitation Jeanne Mance, Montreal, Canada, 1958. Parking and Pedestrian Access.
15. Showing site planning of Alberta's first federal and provincial Housing Project, Alberta, Canada, 1966.
16. Showing site plan of Notre Dame de Grace, Montreal, Quebec, 1982. An elderly low rental housing project.
17. Showing section of Notre Dame de Grace, Montreal, Quebec, 1982. An elderly housing project.
18. Showing innovative recreation areas for children.

LIST OF ILLUSTRATION- (Cont'd)

19. Showing Plans of elderly housing projects and their recreational facilities.
20. Showing parks and library facilities adjacent to Habitation Saint Germain, Montreal, Quebec.
21. Wall section showing building materials used. From low-rental housing project in Montreal, Quebec.
22. Chart showing building cost of low-rental housing projects in Montreal, Quebec.
23. Cost Breakdown ( Elderly Project Example )
24. Floor plans of multi-family units of different low-rental housing projects in Montreal, Quebec.
25. Showing interior spatial planning for elderly low-rental projects in Montreal, Quebec.

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Project Notre Dame de Grace	(1981)
Project Ville Marie	(1984)
Project Notre Dame	(1985)
Project Valois	(1985)
Project De La Savanne	(1987)
Project Walkley/Grand	(1987)
Project Henri Gratton	(1988)