TOWARDS A POSITIVE LOCAL GOVERNMENT POLICY
FOR RESIDENTIAL REHABILITATION

by

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ABSTRACT

The objective of this study is to examine the hypothesis that to achieve the maximum potential of residential rehabilitation as an integral part of the urban renewal process, it is necessary to develop a positive local government policy for rehabilitation utilizing all the means at the municipality's disposal. Rehabilitation is understood in this study to involve the repair and/or improvement of dwellings within a designated renewal area, together with what public action is necessary to remove environmental deficiencies and provide adequate community facilities.

As an introduction to the study, the evolution of the urban renewal process is traced in the United States, Britain and Canada with special reference being made to rehabilitation provisions. The subsequent background study, however, relates solely to North America. The nature of the urban renewal process is reviewed, and the generally accepted terms of 'redevelopment', 'rehabilitation' and 'conservation' are defined. The urban renewal process is also related to the overall planning function.
An analysis is made of the rehabilitation proposals contained in most of the Canadian urban renewal studies completed to date. These proposals are evaluated and the current situation is presented by referring to the replies to questionnaires mailed to planning officials in cities with completed studies.

Little progress has been made in Canada with rehabilitation as part of the urban renewal process, and 'rehabilitation' appears to have different meanings in different cities: some planning officials consider rehabilitation solely as a short-term solution in an area requiring ultimate redevelopment, while others consider rehabilitation to be a justifiable end in itself. The improvement of dwellings is evident in several cities, but no concerted effort has been made to guide and co-ordinate this private activity with plans for environmental improvement. Municipalities have also been reluctant to use their police powers related to housing when a shortage of alternative housing for dispossessed families exists, and inadequate financial assistance for home-owners limits the amount of rehabilitation possible.

It is concluded that the realization of the full potential for private rehabilitation efforts cannot be achieved in Canada under existing financial
arrangements, and unless legislative changes are initiated. In several cities the initiative for rehabilitation appears to rest completely with the home-owners and in these cases it is not surprising that little has been accomplished. It is considered imperative that local government must indeed formulate and publicize a positive policy for residential rehabilitation, indicating its own responsibility to provide public facilities and its determination to co-ordinate public and private efforts to achieve a more livable community and to reduce the need for the more drastic, costly and disruptive measures of clearance and redevelopment.
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CONTENTS

ACKNOWLEDGEMENTS ........................................ iv

INTRODUCTION ........................................... i

Chapter

I. THE EVOLUTION OF THE URBAN RENEWAL PROCESS ........................................ 6

   Introduction
   The United States
   Britain
   Canada
   Summary

II. THE NATURE OF URBAN RENEWAL ..................................................... 30

   The Reason for Renewal
   Urban Renewal and the Planning Function
   The Renewal Process
   Redevelopment
   Rehabilitation
   Conservation
   Summary

III. RESIDENTIAL REHABILITATION IN CANADA: AN EXAMINATION OF CANADIAN URBAN RENEWAL STUDIES ........................................... 50

   The relationship to the Renewal Process
   The Objectives of Rehabilitation
   The Means of Rehabilitation
   Legislative Control
   Municipal Improvements
   Citizen Education
   Financial Assistance
   The Administration of Rehabilitation
   Summary

vii
<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>IV</td>
<td>RESIDENTIAL REHABILITATION IN CANADA: AN EVALUATION</td>
<td>126</td>
</tr>
<tr>
<td></td>
<td>Acceptance of the Urban Renewal Studies</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Minimum Standards Codes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Citizen Participation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Some Obstacles to Rehabilitation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Summary</td>
<td></td>
</tr>
<tr>
<td>V</td>
<td>TOWARDS A POSITIVE LOCAL GOVERNMENT POLICY FOR RESIDENTIAL REHABILITATION</td>
<td>148</td>
</tr>
<tr>
<td></td>
<td>Financing Rehabilitation Measures</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Code Enforcement</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Some Aspects of Municipal Responsibility</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Inter-Governmental Relations</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The Nature of a Local Government Policy for Residential Rehabilitation</td>
<td></td>
</tr>
<tr>
<td>APPENDIX I</td>
<td>Questionnaires Used in the Study</td>
<td>178</td>
</tr>
<tr>
<td>APPENDIX II</td>
<td>Visual Impression of Area Designated For Rehabilitation Measures</td>
<td>191</td>
</tr>
<tr>
<td>BIBLIOGRAPHY</td>
<td></td>
<td>195</td>
</tr>
</tbody>
</table>
INTRODUCTION

The reason for the rehabilitation of deteriorating parts of the city is obvious: urban blight must be eliminated if our cities are to remain vital organisms. The cost of clearing and rebuilding all the blighted areas of our cities, however, is prohibitive and impracticable. Furthermore, the cost of such drastic measures is also rapidly rising: the cost of acquiring and clearing the area of Regent Park South in Toronto was three times that of the earlier Regent Park North project although the area was only one-third as large. Urban renewal must become in fact what it is in theory: a long-range continuing process including the rehabilitation and conservation of declining areas, in addition to clearance and redevelopment of the worst blight.

Renewal is required in many parts of the urban area, including residential, commercial and industrial uses. The concern of this paper, however, is limited to the residential areas of the city. The vast 'grey' areas where not slums but inadequate and neglected housing is found. The areas where because 'intolerable' conditions do not exist are destined to remain for several decades.

Many Canadian cities have isolated pockets of poor housing conditions rather than extensive areas of severe
blight, thus they may assume that they do not have a renewal problem. In comparison with larger cities the problem is perhaps not severe, but a problem does exist as every city has housing that has deteriorated to some extent. Economic forecasts suggest that the average age of housing in Canada will increase in the coming decades as it has in the last ten years, and although the age of a house does not necessarily indicate its state of repair, it is generally the older dwellings which are most in need of rehabilitation. In considering the vastness of the investment in our housing stock, it is imperative that every effort be taken to protect this investment, although it is obviously impractical to spend vast sums on the rehabilitation of unsound buildings which should clearly be demolished.

Technically, any structure can be rehabilitated - if enough money is spent on it, thus the critical consideration in the rehabilitation of individual dwellings is the cost of repairs necessary to meet the required standards. When the cost of rehabilitation plus the current market price approaches that of building a new dwelling, then rehabilitation normally ceases to be a valid operation. Mr. M. Carter McFarland has indicated that if cities can motivate property owners to improve their homes through code enforcement and 'other means' (presumably financial and technical assistance and the provision of public facilities), then from a purely economic point of view:

residential rehabilitation will occur if non-resident property owners can be shown that money spent on property rehabilitation will add sufficient value and
income to their properties to pay for the improvements, service the debt and provide at least as high a profit rate as the property did before rehabilitation.\(^1\)

This would appear to be an ideal situation, however, as many owners may not initiate improvements even if the conditions are favourable.

The market for rehabilitated properties will depend on the willingness and ability of tenants to pay the increased rents necessary to cover the costs of repair. Mr. McFarland considered that the resident owner would be more likely to be concerned with the increased amenities created by rehabilitation, assessed in relation to his income and the terms of financing available to him. Another potential market exists in the buyer wishing to acquire an older house with a view to rehabilitating it, as opposed to buying a more expensive house in a poorer location. The decision to rehabilitate, however, depends to a large degree on the decision of other owners to rehabilitate adjacent properties, and the decision of the municipality to provide adequate public facilities and to correct environmental deficiencies. Thus, to be effective, rehabilitation must be initiated on an area basis: the rehabilitation of isolated properties is not a practical solution to the problems of blight. The decision to rehabilitate also depends on the degree of rehabilitation intended, and this relates to the present repair of the building and future plans for the area. From another viewpoint the possibilities of rehabilitation must be assessed in relation to the advantages of redevelopment: regardless of whether structures can be economically renovated, it may often be
more desirable to change the basic land use pattern of an area and achieve higher densities and a more functional traffic pattern.

The means at the municipality's disposal whereby the environment may be improved and private rehabilitation encouraged - and private effort should be responsible for most rehabilitation - invariably form parts of many separate programmes of municipal activity, related to the functions of specific departments, and co-ordination between departments may or may not exist. To maintain the existing housing stock of our cities it is imperative that local governments co-ordinate, and supplement where necessary, all the means available to form a positive policy to ensure that this housing is kept in good repair. The initial step in formulating such a policy is to designate areas for rehabilitation, in order that stability in an area may be induced. Once such action is taken and a clear public policy is indicated, the improvement of individual dwellings is far more likely to occur. Without such a policy, the inevitable deterioration that results cannot help but spiral downwards until nothing short of clearance will effectively solve the problem.

Before reviewing and evaluating proposals for rehabilitation in Canadian urban renewal studies, it is of value to trace the evolution of urban renewal in the United States and Canada and indicate comparable development in Britain. As urban renewal has evolved in the three countries it has generally become more comprehensive, although it will only be possible in this study to analyze the process
in North America. The relationship of rehabilitation to the total renewal process will be discussed, and urban renewal will be related to the larger planning function. To conclude the study, some of the problems and limitations hindering the more effective use of rehabilitation are discussed in an attempt to suggest ways in which local government could utilize its considerable powers to stimulate and encourage the rehabilitation of deteriorating residential areas.

References

CHAPTER I

THE EVOLUTION OF THE URBAN RENEWAL PROCESS

Introduction

Urban renewal is essentially a continuing process to improve deteriorating areas of the city and to stabilize and conserve areas free from the first signs of blight. It has been simply defined as "the sum total of public and private efforts to cure and further prevent blight."\(^1\)

In one of the first American appreciations of the problems and potential of urban renewal, Miles Colean, in 1953, observed what he termed the 'cycle of development' of cities. He stated that change is continually taking place in the dynamic city: some parts of the city are new, others are wearing out while others have outlived their usefulness.

A city in which there were not at all times some worn out or obsolete parts would not be a dynamic city. The feature that gives restored Williamsburg its unreal quality is the good condition of all of it . . . It is frozen in time, with no prospect of change. A city in which the normal activities of human beings are carried on could never achieve this state of ghostly perfection. For a city to remain dynamic, renewal, like inheritance, must be a continuing process.\(^2\)

Colean considered that the difficulty of maintaining the dynamic city resulted from new development bypassing the obsolete parts of the city in favour of more profitable areas. The continuity of renewal can only be achieved by
developing ways to prevent the accumulation of obsolete parts and stagnation in an otherwise dynamic structure. The difficulty of assuring continuity of renewal is present to some degree in all cities, both large and small, and in every case, according to Colean 'the cycle of development' has been interrupted when renewal was imminent. The solution to the problem can only be found when this interruption is either prevented or overcome.

Colean stressed that the problems of urban renewal and the problems of slums are not identical, and here it should be indicated that urban renewal legislation has invariably evolved from slum clearance legislation. The renewal problem for an individual property, may exist when the use for which the building was originally designed has ceased to exist and the building cannot be economically converted; when deterioration has reached such a state that restoration is uneconomic compared with future returns; and when, even though the building is in good physical condition, the obsolescence of facilities is such that the cost of modernization could not be justified. Where these conditions apply to one building the solution can be found in a more productive land use, but if most of the buildings in an area are affected, a problem exists not only for the owners of the property, but for the community at large which suffers from the high cost of providing services and the low revenue derived from the area.
The slum problem, according to Colean, is rather different. A potential slum exists where a structure is so neglected and over-crowded that the health and safety of its occupants are endangered. Where considerable adjacent properties are in a similar condition a slum undoubtedly exists. Mr. David Mansur, past Chairman of the Metropolitan Toronto Housing Authority, has made this statement on the nature of a slum:

I think of a slum as an area which, because of the nature of its content and environment, can be proved to create problems either for its residents or for the community at large, and an area where social and economic liabilities so greatly outweigh its assets as an undisturbed and continuing neighbourhood that rehabilitation is not suitable.

The renewal problem is primarily one of conserving the parts of the urban pattern so that it may be in a sound economic condition. "The slum problem, on the other hand, is basically a problem of the attitudes and behaviour of people and of the indifference of the community to the neglect and victimization of the underprivileged."[4]

Besides the elimination of over-crowded conditions, the urban renewal process requires the existence of a housing surplus to allow the market to be cleared of the most blighted houses. A serious housing shortage is thus an obstacle to renewal as was indicated by Mr. C.D. Howe in the House of Commons on February 7, 1947.

In speaking to this house in July, I stated that Dominion grants... for slum clearance were considered inopportune when the requirement for shelter was so great. I suggested that slum clearance would come later when the pressing need for the occupation of every housing unit is somewhat less. Generally, we feel that the continuation of this policy is proper.
In an address to the 19th Annual Conference of the Canadian Federation of Mayors and Municipalities in August, 1956, however, Mr. J. S. Hodgson, Director of the Development Division of Central Mortgage and Housing Corporation, stated that one of the salient points of the Corporation's submission to the Gordon Commission recognized that while the future demand for housing was staggering it was quite within the capacity of the building industry and that therefore Canadian cities could now consider demolition of badly blighted areas without a sense of guilt.

Recognizing that urban renewal can take place, Professor Robert B. Mitchell, of the University of Pennsylvania, stated in a submission to the United States Sub-committee on Urban Redevelopment in 1953, that urban renewal objectives must be positive, since it is necessary to create a suitable environment for urban living beyond merely eliminating slums. The objectives must also be dynamic in that the programme of renewal is continuous, - an area can never be renewed, it should always be in the process of being renewed. Finally, the renewal objectives must be comprehensive, treating cities and their component neighbourhoods as complete entities, with attention to all aspects of their structure. The general plan for each city should be conceived within the context of a plan for the physical development of the region of which the city is a part.

The United States

In its broadest meaning, urban renewal is a form of recuperative change in the physical city by which the outworn or outmoded structures and facilities and, in
time, whole areas are altered or replaced in response to pressures of economic and social change. In this sense, urban renewal is a process that has been going on as long as cities have existed and flourished.  

During the last decades, urban renewal in the United States, has become a more sophisticated process recognizing the use of both public and private means in an effort to achieve a socially and economically balanced environment through repair and replacement of the urban structure. This concept of renewal as a co-ordinated programme of action developed from an increasing awareness that the problems of urban blight were too complex for slum clearance projects to be the complete answer.

The concern with slum conditions and the need for housing improvements was reflected in legislation passed to regulate New York tenements in 1867, but the enforcement of this legislation was often lax. This led to the actions of philanthropists who endeavoured to provide model housing in badly blighted areas of New York, Chicago and other cities. Of these examples, however, Miles Colean states:

There was little or no consideration of the new developments as a nucleus for further planning and development; and public recreational and school facilities remained inadequate. The model projects remained islands amid unabated deterioration. The relation of blight—the backwash of change—to the total urban problem was still not recognized.

As the twentieth century progressed buildings became higher and increasing traffic added to the already growing congestion of work and living. Recognition of the plight of the city was not really grasped until 'the Wall Street crash'
provided a break in a seemingly endless urban expansion. Colean pointed out that the depression indicated that urban deterioration was not merely a problem that could be cured by growth and philanthropic enterprise, deterioration was an innate characteristic of the city tending, indeed, to expand rather than disappear. Realization of the plight of slum dwellers led to the first programme of Federal loans and subsidies for public housing under the U.S. Housing Act of 1937, although it was soon evidenced that this could solve only part of the problem. A wider understanding of the nature of blight was developing.

According to Colean, it was at this point that the terms 'urban redevelopment' and 'urban rehabilitation' were conceived to describe a more comprehensive process. It is interesting to note that Colean has borrowed the term 'renewal' from Patrick Geddes to represent the comprehensive process of maintaining urban vitality. He states that this is because the terms 'redevelopment' and 'rehabilitation' usually apply to specific projects involving the clearance of land or restoration of structures.

The first legislation specifically encouraging the use of rehabilitation in the United States was passed in 1941. The Illinois Neighbourhood Redevelopment Corporation law and the New York Urban Redevelopment Corporation law were both designed to enable the owners of blighted property to pool their resources for the purposes of re-development, empowering them to form
corporations with the right of eminent domain over recalcitrant property owners. The power of eminent domain formed an integral part of the provisions of legislation enacted in twenty-seven of the states during the following ten years, but action was slow.

However, the Housing Act of 1949 provided Federal loans and direct grants to local authorities for the specific purpose of helping cities to clear blighted areas and to prepare them for rebuilding. This legislation, although giving new encouragement to the effort to stem the tide of increasing blight, did not apparently resolve the problem as to the actual methods by which renewal would be achieved. It was soon realized that even these two programmes were not enough: slums were being created faster than they could be eliminated. Economically and morally it was senseless to wait until an area had completely deteriorated before improvements were suggested. Slum clearance alone, moreover, tended merely to shift the problem to another location, often creating new, and indeed, worse slums.

'Official' recognition of the process of urban renewal as it is now understood stems from the report of the President's Advisory Committee on Government Housing Policies and Programmes in 1953. The Sub-committee on Urban Redevelopment, Rehabilitation and Conservation stated its major point of emphasis and the main point of agreement to be the absolute necessity for broadening the attack on isolated slum areas to an integrated campaign
that included all stages of urban blight from its earliest symptoms to the last stages of decay.

The Sub-committee has previously emphasized that through demolition and new construction alone, it is impossible to eliminate slums because neither process goes at the cause of the trouble. An examination of the cost of the problem reinforces the necessity for developing a much broader approach to slum elimination. If the nature of the problem itself did not require it, budget considerations alone would be sufficient to impel anyone who was sincerely trying to eliminate slums to find ways of preventing the spread of blight in its earliest stages; of rehabilitating dwellings worth saving and of creating sound healthy neighbourhoods out of the existing housing inventory. It is obvious that we must check the cycle of decay before the slums are born.

The recommendations of the President's Advisory Committee, with minor exceptions, were accepted and incorporated in the 1954 Housing Act.

Besides placing greater emphasis on rehabilitation the 1954 Act set forth the 'Workable Program' in an effort to help cities help themselves. "There is no justification for Federal assistance except to cities which will face up to the whole process of urban decay and undertake long range programs to prevent the spread of blight, . . . to rejuvenate areas worth saving (and) . . . to clear out obsolete land uses through clearance and redevelopment." The Workable Program was the basic framework upon which any urban renewal program was to be based. Once a community had its Workable Program accepted it could apply to the Urban Renewal Administration for funds to assist in clearance and redevelopment of designated blighted areas.
The purpose of the Workable Program was to help the community face up to its problems of slums and blight, to assess what had been done and what needed to be done, and to make plans which when initiated would result in the necessary program of action. The Workable Program required the community to meet the seven following requirements:

1. Codes and ordinances: the community was required to adopt minimum standards of health, sanitation and safety through the enforcement of codes and ordinances.

2. A comprehensive community plan: a general long range plan was required to include land use, transportation, community facilities and public improvements. In addition, a zoning ordinance and subdivision regulations were to be drafted.

3. Neighbourhood analysis: areas of clearance and other renewal measures were to be defined by the analysis of the extent, intensity and location of blight.

4. Administrative organization: legal authority was to be established to enforce standards and to administer the renewal program.

5. Financing: means were to be developed to meet the financial obligation of implementing the renewal program.

6. Housing for displaced families: provision had to be made for the rehousing in decent, safe, and sanitary accommodation, of families displaced by the renewal program.

7. Citizen participation: active development of
citizen support was required to ensure the support and understanding of the community.

The comprehensive approach to urban renewal became clearly formulated and communities across the United States began to respond to the new program: by 1962, 145 communities had received Federal approval for urban renewal schemes involving rehabilitation, but unfortunately many of these plans remained merely plans. Some projects failed because their economic feasibility was not soundly established: some failed because the wrong area was chosen. Section 220 of the 1954 Housing Act provided long term, low down-payment loans to finance rehabilitation work in approved urban renewal areas, but only limited success has been achieved with this legislation. Financing for rehabilitation and its limitations are considered by many United States' authorities to be the main stumbling block to a greater development of rehabilitation.

In the light of this frustration of efforts, President Kennedy placed special emphasis on the urgency of an effective program of residential rehabilitation in his Housing Message in 1961:

As we broaden the scope of renewal programs looking to newer and brighter urban areas, we must move with new vigor to conserve and rehabilitate existing residential districts. Our investment in nonfarm residential real estate is estimated at about $500 billion - the largest single component of our national wealth. These assets must be used responsibly, conserved, and supplemented, and not neglected or wasted in our emphasis on the new.

The Kennedy Administration subsequently increased
the effectiveness of the Urban Renewal Administration in 1961 by raising the Federal share of urban renewal costs from two-thirds to three-quarters, thus making renewal for smaller urban communities more feasible. The proportion of Federal grant funds for non-residential renewal was also increased from twenty per cent to thirty per cent and displaced businesses benefited from increased Federal assistance.

It should be stressed that the Urban Renewal Administration is not the only Federal Agency engaged in the broad renewal program. The Housing and Home Finance Agency, formed in 1946, besides including the Urban Renewal Administration, also includes the Federal Housing Administration, the Public Housing Administration, the Federal National Mortgage Association and the Community Facilities Administration. The FHA, FNMA and PHA are all active in renewal work. Under the 'Section 220 programme' the FHA assists in the financing of new or rehabilitated dwellings in redevelopment areas. The rehousing of persons displaced by redevelopment projects is assisted by FHA and FNMA provisions which facilitate the financing of new or rehabilitated dwellings for such families. The FHA requires less stringent insurance for this type of financing and the result has been the encouragement of the construction and rehabilitation of homes in the vicinity of urban renewal areas, thus adding to the overall improvement of the community.
The year 1961 saw the coming of age of the concept that the use of local action and local resources stimulated and aided by the Federal programs offers a means whereby slums and blight can be eliminated and prevented, community development charted, and the opportunity realized for every family to secure a decent home in a suitable living environment.

Britain

In this section 'Britain' does not include Scotland which has separate planning and housing legislation. The earliest provision for redevelopment in Britain was the 'Clearance Area' of the Artisans' and Labourers' Dwellings Improvements Acts of 1875, 1879 and 1882 (the Cross Acts), applied to a defined slum area in which all buildings were to be removed. In 1925 new legislation created 'Improvement Areas', which were potential Clearance Areas in which reconditioning could prevent deterioration to the extent that clearance was necessary. 'Reconditioning' referred in this case to structural alterations to individual houses and the demolition of badly deteriorated structures. The 1935 Housing Act in turn replaced 'Improvement Areas' with 'Re-development Areas'. These could be defined where an area contained fifty or more 'working-class' houses of which at least one-third were overcrowded or unfit for human habitation, and which were not capable of being profitably reconditioned. It was further stated that industrial and social conditions should be such that the area should be used for working class homes. Once such an area had been defined a 'Re-development Plan' was to
be prepared within six months, indicating the allocation of land uses and the general site layout. The Housing Act of 1936 served to consolidate the earlier legislation.

Comparisons have been made between the redevelopment provisions of the 1936 Housing Act and the provisions of the Town and Country Planning Act, 1944, (the 'blitz and blight' act). The earlier legislation dealt solely with redevelopment as a slum clearance and housing operation, whereas the 1944 Act referred to areas of obsolete development and bad layout and areas suffering from extensive war damage. The 1944 Act also gave local authorities wide powers of compulsory purchase to ensure proper redevelopment of large areas.

The Town and Country Planning Act of 1947 succeeded certain sections of the 1944 Act and made provision for the compulsory purchase of areas of comprehensive redevelopment. However, it also removed Section 9 of the 1944 Act which had enabled Birmingham to launch its vast redevelopment program. The new legislation made large-scale redevelopment more difficult, as local authorities could now only acquire such land as could be developed in a reasonable period; no longer could an authority purchase land in advance of its requirements. In the immediate post war years, less attention was paid to the maintenance of existing houses due to the greater public need to regain losses suffered from war damage and to meet new housing demands: the most important requirement was to increase the nation's total stock of houses. By 1953 the total
housing situation had improved, and priorities for local authority housing were transferred to the demolition and replacement of slum dwellings. These buildings were constructed during the industrial expansion of the nineteenth century, and had long been condemned as being unsatisfactory for human habitation because of their poor structural condition. Earlier, Mr. Attlee's Labour government had encouraged the repair and improvement of old houses by paying 50% of the repair costs, but the conditions and regulations were so stringent that little use was made of this measure. In 1954, however, Mr. Macmillan as the Conservative Minister of Housing reduced the required life expectancy of the improved structure from 30 to 15 years and allowed landlords to raise rents from 6% of their expenses for improvement to 8%. The local authority, with assistance from the Government, could make grants of up to half the cost of improvements over £100 with a maximum grant of £400 for each dwelling improved. Regulations stipulated that the public money be spent only on property that would provide satisfactory accommodation for a sufficiently long period. As a result of this, a much greater interest was taken in house improvements by local authorities. The 1954 legislation also empowered local authorities to acquire badly deteriorated houses and to repair them so that they could be used for a limited period pending demolition. The intention was not to initiate these repairs as an alternative to slum clearance, as it was proposed to demolish
these houses as soon as possible. Government assistance was provided for the acquisition and repair of such buildings. Legislation enacted in 1959 obliged local authorities to make 50% grants to private property owners towards the provision of a bath in a bathroom, hot water supply, a water closet, a wash hand-basin and food storage facilities. A maximum grant of £155 was allowed if all five facilities were installed. The Government paid the local authority 75 per cent of the loan charges on the cost of these grants, but set limitations on the sale of improved homes.

In spite of these measures, Britain has concentrated to a large degree on the redevelopment aspect of the urban renewal process, particularly in central areas damaged by bombing, where large areas become transferred to public ownership. About four years ago, however, the Civic Trust and the Town Planning Institute suggested that ways should be found to encourage greater private interest in renewal. Professor P.H. White considered that this attitude seemed to stem partly from the change in method of making government funds available for redevelopment, and also that private enterprise may be more effective in some aspects than public. Existing practices, however, made it difficult to attain the desirable partnership between the private developer and the local authority, the only concessions being that property owners were allowed to possess property on a leasehold basis in redevelopment areas, while the local
authority retained the freehold. In comparing the British and the United States renewal programs Professor White commented that whereas the United States placed greater emphasis in planning by inducement, the British have shown more willingness to employ planning by direction and public ownership.

Britain's renewal policy is also tied inextricably to its population overspill and new towns program; only by building new towns on vacant land do the British feel they have sufficient operating flexibility in redeveloping badly deteriorated areas. The supposed limitations of Britain's urban renewal legislation have been frequently compared to legislation in the United States. Dr. Nathan Lichfield has indicated that much of the inadequacy of British legislation was due to it being devised in 1942-47 when other needs were more pressing, including development plans for the whole country, the location of post-war housing and the reconstruction of bombed areas. Legislation was geared to development which was defined in Section 12 of the 1947 Act as including redevelopment:

"the carrying out of building, engineering, mining or other operations in, on, over or under the land, or making of any material change in the uses of any buildings of other land." As a result of this legislation, plans for built-up areas concentrated largely on changes through comprehensive redevelopment, including slum clearance and public works. Development control was mainly concerned with preventing poor and fostering good redevelopment.
Our planning system thus encourages detailed attention to areas to be redeveloped by private or public enterprise, but not enough to those parts of the built-up areas, much the larger in extent, where renewal takes a form other than comprehensive redevelopment.17

This type of redevelopment, according to Dr. Lichfield, could be a combination of spot-clearance, building and environment improvement, and rearrangement of street patterns and traffic flow.

The most striking difference between urban renewal in Britain and the United States is that in Britain renewal has become part of the planning operation whereas in the United States it has evolved through housing programs. The process has been traced in the United States from the slum clearance measures of the thirties to its culmination in the 1954 Housing Act which permitted the renewal on non-residential areas for non-residential purposes. At this point Dr. Lichfield suggested the United States edged ahead of Britain in their approach to renewal, in spite of possessing planning legislation which, he considered, was more antiquated than in Britain. Planning and renewal developed separately in the United States, the two functions normally being separate government responsibilities, and Dr. Lichfield felt that due to the weakness of the planning framework this separation of functions had proved clearly beneficial to the development of United States renewal policy, although many planning officials in the United States consider that this separation creates severe problems; in several cities the rehousing of people in renewal projects has not been the first priority of housing authorities.
However, renewal through ad hoc bodies is not generally felt to be suitable in Britain. Indeed, the evolution of British local government has entailed the almost complete elimination of such bodies. The need is felt to be not one of new legal machinery but of direct government grants for renewal.

The difference in political, economic and social values between Europe and North America has thus been reflected in the way urban renewal policy has developed on the two continents. Dr. Ir. F. Bakkur Schut, President of the Netherlands Housing and Town Planning Institute, suggested in an address to the International Seminar on Urban Renewal in 1958:

That America has more confidence in private enterprise and less in government care and that Europe, on the contrary, thinks more of government care and holds private enterprise in this special sector of social activity less dear.18

Canada

Mr. David Mansur has commented that "public acceptance of urban renewal as a concept is more advanced in the United States than in Canada, particularly as it relates to assistance from the Federal Government."19 He noted that in early 1961 President Kennedy suggested that the existing United States urban renewal program was still too narrow to cope with the basic problems facing older cities, and that a change of emphasis should be made from slum clearance and slum prevention to a positive program for the overall improvement of cities.

In Canada the process of urban renewal depends on
federal, provincial and municipal legislation, although the main burden and the initiation of renewal is the responsibility of the municipal government. The main assistance to municipalities however, is contained in the National Housing Act. Section 12 of the 1944 Act made grants available to municipalities to assist in clearing blighted areas for public use (i.e. park or playground) or for a public housing project, or for housing built under the Limited Dividend provisions of the National Housing Act. Under this legislation Toronto embarked on its Regent Park projects.

The provisions for urban renewal were considerably enlarged in 1956:

In order to assist in the clearance replanning, rehabilitation and modernization of blighted or substandard areas in any municipality, the Minister with the approval of the Governor-in-Council, may enter into an agreement with the municipality providing for the payment to the municipality of contributions in respect of the cost to the municipality of acquiring and clearing, whether by condemnation proceedings or otherwise, an area of land in the municipality.

These contributions would not exceed one-half of the total cost to the municipality and the province of acquisition and clearance of the site. The 1944 Legislation stipulated that sites acquired in this way must be developed for low or moderate cost rental housing, but the 1956 amendment permitted such sites to be used for any purpose, including commerce or industry, if the original use of the area was predominantly residential. However, if the original use was not residential the proposed redevelopment was required to be mainly residential.
This approach is understandable when it is borne in mind that the legislation is part of a 'housing' act, not a 'planning' act, but it does prevent the development of comprehensive municipal programs for urban renewal. Many areas of commercial and industrial blight presently affecting adjacent uses would probably be best suited to commercial or industrial redevelopment, but federal assistance cannot be provided for this under existing legislation. If such redevelopment is desired it remains the burden of the already sorely pressed municipality, or is initiated by private development companies. The problem of land assembly, however, makes private redevelopment a most difficult operation.

In 1961 the National Housing Act was amended to allow the "acquisition, improvement and conversion for housing purposes of existing buildings situated in an area specified in an agreement between the province, a municipality in that province and the (Central Mortgage and Housing) Corporation as an urban renewal area." Provisions for redevelopment are contained in separate sections of the Act. In Part II, Section 16, loans are made available to a limited dividend corporation for the purpose of building low rental housing projects; Part III, Section 23 allows the Corporation to contribute 50% of the cost of acquiring and clearing blighted areas; and Part VI, of Section 36 established the Federal-Provincial partnership to acquire and develop land for housing purposes. As a condition of assisting in the clearance of blighted areas the Act
stipulates that alternative housing be offered to those families dispossessed, and that such housing be within their financial means.

The National Housing Act also makes financial assistance available to municipalities for the study of existing housing conditions and future needs. Subject to approval by the provincial government, the Federal government, through Central Mortgage and Housing Corporation, may assist a municipality in undertaking such a study of the whole city or a specific part of the city. The Federal contribution may be as much as 75% of a city-wide study and up to 50% of an examination of a limited area. The city shares the balance of the cost with the Province in some parts of Canada, while in others the city bears the remaining 25% itself.

The Provinces engage in renewal activity to a varying degree: some offer little positive assistance, while others, especially Ontario, are increasing their aid to municipalities. In 1962 the Province of Ontario announced its 'Twelve Point Housing Programme' which besides continuing land assembly programmes with the Federal government, included provisions to increase federal-provincial co-operation, and provisions to encourage the conservation of existing housing through 'planned preventive maintenance'.

Summary

Urban renewal is conceived of as a continuous process, using both public and private means, to eliminate
and prevent the spread of blight, by relieving the conditions caused by overcrowding, the intrusion of incompatible land uses and obsolescent public facilities. The conditions of urban growth and its resultant problems in Canada are more akin to United States experience than European, thus the evolution of urban renewal in the United States and Canada has been traced to show the differences between the two countries. The increasing recognition that a 'wider view' of urban renewal should be taken has been especially evident in the United States, while in Canada the concept of renewal, or at least its application, is less advanced. British experience has been cited to introduce a different viewpoint but subsequent discussion in this paper will deal solely with renewal in North America. Proposals for urban renewal in Canadian studies have often been based on experience in the United States, and the consideration of certain of these proposals forms an important part of this paper. In Chapter II the relationship of urban renewal to the overall planning function is discussed, this relationship having evolved within the historical development of urban renewal discussed in Chapter I. Examination is then made of the nature of the three aspects of renewal: redevelopment, rehabilitation and conservation.

References


4 Colean, op. cit., p. 40


8 Colean, op. cit., p. 25

9 The President's Advisory Committee on Government Housing Policies and Programs, op. cit.

10 Ibid, p. 111.

11 Ibid, p. 112.


19 Mansur, op. cit.

20 Dominion of Canada Statutes, 2-3 Elizabeth II, c.23, Sec. 23 (1).

21 Ibid, c.23, sec. 36. (1), (c).
CHAPTER II

THE NATURE OF URBAN RENEWAL

The Reason for Renewal

Recognition that the continuous renewal of our cities must constitute something more than merely slum clearance has been accompanied by an increasingly perceptive understanding of the nature of blight - the decay and obsolescence which renewal seeks to abate. It is by the survey of structures and environment that the degree of blight is assessed, thus providing a basis by which the nature of renewal treatment may be determined. The assessment of blight implies a range of conditions which can be measured against locally determined standards of health and safety. Many of these standards already exist in housing and sanitation by-laws while the nature of environmental conditions is at least partly controlled by zoning and subdivision regulations.

A recent Detroit study classified the elements of blight into structural deficiencies, pattern deficiencies and socio-economic problems and also recognized that these elements may be found in new as well old areas.
Structural deficiencies included deterioration and inadequate construction caused by poor design, inadequate maintenance and makeshift construction methods. The functional obsolescence of structures, however, was considered a different type of structural deficiency. Here, changes in consumer demand can, for example, cause multi-storied houses to decline in favour of the suburban split-level. This aspect of blight is most evident in industrial areas where technological advances can bring rapid obsolescence to older structures.

Pattern deficiencies involved poor arrangement of buildings, land uses and public facilities which resulted in uneconomic distribution of goods and services and often caused safety hazards. The conflict of vehicular and pedestrian traffic and the poor distinction of road functions, causing local streets to carry traffic far in excess of their capacity, was also shown to contribute to this aspect of blight, together with mixtures of incompatible land uses and inadequate school and park facilities.

The outwards signs of the socio-economic elements of blight were indicated in Detroit by a higher proportion of vacant units than in any other areas of the city together with poor upkeep and maintenance of structures. The problems of ill health and transiency were also indicated to be usually higher in blighted areas and these in turn affected the physical environment. It should be emphasized that overcrowding is one
of the prime factors in the creation of blight. Deteriorating areas are inevitably characterized by increases in population density which strain the capacity of schools, streets, parks, sewers and other public facilities. Furthermore, the danger of fire is increased and additional police protection is required. Regardless of the effect on individual structures the neighbourhood as a unit inevitably suffers.

Allan A. Twichell has indicated that 'blight' is a generic term and that it is almost never applied to a single building, but to an area of some size.

It refers to no one characteristic or condition, nor even to any one set of conditions or characteristics that are always found in the same combination. Instead, it covers a fairly wide range of conditions and characteristics that from example to example are found in differing combinations, and with or without certain secondary features. Without trying to make this definition too fine, it would probably be agreed that the two basic characteristics of blighted areas are substandardness and either stagnation or deterioration.2

This statement indicates the increasing recognition that blight has connotations beyond the badly stricken 'slum' areas.

More recently, Richard L. Nelson and Frederick T. Aschman,3 have classified blight by its occurrence in different parts of the urban area. The most obvious blight is in slum areas where it causes hardship, ill health and economic losses and where the difference between tax revenue and public expenditure for services is most marked. Blight also occurs in older neighbourhoods
where living conditions and values decline faster than the areas become physically obsolete. The least recognized type of blight, according to Nelson and Aschman, is the "built-in" blight of fringe areas of haphazard growth where the development of new neighbourhoods with low standards and poor services creates the first signs of deterioration. Thus, the original concept of blight recognizing merely its extreme characteristics has broadened to include the less obvious aspects which are becoming recognized as parts of an overall problem; a problem that demands an integrated program of action.

As Mr. Georges Potvin has indicated: "The various processes of deterioration, commonly called blight, do not affect houses only, but all forms of urban land use. . . . Just as there are residential slums, so are there blighted commercial and industrial buildings, sometimes in the very heart of the central business district." Many of the factors contribute to all these forms of blight, and some of the worst blight is caused by the mixtures of incompatible land uses. This paper, however, is confined to the problem of residential blight.

The Vancouver Redevelopment Study recognized that no renewal plan was likely to succeed unless it considered the areas which were vulnerable to blight, as well as those which were already blighted.

Blight, unfortunately, is not a self-liquidating process, nor does it remain confined to one
particular area. Its effect is contagious, and one derelict property, or the intrusion of an unsuitable industrial or commercial use, can be sufficient to set in motion the forces leading to the decline of an area, and the inevitable depreciation of property values.5

Urban Renewal and the Planning Function

Effective urban renewal demands that a co-ordinated program be developed to integrate the various renewal activities. Only by co-ordination can all aspects of renewal have a single set of objectives; all the many private and public bodies may then direct their efforts to achieve a balanced community by rebuilding and rehabilitated blighted areas and conserving sound areas so that land is used for its best economic and social purpose.

Urban renewal is an integral part of the larger planning process and to be truly effective must take place within the context of an overall plan. In discussing Philadelphia's experience William L.C. Wheaton, of the University of Pennsylvania, indicated that urban renewal is the most important process through which the Master Plan may be executed. "It is the application to the various areas of the city of all the public powers available for improving the city."6

From the initial stages of the process, concerned with analyzing the actual need for renewal and its potential benefits, leading to the definition of areas requiring treatment, the inter-relationship with the planning process is most important. Renewal largely depends on the type of co-ordination which can best be achieved through
the planning process; indeed, it has been previously indicated that Federal financial assistance for renewal in the United States is only available if all renewal activity is based on a programme of comprehensive city planning.

In Canada the National Housing Act states:

that the areas will be developed in accordance or in harmony with an official community plan satisfactory to the Minister. 7

Prior to this act, both the Federal government and the Province of Ontario, in approving the Regent Park South public housing project in Toronto, stated that they would prefer not to participate in further projects unless studies were made to ensure that the proposed plan of action was the correct one.

The separation of the renewal and planning functions in the United States has already been indicated. Of this separation Dr. Lichfield has said:

It has stimulated great activity in urban and metropolitan planning; in many places urban renewal is a tail wagging a timorous planning dog by dangling dollars in front of its nose. Furthermore the side-stepping has prevented urban renewal from being bogged down by a cumbersome planning system whose modernization will yet take some time. 9

The specific nature of the U.S. renewal agency may vary from state to state, depending on the framework of state enabling legislation. New Haven, for example has a city renewal department responsible to city council; Baltimore has a citizen's commission appointed by and responsible to city council; while Norfolk has a similar
commission which is independent of council. These agencies receive direct Federal aid from the Urban Renewal Administration which forms part of the Housing and Home Finance Agency.

Renewal as a combined operation is carried out by the renewal agency co-ordinating its powers with those of other departments in accordance with a city-wide plan. The combined powers of the several agencies have been classified by Lichfield into four groups. First, the acquisition and clearance of property for private and public development. (United States renewal agencies rarely engage themselves in building). Second, single buildings may be removed to improve an area or to eliminate unsafe or unsanitary conditions. Streets may also be closed to improve traffic circulation and to add to the amount of open space. Third, the physical improvement of existing buildings, by enforcement of housing codes requiring that existing buildings be brought up to specified standards and in case of default that improvement may be compelled or the property acquired. Improvement is also encouraged by assistance in acquiring loans and Federal mortgage insurance. There is, however, nothing in the United States to compare to the outright home improvement grants made by the British Government. Fourth, the enforcement of standards over the entire city to ensure the standard of new construction and the prevention of environmental deterioration by enforcement of building codes and zoning by-laws to regulate use and density.

The general plan of the urban area should be com-
prehensive and should determine future land use arrangements, transportation routes and the distribution of population. The general plan or its component sub-area plans, should also identify renewal areas by the nature of the treatment proposed for improvement. In discussing the relation of renewal to city planning the Seminar on Urban Renewal at the Hague in 1958 indicated that renewal is largely a problem of relating land use patterns to circulation facilities and that the street pattern is considerably more difficult to change than the land use pattern. To this end it is important to develop a traffic pattern for the renewal area that is related to an overall transportation plan.

The nature of the comprehensive plan must be such that change and adaptation may occur; for example the completion of an urban renewal project may well suggest adaptations to the overall plan which will in time affect the planning of subsequent renewal projects.

Mr. Stanley Pickett, who was then Urban Redevelopment Officer of the Community Planning Association of Canada, stressed at the conference in The Hague the importance of relating renewal to the overall planning of an area and cited Philadelphia's experience with an eight year clearance and rehabilitation programme. By eliminating the worst slums first the city hoped to set an example to encourage the improvement of surrounding blighted areas. People displaced from clearance areas,
however, merely moved to adjacent housing creating even worse conditions of overcrowding and bad sanitation. These areas subsequently proved more costly to redevelop as a direct result of the initial project. Had the project involved a change in land use it was thought the problem would have been even greater.

Whatever the consequences they must be anticipated, so that the city or urban regional plan can allow for the effects of renewal action and integrate them into the whole planning program. The project approach, where planning and design stop at the boundaries of the site is doomed to failure. Unless understood and guided, the mutual effect of the project and the surroundings on each other will be detrimental to both and may prejudice continuing action. 11

In a policy statement defining urban renewal in 1954 (then called urban redevelopment) the American Institute of Planners indicated that the process involved the revision of existing patterns of land use and population distribution, "under established democratic planning procedures, and in conformity with long range comprehensive planning policies."12 This statement recognized that the preparation of an urban renewal programme was as much a part of the planning function as the scheduling of public works or the preparation of a zoning by-law. The process through which renewal areas are defined, the determination of land use and service patterns and the scheduling of priorities were all declared as being proper planning functions because they involved developing a community-wide pattern by fitting the various aspects together. The
danger of planning on an isolated project basis or building at congested densities was indicated, suggesting that such methods can only increase the spread of blight.

In 1959 the American Institute of Planners issued another policy statement on urban renewal. This statement stressed the importance of co-ordinating the application of all municipal powers on an area basis for the execution of the master plan, but continued by noting the deficiencies of a Federal programme which concentrated on housing: blight attacks all aspects of the community and could only be effectively fought if this was recognized. The 1959 statement also indicated that many communities were spending vast sums of money on isolated projects which were not integrated with local government plans. Finally, a need was stressed for continuity of Federal support: only in this way could urban renewal become in fact what it was in theory - a long range continuing process.

The Renewal Process

It is now generally recognized that the process of urban renewal embraces a range of treatments, which vary according to the nature of blight revealed in the study area. These treatments range from clearance redevelopment, and rehabilitation, to
conservation. It may be seen that the methods of each of these treatments over-lap to some extent, rehabilitation for example, often entailing clearance of particularly deteriorated structures. The degree of public initiative required in each of these methods also varies from the most drastic measures of complete clearance to the relatively mild measures of conservation.

Redevelopment

Redevelopment, involving the complete clearance of structures in severely blighted areas and the planned rebuilding by public and private means, is the most drastic and costly of all forms of renewal. It is usually applied where blight is so advanced that it is not economically, physically, or socially practicable to renovate the area. However, the urban renewal study for Toronto also indicated that an area could be justifiably cleared if it otherwise would hinder the carrying out of some major work of great importance to the city as a whole. Furthermore, if the potential re-use of an area so outweighed the present use, even if conditions were not particularly bad, then again redevelopment could be justified.

In the City of Windsor urban renewal study\[14\] Dr. E. G. Faludi concluded that redevelopment was also advisable in areas containing a proportion of residential buildings in fair condition, but which were surrounded by structures in poor or very poor condition. In this case, individual rehabilitation would not be adequate to eliminate the total problem of blight. An area of Windsor scheduled for redev-
development reflected the lack of public facilities and the uneconomical layout of the grid pattern of streets. The suggested principles of redevelopment recommended in this case included the reduction of through traffic, the provision of adequate parking space, the creation of a central open space, the provision of a compact shopping area, the removal of incompatible industrial and commercial uses in the area and the reservation of land for future road widening. The proposal for the area also eliminated many of the unnecessary through streets.

This is the method of renewal — the inevitable method — to be applied where blight has caused both structures and environment to deteriorate to such an extent that both become public liabilities. These are areas which have been neglected by private enterprise because land assembly and redevelopment on a large enough scale has not been profitable, and where the declining environment has been regarded as a poor risk for capital investment.

Rehabilitation

The second method of treatment in the urban renewal process is that which is applied to areas already suffering from the effects of blight, but where deterioration has not reached the stage where complete clearance is necessary. Implicit in this technique are aspects of both the redevelopment and conservation methods; Individual badly deteriorated structures, for example, are often removed in a rehabilitation programme to provide additional open space or to alleviate the parking problem on overloaded streets.
Basically, the rehabilitation method involves the:
remodeling, altering, repairing and otherwise improving
substandard, deteriorated, or obsolete areas, or indi-
vidual structures within these areas, so that a decent,
safe, and sanitary environment may be achieved.15

This statement of the Sub-committee on Urban Redevelopment,
Rehabilitation and Conservation reporting to the President's
Advisory Committee on Housing in 1953 continued by declaring
that the rehabilitation of isolated structures in a deterio-
rated area cannot result in lasting improvement. Furthermore,
the provision of community facilities and the improvement of
streets and services must accompany the rehabilitation of
structures to produce an acceptable environment. To be succes-
sful, rehabilitation must be, in the Sub-committee's terms, a
'planned area concept'. A recent Ontario study indicated a
similar relationship between public and private efforts:

Buildings are rehabilitated by adding space, painting,
repairing, and other physical changes. Neighbourhoods,
too, are rehabilitated — often by removing the worst
houses, changing street patterns, adding parks and other
open spaces. In general, these are the things a muni-
cipality does to add confidence to the neighbourhood, and
to encourage the individual to maintain his own property.16

The initiation of rehabilitation can take place in
two basic ways; either properties remain in private owner-
ship or they are acquired by government agencies or private
developers. Under the latter method rehabilitated housing
can be acquired by a public housing agency or a limited
dividend housing company to provide low rent housing.
The use of rehabilitation is presently being
studied by the Ontario Provincial Government for application in areas where rehabilitation is considered more feasible than total clearance and rebuilding. One advantage in using such a technique for public housing is that families become more integrated into the surrounding community and the seemingly dreaded stigma of living in 'a Project' is eliminated. However, it is the rehabilitation of dwellings remaining in private ownership which forms the main concern of this paper. In this case improvements should be carried out without involving too great a disturbance of the residents. The public responsibility is to enhance the surroundings of such houses in areas where heavy traffic and inadequate amenities might otherwise require complete redevelopment.

Rehabilitation can also vary from 'prestige' rehabilitation, evidenced in Georgetown in Washington and Rittenhouse Square in Philadelphia, to 'middle income' rehabilitation and 'low rent' rehabilitation. Prestige rehabilitation will take place naturally if the market demands it, especially in larger cities where increasing traffic congestion and diminishing suburban tax advantages make daily commuting less and less attractive. In many instances the costs of reconditioning are extremely high. 'Middle income' rehabilitation is primarily concerned with correcting functional deficiencies such as inadequate plumbing, heating, wiring, mechanical equipment and minor structural repairs. Correcting obsolescence
is usually a secondary consideration. 'Low rent' rehabilitation is inextricably linked with code enforcement and entails repairs to correct violations and minimum standards. This study will only consider the 'middle income' and 'low rent' type of rehabilitation, prestige rehabilitation being considered beyond the normal urban renewal process.

Conservation

At the opposite end of the renewal scale from total clearance and redevelopment, is the conservation technique which is applied to areas that are still basically sound, and where rehabilitation methods are not yet necessary. The emphasis is on maintaining the stability of an area to prevent the first signs of blight from developing. By ensuring the upkeep of property, the planned provision of neighbourhood facilities, the control of traffic and parking and the prevention of conflicting land uses, blight may be prevented before it has a chance to develop.

The above mentioned Sub-Committee on Urban Redevelopment, Rehabilitation and Conservation defined conservation as the prevention of blight in mainly residential areas that showed signs of deterioration but where the majority of buildings did not need major repairs.

To achieve this aim it was indicated that action must be taken, in accordance with a community plan, to provide adequate community facilities, efficient traffic controls,
suitable land use and density patterns. 'Undesirable' structures were to be removed or improved, and housing and zoning laws were to be strictly enforced. The conservation concept emphasizes the neighbourhood rather than individual buildings, and as such the problem is seen by the Sub-committee to be as much a problem of planning as of housing.

In the Windsor Urban Renewal Study\(^1\) a typical area defined for conservation was examined and several factors that could adversely effect the environment were indicated. These included the extension of commercial and industrial uses into residential areas and the lack of maintenance of properties. Increased traffic could also lead to deterioration as could the illegal conversion of single family homes raising the residential density. The conservation methods proposed in this particular case were the strict enforcement of the Zoning By-law and the Building and Minimum Housing Standards Codes, the promotion of citizen awareness in the advantages of conserving the quality of their area and the control of through traffic.

Many studies of urban renewal define only two methods or types of renewal; the clearance and redevelopment aspect being quite distinct from a combined rehabilitation/conservation approach. This general division is recognized in the Vancouver renewal study, for example, apparently being based directly on Siegel and Brooks' study\(^2\) of the renewal process for the Presidential investigation in 1953. Siegel and Brooks indicated that
rehabilitation related to the degree of deterioration in a particular area, but the end product of both processes was an acceptable and indeed, desirable neighbourhood in which to live.

The connotation of conservation is prevention; the prevention of further deterioration which will lead to slums. The connotation of rehabilitation is "bringing back" an area which has slipped to a more significant degree and requires more extensive treatment. Though both concepts are dynamic, after a neighbourhood has been "rehabilitated", it must then be "conserved."¹⁹

The Ontario Department of Municipal Affairs study²⁰ indicated a similar distinction: rehabilitation implied the raising of standards through physical improvement, while conservation was the maintenance of these standards on a long-range basis.

Summary

The degree or quality of blight in a community inevitably varies from one area to another, thus the methods of renewal should be related to this variance. The total urban renewal concept is generally agreed to include redevelopment, rehabilitation and conservation, all forming part of an inter-related and co-ordinated program. Rehabilitation for example includes some of the methods of redevelopment, in the clearance of badly blighted structures, and some of the methods of conservation.

The total urban renewal program must form part of the overall planning process and specific renewal proposals must be conceived in the context of long term development plans for the whole community: Flexibility of the over-
all plan, however, is essential: a specific renewal scheme may suggest amendments to the overall plan which will effect subsequent renewal proposals. Most important of all, when conceived within an overall plan, urban renewal can be implemented at the right time and in the right place and proposals will not contradict subsequent plans. The 'project approach' to renewal can no longer be tolerated, indeed, it is ideally desirable to plan renewal on the basis of the entire region. The main limitation of existing legislation and financial assistance for urban renewal in Canada is that public responsibility is primarily concerned with housing, little attention being given to the stimulation of non-residential renewal.

Urban renewal in Canada has primarily been concerned with clearance and redevelopment, it being considered imperative to deal with the worst conditions first. However, the urban renewal studies produced in Canada during the last seven years have to varying degrees considered the wider application of the renewal process. In Chapter III these studies are discussed in some detail to determine proposals for rehabilitation and the means suggested for initiating these proposals.

References


5 City of Vancouver, Vancouver Redevelopment Study, Prepared by the City of Vancouver Planning Department for the Housing Research Committee, 1957, p. 28.


7 Dominion of Canada, (Statutes, 2-3 Elizabeth II, c. 23, sec. 23 (4), (c)


14 City of Windsor, A Fifteen Year Programme for the Urban Renewal of the City of Windsor and its Metropolitan Area, Prepared for the City Council by E.G. Faludi and Associates, 1959.

15 Jack M. Siegel and C. William Brooks, Slum Prevention through Conservation and Rehabilitation, Report of the Subcommittee on Urban Redevelopment, Rehabilitation and Conservation to the President's


17 Paludi and Associates, op. cit, p. 127.


20 Ontario Department of Municipal Affairs, Community Planning Branch, op. cit., p.9.
CHAPTER III

RESIDENTIAL REHABILITATION IN CANADA: AN EXAMINATION OF CANADIAN URBAN RENEWAL STUDIES

Part V of the National Housing Act\(^1\) bestows on Central Mortgage and Housing Corporation the responsibility to sponsor investigations of the condition and adequacy of Canadian housing, and of the measures that may be taken to improve the nation's housing stock. As a result of this measure, through which the previously discussed Federal financial assistance is available, cities in almost every province have initiated urban renewal studies. The majority of the studies completed to date are examined in this chapter, with specific reference being made to their rehabilitation proposals.

The Relationship to the Renewal Process

The first urban renewal study in Canada completed under Part V of the National Housing Act was for the City of Toronto, Ontario,\(^2\) and was conducted under the direction of the Advisory Committee on the Urban Renewal Study in 1956. This study was primarily undertaken to develop generally applicable methods of urban renewal analysis and research, although it broached tentative proposals for specific parts of the City. However,
rehabilitation was recognized as a part of the renewal process, which was broadly defined as being an integrated programme of street improvement, construction of public works, redevelopment, building improvement and 'other action'.

In 1957 urban renewal studies were published for Halifax, Nova Scotia; Saint John, New Brunswick; Vancouver, British Columbia; and Winnipeg, Manitoba. Professor Gordon Stephenson, in his study of Halifax, noted that "preventive medicine is now generally accepted as more effective and less costly than remedial," and although it was considered that clearance and redevelopment would remove the worst slums, it was indicated that this would not eliminate the causes of the slums. The most pressing problem was considered to be the overcrowding of dwellings due to the shortage of housing accommodation at rents people could afford. Large numbers of people would have to be rehoused, quite apart from a clearance and rebuilding programme, and this would involve moving many more people. Overcrowding could be reduced if building and health codes were effectively enforced, but it would be impossible to demand rigid standards unless adequate alternative accommodation were to be provided within the financial capacity of the dispossessed families. It was indicated that the Halifax City Council would have to make the decision of providing
new housing on cleared or vacant land, and would have to develop a housing code to establish and maintain physical and sanitary standards. Professor Stephenson called the provision of new housing a 'frontal attack' and the maintenance of standards a defensive action'. It was considered that: "from the purely short term financial viewpoint, the City would, without doubt, gain by a frontal attack and defensive action combined in one housing policy." This was, however, recognized as not necessarily being the correct long term policy for the metropolitan area.

The conditions of housing revealed in the City of Saint John study, conducted under the direction of Mr. Georges Potvin, indicated the alarming fact that almost one third of the city's dwellings required demolition, and over 60% required rehabilitation. Urban renewal was conceived of as a continuous process, with the report serving only as a guide to the first stages of that process, placing the problems of housing in their proper perspective with other problems of the city. The process of renewal was indicated to include redevelopment, rehabilitation and conservation. Redevelopment was to include "the clearance of individual blighted dwelling units or sizeable dwelling areas and their replacement," and was regarded as the most costly of renewal measures, usually to be applied on a relatively large scale when less drastic measures
were uneconomical. Conservation, on the other hand, was the least expensive treatment to protect areas worth preservation. It implied the co-operation of property owners and the city's administration. Rehabilitation was recognized as being a degree of treatment between these two measures, and was indicated as being the form of action necessary "when buildings require minor or major repairs, including, in some cases, structural reconditioning."\(^8\)

From the study of blight in Vancouver\(^9\), carried out by the City Planning Department, it was found desirable to distinguish two types of planning areas, according to the extent and intensity of deterioration and the proposed solutions. In the 'Comprehensive Redevelopment Areas' a twenty year reconstruction programme was proposed in which all existing buildings eventually were to be cleared. The 'Limited Redevelopment Areas' were considered liable to deterioration within the following twenty years, and here it was proposed to carry out spot clearance and rehabilitation. The remainder of the study area would be subject to conservation measures, so again the three aspects of renewal were recognized. Of the total renewal process it was stated:

The purpose of redevelopment will be largely defeated unless it is accompanied by measures to conserve the existing sound housing and to prevent the further deterioration of areas already in decline. Redevelopment, rehab-
ilitation and conservation are thus seen as complementary phases of one programme of blight elimination and control.¹⁰

Professor Gerson's study of Winnipeg¹¹ was of a small but particularly blighted section of the city and in his proposals for the area he designated areas of 'immediate redevelopment', 'redevelopment' and 'rehabilitation'. The first two were areas requiring different degrees of clearance and redevelopment, while the rehabilitation area had housing which was 'by no means good', but where total redevelopment was not considered feasible.

The urban renewal study of Hamilton, Ontario,¹² conducted under the direction of the City Planning Department, considered renewal to be a continuing process designed to eliminate substandard housing and to provide good alternative accommodation, to rehabilitate older housing and to prevent the spread of blight. The city was divided into Planning Districts, each of which were determined as being Class 'A', Sound; Class 'B', Declining; or Class 'C', Blighted. Areas of detailed study within each district were then determined in which each dwelling was placed in one of three categories: 'Conservation', 'Rehabilitation' or 'Presumptive Clearance'. From this analysis, priority areas for renewal were established by assessing the percentage of buildings in each block requiring clearance, rehabilitation, or conservation.
The urban renewal study for the City of London, Ontario, by Professor Stephenson, also considered renewal as a continuing process, but the usual definition of 'renewal areas' was not emphasized. In the conclusions of the study it was recommended that "as part of its urban renewal programme the municipality should include a policy in its Official Plan for rehabilitation and conservation of the present housing stock." The specific renewal proposals of the study, however, were largely related to the 'rehabilitation' of the Thames River valley, although this was actually a clearance and redevelopment programme.

The urban renewal study for the City of Windsor, Ontario, by E.G. Faludi and Associates, also conceived renewal as including 'redevelopment' in blighted areas designated for acquisition and clearance; 'rehabilitation' in areas where the early stages of decline necessitated improvements; and 'conservation' in the remainder of the urban area where sound neighbourhoods were to be protected against blight.

In 1961 the City of Montreal, Quebec, nineteen year programme of urban renewal by the Economic Research Corporation, Ltd., was published. The objectives of the study were: to determine the number of new dwelling units required in order to eliminate overcrowding; to assess the degree and methods of improvement required for existing dwellings; and to establish methods to prevent further deterioration. One of the
objectives of the study was also to designate renewal areas by the type of renewal required. Urban renewal was again regarded as a continuous process employing the three degrees of renewal. The study areas were examined by assessing the degree of existing deficiencies and these were measured on a percentage of occurrence basis. The total percentages of different deficiencies were averaged and three categories established. When an area was found to be 'bad', then total clearance was proposed followed by redevelopment; if an area was 'mediocre' it was designated for rehabilitation which was defined as 'partial curing and renovation'. This 'mediocre' category contained a 25% - 75% deficiency measurement. If an area was declared 'satisfactory' then conservation and maintenance measures were considered sufficient safeguards against blight. Conservation and maintenance in sound residential areas were considered to be most important in minimizing the need for rehabilitation, and ultimately, for clearance.

Newfoundland's first urban renewal study was completed in 1961 when the report for the City of St. John's by Project Planning Associates, Ltd., was published. The consultants indicated that the process of eliminating urban deficiencies should form part of an overall renewal and development programme, and that urban renewal must be approached in the broadest possible sense. A twenty year programme was proposed as a
framework for progressive action requiring periodic revisions, rather than as a rigid set of rules requiring strict adherence. By describing and analyzing the extent of deficiencies in each planning district, areas designated for renewal were graded according to the type of renewal required.

The report of housing conditions in the City of Saskatoon, Saskatchewan, prepared by the City's planning and Building Department, also published in 1961, revealed that the city had one of the highest standards of housing conditions in Canada. The lack of intense blight resulted in a renewal programme emphasizing rehabilitation and conservation. Indeed, the small areas proposed for clearance and redevelopment were included as part of the rehabilitation programme.

The urban renewal report for the City of Sault Ste. Marie, Ontario, by E.G. Faludi and Associates, was part of a general planning study prepared for the city and suburban area, and was similar in approach to the Windsor study prepared by the same consultants. The continuity of renewal was again emphasized:

As long as the area continues to develop, there will be a need for measures to guide such development. This involves action to improve or rebuild obsolescent areas to prevent further deterioration.

The analysis of housing conditions in the city resulted in the determination of five areas of 'Redevelopment', five areas of 'Redevelopment with Partial Rehabilitation' and
one area of Rehabilitation', thus besides the more usual overlap between conservation and rehabilitation, the integrated nature of the renewal process was indicated in the combination of redevelopment and rehabilitation measures proposed.

The City of Victoria urban renewal study, prepared by the Capital Region Planning Board of British Columbia, stated that urban renewal:

includes redevelopment involving demolition, clearing and building anew, and rehabilitation, which means improving existing conditions by means short of redevelopment. A third category, conservation; is a limited programme of rehabilitation based on good civic and private housekeeping.

Five types of renewal were defined for Victoria: 'Priority Redevelopment,' 'Tentative Redevelopment,' 'Spot Redevelopment' and 'Conservation'. 'Priority Redevelopment' was to be applied in the areas of most urgent need and 'Tentative Redevelopment' was proposed for areas where it was still possible that private redevelopment would take place. 'Spot Redevelopment' was intended to remove small islands of three or four blighted houses surrounded by sound housing, and this type of renewal was indicated as being easier to administer as it could normally be carried out within the existing subdivision pattern. 'Rehabilitation' was proposed for areas where blight was insufficient to merit redevelopment, and 'Conservation' was recommended for the areas needing least attention, but where action
was necessary to prevent further decline. The third type of renewal, spot redevelopment, is usually considered part of the rehabilitation process.

Professor Stephenson's study of the City of Kingston, Ontario\(^2\) recognized that clearance and redevelopment could be most disruptive to an old, well established community and that clearance of small dispersed pockets of the worst blight would avoid this difficulty. This type of approach is possible in Kingston where no substantial areas exist in which all the houses are in poor condition. Again it was indicated that one of the prerequisites for the elimination of slums was an adequate supply of housing within the financial capacity of the people requiring accommodation. The other prerequisite was the maintenance of the existing housing stock through the enforcement of a minimum standards code and the development of a neighbourhood improvement programme.

One aspect of the Kingston study is unique in Canada: an area known as Old Sydenham Ward contains some of the finest 19th century residences in the nation and the study considered that the character of the area should definitely be conserved. This facet of rehabilitation concerned with preserving areas of architectural merit is emphasized in the renewal programmes of Philadelphia, Boston, and other cities where the historic value of many residential areas makes their
rehabilitation most desirable. The Kingston study, however, appears to contain the first suggestion for this type of rehabilitation in Canada.

The urban study for Corner Brook, Newfoundland by Project Planning Associates Ltd., was one of the most recent to be published, and like most other studies, defined 'planning districts' and specified the type of treatment for each district. The programme of renewal was divided according to the type of work involved and its priority, and this resulted in a 'Redevelopment-Rehabilitation-Relocation' programme being formulated.

The Objectives of Rehabilitation

As an integral part of the renewal process the objectives of rehabilitation have often been subordinated to the objectives of renewal itself, thus it is of value to comment on statements of objectives contained in Canadian urban renewal studies.

The City of Corner Brook study indicated that the objective of rehabilitation was to co-ordinate the activities of the municipality and private property owners in an effort to remove unsatisfactory conditions from a neighbourhood. In addition to an improved physical environment, with better living conditions and appearances, it was noted that an increase in property values often resulted. Besides the physical improvement of an area,
the City of St. John's study indicated the importance of social improvements and suggested that as a result of rehabilitation a new atmosphere of satisfaction and well-being was usually evidenced in the life of the community.

The basic objective of rehabilitation is often subject to divergent interpretations. In consideration of whether it is merely an interim stage, leading ultimately to clearance and redevelopment, the Corner Brook study indicated that one of the potential results of rehabilitation was that blighted areas could be saved from the future expensive necessity of clearance and redevelopment. However, in a proposal for an area in Victoria, the Capital Region Planning Board stated that "rehabilitation is a relatively short-term solution suited to a short-term problem," and that the ultimate land use in the specific area should be other than residential. Perhaps more than indicating divergence of views on the objectives of rehabilitation, this opinion suggests that there are degrees of rehabilitation, which may be used in different ways to meet different circumstances.

Planning officials in several cities have their own opinions on what rehabilitation can accomplish. Mr. Donald Buck, Redevelopment Officer in Saint John, New Brunswick, considered that rehabilitation could be an end in itself, if followed by a properly organized conserva-
tion programme, in areas where the street pattern, the use of land and the provision of public services and facilities was adequate. However, if an area did not have these advantages and was blighted, then Mr. Buck considered that rehabilitation was a 'stop-gap' measure and should only be undertaken if the area was not capable of being redeveloped. In areas where the cleared land was incapable of being re-used within an economic period of time, Mr. Buck considered that rehabilitation could be used as a stop-gap measure.

Mr. Graham,27 City Planner and Building Director for Saskatoon, also considered that rehabilitation could be used as a positive tool for direct improvement or as a short term stop-gap measure. The study of Saskatoon's housing conditions was apparently taken on the assertion that the city had no renewal problem because of the youth of the city, a well developed civic pride, a self-help programme of improvement and a recognition of the need for 'responsible planning'. In cities where these conditions were long since past, Mr. Graham considered that rehabilitation merely became a placebo.

Mr. J. Thomas C. Waram,28 Planning Commissioner and Director of Urban Renewal for the City of Hamilton, Ontario, commented that rehabilitation was used to prolong the life expectancy of an area because of the advantages to the area itself and also to prevent the spread of blight. Mr. Waram considered that large
expenditure of public funds in rehabilitation areas was not generally justified unless the area had a life expectancy of twenty years: the time element was considered a most critical aspect. Although rehabilitation possessed great merit in the appropriate circumstances, Mr. Waram indicated that eventually all land would have to be redeveloped. However, "Paint-up, Clean-up" campaigns should always be encouraged.

The objectives and application of rehabilitation obviously depend on local circumstances but the consideration of rehabilitation as a short-term problem is perhaps a rather limited viewpoint in some instances. Admittedly rehabilitation is a preventive measure to stem the tide of blight, but in doing so, as the Saskatoon study points out:

It seeks to prolong the useful life of existing structures, in an attempt to avoid the necessity of costly slum clearance and redevelopment projects in the future. It may, through maintaining and improving the desirability of a neighbourhood, facilitate its ultimate transition to a higher land use by, for example, making it more attractive for new development, such as apartments or new homes.29

Thus rehabilitation, besides providing short-term solutions to areas destined for ultimate redevelopment can also be considered a desirable end in itself: an end that preserves the continuity of the urban form, and ensures the diversity of old and new in our rapidly changing cities.
The Means of Rehabilitation

From an examination of most of the Canadian urban renewal studies completed to date, the proposed means for implementing rehabilitation objectives have been placed in four main categories:

(i) Legislative Control
(ii) Municipal Improvements
(iii) Citizen Education
(iv) Financial Assistance

Many of the specific methods of rehabilitation proposed are similar in each study, therefore they will be generally discussed under the above headings with specific references to individual studies being made where relevant.

Legislative Control

A municipality's major control of the residential environment is through the enforcement of by-laws regulating the construction and maintenance of buildings, standards of occupancy, zoning, health, sanitation, fire prevention and safety. Most Canadian urban renewal studies emphasized the police power as the major force in initiating the rehabilitation of substandard dwellings. However, existing building and subdivision regulations are not retro-active: they apply only to new development or alterations to existing development. Regulations demanding that home-owners initiate repairs to a specified standard...
are rare, and in most instances action cannot be forced until the property is in such an extreme state of deterioration that it cannot be repaired. There are, however, an increasing number of municipalities with 'nuisance by-laws' and other legislation requiring that properties be cleaned up. In some cases of non-compliance this work is done by the municipality and charged to the property owner.

In examining the effectiveness of existing codes and by-laws related to housing, the Saskatoon study stressed that these preventative and protective measures have proven difficult to enforce:

In the resultant legal actions, sympathies frequently lie with the defendant, who might experience real hardship in complying with particular by-laws. In many instances, when persuasion and threats of prosecution have failed to achieve the desired results, the matter has been dropped, often because of doubts whether a prosecution would be successful.\textsuperscript{30}

The Saskatoon study also indicated the limitations of existing regulatory devices and cited the general lack of Provincial enabling legislation permitting a municipality to pass by-laws setting minimum standards of occupancy and maintenance. The effectiveness of housing legislation is often inhibited because amendments occur less frequently than changes in the consumer demand for housing.

In May 1961 the Ontario Department of Municipal Affairs published the second interim report of \textit{A Better Place to Live}\textsuperscript{31} in its study of minimum standards and occupancy. This report summarized a nation-wide field
study of existing legislation related to the regulation of existing housing. Significantly, the study found, in every city visited, that progress in regulating existing housing conditions depended less on the details of the actual controls and legislation and more on how the controls were administered by the local officials. Section 878 of the British Columbia Municipal Act, for example, enables the municipality to pass by-laws requiring the renovation or demolition of buildings. This power, however, has rarely been used in either Vancouver or Victoria. Conversely, although Saskatoon does not have comparative enabling legislation, local medical officers in co-operation with other municipal departments have been able, through municipal councils, to declare certain substandard houses to be 'nuisances' and thus order their demolition. The most enlightened legislation is obviously useless unless there is a positive policy of enforcement and penalization of infractions. However, enforcement of regulations is in turn impractical unless adequate alternative accommodation is available within the financial means of dispossessed families.

It was concluded that Canadian legislation governing specific areas of concern such as health, plumbing, electrical and fire hazards, generally included clearly defined standards enabling relatively objective decisions to be made. However, in provinces
other than Ontario, it was considered that legislation concerning the maintenance of dwellings was very general, employing such subjective terms as 'offensive to the public', 'cleanliness', 'tidiness', and 'appearance'. Where a method of enforcing standards existed at all it was found to be usually in the form of investigating specific 'complaints', and the shortage of staff made even this a rather inadequate method. The main obstacles to the more effective use of these measures were found to be duplicated functions and overlapping regulations which unfortunately often resulted in conflicting enforcement policies and the presence of 'loopholes' in vague legislation too often resulted in the discouragement of interested officials.

This examination of the Canadian scene largely supported the evidence of the study by Siegel and Brooks who conducted a similar study of United States' legislation as part of their research for the 1953 Presidential Advisory Committee on Government Housing Policies and Programs. This study also indicated that minimum standards codes were relatively uncommon and that provisions for dwelling maintenance were usually scattered through several codes. This added to the difficulties of enforcement of regulations, and again it was found that building, housing, and health codes often overlapped and contradicted one another. It was further suggested that prescribed standards were too low to provide satisfactory dwellings. Siegel and
Brooks also found that no effective control of occupancy existed to remedy overcrowding, the primary cause of slums.

Every Canadian Province has legislation relating to minimum standards for existing dwellings, but this legislation is directed primarily to health and other particular performance standards, and does not permit a comprehensive approach to the development of occupancy standards. However, the Provinces of Nova Scotia and New Brunswick have passed enabling legislation to specifically permit municipalities to adopt housing by-laws.

The Nova Scotia Town's Incorporation Act enabled the municipality to prescribe a range of minimum standards of sanitation, plumbing, water supply, lighting, wiring, ventilation, heating, access, appearance and construction. The municipality could also regulate the number of persons living in a building, but the only enforcement provision in the Act was the imposition of 'a penalty.' The Town of Yarmouth and the City of Halifax both passed by-laws under this legislation, but both by-laws were inadequate to initiate any tangible improvement in the housing stock. The Halifax Ordinance 50, according to Professor Stephenson, set standards which were initially too low, and failed to fully utilize the power of the enabling legislation. The Yarmouth by-law failed to regulate
occupancy and did not permit buildings to be entered for inspection purposes.

The New Brunswick Housing Commission Act of 1935 was a most ambitious attempt to develop a co-ordinated programme of urban renewal under a single administration, but ironically was unsuccessful because it was too ambitious and required strong implementing procedure together with extensive expenditure of municipal funds. Significantly, it also demanded that the community be subject to a continuous programme of long-range planning. Under the Housing Commission Act the Province, at municipal request, could set up a housing code and enforce its standards. The Commission could require dwellings to be repaired to prescribed standards, or could order their demolition if they were beyond repair or if the owner refused to carry out the specified repairs. The City of Saint John established a Housing Commission in 1936, but a code of standards was not adopted until 1961. The Minimum Housing Standards by-law enacted in that year is now being implemented under the Housing Commission Act.

The most extensive control of minimum standards yet achieved in Canada has been in Winnipeg under the Public Health Act of the Province of Manitoba which set province-wide standards of sanitary and health conditions for all rented dwellings.
These regulations specified that defective walls, floors and ceilings be repaired, and set further standards of lighting, heating, construction and sleeping conditions. In addition, the City of Winnipeg Charter and the Metropolitan Winnipeg Act set further regulations governing maintenance and occupancy. Regulations, however, are only as effective as their enforcement, and Winnipeg has been active in initiating a systematic housing inspection programme, being the only city in Canada with full-time health inspectors devoting all their energies exclusively to housing. In June 1962 consolidation of regulations began, to improve their effectiveness and clarity.

Winnipeg officials considered it undesirable to have one profession solely responsible for housing inspection, the programme being carried out primarily by the health inspectors, with specific referrals being made to electrical, building and fire inspectors in certain instances. The health inspectors have been said to devote as much of their time to finding hazards to safety as to finding hazards to health. The cooperation between departments was recognized as being important in minimizing duplication or overlapping of codes and their enforcement.

In Ontario the cities of Toronto, Ottawa and Windsor have adopted minimum standards by-laws by authority of special enactments of the Provincial Legis-
The City of Toronto Housing Standards By-law was enacted in 1936 to prevent the perpetuation of the worst housing conditions, and gave the building inspector power to enter dwellings to determine the degree of conformity to prescribed standards of occupancy and maintenance. Repairs could be ordered or dwellings could be demolished if beyond repair. The Housing Standards by-law was more effective than health, building or fire regulations alone for it struck at the root of blight: overcrowding and poor maintenance. However, the only enforcement of this by-law followed the receipt of written 'complaints' and the prescribed standards were only applied when deterioration was well advanced. One complication, prior to a 1960 amendment, was that the by-law related only to occupied dwelling units: many condemned buildings were left derelict, until the amendment defined 'dwelling unit' as a building which at any time had been used as a dwelling, was being used or was capable of being used as a dwelling. Since 1955 a more positive programme of enforcement has been initiated. A survey of housing conditions in the worst area of blight in Toronto was followed in 1958 by a plan to inspect housing conditions systematically throughout the entire city, beginning with specific priority areas. The effectiveness of the new inspection programme may be judged by results: out of 2,575 inspected dwellings
in the 'first priority' area, 1,324 required rehabilitation work and 55% of these were repaired within seven months of the initial order.

The Ottawa and Windsor minimum standards by-laws passed in 1952 and 1958 respectively, were concerned with the same general aspects as Toronto's by-law. The range of standards affecting facilities and equipment in these by-laws included lighting, ventilation, garbage disposal, water supply, storage, heating, sewage disposal, sinks, water closets, egress and storage of food. Maintenance controls related to general sanitary conditions, sanitation equipment, chimneys and flues, prevention of fire hazards, rodent control, internal and external wall structure and repair, together with repair of floors, ceilings and foundations. Occupancy standards related to the area of space for sleeping, cooking of food in sleeping rooms and basement habitation.

The Municipal Act in British Columbia enables a municipality to declare any building a nuisance, and thus force its repair or demolition, but there is no definition of what actually constitutes a 'nuisance' and the municipality is not directly authorized to establish a maintenance code. Indeed, the municipal council must bring action against each case separately. Under Sect. 712 of the Municipal Act when a building has been condemned under the Health, Fire Prevention, Building or other relevant by-law, a separate by-law
must be passed to authorize demolition. Inspection of dwellings under these by-laws again follows the reception of complaints. Under the powers of its charter the City of Vancouver has the authority to establish minimum standards of fitness for habitation. Although no comprehensive standard has been adopted, regulation of minimum standards is presently achieved through the provisions of the Municipal Act, the Health Act, and specific by-laws relating to health, electrical plumbing, building and other regulations.

The code 'enforcement' concept, in the mind of Mr. Barnet Lieberman, Commissioner of Licences and Inspections in Philadelphia, should really be termed a code 'administration' concept. The accent should not be one of apprehending law breakers, but one of providing a service to owners and tenants that protects both their health and safety — and their investment. The code agency must, however, be effectively 'armed' to implement rehabilitation measures should the owner refuse to comply with the prescribed standards: by having city funds at its disposal, the agency charged with administering the programme may initiate the required work and recoup its expenditure through collecting the rent for the property or filing a lien. Mr. Lieberman suggested that if this type of action was conducted for about a year, 'voluntary compliance' would rapidly become more 'voluntary'.
The general opinion on the treatment of code offences is that the courts are usually not strict enough with repeated violators. Fines are quite useless, often being so small that it is cheaper for the offender to pay the fine than to carry out the necessary repairs. A Detroit study commented that when delaying tactics and appeals were employed, a fine became nothing more than a licence to operate an illegal use. Besides, the fine could be more usefully used towards paying the cost of the required improvements. Violations must, of course, be treated according to the particular circumstances. An absentee landlord unwilling to improve the lot of his tenants should be treated sternly, but an owner-occupant struggling to make both ends meet and trying to keep his home in good repair, should be given assistance rather than a penalty.

Only two Canadian urban renewal studies suggested establishing a 'Housing Court' to deal with code violations. This is a practice that has proved successful in several United States' cities, and Toronto has established a court of this type. The Saint John study proposed that a special court be established to process all legal cases arising from the violation of zoning, building, fire and health codes, and cases of non-compliance with the orders and standards of the renewal programme. It was
suggested that these problems were inadequately treated in ordinary courts where they were often considered unimportant. If a special court was established, a permanent judge could be appointed who could become familiar with the intent and purposes of code enforcement. The St. John's study suggested that the interpretation of codes could be resolved by such a court, and it could also assist persons unable to afford the required improvements.

Baltimore has had a housing court for several years, formerly as a special court operating at the will of the Governor, but since 1961 as a permanent court in the municipal court system. Mr. Edgar M. Ewing, the Assistant Director for Renewal Operations with the Baltimore Urban Renewal and Housing Agency, has indicated that a housing court is essential to the full realization of a neighbourhood rehabilitation programme. Such a court facilitates uniform enforcement and the permanent judge is able to become familiar with the maze of complexities involved.

One of Baltimore's recent Judges, the Honorable Robert F. Sweeney, felt that too many people were being brought to the Housing Court, fined and discharged with no more appreciation of their responsibilities, either as landlords or tenants, than they had before. Accordingly a 'Housing Clinic' was organized by the Urban Renewal Agency in the form of a two months' one-night-a-
week training course. Persons found guilty by the Housing Court were given the alternative of paying a fine or of having their cases declared 'probation before verdict' if they would attend the Housing Clinic. These clinics have proved an undoubted success in helping persons to recognize and accept the necessity of good housekeeping habits, and in some instances the resultant improvements have been 'phenomenal'.

A purely legal approach to enforcing minimum standards has not proved an effective means of accomplishing rehabilitation: persuasion and education are usually more effective. Some owners for financial reasons, must stretch the required rehabilitation work over an extended period and Mr. F.E. Wellwood, Commissioner of Buildings and Development in Toronto, believes that it is better to achieve eventual compliance than to bring court action which only adds to the owner's problems. However, in cases where owners are unwilling to make the required repairs, the enforcing authority should do everything in its power to achieve compliance through court action. In many cases, compliance with the prescribed standards would place the owner in severe financial difficulties, and in this situation the municipality has several courses of action which will be discussed later.

In making specific proposals for the use of housing occupancy and maintenance standards, the Saskatoon study classed these and the zoning by-law as 'Con-
'Rehabilitation Measures' in this report took the form of more positive actions including improvements of streets and services and clearance of the worst pockets of blighted housing. This presumably related to the special nature of the urban renewal programme for Saskatoon, housing conditions being such that clearance and redevelopment were as yet unnecessary. However, code enforcement is generally regarded as being part of the rehabilitation process and is so regarded in this examination.

The Saskatoon study proposed the creation of two codes; a Housing Code to regulate maintenance and construction throughout the city, and an Occupancy Code to regulate conditions of occupancy in rented dwellings. The provisions of existing codes relating to housing standards and maintenance were not considered sufficient, thus it was proposed to consolidate the relevant sections of building, fire, health and other by-laws into one Housing Code to enable unified coverage for all parts of the city. These regulations would also be expanded to relate to the maintenance of the site as well as the building, and the complete code would have the function of preventing the development and further spread of blight. In addition to the provisions already in existence, it was suggested that the consolidated code require that all exterior wood surfaces, including fences, be protectively treated with paint or other approved preservative, and that all the structural
elements of dwellings and ancillary buildings be ade­quately maintained. The accumulation of junk and weeds was to be prevented, and walks from dwelling to the street, stairs and porches were all to be kept in the prescribed state of repair. Finally, the exterior of every structure was to be maintained to prevent a substantial depreciation in property values in the im­mediate neighbourhood.

The proposed Occupancy Code for Saskatoon was to be applied to existing as well as new construction and would thus cover conditions not controlled under the existing regulations.

The Code would be designed to prohibit occupancy of rented accommodation of all types which would en­danger the health and welfare of the occupants and would cover such things as minimum space conditions per occupant, sanitary facilities and lighting and would complement existing health and fire regulat­ions. 36

The Occupancy Code would draw the relevant sections of existing ordinances together in an attempt to achieve co­ordinated and realistic action. The formulation of such a code was recognized as necessarily being beyond the responsibility of one civic department. It was suggested that a committee of health, welfare, fire, planning and other officials be created to study var­ious model codes and to asses their relevance to con­ditions in Saskatoon. It was further recognized that the administration of the code should be the responsi­bility of one department which should co-ordinate its
action with that of other departments.

The Housing Code suggested for the City of St. John's included the provisions of both of the proposed Saskatoon codes, and there seems little reason why occupancy and maintenance of dwellings should not be controlled through a single code. The studies of the Community Planning Branch of the Ontario Department of Municipal Affairs, which were referred to in the Saskatoon study as being a valuable aid in formulating a code, have resulted in the final report of A Better Place to Live in which a model maintenance and occupancy code has been prepared. The model by-law drew its standards of exterior maintenance, general fitness and occupancy largely from the housing codes of Toronto, Ottawa, Windsor and New York State, and was conceived within the context of Ontario legislation. However, the range of control suggested for residential property has general applicability across Canada.

The model by-law is introduced by stating the general duty of the owner or occupier of a dwelling to repair and maintain the property in accordance with the prescribed standards. Part I of the by-law concerns 'Maintenance of Yards and Accessory Structures': yards must be kept clean and free from rubbish; sewage must be discharged into the sewage system; storm water must be drained from yards; steps, walks, and driveways must be maintained to afford safe passage; noxious weeds must
be eliminated; accessory buildings and fences must be kept in good repair, or demolished if beyond repair; and garbage, rubbish and ashes must be promptly stored and removed. Part II of the by-law related to 'Maintenance of Dwellings and Dwelling Units': regulations are made for pest control; the structural standard of dwellings; the maintenance of foundation walls, exterior walls, roofs, windows, and exterior doors, inside and outside stairs, walls and ceilings, floors chimneys, fireplaces and general cleanliness. Part III governs 'Standards of Fitness for Occupancy' and indicates plumbing requirements, necessary bathroom and toilet facilities, regulations for the heating of dwellings and required electrical services. Requirements for the storage of food are stated, egress and daylighting standards are described and the section concludes with ventilation requirements and occupancy standards. Part IV of the by-law indicates that the stipulated regulations apply to all the residential property in the municipality and where standards conflict with provisions of another by-law then the higher standards will prevail. Finally, the model Occupancy and Maintenance Standards By-law indicates penalties for infraction of the stated provisions.

The chief reason for the tour of Canadian cities by the Ontario Department of Municipal Affairs research team on minimum standards was to gauge the possible
implications of proposing a national code to regulate the maintenance and occupancy of existing housing. However, in view of the wide range of housing conditions and types across Canada it was found impracticable to suggest a single detailed by-law that could be universally applied. The difference in natural, social and economic environments throughout the nation could result in 'adequate' housing in one area being classed as 'inadequate' in another area. Thus, to be effective in initiating rehabilitation, standards must conform to local conditions.

The above findings again reflect the conclusions of Siegel and Brooks who considered that housing codes must be tailored to local conditions and that a community must not simply copy a model by-law that has been successful elsewhere. The code must also be economically and socially realistic: the prescribed standards must certainly be sufficient to ensure decent housing conditions, but should not be so high that they cannot be reasonably enforced. This latter failing was indicated by the Ontario study on minimum standards in Canada, and Professor Stephenson's 1956 study of Halifax, as stated earlier, indicated that existing standards in that city were too low. However, Mr. Stanley H. Pickett, who was at that time Urban Redevelopment Officer of the Community Planning Association of Canada, stated in 1958:

In Halifax, Nova Scotia, a new maintenance of buildings ordinance has had to be worded to a very
low standard by contemporary requirements in order that there may be a reasonable chance of bringing buildings up to the requirements in the development areas of that city.  

However, in basically sound areas the first signs of blight should be eliminated by imposing more stringent standards to prevent the spread of deterioration. In evolving minimum standards it should be emphasized that requirements based on desirability rather than necessity may be impossible to enforce in the very areas that most need such standards.

Siegel and Brooks concluded their study of minimum standards regulations with a comment that is equally applicable to the Canadian scene:

Strict enforcement in itself cannot fundamentally change the character of a neighbourhood, and of course enforcement based on the complaint inspection of individual structures is of little importance in a deteriorated community, although it may temporarily relieve the plight of its occupants. To be effective housing code enforcement should be on an area wide basis, and above all should be regarded as only one element in a comprehensive attack on blight.

Besides the enforcement of minimum standards of occupancy and maintenance, the municipality may also control blight by effective implementation of the zoning by-law. Zoning is the public control of private development through regulation of the use of land, the height and bulk of structures erected, and the area of the site built upon. A well conceived and effectively administered zoning by-law should protect residential areas from
the intrusion of undesirable non-residential uses and should prevent the development of conflicting mixed uses that in many cases initiate the downward trend of residential areas. Neighbourhoods of mixed uses prove difficult to maintain and where industrial and commercial uses conflict with residential development the attendant increases in traffic, noise, and other factors, often leads to a decrease in residential property values. Zoning should be the main means of carrying out a comprehensive city plan as "the rational pattern of land use which it is intended to protect does not grow up unaided."

Zoning is primarily a means of preserving the desirable elements in the urban environment and of creating these elements where they do not exist. However the areas where rehabilitation measures are most urgently needed usually developed before any form of zoning was imposed, and thus the zoning by-law has done little more than 'freeze' the existing land use pattern in these areas. The existence of non-conforming uses is thus inevitable, and the past failure of zoning to deal effectively with this problem has been one of the weaknesses contributing to neighbourhood decline. The existence of non-conforming uses may also become a legal or logical justification to grant further exceptions to the by-law and thus increase the possibilities of blight.
The problem of non-conforming uses is sometimes altered but not removed by re-zoning an area designated for rehabilitation. Re-zoning may permit non-conforming uses to continue, and it may create additional ones. Some of these, however, have no place in the residential environment and pose a problem to the city. Should the rehabilitation plan provide for the purchase and conversion or demolition of such uses, should it establish strict controls and allow them to remain, or should it allow them to exist for a specified period after which the use must be terminated. Baltimore's approach to this problem is "to require each non-conforming use to execute a covenant running with the land restricting the specified use, governing its maintenance, and controlling its size." If the owner fails to enter into such a covenant within a year of the request, the city may condemn and acquire the property.

The concept of zoning dictates that eventually non-conforming uses be eliminated, thus while such uses may be repaired they cannot be extended or rebuilt in the case of extensive destruction. In giving Council the power to establish zoning regulations the Vancouver Charter stipulates:

A lawful use of premises existing at the time of coming into force of a zoning by-law, although such use is not in accordance with the provisions of the by-law, may be continued; but, if such non-conforming use is discontinued for a period of ninety days, any future use of those premises shall be in conformity with the provisions of the by-law.
Furthermore, if a non-conforming building is damaged to sixty per cent or more of its value the Charter states that it may not be repaired. These regulations, however, are subject to appeal to the Technical Planning Board or the Zoning Board of Appeal, depending on whether the non-conformity is in respect of use or regulations. The concept of discontinuance of a non-conforming use cannot be construed as being contrary to the principle of prohibiting the retroactive effect of zoning, whereas the concept of 'amortization' or termination of the non-conforming use after a certain date is contrary to this principle. Advocates of the amortization technique believe that if specific uses of land can be prohibited in the future under zoning regulations, then the same regulations may be used to eliminate the same uses currently existing. This notion has generally been invalidated in courts of law on the grounds that the advantages to the public accruing from zoning control do not outweigh the damage to the vested rights of the individual. However, there have been cases where the reverse has been proven and the amortization principle was declared valid. Several cities in the United States have amortization clauses in their zoning by-laws, whereby non-conforming uses may be discontinued when it is reasonably considered that the useful life of a structure has reached its limit. However, even when
structures have reached this prescribed limit there has apparently been little enforcement of the provisions. The feeling in Vancouver towards this concept probably reflects the attitude in most Canadian cities: the only fair way to terminate a non-conforming use, and still respect the vested right of the individual, is to acquire the property outright.

Most cities in the United States have been over-zoned for commercial use in anticipation of booms which never developed. This same type of over-zoning has also taken place in Canada and has been indicated in many of the urban renewal studies as a contributing factor to the development of blight. The urban renewal study for the City of Trail, British Columbia by Dr. H. Peter Oberlander and Mr. R.J. Cave indicated that the amount of land zoned for industry in Trail was over three times the percentage actually used, and although over 81.4 acres were zoned for commercial use only 30 acres were actually used for this purpose. Indeed in some categories of land use the study questioned whether the amount of land zoned could ever actually be used for the purpose. The authors state:

Over-zoning tends to create an unrealistic land use pattern by sterilizing current use in anticipation of a land use change which may never come.

Professor Stephenson, in his study of Kingston, cited over-zoning as one of the reasons for central area blight and indicated that it "allows marginal businesses
to be established in low priced residential properties just outside the main business district.\textsuperscript{45}

Over-zoning for commercial use inflicts a double penalty — it results in the neglect of good residential areas close to downtown because the owners hope to realize the sale of their properties for commercial uses — hopes which can be realized only for a few since the amount of land actually needed for commercial purposes is seldom more than about three per cent of the total. It also results in the neglect of the older parts of the central business district which run down without new developments acting as a rejuvenator.\textsuperscript{46}

Zoning is a legislative function of government, and although a municipality's original by-law and the provisions contained in it are drafted by special commissions or 'experts', the ultimate decisions rest with the elected council. An example of the procedure for amending zoning by-laws in Canada is contained in the Vancouver Charter. Amendments to the Vancouver Zoning By-Law are not permitted until a public hearing has been held, at which time any affected persons may voice their opinions on the amendment. Council makes its decision after the conclusion of such a meeting. All proposed amendments are also processed by the City Planning Department, and under Section 573 of the Vancouver Charter, appeals against zoning decisions shall not be allowed if such an appeal disrupts the official development plan. The Zoning Board of Appeal hears and determines appeals by anyone unsatisfied with a zoning decision made by an official charged with enforcement of the by-law, by anyone claiming the enforcement of the by-law will cause
him undue or unnecessary hardship and by any person wishing to repair a non-conforming use, or wishing to appeal the discontinuance clause regulating non-conforming uses.

Municipal Improvements

The enforcement of housing standards is generally regarded as the most important means of initiating the rehabilitation of individual private dwellings. Administrative measures by themselves, however, are insufficient to initiate an effective rehabilitation programme. The residential environment must also receive attention, and this is the responsibility of the municipality. In areas where rehabilitation is proposed, blight has been caused by overcrowded and poorly maintained dwellings, but is accelerated when essential community facilities such as parks, playgrounds and schools, are either in poor condition or are completely absent. Furthermore, if the municipality pays little regard to the condition of roads, sidewalks, street lighting and other services in such areas, there is little incentive for the homeowner to repair his own property.

Every Canadian urban renewal study examined stressed the importance of a positive municipal role in rehabilitation, although the degree to which the municipality should participate varied in some instances. Probably the most conservative viewpoint was reflected
in the City of Saint John study, which suggested that a rehabilitation programme was the responsibility of citizens and that the public role was mainly one of guidance: little attention was paid to the provision of public services in rehabilitation areas. Most studies, however, reflected the opinion expressed in the City of Victoria study that the public renewal programme should complement the private renewal process. Rehabilitation certainly relies primarily on private investment by property owners, as pointed out in the City of Saskatoon study, but public improvement of the environment will protect and encourage this private activity if it takes place in the context of a rational and co-ordinated programme of such work.

In some instances many of the necessary services and facilities have never been provided. This was the situation in an area of Sault Ste. Marie and it was suggested that the provision of these services would constitute a normal capital expenditure and could not be attributed to the costs of rehabilitation. In Moncton and London, however, the provision of community facilities was urged even at public cost. Professor Stephensone, in proposing public improvements for an area of London stated:

> These measures will undoubtedly cost the municipality money which the inhabitants will not be able to pay back, but it will be a necessary expenditure if the areas are to be prevented from deteriorating into slums and becoming a serious liability.

The City of Vancouver study examined the provi-
sion of municipal services and community facilities in rehabilitation areas and indicated that sewers, water-mains, garbage collection, police and fire protection were provided on an equal basis throughout the entire city and were justifiably financed out of general revenue. However, the paving of streets, the provision of sidewalks and ornamental street lighting were classed as local improvements and were paid for by the residents in the specific area in the form of an additional tax. These local improvements are initiated in Vancouver by 'Petition', 'Initiative' or 'Special Terms'. The first method requires the citizens in an area wishing to have e.g. ornamental street lighting, to circulate a petition. If a two-thirds majority is in favour of the improvement, application is made to the City to carry out the desired work. By the 'Initiative' method, the City states its intention to proceed with certain local improvements, chargeable to the residents in the locality, and will initiate the improvements unless 50% of the residents successfully petition against such action. By the 'Special Terms' method the City will in some cases proceed with the improvements in spite of local opposition. These latter two methods are seldom applied to purely residential areas and indeed, thirteen out of fifteen recent attempts to 'initiate' sidewalks on 'school collector' streets, i.e. streets used by children on
their way to and from school, have been defeated. The Vancouver study recognized that property owners in areas threatened with blight would probably be unwilling and unable to bear an additional tax demand, but that the provision of such services may help to delay or prevent considerable expense. It was suggested that in a limited number of cases the services now financed as local improvements could be provided out of general revenue. In consideration of this, the City of Vancouver Engineering Department has recently announced a cheaper method of street surfacing under the local improvement system. The cost to residential owners under the new arrangement would be 48 cents a front foot for fifteen years, compared to the present cost of $1.10 a front foot. Furthermore, owners would pay only for the curb and gutter, the City paying the complete cost of street surfacing. This would split the total cost equally between the property owner and the City. It would still devolve on the property owner to initiate such improvements.

Quite apart from the ability of the residents to pay for local improvements in areas designated for rehabilitation, the moral justification for imposing additional demands on home-owners has been debated. Mr. Richard Steiner, Commissioner of the United States Urban Renewal Administration, while recognizing that alternative methods of financing such improvements run
counter to current policy, has declared that the local improvement technique is one of the stumbling blocks preventing the more effective use of rehabilitation:

I question very seriously whether property owners of limited means, compelled to make considerable expenditure on their own properties as part of the rehabilitation effort, should be further saddled with special assessments for public improvements necessary to overcome the past negligence of the community and local government.48

The practicability of the local improvement procedure in areas populated by people of low income has also been questioned in Canada,49 but changes in the method of financing these improvements pose problems: residents of sound residential areas who have already paid for their own sidewalks and street lighting would naturally be loth to help pay for the same amenities in other parts of the city.

The cost of providing or improving public facilities to a degree that private initiative may be stimulated to stem the tide of increasing blight is in many cases beyond the financial capacity of the municipality. However, as no use has yet been made of the 1961 amendment to the National Housing Act allowing the rehabilitation of existing housing by a Federal - Provincial partnership, it is uncertain whether this legislation permits the senior government to include improvements to public facilities as rehabilitation assistance. The Mack - Concord pilot conservation/rehabilitation project in Detroit, the first of its type in the United
States, is concerned with the ultimate rehabilitation of three thousand homes, and is significant in that the United States Federal Government is paying two-thirds of the cost of new parks and playgrounds, new school sites and street improvements associated with the project.

Rehabilitation action on the part of the municipality, apart from the enforcement of the previously discussed codes, may take the form of providing major public improvements, removing the worst structures that are beyond repair, and the improvement of 'municipal housekeeping.' Again, most of the Canadian urban renewal studies have made proposals in these three areas of action. The provision of major public improvements includes schools, parks, playgrounds, modifications in the street patterns to discourage through traffic, buffer green strips between e.g. housing and industrial uses, off-street parking and the improvement of paving and street lighting.

The studies of Sault Ste. Marie and Moncton revealed that some areas requiring rehabilitation measures had not yet been provided with pavement, curbs, sidewalks and other facilities, and that their construction was considered necessary for the improvement of the area. Most of the studies, however, revealed that basic facilities already existed but that they were in poor condition or were inadequate for present needs.
The majority of the cities studied were designed on a grid pattern, and in many cases a distinct 'surplus' of streets existed: 35% of a proposed area of rehabilitation in Victoria was taken up by streets. As recognized in the Saskatoon study, the grid pattern tends to make every street a potential through traffic route, with no distinction being discernible between major and minor routes. Many of the areas proposed for rehabilitation were indeed characterized by heavy volumes of non-local traffic passing through the area. In Victoria, several small blocks contained an average of only eight houses. Besides being an uneconomic use of land, street maintenance costs were unduly high and the unnecessary number of intersections increased hazards to traffic safety. The disregard of natural features in grid-iron layouts is a further disadvantage of the system, but rehabilitation measures have limited scope to solve this problem. The Corner Brook study, however, proposed as part of its rehabilitation programme that an entirely new street pattern be created with proper gradients to replace the inefficient grid layout. This scheme entailed moving structures and relocating property lines to fit the new pattern, but it is questioned whether such drastic measures are truly part of the rehabilitation process. Rehabilitation measures, as recognized in the Montreal study, do not normally involve major modifications in the land use
pattern, but methods have been proposed in several studies by which the traditional grid pattern may be improved without resorting to a completely new layout.

The urban renewal studies for Toronto, London, Winnipeg and Victoria included proposals to close certain unnecessary streets, many of them only flanking residential properties, or proposals to discourage through traffic by the introduction of parking bays and the revised design of street openings. All four studies proposed the substitution of park areas for the closed streets, several incorporating childrens' playgrounds in the design. The Victoria study indicated that the cost of maintaining this type of park would be offset by the saving in street maintenance. The Winnipeg study suggested that some streets could be closed by temporary barriers which could be removed to allow access for emergency vehicles. This could possibly also be used as an interim measure leading to the ultimate development of a park area. By judicial use of street closure within a grid layout it is possible to create a more functional traffic pattern, and by the creation of cul-de-sac and loop streets 'through' traffic can be eliminated. These measures may also help to define specific areas and assist in the development of a local 'identity', so valuable for local support of a rehabilitation programme.

The municipality has the responsibility to
demolish buildings whose extreme deterioration makes repair impracticable. In many cases these badly blighted structures exert an unfavourable influence on adjacent property and often cause further decline in the area. The Vancouver Urban Renewal study recognized that some of these structures would eventually be replaced by the normal process of private development, but that in the meantime they hindered good development. It was suggested that use could be made of Section 23 of the National Housing Act, by which the City, in partnership with the senior levels of government, would acquire and clear the sites before selling them for private development. Besides badly deteriorated dwellings the municipality may also remove objectionable non-conforming uses and junk yards, etc. In Montreal, the clearance of the worst blight was recommended in order to provide space for necessary community facilities. Victoria's 'spot redevelopment' proposals were formulated in addition to a rehabilitation programme, but were basically to remove small pockets of three or four houses in otherwise sound areas. This type of redevelopment was proposed in rehabilitation and conservation areas in Victoria and was considered relatively simple to administer: less disruption would occur than in an area of full-scale development, and services and roads would need less attention. The Sault Ste. Marie
study included several areas for 'Rehabilitation with Partial Redevelopment' in which clearance of small particularly blighted areas would be followed by redevelopment under Section 23 of the National Housing Act.

Besides the provision of major public improvements and the removal of the worst blight, the municipality should also improve the level of 'housekeeping' services in declining areas. This includes street cleaning, garbage collection, tree planting and police and fire protection. Baltimore has instituted special training sessions for personnel of the Police and the Department of Sanitation in neighbourhoods undergoing rehabilitation, to insure that appropriate attention is given to these services. Both London and Saskatoon had little real blight and in both cities this was partly attributed to the high standard of municipal maintenance: it was felt in London that the attitude of the city authorities towards certain areas was reflected in the attitude of the inhabitants of those areas.

Citizen Education

Neighbourhood rehabilitation requires the complete involvement and participation of citizens at all levels in the community. To reach its fullest potential, it must be understood and wanted. It can only be understood and wanted if deliberate efforts are made to achieve this end. 50

The role of code enforcement in rehabilitation
areas has already been discussed, but it was indicated that a strictly legal approach has not been effective in initiating rehabilitation. Far more depends on the education and persuasion of the home-owners in an area.

The Toronto report recognized that rehabilitation and conservation were most likely to be successful if the City engaged in an area campaign to inform residents of its own proposals, and by stating the City's confidence in the area, to encourage owners to renovate their properties. It was suggested that the City could also rehabilitate several buildings itself as an example of what could be done, but it was recommended that an excessive amount of public capital should not be tied up in this way. The Windsor study suggested the establishment of a demonstration house by the City and business concerns to illustrate how property could be improved in appearance, livability and value. A neighbourhood organization was also suggested for Windsor, composed of residents and City representatives; its aim would be the voluntary improvement of the area, and it would provide advice and information regarding home improvement.

In Baltimore's Harlem Park rehabilitation project a block was designated as a proving ground for rehabilitation methods. Most of the properties in the block have been brought up to the minimum code requirements, which with five additional urban renewal requirements,
serve as the basis for rehabilitation. In addition to this, however, thirteen houses are being remodeled far beyond the minimum legal requirements as a demonstration of the potential of rehabilitation.

Demonstration houses have now been established in many United States' cities, some on the initiative of citizens' organizations, others as a result of action by realtors and businessmen. In many instances such houses serve as the headquarters of citizens' organizations as in Seattle where a citizens' group became the guiding force in the establishment of a demonstration house which was financed by an interested businessman. Although this house was reconditioned to a very high standard, it was realized that many people could not afford more than the minimum improvements required. Thus, each room included a breakdown of the costs of each improvement item, and the possible monthly payments to finance such improvements.

The Saint John study recognized that rehabilitation can only be successful if citizens are made aware of what rehabilitation actually is, its purposes, requirements and means. Any proposal to initiate large scale rehabilitation must necessarily be preceded by a most intensive educational and promotional campaign. Montreal similarly recognized that effective rehabilitation required an educational campaign through the co-ordination of local associations at the
outset of the programme.

The Vancouver study recognized the necessity of citizen approval and support in a programme of blight control and suggested that a Citizens Urban Renewal Committee undertake a programme of public education to co-ordinate the work of local organizations. The Kingston study advised that neighbourhood groups be formed to encourage high standards of maintenance, and further suggested that the City Planning Department should assist such groups by preparing neighbourhood improvement plans. The close collaboration of both the City and the neighbourhood group was recognized as being fundamental to the success of any programme of improvement. The Saskatoon study emphasized that coordination and public education become major planning functions in a successful rehabilitation programme but this study placed less stress on the City initiating the formation of citizen groups.

The Winnipeg urban renewal study proposed that one of the functions of a suggested Urban Renewal Board would be to encourage the co-operation and participation of citizens in the development and execution of renewal plans. An Urban Conservation and Rehabilitation Board would organize homeowners and tenants' associations in areas needing rehabilitation, and the Board would also explain and guide the proposed rehabilitation and conservation programme.
One aspect of the Winnipeg study was unique in the studies examined: before formulating the rehabilitation programme, a house-to-house questionnaire was to be conducted to determine neighbourhood attitudes and criticisms of the area.

The St. John's study considered that any code enforcement programme should be preceded by, and carried out in conjunction with, a full explanatory information programme, as many people seemed oblivious to the effect of blight on their investments. By explanation of the programme, unco-operative attitudes and the feeling that unreasonable and unfair demands were being made could be avoided. This study commented that the voluntary cooperation of all residents involved in a rehabilitation scheme was essential to ensure success: the scheme must be largely guided by a feeling of 'we are doing this by ourselves for ourselves.' However, it was recommended that a neighbourhood rehabilitation committee of interested citizens be formed to act as liaison between the residents and the City.

The Victoria study included as one of its rehabilitation proposals, the distribution of information to residents regarding city assessment policy on maintenance and improvements. This device has largely been overlooked as a rehabilitation measure, although it must of course relate to what action a particular city permits without increasing assessment. In trying to improve
its policy of public information associated with periodic inspections, the Toronto City Council recommended in 1960 that a pamphlet be prepared listing all repairs and improvements to dwellings which could be made without increasing assessments. This pamphlet was distributed to all property owners in January 1962 and indicated that exterior painting, replacement or removal of obsolete trim, roof replacement, replacement of doors and windows, interior decorating, complete rewiring and removal of partitions to enlarge rooms could be undertaken without increased assessment. Vancouver has for several years distributed an information leaflet with annual tax bills to property owners, also informing them that certain repairs can be made without causing increased assessment.

Relating the importance of guidance and education to the problem of the financial incapacity of homeowners in rehabilitation areas Mr. Richard Steiner indicated that effective education was not being achieved, and that simpler and easier-to-understand explanations of the mechanisms of property improvement were needed. Mr. Steiner cited a locality where seventy-five percent of those who had said they could not afford to improve their properties were wrong in this understanding. All they required was guidance and information about conventional financing and the assurance that they could pay loans back over a long term. This is prob-
ably just as applicable to the Canadian scene, and as in
the United States:

We need to know more about how to re-establish neighbour-­
hood spirit and morale. We need to know more about how to infuse hope, optimism and enthusiasm into the lives of people who have accepted urban living, grudgingly and with a despair and depression stemming from their sordid surroundings. Call it social psychology, call it neighborhood organization or what you will. . . Whatever you call it, it is a very real part of getting the rehabilitation job done and the final measure of success is the willingness or unwillingness of property owners to assume additional debt.

Studies of rehabilitation projects in the United States suggest that where the City, with little advance notice, assumes a 'this-is-it' attitude, success is limited. Cleveland's policy, for example, has become one of only undertaking rehabilitation projects when 'representative neighbourhood organizations' ask for them. To encourage such requests, however, the City publicizes generally the values of home improvement, and on a neighbourhood scale tries to stimulate existing citizen groups to assess whether their area needs rehabilitation. Once a request is received the City assists in the formation of block groups and offers financial assistance and technical advice. The City also wields the 'big stick' to owners reluctant to join their neighbours in improvement: in such an atmosphere this enforcement would probably be more effective.

The approach of only acting when requested is ideal when some organized group exists to do the requesting.
Unfortunately in many areas requiring rehabilitation a distinct lack of such groups is evident and, indeed, apathy is the biggest enemy of any rehabilitation programme. Without citizen support and participation the process is doomed to failure, but the City must make a concerted attempt to encourage this support and participation. Cleveland considers that public improvements should only be initiated when citizens show positive results of rehabilitation efforts: public improvements are regarded as rewards rather than incentives. However, the deterioration of public facilities and amenities invariably accompanies the decline of private dwellings and in some cases are deteriorated to a greater degree. The City has a responsibility to improve these facilities and by coordinating such action to provide the spark to ignite citizen interest.

Financial Assistance

Although minimum standards of occupancy and repair can be enforced by a municipality, they can only be effective if property owners are able to finance the required repairs. The financial implications of rehabilitation for the home-owner have not been fully realized in many of the Canadian urban renewal studies, and in some are not even mentioned.

The only comment in several studies, refers to Home Improvement Loans available under Section 24 of
the National Housing Act. Under this legislation Central Mortgage and Housing Corporation guarantees limited loans made by banks and approved installment credit agencies. These loans, however, are for a maximum of $4,000 and must be repaid in ten years. The degree of financial assistance necessary depends on the nature of the areas defined for rehabilitation in each city: in some cases such as Saskatoon, where extreme conditions are not in evidence the existing financial resources are probably sufficient, but in other cities, where rehabilitation is required to accomplish more, the need for further financial assistance is evident.

The Toronto study considered that improvements by home-owners could best be initiated by making loans available at favourable rates. The provisions of the National Housing Act were thought to be quite successful in this regard, but serious difficulties were envisaged if this source of money were discontinued:

It may be desirable to have a separate fund backed by the government to meet the demands of rehabilitation programmes. If this source of funds should fail it may devolve on the City to meet all demands for loans. This could prove very onerous in that it would tie up a great deal of capital.

The Saint John study recognized the need for adequate financial assistance to implement rehabilitation and commented on the revolving fund established in that city which operated with the funded capital of $75,000 but which by 1956 was fully used up and had
38 outstanding loans. In view of the large scale rehabilitation proposed for Saint John it was suggested that this revolving fund be enlarged so that at any time it could carry out 500 loans of an average amount of $2,500. Interest rates could possibly be reduced to encourage the use of the fund. This was not considered an unreasonable proposal in the light of the City's generous assistance to industry.

One of the duties of the Urban Conservation and Rehabilitation Board recommended in the Winnipeg study was to set up and administer a neighbourhood fund which could grants loans or gifts to those owners 'showing need.' This fund was to be collected from 'private welfare sources.' It was further proposed that the City allow for a matching loan grant up to a maximum of $20,000 annually, to owners who could show evidence of need. Grants and loans from this fund would match those of the Urban Conservation and Rehabilitation Board.

Vancouver also recommended establishing a means of financial assistance in addition to Home Improvement Loans, and a fund was suggested to assist home-owners in obtaining loans, particularly where small sums were needed to bring property up to the required standards. Repayment would be made by adding to the tax roll as with local improvement charges.

In addition to Home Improvements Loans in Saskatoon the City provies plumbing loans which are intended
to assist in the alleviation of some of the worst inadequacies in accommodation. Up to $400 may be loaned to owners of 'unmodern' houses, providing their assessment is $500 or more. These loans carry a 5% interest rate and are repayable over a ten year period as an addition to property taxes. The urban renewal study indicated that the maximum loan could be increased to $400 but that this had not yet been done. Approximately 10% of requests for these loans were rejected on the grounds of low property assessment, while a further 5% were rejected on the advice of the Building Department. However between 1951 and 1960 almost eleven hundred plumbing loans were made totalling over $317,000. The study indicated that as few 'unmodern' houses still existed the City could become more active in initiating improvements. It was proposed to increase the amount of the plumbing loans from $300 to $400 with a possible maximum of $500.

The St. John's study suggested that the proposed neighbourhood rehabilitation committee could advise residents on the availability of financing for renovation purposes, and could inform them of the scope and limitations of existing assistance. The study also indicated that it would be desirable for the local business-men and clubs to establish a private loan fund for those unable to borrow through regular channels: it was suggested that a private fund would be preferable to using city funds as the administration would be free from 'political
implications.' The Corner Brook and Victoria studies recommended that citizens be informed of the availability of existing financial assistance, while Montreal's study merely indicated that owners should be encouraged to rehabilitate their properties through 'tax inducements' and 'advantageous loans'.

A survey of United States' housing code programmes by the Ontario Department of Municipal Affairs revealed that several of the forty-five cities studied provided some form of financial assistance for 'hardship cases', but in most cases the owner paid for all repairs, with perhaps some help in securing financing. Some of the cities had, or were contemplating, a privately arranged 'revolving fund' to be used when all other sources of financial aid failed.

Studies of the reasons for non-compliance with standards in Baltimore revealed that many people had committed themselves to exorbitant payments extending even beyond their life expectancy and that many people needed help in family budgeting and simple financial problems. Some of these people were so overwhelmingly in debt that they could not afford to spend anything for repairs. The vicious circle of circumstance is one of the problems besetting the rehabilitation of blighted areas. Low income families characterize much of these areas because here is the only accommodation they
can afford, and buildings remain deteriorated because of the existence of these groups. It has been suggested that:

low income home owners usually spend the greater part of their income on basic needs, while home maintenance or improvement is postponed, or neglected. Furthermore, these families are usually afraid of encumbering themselves with long term debts. Finally, if these families do consider undertaking home improvements they find it difficult to obtain loans, since they are often poor risks.56

The inability of these owners to secure financing for repairs was solved in Baltimore by the 'Fight Blight Fund, Inc.,' a non-profit, semi-charitable lending institution advancing funds to home owners unable to secure loans from commercial institutions. Funds are supplied by contributions from interested citizens, trade groups, building and loan associations and insurance companies. Financing varies in individual cases and interest ranges from 0% to 6%. This fund also provides a counselling service to home owners enabling a particular situation to be analyzed financially, socially and in relation to the overall programme. This allows families to place their problems in perspective and to see how they can help themselves. Apparently many persons did not know how to approach a lending institution, and did not know that an existing mortgage could be extended and enlarged without increasing monthly payments.
One of the most difficult problems in rehabilitation areas concerns the aged owner of a dwelling needing repair, in many cases living on a limited income with little or no savings. Because of their age, such persons are unable to obtain mortgages for improvement. Again Baltimore is cited as presently working on several possibilities for solving this problem. The most radical proposal, and the one the City is most hesitant to use, is to purchase the structure, rehouse the family in public housing, and then sell the house to someone able and willing to rehabilitate it. A second method involves the creation of a non-profit housing corporation which would lend the money necessary to complete the required improvements, the aged family paying only the interest on the loan in the form of rent. At death the non-profit corporation would assume title to the house, any balance after paying off the loan being assigned to the estate of the deceased. The third idea in Baltimore is for the same non-profit corporation to buy the property, rehabilitate it and then rent it to the owners for a life tenancy. At death the property could be sold or retained by the corporation as an investment. It was felt that the funds for such a non-profit organization should be primarily the responsibility of the total community, being actively supported by business and financial institutions.
Several of the Canadian urban renewal studies indicated the use of NHA Home Improvement Loans as a means of financing rehabilitation. Table I (page 112) indicates the purposes for which the Home Improvement Loans were used in 1961 and 1962, and although it has not been possible to determine whether such improvements are mainly in 'suburbia' or other relatively sound areas as opposed to areas sorely needing rehabilitation measures, it would appear that these loans have mainly been used for purposes other than rehabilitation in the strict sense of the word. For example in 1961 27.7% of all loans were for additional rooms, extensions and garages and outbuildings which really are home extensions rather than home improvements. As Dr. Albert Rose, Vice-Chairman of the Metropolitan Housing Authority has indicated, Home Improvement Loans are, in effect, only for people of higher income. As a means of initiating rehabilitation Dr. Rose suggested that the loans were not large enough and that the conditions of borrowing were too inflexible. Furthermore, the loans should be extended for longer periods.

Provisions for home improvement financing in the United States have developed further than in Canada. Since the creation of the U.S. Federal Housing Administration in 1934, an important aspect of its insurance programme has been concerned with underwriting loans for home improvement, and assistance was
TABLE I

HOME IMPROVEMENT LOANS APPROVED

<table>
<thead>
<tr>
<th>Type of Improvement</th>
<th>January - December, 1961</th>
<th>January - December, 1962</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Improvements</td>
<td>Cost of Improvement ($000)</td>
</tr>
<tr>
<td>Structural Alterations &amp; Repairs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basements</td>
<td>3,267</td>
<td>2,410</td>
</tr>
<tr>
<td>Roofing</td>
<td>2,168</td>
<td>758</td>
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<tr>
<td>Siding</td>
<td>4,536</td>
<td>5,117</td>
</tr>
<tr>
<td>Insulation</td>
<td>921</td>
<td>179</td>
</tr>
<tr>
<td>Porches and Verandas</td>
<td>1,483</td>
<td>591</td>
</tr>
<tr>
<td>Doors and Windows</td>
<td>5,298</td>
<td>1,685</td>
</tr>
<tr>
<td>Exterior Painting</td>
<td>1,966</td>
<td>430</td>
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<tr>
<td>Flooring and Floor Covering</td>
<td>3,709</td>
<td>1,270</td>
</tr>
<tr>
<td>Other Alterations &amp; Repairs</td>
<td>15,830</td>
<td>10,950</td>
</tr>
<tr>
<td>Additional Rooms</td>
<td>5,466</td>
<td>7,306</td>
</tr>
<tr>
<td>Garage or Outbuilding</td>
<td>2,887</td>
<td>2,390</td>
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<tr>
<td>Demolition or Moving</td>
<td>98</td>
<td>52</td>
</tr>
<tr>
<td>Heating and Heat Control</td>
<td>5,327</td>
<td>3,427</td>
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<tr>
<td>Electricity</td>
<td>4,087</td>
<td>934</td>
</tr>
<tr>
<td>Plumbing</td>
<td>6,714</td>
<td>2,911</td>
</tr>
<tr>
<td>Interior Decorating</td>
<td>3,427</td>
<td>834</td>
</tr>
<tr>
<td>Fences, Driveways, Landscaping</td>
<td>5,505</td>
<td>1,635</td>
</tr>
<tr>
<td>Sewage</td>
<td>1,192</td>
<td>307</td>
</tr>
<tr>
<td>Well and Water Supply</td>
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<td>482</td>
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<td>Fallout Shelters</td>
<td>81</td>
<td>72</td>
</tr>
<tr>
<td>Other</td>
<td>84</td>
<td>235</td>
</tr>
</tbody>
</table>

| TOTAL                               | 76,314                   | 47,640                   | 100.0     | 70,735                   | 42,640                   | 100.0     |

Source: Central Mortgage and Housing Corporation, Statistical Handbook, Section 'B', "Mortgage Lending", Table B-22 (February, 1963).
later given through Section 220 of the National Housing Act. In 1961 the maximum loan limit of $3,500 for a maximum period of five years was recognized as being insufficient to enable a major rehabilitation programme to be launched. The Housing Act of 1961 gave the FHA new responsibility in rehabilitation and conservation and under Sections 203 (k) and 220 (h) it could now insure loans of up to $10,000 per unit for a twenty year period. The maximum interest rate that could be charged was six per cent.

The 1961 Act in the United States also reduced the minimum down payments for homes in urban renewal areas financed under Section 220 of the National Housing Act. The new formula assessed the down payment as three per cent of the first $15,000 of the estimated replacement cost, plus ten per cent of the next $5,000, plus twenty-five per cent of the cost over $20,000. For rehabilitated properties the same percentage was to apply to the sum of the estimated rehabilitation cost and the estimated value of the property before rehabilitation. One of the problems of rehabilitation financing is the difficulty of determining the value of insurable mortgages. The 1961 Act reduced the problem considerably by changing the basis for determining the maximum mortgage under Section 220 from the appraised value of
the property after rehabilitation, to the estimated rehabilitation cost plus the estimated value before rehabilitation. Even with this legislation, however, there still remain many people who cannot meet the stipulated requirements for such loans.

Following the enactment of the previously mentioned minimum standards by-law in Toronto in 1936, a city loan fund was established from which sums of from $200 to $2,000 could be drawn. These were to be secured by a prior lien on the property with repayment collected in the form of taxes in ten annual instalments. Although these loans were relatively inexpensive, there is little incentive in many cases, for low income families to expend money on repair and very little use has been made of this fund. Dr. Rose suggested that to obtain one of these low interest loans the requirements virtually constituted a means test: families who could not obtain loans through normal channels were invariably in such dire financial straits that they found it difficult to maintain the poor standard they already had, without going further into debt.

Dr. Rose intimated that much of the problem of initiating rehabilitation was due to the large amount of property owned by absentee landlords. He suggested that a special loan fund, as established in Toronto, was surely not applicable to such persons:
here it was not usually a matter of being unable to finance repairs, but that deteriorating dwellings were considered wasting assets and the land upon which they stood was regarded as a source of capital gain.

Although the circumstances of non-compliance are different, the home owner either lacking the incentive or the financial capacity to rehabilitate his home poses a problem similar to that of the recalcitrant landlord; a problem which must be faced to fully effect a plan for rehabilitation. In these cases the methods suggested in Baltimore to handle the homes of old people have considerable merit.

**The Administration of Rehabilitation**

The implementation of a rehabilitation programme requires the co-ordination of several areas of municipal activity, either presently being performed by departments of the City's administration or not being exercised at all. Siegel and Brooks examined both existing and proposed legislation relating to rehabilitation in the United States, and also studied the experience of various cities across the nation. It was suggested that mere co-ordination of the several functions of law enforcement, planning, land acquisition and improvement and community education, was insufficient to be really effective: these activities must form part of an integrated programme of
a single operating agency.

Siegel and Brooks considered it imperative that 'slum prevention' should not become a division in a multi-purpose department as it would inevitably become subordinate to the main activity of that department. It was suggested that the concept of rehabilitation was broader in scope and implication than the programmes of the traditional departments of health or building and that the most feasible and practical method of effectuating a rehabilitation programme was through a separate department of municipal government. The creation of an 'authority' type of organization was rejected by the study, it being considered that the process of rehabilitation was inextricably tied to the 'housekeeping' functions of city government, and that it must be under the same type of governmental supervision. The creation of a separate authority partly reveals the city's abdication of responsibility and gives it a degree of independence which is completely undesirable in administering rehabilitation.

The study considered the suggestion that the powers of a redevelopment agency could be extended to deal with the rehabilitation of existing structures. If such an agency were independent of the normal city administration, the objections to the 'authority' would be applicable, but if it were a city department some of the above mentioned disadvantages from sub-ordina-
tion might result.

The administration of rehabilitation programmes proposed in the Canadian Urban Renewal studies, varies with the size of the city and the extent of the problems. The Toronto study suggested that co-ordination of the complicated urban renewal process can best be achieved by making one agency responsible for overall co-ordination. Included among this agency's responsibilities would be the preparation of the urban renewal programme, the designation of both redevelopment and rehabilitation areas, the carrying out of public works and improvements, the enforcement of the housing code and other related by-laws and advice to residents involved in the programme. The Toronto study proposed that the Planning Board should be made the agency for overall co-ordination of the renewal programme: it already was responsible for some of the necessary functions and was in the logical position to fulfill the others. Operational responsibility, however, would remain with the other departments and agencies. For example, public works would be carried out by the various departments concerned, but would be co-ordinated by the Planning Board. Similarly, housing and other codes would be enforced by the departments presently charged with them, but the responsibility for enforcement would rest with the co-ordinating agency. Alternately, it was suggested that a
team of inspectors from the various departments could be used to co-ordinate inspection. The studies of Windsor and Saint John also recommended that the co-ordinating agency for urban renewal should be within the existing Planning Department.

The Corner Brook and St. John's studies, however, indicated that a separate municipal renewal agency be created to be responsible for all aspects of the programme. In Corner Brook it was suggested that this agency be directly responsible to the City Manager rather than form part of an existing department. The St. John's study recommended that a full time renewal agency should continually scrutinize the proposed renewal programme, and that the rehabilitation and conservation programme should especially be subject to daily guidance. In addition a Municipal Rehabilitation Agency was proposed to plan and direct the rehabilitation programme which "should co-ordinate code enforcement, publicity and education and ensure that the city's portion of the programme is carried out." In comparison, the urban renewal study of Trail recommended a more logical policy for smaller cities: it was proposed that an Urban Renewal Committee of Council be established to co-ordinate all government renewal action in the city.

In Winnipeg as in St. John's, two renewal
agencies were proposed. An Urban Renewal Board would be formed of the heads of the city engineering, planning, surveying and welfare departments, together with five appointed citizens. This board would be responsible to Council directly through the standing committee on finance. However, it was not felt necessary to have a separate city department for renewal and use would be made of existing staff. The Board would be responsible for selecting areas of renewal, including rehabilitation, and would arrange for the preparation of plans and the supervision of a pilot project. The second agency proposed for Winnipeg was an Urban Conservation and Rehabilitation Board, which would be formed of the Director of Welfare, the Director of Planning, the City Engineer, the Chief Medical Officer and five appointed citizens. This Board's duties would include the administration and direction of an active conservation and rehabilitation programme, the preparation of a minimum standards of occupancy by-law and the organization of home-owners' and tenants' associations where needed. The Board would set up and administer a neighbourhood rehabilitation fund for loans or grants to persons showing need; and would also, on the advice of the home-owner groups, bring notice of offences which merited prosecution before the Council.
The Sault Ste. Marie study suggested that organization for renewal must begin with Council and a 'Redevelopment Co-ordinator.' This co-ordinator would formulate or control major policies and would exercise general executive control over the improvement programme together with co-ordinating the policies and operations of official agencies. A Redevelopment Authority would be established which would acquire and clear land as part of its duties. The Planning Board of Sault Ste. Marie would delineate the neighbourhoods and sub-areas for improvement action and would prepare neighbourhood plans in relation to the larger planning elements. The study also stated that the City Department of Licences and Inspections would enforce housing, building, plumbing and fire by-laws and the zoning regulations.

Summary

Although the areas of worst blight were given first priority in most of the Canadian urban renewal studies, proposals were made for rehabilitation in most of the studies, it being generally recognized that action was necessary in the areas suffering from the initial stages of blight to prevent further deterioration to the point where redevelopment was necessary. However, the term 'rehabilitation' has been given different connotations: in some instances extensive
improvement was proposed, in others minimal rehabilitation was proposed for areas of subsequent clearance. The same means of implementing rehabilitation proposals were proposed in most studies, including the enforcement of minimum housing codes, although the value of persuasion rather than coercion was stressed in several studies. The financial implications of rehabilitation for the individual home-owner were not considered in detail although the success of any rehabilitation scheme is necessarily dependent on this. Regarding the administration of rehabilitation the importance of co-ordinating existing municipal functions was recognized, and while most studies suggested establishing a renewal section within the existing Planning Board, some considered the creation of an entirely separate municipal department necessary.

Chapter IV is largely based on the replies to questionnaires forwarded to the Planning Directors of cities where renewal studies have been completed. An attempt will be made to evaluate the progress, if any, of rehabilitation measures in these cities, together with a presentation of the factors limiting the more effective use of rehabilitation as a renewal measure, as seen by the officials responsible for administering renewal.

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27 Letter from Mr. W.E. Graham, Building Director and City Planner, City of Saskatoon, Saskatchewan, February 25, 1963.


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31 Ontario Department of Municipal Affairs, Community Planning Branch, A Better Place to Live, Second Interim Report (Toronto: Ontario Department of Municipal Affairs, 1961)

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37 Ontario Department of Municipal Affairs, Community Planning Branch, A Better Place to Live, Final Report (Toronto: Ontario Department of Municipal Affairs, 1962).


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46 Ibid, p.33.
47 City of London, op. cit., p. 60.


50 Ewing, op. cit.


52 Steiner, op. cit., p. 152.


54 City of Toronto, op. cit., p. V. 18.

55 Ontario Department of Municipal Affairs, Community Planning Branch, Housing Code Programs, A Summary of Experience on Selected American Communities (Toronto: Ontario Department of Municipal Affairs, 1961).

56 Detroit City Plan Commission, op. cit., p. 3.

57 Ewing, op. cit.

58 Interview with Dr. Albert Rose, Vice-Chairman, Metropolitan Toronto Housing Authority, March 14, 1963.

59 City of St. John's, op. cit., p. 46.
CHAPTER IV

RESIDENTIAL REHABILITATION IN CANADA:
AN EVALUATION

To evaluate the present position of Canadian urban renewal studies, particularly regarding current local views on rehabilitation, questionnaires (see Appendix) were sent to the Planning Directors of cities with completed studies. The replies indicated the uniqueness of problems in some cities, while other problems were remarkably similar in different parts of Canada.

Acceptance of the Urban Renewal Studies

Few of the cities have considered it desirable to give formal approval to the reports. Mr. R. Nino, Director of the Sault Ste. Marie and Suburban Planning Board, indicated that the city could see no purpose in such approval as it could not bind any subsequent Council to implement features of the study. The report was considered rather as a basis for subsequent recommendations to Council, and this was how the study was actually being used.
Similarly, Mr. G.G. Muirhead, formerly Director of Planning for the City of Kingston, noted that the Kingston study was not intended as a specific proposal, but was rather a series of proposals or ideas, designed to guide public and private interests concerned with redevelopment and community improvements. The logical outcome of the report would be the preparation of an Official Plan and Redevelopment Plans by the Planning Board: these would be presented to Council for adoption. The principal proposals of the London study, according to Mr. D. Guard, Planning Director of the City of London, were being progressively incorporated in the Official Plan.

Mr. Tudor John, City Planning Officer for the City of St. John's, replied that the Urban Renewal Study of St. John's had been well received by City Council, but not without certain criticisms. The study was not adopted in principle, the general policies of the report being to a certain extent already discernible in the City's planning programme. The main reservations were concerned with "the basic strategy of investment in terms of what is a tolerable burden," as the costs of the scheme indicated in the report were quite substantial. Mr. John indicated that the current view of the proposal to create a new urban renewal department was that a total scheme was not immediately possible and therefore the question of a separate staff was not an immediate requirement. "The existing engineering and planning staffs were able to deal with the preliminary economics, and from that point forward consultants or other"
methods would be used according to the scale of development."

The Windsor renewal study was presented to City Council on May 4, 1960. On May 19, 1960, the Planning Board requested that Council approve the study in principle, and shortly afterwards the Council referred the study to the City Manager for study and recommendation by department heads prior to adoption. Some concern was felt, according to Mr. L.R. Keddy, acting Director of Planning and Urban Renewal in Windsor, that the redevelopment and rehabilitation proposals might conflict with the plans of other departments, but Mr. Keddy suggested there was perhaps some misconception on the part of the Civic Administration regarding these proposals which were only intended to illustrate methods of renewal to be applied to an area, detail studies being subsequently developed in conjunction with other municipal departments. The former Windsor Planning Department had been reorganized and was now called the Department of Planning and Urban Renewal. Mr. Keddy suggested, however, that this department was not equipped to handle all phases of a renewal programme, but rather would work in conjunction with other municipal departments.

In January, 1961 the City of Hamilton appointed a representative citizen's group as an Urban Renewal Committee whose responsibilities included a study of the 1958 Urban Renewal Report. Mr. J. Thomas C. Waram,
Planning Commissioner and Director of Urban Renewal for the City, indicated that the City Planning Board had embarked on a two year study to revise and update the Official Plan and the Zoning By-law. The urban renewal programme constituted but one aspect of the Official Plan and would be incorporated in the appropriate portions of the plan. One of the first tasks of the Urban Renewal Committee was to study the local renewal situation in relation to activities in other parts of Canada and the United States. Mr. D.G. Emslie, Executive Secretary of the Committee, commented that this study revealed that probably only the first priority renewal area, defined in the Urban Renewal study, would require total clearance and redevelopment. The committee subsequently turned its full attention to an area which was basically sound but which suffered from "advancing age and the gradual creeping in of such blighting influences as heavy through traffic and industrial uses." The area possessed an atmosphere and even charm of its own through the diversity of housing types and ages, and the accent of planning proposals has been one of preservation and improvement rather than wholesale clearance. Thus Hamilton has come to realize the necessity of rehabilitation and has exercised more initiative than most Canadian cities in this regard.

The Saint John study was adopted in principle by the City and was passed to the Urban Renewal Commission...
for recommendation. As a result fifty-seven acres in the East End project were being cleared for redevelopment. An Urban Redevelopment Office was created within the City's administration, and Mr. Donald Buck, the Redevelopment Officer, indicated that "we co-ordinate all urban renewal efforts" in the city.

Professor Gerson's study of Winnipeg was not acted upon due largely to a change in the local political scene, and as a result other areas of the city were considered to be more in need of study. However, the Urban Renewal and Rehabilitation Board recommended by Professor Gerson was established and it conducted several studies in its short life between 1959 and 1961. The first was a general study defining areas of redevelopment, rehabilitation and conservation in the City of Winnipeg, and this was reviewed as part of the study of the metropolitan area. Mr. W.T. Haxby, Senior Research Planner of the Planning Division of the Metropolitan Corporation of Greater Winnipeg, indicated that an urban renewal study of the metropolitan area was presently in progress, and that an interim report was about to be published. This report indicated that rehabilitation would offer the best chance of redeeming the City's older housing stock, which should be maintained from the point of view of the community as well as the individual owner.

Considering the current status of the Saskatoon study Mr. W.E. Graham, City Planner and Building Director
for the City, stated: "We have, unfortunately, a very extensive Planning program, and many of the things we had hoped to be doing under the Housing Report, are not yet under way." Mr. Graham indicated that for 'obvious reasons' the report was not accepted as a complete statement of action, but that several proposals were accepted and were being initiated. For example, the Planning and Building Department was presently preparing a detailed study of all 'unmodern' and dilapidated houses in the City: the report would be submitted to City Council with recommendations for action. The rezoning proposals outlined in the Report had already been carried out or were under way. Furthermore, studies of the first rehabilitation area had been completed. Council had accepted, in principle, a replanning scheme to reorganize the area, but there had not yet been time to effectuate the proposal. The City had also begun construction of over one hundred subsidized low rental housing units within areas suggested by the report. Finally, the Report had been passed by the City Commissioner to the various city departments, and each department affected by the Report was to make its own independent study. Mr. Graham commented that a rehabilitation programme in Saskatoon would be the responsibility of City Council, which would either delegate a special committee to administer rehabilitation measures, or would delegate the authority to the Housing Committee.
The Planning and Building Department was indicated as being the likely functionary.

Mr. H.N. Lash, Planning Consultant, answering an enquiry forwarded to the Director of Planning in Montreal, indicated that the City Administration had expressed no opinion on the renewal study and that it had been referred to the City Planning Department for study and report. The Montreal study, as pointed out by Mr. Lash, included summary recommendations on rehabilitation measures but did not bring actual policy any closer to reality. Mr. Lash cited as an example, an inter-departmental committee which had been working on a 'standard of housing' code for six months: it was expected to deliberate much longer before a code was produced. The study was considered to be a 'clearance and redevelopment' report and the City Planning Department was developing an independent approach to rehabilitation.

Minimum Standards Codes

The significance of effective housing and building codes, as stated earlier, was recognized in most of the Canadian urban renewal studies. The St. John's study proposed that an examination of existing building, health, zoning and other related codes be made to improve the control over existing buildings. Currently, the City's Building Regulations were being revised, "but the revision of codes as such is not likely to achieve the complete answer regarding the control of housing except in
certain specified areas."15 As the occurrence of devastating fires in St. John's was still within living memory, Mr. John indicated that the Council was concerned with the quality and type of structures in the City and was fully aware of its responsibilities for occupancy, safety and protection. The value of control of existing housing was recognized, but the problem appeared to be the degree of frequency and extent of housing inspection possible with the small staff available.

In Saint John, the previously mentioned (p.69) Minimum Housing Standards Bylaw was being implemented and it was proposed to step up this programme in the coming year. Indeed this enforcement was a pre-requisite of Provincial cost-sharing in the renewal projects of the City. The City of Halifax has revised the inadequate Ordinance 50 to enforce minimum standards of housing and Mr. K.M. Munnich, Director of Planning for the City, stated that "the enforcement of this Ordinance contributes considerably to the rehabilitation and maintenance of residential properties."16 City action under this ordinance resulted in 7,551 properties being renovated in 1961-62.

The Manitoba regulations, as indicated earlier, have no parallel in North America, and the City of Winnipeg in particular has shown that these regulations are enforceable. However, as Mr. Haxby indicated, they were deficient in that they were health regulations and related
solely to conditions affecting the health of an individual. Structural, electrical, and fire protection deficiencies had to be referred to other agencies, thus health regulations did not sufficiently regulate dilapidated buildings. The Planning Director recently recommended to Council that a minimum standards of occupancy and maintenance by-law be prepared for the Metropolitan area. The City of Winnipeg presently enforces the health and fire regulations and the Metropolitan Corporation enforces the building, plumbing, electrical and zoning by-laws. It was considered that in the event of a 'minimum standards' by-law being established, the Metropolitan Corporation would become the co-ordinating agency, leaving administration to the area municipalities.

The problem of inadequate staff appeared to be a common weakness in code enforcement, in addition to the present lack of enabling legislation. Hamilton and London intended establishing a minimum standards by-law, when the Province of Ontario enacted anticipated enabling legislation which would eliminate the legal and technical difficulties in enforcement practice. Mr. Waram, in Hamilton, commented that the only remaining difficulty would then be the political willingness to enforce such a by-law. Kingston has continually pressed the Ontario Government to enact the required enabling legislation to permit it to adopt a Housing Code.
Referring to this type of control Mr. Roy W. Balston,17 formerly City Planning Officer for St. John's, considered it a particularly onerous task and always difficult to enforce because it was unlikely to receive political support - even when the appropriate legislation was passed.

Mr. Keddy, in Windsor, commented that initial steps had been taken to affect improvements in the twenty defined declining areas of the city. A Council member had proposed that action be taken to stop the spread of blight in order to reduce the need for ultimate redevelopment, and a special committee on Minimum Standards of Housing was appointed. A full rehabilitation programme was proposed for one of the declining areas and this was to have been coupled with the enforcement of the City's Minimum Standards Housing By-law. To date the condition of thirty-eight dwellings had been assessed in order to evaluate the extent of required improvements. The fate of all too many rehabilitation proposals, however, was summed up in Mr. Keddy's comment: "This is now at a standstill due to the demands imposed upon this department by redevelopment,"18

Some comments were received on the progress of specific recommendations contained in the studies. Recommendations in the Sault Ste. Marie report regarding the purchase of lands for parks, the authorization of public works programmes and the closing of certain streets, will be carried out when each proposal is implemented. It was also proposed that 'undesirable' development, that is,
development not in accord with the Report's recommendations, would be prevented by prohibiting the granting of building permits within designated areas. However, this could only be achieved if the Official Plan and the Zoning By-laws were amended to provide the proposed land use pattern. Mr. Nino's opinion was that since the proposals covered an extensive area it would be politically impossible to adopt land use changes. "We must accept that certain areas will continue to develop contrary to the recommended redevelopment proposals until such time as we are ready to attack that specific area."  

Citizen Participation

The community participation aspect of urban renewal has received strikingly little emphasis in Canadian reports in comparison with studies in the United States, although it should be reiterated that such participation is one of the seven points in the United States 'Workable Program' and must be provided for before Federal assistance is approved. Considerable reluctance to establish local community organization existed in Windsor, apparently because the general feeling was that urban renewal was an integral part of city planning. Mr. Keddy indicated that the planning board would assume the responsibilities of a citizen's organization to obtain interest and support. No official pronouncement has been made in Kingston regarding such
community groups, while in London the only action has been Council endorsement of the London Branch of the Community Planning Association of Canada. The formation of citizens groups in areas requiring rehabilitation was 'not specifically called for' in Toronto, and it was felt that action should come from the home-owners.

In Hamilton, aside from various church groups, there appears to have been very little community organization in the area designated for rehabilitation. The first three public meetings conducted in the area by the Urban Renewal Committee drew an attendance of about 1,300 and an organization was formed, but Mr. Waram did not think it had been at all active for six months to a year. Mr. Waram commented that had there been active community organizations functioning in the district, the community relations problem would probably have been simplified.

Little official comment has been made in St. John's on the formation of community groups to provide local leadership: "Politically a certain amount of hay can be made, but I think that Municipal and Provincial leaders are very well acquainted with the problems of rehabilitation." Mr. John commented on the use of such groups in the United States, but thought that while a feeling of 'togetherness' could be identified in some communities, there was no conviction that any national or common denominator could be discerned.

An interesting comment came from Saskatoon, where,
as indicated earlier, the City is already active in rehabilitation. Mr. Graham gave an indication of the amount of private rehabilitation taking place; out of the six hundred 'unmodern' houses existing two years ago, current studies showed that over two hundred of them had already been modernized. Thus no need was seen to form active citizen groups: the action was individual and spontaneous.

Mr. Nino commented that no official encouragement in the formation of organized community groups has been made in Sault Ste. Marie, although this was being considered if an when the implementation of a proposal depending to a large degree on rehabilitation was attempted.

In the first renewal project in Saint John, an 'anti-renewal' group was active for about a year, and lack of good public relations in this project led the City to encourage the formation of 'Improvement Associations.' One of these has been formed in the next possible renewal area to provide local leadership, and the Development Officer considered this type of group essential to the success of any renewal programme.

Winnipeg has not yet 'officially' encouraged the formation of citizen groups, but the Interim Report of the urban renewal study will suggest the establishment of a Neighbourhood Improvement Agency. This would be a Central Agency to direct programmes, and would act as the
focal point of a community-wide improvement effort. Mr. Haxby indicated that it would be responsible for "organizing local agencies and assisting them in designated rehabilitation areas". Apparently the Community Welfare Planning Council and the National Council of Women are already quite active in this respect in Winnipeg.

The Vancouver Redevelopment study was approved in principle by City Council on February 4, 1958 and the Technical Planning Board was authorized to prepare plans for the first redevelopment project, involving the provision of public housing for persons displaced by the first clearance project. Following subsequent approval by the City, the Provincial and Federal governments, construction of public housing began at McLean Park and Skeena Street. In September 1961 studies began on 'Project 2,' which besides indicating acquisition and clearance measures also initiated "a programme of limited redevelopment designed to improve deteriorating neighbourhoods by judicious spot clearance, and other measure, with less expenditures than by full scale clearance." Commenting on the Report's proposal in a brief submitted to City Council, The Vancouver Housing Association and the Vancouver Branch of the Community Planning Association of Canada criticized the report in that no attempt had apparently been made to inform the residents in the area of the rehabilitation plans, and to seek their co-operation. However, the Report appeared to be but an initial one, several
factors being stated as being under further study, and apparently it seemed unnecessary to inform people of rehabilitation measures until they had been clearly formulated.

In Victoria, the redevelopment proposals for an area of the City have been approved in principle by the City Council, and detailed plans have been prepared and submitted to the senior governments. The redevelopment is related to other City plans and will probably be initiated. However, the proposals for rehabilitation in Victoria West are a different matter. Mr. A.H. Roberts, Planning Director of the Capital Region Planning Board of British Columbia, indicated that: "Everyone is in favour of everything -- and there it stands." Mr. J.C. Garnett, City Engineer of Victoria, considered that perhaps the benefits accruing from the proposals were too few in terms of expenditure. Victoria has a most active local improvement programme and Mr. Garnett said that his staff actually knock on doors in certain areas where it is felt that local improvements are necessary. This is often the spark that is needed to kindle local interest and this programme has apparently been most successful.

Some Obstacles to Rehabilitation

Many of the replies to the questionnaires contained comments on obstacles to the more effective use of rehabili-
tation as a means of improving declining areas. The most repeated comment was the inadequacy of available financial resources provided under existing legislation.

Mr. Guard, in London, considered the lack of Provincial and Federal grants to be the main obstacle to the more effective use of rehabilitation. Mr. Nino also expressed this opinion and added that Sault Ste. Marie, being in the same financial situation as most municipalities, could not afford the complete costs of an effective rehabilitation programme. Mr. Nino considered that assistance for 'spot clearance' should be clarified and that assistance was necessary to help finance street improvements and other public works.

Mr. Keddy, in Windsor, considered that the definition of 'redevelopment' in Section 20 of the Ontario Planning Act was sufficiently broad to encompass all phases of urban renewal, including rehabilitation, thus assistance could be obtained from the Province, but Federal legislation failed to provide assistance to Municipalities for rehabilitation programmes, apart from the acquisition and clearance of particularly blighted buildings.

Referring again to the inadequacy of financial assistance for used housing Mr. Balston's cryptic comment was that it was both cheaper and easier to extend development on the periphery. Both Mr. Buck in Saint John and Mr. Lawson in Toronto indicated that the lack of adequate financing was one of the main obstacles to be overcome.
before rehabilitation could become more effective. Mr. Haxby in Winnipeg considered that two of the main obstacles were the lack of NHA loans for the purchase of older homes and the lack of capital funds from which home improvement loans could be made to home-owners at very low interest rates.

A significant problem, but one recognized in only one or two replies, related to the people actually involved in rehabilitation plans. Mr. Graham considered the main difficulty of implementing any programme of rehabilitation to be 'inertia' on the part of elected representatives, and also of the public itself. In Mr. Graham's opinion the 'average citizen' was scarcely aware of his neighbourhood becoming run down and even the better neighbourhoods often had grave environmental deficiencies although homes were carefully maintained. The apathy of owners was also indicated in the reply from Toronto: it was considered that people must be encouraged to think rehabilitation is 'the sensible thing to do.' The lack of political leadership was cited by Mr. Muirhead as being the main obstacle in initiating proposals in Kingston. Mr. Muirhead illustrated his point by comparing Kingston with Halifax where, on receipt of the urban renewal study, the mayor promptly formed a high level committee, composed of government representatives and members of the business community to implement the Report's recommendations. Subsequent mayors in Halifax have continued the initial policy with considerable
success. Any implementation of the Kingston proposals, however, has largely been through private initiative alone, particularly in Sydenham Ward.

The problems of code enforcement were also revealed in the questionnaire replies. As indicated by Mr. Buck, rehabilitation, to be effective, must be carried out on an area basis, and this implied 'enforcement' against homeowners unwilling or unable to co-operate. He commented: "It is an enlightened community indeed that will embark upon such a programme." Mr. Haxby also cited the municipality's reluctance to enforce codes, and suggested that lack of understanding of code enforcement in the courts was also a problem, as was indicated in Chapter III. Several cities are presently unable to enact minimum standards of occupancy and maintenance by-laws due to the lack of provincial enabling legislation, but even where enabling legislation does exist many communities have made no attempt to enact standards of minimum occupancy and maintenance.

It should be stated in conclusion that little rehabilitation has been achieved in Canada within the context of municipal plans, and in some instances distortion of the purposes can defeat the success of a project. This has been indicated in Toronto where in 1959 spot rehabilitation of properties carried out by the City was proposed for the Riverdale area to indicate the value of rehabilitation and to encourage similar action by homeowners in
the area. One house was actually 'rehabilitated' but the work took the form of converting a single property into a home for elderly persons. Mr. M.B.M. Lawson indicated that "it became clear that progress in the Riverdale area would depend on the effective implementation of a comprehensive programme of residential improvement." This is undoubtedly true, but a major error of this plan, causing it to be dropped after only one house was rehabilitated when costs were found to be excessive, was that spot rehabilitation should have been applied to an 'average' dwelling as characteristic of the area as possible. The measures initiated should also have been possible and practical to individual home-owners, not extensive conversions for such a specialized use as an elderly persons home. The success of this type of measure in other cities indicates its validity, but people must be able to 'see' the examples of rehabilitation as they could be applied to their own homes.

Summary

Some Canadian cities have accepted their urban renewal studies in principle, others have not. In general the completed studies appear to form a framework within which detail plans will be made later and it is the indication of methods of approach that is considered of greatest value. According to planning officials, some of the studies contained impractical measures which were beyond the resources of the city concerned. Other studies met
with local political difficulties which hindered implementation. Some replies indicated that the wheels of government turn slowly: studies had been complete for a considerable time but were still being examined for report by different departments. In several cases the pressure of redevelopment demands was taking precedence over plans for rehabilitation, it being considered by councils, if not be planners, that this was the most pressing need.

Minimum Housing Standards by-laws are in effect in Windsor, Toronto, Saint John and Halifax, but enforcement of these by-laws has been hesitant, in many cases due to the shortage of alternative low rental housing for persons dispossessed as a result of systematic code enforcement. Winnipeg is considering the enactment of a minimum standards by-law, and Ontario cities are awaiting Provincial enabling legislation.

The main obstacles to increased rehabilitation activity were outlined in several replies, the most significant problem revealed being the limited financial resources available. Several comments indicated that financial and legislative provisions for rehabilitation should be brought more in line with those available for redevelopment. Another factor considered was the disinterest of so many citizens in their own environment and the fear that any improvement automatically would bring tax increases. These problems and others indicated in the course of this study are considered in Chapter V
together with some suggestions as to how local government may utilize its available power to combat the deterioration evident in so many of our cities.

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CHAPTER V

TOWARDS A POSITIVE LOCAL GOVERNMENT POLICY
FOR RESIDENTIAL REHABILITATION

The general objective of a local government policy for residential rehabilitation should be to bring together in a co-ordinated programme all possible means at the municipality's disposal to arrest the spread of blight in deteriorating areas in order to remove or postpone the need for clearance and redevelopment. With the recognition of such a policy public and private interests can work effectively in concert to re-build and re-vitalize these areas. Without such a policy public and private efforts may be in conflict or may be initiated at the wrong time and in the wrong place. Efforts at private improvement may take place in areas where public investment is undesirable, while in areas where the improvement of homes is supported, the attempts of one homeowner to improve his home may be frustrated by the lack of action by his neighbours.

As has been indicated, many of the operations
necessary to implement a local government rehabilitation policy are already being carried on to some degree in most cities, while other areas of municipal activity could be reviewed to relate them to a rehabilitation programme. Several problems have been raised regarding the difficulties in formulating a rehabilitation programme and some of these are discussed before recommendations are made on the possible content of a local rehabilitation policy.

**Financing Rehabilitation Measures**

One of the basic limitations to increased rehabilitation activity is clearly stated in an ACTION publication:

If rehabilitation is going to alter the urban scene, it must be made an economically attractive business. To accomplish this, it must have access to credit on terms that are competitive with new construction. . . . The problem is essentially one of how to alter the investment situation so that rehabilitators can bid for funds on an equal footing with new home builders.¹

A Vancouver mortgage company president, Mr. H.A. Gillespie,² has said that the Canadian Government should take the lead in providing new life for old housing by extending the loan provisions of the National Housing Act. This recommendation of the extension of the NHA provisions has been made several times on the theory that it would not damage the new housing construction industry as popularly believed, but on the contrary would provide a 'flow' of sales because the owner of the older home could sell more readily and then buy or build elsewhere. However, it could also be
suggested that if the purchase of older homes was made easier, more people would probably buy such homes, thus reducing the demand for new units. The National House Builders Association supports the former viewpoint, and at a recent conference in Montreal announced an intensive promotional campaign to double the activity in home improvement in Canada. The Association also recommended that the upper limit of NHA Improvement Loans be raised to $8,000 for repayment over twenty years. This together with NHA assistance for buying older homes, thus reducing the present high down payments required, would revitalize many of the declining areas of our cities by making improvements and re-use an economic proposition.

Thus the key to the extended use of rehabilitation lies with the Federal Government. The government's reply to requests that NHA provisions be enlarged has so far been that it does not have sufficient funds: it is suggested that it does not have the funds not to extend its provisions, for without such aid the ultimate redevelopment problem will continually become more acute. Financing becomes more difficult as the condition of the structure, income and potential rents decline, and is increasingly difficult to obtain in areas where rents have been falling for some years. Until loans are guaranteed by the Federal Government, lending institutions cannot be expected to support rehabilitation in areas where credit risks are unjustified. However, the onus is partly on the lending institutions; in the United
States many financial institutions are becoming increasingly aware that some provision must be made to grant loans to families of modest income, 'minority groups' and elderly persons, if government influence in the mortgage market is not to increase.

The financing of public facilities and community services in rehabilitation areas has also been indicated as frequently being beyond the powers of local government. Some provision must be made in the National Housing Act to provide assistance for rehabilitation, possibly in the form of Federal grants-in-aid to municipalities to assist in the financing of public improvements in rehabilitation areas. The allowance of lower down payments and longer repayment terms should also be related to a system of mortgage insurance for buildings which are economically feasible to rehabilitate, but where owners cannot obtain loans through conventional channels. For much of the type of rehabilitation primarily envisaged in this paper, the raising of the amount of the loan seems less important than permitting longer terms of repayment and lower interest rates. The suggestion of decreased interest rates, however, would probably require that interest on all home improvement loans be revised otherwise persons paying for conventional loans would be penalized.

From the foregoing discussion it is evident that
the main obstacle to increased rehabilitation activity is presently beyond the power of local government to remove, and indeed, the maximum potential for residential rehabilitation cannot be realized until amendments are made to Federal legislation. However, there are several ways in which local government can improve the 'atmosphere' for rehabilitation, and although most examples of such action are drawn from the United States, many bear relevance to Canada, in spite of different legislative conditions.

Several cities have established a special loan fund, in some cases publicly supported, in others supported by private lending institutions. Such a fund is made available to persons unable to obtain loans from other sources, and has frequently proven to be an effective device when home owners reluctant to make repairs indicated that they were unable to obtain conventional loans. In asking Mr. A.T. Alsbury, who was Mayor of the City of Vancouver from 1959 to 1962, about the feasibility of establishing such a fund he commented that city councils could probably be persuaded that a city fund was acceptable - if they could be shown it would be a good investment.

In addition to the provision of easier-to-obtain loans for home improvement, the more controversial issue of outright grants should be mentioned. It has been indicated in Chapter I that grants for home improvement are available in Britain, and one or two cities in the
United States have made limited provision for this type of assistance. There appears to be no similar provision in Canadian cities, but the initial report of *A Better Place to Live* stated:

There may be some merit in the establishment by the municipality of a special fund to make unconditional grants in case of those destitute individuals who are financially unable to bring their properties up to minimum standards. The city would carry out the necessary repairs, but could secure an understanding from the owner of the property requiring the city be reimbursed at such time as the property is sold.4

The feasibility of such a programme must relate to the local situation and to the resources available, but should not be discounted as a possible means of assistance.

It is essential that the provision of these forms of financial assistance should be within a designated rehabilitation area determined in the context of an overall plan. The importance of a broad scale of rehabilitation cannot be overemphasized. Entire and clearly defined areas should be designated, and indeed, this is the key to the lender’s vault: the repair of an isolated property is a poor risk, but when public and private enterprise are working in concert the stability of an area can be more readily guaranteed. It is also essential that such assistance not be wasted in areas that are beyond repair: if terms of borrowing become too favourable it is quite conceivable that properties which should be cleared will become rehabilitated. Accordingly the Federal Government must evolve criteria to govern the granting of assistance, taking into consideration the
different degrees of blight and, for example, the 'life' of a wood frame building in Vancouver compared with a brick building in Toronto. In this regard experience in the United States is again of value.

At the 1960 Annual Conference of the National Association of Housing and Redevelopment Officials (NAHRO), the Urban Renewal Administration announced the rules and procedure which would govern federal participation in conservation and rehabilitation programmes. The Federal officials recognized five classifications of city areas: (1) new and stable areas, (2) slightly deteriorating areas which could be upgraded without direct Federal aid, (3) conservation areas which though deteriorated were basically sound, and which through a combination of public and private effort, could for a considerable time remain desirable residential areas, (4) reconditioning areas (formerly 'rehabilitation' areas) where intensive code enforcement could make badly deteriorated structures suitable for at least ten years, and (5) clearance and redevelopment areas. The third and fourth categories were the concern of the new rules and procedures.

The new Federal regulations prevented communities from trying to conserve areas which had deteriorated too far: in conservation areas at least 51% of the properties were to require only minor or no repair and these properties were to be well distributed. Repair had to conform to FHA standards which were above normal minimum standards. Furthermore,
it was indicated that citizens in such an area must be in favour of the project and adequate mortgage financing for repairs must be available. In 'reconditioning' projects the aim was to prevent the further deterioration of housing during an interim period before it was cleared, and to establish a continuing programme to maintain whatever had been improved. To be eligible for assistance an area's useful residential 'life' had to be capable of being extended by at least ten years. Twenty per cent or more of the dwelling units in such an area were to be in need of major repair and not more than twenty per cent of all structures should require demolition. Further requirements stipulated that improvements were to be made within three years of the agreement, that re-use of cleared land be in accordance with future plans and that periodic reinspec­tion be made. The elimination of non-salvable buildings, non-conforming uses and the provision of sites for community facilities were also to be assessed as part of such plans. Such an approach in determining an area's suitability for assistance should be studied by Canadian authorities, perhaps to develop degrees of rehabilitation eligible for different types of assistance.

The concept of equalized assessment does not encourage wide practice of rehabilitation measures. In most assessment jurisdictions real property is assessed at market value, a decrease or increase in market value causing a decrease or increase in assessment. Normal maintenance
and repairs do not usually cause a rise in market value, thus the assessment does not increase, but if a property is considered improved to the extent that its market value is increased, then assessment is raised. This must be so to be fair to all home-owners, but the system discourages the improvement of homes requiring rehabilitation and even encourages disrepair. The 'warning' on the leaflet accompanying the 1962 tax bill to Vancouver home-owners states:

If normal maintenance has been deferred for some years, a house may deteriorate to the point where the Assessor may allow additional depreciation. If the deferred maintenance is corrected within such a short space of time as to constitute the rehabilitation of the property, the additional depreciation allowance would be eliminated, and would therefore result in an increase in assessment.

To stimulate rehabilitation a completely opposite approach is ideally needed, raising the assessment of deteriorating property while not increasing the assessment of property where 'the deferred maintenance is corrected within a short space of time.' Several studies have proposed that within a designated area of rehabilitation, assessments should not be raised when improvements beyond normal maintenance and repair are carried out. In suggesting this idea to Mr. McQueen, Assessment Commissioner for the City of Vancouver, he replied that it was 'most impracticable and most improper' in the context of the principle of equalized assessment: there was also no provision in provincial legislation to permit such action to be taken. This concept, however, has been used in the United States with considerable success and study should be made of its feasibility in Canada.
Mr. Alsbury considered that such a scheme could possibly be made politically practicable.

In a recent analysis of municipal taxation and its effect on urban renewal, Mr. Douglas Clark, of the Federal-Provincial Relations Division of the Department of Finance in Ottawa, has suggested that property tax reform can make a worthwhile contribution to urban renewal. "Unfortunately, some of the tax changes which might be of most help in fostering urban renewal would have other results which would be harmful." Mr. Clark indicated that any proposals to increase exemptions to one part of the populace placed a heavier burden on the remainder of persons paying taxes. It was considered that the principle of equalization of taxation could sometimes be subordinated, but only when it was certain that significant administrative or economic advantages could be gained. In discussing the relative merits of tax incentives and penalties Mr. Grant stated: "It is doubtful that . . . the relationship between urban renewal and municipal taxation is sufficiently important to offset the harmful results which would follow from (tax) incentives and/or penalties." The administration of tax incentive schemes is complicated, and difficulties of guarding against discrimination can arise:

You would feel . . . aggrieved if you owned property just one block away from an area which had been designated as an urban renewal area for which special tax concessions had been granted or if you owned a property which was not quite entitled, for any reason, to a substandard classification which would qualify it for a tax concession.

Inevitably, tax incentives also assist people who can well
afford to initiate improvements without such assistance, and pressure from other groups demanding similar concessions may often result in "a very narrow and elaborately defined tax base productive of little revenue and much confusion." Tax penalties are more practicable to initiate than tax incentives, but the objection to increases in the assessment on deteriorated property would be long and loud, and part of the increase would be passed on to tenants in the form of increased rents.

Mr. Clark concluded that property tax incentives or penalties ought not to be used to foster urban renewal, but that a general reduction in the level of real property taxation could be effective, although this was recognized as being inextricably related to other changes in municipal taxation and it would be difficult to implement. Mr. Grant also considered that elimination of "the failure of assessors to assess land with outmoded improvements on the basis of its highest and best use," would be a desirable and effective method of encouraging urban renewal.

In consideration of these difficulties a more practical solution of some of the problems of assessment would entail a review of the degree of 'maintenance' allowed before assessment is increased. At present in Vancouver, for example, the following maintenance, will not of itself cause an increase in assessment:

The repair of outside steps, basement stairs, gutters or downpipes; the repainting of the exterior or interior of a home; the reshingling of roofs, replacing
broken glass, repairs to furnace, repointing of mortar joints, or the repair or replacement of unsound structural posts or beams under the house; the planting of lawns, rockeries or shrubberies. The leaflet states that other 'minor improvements or maintenance MAY not cause an increase in assessment,' but no specific examples of what will cause an increase in assessment are given.

In Toronto, by comparison, a leaflet distributed with tax bills called 'Good Maintenance Does Not Raise Taxes,' indicated that considerably more 'maintenance' could be initiated without increased assessment resulting. For example, complete rewiring, additional electrical circuits, removal of partitions to enlarge rooms, replacement of doors and windows, repair and replacement of plumbing fixtures and many other items were so allowed. This difference between what is permitted in two cities suggests that many communities could review the operations that they presently permit without raising assessments. A more enlightened approach could encourage home-owners to initiate many more basic improvements.

The policy of local improvement taxes has also been cited as a stumbling block to initiating private rehabilitation. In areas designated for rehabilitation there is some justification for alleviating the burden of citizens, already committed to improve their homes, by removing their liability to finance 'local improvements' where they have not been provided. This, however, again poses the problem of equalized taxation, and as Mr. Alsbury suggested it may
prove politically difficult to initiate such measures out of general city revenue. Once more the need is for increased assistance from the senior levels of government to finance these and other public improvements in rehabilitation areas.

**Code Enforcement**

Code enforcement has been indicated as one of the most effective means of improving housing conditions, but the lack of integration of regulations dispersed through several pieces of legislation does not make their comprehension or enforcement a simple task. To improve the effectiveness of enforcement of codes it is suggested that enabling legislation be urged in provinces where it does not exist and that communities bring all existing aspects of the regulation of existing buildings into a single 'minimum standards' by-law, together with whatever new regulations are deemed desirable to protect the health and welfare of inhabitants. As a model in formulating both enabling legislation and minimum standards of occupancy and maintenance, the Ontario Department of Municipal Affairs study, *A Better Place to Live* is recommended. The creation of a single by-law need not mean that enforcement of standards is removed from the departments now responsible, indeed it is desirable and necessary that these specialist inspectors continue to exercise their duties. It is desirable, however, that the inspection of buildings be co-ordinated between the several departments responsible and that the information from separate examinations be brought together to form a detailed inventory of housing conditions.
The present system of 'investigation of complaints' is inevitable under the staff limitation of most cities, but it is desirable that attempts be made to initiate a systematic investigation of all housing conditions. In areas specifically designated for rehabilitation, the Chicago 'task force' system has much to recommend it: a single investigation of dwellings is carried out by a force of five inspectors, one from each department responsible for aspects of maintenance and occupancy. Another method, used in St. Louis, entails a consolidation of inspections; one inspector carries out the investigation and where a violation of, for example, electrical or plumbing regulations is suspected an inspector from the specific department is notified. This type of administration has been suggested for Vancouver by the Vancouver Housing Association.\textsuperscript{16} By-laws relating to existing housing could be under the general administration of an interdepartmental committee under the chairmanship of the Medical Health Officer, and the committee could resolve conflicts in departmental policy. It was suggested that Health Inspectors be trained to observe the more obvious violations of other than their own codes and report them to the departments concerned. Obviously, the nature of investigation will vary according to the resources available to a particular city but it is important to develop a co-ordinated and systematic investigation of housing conditions.
The problem of establishing standards of maintenance and repair has already been indicated as one of the most difficult aspects of rehabilitation:

It is difficult from the policy standpoint for it involves a reconciliation between the desirable and the possible, between economics and health and safety. In the final analysis, it involves a question of public prudence in the light of what is practically attainable in each area and what degree of physical improvement is a proper and justifiable objective of public action.17

It should be emphasized that the most enlightened code of standards is completely useless if it is unenforceable, and the danger of adopting a code which has been successful elsewhere must be avoided. Standards must relate to local conditions, and if these conditions are particularly bad it is impracticable to demand a high standard of repair - at least immediately. In general it may be stated that:

To seek for too little physical improvement in a neighbourhood is to run the risk of wasting energy and money in an activity which can have no permanent effect on the area. To seek too much physical improvement in a neighbourhood is to court the dangers of economic infeasibility or heavy family displacement or both.18

In Charlotte, North Carolina, appalling conditions were considerably alleviated by a modest code which was humanely enforced. Due to the low income of residents it would have been impossible to achieve the desired co-operation if all improvements were demanded simultaneously. However, the practice of allowing owners to make improvements at a rate they could afford in an order of determined priority was successful. Each owner decided on the rate of improve-
ment he could manage on the firm understanding that he must eventually comply with all the stipulated requirements. As long as the owner was working to achieve this end no court action was initiated.

Financing repairs is increasingly difficult as the cost of repairs rises to correct the demands of a higher code. Hence it is imperative that housing code provisions bear relation to the tenant's ability to pay increased rents, otherwise the owner is unwilling to repair, the banks are unwilling to lend and the problem of relocation is greater. The formulation and enforcement of code standards must also be related to long range plans for the city: in areas declared to be conserved as residential areas it may even be possible to 'stage' code enforcement, that is, when a certain level of improvement has been reached, a higher level could be aimed for. Conversely, in areas designated for ultimate redevelopment it is unwise to impose stringent code regulations as the cost of acquisition and clearance is raised unnecessarily.

The relation between housing supply and demand at the time of code enforcement indicates the probable reception the programme will receive. If a high vacancy rate exists within the range of the market affected by code enforcement, the number of tenants unable or unwilling to pay added rents will be minimized as rent increases would be relatively low. Relocation would thus be a manageable problem. However, the owner of such property would be
unwilling to pay the large proportion of the costs of rehabilitation which he would be compelled to do if the rents were not to be increased a large amount. If a low vacancy rate exists, the costs of rehabilitation are more likely to be passed on to the tenant, and although the owner would be more satisfied, the relocation problem is increased.

Some Aspects of Municipal Responsibility

Problems of code enforcement inevitably lead to the citizen participation and co-operation necessary to achieve the goals of a rehabilitation programme. Without this participation, housing codes, financial assistance and public improvements are virtually useless. Indication of the need for such liaison between 'the planners' and 'the planned' was indicated in some of the questionnaire replies, but several expressed mixed feelings about the value of such citizen groups. The responsibility of the municipality to inform the persons involved of the objectives and methods of proposed plans is important in all aspects of planning, but nowhere is it so significant as in plans for rehabilitation.

The reluctance to encourage citizen groups to provide local leadership, however, is not restricted to Canada. An author in the United States has commented that these groups are often politically unpredictable, and are also 'touchy things':
Any intelligent mayor knows that if he encourages their formation, the first result will be busier telephones at city hall. Complaints will increase about the bureau of buildings, the legal bottlenecks in prosecuting code violators, city trash pick-ups, street cleaning... street repair, ... recreational facilities, and many other matters. The mayor must really welcome these complaints as a means of getting a better job done if he is unwilling to stimulate citizen participation.

To illustrate this problem of citizen participation an area of Vancouver is cited for convenience, although it is suggested that the experience described could be repeated in many cities across Canada. The Mount Pleasant area of Vancouver was included in a 'Limited Redevelopment Area' in the City's urban renewal study; an area where rehabilitation and conservation were proposed to be emphasized. Most of the properties in this area are adequately maintained, but public maintenance is rather poor. Roads are largely without curbs or gutters, and many shoulders are so high that it is difficult to drive from private garages to the street. Some blocks have no sidewalks, and street lighting is outdated, meeting but the barest requirements. There are no playground facilities within the area, and open lots are neglected and overgrown.

In 1959 the Vancouver Branch of the Community Planning Association of Canada tried to create local interest in the improvement of this area, and held meetings with leaders of local organizations to determine their reaction to a programme of improvement. The
CPAC wanted the citizens to approach the City indicating the improvements they would be prepared to initiate, asking the City to improve the level of its own services in the area. A meeting held in the area on October 14, 1959 resolved:

That a Co-ordinating Committee be established, representing the various organizations in Mount Pleasant, to study the bringing about of a scheme of rehabilitation, such committee to be known as the Mount Pleasant Neighbourhood Improvement Association.

This committee, however, was never established and although other meetings were held shortly afterwards no action took place. Since that time CPAC has wanted to call another meeting in the area, but the City requested that such a meeting not be called until plans for the area were clearly formulated, and that the City would call such a meeting. At the time of this writing no further action has been taken and CPAC were considering calling another meeting themselves. Meanwhile, 'Project 2', the second phase of the City's renewal programme was published in June, 1962 and proposals were made for the Mount Pleasant area, including the clearing of several blocks for redevelopment. An earlier zoning change had already resulted in a 'facelift' of some of the residences, but no proposals were made in the Report for the remainder of the 'Limited Redevelopment Area.'

It is suggested that little citizen activity or interest will be aroused unless active 'outside' help
is provided and unless the public is kept well-informed. A study conducted in the Mount Pleasant area by Mrs. Helga Hicks revealed that people did not think that organized groups could accomplish anything. "To most of those interviewed, particularly the immigrants, the concept of citizen involvement in community affairs such as neighbourhood rehabilitation was totally foreign." It was thought that such groups would have little effect against the 'might of the City' and the influence of real estate groups. In areas of deterioration it is perhaps inevitable that citizen interest in the environment declines. Unfortunately, the city's interest frequently declines as well, and facilities become run down and shabby. If vocal groups were active in such areas, pressure could probably be brought to bear on the City authorities, but active citizen groups are usually restricted to the more 'elite' residential areas; the Shaughnessys, Forest Hills and Westmounts of Canadian cities. Apathy too often prevails in areas where rehabilitation is most needed, and this is surely worse than antagonism. According to Mrs. Hicks's survey, people in the Mount Pleasant area scarcely know they are living in a 'limited redevelopment area', quite apart from knowing what the term implies.

City activity in this realm of renewal is limited according to the resources at its disposal but ideally, at least in rehabilitation areas, the recognition of
the need for citizen groups can have a profound effect on the success of proposed plans, especially if initiated at the outset of a renewal programme. The value of the early involvement of citizens has been recognized by the U.S. Urban Renewal Administration:

If they have had a hand in the formulation of the plan for upgrading the area and if they consider the plan realistic and attainable, they can identify themselves with the plan and become enthusiastic supporters of it.  

The goals and objectives of a rehabilitation plan must directly concern the residents of the area involved and the planner should not be so presumptuous as to formulate plans without attempting to determine what the people want of their own area and what they feel is lacking. If the citizens become merely a vehicle for implementing a plan's proposals it is doubtful whether full success will be achieved.

In developing an improved programme of senior government assistance for rehabilitation projects it is hoped that the need for assistance in initiating citizen interest will be recognized in Canada as it has been in the United States:

In some instances it is at once apparent that professional assistance and advice are needed by the citizens to get their organization under way. When this occurs, the Local Public Agency should make a qualified person available. If it does not have such a person on its staff, the LPA may employ one or it may arrange with a public or private agency to provide the services under contract. . . . The cost of this staff assistance, whether provided by a regular employee of the LPA
by a consultant, or by another organization under contract, is an allowable project expense. It seems doubtful whether such assistance would be provided in many Canadian cities unless provision was made for it as part of an overall rehabilitation programme. Assistance provided by the city to its citizens should be realistic and should enable residents to obtain information on the carrying out and financing of repairs.

In addition to improving public facilities, the establishment of demonstration houses sponsored by the city or by building and contracting companies should be considered. This measure has proved successful in many cities in the United States and Britain and is one way of encouraging improvements beyond minimum standards: improvements made to such houses should try and show the 'before and after' effect, and should show improvements made to meet required standards broken down into separate costs, but should also show how a slightly larger investment may often result in considerably more improvement. These houses should also stress the amount of repair which may be completed without resulting in increased assessment.

It is suggested that initiation for improvement must come from the city itself. Once the city shows its confidence in an area by committing itself to a
programme of systematic improvements to public services and amenities, then home owners may be encouraged to improve their property. Until this happens little incentive exists for individual rehabilitation.

Inter-governmental relations

Although the relations between the several levels of government cannot be discussed at length in this study, no examination of urban renewal is complete without at least some indication of the problems involved. Quite simply, the municipality has the problem, the Federal Government has the resources to solve the problem, but the Federal Government cannot constitutionally intercede directly in local affairs. Section §2 of the British North America Act declares 'property and civil rights' to be a provincial responsibility, and thus Federal housing and urban renewal assistance must be channelled through the province. Housing and community planning, however, is a local concern and some friction has resulted. In a discussion of this problem Dr. H. Peter Oberlander stated:

Each level of government has failed to understand fully the repercussions of federally aided housing upon municipal services and institutions. The Federal power over matters of housing and community planning is the power of superior finances; the provincial power is based on the actual and interpreted constitutional division of jurisdiction.25

In the United States agreements for clearance in redevelopment projects are essentially Federal - municipal
contracts. However, Mr. David Mansur comments: "In Canada the contract is essentially between the Federal Government and the Province, with the Province making a side deal of their liking to the Municipality." Mr. Mansur indicated that this difference was more than constitutional: it means a difference in the likelihood of approval, and a difference in the rate of activity and in the complication of arrangements.

The need is evident to simplify the administrative procedures by which the three levels of government co-operate. This has been recognized by the Canadian Federation of Mayors and Municipalities as "one of the most essential means to expedite effort in preparing and carrying out local housing programmes." The province's role should essentially be one of facilitating closer co-operation between the municipality and the Federal Government by providing enabling legislation where needed in order that the municipality may implement its plans. However, the Province should also review its policy of municipal grants and other financial aid, as considerable variation exists across Canada. The municipality is called upon to provide some of the costliest services from the narrowest revenue source and the Federal government cannot be expected to provide all the financial assistance.
The Nature of a Local Government Policy for Residential Rehabilitation

Following from the above discussion, some suggestions can be made to indicate the nature of a local government policy for residential rehabilitation and some of the considerations to be made in developing a programme of action may be outlined.

1. To be effective, rehabilitation must be programmed and implemented on an area-wide basis. This requires the municipality to develop a long-term planning programme including proposals for urban renewal.

2. Analysis should be made of all housing conditions within municipal jurisdiction, including areas of newly-developing and semi-rural uses. Sub-areas should be defined according to the nature of treatment proposed, i.e. redevelopment, rehabilitation, conservation.

3. Studies should be initiated to determine the details of rehabilitation standards for a particular community, using acceptable model standards as a framework, but ensuring that all standards relate to local conditions and are practicably enforceable.

4. Attempts should be made to revise and consolidate into a single code all by-laws related to the maintenance and occupancy of existing dwellings. To effectuate this legislation it is imperative that a positive enforcement policy be formulated and carried out systematically.
5. Provisions should be made to enforce the demolition of buildings which are declared beyond repair.

6. In larger municipalities where a considerable number of violations of housing standards or by-laws occur, consideration should be given to the creation of a Housing Court to deal with offences.

7. Rehabilitation plans should include provisions for integrating the programmes of municipal departments concerned with traffic control, recreational facilities and other public improvements, to designated areas of rehabilitation. To this end the creation of a permanent inter-departmental committee is recommended, possibly to include consideration of both conservation and rehabilitation measures.

8. Studies should be made of the possibility of paying for facilities presently classed as 'local improvements' out of general revenue in designated areas of rehabilitation.

9. Review should be made of current property assessment procedure with the possibility of increasing the 'maintenance' operations which may be permitted without causing increased assessments.

10. An active programme of citizen education should be initiated at the outset of studies for rehabilitation. The municipality should encourage the formation of local groups to act as a liaison between 'the planners' and
'the planned' and should use such groups in the preparation of area plans.

11. Local building and contracting companies and other interested organizations should be approached with the proposition of rehabilitating designated structures as 'demonstration houses.' Failing this the municipality should consider initiating such a project itself.

12. Investigation should be made of the feasibility of establishing a revolving fund to provide low-interest loans for home-owners unable to obtain loans through conventional channels. This scheme could be initiated by the municipality or by private lending institutions. If plans for rehabilitation are clearly formulated much of the risk of individual loans is removed.

13. The administration of rehabilitation should be the responsibility of the urban renewal department of municipal government, whether this function is independent or part of the planning organization. In municipalities without planning departments the creation of a committee of council is suggested to co-ordinate rehabilitation activity.

The above recommendations do not form an exhaustive list and are limited by the amount of research possible in this study, but they are suggestive of some of the points to be considered in developing a local government policy for residential rehabilitation.
It has been indicated that rehabilitation can take place by local government agencies acquiring deteriorated dwellings and initiating the rehabilitation themselves, but the vast majority of dwellings in the 'grey' areas of our cities will remain in private ownership, and improvement of these dwellings will have to be initiated by the owners themselves. One of the main considerations of this paper bears repeating. Individual rehabilitation of isolated blighted dwellings will not solve the problem of urban decay, and indeed will often increase the costs of redevelopment, which is usually inevitable in areas of such sporadic improvement. Furthermore, there is no incentive for the private home-owner to improve his property if his neighbours show no inclination to take similar action, and if the municipality does not carry out its responsibility to provide adequate services and public facilities.

Conversely, if the municipality formulates a policy of rehabilitation, defines areas in which it will be implemented and engages in a sincere effort to inform the residents of these areas of the objectives and benefits of such a programme, and also commits itself to providing adequate services and community facilities, then the spark of public interest may be kindled. Without such a plan the drastic, costly, and more disruptive measures of clearance and redevelopment are inevitable.
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2 "Federal Funds for Old Houses," Vancouver Sun, January 24, 1963.


6 City of Vancouver: Information for Taxpayers, Leaflet enclosed with 1962 Tax Bills.

7 Interview with Mr. McQueen, Assessment Commissioner, City of Vancouver, March 5, 1963.


9 Ibid, p. 82.

10 Ibid, p. 78.

11 Ibid, p. 79.

12 Ibid, p. 79.

13 Ibid, p. 82.

14 City of Vancouver: Information for Taxpayers Leaflet 1962.

15 Ontario Department of Municipal Affairs, Community Planning Branch, A Better Place to Live, Final Report, (Toronto: Ontario Department of Municipal Affairs, 1962).
16 "Submission by the Vancouver Housing Association to the Vancouver City Council on the Bylaws relating to Existing Housing and their Administration," June, 1962.


20 Minutes of Meeting of Leaders of Community Groups in the Mount Pleasant District, held in the Guild Room, St. Michael's Church, 400 Block, E. Broadway, Vancouver, October 14, 1959.


22 Ibid, p.75.


24 Ibid, p. 4-5.


APPENDIX I

Questionnaires Used in the Study

The following questionnaires were mailed to planning officials in cities with completed urban renewal studies together with a letter explaining the purpose of the study. The nature of the questionnaires varied according to the specific rehabilitation proposals contained in each urban renewal study. Due to the nature of the Halifax study general questions were posed in a letter rather than formulating a questionnaire. Replies were received from every city contacted except Corner Brook.

In Vancouver and Victoria personal interviews were conducted to obtain similar information.
The City of Corner Brook Urban Renewal Study

1. Has the City of Corner Brook made any final resolutions regarding the Urban Renewal Study?

2. What is the City's current view of the Report's recommendation to create a Municipal Renewal Agency to be responsible for all parts of the renewal programme?

3. Regarding recommendation No. 8 on page 77 of the Report:
   a) has it yet been possible to designate the proposed rehabilitation areas?
   b) has it yet been possible to develop any part of the proposed rehabilitation programme?

4. Regarding recommendation No. 15 has it yet been desirable to request the suggested Provincial and Federal assistance for the preparation of minimum occupancy and maintenance standards.

5. Has there been any official encouragement in the formation of organized community groups to provide local leadership in various aspects of the renewal programme?

6. What, in your opinion, are the main obstacles in implementing the proposed plan of rehabilitation in the City of Corner Brook?
City of Hamilton Urban Renewal Study

1. Has the City accepted the renewal study in principle?

2. If not, what were the main reservations?

3. Has any action been possible on the proposal to revise the Official Plan and the Zoning By-law to make the renewal programme effective?

4. It was proposed that the Study be referred to the City Planning Board for action, and that it should prepare comprehensive plans for each redevelopment area in order of priority. Can you tell me what has happened in this direction, and whether rehabilitation or redevelopment areas have actually been defined?

5. Has it been possible to initiate the suggested periodic examination of older housing areas by enforcement of the Building By-law?

6. Has any City action been initiated in improving schools, parks and other community services in areas requiring rehabilitation?

7. Mr. J.F. Brown has informed me that the City is contemplating a model rehabilitation project. I wonder if you could give me any details on this proposal?

8. Has there been any official encouragement in the formation of organized community groups to provide local leadership in various parts of the renewal programme?

9. What, in your opinion, are the current obstacles in implementing the proposed plan of rehabilitation in Hamilton? (e.g. legislative? administrative? political?)

10. Do you consider rehabilitation an end in itself, or merely as a stop-gap measure in an area requiring ultimate clearance and redevelopment?
The City of Kingston Planning Study

1. Have the proposals for urban renewal yet been accepted in principle by the City?

2. If not, what were the main reservations?

3. To protect areas from further deterioration has any action been possible in formulating the proposed Housing Code?

4. The unique character of Sydenham Ward was stressed in the study. To preserve this area, has the proposed change in zoning from commercial to residential use yet been made?

5. Has any City action been initiated in any of the designated rehabilitation areas? (eg closing of certain streets)

6. Has it proved possible to use Section 20 of the Planning Act as a means of implementing rehabilitation.

7. Has there been any official encouragement in the formation of organized community groups to provide local leadership in various parts of the renewal programme?

8. What, in your opinion, are the current obstacles in implementing the proposed plan of rehabilitation in Kingston? (eg. legislative? administrative? political?)

9. Do you consider rehabilitation an end in itself, or merely as a stop-gap measure in an area requiring ultimate clearance and redevelopment?
1. Has the Urban Renewal Study for the City of London yet been adopted in principle by the City?

2. If not, what were the main reservations?

3. Has it been considered possible or necessary to develop a minimum Housing Standards By-law, as recommended by the consultants?

4. Has the need for improvement of public services in areas requiring rehabilitation been recognized?

5. Has there been any active co-operation between various municipal departments in organizing and relating projects to the requirements of a rehabilitation programme?

6. Has there been any official encouragement in the formation of organized community groups to provide local leadership in various parts of the renewal programme?

7. What, in your opinion, are the main obstacles in implementing the proposed plan of rehabilitation in the City of London?

8. Do you consider rehabilitation an end in itself, or merely as a stop-gap measure in an area requiring ultimate clearance?
The City of Montreal Urban Renewal Study

1. Has the Urban Renewal Study for the City of Montreal yet been adopted in principle by the City?

2. If not, what were the main reservations?

3. What is the current view of the recommendations on pp. 14-15 of the Report relating to the proposed programme of rehabilitation?

4. Has there been any active co-operation between various municipal departments in organizing and relating projects to the requirements of a rehabilitation programme?

5. Has there been any official encouragement in the formation of organized community groups to provide local leadership in various parts of the renewal programme?

6. What, in your opinion, are the main obstacles in implementing the proposed plan of rehabilitation in the City of Montreal?

7. Do you consider rehabilitation an end in itself, or merely as a stop-gap measure in an area requiring ultimate clearance?
The City of Saint John, Urban Renewal Study

1. Has the Urban Renewal Study for the City of St. John been adopted in principle by the City?

2. If not, what were the main reservations?

3. Relating to the consultant's proposals on p. 15 of the Report:
   a) has any revision in the various municipal codes been made to facilitate inspection of dwellings?
   b) has the revolving loan fund actually been extended as suggested?
   c) has it been found desirable to establish a Housing Court?
   d) has any form of Co-ordinating Agency been proposed?

4. Has there been any active co-operation between various municipal departments in organizing and relating projects to the requirements of a rehabilitation programme?

5. Has there been any official encouragement in the formation of organized community groups to provide local leadership in various parts of the renewal programme?

6. What, in your opinion, are the main obstacles in implementing the proposed plan of rehabilitation in the City of Saint John?

8. Do you consider rehabilitation an end in itself, or merely a stop-gap measure in an area requiring ultimate clearance?
City of St. John's Urban Renewal Study

1. Has the Urban Renewal Study for the City of St. John's yet been adopted in principle by the City?

2. If not, what were the main reservations?

3. What is the current view of the Report's recommendation to create a new urban renewal department of municipal government?

4. Regarding Recommendation No. 13 on page 68 of the Study; has the suggested study of building, health, zoning and other related codes been instigated, in order to improve the control over the use, maintenance and removal of existing buildings?

5. Regarding Recommendation No. 18: has any decision yet been made to employ Section 16, Part II and Section 2h Part IV of the National Housing Act to rehabilitate structures in order to prevent further deterioration?

6. Regarding Recommendation No. 19:
   a) Has it been possible to designate Rehabilitation Area 1 by Municipal Bylaw as suggested?
   b) Has it been possible to implement the suggested programme of housing inspection?
   c) Has it been possible to carry out any public works activity in the area designated for rehabilitation?

7. Has there been any official encouragement in the formation of organized community groups to provide local leadership in various parts of the renewal programme?

8. What, in your opinion, are the current obstacles in implementing the proposed plan of rehabilitation for St. John's?
1. Has the Report yet been accepted in principle by the City as a plan of action?

2. The report indicates that private rehabilitation is already going on in Saskatoon. Is it going on in the areas designated in the Report for rehabilitation?

3. Has there yet been any attempt at forming active citizen groups to provide the liaison between the city and private owners?

4. The Report states that many of the techniques of rehabilitation are already in use in Saskatoon, but that there is no co-ordination between them. Have there since been any improvements in this situation?

5. Would the co-ordination of a rehabilitation programme be the responsibility of the Planning Department, or would a separate agency be created?

6. The use of rehabilitation as a positive tool is indicated on page 79 of the Report where it is stated that rehabilitation may ultimately inspire a change to a higher land use. What is your reaction to the more negative statement that rehabilitation is "a short-term solution for a short-term problem," presumably being an interim stage leading to ultimate clearance and redevelopment? (This use of rehabilitation was put forward in the Victoria renewal study).

7. What in your opinion, are the main difficulties in implementing the proposed programme?
City of Sault Ste. Marie Urban Renewal Study

1. Has the urban renewal study for the City of Sault Ste. Marie yet been adopted in principle by the City?

2. If not, what were the main reservations?

3. Relating to specific recommendations regarding designated rehabilitation areas; has it yet been possible:

   a) to decide on the recommended purchase of land for parks?
   b) to authorize the recommended public works programme?
   c) to decide on closing parts of public streets?
   d) to disallow building permits in areas designated according to the proposals?
   e) agree to proposed amendments to the Official Plan and the Zoning By-law?

7. Has there been any official encouragement in the formation of organized community groups to provide local leadership in various parts of the renewal programme?

8. What, in your opinion, are the main obstacles in implementing the proposed plan of rehabilitation in the City of Sault Ste. Marie?
The 1956 Urban Renewal Study of Toronto was, I believe, the first of its type in Canada. Have subsequent renewal proposals reflected the influence of this report?

Has it proved desirable to create a separate agency to administer urban renewal?

Mr. Stanley Pickett informed me in a recent letter that the City of Toronto has considered the application of rehabilitation measures in the Alexandra Park area:

a) Can you give me any details on the City's action in these proposals?

b) Would such a programme be initiated under Section 36 (1) (c) of the National Housing Act?

I understand that a proposal to illustrate the potential of rehabilitation in the Riverdale area met with only limited success. Can you tell me the main reasons for this?

"Natural" rehabilitation seems to be quite active in the Annex area. Does the city consider it necessary to assist this process in any way by the improvement of public facilities, etc.?

Due to the limited financial assistance available to home-owners for rehabilitation purposes, has the City considered it necessary to offer such assistance itself?

Is there any "official" encouragement in the formation of local home-owners' groups in areas requiring rehabilitation?

Is it feasible in Toronto to provide certain 'local improvements' out of general revenue in rehabilitation areas?

Do you consider rehabilitation a short-term solution in an area requiring ultimate clearance, or can rehabilitation be considered an end in itself?

What do you consider to be the main obstacles to the more effective use of rehabilitation in Canada?
The City of Windsor Urban Renewal Study

1. Has the urban renewal study for the City of Windsor yet been adopted in principle by the City?

2. If not, what were the main reservations?

3. Has it yet been possible to make any progress on the rehabilitation of the 20 defined declining areas, by improvements in community facilities and services?

4. The grading of rehabilitation areas by the nature of the degree of improvement necessary seems unique to the Windsor study. Has this concept been accepted?

5. Has the recommended urban renewal section been created within the municipal organization?

6. Has there been any official encouragement in the formation of organized community groups to provide local leadership in various parts of the renewal programme?

7. Has it proved possible to use Section 20 of the Planning Act as a means of implementing rehabilitation?

8. What, in your opinion, are the main obstacles in implementing the proposed plan of rehabilitation in the City of Windsor?
Rehabilitation in Winnipeg

1. Have any studies of the needs for rehabilitation been conducted since Professor Gerson's study?

2. Is any agency in any way responsible for the coordination of enforcing minimum standards by different departments?

3. Has Winnipeg considered it desirable to establish a fund to supply loans to homeowners unable to secure financing for the improvement of their homes?

4. Do you consider it feasible to provide certain local improvements out of general revenue in areas requiring rehabilitation?

5. Is there any 'official' encouragement in the formation of local home owners groups to stimulate interest in home improvement?

6. What do you consider the main obstacles to the more effective use of rehabilitation in Canada?
APPENDIX II

Visual Impression of Area Designated for Rehabilitation Measures

The following illustrations indicate some of the problems existing in an area of the City of Vancouver designated for rehabilitation and conservation measures. It is not suggested, however, that this is a 'typical' area requiring rehabilitation. The nature of building construction varies in parts of Canada and different standards exist: an area designated for 'rehabilitation' in Victoria, for example, may be considered in Nova Scotia to require only conservation measures. Rather than showing details, the illustrations indicate some of the general problems facing the deteriorating residential areas of many cities; problems which in most instances require municipal action and co-operation with private home-owners.
A "Limited Redevelopment Area" of Vancouver

... an area designated for rehabilitation and conservation measures.

One street is like this ...

... But most are like this
Some home-owners are improving their homes...

... But open spaces are overgrown and neglected

parked cars add to congestion...
Obsolete and non-conforming uses are evident ...

... And derelict buildings are boarded up
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