

TASK FORCE ON LOW INCOME HOUSING.

WORKING PAPER Nº 4

saskatchewan:
an institutional analysis

central mortgage and housing corporation

1971

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SASKATCHEWAN:

AN INSTITUTIONAL ANALYSIS

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TABLE OF CONTENTS

CHAPTER I	Introduction
CHAPTER II	Structural Analysis
	A. Federal
	B. Provincial
	C. Municipal
CHAPTER III	Policy Analysis
	A. Federal
	B. Provincial
	C. Municipal
CHAPTER IV	Programme Analysis
	A. Public Housing
	A-1 Planning
	Background
	Role of CMHC (branch office)
	Role of Province
	Role of Municipality
	Land for Public Housing
	Design for Units and
	Facilities
	Rural
	Alternative Methods
	A-2 Building
	A-3 Operating
	The Province
	The City
	L.H.A.
	B. Section 16 (L.D.)
	C. Elderly Persons Housing
	D. Land Assembly
	E. Assisted Home Ownership and Low Cost
	Housing
	F. Co-operative Housing
	G. Single Person Housing
	H. Rehabilitation
CHAPTER V	Future Trends

CHAPTER I - INTRODUCTION

The population of the province has remained relatively stable for the last seven years, at about 940,000 people. The population of the cities has increased over that period from 1964-70 by 17 percent from 340,000 to 395,000; that of the towns by 15 percent from 126,000 to 147,000; that of the villages has decreased by five percent from 95,000 to 90,000 that of the rural municipalities has decreased by 16 percent from 327,000 to 273,000; and that of the Local Improvement District by twenty percent from 18,000 to 13,000.

Saskatchewan is the smallest of the three Prairie provinces. Between 1961 and 1966 its net migration was 45,528; in percentage terms, approximately the same as Nova Scotia's.⁽¹⁾ Fifty-one percent of its population is rural (Canada 26.4 percent) and is scattered in many small centres. In the past few years the growth rate of these small centres has stagnated and their population has been dropping off.

The towns and villages have a high population of persons over sixty-four, 15.3 percent and 13.7 percent respectively, compared with 9.8 percent for the cities. The rural municipalities have a much lower percentage, 7.6 percent, which seems to indicate a continuing flow of older persons to the smaller centres. Conversely they and the Local Improvement District have a larger percentage

1. Canada Year Book 1969 Table 2

(43.4 and 49.2 compared with 40.8 and 38.8 for cities and towns) of persons under twenty, which probably indicates larger families. In comparison to the Canadian average, Saskatchewan has a higher number of houses in need of major repair, particularly in the rural areas.

The two largest cities have experienced substantial growth of approximately 2 percent per year for the last thirty years. Most of the population of the province is centered around those two cities, 112,000 in Regina and 364,000 within a fifty mile radius, 130,000 in Saskatoon and 334,000 within a one hundred mile radius. The housing stock in both cities is primarily single family (approximately seventy-two percent in Regina and sixty-eight percent in Saskatoon in 1966) and predominantly owner-occupied (sixty-three percent in Regina and sixty-two percent in Saskatoon in 1966), although those patterns decreased by 17 and 12 percent respectively in the period 1961-1966.

Saskatchewan's economy is highly unstable as it is resource based, and is highly sensitive to world conditions. The world market for wheat and potash has been very poor in the past few years and the province's economy has suffered accordingly. With about 4 percent of Canada's population and 3.7 percent of its families living on incomes under \$4,000 in 1970 Saskatchewan received only 1.3 percent of CMHC funds for low-income

groups (as measured by activity under Section 16, Section 35D public housing, Section 36B student housing, Section 35A federal-provincial rental and sales housing, and Section 40 portion of the \$200 Million programme.⁽²⁾ In 1969 it received 2.1 percent of these funds. With a declining population a high vacancy rate, and a shaky economy, builders have been reluctant to build and CMHC hesitant to pour money into the province.

Housing supply has been a boom and bust business over the last decade, fluctuating with wheat sales and the state of the national economy. Starting with starts of approximately 1300 units in 1961 in each of the cities they reached peaks of 1800 in 1965 and 2500 in 1968 in Saskatoon and 2000 in 1964 and 1800 in 1969 in Regina and valleys of 800 in 1966 and 200 in 1970 in Saskatoon and 400 in 1970 in Regina.

The problem of providing low income housing must be seen in the context of population flows, fluctuating economic conditions and existing stock set out above.

This report, which focuses mainly on Regina, is based on interviews with federal, provincial, municipal and community figures as well as CMHC files, and other secondary sources. It is divided into four chapters. The first and second provide a description and analysis

2. D.B.S. Cat. No. 13-534 Table 2, 1970 Table 44, CHC, 1970

of the structures involved in the delivery of low-income housing; the third examines the planning, building, and operating aspects of current programmes; and the final chapter summarizes future trends. It must be kept in mind that Saskatchewan is considered to be a secondary study area, so that the report while comprehensive is not as thorough or as intensive as the reports of the primary study areas.

CHAPTER II - STRUCTURAL ANALYSIS

A. Federal

There are two branch offices, one in Regina and one in Saskatoon, covering the north and south halves of the province respectively. They are responsible to the supervisor of the prairie region but appear to operate with considerable autonomy, relying on frequent informal contact for policy guidance and approval. The two branch managers sit on a Housing Review Committee with the Deputy Minister of Municipal Affairs and the Provincial Housing Directors. Because the province has relied almost completely on section 35A partnership programs, and has not established a housing corporation or department, the Housing Review Committee is the administrative body responsible for policy development and review of implementation.

The Regina Branch Manager, as a result of his location in the provincial capital, is the federal representative to the Saskatchewan government. The small size of the city makes for easy access both to the civil servants and the responsible cabinet Minister.

CMHC has played a strong initiative role in the province. Its experience and technical expertise have been relied on considerably by the province. Thus any changes in CMHC policies or programmes would have a much

more direct and immediate affect on the planning and building of low-income housing in Saskatchewan, than for example on such housing programmes in Alberta. Other federal departments do not exhibit as much influence on the urban areas. In the Northern parts of the province, DREE, Manpower and Northern and Indian Affairs have substantial roles. Intergovernmental liaison between those Departments and CMHC should be investigated in future research.

B. Provincial

A provincial Order in Council, in 1963 provided for the setting up of housing authorities for projects built under Section 35A, NHA. In March, 1966, the legislature passed the "Housing and Urban Renewal Act", which was modelled on Alberta's Act (1965). The Act was divided into 4 parts: Housing, Urban Renewal, By-laws Respecting Maintenance and General. In Part I the powers of the province to enter into agreements with the various parties involved in federal-provincial housing projects are enunciated, followed by the powers of a municipality to enter into such agreements. The Act appears to place the onus of responsibility on the municipality. The Act did not provide for the creation of a provincial housing corporation.

Housing is primarily the responsibility of the

Department of Municipal Affairs. The province has not set up a housing corporation or department and evinces little interest in doing so, although in 1968, it did create a legal entity called the "Saskatchewan Housing and Urban Development Corporation" under the authority of the Saskatchewan Housing and Urban Renewal Act for use under Section 16A of the NHA. There is a Director of Housing who is responsible to the Minister of Municipal Affairs and who has under him one or two people. In meetings with CMHC representatives, the ADM in charge of Research in the Department of Municipal Affairs appeared to speak for the province.

The province seldom takes the lead in formulating policy. The lack of any substantial planning capability leaves the Province in the position of responding to initiatives from the federal government and to demand on a case by case basis, from municipalities for projects, and from developers for new programmes.

The other major departments involved are the Department of Welfare and the Department of Indian and Métis Affairs. The former, in the past, had administered grants to non-profit agencies engaged in the provision of housing to senior citizens. That program has been discontinued for self contained units, but the department is still involved in the planning for, and administration of, units where supervisory care is provided.

The Indian and Métis Affairs Department is responsible for the selection and counselling of tenants going into existing units purchased as public housing, for Métis families. The purchase and maintenance of the housing is under the jurisdiction of the Housing Director.

C. Municipal

Planning for housing needs is done by the City Planning Department. There is no housing department. In the past there was no need to determine the extent of the need. The decision that public housing was required was a political one, stemming from the mayor who thought it would be a good thing. The Planning Department is now undertaking a review of public and low cost housing. The impetus for the review was the \$200 Million programme which alerted the municipal officials to the realization that there were alternative methods of providing low income housing which should be explored. At both the provincial and municipal levels there has been some pressure for planning to determine the extent of the need stemming from the CMHC request for estimates to go into a five year capital budget.

The city Manager's Department is also involved from the financial and land availability aspects. There appears to be stronger support here than in the Planning Department for action in the low income housing field.

This may result from the City Manager being closer to the political arena.

The local housing authority, while not a part of the municipal government structure, appears to be responsive to municipal pressures. The members are appointed for a three year term by a committee of which the mayor is the Chairman. The former mayor ensured that there were always several of his political allies represented on the authority. The authority was, until recently, composed of conservative members who were not receptive to recommendations aimed at the implementation of the Andras guidelines. They resisted requests for increase tenant participation and the replacement of the existing property manager. At the behest of the two senior levels of government a new authority has been chosen. The nominating committee has chosen younger people, mostly in their thirties, many of whom are social workers. More responsive management is to be expected.

D. Private Sector - The Builders

There are now only two major builders in Saskatchewan. Cairns whose head office is in Regina and Boychuk who is located in Saskatoon. Both operate in both cities. They build primarily single family dwellings, with some row-housing and some walkups. Most of the multiplies, particularly high rise, have been built by contractors

for customers who intend to own and operate them, in part as a tax shelter.

Most of the local competition of the two big builders has been driven out of business with the drastic drop in starts. Some competitors from outside the province like Keith and Engineered Homes will also be shutting down operations. The two Regina builders are moving into different programs and different provinces in an attempt to keep busy. Cairns, for example, is building in LePas, Manitoba and Red Deer, Alberta. He claims that the only thing which keeps him in Regina is his large landholdings which he cannot sell and must develop to market.

The patterns in the prairies seem to be one of builders growing to a size where a constant flow of work is required and then getting caught in boom and bust conditions in many of the cities and having to look elsewhere for work. This makes them particularly receptive to new programs which provide the funds to keep them going. Similarly labour floats across the three provinces, looking for work. Most Saskatchewan construction workers are said to have been employed in Alberta and Manitoba last year.

The builders have several general objections to CMHC lending practices: the irregular flow of funds which result in sporadic employment practices and the

hiring at peak times of new, inefficient and frequently underemployed help initiative programs like the \$200 Million and this year's Limited Dividend proposal call which do not allow a sufficient time to plan and gear up and find cheap land; and an unwillingness to shift budget allocations from one program to another to ensure starts.

E. The Community

There are few citizens' groups presently active in the housing field. Service clubs were formerly active in the senior citizens area, but that interest was effectively curtailed when the government turned to public housing to serve that group.

As a result of the Northern Housing Program and of several recent Part V grants, interest is beginning to develop in self-help housing programs among the Métis in Regina. Similarly, there is an association of single mothers which is attempting to organize to solve their housing problems. Both groups are still at the talking stage and have not yet formulated a course of action.

The CMHC branch manager has taken a strong initiative position with the few groups who exist in Regina. He has gone out and explained to a Métis group the provisions of the NHA which they might wish to use and has invited them as a group to make a proposal to him which he will help them to develop. He has also had

preliminary discussions with a group of single mothers whom he directed to the provincial cooperatives' agency. And he is hoping to be able to fund a group to undertake a rehabilitation effort along the lines of the Sydney project (in which he was involved as the Regional Economist in the maritimes).

While he is quite open to dealing with the groups, he views the CMHC position as solely that of providing financial and technical resources. The Corporation, he feels, should not be involved in the organization and funding of the group; nor should it prepare the plans for them or assist them in managing the project. This probably stems in part from his view of the role of the Corporation as banker and private market facilitator and partly from a desire to play safe and to keep the Corporation out of the hot water which bubbles around group activities. It also results from his feelings that such a role can better be played by an independent group like St. Francis Xavier or the Winnipeg Urban Institute which can act in a manner and take positions which would not be open to a public agency.

He suggested that such groups should be funded on a project basis rather than an ongoing one "to keep them hustling" and to reduce their dependence on the government which would result from permanent funding.

CHAPTER III - POLICY ANALYSIS

As policies are closely related to, and can best be understood in the context of actual programmes, this Chapter will be very brief, and focus only generally on the policies of the federal, provincial and municipal structures:

A. Federal

Federal policy in Saskatchewan is for the most part in keeping with national policy. Because of the nature of the dominant position held by the Branch Office (as outlined in the previous chapter), and because of the particular character of the present manager, the Branch in Regina is more aggressive and innovative in terms of pursuing certain policies and programmes, than the typical Branch office. As required by Head Office directives the Branch has been pushing the Andras public housing guidelines. The new Manager when faced with a conservative and non-responsive L.H.A. reacted by successfully pressuring Head Office to agree to the formation of a committee to appoint additional board members. The Manager also favours cooperative housing and has taken a strong initiative position with regard to community groups by encouraging them to make use of provisions available to them under the NHA.

B. Provincial

Housing has not been viewed as a problem in the province. In part this is related to the very slow rate of growth of the population and in part to the small size of the urban centres and lack of significant land problems and therefore relative ease of accommodating the rapid growth which did take place in the two major centres.

The province has been content to await requests from municipalities for public housing projects. The program was sufficiently popular in smaller centres (frequently being the best housing in town) that the province found no need to sell the programme. In fact, it was necessary to adopt criteria of minimum size (1,000) and population growth rates to ensure the continuing need for proposed housing (see Exhibit, attached hereto).

C. Municipality

Like the province, the city (Regina) has not planned for low-income housing. Requests for public housing were made when the need was perceived as particularly great. This was usually the result of political pressure - public housing projects were pet activities of the former mayor. The municipality is now reviewing its low cost housing program with a view to future planning -- further evidence of the ripple effect of the requirement that CMHC prepare a five year capital budget. (That review should be obtained by the P.P.D.)

CHAPTER IV - PROGRAMME

A. Public Housing

A-1 Planning

Background

The first two projects consisted of 109 and 141 units, primarily row housing (although there was a 3 storey, twenty unit block in one of them). The last project consists of sixty scattered single family units. All are located on low cost, city owned land. This reflects a desire to hold costs and subsidies to the minimum and the feeling that low-income residents are not entitled to the same amenities as middle income ones.

As a result several of the projects are deficient in facilities. Greer Court, F.P. 2 had no shopping facilities until last year (a small shopping centre is now under construction). The scattered units of F.P. 5 are located on the fringe of the city and downwind from an oil refinery. Once again a shopping centre went in nearby only last year.

There has also been a Native Housing program under which fifty-one used single family dwellings have been acquired to house families placed in jobs by the provincial Indian and Métis Department or taking academic or vocational upgrading classes. The houses were located

in the older residential areas of the city. The first ones were cheaper and of poorer quality and required substantial upgrading. The more recent acquisitions have been of better quality.

The first row-housing projects clearly did not fit in the Regina context. One of the Head Office architects responsible for the design ruefully referred to the brick structures as resembling "a European fortress in the middle of the prairies". This was another Head Office attempt to import a European concept into a different cultural context at a time when it was not acceptable. There has since been some private luxury townhouse development and such a public development might be more acceptable at this time. However, the partnership has stated that it will not return to dense projects except for the elderly.

The new scattered units are a bare minimum in size and cost. They cost \$10,000. stripped (excluding land). No trim or siding was supplied as is found elsewhere in the neighbourhood, the storm doors look cheap, and as a result the units stick out. The units have a low bedroom count and house mostly young marrieds with one or two children.

One of the townhouse projects, Greer Court has not integrated well into the neighbourhood. It has a tough reputation, there are complaints of vandalism and

of uncontrolled children. This would relate in part to the high ratio of single parent families in this project. The earlier project, Regent Court is located in a better income area which is more pleasant and closer to facilities. There has been an infilling and upgrading of housing in the area and the neighbourhood appears to have absorbed the project well. (This may relate more to social forces at work in the area rather than design.)

As well as these three existing projects it is useful to look at the planning of F.P. 8, a one hundred unit senior citizens' project which is about to go to tender. It is most instructive, indicating shifts in policy and the problems of having to match local and Head Office policies.

The city initiated the request. Its preference was to locate the project as usual on city-owned land at Pioneer Village, an existing city-owned Section 16 non-profit senior citizens project in the suburbs. The branch architect brought to the manager's attention the need to consider social and psychological factors like desirability of downtown living, elderly ghettos, communal spaces etc., and the possibility that alternative sites should be considered. They suggested a survey of elderly applicants for the projects and perhaps of residents of Pioneer Village to allow the consideration of these factors.

In the interim, regarding Urban Renewal and Public Housing (CMHC), the Branch Manager expressed concern over the growing vacancies in the city, including bachelor and one bedroom units and suggested a leasing arrangement. They were also concerned that a proposal call might be inappropriate for a senior citizens' tower which would involve design considerations which a developer might not take into account.

The Housing Review Committee decided to have a survey done by the province of the proposed tenants. The survey indicated the acceptability of a downtown location. It revealed that the vacancy rate had fallen from 7.3 percent to 3.3 percent. It was also decided that the province would conduct a survey to determine the nature of the vacancies. The conclusion of this survey was that the vacancy rate for bachelors was 1.9 percent and for one bedroom units was 2 percent.

The Branch Office worked closely with the province and the city and stressed to Head Office the unwillingness of the province to bear the larger 35E subsidy and the fact that existing downtown units would not have the facilities planned for the new project.

A month later the Regional Economist reviewed the situation at the request of the Branch Manager (probably as a result of continuing static from Urban Renewal and Public Housing, although there is no written indication

on file). His findings substantiated the Branch position that the units were needed and that the private market would not be adversely affected. He specifically noted that many of the applicants would be coming from sub-standard suites for which the market was tight.

Copies of the report went to Urban Renewal and Public Housing. The project is proceeding and a good downtown location has been acquired.

The Case is Instructive on a Number of Issues:

- 1) The kind of research which should be done before a project is planned (See the Survey Findings attached as exhibit 2 to this report)
- 2) The willingness of the city and to a lesser extent the province to change their policy positions on site costs and amenities and facilities when presented with facts regarding life styles and aspirations.
- 3) The nature of the close working relationships which develop between local federal offices and their counterparts.
- 4) The concomitant difficulty of making operating decisions from Head Office based on aggregate market data and an absence of understanding of local positions.
- 5) The clear CMHC policy of protecting the private market.

Role of CMHC (Branch Office)

This is the only instance where we know of such a survey being done prior to the decision to apply for a loan. The Branch was also instrumental in the development of criteria for public housing and land assembly projects which have been formally adopted by the F.P. Housing Committee.

In the Branch Manager's opinion, public housing should serve the gut-line poor those families who are caught in the poverty cycle. Such families should be assisted through a package deal, which would not only provide inexpensive housing, but would incorporate other social services. Toward this end, the branch is attempting to push other federal and provincial agencies to co-ordinate efforts with CMHC. They have not had too much success because of the attitudes of the L.H.A. and the provincial government but intend to keep pushing.

The Branch Manager believes that CMHC should act as a planning and building arm and that subsidies should come from elsewhere.

Role of the Province

Very little in the way of planning for housing and for low income housing has been done. This reflects both the lack of outside pressures and the absence of

a substantial provincial agency concerned with the problem. The Treasury Board requirement that CMHC prepare a five year capital budget and its request to the province to do the same have caused the province to consider, for the first time, the extent of the need for social housing.

It has also been left to the city to make available to necessary land. This has on several occasions resulted in marginal sites, distant from shopping and other facilities.

The province has not had an identifiable policy or planned for low-income housing.

The province has not put cost limitations on either the land or building components, reflecting relatively cheaper construction costs. They are concerned about overall cost and high officials stated "From the point of view of subsidy costs we are not encouraging public housing". They stressed the need for equalization of costs for poorer provinces like Saskatchewan, i.e., a sliding scale for subsidies.

The province has built all its public housing under 35A. Section 35A has been regarded as a better deal financially because the federal contribution is higher, and it requires less of an input from the other partner (province and/or municipality) in terms of design and building. The province and the municipalities have

apparently been satisfied to have the burden and the benefits of this responsibility with CMHC. There have been discussions of the use of Section 35D for full-recovery projects. However, the Liberal government would do nothing which it considered to be competitive in any way with private industry. In all likelihood the new government will view this alternative in a different light.

Role of the Municipality (Regina)

The city in the past has not planned ahead for public housing. Rather than attempting to perceive future need, and work out long-range plans, the city has made requests for public housing only when the need has become particularly great and immediate. This was usually the result of political pressure. However, the present review of low income housing programs being carried out by the city should result in a change in this situation and a move toward future planning.

The City is in agreement with the province that in the future family housing will be only on scattered sites. At the time of F.P. 1 and 2 their townhouse style was unusual and unacceptable but the City Manager indicated that tastes seemed to be changing and that these might be an acceptable form of low cost housing in the future.

Land for Public Housing

It has been left to the city to make available the necessary land for public housing. This has on several occasions resulted in marginal sites, distant from shopping and other facilities.

The Branch Office viewed the local of F.P. 2 Greer Court as undesirable. However, the city wanted to use the land. There were about fifteen shacks on the site and the city viewed it as an easy way of doing urban renewal. The city and the province insisted on the site, and CMHC gave in, because it was their (the province's and the city's) project.

The prime criteria have been city ownership of the land and land cost. The cheap land is in the north end of the city and most of the projects, other than the recently approved senior citizen high rise project, have gone there. In several cases, shopping facilities were minimal because the area was just developing but this was not considered to be a matter of major concern. This may be changing in that more expensive downtown land was acquired for F.P. 8 (the senior citizens project) when a survey of likely users showed that the amenities and convenience of that type of site would be much preferred. However, a high rise project takes up considerably less land than a project composed of row housing or semi-

detached housing, so that this particular land choice may not be an accurate indicator of a change in policy.

Design of Units and Facilities

The provincial Housing Director argues that larger units, probably four bedroom ones are the first to go vacant and that the waiting list reflects a high demand for two bedroom units. He therefore has argued that two bedroom units rather than three should be built. CMHC has successfully resisted this position arguing that the savings are minimal and stock produced inflexible, (should the need in the future be for larger units).

As to lot size, in the case of F.P. 5, the city established and was satisfied with an eight hundred square foot minimum house size. Many of the builders were putting up private units on lots well below that standard.

Minimal concern was shown for facilities in the first two projects. F.P. 8 on the other hand will contain medical facilities, libraries, adequate open space and will have a senior citizen day centre nearby. No consideration is given to special facilities for scattered site housing which is considered a part of the neighbourhood. The province supports social and recreational facilities only for higher density projects which in effect means for senior citizen projects. Very little

concern has been evinced locally for day care facilities in the larger projects. The stimulus has come from CMHC. There is a day care centre proposed for one of the the earlier projects.

Rural

During the early and mid sixties, a great many of the small towns (under five thousand) took advantage of the Urban Renewal programme and acquired public housing. In many cases it became the best housing in the area. The population of these towns is dwindling, and some will likely die out. In such cases, the partnership will simply have to assume the loss. Some towns are losing their families and attracting only retiring farmers. According to CMHC and the province no more public housing construction except for the elderly, will be undertaken. Public housing, if needed, will consist of portable units for senior citizens (with a twenty-five percent moving loss) and the acquisition of existing units for families.

Alternative Methods

Leasing: Both the province and the municipality are opposed to the leasing of units for the purposes of public housing because this can be done only under 35E which is more expensive for the province and for the municipality.

Head Office at one point was attempting to sell the idea of leased public housing. The Branch supported the provincial position that the existing vacant stock was not of sufficient standard to warrant the expenditure of public funds to make it available as public housing.

Acquisition of Existing Units: The Branch Manager is in favour of the purchase of existing units, either apartment block and individual units, when this can be done at a reasonable cost and meet satisfactory standards.

The use of public housing for the acquisition and rehabilitation of existing units is also proposed, using the Native Housing program as a model. The problem here is that new public housing is quite cheap (about \$13,000 to \$14,000 single family) and the acquisition program would probably be best used for obtaining larger units.

The province prefers to acquire new units rather than existing ones. Their experience with the latter was that after repairs they were as expensive as new units, except for the larger ones and they were more expensive to maintain (50 - 25 - 25%, 75 - 20 - 5%). Also, they argue that the existing units available are not of a desirable standard.

However, in Saskatoon where the vacancy rate

was twenty-one percent, the 35A partnership purchased a fifty-four unit (1 and 2 bedroom) apartment block for family accommodation. The owner was in financial difficulties and sold at a break-even price of \$500,000. The original proposal (November 1969) had been to build fifty units at a cost of \$537,100. However, by summer 1970 the housing market was too soft, and the F.P. partnership agreed that the acquisition of the required units would be more prudent than construction.

A.2 Building

The first two projects in Regina were designed by CMHC and built under the standard tender call method. The third F.P. 5 was built by proposal call. The City favoured the proposal call technique. The Branch architect suggested that because of the inferior design of the eighteen semi-detached units a design call be made for these. The City rejected the suggestion on the basis of cost.

On that project, Head Office sent out its standard proposal call form. The Branch rejected a number of its provisions on the basis that these were not suitable for Regina, e.g., chain link fences, recessed entrances, campus kitchen exhausts.

For Regina's fourth project (under consideration) the City and the province wanted to proceed by way of

proposal call but CMHC Head Office claimed that this was novel and probably inappropriate for a senior citizens' tower which required special design and it has been designed by CMHC architects.

A.3 Operating

The Province

The Province has adopted the model lease and rent-to-income scale proposed by the federal government.

It has been unwilling to see tenants involved in operations as members of the L.H.A. The only exception is the town of Weyburn where there is one tenant on the Authority. Even with the restructuring of the Regina L.H.A. and the removal of its older, more conservative members in May, 1971, no tenants were among the replacements appointed.

In part this was a result of the conservative attitudes of the Deputy Minister of Municipal Affairs. It also reflects the attitude of those working under him that tenants do not have the same right of control over their living environment as homeowners, particularly when that environment consists of a public asset which must be maintained to protect the public investment in it. For similar reasons, the province has been unwilling to support tenants' associations. The Branch Manager and Housing Director wanted the L.H.A. to approach the tenants

and suggest that they stimulate a tenants' organization. The L.H.A. reported that the tenants were not interested. And the Deputy Minister of Municipal Affairs refused to allow them to talk directly to the tenants about organizing.

As for tenant selection the provincial Housing Director issued instruction that no more than ten percent of public housing tenants were to be welfare recipients. This quota has since been raised to twenty percent. It is based on the fear that public housing will become stigmatized as welfare housing and will therefore become unacceptable to neighbours and future tenants alike. It is likely that the policy against involvement by tenants in the management of public housing and against the support of tenants' associations, will undergo some sort of reversal under the new government.

The City (Regina)

The City has little interest in the manner in which projects are operated. This is primarily a reflection of the fact that very few complaints are made to the mayor's office concerning the actions of the manager of the L.H.A.

Both the City Manager and Planner were of the opinion that public housing was well accepted in the neighbourhoods where it is located. The only complaints are with respect to the conduct of a limited number of families and these persist when those families move to new

locations. This contrasts with rumours heard by CMHC employees concerning the bad reputations of the earlier large projects as "tough" places.

The L.H.A. (Regina)

Operations are in the hands of the L.H.A. The older, conservative membership of the L.H.A. has been changed recently under pressure from the new CMHC Branch Manager. He had had several run-ins with the project manager regarding operating practices and the L.H.A. was unwilling to intervene. When on several occasions they refused, he requested that Head Office take action to increase its numbers and bring in new blood. Head Office reluctantly agreed. Thereafter a decision was taken to completely change the membership. The new authority consists of young professionals, lawyers, social workers, medical types, mostly in their late thirties and early forties. The province resisted pressure to include a tenant on the board. With this new group, operating policies may change.

The Regina L.H.A. manager, has held his position since 1965. Tenants are selected by the L.H.A. Board. Their decision is based on a report composed by the Manager. He interviews prospective tenants in their homes and bases his decision on their credit rating, housekeeping standards, and living style. The waiting

list for 2 bedroom units is 50 to 60 for 3, 4 and 5 bedroom units it is zero. The L.H.A. has recently put an advertisement in the paper for 3, 4 and 5 bedroom units. In the Manager's opinion the waiting list for the larger units is nil because large families do not like living in apartments or row housing. The tenants for the scattered houses are good tenants picked from the other two projects. They are left more on their own and expected to assume more of the general maintenance on their own initiative. The Manager keeps a very close eye on his projects. He visits Greer Court (F.P.11) and Regent Court (F.P.i) every day, reminding the tenants what maintenance work (inside and out) needs to be done. He claimed to have had very few problems with tenant behaviour. He did have a couple of Métis families who caused trouble. However, in his words "'half-breeds' have inherited the worst traits of two races and thus are always a problem". There have been half a dozen evictions since 1965, all as a result of behaviour disturbing to others.

The Manager does not believe that day-care should be provided in public housing projects. The risk of liability is too great. It is his opinion that the families should look after their own children. He believes that it is too easy to get assistance and he finds many of the tenants "arrogant". He is disturbed by the fact that

public housing tenants have television sets, and nice cars, and automatic washers just like independent families.

One tenant, a woman, acquired a university education with government assistance. The Manager complained that she now is trying to tell them how to run the project. She was a representative at the Ottawa Conference of Public Housing tenants held in May. This woman apparently now wants to be on the L.H.A. Board. The Manager is adamantly against any tenant being on the Board, as he believes it would destroy the confidentiality of the Board's sessions, since a tenant could not be trusted with information on other tenants and applicants; and would be likely to give it out on request. Such a position, the Manager believes, would give the tenant involved too much power over other tenants.

This particular housing Manager appears to have no conception of preventive social services. He does not accept the theory that providing a woman with an education and enabling her to get off welfare, or providing other women, particularly those who are single-parents, with day-care facilities, so that they can work or get re-training, is of benefit to the community, as well as the women themselves. His attitude and management practices closely reflect his past role, that of a Mountie.

Tenant Selection: There is a twenty percent limit on welfare families in units. Yet almost forty percent of the families in the two large projects, F.P. 1 and 2 are single parent. (And one would expect most of these to be on welfare.) In F.P. 5, only twelve percent of families are single parent. Both here and in the scattered native housing there appears to be an attitude that the tenants must prove themselves and that "good" tenants will be able to move up into "the better" units. Similarly, average family income in the row house units is \$310.00 per month, while that in the scattered units is \$384.00 per month. Clearly, creaming is taking place. Although, curiously, the average number of children per unit is higher (2.9) in the scattered units than in the townhouse projects (2.6/unit). Incomes in the scattered Native Housing were higher still, an average of \$292/family/month, but so was family size with an average of 4.9 persons/household.

Tenant Rights: The province has agreed to the model lease drafted by CMHC with a two year income review and a twenty-five dollar security deposit.

The problem of the right to quiet enjoyment is not a formal one but a real one. The housing manager as has been pointed out above is an ex-mountie who makes the rounds of the projects daily to ensure that all is well.

No complaints about his management have filtered through to CMHC although the occasional one has been made to City Hall.

No tenants associations have been formed in response to that management. This can be explained in terms of the feeling generally in Western cities regarding such organizations and by the failure of government to stimulate and assist them. The L.H.A. has asked the tenants if they want an association and report back that they see no need for one. When CMHC suggested that a social or community worker be hired to work with the tenants the L.H.A. response was to hire a French teacher to do the job.

Maintenance work is contracted out and is not performed by the L.H.A. Tenants are not hired as they are in Alberta cities and no thought has been given to involving them in this way.

The composition and actions of the old L.H.A. in Regina and of the manager provide further evidence the need for CMHC following the spirit of the "Public Housing Guidelines" to exert on the management of public housing projects the influence and responsibility it carries as the bearer of fifty percent of the operating deficits.

B. Section 16 (Limited Dividend) Regina

There are only two Limited Dividend projects in

Regina built around 1955, one 320-unit project and a 372-unit R.C.M.P. project. The two bedroom units rent for sixty-nine dollars and the 3 bedroom ones for seventy-seven dollars per month, demonstrating the long-term value of such projects.

The Limited Dividend project is in one of the best areas of the city, near the university, making it an exception for that programme. The design is the usual for that period and is best described as barn-like. The grounds are well kept and maintenance appears to be good. The Corporation does an annual check of incomes and maintenance. The owners (Moutard) claim that there are an insufficient number of families in the required income range and have on several occasions tried to have the limits raised. There have on occasion been vacancies on which they base their argument.

These however, may be explained by tough management. The owner has other Limited Dividend's in Alberta and the complaints are similar here; the requirement that the units be kept immaculate, e.g.: no storage of goods on the back porch; no pets; no working wives (regardless of incomes). Complaints have been taken to the branch office and relayed to head office, but management procedures remain unchanged.

The branch manager indicated that he could wait until they wanted to increase rents to cover taxes or increased operating costs and use that as leverage to deal

with management practices. The redress of that situation should not depend on the attitude of the particular branch manager or on the financial position of the owner. In socially assisted housing there should be a legally protected minimum standard of peaceful possessions by the tenant. A model lease along the lines of the public housing one (which should be a condition of all L.D. loans).

The Branch Manager had to really push to get the owner-manager to provide him with a list of suitable tenants from which he could chose a representative to sit on the new "citizens L.D. selection committee" for this year's proposal call.

Regina was one of the cities included in the recent proposal call. There has been no L.D. activity here in the last 18 years. CMHC has taken the position in the past that L.D. rents must be below market. Even with the preferred interest rate, it is impossible to build units today which will rent for less than ones built five years ago. It should be noted that branch personnel admit that the units built five years ago (known as "The Jungle") are inferior in site planning, design and construction and do not provide a suitable living environment. It is surely fallacious to argue that L.D. units must cost less than market rentals for existing units. If they are required to undercut the market price, it must be for new construction.

The branch manager subscribes to this position and is requesting proponents under the proposal call to include amenities like swimming pools, tennis courts, etc.

Five million dollars worth of Section 16 applications have been received by the branch for this year. The manager maintains that there are just not enough people wanting this type of low-rental accommodation this time, and thus the Regina market could not support more than the 90 units proposed.

The builders complain that under the existing policy they cannot compete with single family house sales. They applied to the province to make the \$500 per unit grant and the \$70 per unit property tax rebate applicable to limited dividend units but they were refused. They have also suggested to the province that it should carry the difference between below market rents and L.D. rents for the first few years. This is being considered. They would also propose the postponement of interest payments initially to reduce rents in the early years.

The province is considering short term subsidies to lower the rents on limited dividend projects and make them more competitive with market rentals. The subsidies would be removed as incomes and rents rose. The provincial Director of Housing has expressed interest in initial subsidized interest rates, which would also allow for more L.D.'s to be built now.

C. Elderly Persons Housing

Several years ago the province discontinued capital grants to non-profit agencies for self-contained elderly persons housing. This made the provision of such housing prohibitively expensive as compared to public housing. Operating grants were continued for special care institutions. The explanation given at the time was that housing is a local government function and the service clubs should concern themselves with the provision of support services. CMYC personnel assumed that the real reason was that Section 35A was seen to be a better deal for the province in terms of capital cost. The Director of Housing argued strongly that non-profit corporations should be open to the same level of subsidy as public housing. This would be attractive to the province in that it would involve no capital cost to it.

Provincial public housing criteria require consultation with the provincial welfare department concerning special care facilities. That department is stressing three stage elderly housing in which the tenant can move from a self-contained unit, to a hostel bed, to a special care unit as his health deteriorates. Senior citizen rents for public housing have been pegged with those of Section 16 non-profit, i.e. approximately \$12.00 above the monthly minimum, in order to prevent complaints of discrimination by tenants. This can mean that senior citizens of a given income are paying higher rents than younger people of the same income. No complaints are

made on that score because the two groups are not present in the same building.

Last year, the Saskatchewan Indians and Metis Association was given a Section 16 (95%) loan of one million dollars for northern housing under the \$200 million programme. They have now apparently gone to the province for a 25% grant, because they are unable to make payment on the loan. The housing which the Association is building is for senior citizens. They are often the only members of the community with a fixed income. The provincial Director of Housing says that the Association is building houses in moribund towns and that the young people will be drawn back to these towns where there are no employment prospects, simply because the houses are there.

D. Land Assembly

A number of Corporation personnel want to ensure that land prices remain stable. They are worried about the diminution of the city's land bank and the branch manager has pressed the city to use the land assembly provisions of the NHA to acquire land which can be marketed in the immediate future. He is also pleased that economic conditions combined with the 200 million dollar programme to compel the leading builder to market land cheaply for low cost housing. He is hopeful that the 100 million dollar programme this year will have the same effect. Even if it does not, he is prepared to use CMHC lending value as a device to

to control land prices, as has been done for some time in Calgary (i.e. by simply refusing to increase lending values, the purchase prices for houses and for lots can be restrained. The City Planner claimed that there was no concern about rising land costs when their existing bank runs out. He pointed out that the developers have to market their land to build houses and were willing to sell cheaply last year.

The City Manager was more concerned about an imminent increase in land price. He noted that city land purchased 7 or 8 years ago had more than doubled in market value and that, even with its low cost land program, land sales were a money maker for the city. It is his feeling that city council would be receptive to a request to assemble land if the right land could be found at the right price. (It seems likely, although nothing definite was said, that such a search is underway.)

The major builder is trying to free cash from his extensive landholding position to go into other centres because he cannot make a profit in Regina. The primary reason is depressed land values and tough competition with smaller builders who have no overhead. His volume has not dropped but profit margin has decreased substantially. He was heavily reliant on CMHC funding last year and will use as much as he can this year, primarily to market land.

The province is switching over for the purposes of Land Assembly from Section 35A to 35C. This will make it more expensive for the municipalities who will now have to put up the full 10% equity, rather than 5% under the 35A (75-20-5) split.

In the past, many of the smaller towns finding the 5% contribution feasible, took on a land assembly project (probably to get federal funds for servicing). Housing and Urban Renewal Division complains that as a result, every little whistle-stop in Saskatchewan has a 35A land assembly project, and that CMHC has land coming out its ears because they can't sell the lots. For example:

Allan 129 lots, 54 unsold
Kenora 51 lots, 16 unsold
Delia 109 lots, 26 unsold
Indianhead 44 lots, 26 unsold
Melville 51 lots, 49 unsold
Nipinwon 51 lots, 51 unsold
Rosedale 143 lots, 36 unsold
Shanavan 89 lots, 84 unsold
Unity 74 lots, 62 unsold
Moosejaw 62, all sold.

Housing and Urban Renewal anticipate that the surplus will be reduced when the economy picks up.

E. Assisted Home Ownership and Low Cost Housing (Regina)

The province last year instituted (for one year) a universal \$500 capital grant for the purchase of new housing. The programme was intended as much as an economic stimulus as a housing scheme. It resulted from a proposal from the local homebuilder's association for a subsidy aimed at reducing monthly mortgage payments by \$25.00 per month. The latter would have had a more significant effect, as it would have reduced the annual income required by \$1,200 (4 x \$300.) The Province rejected that proposal because of the administrative costs involved in supervising the \$25. per month payment.

The province was favourably impressed by price reductions under the \$200 million programme and feel that A.H.O. may be THE solution to the problem.

The reasons are the usual ones. "Homeownership is more important out here than back east." "Homeowners are good citizens - they have a stake in the community." "Maintenance costs and subsidy costs generally are lower." The province sees as a possibility public housing being relegated to persons earning under \$4,000 per annum and all other groups being served by A.H.O.

The city will attempt to continue to make cheap land available to permit homeownership by those immediately above the \$4,000 income level. The city planner was pleased with last year's program. The city manager was pleased from a price point of view, but not with the standards, as the small units will require expansion into the basement for additional rooms as the family grows in size.

In Saskatchewan, basements are regarded as essential play areas in winter, and if bedroom expansion is necessitated into the basement, this area will be cut off for other uses.

Both were surprised at the extent of the market for ownership properties in that income range and it seems clear that they will continue to stress such programs.

The builders were satisfied with their turn under the innovative program last year and plan further construction under this year's program.

The stimulus for A.H.O. in the province came from the builders. Their brief is quite sophisticated and their suggested program was to supplement mortgage payments rather than a capital grant. The former would have brought homeownership far further down the income range, as has been pointed out.

The CMHC branch office is quite pleased with the results of the two hundred million dollar program, despite the usual problem of undersized units. The manager has prepared for the Provincial Minister a proposal for a provincial homeowner subsidy scheme, whereby CMHC would lend at the Section 16 rate and the province would subsidize the rate by a further two percent. This would involve the federal government in no transfer payments (the only cost being the opportunity cost on the money borrowed) and would involve a

drain on the provincial treasury. Despite this fact, it appeared (before the change of government) that the homeownership bias was sufficiently strong that the proposal would be adopted.

CMHC has also pressed for revision in provincial legislation to allow welfare recipients to use welfare payments for the purchase of houses and is hopeful that the above scheme will be applied to them as well.

The Branch Manager believes that with the low-cost of land and building, and a 2% provincial interest subsidy, A.H.O. could reach down to the \$3,500 income level.

Last year's program was possible because of the existence of a low cost lot policy which compelled competition by the developers. The land used was however marginal. It was located approximately 100 feet from a heavy rail yard along which trains run frequently. An earth mound is being provided to obscure the view but it is difficult to determine how successful it will be.

The units are small (about 800 square feet) and any expansion will have to be into the basement. 1½ storey units with a capacity for expansion above ground could be built, but they would be slightly more expensive and require good joist men which are hard to find.

F. Co-operative Housing

Last year, the Co-operative Development Association of Saskatchewan received CMHC approval to build a 58-unit town house co-operative development in Regina. They were to build the development and put the units on the market. The residents of the development would form the membership of the project co-operative upon its completion. The Association prefers this method to the one being used by the Sturgeon Valley Co-operative in Edmonton, who formed as a group at an early stage, and plan to do the designing and building as a group. The Association views the approach as impractical because it takes so long to get the development built, and by the time it is completed, many of the original members have dropped out.

In any case, the Regina market went sour, and the 58-unit project was dropped. The Branch Manager decided that the project was unworkable under market conditions where single family units could be built more cheaply than the proposed units. The Co-operative Credit Society is a "credit union" for credit unions and co-operatives. It has a membership of 600 groups. The CMHC Branch Manager has brought the Society and the Regina Single-Parent's Association together in the hope that a co-operative housing project will emerge. The Branch

Manager does not want CMHC to directly involve itself with such a group as the Single Parent's Association but he is determined to get the proposal off the ground. He will get funding and organizational help for the group (i.e. Credit Co-op Society) and lend them CMHC expertise. The Manager chose the Society rather than the Co-operative Development Association which is more directly involved in housing because he is impressed with the business acumen and organizational skill of the President of the Society.

Provincial legislation provides for guaranteed loans to co-operative groups. The Co-op Credit Society had hoped to get one of its member Credit Unions to give the Single-Parent group a loan to cover the down payment on an apartment block on which the group has an option. The Society itself could offer the group continuing monetary advice. However the proposed project has hit a major snag. The CMHC Branch office has rules that the apartment block is structurally unsound, unfit for rehabilitation and will not approve a mortgage for it. Thus the group must look for a new place or build a project.

However, the group has been led to believe through the efforts of another federal department that they may still be able to acquire the apartment block. Opportunities for Youth has given 12 teenagers a grant of \$12,000 to renovate the building. Since there is little likelihood that the group will be able to purchase the building, the

beneficiaries of the grant will be the three private owners. The co-operative Credit Society and the Co-operative Development Association still want to help the group. If they could acquire a more suitable structure(s) a Credit Union loan could be allocated which would set them on their way with no capital outlay. At this time, however, the concrete reality of a project ready for occupation appears to be far off.

The Co-operative movement has been active in Saskatchewan for many years. However relatively little co-operative housing has been built. In the last while the movement has become dominated by the middle and upper middle class and has acquired a rather "status quo" character. In an effort to change this image and direction the Co-op Credit Society a few years ago decided to set up a committee to do research on the poverty problem in Saskatchewan. They presented a substantial brief to Senator Croll's committee and now are working on a follow-up study which should contain specific recommendations for action on the part of the Society.

The Society is hopeful that the report will induce more flexible lending policies on the part of member Credit Unions and the Society itself, and that the Society will become more involved in inducing Credit Unions to provide loans to co-op organizations throughout the province, including housing co-ops. They also considered in the near future the engagement of a "middleman"

who could work as a liaison man between the Society and the province in an effort to promote "co-operative ventures".

In terms of organizational apparatus and familiarity, Saskatchewan lends itself well to a co-operative housing program. The provincial Department of Co-operation and Co-operative Development has had a limited function under the Liberal government.

The manager of the CMHC branch office is very much in favour of co-op housing, which he wants directed at the \$3,000 - \$5,000 income level. However, Saskatchewan appears to be dominated by the individually-owned single-family dwelling ideology. Thus an educational and promotional effort would be necessary in conjunction with a housing program if multiple unit co-operative housing is to be made acceptable, particularly to the middle income group (\$5,000 - \$8,000).

G. Single Persons' Housing

Single persons live in rooming houses just off the core of the downtown area. Even in Regina those are disappearing in the path of redevelopment. Most of the owners are not in the business for a profit but carry the property and wait for a speculative capital gain.

No public housing is available for this group and no new programmes are contemplated.

Young Metis and rural white girls who come into the city from the rural areas have a particular problem. Their lack of immediate employment and funds, their unfamiliarity with the city, in combination with the lack of any protective hostel or shelter forces them into poor accommodation in "bad" areas.

The City Manager admitted quite openly to the existence of this unfortunate situation, and also admitted that the city had not considered doing anything about it.

In Saskatchewan single persons and transients are a very low priority group in terms of planning for housing programs.

H. Rehabilitation

Rehabilitation does not appear to be of particularly great concern to the province. They take the position that there are no real slums in the major cities and the problem is one of scattered decaying units. Some of the smaller towns where this was the problem had tried to have the entire town designated as an urban renewal area, but CMHC head office had ruled that area designation required the selection of a particular part of a city for renewal.

The Province does not seem concerned about the problem of disrepair in rural areas. They admit that there are some rural slums at the edges of small towns in the North and at Meadow Lake, but take the position that it would be uneconomic to pour money in there.

City officials feel that there is no need for block renewal and that municipal services are in good condition. They are reviewing the condition of old housing in the downtown area. They view the most serious condition as existing in the old hotels downtown and in residential units on the second floor of two storey commercial buildings. High rise commercial development has left the old commercial development uneconomic and those areas are deteriorating. Living conditions in apartments above stores were said to be "ghastly".

It was also pointed out that a program to renovate the downtown hotels would be acceptable to the owners, as most of them survive on the beer trade and they are having trouble because of an excess of outlets. The city manager suggested that new policies in the way of sanctions and incentives were required in order to effect rehabilitation. The city is considering a housing standards by-law but is hampered by the absence of provincial enabling legislation. Similarly, powers to grant loans and to allow for a moratorium on tax increases are required.

Builders regard the risk of major rehabilitation as too great, unless one is able to specialize and to obtain a broad enough range of work to average out the risk.

CHAPTER V

FUTURE TRENDS

As a province with a precarious economy and a declining population, the low income housing need and demand in Saskatchewan is rather different from that of its Prairie neighbours, particularly Alberta.

As land is relatively inexpensive in both urban centres, it would appear that detached or semi-detached dispersed units are practical whether as public housing or low cost housing for sale. Low rental housing in the form of Section 16, Entrepreneur, is not very attractive at present as market rents are low and the vacancy rate high.

The province, the City and the Branch are most interested in a continuance of the low-cost home ownership housing program. It is also apparent that co-operative housing could become a successful and valuable addition to the housing spectrum if it was sufficiently promoted by the province and made more accessible under the NHA.

A rehabilitation program of existing housing, both for public housing acquisition and privately owned housing is a partial solution to the housing needs of the declining rural population.

Exhibit I and II referred to in memo re
Administration, Housing and Urban Renewal

Criteria for Land Assembly Projects and Public Housing -

1. All cities
2. Communities having a population over 1,000 provided the following conditions are satisfied:
 - a) the community has experienced a growth of at least 1½% each year over the previous five year period;
 - b) at least 46% of the total population falls between 20 and 64 years of age and this percentage has not declined by more than 1% since 1966;
 - c) essential services, including sewer, water, fire protection, primary and secondary schools and medical facilities are provided within the community.
3. Communities having a population of under 1,000 persons are not eligible for these programs.
4. There is proof of need and demand for a minimum of not less than 10 lots per year and the program not considered beyond a three year supply.
5. There is proof of need and demand for a minimum of not less than 10 units of public housing.
6.
 - a) Housing for senior citizens must be decided upon in consultation with Welfare with regard to special care facilities and future plans for same.
 - b) Consider restriction on multiple units in smaller communities.

7. a) Consider the impact on the market for houses in a community when a public housing project is undertaken.
- b) Ascertain if the proposed public housing project would result in a large block of private dwellings being placed on the market which in turn could have a deleterious effect on the selling price of all subsequent housing sales in the community in the short run.
8. Conditions may be modified in areas experiencing rapid growth and development.

Exhibit II

Regina F.P. 8 Senior Citizens Housing Survey - Summary

1. 80% of sample earned less than \$3,600 per annum.
2. 87% paid less than \$100 rent per month, and 63% paid less than \$80 per month.
3. 13% owned a car. No single persons included.
4. 75% appeared to be in good, or fair health.
5. Grocery shopping occurred 2-3 times a week and up to a maximum walking distance of 3-6 blocks.
6. Visits downtown averaged 2-4 times a week for persons within 8 blocks distance. Up to 6 blocks, most persons walked both ways.
7. Half the respondents were regular church goers and walking was common up to a distance of 6 blocks.
8. 64% visited a Doctor's office less than 4 times a year. Distance does not appear to be a factor.
9. Just over half attended clubs. The Senior Citizens Day Centre and the church clubs were the most popular.
10. Most respondents indicated that they would like to live in an apartment block. About one-third indicated a preference for a low rise building (4 storeys or less).
11. Not surprisingly, most respondents stated that they would prefer a one bedroom unit. Possibly the bed-alcove type would receive greater acceptance than the bachelor type unit.
12. All agreed that a minimum age limit for a senior citizens block of 65 years would be too high. Most preferred the inclusion of younger persons (if possible in the 40-60 age group).
13. When questioned about facilities for a high-rise block, the respondents rated laundry facilities as the most essential item. A recreation/hobby room was next, providing to be more popular than a lounge.

14. In terms of location, the most essential community facilities were considered to be a bus stop (within $\frac{1}{2}$ block), a supermarket (within 3 blocks), a church (within 3 blocks), and a park (within 5 blocks), in that order of preference.
15. Most respondents indicated a preference for living in the downtown area. (Preferably near Scarth and 14th or near Angus and 12th.).