# HOMEOWNER MOTIVATION AND REVITALIZATION OF OLDER RESIDENTIAL NEIGHBOURHOODS

## A STUDY OF INCUMBENT UPGRADING IN WINNIPEG

**FINAL REPORT**

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**Abstract**

Recent research in several cities has identified significant upgrading and renovation of homes by residents in stable modest income neighbourhoods. Distinguished from gentrification, which is associated with renovation of homes following the movement of higher income residents into older neighbourhoods, the upgrading in these stable lower income neighbourhoods is known as incumbent upgrading. Urban policy analysts recognize incumbent upgrading as an important process in preventing decline. This study focuses on three Winnipeg neighbourhoods in which incumbent upgrading is identified as the revitalization process. To improve our understanding of this process, a detailed analysis of the characteristics of these neighbourhoods is undertaken and the factors motivating modest income homeowners to upgrade their home and property are explored.

The work suggests that while public investment in improved infrastructure and community services is a motivating factor to spend money on improvements, other factors such as attachment to neighbourhood, perception of crime rates, neighbourhood cohesiveness, participation in neighbourhood organizations and a positive perception of neighbourhood in general may be more important. It follows that fostering this positive perception of neighbourhood may encourage upgrading in modest and lower income neighbourhoods and help prevent decline. The findings suggest that policies which help prevent or address existing systemic problems such as poverty and its numerous associated problems may be more important in fostering this positive perception than public initiatives to improve physical infrastructure.

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## EXECUTIVE SUMMARY

The general purpose of this study was to determine if the revitalization process underway in certain older neighbourhoods in the City of Winnipeg was incumbent upgrading and more specifically to explore the factors important in homeowner decisions to renovate. The methodology included an initial analysis of building permit activity in older neighbourhoods and the development of neighbourhood profiles using data from Statistics Canada and other sources. From this preliminary analysis three specific neighbourhoods (Archwood, West Elmwood and Luxton) were identified as most likely to be characterized by incumbent upgrading. These three neighbourhoods were then subjected to a more comprehensive analysis including more detailed profiles using Statistics Canada data and a survey of residents that provided documentation of the level and nature of renovation activity and the various factors that were important in people's decisions to upgrade their home and property.

Study results indicate that the three neighbourhoods do illustrate many of the characteristics of neighbourhoods where the process of incumbent upgrading occurs. They are modest income neighbourhoods where most people are employed in trade or semi-professional occupations. They exhibit considerable stability and the majority of households are families in the child rearing, launching or empty nest stage. They are dominated by neither very young families nor retired couples. Older families are common. These neighbourhoods do not demonstrate the increases in socioeconomic status characteristic of gentrifying areas, nor the high levels of poverty, mobility, unemployment and low levels of education that are common in neighbourhoods such as William Whyte, which is clearly a declining neighbourhood. They are stable modest income communities.

The level of renovation activity in these neighbourhoods is above the median for older neighbourhoods and therefore cannot be characterized as regular maintenance. Most households in the three neighbourhoods are undertaking a considerable amount of upgrading. They are not necessarily spending large amounts of money on any one project, but they are undertaking a substantial number of projects. Many of these projects - additions, alterations, garages, patios, new windows, fencing, basement improvements and remodelling - go well beyond the nature of regular maintenance. They are adding to the value and quality of the home. The homeowners have sufficient confidence in the neighbourhood to invest in work that increases the value as well as the quality and comfort of the home. They are improving both the interior and exterior of the unit as well as the property (lot) the unit is on. They are, in fact, upgrading.

The factors instrumental in motivating homeowners to upgrade their home and property were strongly associated with their perception of neighbourhood. Respondents had a positive attitude to a wide range of neighbourhood facilities, amenities and features. They felt "good" about their neighbourhood and its characteristics. They had no hesitation in recommending their neighbourhood to friends. Most characterized their neighbourhoods as stable or improving. Overall, they regarded the neighbourhoods as a good place to live and a good place to raise children. The many specific factors involved in creating this perception of neighbourhood are

instrumental in their decisions to invest in renovations that go beyond aspects of regular maintenance.

Public policy has certainly not played a significant role in encouraging incumbent upgrading in these neighbourhoods. These three neighbourhoods were not the target of any significant policy and planning initiatives that would have stimulated major home renovations and improvements. Archwood and West Elmwood have benefited from public expenditures to improve roads, sidewalks, back lanes, parks and recreational and community facilities and money was provided to involve community residents in the planning process. However, expenditures have been nominal. A few residents have taken advantage of assistance programs but most renovation and upgrading has been the result of individual initiative.

Overall the results of this study, when combined with other literature in the general area, suggest that motivation of residents, particularly homeowners, to invest in property upgrading depends on a range of neighbourhood characteristics. Public investment in physical infrastructure and community services may help motivate homeowners but this work suggests other neighbourhood characteristics are more important -- attachment to neighbourhood, property value trends, perception of crime, neighbourhood cohesiveness, participation in neighbourhood organizations and events and the perception of the neighbourhood in general. Fostering a positive perception of neighbourhood and encouraging upgrading may be related more to the absence of systemic problems such as poverty and its associated problems than public initiatives to improve physical infrastructure and community services.

The study also suggests that upgrading, incumbent or otherwise, can occur in modest income neighbourhoods. It appears that the best way to ensure that it continues to be a process that prevents decline is to make sure that the many factors associated with the systemic problem of poverty are not allowed to reach a certain threshold (as yet undefined). Effective policies to encourage upgrading are far more likely to be those that address human resource issues as opposed to the physical infrastructure. In a City such as Winnipeg, with its slow growth economy addressing systemic poverty is a monumental undertaking.

**Motivation des propriétaires de logements et régénération des vieux quartiers résidentiels**

## RÉSUMÉ

La présente étude avait pour objectif général de déterminer si le processus de régénération qui est en cours dans certains vieux quartiers de la ville de Winnipeg découlait des améliorations faites par les occupants et, plus particulièrement, d'examiner les facteurs importants qui incitent les propriétaires de maisons à effectuer des travaux de rénovation. La méthodologie employée comprenait une analyse initiale des permis de construire délivrés dans les vieux quartiers et la préparation de profils de quartiers à l'aide des données de Statistique Canada et d'autres sources. À partir de cette analyse préliminaire, on a relevé trois quartiers (Archwood, West Elmwood et Luxton) qui étaient les plus susceptibles de bénéficier d'améliorations par les occupants. Ensuite, on a effectué une analyse plus exhaustive de ces trois quartiers en élaborant des profils plus détaillés à partir des données de Statistique Canada; on a également mené une enquête auprès des résidents qui a permis d'obtenir de l'information sur le niveau et la nature des travaux de rénovation et les divers facteurs importants qui poussaient les gens à rénover leur maison et leur propriété.

Les résultats de l'étude montrent que ces trois quartiers affichent réellement les nombreuses caractéristiques propres au processus d'amélioration par les occupants. Ce sont des quartiers de revenu modeste où la plupart des gens ont un métier ou un emploi semi-professionnel. Ils dégagent une grande stabilité et la majorité des ménages sont des familles qui élèvent des enfants, en sont au moment où les enfants quittent le foyer familial ou l'on déjà fait. On n'y retrouve pas une concentration de familles très jeunes ou de couples à la retraite. Les familles âgées sont courantes. Ces quartiers ne montrent pas les rehaussements de statut socio-économique que l'on voit dans les secteurs qui s'embourgeoisent ni les niveaux élevés de précarité, de mobilité, de chômage et les niveaux faibles d'éducation propres aux quartiers comme William Whyte, un quartier qui, de toute évidence, connaît un déclin. Ce sont des communautés à revenus stables et modestes.

Le niveau de l'activité de rénovation dans ces quartiers est supérieur à la moyenne des vieux quartiers et, par conséquent, ne peut pas être considéré comme de l'entretien régulier. La plupart des ménages de ces trois quartiers entreprennent d'importants travaux d'amélioration. Ils ne dépensent pas nécessairement de gros montants d'argent pour un projet, mais s'engagent dans un assez grand nombre de petits projets. Beaucoup de ces travaux - ajouts, modifications, garages, terrasses, fenêtres neuves, installation de clôtures, améliorations au sous-sol et transformation - dépassent le simple entretien régulier. Ils ajoutent à la valeur et à la qualité de la maison. Les propriétaires ont assez confiance dans leur quartier pour investir dans des travaux qui augmentent la valeur ainsi que la qualité et le confort de leur maison. Ils effectuent des travaux d'amélioration à l'intérieur et à l'extérieur de leur logement ainsi qu'au terrain.

Les principaux facteurs qui motivent les propriétaires à améliorer leur maison et leur terrain sont fermement reliés à la perception qu'ils ont de leur quartier. Les répondants affichaient une attitude positive face à une vaste gamme d'installations, de commodités et de caractéristiques de leur quartier. Ils se sentaient « biens » face à leur quartier et à ses caractéristiques. Ils n'avait

aucune hésitation à le recommander à leurs amis. La plupart disaient que leur quartier était stable et s'améliorait. De manière générale, pour eux, ces trois quartiers étaient un bon endroit pour vivre et élever des enfants. Ces nombreux facteurs particuliers qui créent cette perception du quartier sont importants dans la décision des propriétaires d'investir dans des travaux de rénovation qui dépassent le simple entretien régulier.

La politique gouvernementale n'a certainement pas joué un rôle important pour favoriser les améliorations par les occupants dans ces quartiers. Ces trois quartiers n'ont pas été ciblés par une politique ou des initiatives d'urbanisme importantes qui auraient stimuler des rénovations et des améliorations majeures. Archwood et West Elmwood ont profité des dépenses publiques pour l'amélioration des routes, des trottoirs, des ruelles, des parcs et des installations récréatives et communautaires et des fonds ont été versés pour amener les résidents à participer au processus de planification. Toutefois, ces dépenses ont été nominales. Quelques résidents ont profité des programmes d'aide, mais la plupart des travaux de rénovation et d'amélioration est le résultat d'initiatives individuelles.

De manière globale, les résultats de l'étude, lorsqu'on les combine à d'autres documents d'ordre général, indiquent que la motivation des résidents, en particulier des propriétaires-occupants, d'investir dans des travaux d'amélioration résidentielle dépend d'une variété de caractéristiques propres au quartier. L'investissement de fonds publics dans l'infrastructure physique et les services communautaires peut contribuer à motiver les propriétaires, mais l'étude suggère que d'autres caractéristiques du quartier sont plus importantes -- attachement au quartier, tendances dans la valeur de la propriété, perception du crime, cohésion dans le quartier, participation aux activités et aux événements des organismes de quartier ainsi que perception du quartier en général. L'absence de problèmes systémiques comme la pauvreté et ses problèmes connexes contribuent peut-être plus à adopter une perception positive du quartier et à encourager les améliorations que les initiatives publiques destinées à améliorer les infrastructures physiques et les services communautaires.

L'étude suggère également que les améliorations, par les occupants ou autres, peuvent se faire dans des quartiers à revenu modeste. Il semble que la meilleure façon de s'assurer que ce processus se poursuive et empêche la dégradation est de veiller à ce qu'on empêche les nombreux facteurs associés au problème systémique de la pauvreté d'atteindre un certain seuil (non encore établi). Il est plus probable que les politiques efficaces d'encouragement à l'amélioration sont celles qui abordent plus les problèmes de ressources humaines que les infrastructures physiques. Dans une ville comme Winnipeg, dont l'économie tourne au ralenti, régler le problème de la pauvreté systémique représente une tâche monumentale.


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# HOMEOWNER MOTIVATION AND REVITALIZATION OF OLDER RESIDENTIAL AREAS

## 1.0 INTRODUCTION

Deterioration of older residential areas has become one of the most challenging problems city administrations face in many Canadian and American cities. Many of the older residential areas, particularly in the inner city, seem to be trapped in a downward spiral of increasing physical and social decay. This decline is more prominent in some cities than others. In the re-structuring process associated with the post-industrial economy some cities have fared better than others (Stegman 1995). Those that have benefited from the job growth that has occurred in the tertiary and quaternary sectors have experienced less decline. Other cities that have experienced the substantial drop in employment that has occurred in secondary manufacturing with post-industrial re-structuring without increases in the other sectors appear to be more subject to this decline. In some cities decline has also spread beyond what is geographically defined as the "inner city" to older post-war suburban residential areas (Broadway 1995).

Arresting this decline may have been made more difficult over the past decade because of the decline in government funding for housing and urban revitalization programs (Wolfe 1998). Cities and their neighbourhoods are being left more and more on their own with fewer avenues to turn to for help. Initiatives to improve the situation, if they happen at all, often have to come from within the community. This leaves many neighbourhoods at the mercy of the operation of the private market. Neighbourhoods with attractive locational advantages or amenities maintain their quality, they may even gentrify, often displacing lower income households. Others without these attractive characteristics continue their downward spiral of decay.

Recent work by some researchers and policy analysts focusing on the area of neighbourhood change and urban revitalization have suggested there may be a middle ground. It has always been recognized that there are neighbourhoods that resist decline and maintain high levels of housing quality and property values but they are generally higher than average income areas. However, it is now recognized that some modest income neighbourhoods, where there has been no significant improvement in the income of the households, are also illustrating improvements in the quality of housing, maintaining high levels of home ownership and illustrate considerable stability and cohesiveness. They are resisting decline despite their more modest income profiles and an aging dwelling stock. Physical upgrading in these areas, it is suggested, is being undertaken largely by long term residents, not necessarily new families moving into the area. Urban researchers have coined the phrase 'incumbent upgrading' to describe the phenomenon.

This upgrading process is viewed in a very positive light by many urban researchers and policy analysts. The fact that these older, more modest income areas seem to be able to resist decline holds out considerable promise for many urban neighbourhoods. This is particularly the case if the characteristics associated with this process can be identified and, in turn, supported and encouraged by public policy. The potential exists to protect many older, but modest income, neighbourhoods from following the path of other neighbourhoods that have slipped into social, physical and economic deterioration.

## 2.0 SCOPE AND OBJECTIVES OF THE STUDY

This study will examine the process of neighbourhood change, focusing specifically on what factors motivate homeowners to renovate and upgrade their homes. Geographically the focus is the older residential neighbourhoods of the City of Winnipeg. The specific objectives of the study are as follows:

1. to identify the revitalization process that is underway in older neighbourhoods -- regular maintenance, incumbent upgrading or gentrification;

2. to document both the level and the nature of renovation activity in these neighbourhoods, specifically trying to identify neighbourhoods characterized by incumbent upgrading;

3. to examine resident characteristics (income, education, occupation, age, family type, tenure and ethnicity) in these areas. The intention is to develop a better profile of "incumbent upgraded" neighbourhoods and to detail and analyze resident characteristics that might effect the decision to renovate;

4. to explore the neighbourhood characteristics or attributes that might effect the decision to upgrade in these neighbourhoods. Characteristics explored will include perceptions of security and safety, community cohesiveness, stability, services, amenities and the location of the neighbourhood to important employment nodes, recreational features, transportation systems and other significant foci in the urban area;

5. to determine how these neighbourhoods differ from other older residential areas and from each other to see if there are significant differences that might effect the intention to renovate and the investment decisions that have been made;

6. to briefly examine some to the investment factors that might effect the decision to renovate and upgrade, including changing market values in the neighbourhoods, the availability of mortgage financing, mortgage insurance and homeowner insurance, property taxes and various aspects of public policy; and,

7. to consider the implications of the findings of the study for public policy on neighbourhood revitalization initiatives.

The basic intention of the research is to identify why renovation and improvements are taking place in these areas. If there is a positive upgrading process taking place in these areas, an examination of why it is occurring may help policy analysts develop programs and modify aspects of the regulatory environment to encourage this upgrading and slow, or eliminate, decline.

## 3.0 METHODOLOGY

The methodology utilized in this report encompasses five components; a literature review, a characterization of the neighbourhoods under study, a homeowner survey, a survey of expert opinion and a brief review of the investment climate and public policy. Each one of these components are briefly discussed below.

### 3.1 The Literature Review

The literature review proceeds from the general to the specific and consists of the following components. The review first focuses on the various theories of neighbourhood change, then proceeds to look at the juxtaposition of incumbent upgrading within the context of neighbourhood change in general. This is followed by a discussion of the physical and social characteristics of neighbourhoods characterized by incumbent upgrading. Finally, literature on what motivates homeowners to undertake repair and modernization is covered in the discussion.

### 3.2 Area Characterization and Selection of Areas for Study

The aim of this research is to identify and select neighbourhoods that appear to illustrate characteristics associated with incumbent upgrading. This process had to start with a general analysis of the entire metropolitan area and eventually lead to the selection of a few neighbourhoods. The process is as systematic and as statistically relevant as possible so that the neighbourhoods are not selected on an arbitrary basis. Data used in the neighbourhood selection process consisted of socioeconomic, demographic and housing information from Statistics Canada and the building permit files from the City of Winnipeg. Data from Statistics Canada provides the necessary information to build a profile of the nature of the households in the area and a general description of the housing stock. The building permit file from the City provides the nature and extent of renovation and modernization of the housing stock that is occurring and the scale of investment in the neighbourhood.

In addition to these particular data sources, a brief site and situational analysis of the neighbourhoods selected for detailed study was undertaken. This analysis looked at characteristics of the particular neighbourhoods such as the range of services they contain, the recreational amenities available and the parks, schools and green spaces that are contained within the area. The situational aspects of the neighbourhoods were determined by looking at such aspects as the access and distance to major employment, and shopping nodes, the proximity of major transportation arterials or public transit and their location with respect to the central business district.

### 3.3 The Homeowner Survey

The use of a survey tool is an important instrument for identifying and testing a number of aspects associated with incumbent upgrading. Basically the survey was designed to collect information on

the following areas. A number of questions focused on the householder's perception of home and neighbourhood. Survey respondents were asked to rate the condition of their home, and the quality of their neighbourhood. They were also asked to compare their neighbourhood to the city as a whole, rate their attachment to their neighbourhood, their involvement in the community and with their neighbours, and indicate whether they felt their neighbourhood was declining or improving. They were also questioned about their intention to move and why they would consider moving.

The second section of the survey sought details on what sort of renovation and repair activity they had undertaken on both the interior and exterior of the house during the preceding five years. In addition, they were asked to estimate how much they had spent on each type of work and whether they had done the work themselves, had a contractor do it or utilized a mix of both approaches. The third section of the survey then sought information on a wide variety of factors that might have influenced their decision to renovate, or not to renovate.

The final section of the survey collected information on general characteristics of the household; how long they had lived in their home, why they chose to live where they did, their age, marital status, household composition, income and type of employment. The questions were designed to determine if different types of households were more, or less, likely to undertake renovations and improvements to their home.

Overall, the survey was designed to determine the social and economic characteristics of the homeowners, the type of renovations being undertaken and the motivating factors behind their decisions to renovate or not. The perceptions of neighbourhood, feelings towards one's neighbourhood, and household characteristics may go a long way toward explaining incumbent upgrading activity.

### 3.4 A Survey of Expert Opinion

Gentrification and neighbourhood decline are commonly acknowledged and understood processes because they have been discussed and recognized for many years. People are familiar with these terms and understand their implications for a community. The same is not true for incumbent upgrading. Incumbent upgrading is a relatively new phenomenon and one that is not widely recognized, acknowledged or understood. Many professional planners, community workers and academics are not familiar with the process of incumbent upgrading, some have not even heard of the term.

A survey of planners, people working in the community on various aspects of community development and revitalization, academics and renovators were interviewed. The interviews, although relatively unstructured, were designed to obtain information on a number of relevant questions. First the individuals were asked if they were familiar with the process of incumbent upgrading and if they could describe this process. Second, following a discussion of the process to build understanding, they were asked if they could identify areas of their city where they felt

incumbent upgrading might be taking place. If they identified certain neighbourhoods they were asked to briefly describe the characteristics of these neighbourhoods. Finally, they were asked if they felt that this was a process that public policy should support and their ideas on how support might be provided. Most of these interviews were conducted in Winnipeg, but some interviews were also conducted with people in other cities in Canada.

### 3.5 Review of Public Policy

The final component of the methodology was a brief review of investment factors and public policy initiatives that may have encouraged, or inhibited incumbent upgrading activity. This review focused on information in the literature, as well as municipal, provincial and federal policy as it related to Winnipeg. The review was conducted at a general level but efforts were also made to see if there were any definite correlations between policy initiatives and activity in the neighbourhoods selected to be examined in detail.

### 3.6 Conclusion

Overall the methodology is designed to incorporate both quantitative and qualitative approaches and material. The report relies extensively on Statistics Canada and Municipal data while also building in the opinions, ideas and preferences of residents and experts in the field. As well as documenting neighbourhood characteristics and upgrading activities, an attempt is made to draw out the policy implications of the findings.

# 4.0 NEIGHBOURHOOD CHANGE: INCUMBENT UPGRADING AND HOMEOWNER MOTIVATION: A LITERATURE REVIEW

## 4.1 Neighbourhood Change

Neighbourhood change as defined by Cameron (1979) is the "dynamic process whereby actual or expected changes in a neighbourhood's attributes (for example, income, race, density or housing quality) result in the area becoming more or less desirable to its residents."

The following is a brief review of various models and theories which help explain neighbourhood change. Although synoptic in nature the review provides the reader with an introduction to, and appreciation of, most of the existing theories and models of neighbourhood change and also enables the reader to place the phenomenon of incumbent upgrading (one aspect of neighbourhood change) within this theoretical context.

### An Ecological Perspective

Many of the most dominant theories adopt an ecological perspective and are highly deterministic in nature. They assert that neighbourhood change is the result of inevitable forces on the neighbourhood over time. The amount and type of change experienced by any given neighbourhood is based on its relative position within an urban hierarchy, as determined by a vast array of spatial and socioeconomic factors such as proximity to higher uses and the socioeconomic status of a neighbourhood (Tempkin and Rohe 1996). However, there are a number of different perspectives within the ecological literature regarding the way change comes about.

One of the first and best known theories of neighbourhood change is Burgess' (1925) Concentric Zone Theory. He employed the concept of **dominance**, **invasion** and **succession** to account for urban structure and growth. He theorized that cities could be divided into a series of concentric zones, and that the land use in each zone was dictated by the most efficient use of its space. Neighbourhoods experienced change via the invasion of a more dominant land use into the area (generally the result of one zone encroaching upon the one adjacent to it). Succession then occurs as the more dominant land use supplants the former one.

A great deal of change in neighbourhoods can be attributed to the movement of people with different characteristics in and out of the community. People "filter" through the housing stock and many models account for neighbourhood change through the phenomenon of '**filtering.**' This is where new housing is constructed as a result of an independent factor, perhaps a rise in incomes or a decrease in construction costs. As people move into the new units and leave their former housing, the demand for this housing is reduced and its value falls, permitting lower-income families to rent or buy it. These households vacate housing of lesser quality, hence providing an opportunity for an even lower-income family to upgrade their housing conditions. Housing filters down through lower and lower income households. This cycle continues until the

poorest of families move out of the lowest quality housing, eventually having it fall out of the city stock (Weicher and Thibodeau 1988).

One of the best known models that incorporates filtering to explain neighbourhood change is the Sector Theory by Hoyt (1939). This theory is based on the analysis of urban areas by way of a series of wedge-shaped sectors. New housing built at the outer edge of these sectors as the city expands are occupied by higher income households while older housing they vacate near the city core is rented or purchased by lower income households.

The notion of filtering is further highlighted in the Vintage Model of Neighbourhood Change (Muth 1973) which suggests that change is most prevalent in areas with an aging housing stock typically located in and around the inner city. Older housing which is often in poor condition with obsolete designs and amenities is more likely to attract lower income residents who cannot compete with higher income households for better quality housing.

The Arbitrage Model, which was put forward by Leven et al. (1976, 34-8), adds the element of **resident expectations** to explain neighbourhood change. If factors such as household tastes and incomes, and characteristics of the housing supply change, or if the residents *expect* them to do so, then changes in price will occur and some people will move in or out of a neighbourhood. The role of expectations as a determinant of change has been empirically supported by the work of Little (1986), Mark (1977) and Goetze (1976, 1979). They attest that resident confidence in the future of their neighbourhood is the most important factor influencing its success or failure. Resident perceptions and opinions are also important in the work of Schnare and MacRae (1978) who explained neighbourhood change through racial change and tipping points. In other words, neighbourhood decline or revitalization (i.e. change) is often driven by **resident *perception***. Such models still fall within the ecological perspective because, in essence, they are still deterministic in nature. This is because they contend that neighbourhoods will, in fact, change over time, either gradually as the housing stock in the community ages, or more quickly and disorderly as preferences for a neighbourhood change along with changes in the socioeconomic characteristics of the area population (Temkin and Rohe 1996).

**The Subcultural Perspective**

In a similar vein, proponents of the subcultural perspective contend that neighbourhoods are not destined to follow any preconceived path of neighbourhood change. They argue that there are many non-economic factors which influence the course a neighbourhood will follow over time. Subculturalists specifically emphasize the importance which cultural factors have in affecting neighbourhood stability. These factors include neighbourhood social networks, levels of resident attachment and devotion (to their community), the perceived sense of community, and neighbourhood reputation. They highlight how neighbourhoods may offer value and/or meaning to their residents, and how such factors translate into why residents decide to "defend" their neighbourhood from any perceived imposing "threat" to the well-being of the area (Temkin and Rohe 1996).

### The Political Economy Perspective

In contrast to the subculturalist perspective where local residents are seen as the major actors precipitating or impeding neighbourhood change, the proponents of the political economy approach view non-neighbourhood residents as the major agents influencing change. They assert that urban environments are shaped by the decisions of a very select few. However, there are two major stances within this perspective. The first is that neighbourhood socioeconomic change is brought about by institutional actors. Frequently cited examples include the practice of steering and block busting by real estate agents (Palm 1979; Knox 1994), redlining by lending institutions (Doling and Williams 1983; Murdie 1986; Squires 1992), and ill-fated public programs brought about by government officials (e.g., the subsidization of suburban development and expressways (Checkoway 1980)). The other major perspective within the political economy approach places its emphasis on the nature of the capitalist economy. The underlying contention is that urban landscapes are manipulated and exploited by powerful elites for the purposes of personal wealth accumulation (Smith 1979, 1982; Logan and Molotch 1987).

The work of Moore (1978) and Anas (1980) suggests that a major shortcoming of all these models is that they fail to properly take into account all the factors that cause change to occur. These factors include, but are not restricted to, demographic characteristics (age, composition, family type, ethnicity), housing stock characteristics (age, type, tenure, size and condition), government policy such as zoning and program initiatives, broader economic influences such as changes in the labour force, interest rates and availability of mortgage funds and other sociological factors such as crime rates. Any one, or a combination, can effect the price and quality of the housing stock and the desirability of the neighbourhood. This changes people's opinions and/or perceptions of an area or their ability to afford the stock. Transition occurs and people with different socioeconomic characteristics filter through the housing stock.

In conclusion, neighbourhood change, the literature suggests, can be prompted by a wide range of factors. Some of the characteristics are internal to a specific neighbourhood, others external. They directly or indirectly effect the housing of the neighbourhoods, the residents that live in the area or the area's attractiveness relative to other areas. It is obvious that people's perceptions of a neighbourhood can be an important precipitator of change. The literature also suggests that the actions of government can play a role. **However, the literature is not clear on how the various factors that precipitate change interact or their relative importance.**

## 4.2 Neighbourhood Evolution

As well as identifying factors that promote change the literature suggests change is characterized by a specific sequence of events. In 1959, Hoover and Vernon put forward a seminal piece of work describing the process of neighbourhood evolution and change. They developed a five stage theory which detailed the specific sequence of the neighbourhood life cycle as follows:

**Stage 1** - Residential development of single family houses.

**Stage 2** - Transition stage in which there is substantial new construction and population growth in the area, particularly of apartments, so that average density increases.

**Stage 3** - Down-grading stage in which both old multifamily and single housing is being adapted to greater density use than it was originally designed for. There is very little actual new construction, but population and density levels rise because of conversion and crowding of existing structures.

**Stage 4** - The thinning-out stage in which density and dwelling occupancy are gradually reduced. Most of the shrinkage is a result of declining household sizes in these neighbourhoods. However, the shrinkage may also reflect the merging of dwelling units, vacancy, abandonment, and demolition. This stage is not only characterized by little or no residential development, but by a declining population.

**Stage 5** - The renewal stage, in which obsolete areas of housing are being replaced by new multifamily housing. Although the quality of the housing stock may improve, the overall neighbourhood density may not change. Public intervention is seen as a critical element for any such renewal in many neighbourhoods.

Following this seminal piece of work the concept of neighbourhood development or evolutionary stages was advanced by the work of Birch (1971), the Department of Housing and Urban Development as detailed in the work of Ahlbrandt and Brophy (1975) and, in the Canadian context, by the work of Bourne (1976), Mark and Goldberg (1983) and Broadway (1995). These models, as well as detailing physical changes in land use and the housing stock, incorporate changes in the characteristics of the households as the neighbourhoods evolve from one stage to the next. The mix of physical and socioeconomic characteristics is characterized in Bourne's evolutionary model.

**1. Suburbanization.** The beginning of the life cycle, characterized by low-density, single-family housing occupied by young families of relatively high social status.

**2. In-filling.** Multifamily and rental dwellings are added on vacant lots, increasing the density and decreasing the social and demographic homogeneity of the neighbourhood. Ageing families with older children and more mixing of household types characterize the neighbourhoods.

**3. Downgrading.** The longest phase of the life cycle. A period of slow but steady deterioration and depreciation in the housing stock, of aging in situ and of increasing population turnover and decline. Older families with fewer children and declining incomes are common.

**4. Thinning out.** The beginning of the end: high population turnover bringing social and demographic change; conversion and demolition of some residential units. Older families,

> fewer children and a growing number of non-family households characterize neighbourhoods. Incomes decline.
>
> **5. Renewal or Rehabilitation and Gentrification.** Renewal ends the neighbourhood life cycle abruptly and begins a new one in the form of new tracts of housing, usually in some high-density format that reflects the (now) relatively central location of the neighbourhood. Rehabilitation and gentrification extend the neighbourhood life cycle through conversions and reinvestment. The social mix depends on whether public or private investment has initiated the renewal process.

The various stage and life cycle models are largely based on the principle of filtering and contend that neighbourhoods face an inevitable course of decline in social status and housing quality due to the out-migration of more affluent households and the conversion of the housing stock from a primarily owner-occupied tenure to a rental one, often with absentee landlords and multi-family residency. Increased rates of deterioration and disinvestment in the already aging housing stock is then often the result (Bunting and Filion 1988).

This brief review of theories and models of neighbourhood change, as well as highlighting factors important in instigating change in neighbourhoods, also suggests that change or evolution can be described as a sequence or series of stages. The literature, although it does not specifically make the claim, leaves the reader with the impression that all neighbourhoods go through the same stages of evolution. However, it is clear that some neighbourhoods remain stable for years, while others never seem to recover from decline. To develop a better appreciation of neighbourhood change it is useful to focus more specifically on the processes of decline, gentrification and incumbent upgrading.

### 4.3 Neighbourhood Decline

Decline, it seems, has been the most common form of change in older neighbourhoods in Canadian and American cities. The degree and nature of decline often differs for each neighbourhood but, according to Downs (1981), in general

> decline "involves increasing physical deterioration, reduced social status, greater incidence of social pathologies such as crime, and a loss of confidence among investors and property owners in the area's future economic viability.

Extreme cases of decline, generally in inner city areas, result in abandonment, arson, mortgage and tax foreclosures and other forms of disinvestment (Gale 1984).

## Theoretical Explanations of Inner City Decline

The decline of inner city neighbourhoods is a complex process and can not be simply explained. Nevertheless, several theories have been developed to help explain and understand the causes of inner city decline. Bourne (1978) summarized the various theories and they include:

**The Natural Evolution Hypothesis:** The basis of this hypothesis is derived from the research on human ecology (i.e. the Chicago school). The inner city is seen as the entry point for immigrants and other disadvantaged groups. They occupy inexpensive housing in the central city that has been vacated by higher income groups who have moved out to the suburbs. As the city's population grows through in-migration, lower income groups will occupy a greater area, causing the city centre to expand its boundaries, the result of which is a greater area of decay (Clay and Hollister 1983). This theory is closely tied to the concept of filtering and the evolutionary stages of urban development already discussed.

**The Pull Hypothesis:** This model is based on the preferences of people and industry, who have chosen to abandon the inner city for the suburbs. The 'pull' of the suburbs is due to the perceptions of lower densities, less crime and increased space and privacy for people and more suitable sites, locations and modern building structures for industry. With less demand for inner city housing due to changing personal and business preferences, areas will deteriorate leading to abandonment (Clay 1983).

**The Obsolescence Hypothesis:** The built environment of the inner city, and its related infrastructure, are believed to have become obsolescent in regards to the rest of the urban area. Inner city neighbourhoods have become obsolete in terms of location, function and demand. Physical and social characteristics are no longer desirable. Structures are no longer economically viable or functionally appropriate. Essentially, inner city neighbourhoods have aged and are surrounded by a younger more attractive metropolitan area, resulting in the obsolescence of the core area.

**The Unintended Policy Hypothesis:** This hypothesis is based on the conviction that the decline of the inner city is the result of failed public policy. Policies have been introduced that have weakened or destroyed inner city neighbourhoods such as the development of freeways through inner city neighbourhoods to facilitate the flow of suburban commuters to CBD employment. Public policy, it is argued, has strengthened suburban development at the expense of inner city strength, stability and viability.

**The Exploitation Hypothesis:** The unavoidable exploitative nature of the capitalistic system is the basis of this hypothesis. The decline of the inner city is inevitable due to the manipulation of the economy by members of the private sector and interest groups. Profits are reaped by the private sector at the economic and social expense of the inner city (Harrison 1974; Gale and Moore 1975; Bunge 1975).

**The Structural Change Hypothesis:** This hypothesis contends that urban decline is the result of global forces which have led to significant alterations in the economic activities and structure of cities. The argument is that cities are evolving from economies based on goods production, manufacturing, and other processing occupations, to economies based on service and information provision. This has implied a shift from manufacturing-based cities into what have been variously labelled post-industrial, informational, or tertiary cities. As a result of this shift, many cities have experienced disproportionate losses of blue collar jobs that were once the main form of employment for inner city residents. With no other possible economic alternative for many people to turn to, it has therefore resulted in an increased concentration of unemployed and impoverished people in core areas, hence decline (Knox 1990; Fainstein et al. 1992; Stegman 1995).

**The Fiscal Crisis and Underclass Hypothesis:** The basis of this hypothesis is that as people and jobs leave the inner city, a service dependant population remains and the government, with a decreasing tax base, is expected to provide services. The services provided by the government decrease and taxes are raised, leading to more out migration and less private investment (Solomon and Vandell 1982).

The connection between the general theories on neighbourhood change and the theories specific to neighbourhood decline are obvious. The filtering process is one such example of the links.

**Characteristics of Declining Inner City Neighbourhoods**

There are many traits that characterize a neighbourhood undergoing decline. However, it needs to be emphasized that the nature, extent and magnitude of decline varies from one neighbourhood to the next. There is, therefore, no set pattern or combination of features which characterize all neighbourhoods experiencing decline. The characteristics used to describe one area in decline may not necessarily be applicable to another. Nevertheless, the following discussion identifies many of the characteristics generally associated with neighbourhoods in decline.

Neighbourhoods in decline typically experience significant levels of population loss. The people most likely to leave are higher-income households who can afford to move out to the growing suburbs (Downs 1973; Bourne 1978). As a result, declining neighbourhoods will have higher concentrations of low-income and impoverished people. These populations are often unemployed and dependent on government assistance. This is normally a reflection of the lack of marketable skills and formal education possessed by area residents (Ahlbrandt and Brophy 1975; Bourne 1978). Declining neighbourhoods also typically contain a disproportionate percentage of elderly residents, many of whom have low fixed or declining incomes (McLemore et al. 1975). Various other social problems characterize a declining neighbourhood. For instance, the crime rate is usually high, and often gangs are present and prostitution is common (Driedger 1991). Also prevalent are high rates of divorce, separation, and other family problems. Substance abuse and other forms of personal degradation are an additional prevailing feature of declining areas. As neighbourhood decline progresses, the characteristics of social decline increase. The social structure of the neighbourhood changes. Stable families are replaced by those of a lower

socioeconomic level, often with high mobility rates. The remaining residents are those with no other housing choice due to their socioeconomic level (Ahlbrandt and Brophy 1975).

Declining neighbourhoods are also commonly distinguished by their deteriorating physical and environmental conditions. The housing stock in areas of decline has typically experienced serious levels of neglect and degradation, and is often in need of extensive amounts of major repair. Such conditions normally arise as a result of long-term resident disinvestment in the housing stock due to their inability to afford regular property maintenance and upkeep. The problem is frequently exacerbated by the fact that the housing stock in such areas is often older and therefore already prone to decay. This obviously increases the financial burden of keeping pace with maintenance requirements (Bradbury et al. 1982).

Often occurring in conjunction with a deteriorating housing stock, is the breakdown of the area's real estate market. Neighbourhood property values will typically be increasing at a rate much slower than the city average, and if decline is extensive, property values will decrease, sometimes at a dramatic pace. Homeownership rates in the area will fall and be replaced by increased levels of tenancy. The number of absentee landlords will increase over time as well. Declining neighbourhoods are also characterized by a number of other real estate-related problems. Most striking is the escalation of tax delinquency and housing code violations as decline escalates in a neighbourhood. In addition, the desire for neighbourhood redevelopment will increasingly weaken to the point of it being non-existent.

Not only are declining neighbourhoods characterized by rundown and derelict buildings, but they typically have very little landscaping, an absence of leisure and recreational facilities, poor educational facilities (such as run-down schools and a lack of equipment and resources), and very few shopping opportunities except for marginal retail activities which reflect the low socioeconomic conditions of the area such as pawn shops, cheque cashing centres, and small convenience stores (Driedger 1991) and the level of public servicing to the area will wane over time, as will the amount of investment and interest given by public-authorities and private interests.

As neighbourhoods undergo prolonged levels of disinvestment a growing number of vacancies and demolished structures will embody the ailing housing stock. If this process remains unchecked, abandonment will become a pervasive feature of the area. Abandonment is often accelerated by the practice of redlining, a common trait of neighbourhoods which have lost the economic confidence of financial institutions. In the final stages of decline, abandonment is widespread as current land uses are no longer economically sustainable.

High levels of abandonment are directly related to a greater incidence of criminal activity and fire (Sternlieb and Burchell 1973; Benell et al. 1979). While vacant buildings do not cause crime, they do provide an opportunity and location for crime to occur. As in the case of crime, the incidence of fires increases with the number of abandoned and vacant buildings. Crime and arson, however, are related to the socioeconomic characteristics of area residents.

There are also many psychological and attitudinal characteristics which typify a neighbourhood in decline. For instance, residents in declining areas often do not have a psychological sense of satisfaction, comfort, or control with their neighbourhood. They also lack confidence in their neighbourhood, feel no attachment to their community, and perceive the quality of life in the area to be unsatisfactory. Moreover, there is less and less willpower and desire amongst area residents to combat and defend their territory in the face of further negative changes or events. This is additionally reflected by diminishing community participation and a lack of neighbourhood organizations.

While all of the above characteristics do not need to be apparent in order for an area to be identified as declining, most are related to one another. Therefore, many of the characteristics occur together and are in fact self-reinforcing. The characteristics most often associated with decline are illustrated in Table 4.1.

**Table 4.1: DECLINE**

- Aging Housing Stock
- Rates of Home Ownership Fall
- Resident Socioeconomic Levels Decrease
- Proliferation of Elderly and Non-Family Households
- Deterioration of Real Estate Market
- Property and Rent Values Depreciate
- Tax Delinquency Increases
- Public Servicing and Investment Wanes
- Private Sector Investment Declines
- Deterioration of Physical Quality of Housing Stock
- Increases in Absentee Landlords
- Vacancy Rates Rise
- Population Density Decreases
- Weak Community Organizations
- Changing Ethnic Compositions
- Pessimistic Attitudes Toward Neighbourhood
- Desire for Redevelopment Weak/Non-Existent
- Falling Populations
- Welfare Dependency
- High Proportion of Single Parent Families

## 4.4 Gentrification

While many older residential areas have declined, some have been rejuvenated through the process of gentrification. The key to understanding the phenomenon of gentrification, it is suggested, rests with the economic restructuring of post-industrial societies (Gale 1984; Williams 1986; Smith and Williams 1986). Most advanced capitalist economies have experienced de-industrialization and the simultaneous reduction in their industrial and manufacturing workforce. In some cities this reduction has been somewhat compensated by an expanding service (i.e. the tertiary sector) and quaternary economies. This has resulted in an increase in the white collar functions and the occupations in high technology, information, communication, and finance (Smith 1982; Hall 1996).

The growth of this population employed in white collar functions has been designated as the emergence of a new middle-class. This new middle class is characterized by a distinctive set of consumer habits and lifestyle choices. This is most notably highlighted by their desire to reinvest in older, architecturally distinct inner city housing (Ley 1991, 1996). The relatively close location of these neighbourhoods to the Central Business District (CBD) where much of this employment is located, further complements their choice of residential location because of saved travel time to work.

This phenomenon has been statistically studied and proven by Ley (1988, 1991, 1996) and Corral (1986), who demonstrate that various census tracts in many major Canadian metropolitan areas, such as Halifax, Toronto, Montreal and Vancouver, have illustrated significant increases in their "social status" over the past few decades. Evidence of the physical rehabilitation of these homes has also been exhibited through the use of simple windshield surveys and documentation of renovation expenditures. With these two things in mind, Smith and Williams (1986, 1) describe gentrification as "the rehabilitation of working-class and derelict housing and the consequent transformation of an area into a middle-class neighbourhood." This definition clearly highlights the fact that gentrification represents an upward change/shift in the physical quality of the housing stock, as well as an upward change/shift in the socioeconomic status of residents. The result of this process has been the significant transformation of many Canadian neighbourhoods, such as Cabbage Town in Toronto, and Wolseley in Winnipeg (Bijelic 1991).

Gentrification has also been a controversial phenomenon. Originally portrayed as a new form of urban revival for inner city neighbourhoods, researchers in the United States soon recognized the negative side of gentrification. The displacement of low income households and the loss of affordable housing due to increased housing prices as a result of middle-class resettlement were particularly noted (Sumka 1977; Gale 1984; Rose 1984). The most notable characteristics of gentrifiers and gentrification are illustrated in Table 4.2.

**Table 4.2: GENTRIFICATION**

- Highly Educated
- Young (mid 20s-30s)
- Middle/High Incomes
- Professionally Employed
- Living Single or with Working Partner
- No Children
- Neighbourhood Initially Deteriorated/Depressed
- Original Inhabitants Are Renters and Elderly (i.e. Susceptible to Economic and Political Pressures)
- Redlining Frequent Initially
- Located Near Urban Investments
- Notable Environmental Amenities
- Fine Grain Development
- Housing a Status Symbol
- Large Amounts of Capital Injected - Particularly in Structural Repair
- Prominent in Cities with a Strong White Collar Employment Structure
- Disruptive and Displacement Arguably Ensues

### 4.5 Incumbent Upgrading

Although most of the attention associated with neighbourhood change has focused on decline and gentrification, a number of American researchers discovered that numerous neighbourhoods were showing significant increases in renovation activity and neighbourhood renewal without any indication of increase in social status. This process soon acquired the term "incumbent upgrading" (Clay 1979). The amount of literature, particularly Canadian-based, which discusses the process is minimal. Clearly, further attention must be given to the possibility that revitalization processes other than gentrification are occurring in the older built-up areas of Canadian cities.

Using neighbourhood survey research to characterize incumbent upgrading, Clay (1979) revealed that many households were reinvesting in their housing stock without any significant change in the social status of the area. The population conducting this reinvestment had resided in the neighbourhood for a long time and were often enclaves of modest income, working-class populations with strong family characteristics. Other researchers soon also began to identify the occurrence of this process in many cities (Beauregard 1986; Varady 1986; Cater 1991).

A few Canadian studies on inner city neighbourhoods revealed that reinvestment in the housing stock was occurring without the phenomenon of gentrification. Millward conducted a study of inner city revitalization in the City of Halifax and revealed that both incumbent upgrading and gentrification were occurring simultaneously. Many areas were showing the same proportion of renovation activity, but in some areas there was no substantial increase in its social status (Millward and Davis 1986; Millward 1988). Soon after, various other Canadian researchers concluded that many residents in older built-up urban areas had begun to reinvest in their homes (Smith and Woodman 1987; Bunting and Phipps 1988; Morris 1990).

The main criticism of the incumbent upgrading process is that it is not often viewed by many as being any different from neighbourhood stability with appropriate levels of home maintenance. This criticism may be misguided since a stable neighbourhood only reveals modest maintenance levels and/or minor improvements. Although incumbent upgrading neighbourhoods may have social characteristics common to a stable neighbourhood, it is the higher level of renovation activity and reinvestment that sets it apart from stable neighbourhoods. This notion is exemplified by Clay (1979, 7) when he professes that the dominant aspect of incumbent upgrading is the

> physical improvement by incumbent residents [which] takes place at a substantial rate with no significant change in the socioeconomic status or characteristics of the population. The lower- or working-class ambience of the neighbourhood is not changed...

Not only has this definition become the standard in defining the process of incumbent upgrading (Millward 1986, 1988; Bunting 1987; Bunting and Phipps 1988; Douchant 1994), but it clearly highlights the fact that residential upgrading can be characterized by two processes, these being (a) a change in the physical quality of the housing stock (i.e. renovation activity), and/or (b) a change in the social status of residents. This concept is further expounded by Millward (1988, 108-9) through his provision of a simple 2 x 3 matrix to classify the upgrading process. Based on his classification, a particular area is considered to be undergoing gentrification if it experiences an increase in both its social status and the quality of its housing stock. However, if an area experiences a rise in the quality of its housing stock without a parallel increase in its social status, it would then be considered incumbent upgrading. The matrix for classifying the various upgrading processes is as follows:

| | | **Change In Social Status** | | |
|---|---|---|---|---|
| | | Bottom Third | Middle Third | Top Third |
| **Renovation Activity** | Above Median | **Incumbent Upgrading** | **Partial Gentrification** | **Full Gentrification** |
| | Below Median | **Downgrading** | **Stability** | **Social Upgrading** |

For an area to be defined as being 'physically upgraded,' its rate of renovation activity must be above the median, for all neighbourhoods according to Millward (1988, 108-9):

> All neighbourhoods experience some renovation activity, but this is often less than the amount required to combat inevitable physical decay - the so-called "normal maintenance" level (Phipps 1983)..... The median will always split inner city neighbourhoods into groups of equal membership. By using it, we acknowledge that physical upgrading is largely a relative matter: neighbourhoods go up or down in the pecking order through either a faster or slower rate of renovation than is typical for inner areas of the particular city in question.

A similar process would be employed in order to distinguish those areas experiencing "social-upgrading" (i.e. particular areas whose change in social status is above the determined median). Although defining social status change is fairly difficult because it is a "culturally-defined complex," Millward (1988) notes that there is consensus in the literature suggesting that educational attainment is the optimum indicator of an area's social status.

Many factors have been identified as a means to explain general revitalization processes. For gentrification, as previously mentioned, factors such as post-industrial restructuring and the changing consumer tastes of a new middle-class migrating to an inner city neighbourhood are an important part of the explanation. For incumbent upgrading the opposite may be true. For example, the process of gentrification is more likely to occur in higher order cities (i.e. large metropolitan centres) which have experienced extensive post-industrial restructuring. Conversely, a process such as incumbent upgrading is likely to develop in areas where traditional employment patterns persist and where employment in manufacturing and tertiary (i.e. lower service sector jobs) sectors is still available (Clay 1979). This is not to say that incumbent upgrading occurs only in lower-income areas. It is more likely to occur in neighbourhoods where employment is still available from the traditional sectors, or where many residents in the area are employed in lower or modest income occupations. In comparison to other affluent neighbourhoods, neighbourhoods exhibiting characteristics of incumbent upgrading may in fact be modest to lower income areas, but not poor neighbourhoods by any means. These areas have stable populations with no significant change in occupation status for the residents, or, if residents are moving into the area, they have similar occupation and employment backgrounds (Beauregard 1986).

**Physical and Social Characteristics of Incumbent Upgrading Neighbourhoods**

Although the theoretical understanding of incumbent upgrading is not as varied and developed as the theory for gentrification, various works by Clay (1979), Beauregard (1986), Galster and Hesser (1982), Bunting (1987), Bunting and Phipps (1988), Smith and Woodman (1987), Millward (1988), and McKee and Douchant (1994) do provide enough insight to develop a profile of the type of city and neighbourhood that are likely to exhibit characteristics of incumbent upgrading. The following is a profile of the characteristics which the literature has commonly associated with incumbent upgrading.

It is generally believed that incumbent upgrading occurs in medium and small sized cities. Typically, these cities have not experienced the same degree of employment restructuring as their larger metropolitan counterparts. Consequently, they have not undergone a giant influx of new workers employed in the higher income quaternary sector which is commonly associated with gentrification.

In terms of physical features, the characteristics commonly associated with incumbent upgrading are notably dissimilar than those of gentrification. Gentrified neighbourhoods are often situated close to the CBD and exhibit a particular or classical architectural style of housing, such as Victorian or Edwardian. They are also generally situated close to various physical or environmental amenities such as rivers, skylines, and urban parks. In contrast, incumbent upgrading neighbourhoods are typically comprised of post-war housing with no distinctive architectural style. The age of the housing stock is considerably younger than in gentrifying neighbourhoods, and it generally consists of affordable, single-detached homes which are located a considerable distance away from the CBD, but close enough so that they are still considered part of the older built-up areas of the city. These areas are not necessarily situated within an official inner city boundary. They may lie just outside of what is generally perceived as the inner city.

Incumbent upgrading areas are typically exclusively comprised of residential land uses, but large multi-family structures or apartment complexes are generally absent. In other words, there is little, if any, significant mixing of various (non-residential) land uses. Furthermore, the physical size of neighbourhoods undergoing incumbent upgrading tend to be larger than those experiencing gentrification. This highlights the fact that the phenomenon of incumbent upgrading is much less confined and geographically concentrated to certain areas than gentrifying regions.

In terms of social characteristics, incumbent upgrading neighbourhoods can be characterized by established, stable, family-oriented households. These households are likely to have families with dependent children, and they have generally resided in the neighbourhood for a considerable period of time. A few residents are also elderly persons who have been long term residents of the neighbourhood. Mobility rates are therefore quite low.

Families are often more committed to the areas in which they reside, especially when children are involved. Hence, the issue becomes one of quality of life and the importance of maintaining neighbourhoods which are suitable for raising children. This can also mean a neighbourhood where residents reinvest into the overall physical infrastructure of an area, from tree planting to the rehabilitation of old playgrounds.

These neighbourhoods are further characterized by a predominance of working-class or blue-collar/middle-class residents. Any concentration of white-collar households in these neighbourhoods generally only comprise sales and civil service positions, not professional or administrative positions. There has generally been little, if any, turnover or filtering in the social status/class of the area for a long period of time.

Housing conditions are likely to be sound. Decline may exist in incumbent upgrading neighbourhoods, but not deterioration or abandonment. If by chance there is notable deterioration, it is likely to only be scattered or patchy.

Ethnicity has also been linked as a factor with the incumbent upgrading process. Both Varady (1984) and Beauregard (1986) accept to a certain degree that ethnicity may be a catalyst to this process. In contrast however, Clay (1979) does not consider ethnicity to be an important factor. Although there is no consensus as to how much of a role ethnicity plays in the incumbent upgrading process, it is difficult to believe that ethnicity cannot play an important role when one considers such psychological factors as neighbourhood cohesiveness. The way in which area residents feel for their neighbourhood and for each other may affect the amount of reinvestment occurring in an area (i.e. a strong positive outlook in a neighbourhood may be conducive for greater investment). As a significant proportion of a single ethnic group could be a strong catalyst for neighbourhood cohesiveness, it may therefore result in some type of collective initiative in a neighbourhood. The characteristics of "upgraders" and incumbent upgrading are presented in summary form in Table 4.3.

**Table 4.3: INCUMBENT UPGRADING**

- Established/Stable Households
- Family-Oriented
- Blue-Collar/Working-Class
- Modest Incomes
- Low Mobility
- Coarse Grain (Residential) Development
- Affordable Single-Family Dwellings
- No Distinctive Architectural Style
- Sound Housing Stock
- Few Environmental Amenities
- No Geographic Concentration
- Cohesive Neighbourhoods
- Active Neighbourhood Organizations
- Strong Sense of Identification
- Minimal Displacement and Disorder
- Well Removed From the CBD

## 4.6 Homeowner Renovation Motivation

It is clear from the preceding discussions that resident perceptions and their actions have a great deal of influence on the fate of neighbourhoods. Therefore, an examination of the literature on what motivates residents to take action to renovate their homes is important to this area of study.

According to Goetze (1976, 1979), resident confidence in the future of their neighbourhood is the most important factor influencing the success or failure of a neighbourhood. In other words, it is the *perception* of the neighbourhood which fuels decline or revitalization. Bratt (1983) indicates that the quality of the neighbourhood is more important than the actual house itself. Confidence in the neighbourhood is a crucial factor in retaining residents and maintaining or upgrading the quality of the neighbourhood.

Neighbourhood confidence levels were also identified by Galster and Hesser (1982) to be closely associated with revitalization. They in fact termed the word neighbourhood "cohesiveness" to represent this factor. This cohesiveness represents a situation where area residents have common beliefs about certain facets of their neighbourhood, particularly in terms of the required level of home maintenance. Goetze (1976) also indicates that in many neighbourhoods, there is an understanding among residents as to what is acceptable in terms of housing appearance and what is expected of each resident to uphold this benchmark. Obviously the amount of reinvestment is not quantified, but many residents in the area understand the need to uphold the physical appearance of their home and apply suitable pressure to those who do not adhere to this standard.

Strongly associated with confidence and cohesiveness in the area are the neighbourhood satisfaction levels among the residents. Satisfaction levels are measured by such factors as satisfaction with housing, effectiveness of social networks, feelings of community, attitude toward schools, participation in community activities and desire to remain in the neighbourhood. Studies have noted a strong relationship between high levels of neighbourhood satisfaction and home improvement activity (Ahlbrandt 1984).

Another important social factor which can contribute to neighbourhood "cohesiveness" is ethnicity (Beauregard 1993). In his research, Beauregard identified neighbourhoods in U.S. industrial cities showing signs of significant reinvestment where the residents were of the same income background and employed in similar occupations - usually in manufacturing. Even more important, many residents were of a similar ethnic background.

Although resident confidence and satisfaction in their neighbourhood and neighbourhood cohesiveness are apparent keys in understanding homeowner motivation, measuring these factors is a somewhat difficult task. Goetze (1976) indicates that one way to do this is to simply determine the ratio between active buyers and sellers. If the ratio, over a period of time, increases greater than 1.0, confidence is on the upswing and there is the probability of speculation. Where the ratio is below 1.0, neighbourhood confidence is decreasing and the likelihood of disinvestment increases.

Most of the research into neighbourhood cohesiveness has been through the use of survey instruments which measured neighbourhood residents' perceptions about their area, their neighbours and other areas (Galster and Hesser 1982). Although the use of direct citizen surveys is commonly regarded as the best method to measure neighbourhood confidence and attitudes (Bratt 1983) it is still difficult to properly gauge whether such social attributes are in place in

certain neighbourhoods. This is because if survey instruments indicate that overall residents are friendly towards each other and are on friendly terms, it does not mean they are a cohesive group. However, if the residents in the area know each other well and are mindful of things that are occurring in their area, it is not something to be ignored. In fact, it demonstrates how the feelings neighbours have for each other and their area can affect the way in which a neighbourhood evolves.

In addition to these social factors, household financial circumstances can also influence decisions on renovation and rehabilitation. Mercer and Phillips (1981) concluded that one's financial situation (particularly in terms of debt payments) is generally the greatest obstacle to housing rehabilitation. They also observed that owners with mortgages used the Residential Rehabilitation Assistance Program (RRAP) less, and were also less likely to apply for RRAP assistance. Such owners did not wish to undertake the burden of additional debt (i.e. loans), and they were also hesitant to undertake property improvement in the future because of the possibility of an increased tax assessment. However in contrast, households who were debt-free (i.e. without a mortgage or any other major loan) were obviously more likely to undertake housing renovations through the use of such programs as RRAP. The notion of neighbourhood confidence is also important in this context. Mercer and Phillips indicate that homeowners who have a positive attitude toward their neighbourhood, and who view local change positively, were more likely to utilize RRAP assistance than those who view changes in their neighbourhood negatively.

In close association to the work of Mercer and Phillips, Galster (1987) indicates that there is a higher degree of housing maintenance and repair when and where loans/grants are available. This closely parallels Millward's (1988) observation that higher renovation rates are closely related to the availability of public assistance programs for housing. Programs such as the Neighbourhood Improvement Program (NIP) and RRAP and others were viewed as a clear incentive for renovation activity. This has been observed by numerous other researchers, including Clay (1979), Varady (1986), and McKee and Douchant (1994).

On the negative side however, financial institutions have played a significant role in hindering potential neighbourhood revitalization. The process of redlining is a prime example of where institutions have interfered with potential reinvestment (Beauregard 1986; Galster and Hesser 1982; Squires 1992). Such interference involves financial institutions and insurance companies outlining urban areas in which they will not provide housing insurance due to perceived financial risk. Often, these areas are older built-up inner city neighbourhoods with deep social and economic problems. Consequently, no available insurance means homeowners cannot conduct any type of home repair or new homeowners will not be forthcoming in an area because of the lack of insured security. Obviously, the potential effects on a neighbourhood could be devastating.

Building on the discussion in this literature review, the project will pursue the motivations of homeowners in older residential areas. The motivational factors mentioned in the preceding

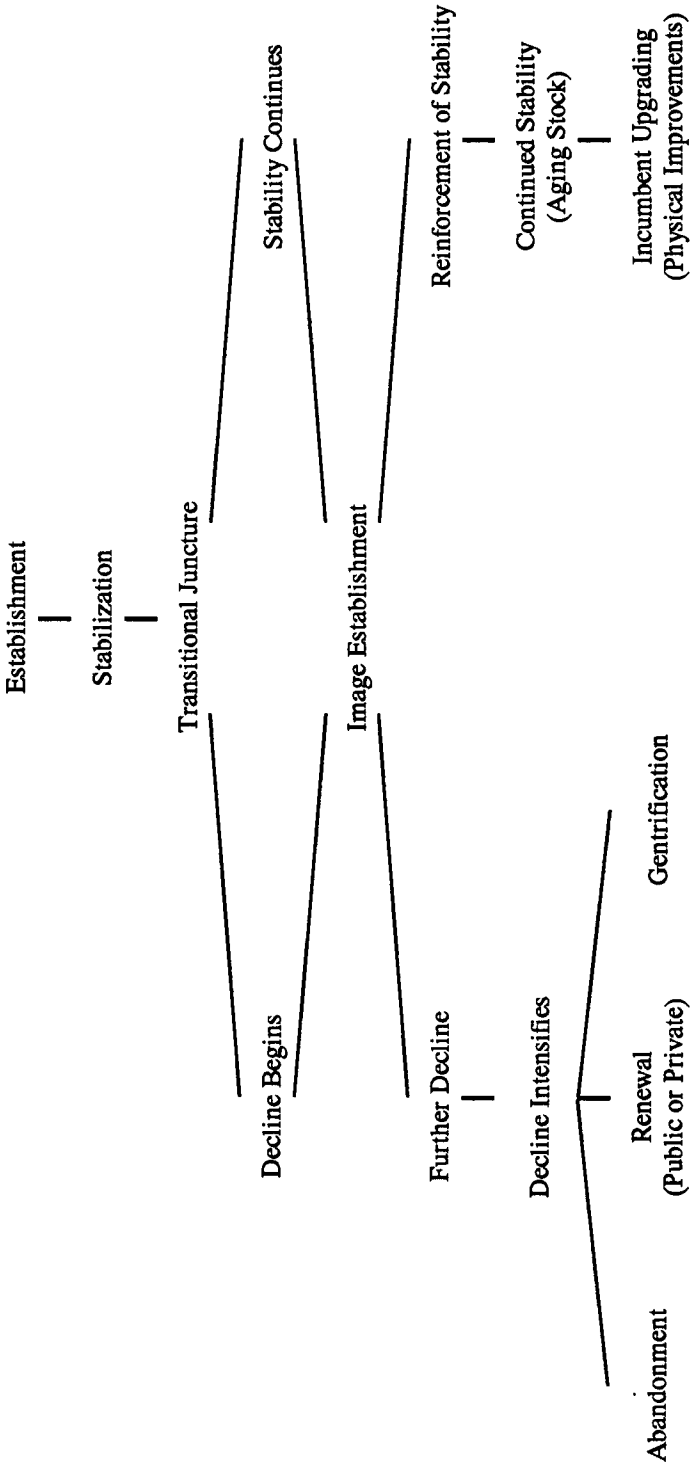
discussion will be tested, as will other factors related to the nature of the neighbourhoods and the housing stock.

## 4.7 Conclusion

The review of the literature serves a number of purposes. In addition to developing an understanding of neighbourhood change in general, it helps establish the process of incumbent upgrading within the context of change. It also develops a comprehensive understanding of the process and characteristics of incumbent upgrading itself and presents a detailed profile of the nature of neighbourhoods, the residents and the housing stock where incumbent upgrading occurs. The review also provides information that indicates how the process of incumbent upgrading differs from decline and gentrification and how the characteristics of neighbourhoods effected by the three processes compare. Finally, it provides considerable detail on what motivates residents to invest in improvements to their property. This background knowledge from the literature provides a better understanding of what data is important in the analysis of neighbourhood characteristics and what questions should be included on the survey of homeowners in these neighbourhoods. Overall it provides a basis for testing to determine if incumbent upgrading is part of neighbourhood change in the older suburban areas of Winnipeg.

From a policy perspective the literature review suggests that some neighbourhoods will upgrade without any significant change in socioeconomic status and furthermore small amounts of public investment can provide a "multiplier" or "leveraging" effect in the improvement of the neighbourhood (Cater 1991). The literature also suggests that certain types of neighbourhoods appear to be unlikely to revitalize spontaneously, particularly neighbourhoods with serious levels of decline. Beyond a certain point neighbourhoods continue a downward spiral of decay without massive levels of public intervention. The process of neighbourhood change and the relationship between decline gentrification and incumbent upgrading is illustrated in Figure 4.1.

**Figure 4.1: NEIGHBOURHOOD CHANGE: DECLINE, GENTRIFICATION AND INCUMBENT UPGRADING**



## 5.0 SELECTING THE STUDY AREA

A previous study of renovation activity in Winnipeg by McKee and Douchant (1994) focused on the inner city, comparing census tracts within this area. This study will broaden the area of analysis and include the older aging suburban areas to determine what process of change - decline, gentrification or incumbent upgrading - is occurring in these neighbourhoods. Specifically the analysis will test the suggestion by Clay (1979) that many neighbourhoods which exhibit characteristics of incumbent upgrading are the older suburban neighbourhoods built mainly in the post war period and situated just outside the inner city. Clay goes on to say that in these neighbourhoods, the style of architecture is more eclectic and not necessarily attractive for gentrifiers seeking houses with some distinctive historical features.

In a period of post war (1946-1960) growth, many of these neighbourhoods were occupied by lower middle class and working class families, often employed in the once stable manufacturing sectors. Over time, as suburban expansion continued, many of these areas became predominantly working class as more affluent households moved to the periphery of the city. Consequently many of these neighbourhoods exhibited a decline in socioeconomic status and the housing stock deteriorated. Continued vitality, however, sets some of these areas apart. The homes are in good condition and occupied by a stable population and considerable reinvestment has occurred.

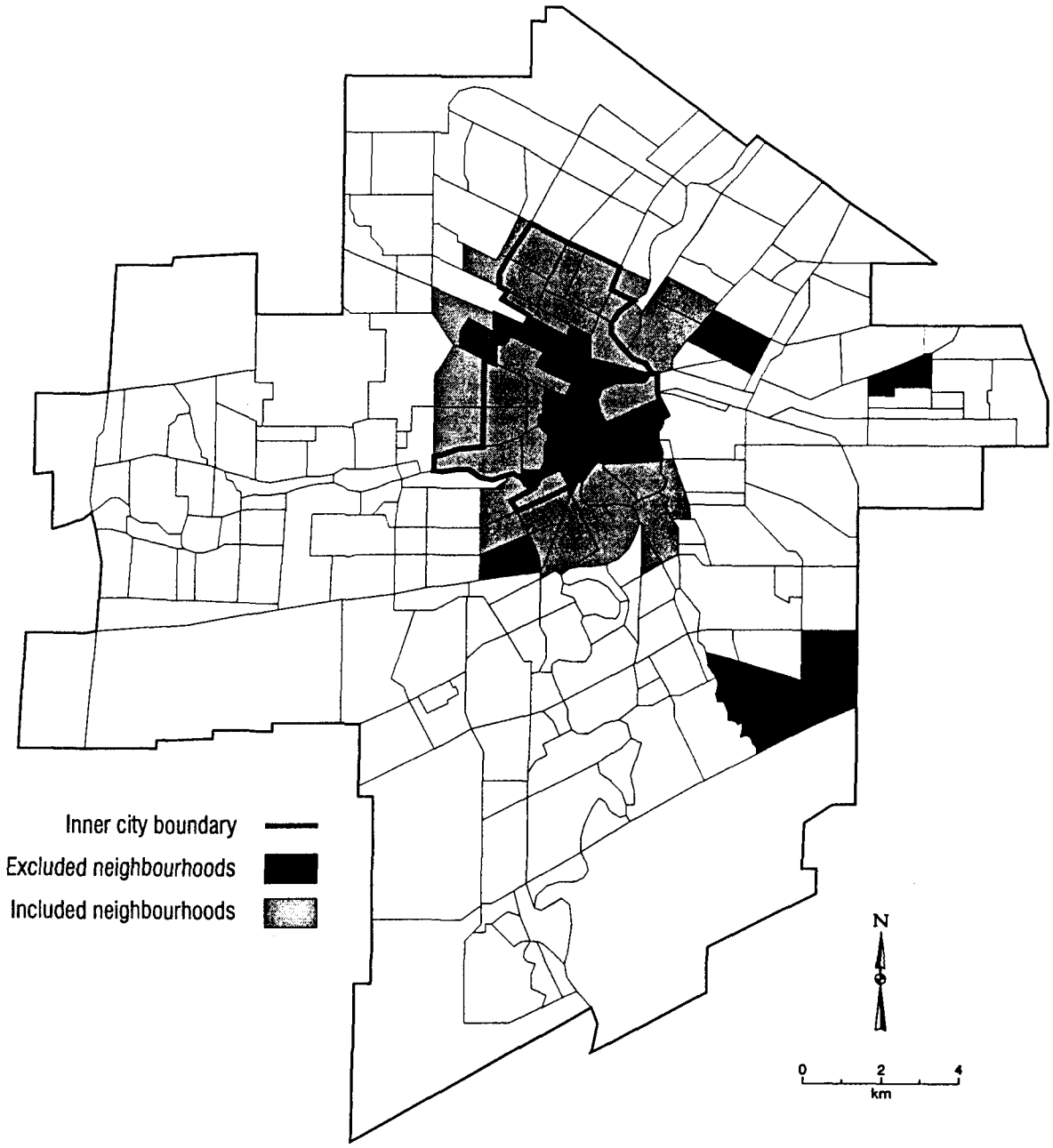
### 5.1 The General Area of Study

To identify an area of study in the inner city and older suburban neighbourhoods, the age of the housing stock was used as an initial indicator. For the initial analysis all neighbourhoods which in 1991[1] had 60 percent or more of their residential dwellings built prior to 1960, were included in the study area. The figure 60 percent was used because this suggests that an area was substantially developed prior to extensive suburban expansion in Winnipeg, which generally occurred after 1960. It is also a figure that will identify those neighbourhoods that were substantially developed either before or during the post-war era (1946-1960). Using this indicator also means that some inner city neighbourhoods become part of the analysis thereby allowing comparison of neighbourhood characteristics of inner city neighbourhoods with older neighbourhoods outside the inner city. This increases the potential of comparing neighbourhoods illustrating incumbent upgrading with inner city neighbourhoods illustrating decline. The inner city area and the additional neighbourhoods outside the inner city that were included in this expanded study area are illustrated in Map 1.

The geographical basis of analysis used in identifying the neighbourhoods was the Neighbourhood Characterisation Areas (NCAs) as defined by the City of Winnipeg. These areas were developed by the City of Winnipeg and include city blocks that are identified as being part of a recognised neighbourhood by the residents and are considered to be relatively homogeneous socioeconomic

[1] The Census Year 1991 was used as it was the mid-point of the 1986-1996 period that was used for detailed analysis of the building permit data base.

## MAP 5.1:
## THE EXPANDED STUDY AREA
### CITY OF WINNIPEG NEIGHBOURHOOD CHARACTERIZATION AREAS: 1996



areas. The City of Winnipeg produces profiles of all Neighbourhood Characterisation Areas using Statistics Canada census data.

The complete list of neighbourhoods originally considered and the associated data on the age of the dwelling stock is presented in Appendix A. From this initial list of 55 NCAs , 20 were quickly eliminated. There were several reasons for eliminating these 20 neighbourhoods. They did not have 60 percent or more of their dwellings built prior to 1960. Some had too few dwellings and population and household counts too low (less than 100 households) to be considered viable neighbourhoods. Others illustrated features that were totally uncharacteristic of incumbent upgrading neighbourhoods. For example, they had housing prices well above the city average (Armstrong Point at $195,714, for example) or they had a very high proportion of households that rent (Broadway-Assiniboia and North Portage, for example) as opposed to owning their dwellings. Others were composed largely of commercial or industrial land uses.

## 5.2 Selecting Neighbourhoods for Detailed Study

From the remaining 35 neighbourhoods (Table 5.1) it was necessary to select a few neighbourhoods for detailed study. This was accomplished by focusing on the levels of renovation and modernisation activity in the neighbourhood and its socioeconomic characteristics. The objective was to identify those neighbourhoods where a considerable amount of renovation activity has taken place so these neighbourhoods could be surveyed to determine homeowner motivation in the renovation process.

### 5.2.1 Measuring Levels of Residential Renovation

Measuring the levels of actual physical renovation of the housing stock is the best possible way to identify the neighbourhoods, which are exhibiting signs of significant rehabilitation. A number of indicators have been used to measure housing investment in existing neighbourhoods, including housing tax rates, tax assessments, number of housing sales, field work using "objective" visual clues, and building permits. The use of these variables is generally associated with their reliability and availability in the location and circumstances in question. For this research it was decided to use building permits as a measure of home reinvestment in the neighbourhoods. Building permits have been successfully used by Millward and Davis (1986) and Millward (1988) in their studies in Halifax and McKee and Douchant (1994) in their study of Winnipeg. Other studies by Albrandt and Brophy (1975) and Ley (1988) have also successfully used building permits.

Building permits are a good indicator of the type of reinvestment activity in an area, particularly as both the type of renovation and construction planned, and the estimated cost of the activity are indicated on the permit. In addition, the City of Winnipeg has developed a well-managed digital database of all permits issued in the City since 1983. The information on the database includes the type of building permit issued (construction, addition, alteration), a description of the work undertaken, the type of housing unit (single, semi, apartment), the address, the date of construction, the neighbourhood (NCA) and the estimated value of the work.

However, as with all data sources, there are limitations. Building permits are only an indication of intent. Sometimes the construction does not take place. Also, not all households apply for a permit when doing renovation work. Often the work is done covertly to avoid a higher reassessment of the property and subsequent higher property taxes. However, as Millward argues "...the missed cases of renovation presumably exhibit a pattern similar to those recorded" (1988, p.110). Most important for this project is the likelihood that evasion of applications is less severe in cases of substantial renovation work since this sort of work is less easily disguised.

Another concern for this study is separating building permits for routine maintenance from the more extensive work characteristic of incumbent upgrading or gentrification, what Phipps (1983, p.241) labels "large-scale renovations." These are expenditures for housing renovation/alteration that are above and beyond that required for regular maintenance. Usually the focus is on large, non-urgent projects such as interior remodelling, basement (re)development, exterior additions, and the replacement or refacing of siding. Money spent on plumbing, electrical/wiring, heating/insulation, window replacement, and floor/carpet renewal are also difficult to classify as regular maintenance repair or upgrading because motives and money spent can vary so much. This is why it is important to determine, through direct contact, the householder's incentive and rationale for undertaking any such project - hence the need for a survey.

Most of the permits in the City of Winnipeg database are for costs exceeding $500 or $1,000. If costs are lower than this, owners are not likely to seek a permit to undertake the work. Therefore for this project all building permits in the City database were incorporated into the data source.

For the study, only building permits issued in the period 1986 to 1996 were used. The data from the digital database for 1983, 84 and 85 was excluded. There were two reasons for this. The ten year period coincided with census years and in the early 1980s a substantial number of permits were issued to remove formaldehyde foam insulation from homes under a federally sponsored program. Any such permits were also removed if they were present in the ten year period used. The final database included 8,734 permits (Table 5.1) in the 35 neighbourhoods issued for single and semi-detached homes over the ten-year period. Total single and semi-detached homes in 1986 were used as a base to calculate an indicator of home renovation activity.

**Table 5.1: TOTAL BUILDING PERMITS BY NEIGHBOURHOOD 1986-96**

| Neighbourhood | Total Single/Semi-Detached Dwellings | Total Permits | Percentage |
|---|---|---|---|
| Mynarski | 305 | 41 | 13.4 |
| Robertson | 1,680 | 263 | 15.7 |
| Sargent Park | 1,995 | 319 | 16.0 |
| Dufferin | 555 | 99 | 17.8 |
| Inkster - Faraday | 1,350 | 257 | 19.0 |
| St Matthews | 1,315 | 257 | 19.5 |
| Ebby - Wentworth | 260 | 51 | 19.6 |
| Minto | 1,895 | 378 | 19.9 |
| Shaughnessy Park | 780 | 157 | 20.1 |
| Burrows Central | 1,700 | 345 | 20.3 |
| St Johns | 1,895 | 396 | 20.9 |
| Munroe West | 1,130 | 260 | 23.0 |
| Lord Roberts | 1,550 | 357 | 23.0 |
| West Alexander | 690 | 163 | 23.6 |
| North Point Douglas | 575 | 136 | 23.7 |
| Weston | 1,640 | 391 | 23.8 |
| Spence | 425 | 101 | 23.8 |
| *Chalmers | 2,500 | 600 | 24.0 |
| *Wolseley | 1,840 | 444 | 24.1 |
| *Archwood | 360 | 88 | 24.4 |
| *Earl Grey | 1,125 | 274 | 24.4 |
| *Rockwood | 1,045 | 262 | 25.1 |
| *West Broadway | 215 | 55 | 25.6 |
| *West Elmwood | 805 | 206 | 25.6 |

**Table 5.1: TOTAL BUILDING PERMITS BY NEIGHBOURHOOD 1986-96**

| Neighbourhood | Total Single/Semi-Detached Dwellings | Total Permits | Percentage |
|---|---|---|---|
| *Glenwood | 1,545 | 395 | 25.6 |
| *Luxton | 795 | 205 | 25.8 |
| *William Whyte | 1,140 | 316 | 27.7 |
| *Varennes | 365 | 105 | 28.8 |
| *St Johns Park | 120 | 35 | 29.2 |
| *Riverview | 1,460 | 432 | 29.6 |
| *Norwood West | 1,190 | 353 | 29.7 |
| *Norwood East | 990 | 346 | 34.9 |
| *Crescentwood | 755 | 287 | 38.0 |
| *McMillan | 245 | 133 | 54.3 |
| *North St Boniface | 405 | 227 | 56.0 |
| Totals: | 36,640 | 8,734 | 23.8 |
| *Neighbourhoods scoring above the median value | | Median Value | 24.0 |

**The Renovation Index**

To identify neighbourhoods with high levels of renovation activity, a renovation index was calculated for each neighbourhood. The index was calculated as follows:

(total building permits / total single and semi-detached homes) x 100

This index was calculated for each neighbourhood then a median value was calculated from the entire data set (35 neighbourhoods). Table 5.2 lists all neighbourhoods that score equal to or above the median value of 24.0 percent. This analysis reduces the number of neighbourhoods from 35 to 18. These 18 neighbourhoods qualify as showing higher than normal renovation activity compared to the entire study area.

**Table 5.2: NEIGHBOURHOODS SCORING ABOVE THE MEDIAN RENOVATIONS VALUES**

| Neighbourhood | Percentage |
|---|---|
| North St Boniface | 56.0 |
| McMillan | 54.3 |
| Crescentwood | 38.0 |
| Norwood East | 34.9 |
| Norwood West | 29.7 |
| Riverview | 29.6 |
| St Johns Park | 29.2 |
| Varennes | 28.8 |
| **William Whyte** | **27.7** |
| **Luxton** | **25.8** |
| Glenwood | 25.6 |
| **West Elmwood** | **25.6** |
| West Broadway | 25.6 |
| Rockwood | 25.1 |
| Earl Grey | 24.4 |
| **Archwood** | **24.4** |
| Wolseley | 24.1 |
| **Chalmers** | **24.0** |
| Total Listed | 18 |

### 5.2.2 Analysis of Neighbourhood Socioeconomic and Demographic Variables

The next step in the identification of neighbourhoods was to subject the neighbourhoods with higher than normal renovation activity to socioeconomic and demographic analysis. Specifically the objective is to determine if any of the neighbourhoods combine higher than normal renovation activity with the socioeconomic and demographic characteristics that distinguish areas of

incumbent upgrading. The literature identifies a significant number of possible indicators and eight were chosen to further characterize the neighbourhoods in this study and to reduce the number of neighbourhoods subjected to detailed analysis. The variables and the rationale for choosing them are discussed below:

1) percentage of tenure owned

The literature review suggests that neighbourhoods exhibiting evidence of incumbent upgrading have a high proportion of homeowners (Clay 1979 and Galster 1987). Homeownership encourages renovation because residents feel more optimistic about an area where ownership is high, they feel more confident that social and demographic stability will prevail, negative filtering and high mobility rates are less likely and they can expect a return on their investment should they sell and move in the future. High levels of ownership nearly always represent a stable population, hence ownership also serves as an indicator of low mobility, another characteristic of neighbourhoods experiencing incumbent upgrading.

2) percentage of dwellings that are single detached units

Areas of incumbent upgrading are almost solely composed of residential land uses and most of the dwellings are single family units. Large multi-family structures or apartment complexes are relatively few in number. Hence the proportion of single detached dwellings can be a good indicator of neighbourhoods characterised by incumbent upgrading.

3) percentage of dwellings that require both major and minor repair

According to the work by Clay (1979) housing conditions in incumbent upgrading neighbourhoods are likely to be sound. Decline may exist but neither serious deterioration nor abandonment. If there is deterioration it is likely to be scattered or patchy. The indicator used to try to characterise the neighbourhoods in this fashion was the percentage of dwellings requiring both major and minor repair. Neighbourhoods characterised by incumbent upgrading should represent a middle ground between the lower levels of need for repairs characteristic of the suburbs and the higher levels in the older inner city areas.

4) percentage of population 65 years of age or older

The demographic composition of the neighbourhood is an important characteristic for identifying incumbent upgrading. Based on Clay's 1979 study, incumbent upgrading neighbourhoods are characterised by established, stable, family orientated households. Generally it is an area of settled families who have resided in the area for an extended period of time and who have dependent older children. There may be some long term elderly residents but generally the proportion is low. Accordingly if neighbourhoods have a relatively low proportion of their population over the age of 65 the neighbourhood is more likely to be characterised by incumbent upgrading.

5) percentage of families with children at home

Following from the above, certain family structures are likely to be common in incumbent upgrading neighbourhoods, particularly families with older children. To help characterise the areas, this study looked at the proportion of families with children at home.

6) percentage of individuals employed in the secondary, tertiary and quaternary sectors

According to the literature, neighbourhoods characterised by incumbent upgrading have a long history of blue-collar, working to middle class residents. Any concentration of white-collar workers generally only comprise sales and civil service positions, neither professional nor administrative positions. Accordingly, secondary (manufacturing) and tertiary occupations are likely to be more common in incumbent upgrading neighbourhoods, while the proportion of residents working in quaternary activities is likely to be low.

7) percentage of individuals with a university degree

Subsequent to the above discussion, the level of education will also be an important indicator of neighbourhoods likely to be characterised by incumbent upgrading. Education is strongly correlated with occupation level and as occupations are likely to fall into the secondary and tertiary blue-collar categories, the proportion of residents with a university degree is likely to be relatively low in these neighbourhoods. People with a high school certificate or diploma in the trades are likely to be more common.

8) percentage of families under the Statistics Canada Poverty Line

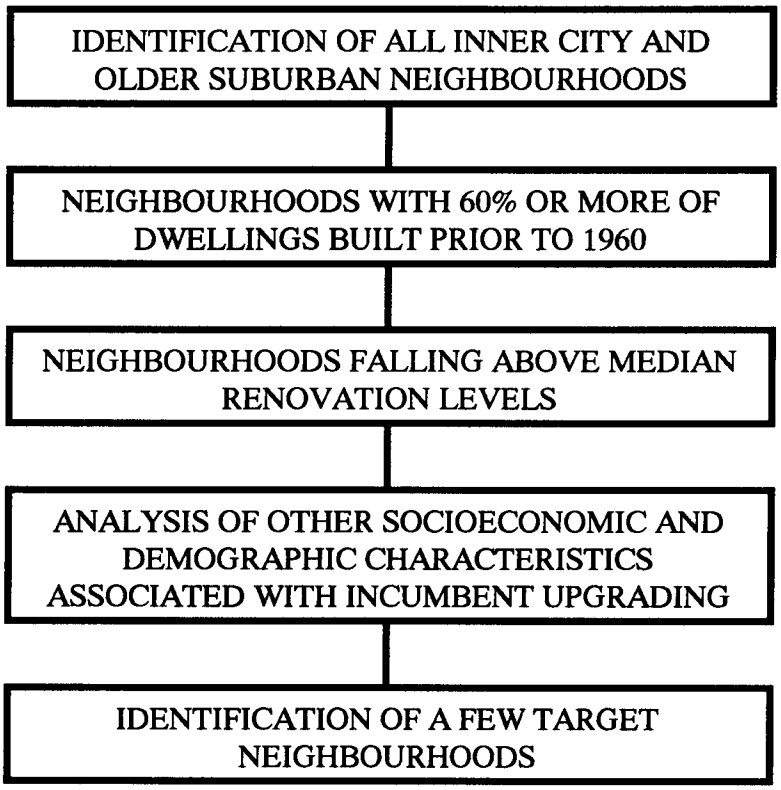
Income can be expected to closely correlate with level of education and occupation. Accordingly incomes in incumbent upgrading areas will probably be modest. In general, average household incomes can be expected to be much lower than in many suburban neighbourhoods but higher than in distressed neighbourhoods in areas characterised by significant decline. As opposed to using a specific income figure as an indicator, the study chose to look at the percentage of families below the Statistics Canada poverty line. Neighbourhoods characterised by incumbent upgrading should occupy a middle ground with higher rates of poverty than higher income suburban areas but lower rates than older more deteriorated areas often found in the inner city.

Many other indicators could have been used and some will be utilised in other areas of analysis throughout this report. However, the factors above, when combined with the level of renovation activity are sufficient to initially narrow down the number of neighbourhoods that are subject to detailed study in this report. Median values were calculated for each of the eight variables. The Tables in Appendix B list all neighbourhoods in descending order for each variable with the median value identified.

Some explanation is required to illustrate how these scores should be interpreted to identify neighbourhoods that exhibit characteristics associated with incumbent upgrading. For example, neighbourhoods scoring high (above the median) on the proportion of the population over 65 are not likely to be candidates for incumbent upgrading. Those that score high on percentage owned, percentage of single detached units, and the percentage of families with children would be candidates for incumbent upgrading. Those neighbourhoods that score above the median on percentage with a university education are not likely to be good candidates because they are not likely to be blue-collar working class districts. Similarly those scoring high on quaternary types of occupations will also not be good candidates. If they score higher on the secondary and tertiary occupations they may be candidates. If they score high on the need for repairs, particularly minor repairs, they may be candidates simply because of the age of the housing stock. Finally, they should not illustrate very high rates of poverty but low (blue-collar) incomes may well put them at or near the median.

### 5.3 Conclusion

By using various statistics, this section has narrowed the focus to a few selected neighbourhoods that will be subjected to more detailed analysis. The process is illustrated schematically below.




From the overall analysis five neighbourhoods were chosen for further micro analysis. These neighbourhoods are Chalmers, William Whyte, West Elmwood, Luxton and Archwood (Table 5.3). Although none of the five neighbourhoods exhibit all the particular characteristics

associated with incumbent upgrading, taken on average they illustrate more of the appropriate characteristics than other neighbourhoods in the data set. All have renovation activity at or above the median value. All have lower proportions of their population over the age of 65 than the median except Archwood. The proportion of ownership in Archwood, Luxton and West Elmwood is well above the median but falls below the median in Chalmers and William Whyte. The percentage of households in single detached units is also well above the median in Archwood, Luxton and West Elmwood. It is slightly above the median in Chalmers and below the median in William Whyte. The proportion of families with children is well above the median except in Chalmers. The proportion of the population with a university education is slightly above the median in Luxton and at the median in West Elmwood, but well below in the other neighbourhoods. Employment in secondary occupations is above the median in all five areas while quaternary occupations are under-represented in all areas except West Elmwood which is slightly below the median. The need for major and minor repairs is slightly higher than the median in Luxton, West Elmwood and William Whyte and below the median in the other two neighbourhoods. Finally, only William Whyte is a very low-income area. The other areas are not characterised by either high or low income.

Of the five areas it would appear that the best options for further study are Archwood, West Elmwood and Luxton. This is largely on the strength of the high percentage of homeowners , single detached units, families with children and modest incomes. William Whyte and Chalmers have much lower levels of homeownership, and single detached units. Chalmers is also below the median in terms of families with children, while William Whyte is a very low-income area. The big difference, however, is that in Chalmers and William Whyte close to 20 percent of the building permits were issued under the old RRAP and Core Area Home Renovation Program (CAHRP) programs, ie the activity was stimulated by government incentives as opposed to individual initiative. Nevertheless, it was decided to subject these five neighbourhoods to further analysis to see how well they illustrated other characteristics of incumbent upgrading before selecting the final neighbourhoods for the survey.

Including all five at this point also helps in a comparative sense to highlight the differences between neighbourhoods most likely to be characterized by incumbent upgrading and lower income areas such as William Whyte where decline has been more significant. It also helps distinguish between neighbourhoods characterized by public (William Whyte, Chalmers) and private investment (Luxton, Elmwood, Archwood).

**Table 5.3: INDICATORS OF INCUMBENT UPGRADING**

| | Renovation Activity | Ownership | Single Detached | Repair | Pop. 65+ | Families With Children | University Degree | Poverty Level | Occupation | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | Secondary | Tertiary | Quaternary |
| Archwood | 24.4 | 86.5 | 95.9 | 34.6 | 15.8 | 63.4 | 10.6 | 18.0 | 24.1 | 42.9 | 31.3 |
| Chalmers | 24.0 | 52.9 | 64.1 | 43.0 | 12.3 | 54.3 | 4.2 | 31.6 | 35.3 | 36.8 | 27.3 |
| Luxton | 25.8 | 70.0 | 76.8 | 49.8 | 10.7 | 60.4 | 14.0 | 29.1 | 30.8 | 34.8 | 33.7 |
| West Elmwood | 25.6 | 79.3 | 85.9 | 50.5 | 12.4 | 60.6 | 13.7 | 23.8 | 25.5 | 35.2 | 38.5 |
| William Whyte | 27.7 | 40.8 | 58.7 | 46.3 | 12.8 | 60.6 | 3.3 | 58.2 | 41.6 | 34.1 | 23.1 |
| Median | 24.0 | 54.9 | 62.6 | 44.7 | 13.1 | 54.8 | 13.7 | 20.3 | 21.6 | 36.1 | 39.9 |

Source: Statistics Canada: 1996 Census

# 6.0 CHARACTERIZATION OF THE STUDY NEIGHBOURHOODS

This chapter provides a comprehensive profile of the five neighbourhoods based on field research and socioeconomic and housing characteristics from the 1986, 1991 and 1996 census years. In addition to providing a more comprehensive characterization of the neighbourhoods, other objectives of this section include:

- documenting characteristics that will help identify the processes of decline, incumbent upgrading and gentrification;
- providing basic material that will assist in the development and analysis of the survey; and,
- further substantiating the selection of three neighbourhoods for administration of the survey.

Only the highlights of the analysis on each neighbourhood is presented below. Summary statistics are provided in Table 6.1 and Appendix C contains all the detailed tables and data variables which also provide comparisons with the inner city, the non-inner city and sometimes city wide figures.

## 6.1 William Whyte

### Internal Characteristics and External Linkages

This neighbourhood is located in what is characterised as Winnipeg's inner city (see Map 1 Appendix C). Established before 1920, it is predominantly residential in nature with many homes situated on 25-foot lots (City of Winnipeg 1980). A significant amount of commercial activity occurs along the main thoroughfares of Selkirk, Salter and McGregor Avenues and Main Street. Services located along Main Street range from drug stores and food stores to financial institutions, speciality shops, restaurants and pawn shops. The other commercial thoroughfares contain similar activities although all of them, particularly Selkirk Avenue, suffer from high levels of commercial vacancies. The neighbourhood also has a wide range of community services including day care, schools, medical clinics, recreational centres, playing fields, youth drop-in centres, social housing and support services for single and low income parents.

As well as being characterized by accessibility to a range of commercial, community and social support services, the neighbourhood is also within approximately two kilometres of the CBD, with its range of employment, commercial and retail services. It is also within easy commuting distance (public or private transport) to other major employment centres such as the Health Sciences Centre, the Airport and the Inkster Industrial Park. Access to employment and services is not a problem for this neighbourhood.

**Table 6.1: NEIGHBOURHOOD CHARACTERISTICS: 1996**

| | William Whyte % | Chalmers % | Archwood % | West Elmwood % | Luxton % |
|---|---|---|---|---|---|
| Demographic | | | | | |
| Pop. change 86-96 | -8.9 | -3.2 | -7.4 | -8.8 | -8.7 |
| Children 0-14 | 26.5 | 21.5 | 20.6 | 26.1 | 26.8 |
| Seniors 65+ | 10.4 | 11.7 | 14.9 | 10.1 | 9.2 |
| Household | | | | | |
| Family hhlds[1] | 53.0 | 60.2 | 60.0 | 67.4 | 68.7 |
| Hus/wfe with child[2] | 56.1 | 56.5 | 51.3 | 58.6 | 67.3 |
| Single parent | 37.8 | 26.4 | 9.1 | 17.5 | 24.6 |
| Education | | | | | |
| <Grade 12 | 65.1 | 51.6 | 38.4 | 34.9 | 38.4 |
| University | 3.4 | 4.7 | 7.2 | 18.1 | 11.8 |
| Economic | | | | | |
| Unemployment rates | 26.0 | 13.0 | 8.0 | 8.0 | 10.0 |
| Low inc. hhld[3] | 68.0 | 43.0 | 18.0 | 30.0 | 44.0 |
| Tertiary employment | 44.0 | 49.2 | 54.3 | 51.1 | 53.4 |
| Secondary employment | 42.5 | 37.5 | 26.1 | 22.4 | 26.1 |
| Housing | | | | | |
| Single detached homes | 50.5 | 59.4 | 96.0 | 89.9 | 75.3 |
| Require repairs[4] | 44.8 | 47.2 | 50.0 | 49.4 | 62.6 |
| Built before 1960 | 83.5 | 63.1 | 90.5 | 95.5 | 96.9 |
| Ownership | 39.1 | 50.2 | 85.1 | 85.4 | 71.2 |
| Other | | | | | |
| Mobility[5] | 59.5 | 53.8 | 34.1 | 46.5 | 37.2 |

[1] percentage of total households that are families

[2] percentage of husband and wife (including common-law) with children

[3] percentage of all households that fall below the low income cut-offs

[4] percentage of homes requiring major and minor repair

[5] percentage of households moving during the five year period 1991-1996

Source: Statistics Canada

### Demographic and Household Structure

The area has lost nine percent of its population over the 15 year period. Based on the percentage of children aged 0-14 and seniors 65 plus, the area has a younger population than most of the other neighbourhoods and the inner city in general. Previous profiles prepared by the City reveal a similar age distribution as far back as 1976.

The most striking demographic characteristic is the increase in the Aboriginal population. In 1996 38 percent of the population or 2,370 people identified themselves as Aboriginal (single ethnic origin). This represents a significant increase from 17 percent in 1986.

Household structure helps highlight the distressed nature of the neighbourhood. Single parent families constitute 37.8 percent of all census families in the area, much higher than the proportion in the other neighbourhoods and well above the 27.1 percent in the inner city and 14.8 percent in the non inner city areas.

### Socioeconomic Characteristics

Education data indicates that in 1996, 65.1 percent of the population over 15 years of age did not have a high school diploma, the highest level of all five neighbourhoods. Five-year mobility rates for the area illustrate that 59.5 percent of the households moved during the previous five years, again the highest level amongst the five neighbourhoods. The area is certainly not characterised by stability.

The most striking economic indicators for the area are the high levels of unemployment, low incomes and high levels of poverty. In 1996, the unemployment rate was 26 percent, double or triple the rates in the other neighbourhoods and almost twice the inner city average. Median incomes are less than half the level in some of the other neighbourhoods and poverty rates are two to five times as high as in the other neighbourhoods. Approximately 44 percent of the workforce that was employed in the area work in service (tertiary), another 43 percent in the manufacturing (secondary) occupations. Just over 10 percent work in the higher paid quaternary professions, the lowest level of all the neighbourhoods. The combination of low skills, low paid employment and high unemployment rates explain the high levels of poverty in the area.

### Housing Characteristics

William Whyte is a higher density housing area and contains a much higher mix of unit types than the other neighbourhoods. Only 50.5 percent of the homes are single detached units, the lowest proportion amongst the neighbourhoods and 60.7 percent of the households are renters - two to five times the proportion in the other neighbourhoods. Renovation rates are slightly above the median for the broader study area during the 1986 to 1996 period. Most of the permits were issued for alterations (44%) and repairs (21%) and approximately 77 percent of the activity had an estimated value of less than $10,000, 56 percent was valued at $5,000 or less (Appendix C).

Some of the activity is accounted for by landlords making alterations to existing homes as they turn them into rooming houses.

### Summary Comments

When this area is examined in detail, it is obvious that it does not have the characteristics exhibited by neighbourhoods where incumbent upgrading generally takes place. Amongst other factors the level of ownership is too low, poverty rates are too high and the neighbourhood does not illustrate a great deal of stability. It is clearly an area of decline.

Vacant and abandoned homes are common in the area and arson and vandalism have been frequent problems. A study by Johnston (1999) indicates that 6.4 percent of all dwellings are vacant and abandoned and 91.6 percent of these dwellings were owned by absentee landlords. One of Winnipeg's Zones of Prostitution borders on the southern part of the neighbourhood (Kohm 1997). This area, dubbed the 'kiddy track' by the media (Winnipeg Free Press, April 2, 1995), is worked by young, even pre-teenage, mainly Aboriginal prostitutes.

Over the past couple of decades social and economic problems have been increasing in the area with rising levels of poverty, crime, prostitution and gang activity (Kohm 1997; Fredrickson 1999). There has also been a substantial increase in the conversion of homes to rooming houses, an increasing level of absentee ownership, and a high proportion of the housing in the area is public housing (Fredrickson 1999). William Whyte is the poorest of the five neighbourhoods selected.

## 6.2 Archwood

### Internal Characteristics and External Linkages

A small community (875 people) located just outside the inner city area on the fringe of the St Boniface community, Archwood borders on the St Boniface Industrial Park (Map 2, Appendix C). For years the negative externalities of proximity to industry, particularly the odours of the meat processing plants affected the area's attractiveness and livability. Despite this problem it has always been perceived as a stable working class neighbourhood. Recent closing of the plants has had a positive effect on the neighbourhood but it appears to have maintained its working class nature. Situated along the Seine River the area does provide attractive residential sites with good seclusion from traffic. The area does not contain, but is close to, many public amenities such as parks, a golf course, public schools and churches. It has quick and easy access to the employment and services of the CBD which is roughly five kilometres away while a more limited range of retail, commercial and employment opportunities are located in the old town centre of St Boniface and strip malls in Windsor Park and Southdale which are less than three kilometres away. St Vital shopping centre, a major commercial node, is eight kilometres away, but quickly accessible by public or private transport. Although there are no services within the neighbourhood, it is an area with easy access to a wide range of employment and service opportunities.

### Demographic and Household Structure

The population of the area has changed little in recent years, falling slightly from 945 people in 1986 to 875 in 1996. Approximately 45 percent of the dwellings in the area were built in the 1946 to 1960 period. A similar portion was built prior to 1946. In 1996 Archwood had an older population profile than the other neighbourhoods with higher proportions of seniors and a slightly lower proportion of children 0-14. Archwood does have a higher proportion of its population in the 25-29 and 35-39 age groups which may suggest younger families are moving back into the area.

Ethnically the area contains a significant concentration of French – as would be expected given its location in St Boniface. In 1996, 30.9 percent of the population, or 270 people, identified themselves as French (single ethnic origin). The next most common ethnic groups were British at 25.1 percent and Ukrainians at 14.9 percent.

Approximately 60 percent of the total households in the area are families and 88.6 percent of these families are husband and wife arrangements (including common-law couples). These proportions are higher than the other neighbourhoods. The proportion of families that are single parent is 9.1 percent which is much lower than the other neighbourhoods.

### Socioeconomic Characteristics

Education data indicates that in 1996, 38 percent of the population 15 years of age and over did not have a high school diploma, 19 percent had a trade certificate or diploma and only seven percent were university graduates. General education levels are higher than most of the neighbourhoods but the area has a lower proportion of university graduates and higher proportions of people with trade qualifications. In this respect it fits the blue collar, working class profile. Mobility rates are low in the area, with 66 percent of the households not having moved in the past five years. It is the most stable of the five neighbourhoods.

The unemployment rate of seven percent is also the lowest of the five neighbourhoods. Median family and household incomes are higher in Archwood than the other neighbourhoods and the incidence of poverty is substantially lower except for individuals. This may be related to the higher proportion of seniors. Employment in the tertiary sectors is particularly high in Archwood with more modest levels in the secondary and quaternary sectors.

### Housing Characteristics

Just over 85 percent of households in Archwood own their dwelling, the second highest level of ownership amongst the neighbourhoods. Over 95 percent of the residential units in the area are single detached and most of the remaining units are semi-detached dwellings. It is the lowest density neighbourhood of the five. Surprisingly 50 percent of the occupants indicate their homes are in need of repair - 15 percent major, 35 percent minor. This is higher than the average for

inner city neighbourhoods and only Luxton has a higher level amongst the five neighbourhoods. It may be that with high levels of homeownership and pride of ownership, residents are much more likely to be aware of dwelling conditions and suggest repairs are needed than is the case where dwellings are just as old but ownership levels are lower. The building permits issued over the ten year period, indicate that alterations and construction of garages, decks and patios dominate the activity and most (83%) of the activity is valued at under $10,000 (Appendix C).

### Summary Comments

Overall, these indicators illustrate that Archwood is a stable neighbourhood, dominated by families. Levels of poverty are low although incomes are moderate as opposed to high. Most people are employed and occupations are generally in the tertiary and secondary sectors as opposed to the higher paying quaternary jobs. These characteristics, combined with the high levels of homeownership and the high proportion of single detached dwellings are common in areas associated with incumbent upgrading and it may be a good area for further testing of homeowner motivations.

## 6.3 Chalmers

### Internal Characteristics and External Linkages

This is a working class neighbourhood that began to develop prior to WWII and grew significantly in the immediate post-war era (Map 3, Appendix C). The neighbourhood is a large area with a mix of residential, commercial and light industry. The majority of residential units within Chalmers are small single family dwellings, however, there are several small apartment buildings of less than five storeys and some that are ten or more storeys. Row housing also makes up a significant proportion of the dwellings in the area and some of these are social housing.

There are numerous amenities and services located within the neighbourhood including schools, small colleges, medical clinics, community clubs and recreational facilities. Henderson Highway is a main thoroughfare and provides the Chalmers area with immediate access to a range of commercial services. Strip malls, computer stores, banks, restaurants and other small independent businesses are common along the Highway and there do not appear to be many vacancies in this predominately commercial strip. Watt Street, another main street within the neighbourhood, is dominated by commercial/industrial activity with some residential scattered throughout. This street, however, appears to be in decline as there are numerous vacancies and several businesses and homes are boarded up and abandoned.

The commercial activities on Henderson Highway and within the neighbourhood, the Centra Gas head office and educational institutions located within the area provide local employment. Light industry such as Willmar Windows and lumber supply activities are also located within the neighbourhood. As well, the area is located only 3.5 kilometres from downtown Winnipeg and

within easy commuting distance of the Health Sciences Centre, the Inkster Industrial Park and the St Boniface Industrial Park.

**Demographic and Household Structure**

The area is relatively stable. The population has fallen from 10,095 people in 1986 to 9,810 in 1991 and 9,775 in 1996, a decline of only 3.2 percent over the 15 year period. There is no one particular ethnic group that stands out in the area although the most common ethnic groups are British, Ukrainian and Aboriginal, in that order. It has a relatively balanced population profile with no particular concentrations of seniors or young children.

With respect to households, 60 percent were family and 40 percent were non-family in 1996. Approximately 73 percent of the families were husband and wife or common-law families, just over 26 percent are single parent families. The proportion of single parent families is second only to William Whyte amongst the five neighbourhoods.

**Socioeconomic Characteristics**

Over 50 percent of the population 15 years of age and over have not completed a high school education and less than five percent have a university degree. Education levels in general are very low in Chalmers. Mobility rates are higher than all other neighbourhoods except William Whyte.

Unemployment rates are relatively high (13%), median incomes are low, although not as low as in William Whyte, and poverty rates are generally higher than in all the neighbourhoods except William Whyte. Approximately 49 percent of the workforce is employed in tertiary occupations, 37 percent in the secondary sector. Only 12 percent are employed in higher income professions. This occupational profile certainly helps to explain the modest income levels in the area.

**Housing Characteristics**

Only 50 percent of the households are homeowners and approximately 60 percent of the residential units are single detached homes. Approximately 40 percent of the dwellings were built prior to 1946, another 22 percent between 1946 and 1960 and the majority of the remaining stock prior to 1981. Just over 47 percent of the homes are in need of major or minor repair. Building permits issued over the last ten years focus largely on alterations to single detached units, the addition of garages, patios and decks and general repairs. The majority represent modest investments of under $10,000 although some alterations and additions, and even major repairs exceed $10,000. Investment in renovation appears to be extensive in the area. However, some of these expenditures may represent modifications to dwellings that will be rented.

### Summary Comments

Overall, Chalmers has many of the characteristics that are associated with areas exhibiting incumbent upgrading, modest incomes, concentration of blue collar and unskilled or semi-skilled occupations and modest education levels. However, it is not an area dominated by single family homes and there is a relatively low level of homeownership and high levels of mobility relative to some of the other areas. With respect to incumbent upgrading it is certainly a better fit than William Whyte while not as good a fit as the other neighbourhoods. Discussion with planners and community workers in the City suggest that Chalmers is a neighbourhood in decline, although it has not deteriorated to the same extent as William Whyte. The statistics tend to support these opinions.

## 6.4 West Elmwood

### Internal Characteristics and External Linkages

West Elmwood was developed as a low density residential area in the period 1900 to 1925 (Map 4, Appendix C). Close to 80 percent of the dwellings were built prior to 1946, the remaining 20 percent in the post-war period. A number of the residential lots are smaller (25 and 33 ft frontage) than the typical residential lot as they were developed prior to the standardized R1 zoning classification introduced in the post war period.

West Elmwood is located only three kilometres from the intersection of Portage and Main, allowing residents of the area quick access to the downtown area. The proximity of this area to Henderson Highway also provides residents with various services and amenities. Furniture stores, hardware stores, dine-in and take-out restaurants, gas stations and service centres as well as financial institutions can be found on the strip of Henderson Highway that borders the West Elmwood area. Kelvin Community Club, complete with a green space and park for children as well as other recreational activities, is also located on this strip. Glen Elm school and various churches are located in this area. Although there are no major grocery stores in or bordering the West Elmwood area, a Safeway store is located just two kilometres north on Henderson Highway. Garden City shopping centre is just 6.5 kilometres away and Concordia General Hospital is five kilometres east of the area. There are several schools, both elementary and secondary, in close proximity to the area. Although basically a residential area, West Elmwood does have easy access to a range of services and employment nodes.

### Demographic and Household Characteristics

In 1996 the total population was 2,325, almost identical to the 2,330 in 1991 but down approximately 8.8 percent from the 2,550 figure in 1986. Population seems to have stabilized over the last five years. The area has relatively few seniors (9%) compared to the other neighbourhoods. The proportion of young people (14 and under) is high and the neighbourhood also contains a high proportion of people in the 30 to 39 age group compared to the other areas.

There are no dominant ethnic groups in the area although the major groups are British, German and Ukrainian.

There were 890 households in the neighbourhood in 1996 and 600, or 67 percent, of these households were families and 33 percent non-family households. Approximately 83 percent, or 495, of the family households in West Elmwood were husband and wife or common-law relationships. This high proportion is second only to Archwood. Approximately 18 percent of the family households were single parent households, again second lowest after Archwood.

General education levels in West Elmwood are higher than in the other four neighbourhoods as a higher proportion have a grade twelve. Just over 18 percent had a university degree, also the highest proportion amongst the neighbourhoods. Mobility rates in West Elmwood are lower than in Chalmers or William Whyte but higher than in Archwood.

Economic indicators suggest that West Elmwood is a modest income area. The unemployment rate (8%) approximates the city wide level. West Elmwood has the highest proportion (26%) of population working in the professional sector of the five neighbourhoods but 51 percent were also employed in the tertiary service. Only 22.4 percent were employed in the secondary sector. Family and household median incomes are relatively high but not quite as high as in Archwood. Poverty rates are generally higher than city wide averages but 15 to 20 percentage points lower than inner city neighbourhoods. Overall these indicators suggest that while the area is certainly not high income, it does not experience the levels of poverty and unemployment characteristic of inner city neighbourhoods. It appears to be a typical modest income community.

**Housing Characteristics**

Approximately 85 percent of all households own their dwelling, the highest incidence of ownership amongst the five neighbourhoods. As 90 percent of all dwellings are single detached it is a very low density area similar to Archwood. According to the 1996 census approximately 50 percent of the dwellings require either major or minor repair, which like Archwood is higher than either inner city or non-inner city areas. Again the explanation may be the same. Renovation activity over the ten year period has been focused on additions and alterations to single detached units and the building of garages and decks. Like the other neighbourhoods most of the investments are under the $10,000 mark.

**Summary Comments**

West Elmwood certainly appears to illustrate many characteristics typical of neighbourhoods experiencing incumbent upgrading. High levels of ownership and single detached units, dominance of family households with modest incomes and stable jobs and a relatively stable population fit the incumbent upgrading profile. City and community officials view West Elmwood as a relatively stable neighbourhood where many families are investing in home maintenance and repairs.

## 6.5 Luxton

### Internal Characteristics and External Linkages

Luxton was substantially developed prior to 1946 as only 15.6 percent of the units were built in the postwar period (Map 5, Appendix C). The area is a mix of one and one half and two storey homes. Several schools, both elementary and secondary, are located in close proximity to the Luxton area, as well as several churches of different denominations. Luxton public school, and the attached day care centre, are located in the centre of the neighbourhood next to the community club. Together these facilities occupy a large green space complete with an outdoor hockey rink, playground and baseball diamond. Scotia Street, which runs along the Red River, is closed to vehicular traffic on Sundays in the summer months as it is a designated bike route.

The Luxton area is located just east of Main Street, and is only four kilometres from Portage and Main. As a result, this area is extremely close to various services and amenities. A bakery, hardware store, Safeway, Extra Foods, Scotia Bank, flower shop, computer store and a meat market can be found on Main Street between Cathedral Avenue and Matheson Avenue. An IGA food store as well as several gas stations and financial institutions are also located on Main Street close to the Luxton area. As well, there are two small 'mom and pop' type corner stores located in the Luxton area. Garden City shopping centre is approximately 3.5 kilometres away and Concordia General Hospital is roughly 7.5 kilometres from the area. The Inkster Industrial Park is approximately 4.5 kilometres away. Like West Elmwood, the neighbourhood has easy access to a range of services and employment opportunities.

### Demographic and Household Characteristics

The population of the neighbourhood, after falling from 2,915 in 1986 to 2,710 in 1991 has stabilized, and the 1996 population was 2,660. Like West Elmwood it has a relatively young population profile. Approximately nine percent of the population is 65 years of age or older, 26.8 percent is 14 or younger. There are no dominant ethnic groups in the area, although it is an ethnically diverse neighbourhood.

Of the total 990 households in the neighbourhood, 67.4 percent are family households, 32.6 percent non-family households. Approximately 75 percent of the 690 family households are husband and wife arrangements while one-quarter or 170 are single parent families. The proportion of single parent families is certainly higher than in Archwood or West Elmwood but much lower than in William Whyte. Approximately two-thirds of the husband and wife families have children, a higher proportion than the other neighbourhoods.

### Socioeconomic Characteristics

Education levels are similar to those in Archwood, lower than West Elmwood, but certainly higher than William Whyte or Chalmers. Approximately 38 percent have not completed a high

school certificate, 12 percent have a university degree and close to 20 percent have a non-university certificate or diploma, a higher proportion than in the other neighbourhoods. The area does illustrate working class or blue collar characteristics.

Mobility rates in Luxton are quite low compared to most of the other areas. Sixty-three percent of the residents had not moved during the previous five years. Only Archwood illustrates greater stability.

In 1996 the unemployment rate in Luxton was 10 percent, three points higher than the city wide figure but much lower than Chalmers or William Whyte. An analysis of occupations in the neighbourhood illustrates that 17 percent of employees were in professional categories, 53 percent in tertiary, 26 percent in the secondary sector and three percent in primary industries. The area contains a substantial proportion of blue collar positions. Median family and household incomes are not as high as in Archwood or West Elmwood so the incidence of poverty is higher than in these two neighbourhoods but incomes and poverty levels are not nearly as low, or high as in Chalmers and William Whyte.

### Housing Characteristics

Just over 70 percent of the households are homeowners in Luxton. This figure is much lower than in Archwood or West Elmwood but higher than William Whyte or Chalmers. Single detached homes constitute three-quarters of the residential units, a level much lower than the 90 to 95 percent figures in Archwood and West Elmwood. Over 60 percent of the dwellings require either minor or major repair, a level that is even higher than in Archwood or West Elmwood and more than 20 percent higher than the levels in the inner city area. Renovation investment has a focus similar to that in Archwood and West Elmwood.

### Summary Comments

Overall, the indicators suggest that Luxton is a modest income, basically blue collar community that illustrates a considerable degree of stability. Although the level of homeownership and the proportion of single detached units is lower than in Archwood or West Elmwood, Luxton does illustrate characteristics typical of incumbent upgrading neighbourhoods. City and community officials view it as a neighbourhood that has considerable cohesiveness and vitality where people are prepared to invest in home improvements.

## 6.6 Conclusion

The detailed analysis permits a further culling of the communities. It is obvious from the above discussion that William Whyte is not a candidate for further analysis. Incomes are very low, the incidence of poverty is very high, there is a low level of homeownership in the neighbourhood and a relatively low level of single detached homes. There is also a very high proportion of single parent and non-family households. This neighbourhood is one that has been experiencing

continued decline for many years. Chalmers, although it is a better fit, has a high proportion of renters and a much lower proportion of single detached units than Archwood, West Elmwood and Luxton. It also has a higher proportion of non-family households and incomes considerably lower than these three neighbourhoods. It tends to represent the middle ground between William Whyte and the other three areas but can be more easily characterized as a declining neighbourhood as opposed to one that is experiencing incumbent upgrading.

The three neighbourhoods, Archwood, Luxton and West Elmwood, appear to provide the best fit. They are dominated by families who are home owners, many with children, living in single detached units. They are higher income areas than the other two neighbourhoods, and inner city neighbourhoods in general, but with the exception of Archwood the incomes are not as high as city wide figures. They illustrate relatively high levels of stability and the occupational profile suggests that blue collar working class occupations are common in these areas. Their housing stock is older with most of the construction occurring prior to 1946 or in the post war period. In general these three neighbourhoods, particularly Archwood and West Elmwood, tend to exhibit many of the characteristics associated with incumbent upgrading and they should be good candidates in which to explore homeowner motivations to invest in renovations and improvements.

## 7.0 THE SURVEY OF HOMEOWNERS

A survey of homeowners was conducted to determine:

- the characteristics of those households participating in renovations and modernization activities;
- exactly what sort of renovation activities they were undertaking;
- what was motivating them to improve their housing; and,
- if the activity could be characterized as incumbent upgrading.

### 7.1 Structuring the Survey

To achieve the objectives outlined above, the survey was designed to collect four types of general information. The first section of the survey focused on the homeowner's **perception of home and neighbourhood.** Homeowners were asked to rate the quality of services in the neighbourhood, if their neighbourhood was declining or improving, their perception of the level of crime, their attachment to the neighbourhood, level of participation in neighbourhood activities, their relationship with neighbourhoods and if they would recommend their neighbourhood to a friend. They were also asked if, in their opinion, property values were increasing or declining, the condition of their housing and how long they had lived in the neighbourhood. Finally they were asked about their intentions to move and, if they were moving, why they were choosing to leave the neighbourhood. The overall intention of this section was to determine their perception of the neighbourhood, the level of neighbourhood cohesion, their confidence in the area and the quality of the housing. The literature indicates that these are important factors in influencing the level of renovation activity.

The second section of the survey was designed to measure the level and nature of **renovation activity.** This section consisted of two basic questions, one that determined the nature of interior renovations and the second that focused on exterior renovations. The questions asked homeowners to provide details on renovation activities over the past five years. Each category, interior and exterior, was broken down into the most common renovation, maintenance and modernization activities undertaken by homeowners. In addition to listing the type of renovation activities undertaken, homeowners were asked to provide the approximate expenditure. Ranges were provided and the homeowner only had to give the approximate range of the cost as opposed to the exact dollar amount. Finally, the homeowners were asked to indicate if they had done the work themselves, had it done by a contractor or used a combination of both self and contract labour.

The third component of the survey attempted to determine the **motivational factors behind the decision to renovate.** The focus was on why they undertook renovations and why they did not.

Homeowners were also asked if they had a mortgage at the time they undertook renovations and what, if any, influence that may have had and if they had used any programs of public assistance.

The final section of the survey asked **general questions on the socioeconomic characteristics of the household** as well as how many years they had lived in their home and why they chose to live in the home and area. This general information was required to determine if renovation was more likely to be undertaken by certain types of households as is suggested by the literature on incumbent upgrading. In addition, the questions in this section made it possible to determine if renovations were being undertaken by long term residents or recent arrivals in the neighbourhood.

A copy of the survey, with the covering letter, is included as Appendix D.

### 7.2 Designing the Survey

Typical survey questions were taken from a number of surveys that had been undertaken on related research projects -- particularly those undertaken by Bunting (1988) and Phipps (1988). These questions were modified and other questions were added. The initial draft was tested first with academic colleagues and people in the planning and community development professions. The questions were modified, some eliminated and new ones added on the strength of their comments.

This new draft was then pre-tested in the field. A number of households in neighbourhoods with characteristics similar to the three that are the focus of the study were approached and personal interviews were conducted. At the same time other households in the same areas were given the survey and asked to complete it on their own. In total the survey was tested with twelve households, six by personal interview and another six filled in the survey on their own. Discussions were then held with all twelve households to gather their comments on the strengths and weaknesses of the survey and changes were made accordingly. Following the modifications the survey was pre-tested one more time by having three households fill in the survey in the presence of the principle researcher. Only very minor modifications were made following this final pre-test.

The survey was then submitted to the University of Winnipeg Research Ethics Committee. It was approved by this Committee and no changes were required following this review.

### 7.3 Administering the Survey

The survey was administered in the three neighbourhoods -- Archwood, West Elmwood and Luxton. The target group for the survey was all homeowners in these three neighbourhoods. To arrive at the sample, the address of all homeowners in the Henderson's Directory in the three areas were obtained. Although not all households are included in the Henderson's Directory it does contain information on the majority of residents in an area. From this list of addresses a random sample of households was chosen to receive the survey.

The survey was administered using two different approaches. Ten households were asked if they would agree to complete the survey in a personal interview situation and the survey was administered by the principle investigator. The ten interviews included five in Luxton and five in West Elmwood. These personal interviews were conducted to achieve a better understanding of the householders' opinions and attitudes. The general discussion around the questions possible with personal interviews is generally more informative then just receiving a completed questionnaire without the discussion. The remainder of the surveys were dropped in people's mailboxes complete with a self addressed, stamped return envelope.

A total of 435 surveys were distributed, 95 in Archwood, 170 in West Elmwood and 170 in Luxton. The usable returns received included 29 from Archwood, 59 from West Elmwood and 46 from Luxton, 134 in total. The overall return rate was 31 percent and the rate of return varied from 31 percent in Archwood to 35 percent in West Elmwood and 27 percent in Luxton. For what was basically a mail out, complete and return survey, the return rate was quite reasonable. The three areas contain 1,780 homeowner (1996 census) households, so the 134 returns represent an eight percent sample.

The surveys were coded and the data entered into an SSPS data base.

## 7.4 The Survey Results

The analysis of the survey is divided into three components. The first component deals with basic frequency distributions that indicate the survey respondents' perceptions of home and neighbourhood, the type and value of renovations they have undertaken, the general motivational factors important in their renovation decisions and the basic socioeconomic characteristics of the households. The second section of the analysis discusses a number of cross-tabs that provide more detail on how the nature of renovation varies with people's perceptions of neighbourhood and household characteristics. The third section is a discussion of whether these results reflect the characteristics normally associated with incumbent upgrading.

### 7.4.1 Perceptions of Home and Neighbourhood

The following discussion illustrates that, in general, respondents had a positive view of their neighbourhood and rated the quality of various aspects of home and neighbourhood in a positive fashion. However, levels of satisfaction varied depending on the feature and also varied by neighbourhood.

**Survey respondents generally expressed high levels of satisfaction with neighbourhood facilities, the condition of neighbourhood housing, neighbourhood friendliness and access to services** (Table 7.1).

**Table 7.1: SATISFACTION WITH NEIGHBOURHOOD FEATURES: BY NEIGHBOURHOOD (%)**

| Feature | Archwood | | | | West Elmwood | | | | Luxton | | | | Total | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | GVG | F | PVP | DK | GVG | F | PVP | DK | GVG | F | PVP | DK | GVG | F | PVP | DK |
| a) Schools | 66 | 10 | - | 24 | 70 | 7 | - | 24 | 53 | 27 | 9 | 11 | 63 | 14 | 3 | 20 |
| b) Community Centres | 76 | 10 | - | 14 | 37 | 25 | 7 | 31 | 39 | 35 | 11 | 15 | 46 | 25 | 7 | 22 |
| c) Parks | 69 | 17 | 3 | 10 | 69 | 24 | 5 | 2 | 72 | 24 | 4 | - | 70 | 23 | 5 | 3 |
| d) Sports/Rec./Facil. | 55 | 21 | 3 | 21 | 41 | 20 | 14 | 25 | 33 | 31 | 22 | 13 | 41 | 24 | 14 | 20 |
| e) Housing Conditions | 55 | 38 | - | 7 | 66 | 34 | - | - | 38 | 49 | 13 | - | 54 | 40 | 5 | 2 |
| f) Road Conditions | 38 | 48 | 10 | 3 | 24 | 39 | 38 | - | 29 | 42 | 29 | - | 29 | 42 | 29 | 1 |
| g) Neigh. Friendliness | 96 | - | 4 | - | 85 | 12 | 3 | - | 78 | 18 | 4 | - | 85 | 12 | 4 | - |
| h) Access to Shops/Services | 76 | 17 | 7 | - | 86 | 10 | 4 | - | 85 | 15 | - | - | 84 | 13 | 3 | - |

Note: totals do not always add to 100 percent. In some cases a small percentage did not answer the question.

GVG - good or very good
F - fair
PVP - poor or very poor
DK - don't know

- Overall 63 percent indicated schools were good or very good: 70 percent in West Elmwood, 66 percent in Archwood and 53 percent in Luxton. In Luxton nine percent actually rated schools as poor.

- Overall, 46 percent rated community centres as good or very good: 76 percent in Archwood, 37 percent in West Elmwood and 39 percent in Luxton. Seven percent of West Elmwood respondents and 11 percent from Luxton rated community centres as poor.

- Parks were rated as good or very good by 70 percent of respondents and ratings were very similar in all three neighbourhoods.

- Sports and recreational facilities were not rated as positively as only 41 percent overall rated them as good or very good - 55 percent in Archwood, 41 percent in West Elmwood and only 33 percent in Luxton. Approximately 22 percent of Luxton respondents rated sports and recreation facilities as poor or very poor.

- Overall 54 percent of respondents rated neighbourhood housing conditions as good or very good - 66 percent in West Elmwood, 55 percent in Archwood down to only 38 percent in Luxton. Approximately 13 percent of Luxton respondents rated neighbourhood housing conditions as poor or very poor.

- The condition of the roads received the lowest satisfaction rating. Overall only 29 percent rated roads as good or very good. In West Elmwood 38 percent of the respondents felt the roads were poor or very poor. Positive ratings (good or very good) reached their highest level at 38 percent in Archwood.

- Respondents were extremely positive about neighbourhood friendliness. Overall 85 percent rated friendliness good or very good. This positive rating was lowest in Luxton, although still high at 78 percent.

- Respondents were also very positive about their access to shopping and other services, as overall 84 percent rated it good or very good. The most positive ratings were in West Elmwood at 86 percent followed closely by Luxton at 85 percent and Archwood at 76 percent.

The frequencies illustrate that there is a pattern by neighbourhood. When all the features rated are taken into consideration, the level of satisfaction tends to be lowest in Luxton and highest overall in Archwood.

**Approximately 80 percent of the respondents felt their neighbourhood was stable or improving** (Table 7.2).

**Table 7.2: PERCEPTIONS OF HOME AND NEIGHBOURHOOD (%)**

| | Archwood | West Elmwood | Luxton | Total |
|---|---|---|---|---|
| Neighbourhood | | | | |
| Declining | 11 | 12 | 33 | 19 |
| Stable | 46 | 53 | 46 | 49 |
| Improving | 43 | 35 | 22 | 32 |
| Property Values | | | | |
| Declining | 14 | 27 | 59 | 35 |
| Stable | 61 | 49 | 26 | 44 |
| Increasing | 18 | 22 | 11 | 17 |
| Regular Maintenance | 45 | 48 | 48 | 47 |
| Minor Repairs | 38 | 47 | 39 | 42 |
| Major Repairs | 17 | 5 | 13 | 11 |
| Attachment | | | | |
| Strong | 41 | 41 | 20 | 34 |
| Somewhat | 52 | 49 | 63 | 54 |
| Not At All | 7 | 9 | 17 | 11 |
| Neighbourhood Participation | | | | |
| Not Active | 52 | 45 | 49 | 48 |
| Moderately Active | 35 | 45 | 44 | 42 |
| Highly Active | 14 | 9 | 4 | 8 |
| Years in Neighbourhood | | | | |
| Average | 20 | 13 | 17 | 16 |
| 25> | 28 | 9 | 18 | 19 |
| <5 | 31 | 28 | 9 | 22 |
| Years in Home | | | | |
| Average | 17 | 11 | 17 | 15 |
| Median | 14 | 9 | 11 | 10 |
| 25> | 21 | 9 | 22 | 18 |
| <5 | 35 | 29 | 9 | 23 |
| Relatives in Neighbourhood | | | | |
| Yes | 29 | 22 | 31 | 27 |
| No | 71 | 78 | 69 | 73 |
| Relationship with Neighbours | | | | |
| Don't Know | 24 | 21 | 20 | 21 |
| Casual | 52 | 57 | 46 | 52 |
| Friendly | 24 | 22 | 35 | 27 |

**Table 7.2: PERCEPTIONS OF HOME AND NEIGHBOURHOOD (%)**

| | Archwood | West Elmwood | Luxton | Total |
|---|---|---|---|---|
| Perception of Crime | | | | |
| Less | 66 | 21 | 15 | 29 |
| Same | 21 | 50 | 41 | 41 |
| More | 14 | 24 | 39 | 30 |
| Move within 5 years | | | | |
| likely/very likely | 35 | 43 | 47 | 42 |
| unlikely/very unlikely | 55 | 45 | 42 | 46 |
| Recommend Neighbourhood to Friend | | | | |
| Yes | 100 | 88 | 76 | 86 |
| No | - | 12 | 24 | 14 |
| Neighbourhood Rating | | | | |
| Good/Very Good | 93 | 85 | 62 | 79 |
| Fair | 3 | 14 | 31 | 17 |
| Poor/Very Poor | 3 | 2 | 4 | 3 |

When describing the current condition of their neighbourhood, 32 percent of all respondents felt their neighbourhood was improving (clearly or slightly). There was considerable variation by neighbourhood as 43 percent of Archwood respondents felt there was improvement, but this figure fell to 35 percent in West Elmwood and 22 percent in Luxton. Approximately 45 to 50 percent of respondents in all three neighbourhoods described their neighbourhood as stable. A smaller proportion of respondents felt their neighbourhoods were characterized by decline - 11 percent in Archwood, 12 percent in West Elmwood and slightly more than a third of respondents in Luxton.

**Overall 61 percent felt property values were stable or improving** (Table 7.2).

To a certain extent respondents' perceptions of changes in property values mirrored their perception of neighbourhood conditions. Respondents were considerably more positive about improving property values in Archwood and relatively pessimistic in Luxton. In Archwood 79 percent felt property values were stable or improving, followed closely by 71 percent in West Elmwood but falling to 37 percent in Luxton. In fact, in Luxton close to 60 percent felt property values were declining. Information from the Winnipeg Real Estate Board (Tables 7.3, 7.4 and 7.5) support people's perceptions to a considerable extent. Real estate prices have certainly climbed in Archwood (Table 7.3), illustrated considerable stability in West Elmwood (Table 7.4) and have actually fallen in Luxton (Table 7.5).

**Table 7.3: REAL ESTATE VALUES: ARCHWOOD**

| Year | # of Sales | Average Sale Price $ | Price per Square Foot $ | Average Size (Sq. Ft.) |
|---|---|---|---|---|
| 1990 | 10 | 49,230 | 59.62 | 831 |
| 1991 | 17 | 59,647 | 74.85 | 813 |
| 1992 | 16 | 55,550 | 69.60 | 815 |
| 1993 | 13 | 61,646 | 73.26 | 851 |
| 1994 | 20 | 62,920 | 74.54 | 863 |
| 1995 | 12 | 64,200 | 68.78 | 936 |
| 1996 | 19 | 64,015 | 71.53 | 910 |
| 1997 | 8 | 63,469 | 83.37 | 770 |

Source: Winnipeg Real Estate Board

**Table 7.4: REAL ESTATE VALUES: WEST ELMWOOD**

| Year | # of Sales | Average Sale Price $ | Price per Square Foot $ | Average Size (Sq. Ft.) |
|---|---|---|---|---|
| 1990 | 30 | 61,991 | 57.15 | 1,149 |
| 1991 | 29 | 60,798 | 57.20 | 1,093 |
| 1992 | 33 | 62,035 | 55.61 | 1,140 |
| 1993 | 34 | 57,097 | 52.84 | 1,131 |
| 1994 | 33 | 60,524 | 56.77 | 1,109 |
| 1995 | 43 | 60,994 | 56.91 | 1,141 |
| 1996 | 37 | 61,524 | 55.63 | 1,131 |
| 1997 | 21 | 56,243 | 50.51 | 1,158 |

Source: Winnipeg Real Estate Board

**Table 7.5: REAL ESTATE VALUES: LUXTON**

| Year | # of Sales | Average Sale Price $ | Price per Square Foot $ | Average Size (Sq. Ft.) |
|---|---|---|---|---|
| 1990 | 18 | 48,906 | 45.73 | 1,099 |
| 1991 | 29 | 52,705 | 44.40 | 1,185 |
| 1992 | 32 | 61,238 | 49.04 | 1,323 |
| 1993 | 34 | 57,524 | 49.07 | 1,216 |
| 1994 | 34 | 54,551 | 42.71 | 1,280 |
| 1995 | 28 | 52,859 | 43.82 | 1,226 |
| 1996 | 29 | 52,170 | 45.88 | 1,164 |
| 1997 | 25 | 48,310 | 37.57 | 1,292 |

Source: Winnipeg Real Estate Board

**Close to half of the respondents indicated their homes required only regular maintenance** (Table 7.2).

Overall 47 percent of respondents indicated their homes required regular maintenance only, 42 felt minor repairs were necessary while 11 percent indicated their homes required major repairs. There was not a great deal of variation between the areas, although 17 percent of respondents in Archwood indicated their homes required major repair compared to 13 percent in Luxton and only five percent in West Elmwood.

These statistics parallel those in the census where people's assessment of their homes was more critical in nature than in some areas that have experienced very serious decline and housing conditions are much worse. It is clear that people's perceptions are more critical when they have pride in their homes and confidence in their neighbourhood.

**Attachment to neighbourhood was strong** (Table 7.2).

Approximately 34 percent were strongly attached, another 54 percent somewhat attached. Attachment was strongest in Archwood with 41 percent strongly attached and another 52 percent somewhat attached. Attachment was weakest in Luxton, as only 20 percent were strongly attached and another 63 percent somewhat attached.

**There was moderate involvement and participation in neighbourhood organizations and events** (Table 7.2).

Eight percent indicated they were highly active, 42 percent moderately active and 48 percent not at all active. The highest percentage that were highly active (14%) lived in Archwood, but overall participation (highly or moderately active) was highest in West Elmwood at 54 percent. In Luxton only four percent were highly active.

**Residency in the current home was longest in Archwood and Luxton, followed by West Elmwood** (Table 7.2).

When asked how long they had lived in their current home, 23 percent of all respondents indicated less than five years. Approximately 43 percent had been there less than 10, 66 percent less than 15, 75 percent less than 20 and approximately 18 percent 25 or more years. Archwood had a high proportion of long term residents as 21 percent had been in their home 25 years or more, but also more short term residents as 35 percent had been in their current home less than five years. The equivalent figures in West Elmwood were nine percent and 29 percent and 22 percent and only nine percent in Luxton. Overall, the average was 15 years, the median 10 years. The average in Archwood was 17 years, the median 14 years. The equivalent figures in West Elmwood were 11 and 9 years, in Luxton 17 and 11 years.

**The neighbourhoods do contain many long term residents** (Table 7.2).

The average length of residency was 16 years. Neighbourhood averages were 20 years in Archwood and 13 and 17 years in West Elmwood and Luxton. Archwood had the highest proportion of long term residents with 28 percent having resided in the neighbourhood for 25 years or more, followed by Luxton with 18 percent and West Elmwood with nine percent. Archwood also had the highest proportion of short term residents as 31 percent had been in the neighbourhood for less than five years, followed by West Elmwood at 28 percent and Luxton with nine percent.

The figures suggest that Archwood is now starting to turn over with more younger families moving in as one-third of those surveyed have been in the neighbourhood for less than five years. This observation is strengthened by census data as the neighbourhood contains a high proportion of households in the 25-34 age group.

**Close to one-third of the respondents had family or relatives living in the same neighbourhood** (Table 7.2).

When asked if they had family or relatives living in the neighbourhood, 31 percent in Luxton replied in the affirmative, followed by 29 percent in Archwood and 22 percent in West Elmwood. This strengthens neighbourhood cohesiveness and friendliness and indicates the neighbourhoods have long term attractiveness.

**Close to eighty percent indicated a positive although often merely casual relationship with neighbours** (Table 7.2).

When asked about their relationship with the neighbours, overall 27 percent of the respondents described their relationship as friendly, 52 percent as casual and 21 percent indicated they did not know their neighbours. Luxton respondents seemed to have a stronger relationship with neighbours as 35 percent described this relationship as friendly compared to 24 percent in Archwood and 22 percent in West Elmwood. In Archwood 24 percent indicated they did not know their neighbours compared to 21 percent in West Elmwood and 20 percent in Luxton.

**Crime in the neighbourhoods was perceived by most respondents to be less of a problem than in Winnipeg in general** (Table 7.2).

When asked about their perception of crime in their neighbourhood compared to Winnipeg as a whole, 29 percent felt it was less, 41 percent about the same and 30 percent more. Crime was less of a concern for Archwood respondents as 66 percent felt it was either less or much less than in Winnipeg as a whole. The same figures for West Elmwood and Luxton were 21 and 15 percent. Luxton respondents were most concerned about crime as 39 percent felt it was greater than in Winnipeg, compared to 24 and 14 percent in West Elmwood and Archwood.

**Just over 40 percent indicated that they would likely move within the next five years** (Table 7.2).

When asked if they were likely to move in the next five years, 42 percent indicated it was either likely or very likely, 46 percent that it was unlikely or very unlikely. Prospective mobility was highest in Luxton where 31 percent indicated it was very likely, compared to 19 percent in West Elmwood and 17 percent in Archwood. Prospective stability was greatest in Archwood where 31 percent indicated it was very unlikely that they would move, followed by 26 percent in West Elmwood and 18 percent in Luxton.

**The desire for a bigger and better quality home figured prominently in people's intention to move** (Table 7.6).

There were a variety of reasons responsible for people's future moving expectations but many of them were associated with aspects of housing. Twenty-one percent listed the desire for a larger home, another 14 percent wanted a better quality home, 10 percent a newer home and six percent a smaller home. Thirteen percent indicated they planned to leave the city and eight percent indicated the move would be related to retirement. Only six percent indicated the move was related to the fact that they did not like the neighbourhood.

The reasons for moving varied somewhat by neighbourhood. A better quality and a newer home were given as reasons by a much higher proportion of the residents in West Elmwood and Luxton

than in Archwood. The search for a bigger home was much more significant in Archwood - an area of relatively small homes. Plans to retire were much more significant in Luxton.

**Nearly all residents indicated they would recommend their neighbourhood to a friend**(Table 7.2).

**Table 7.6: REASONS FOR MOVING (NEXT 5 YRS) BY NEIGHBOURHOOD (%)**

| Reason | Neighbourhood | | | Total |
|---|---|---|---|---|
| | Archwood | West Elmwood | Luxton | |
| Leaving the City | 18 | 16 | 6 | 13 |
| Closer to Work/Family | 5 | 4 | 4 | 4 |
| Better Quality Home | 5 | 15 | 18 | 14 |
| Newer Home | 5 | 11 | 12 | 10 |
| Bigger Home | 32 | 18 | 18 | 21 |
| Smaller Home | 5 | 4 | 8 | 6 |
| Don't Like the Neighbourhood | - | 7 | 6 | 6 |
| Plan to Retire | 5 | 4 | 14 | 8 |
| Other | 27 | 22 | 12 | 19 |

This question provided a clear indication that most respondents felt very positively about their neighbourhood. Archwood respondents were most positive as 100 percent responded in the affirmative. This was followed by 88 percent in West Elmwood and 76 percent in Luxton. Overall 86 percent of the respondents indicated they would recommend their neighbourhood to a friend.

**Affordable housing prices, the convenience and character of the area and the neighbourhood amenities were important reasons people chose their home** (Table 7.7).

In Archwood the important reasons people chose their home were the price (72%), followed closely by the convenient location (62%), neighbourhood amenities (59%) the best they could afford (55%), a good place to raise children (52%) and a safe neighbourhood (48%). The reasons were similar in the other neighbourhoods but in West Elmwood the character of the area and architectural style played a role, and in Luxton the character of the area was also mentioned. In both West Elmwood and Luxton the roles of neighbourhood amenities and safe neighbourhood, although not unimportant, were of less importance in choosing the home than in Archwood. A good place to raise children also was less influential in both these neighbourhoods.

Approximately one-fifth of the respondents in Archwood indicated that the fact they were born in the area played a role.

**Overall, respondents rated their neighbourhoods very positively** (Table 7.2).

**Table 7.7: REASONS PEOPLE CHOSE TO LIVE IN THEIR CURRENT HOME PERCENTAGE OF RESPONDENTS BY NEIGHBOURHOOD**

| Reason | Neighbourhood | | | Total |
|---|---|---|---|---|
| | Archwood | West Elmwood | Luxton | |
| Safe Neighbourhood | 48 | 34 | 39 | 39 |
| Good Price | 72 | 75 | 67 | 72 |
| Best You Could Afford | 55 | 54 | 59 | 56 |
| Convenient Location | 62 | 71 | 63 | 66 |
| Neighbourhood Amenities | 59 | 34 | 35 | 40 |
| Character Area | 38 | 49 | 46 | 46 |
| Architectural Style | 17 | 41 | 24 | 30 |
| Schools | 45 | 32 | 35 | 36 |
| Born Here | 21 | 3 | - | 6 |
| Good Place to Raise Children | 52 | 27 | 30 | 34 |
| Other | 38 | 19 | 15 | 22 |

Approximately 93 percent of respondents in Archwood rated the neighbourhood as good or very good. The equivalent figures were 85 and 62 percent in West Elmwood and Luxton. Overall 79 percent rated their neighbourhood as good or very good. Luxton residents were less positive overall as more than one-third rated their neighbourhood as fair, poor or very poor.

**Summary Statements**

When all the aspects of this particular part of the survey are considered it is clear that there are differences between the three neighbourhoods. Residents appear to be more positive about their neighbourhood and general housing and living circumstances than in the other two neighbourhoods. Residents in Luxton seem to be least satisfied, with West Elmwood representing a middle ground. Overall, however, there is generally a positive attitude in all three neighbourhoods.

### 7.4.2 Renovation Activity

The information on renovation activity does illustrate that survey respondents are undertaking a considerable amount of upgrading. Although the pattern of activity, expenditures and who performed the work is similar regardless of the neighbourhood there are important differences.

**Interior Renovations**

When asked which interior upgrading activities they had performed over the past five years in Archwood generally more than 50 percent of respondents had undertaken each of the activities listed (Table 7.8). Painting, interior decorating, plumbing and flooring or carpet were activities undertaken by 60 to 75 percent of the respondents. Activities undertaken by 50 percent or less of the respondents included remodelling, electrical wiring, basement improvements and heating and insulation work. There is a general correspondence here with cost - the cheaper and, one could argue, more cosmetic activities are undertaken by a higher percentage of households.

When the value of the upgrading and renovation activities is considered, it is also obvious that people do not spend considerable amounts of money. Most expenditures on specific activities, are less than $1,000. Work exceeding $1,000 is most often performed on interior decorating, plumbing, heating and insulation, floors and carpets, remodelling and basement improvements. Work on a specific item exceeding a cost of $6,000 is rare.

When asked who performed the work, the figures clearly illustrate the majority is performed by the householder - 90 percent of the painting, 83 percent of the interior decorating, 89 percent of the remodelling and 70 percent of the electrical wiring. The more sophisticated and technical work such as plumbing, heating and insulation, carpeting and basement improvements were more likely to be done by contractors.

The patterns were similar in the other two neighbourhoods, but there were some notable differences (Tables 7.9 and 7.10). In West Elmwood, for example, there was a higher percentage of respondents who had undertaken all the different types of activities. There was also a higher percentage of households that had spent in excess of $1,000, $3,000 and $6,000. Overall, a higher proportion of people had undertaken all the different types of work and they were likely to spend more money on specific projects. As in Archwood, a high percentage of the work is performed by the individuals with contractors performing more of the sophisticated, technical work.

Luxton represents more the middle ground. Generally a higher proportion of the respondents had undertaken each type of work than in Archwood, but the proportions were not as high as in West Elmwood. There were not as many higher priced projects as in Archwood. The source of labour illustrated a similar pattern although there was less dependence on contractors than in West Elmwood.

**Table 7.8: PERCENTAGE DISTRIBUTION OF INTERIOR RENOVATION ACTIVITY BY COST AND SOURCE OF LABOUR: ARCHWOOD**

| | Nothing | $1-500 | $501-1,000 | $1,001-3,000 | $3,001-6,000 | $6,001-10,000 | $10,001-15,000 | $15,001-20,000 | $20,001 or more | Self | Hired | Both |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Painting/Staining | 25 | 50 | 25 | | | | | | | 90 | 10 | |
| Interior Decoration | 28 | 44 | 12 | 8 | 4 | 4 | | | | 83 | 6 | 11 |
| Plumbing | 31 | 54 | 4 | 12 | | | | | | 63 | 31 | 6 |
| Electrical Wiring | 52 | 24 | 19 | | 5 | | | | | 70 | 30 | |
| Heating/Insulation | 57 | 17 | 13 | 13 | | | | | | 44 | 33 | 22 |
| Floors/Carpets | 39 | 23 | 15 | 19 | 4 | | | | | 43 | 50 | 7 |
| Remodelling | 50 | 15 | 15 | 10 | 5 | | | 5 | | 89 | 11 | |
| Basement Improvement | 55 | 14 | 9 | 14 | 5 | 5 | | | | 63 | 25 | 13 |
| Other (please specify) | 80 | 20 | | | | | | | | 100 | | |

**Table 7.9: PERCENTAGE DISTRIBUTION OF INTERIOR RENOVATION ACTIVITY BY COST AND SOURCE OF LABOUR: WEST ELMWOOD**

| | Nothing | $1-500 | $501-1,000 | $1,001-3,000 | $3,001-6,000 | $6,001-10,000 | $10,001-15,000 | $15,001-20,000 | $20,001 or more | Self | Hired | Both |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Painting/Staining | 4 | 59 | 28 | 8 | 2 | | | | | 86 | 6 | 8 |
| Interior Decoration | 16 | 39 | 27 | 7 | 11 | 2 | | | | 87 | 8 | 5 |
| Plumbing | 30 | 41 | 16 | 14 | | | | | | 55 | 35 | 10 |
| Electrical Wiring | 34 | 34 | 25 | 5 | | | 2 | | | 44 | 33 | 22 |
| Heating/Insulation | 43 | 12 | 24 | 17 | 5 | | | | | 38 | 38 | 25 |
| Floors/Carpets | 29 | 12 | 39 | 15 | 5 | | | | | 43 | 57 | |
| Remodelling | 40 | 11 | 8 | 16 | 11 | 11 | 5 | | | 46 | 33 | 21 |
| Basement Improvement | 48 | 13 | 17 | 11 | 2 | 7 | | 2 | | 50 | 18 | 32 |
| Other (please specify) | 60 | 20 | | 20 | | | | | | 100 | | |

**Table 7.10: PERCENTAGE DISTRIBUTION OF INTERIOR RENOVATION ACTIVITY BY COST AND SOURCE OF LABOUR: LUXTON**

| | Nothing | $1-500 | $501-1,000 | $1,001-3,000 | $3,001-6,000 | $6,001-10,000 | $10,001-15,000 | $15,001-20,000 | $20,001 or more | Self | Hired | Both |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Painting/Staining | 13 | 51 | 26 | 10 | | | | | | 75 | 12 | 12 |
| Interior Decoration | 27 | 35 | 21 | 12 | | 6 | | | | 83 | 9 | 9 |
| Plumbing | 21 | 49 | 21 | 9 | | | | | | 58 | 29 | 13 |
| Electrical Wiring | 50 | 30 | 10 | 10 | | | | | | 62 | 31 | 7 |
| Heating/Insulation | 44 | 19 | 14 | 22 | | | | | | 56 | 28 | 17 |
| Floors/Carpets | 48 | 13 | 26 | 13 | | | | | | 21 | 50 | 28 |
| Remodelling | 52 | 15 | 15 | 4 | 7 | 4 | | 4 | | 82 | 9 | 9 |
| Basement Improvement | 47 | 37 | 7 | 7 | 3 | | | | | 79 | 14 | 7 |
| Other (please specify) | | 50 | | 33 | 17 | | | | | 17 | 83 | |

Overall, homeowners are not spending large amounts of money on each specific aspect of interior upgrading and renovation, but they are undertaking a substantial number of renovation tasks. During the preceding five year period the 29 households surveyed in Archwood undertook 114 renovation projects for an average of 3.93 projects per household. The equivalent averages in West Elmwood and Luxton were 4.25 and 3.72. Although the differences are not substantial they suggest a slightly lower level of activity in Luxton. Regardless of the neighbourhood, households tend to do most of the work themselves.

**Exterior Renovations**

When considering exterior renovation activity in Archwood, the work most likely to be undertaken by households included painting, fencing, sidewalks/steps/doors, and landscaping (Table 7.11). Activities rarely performed included replacing and repairing siding, replacing or building driveways, repairing chimneys and foundations and adding extensions. Several of these differences may well be explained by the fact that some of these renovations are required less frequently, they are one-off projects, or they might be related to lot and home design. Some homes in Archwood, for example, do not have driveways, others do not have basements. As with interior renovations, however, there appears to be some correspondence between cost of the work and the proportion of households undertaking the activity.

Expenditures on exterior renovations were also relatively modest. The majority of those who undertook work spent less than $500 on any particular project. A modest percentage of the work cost between $1,000 and $3,000 and even fewer projects were over $3,000. Naturally the more expensive tasks like window replacement, fixing the roof (shingles), sidewalks, steps and doors and building garages were found in these higher cost categories.

As with interior renovations, a great deal of the work was performed by the homeowners, although this varied significantly by the type of work. Contractors were much more likely to be involved in replacement of windows, building garages, fixing roofs and chimneys, building sidewalks or steps, replacing doors or adding extensions.

As with the interior renovations, there were generally a higher proportion of households performing each type of work in West Elmwood (Table 7.12). With respect to the amount of money spent, the pattern was also similar to interior renovations. People spent more money on the various tasks than was the case in Archwood. More of the projects were valued at more than $1,000, $3,000 and $6,000. Self-labour was very important as in Archwood and contractors were most involved in the same projects as noted in Archwood.

Luxton (Table 7.13) again represented the middle ground, with a slightly higher percentage of households likely to undertake most of the work than in Archwood but not the high proportion that were found in West Elmwood. However, respondents in Luxton did not spend a lot of money on the work - certainly no more than was the case in Archwood. As in the other two areas, self-labour was very important with contractors involved in similar types of work.

**Table 7.11: PERCENTAGE DISTRIBUTION OF EXTERIOR RENOVATION ACTIVITY BY COST AND SOURCE OF LABOUR: ARCHWOOD**

| | Nothing | $1-500 | $501-1,000 | $1,001-3,000 | $3,001-6,000 | $6,001-10,000 | $10,001-15,000 | $15,001-20,000 | $20,001 or more | Self | Hired | Both |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Painting/Staining | 35 | 62 | 4 | | | | | | | 93 | 7 | |
| Window Replacement | 62 | | 14 | 24 | | | | | | 25 | 63 | 13 |
| Fencing | 33 | 42 | 17 | 8 | | | | | | 100 | | |
| Replacing/repairing siding | 95 | 5 | | | | | | | | 100 | | |
| Patio/Deck | 61 | 30 | 4 | 4 | | | | | | 100 | | |
| Sidewalks/Steps/ Doors | 35 | 39 | 17 | 8 | | | | | | 50 | 36 | 14 |
| Driveway | 80 | 15 | | 5 | | | | | | 75 | | 25 |
| Landscaping | 46 | 33 | 17 | 4 | | | | | | 73 | 18 | 9 |
| Garage | 67 | 8 | 4 | 8 | | 4 | 4 | | 4 | 29 | 43 | 29 |
| Roof | 58 | 17 | 13 | 8 | | 4 | | | | 44 | 44 | 11 |
| Chimney | 81 | 10 | 10 | | | | | | | 67 | 33 | |
| Foundation | 95 | 5 | | | | | | | | | | |
| Addition/Extension | 90 | 5 | 5 | | | | | | | 50 | 50 | |
| Other (please specify) | 33 | | 33 | 33 | | | | | | 50 | 50 | |

**Table 7.12: PERCENTAGE DISTRIBUTION OF EXTERIOR RENOVATION ACTIVITY BY COST AND SOURCE OF LABOUR: WEST ELMWOOD**

| | Nothing | $1-500 | $501-1,000 | $1,001-3,000 | $3,001-6,000 | $6,001-10,000 | $10,001-15,000 | $15,001-20,000 | $20,001 or more | Self | Hired | Both |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Painting/Staining | 16 | 51 | 25 | 8 | | | | | | 74 | 23 | 3 |
| Window Replacement | 40 | 13 | 23 | 13 | 10 | 3 | | | | 30 | 61 | 9 |
| Fencing | 47 | 29 | 18 | 5 | | | | | | 90 | 5 | 5 |
| Replacing/repairing siding | 71 | 9 | 9 | 3 | 3 | 6 | | | | 56 | 44 | |
| Patio/Deck | 53 | 22 | 8 | 11 | 3 | 3 | | | | 77 | 12 | 12 |
| Sidewalks/Steps/ Doors | 51 | 26 | 17 | 6 | | | | | | 69 | 25 | 6 |
| Driveway | 79 | 9 | 6 | 6 | | | | | | 57 | 29 | 14 |
| Landscaping | 32 | 50 | 14 | 2 | | 2 | | | | 93 | 4 | 4 |
| Garage | 44 | 21 | 13 | 8 | 10 | 5 | | | | 50 | 41 | 9 |
| Roof | 49 | 2 | 7 | 34 | 7 | | | | | 19 | 71 | 10 |
| Chimney | 76 | 15 | 6 | 3 | | | | | | 38 | 63 | |
| Foundation | 78 | 13 | 9 | | | | | | | 57 | 29 | 14 |
| Addition/Extension | 84 | 3 | | | 3 | 6 | 3 | | | 20 | 60 | 20 |
| Other (please specify) | 63 | 13 | | 13 | | 13 | | | | 25 | 50 | 25 |

**Table 7.13: PERCENTAGE DISTRIBUTION OF EXTERIOR RENOVATION ACTIVITY BY COST AND SOURCE OF LABOUR: LUXTON**

| | Nothing | $1-500 | $501-1,000 | $1,001-3,000 | $3,001-6,000 | $6,001-10,000 | $10,001-15,000 | $15,001-20,000 | $20,001 or more | Self | Hired | Both |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Painting/Staining | 14 | 57 | 22 | 8 | | | | | | 71 | 23 | 7 |
| Window Replacement | 61 | 10 | 7 | 13 | 10 | | | | | 30 | 50 | 20 |
| Fencing | 54 | 31 | 12 | 4 | | | | | | 55 | 45 | |
| Replacing/repairing siding | 84 | 16 | | | | | | | | 100 | | |
| Patio/Deck | 48 | 28 | 17 | 7 | | | | | | 94 | 6 | |
| Sidewalks/Steps/ Doors | 40 | 40 | 17 | 3 | | | | | | 65 | 18 | 18 |
| Driveway | 96 | | 4 | | | | | | | | | |
| Landscaping | 39 | 39 | 11 | 7 | 4 | | | | | 80 | 20 | |
| Garage | 56 | 30 | 7 | 4 | | 4 | | | | 50 | 40 | 10 |
| Roof | 52 | 7 | 7 | 35 | | | | | | 21 | 71 | 7 |
| Chimney | 73 | 19 | 8 | | | | | | | 29 | 57 | 14 |
| Foundation | 68 | 25 | | 4 | | 4 | | | | 63 | 25 | 13 |
| Addition/Extension | 96 | | | | | | | 4 | | 100 | | |
| Other (please specify) | 20 | 40 | | | 40 | | | | | 20 | 60 | 20 |

Expenditures on exterior renovations, like those on interior renovations, were modest. The neighbourhood patterns are also similar, with more people undertaking work and spending more money in West Elmwood. In Archwood there were 110 separate renovation projects undertaken in the previous five years by the households surveyed. This is an average of 3.79 projects per household for the 29 households in the survey. Similar averages were 3.93 for West Elmwood and 3.43 for Luxton. These activity levels follow the same pattern by neighbourhood as the interior renovation.

The fact that neighbourhood patterns are similar suggests that housing age and condition may play a role. The analysis in Chapter 5 illustrates that the housing stock is much older in West Elmwood than in Archwood - 78 percent built prior to 1946, compared to 46 percent in Archwood. However, the stock is even slightly older in Luxton - 81 percent built prior to 1946. A similar percentage of units require repair (50%) in both Archwood and West Elmwood but the percentage is even higher in Luxton at 63 percent. Income may also play a role in the amount of work undertaken. The median family income in West Elmwood is $44,593 - much higher than the $37,401 in Luxton, but lower than the $48,994 in Archwood (Statistics Canada). When incomes of the survey respondents are considered, Luxton illustrated the lowest income, Archwood the highest. A combination of higher incomes and older housing units may play a role in the higher levels of activity of survey respondents in West Elmwood. There may also be a correlation with neighbourhood perceptions and satisfaction levels which were less positive in Luxton where activity is lowest. The role of income also seems to be supported by the fact that West Elmwood had the lowest percentage of respondents who indicated lack of money prevented them from undertaking renovations. These particular relationships as well as others will be explored in more detail in the discussion on the cross tabs.

When asked about renovation and upgrading activities they plan to undertake over the next five years, eight percent planned only interior renovations, seven percent only exterior and 73 percent both. Eleven percent did not answer or did not plan on any activity at all. Intentions in all three neighbourhoods were relatively similar, with a slightly higher proportion (17 percent) in Archwood who either did not answer or planned no activity. The type of activity planned was also very similar to the activity already undertaken.

### 7.4.3 Renovation Motivation

**In order of priority, the factors that prompted respondents to undertake renovations included general improvements to the home (87%), personal satisfaction (70%), increasing market values (54%) and energy efficiency (43%)** (Table 7.14).

Virtually no respondents were motivated by the desire to rent accommodation. Although overall 87 percent of respondents indicated they undertook renovations to generally improve the home, this proportion was slightly higher in West Elmwood and Luxton (89 percent) and somewhat lower in Archwood at 74 percent. For 70 percent of the respondents personal satisfaction was an influential factor. This proportion was similar in all neighbourhoods. Only 18 percent of all

respondents indicated that increasing the size of the home was an influential factor in their decision to renovate, but this proportion increased to 35 percent in Archwood (an area of relatively small units), fell to six percent in Luxton and was 19 percent in West Elmwood.

**Table 7.14: IMPORTANT FACTORS IN THE DECISION TO RENOVATE (PERCENTAGE OF RESPONDENTS BY NEIGHBOURHOOD)**

| Motivational Factors | Archwood | West Elmwood | Luxton | Total |
|---|---|---|---|---|
| Rental Space | - | 4 | - | 2 |
| General Home Improvement | 74 | 89 | 89 | 87 |
| Personal Satisfaction | 73 | 71 | 67 | 70 |
| Increased Size | 36 | 19 | 6 | 18 |
| Energy Efficiency | 65 | 43 | 32 | 43 |
| Increase Market Value | 42 | 59 | 53 | 54 |
| Neighbourhood Standards | 12 | 14 | 12 | 13 |
| Improved Safety | 34 | 17 | 30 | 24 |

Overall, approximately 43 percent indicated that increasing the energy efficiency was important and this proportion jumped to 65 percent in Archwood, fell to 32 percent in Luxton and was 43 percent in West Elmwood. Approximately 54 percent of the respondents indicated that increasing the market value of the home for future sale was an influential factor and this proportion was slightly lower in Archwood at 42 percent, slightly higher at 59 percent in West Elmwood and 53 percent in Luxton. Keeping pace with improvements in the neighbourhood was important to only 13 percent of all respondents. There was very little variation in this proportion by neighbourhood. Improving the safety of the home was an influential factor for 24 percent of the respondents, rising to 30 and 34 percent in Luxton and Archwood and falling to only 17 percent in West Elmwood.

**In order of priority, the factors that were important in people's decision not to renovate were lack of money (62%), lack of time (30%), they were satisfied with their home (30%) and their home had been renovated in the past (19%)** (Table 7.15).

Approximately 10 percent indicated a lack of interest was influential in their decision. This increased to 13 percent in West Elmwood and fell to seven percent and five percent in Luxton and Archwood. Approximately 30 percent indicated it was lack of time - 36 percent in West Elmwood, 38 percent in Archwood and 14 percent in Luxton. Approximately 17 percent indicated it was a lack of skills. This value increased slightly to 20 percent in West Elmwood, fell to 11 percent in Luxton and was 14 percent in Archwood. Approximately 62 percent indicated a

lack of money was of considerable or a great deal of importance. This increased to 76 percent in Archwood, fell to 55 percent in West Elmwood and was 63 percent in Luxton. Only six percent indicated high interest rates were of considerable or a great deal of importance. This value rose to 14 percent in Archwood, but was quite unimportant in the other neighbourhoods. Not being able to get insurance was also unimportant in all neighbourhoods. Approximately 19 percent of all respondents indicated the fact that their home had been renovated in the past. There was very little variation in this value amongst the three neighbourhoods.

**Table 7.15: IMPORTANT FACTORS IN THE DECISION NOT TO RENOVATE (PERCENTAGE OF RESPONDENTS BY NEIGHBOURHOOD)**

| Motivational Factors | Archwood | West Elmwood | Luxton | Total |
|---|---|---|---|---|
| Lack of Interest | 5 | 13 | 7 | 10 |
| Lack of Time | 38 | 36 | 14 | 30 |
| Lack of Skills | 14 | 20 | 11 | 17 |
| Lack of Money | 76 | 55 | 63 | 62 |
| High Interest Rates | 14 | 2 | 8 | 6 |
| Can't Get Insurance | - | - | - | - |
| Home Recently Renovated | 19 | 20 | 19 | 19 |
| Plan to Move | 19 | 10 | 24 | 16 |
| Increased Tax Assessment | 10 | 17 | 11 | 14 |
| Satisfied With Home | 45 | 28 | 23 | 30 |
| Character of House/ Neighbourhood | - | 10 | 19 | 11 |

Overall 16 percent indicated the fact they planned to move shortly was a factor of importance - 19 percent in Archwood, 24 percent in Luxton and was only 10 percent in West Elmwood. Concern about increasing property tax assessment was relatively modest as only 14 percent indicated it was important in their decision not to renovate. This lack of concern was consistent across all neighbourhoods. Approximately 30 percent indicated the fact that they were satisfied with the condition of their home was influential in their decision not to undertake renovations. This value rose to 45 percent in Archwood, fell to 23 percent in Luxton and was 28 percent in West Elmwood. Overall only 11 percent indicated that the character of the neighbourhood or house was of considerable or a great deal of importance. This value rose to 19 percent in Luxton, was 10 percent in West Elmwood and zero in Archwood.

**Mortgage payments are influential in the decision not to undertake renovations.**

Overall 65 percent of the respondents had a mortgage when they undertook their renovations. This value was 69 percent in Archwood, 62 percent in Luxton and 66 percent in West Elmwood. Fifty-three percent of those who had mortgages indicated that the fact they had mortgage payments was significant in their decision not to undertake renovations. This proportion climbed to 58 percent in Archwood and West Elmwood but was only 42 percent in Luxton. Approximately 61 percent indicated that continued mortgage payments would very likely keep them from undertaking renovations in the future. This proportion was 57 percent in Luxton, 59 percent in Archwood and rose to 65 percent in West Elmwood.

**Government assistance programs were not used extensively by those undertaking renovations.**

Overall only 14 percent used government assistance programs to renovate their homes. The proportion was highest in Luxton at 24 percent and lowest in West Elmwood at nine percent. The programs used included the federal Residential Rehabilitation Assistance Program (RRAP) and the City of Winnipeg Property Tax Rebate Program for home renovations.

If new government assistance programs were made available, 75 percent indicated they would consider undertaking new or additional renovations to their home. The proportion was remarkably similar across all three neighbourhoods.

### 7.4.4 General Household Characteristics

**The neighbourhoods have a mix of age groups but two-thirds of the respondents were between the ages of 35 and 64** (Table 7.16).

Approximately three percent of those who completed a survey were 15-24 years of age, 19 percent were 25-34, 30 percent 35-44, 33 percent 45-64 and 15 percent 65 or older. Archwood had a higher proportion of seniors, as 24 percent were 65 plus compared to 10 percent in West Elmwood and 15 percent in Luxton. If the child rearing stage (25-44) is considered, all three neighbourhoods have similar proportions - 48, 51 and 48 percent for Archwood, West Elmwood and Luxton respectively. If older families, child launching or empty nest stages (45-64) are considered, approximately 35 percent of the respondents in both Luxton and West Elmwood fall in this category, compared to 24 percent in Archwood. Archwood has more of a bi-modal age profile than the other two neighbourhoods with more younger and older households. Luxton and West Elmwood appear to be home to more families, particularly older families.

**Approximately two-thirds of the respondents were married** (Table 7.16).

With respect to marital status, overall 13 percent of the respondents were single, 67 percent married or living common-law, 10 percent divorced or separated and 10 percent widowed. West

**Table 7.16: HOUSEHOLD CHARACTERISTICS BY NEIGHBOURHOOD (% distribution)**

| | Archwood | West Elmwood | Luxton | Total |
|---|---|---|---|---|
| Age of Respondents | | | | |
| 15-24 | 3 | 3 | 2 | 3 |
| 25-34 | 31 | 17 | 15 | 19 |
| 35-44 | 17 | 34 | 33 | 30 |
| 45-64 | 24 | 36 | 35 | 33 |
| 65+ | 24 | 10 | 15 | 15 |
| Marital Status | | | | |
| Single (never married) | 10 | 22 | 4 | 13 |
| Legally married | 62 | 54 | 67 | 60 |
| Legally married and separated | 3 | 2 | - | 2 |
| Common-Law | 3 | 7 | 9 | 7 |
| Divorced | 3 | 10 | 9 | 8 |
| Widowed | 17 | 5 | 11 | 10 |
| Children Living At Home | | | | |
| Yes | 52 | 49 | 54 | 51 |
| 0-4 | 27 | 33 | 22 | 27 |
| 5-9 | 31 | 18 | 24 | 23 |
| 10-14 | 12 | 33 | 27 | 26 |
| 15-19 | 12 | 12 | 16 | 13 |
| 20+ | 20 | 4 | 12 | 11 |
| Education | | | | |
| <Grade 9 | 3 | - | - | 1 |
| Grades 9-12 | 10 | 27 | 13 | 19 |
| Trade certificate | 17 | 22 | 20 | 21 |
| Some university | 38 | 31 | 33 | 33 |
| University degree | 24 | 17 | 30 | 24 |
| Other | 7 | - | 4 | 3 |
| Employment Status | | | | |
| Unemployed | - | 2 | 4 | 2 |
| Retired | 31 | 12 | 16 | 17 |
| Employed - full time | 62 | 71 | 67 | 67 |
| Employed - part time | 7 | 9 | 11 | 9 |

**Table 7.16: HOUSEHOLD CHARACTERISTICS BY NEIGHBOURHOOD (% distribution)**

| | Archwood | West Elmwood | Luxton | Total |
|---|---|---|---|---|
| Employment Status of Partners | | | | |
| Unemployed | 10 | 12 | 9 | 10 |
| Retired | 20 | 7 | 23 | 16 |
| Employed - full time | 60 | 42 | 54 | 50 |
| Employed - part time | 10 | 32 | 14 | 21 |
| Income | | | | |
| Less than $20,000 | 15 | 6 | 16 | 11 |
| 20,000 to 29,999 | 19 | 19 | 16 | 18 |
| 30,000 to 39,999 | 26 | 24 | 26 | 25 |
| 40,000 to 49,999 | 7 | 11 | 16 | 12 |
| 50,000 to 59,999 | 15 | 20 | 7 | 15 |
| 60,000 to 69,999 | 11 | 6 | 9 | 8 |
| 70,000 to 79,999 | 4 | 11 | 5 | 7 |
| 80,000 plus | 4 | 4 | 5 | 4 |

Elmwood was home to the greatest percentage of single respondents - 22 percent compared to 10 percent in Archwood and four percent in Luxton. Archwood had the highest proportion of widowed respondents - 17 percent compared to five percent in West Elmwood and 11 percent in Luxton. The highest proportion of married or common-law relationships occurred in Luxton at 76 percent compared to 66 percent in Archwood and 61 percent in West Elmwood.

**More than half of the households surveyed contained children and many households have older children** (Table 7.16).

Overall, 51 percent of the households had children. This proportion was very consistent across all three neighbourhoods. Approximately 50 percent of the children were under the age of ten and 24 percent fifteen or older. Archwood had the highest proportion of children under ten and over fifteen, reflecting again its bi-modal age distribution. Luxton also had a high proportion of children fifteen or older and in both Luxton and West Elmwood approximately one-third of the children were ten to fourteen years of age.

**The incomes of the respondents illustrates the modest income nature of the neighbourhoods** (Table 7.16).

The median income of respondents was $38,000, approximately $35,000 in Archwood and Luxton and $42,000 in West Elmwood. Luxton had the highest percentage of respondents earning less than $20,000 - 16 percent, compared to 15 percent in Archwood and only six percent in West Elmwood. Luxton had 32 percent earning less than $30,000 compared to 25 percent in

West Elmwood and 34 percent in Archwood. Luxton had only 26 percent earning $50,000 or more, but this figure rose to 34 percent in Archwood and 41 percent in West Elmwood. All are modest income neighbourhoods with Luxton being the lowest income area and West Elmwood the highest of the surveyed neighbourhoods.

**Education levels suggest a population with a mix of academic and non-academic training** (Table 7.16).

With respect to education, 24 percent of the respondents had a university degree and another 33 percent had some university. Less than one percent had less than grade nine, 19 percent had grades 9-12 and 21 percent a trade certificate or diploma.

Archwood contained a higher proportion with a university degree or some university and a lower proportion in the trades or with only a secondary school education. Luxton had a similar educational profile while West Elmwood had far fewer respondents with university training and a higher proportion with trade certificates or only secondary education.

**Most home owners are employed full time, but retired individuals were common in Archwood and unemployment and part time work was common in Luxton, particularly for partners** (Table 7.16).

Overall, two percent of the respondents were unemployed, 17 percent retired, nine percent employed part time and 67 percent full time. There were no unemployed respondents in Archwood but a much higher proportion were retired (31%), reflecting again its bi-modal population distribution. Full time employment was higher in West Elmwood at 71 percent while in Luxton 11 percent were employed part time, 67 percent full time and 16 percent retired.

When the employment status of the respondents' partners was analyzed, 10 percent were unemployed, 16 percent retired, 50 percent employed full time and 20 percent part time. Neighbourhood differences illustrate that retirement and full time employment were more common amongst partners in Archwood, part time employment was much more common in West Elmwood and retirement was also higher in Luxton.

There was considerable similarity in the occupations of people in the three neighbourhoods. The occupations fall into common areas; manufacturing, construction and transportation, the retail, wholesale and finance sectors, and health and education. Specific occupations confirm the modest income nature of the areas: auto mechanics, welders, draftsman, warehouse worker, truck driver, general office workers, teaching assistant, school secretary, postal workers, home care workers, nurse, laboratory technician, etc. These are modestly paid professions in the secondary and tertiary sectors.

### 7.4.5 Further Exploration of Motivational Factors

To further explore the motivational factors behind homeowners' decisions to renovate their homes, a number of cross tabulations were performed. Specifically these cross tabulations were designed to test how renovations increased or decreased with people's perceptions of their neighbourhood, how long they have lived in their home and neighbourhood, their age, marital status and income. A discussion of the results of these cross tabulations is provided below.

**People are more likely to undertake renovations and spend more money on projects if they perceive their neighbourhood to be either stable or improving.**

With respect to interior renovations, 32 percent of the projects were undertaken by people who perceived their neighbourhood to be improving, 16 percent of those projects were valued at less than $5,000, 16 percent at $5,000 or more. Another 48 percent of the projects were undertaken by people who perceived the neighbourhood as stable, 37 percent valued at less than $5,000, 11 percent at $5,000 or more. Only 20 percent of the projects were undertaken by households who perceived their neighbourhood as declining and three-quarters of these were valued at less than $5,000, one-quarter at $5,000 or more. People are less likely to undertake expensive interior renovation projects, if they perceive their neighbourhood to be declining. Although the distribution varied slightly, the situation was similar for exterior renovations (Table 7.17).

**Table 7.17: DISTRIBUTION OF RENOVATIONS BY VALUE AND PERCEPTION OF THE NEIGHBOURHOOD**

| Value | Perception of Neighbourhood | | | | | |
|---|---|---|---|---|---|---|
| | Improving | | Stable | | Declining | |
| | Interior % | Exterior % | Interior % | Exterior % | Interior % | Exterior % |
| under $5,000 | 16 | 22 | 37 | 43 | 15 | 14 |
| $5,000 plus | 16 | 12 | 11 | 6 | 5 | 4 |
| TOTAL | 32 | 34 | 48 | 49 | 20 | 18 |
| Total Survey | 32 | | 49 | | 19 | |

**People are more likely to invest in renovations if they perceive property values to be stable or increasing.**

Close to 40 percent of the interior renovation projects were undertaken by people who felt property values were increasing in their neighbourhoods, another 42 percent by people who perceived property values as stable. Only 20 percent were undertaken by households who felt

property values were declining, even though 35 percent of respondents overall felt values were declining in their neighbourhood. The relationship was similar for exterior renovations. When both interior and exterior renovation projects are considered, close to 80 percent of those valued in excess of $5,000 were undertaken in neighbourhoods where property values were perceived to be increasing or stable. People are obviously reluctant to invest in areas where they run the risk of losing their investment (Table 7.18).

**Table 7.18: DISTRIBUTION OF RENOVATIONS BY VALUE BY PERCEIVED CHANGES IN PROPERTY VALUES**

| Value | Perceived Changes in Property Values | | | | | |
|---|---|---|---|---|---|---|
| | Increasing | | Stable | | Declining | |
| | Interior % | Exterior % | Interior % | Exterior % | Interior % | Exterior % |
| under $5,000 | 29 | 30 | 27 | 33 | 12 | 15 |
| $5,000 plus | 9 | 6 | 15 | 12 | 8 | 4 |
| TOTAL | 38 | 36 | 42 | 45 | 20 | 19 |
| Total Survey | 17 | | 44 | | 35 | |

**People are more likely to invest in more expensive renovation projects if they feel a strong attachment to the neighbourhood.**

Renovation activity, particularly projects in excess of $5,000, are more likely to be undertaken by households that have an attachment to the neighbourhood. Virtually no projects in excess of $5,000 are undertaken by households that feel no attachment. This is true of both interior and exterior renovations (Table 7.19).

**People are more likely to undertake expensive renovations if, on the whole, they rate their neighbourhood as good.**

Although overall activity (both interior and exterior) approximated the distribution of respondents who rated the neighbourhood as good, fair or poor (Table 7.20), expensive renovations were almost exclusively undertaken by people who gave their neighbourhood a good rating. Approximately 90 percent of all projects in excess of $5,000 were undertaken by people who rated their neighbourhood as good or very good.

**Table 7.19: DISTRIBUTION OF RENOVATIONS BY VALUE AND ATTACHMENT TO THE NEIGHBOURHOOD**

| Value | Attachment to Neighbourhood | | | | | |
|---|---|---|---|---|---|---|
| | Strongly Attached | | Somewhat Attached | | Not Attached | |
| | Interior % | Exterior % | Interior % | Exterior % | Interior % | Exterior % |
| under $5,000 | 20 | 26 | 38 | 40 | 10 | 12 |
| $5,000 plus | 15 | 11 | 16 | 12 | 1 | - |
| TOTAL | 35 | 37 | 54 | 52 | 11 | 12 |
| Total Survey | 34 | | 55 | | 11 | |

**Table 7.20: DISTRIBUTION OF RENOVATIONS BY VALUE AND RATING OF THE NEIGHBOURHOOD**

| Value | Rating of the Neighbourhood | | | | | |
|---|---|---|---|---|---|---|
| | Good | | Fair | | Poor | |
| | Interior % | Exterior % | Interior % | Exterior % | Interior % | Exterior % |
| under $5,000 | 50 | 58 | 16 | 17 | 1 | 3 |
| $5,000 plus | 29 | 21 | 2 | 1 | 1 | 1 |
| TOTAL | 79 | 79 | 18 | 18 | 2 | 4 |
| Total Survey | 79 | | 17 | | 4 | |

**Perception of crime did not seem to negatively influence the level of overall renovation activity.**

People who perceived crime as being a greater problem in their neighbourhood than in the City as a whole were no less likely to undertake renovation projects (Table 7.21). However, as with other neighbourhood characteristics, the more expensive projects were likely to be undertaken by those who felt crime was no worse or less of a problem than in the City as a whole.

**Renovation activity declines slightly as length of occupancy in the neighbourhood increases.**

The data in Table 7.22 suggests that renovation activity (both interior and exterior) declines slightly as length of residency in the neighbourhood increases. This is particularly true of the more expensive projects. Approximately 50 percent of the expensive interior and 41 percent of expensive exterior projects were undertaken by people who had been resident in the community for ten years or less. Eighty-two percent and 86 percent of interior and exterior projects were undertaken by residents who had lived in the neighbourhoods for 20 years or less. Longer term residents appear to be continuing to undertake less expensive renovations but not the expensive projects.

**Table 7.21: DISTRIBUTION OF RENOVATIONS BY VALUE AND PERCEPTION OF CRIME IN THE NEIGHBOURHOOD**

| Value | Perception of Crime | | | | | |
|---|---|---|---|---|---|---|
| | More | | About the Same | | Less | |
| | Interior % | Exterior % | Interior % | Exterior % | Interior % | Exterior % |
| under $5,000 | 22 | 24 | 29 | 33 | 18 | 21 |
| $5,000 plus | 8 | 5 | 14 | 10 | 9 | 7 |
| TOTAL | 30 | 29 | 43 | 43 | 27 | 27 |
| Total Survey | 27 | | 41 | | 28 | |

**Table 7.22: DISTRIBUTION OF RENOVATIONS BY VALUE BY HOW LONG THE RESPONDENTS HAVE LIVED IN THE NEIGHBOURHOOD**

| Value | Length of Residence in Neighbourhood (Years) | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 1-5 | | 6-10 | | 11-20 | | 21-40 | | 41 plus | |
| | Int. % | Ext. % | Int. % | Ext. % | Int. % | Ext. % | Int. % | Ext. % | Int. % | Ext. % |
| under $5,000 | 20 | 20 | 16 | 21 | 16 | 16 | 11 | 12 | 4 | 7 |
| $5,000 plus | 7 | 4 | 10 | 5 | 11 | 10 | 4 | 2 | 2 | 1 |
| TOTAL | 27 | 24 | 26 | 26 | 27 | 26 | 15 | 14 | 6 | 8 |
| Total Survey | 25 | | 25 | | 26 | | 18 | | 6 | |

**Renovation activity also declines slightly as length of occupancy in the home increases.**

The pattern of renovation activity by length of residency in the home is almost identical to that illustrated by length of residency in the neighbourhood. This would be expected, as most households live in the same home while they reside in a neighbourhood. Again, however, the majority of the most expensive projects are undertaken by those who have occupied their home for fifteen years or less. Seventy percent of interior and 60 percent of exterior projects in excess of $5,000 are undertaken by residents who have occupied the home for fifteen years or less (Table 7.23).

**Table 7.23: DISTRIBUTION OF RENOVATIONS BY VALUE BY HOW LONG THE RESPONDENTS HAVE LIVED IN THE HOME**

| Value | Length of Residence in the Home (Years) | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1-4 | | 5-9 | | 10-14 | | 15-19 | | 20-24 | | 25 plus | |
| | Int % | Ext % | Int % | Ext % | Int % | Ext % | Int % | Ext % | Int % | Ext % | Int % | Ext % |
| under $5,000 | 19 | 20 | 12 | 19 | 15 | 16 | 7 | 5 | 4 | 5 | 11 | 13 |
| $5,000 plus | 6 | 3 | 8 | 2 | 9 | 7 | 2 | 4 | 3 | 2 | 4 | 2 |
| TOTAL | 25 | 23 | 20 | 21 | 24 | 23 | 9 | 9 | 7 | 7 | 15 | 15 |
| Total Survey | 23 | | 20 | | 23 | | 8 | | 7 | | 19 | |

**The majority of renovations are undertaken by homeowners aged 25-64.**

Although there is no strong pattern by age, homeowners over the age of 65 are less likely to undertake renovations than younger homeowners. Again this is particularly true of the more expensive activity. Eighty-five percent of interior and 91 percent of exterior projects valued over $5,000 were undertaken by homeowners aged 25 to 64 (Table 7.24).

**Married households are more likely to undertake renovations, particularly the expensive projects.**

Although all household types are involved in renovation activity, particularly the less expensive projects, more expensive projects are more likely to be undertaken by households that are married or living common-law. Eighty-two percent of interior and over 70 percent of exterior projects are undertaken by households in these two categories (Table 7.25).

**Table 7.24: DISTRIBUTION OF RENOVATIONS BY VALUE BY AGE OF RESPONDENTS**

| Value | Age of Respondents (Years) | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 15-24 | | 25-34 | | 35-44 | | 45-64 | | 65 plus | |
| | Int. % | Ext. % | Int. % | Ext. % | Int. % | Ext. % | Int. % | Ext. % | Int. % | Ext. % |
| under $5,000 | 2 | 3 | 11 | 16 | 22 | 24 | 24 | 25 | 7 | 10 |
| $5,000 plus | 1 | - | 9 | 3 | 11 | 7 | 8 | 9 | 4 | 2 |
| TOTAL | 3 | 3 | 20 | 19 | 33 | 31 | 32 | 34 | 11 | 12 |
| Total Survey | 3 | | 19 | | 30 | | 33 | | 15 | |

**Table 7.25: DISTRIBUTION OF RENOVATIONS BY VALUE BY MARITAL STATUS**

| Value | Marital Status | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Single | | Married Common-Law | | Separated Divorced | | Widowed | |
| | Int. % | Ext. % | Int. % | Ext. % | Int. % | Ext. % | Int. % | Ext. % |
| under $5,000 | 9 | 11 | 44 | 55 | 8 | 5 | 7 | 7 |
| $5,000 plus | 3 | 3 | 27 | 15 | 2 | 3 | 1 | 1 |
| TOTAL | 12 | 14 | 71 | 70 | 10 | 8 | 8 | 8 |
| Total Survey | 13 | | 67 | | 10 | | 10 | |

**The amount of money spent on renovations increases with income.**

Although expenditure on renovations occurs throughout all income brackets, not surprisingly the more expensive projects are much more likely to be undertaken by higher income households. It may be that low income households perform necessary regular maintenance while higher income households are more likely to make extensive modifications and alterations.

**Table 7.26: DISTRIBUTION OF RENOVATIONS BY VALUE BY HOUSEHOLD INCOME**

| Value | Household Income | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Under $20,000 | | $20,000 to 29,999 | | $30,000 to 39,999 | | $40,000 to 49,999 | | $50,000 plus | |
| | Int. % | Ext. % | Int. % | Ext. % | Int. % | Ext. % | Int. % | Ext. % | Int. % | Ext. % |
| under $5,000 | 6 | 6 | 12 | 13 | 19 | 21 | 7 | 12 | 23 | 25 |
| $5,000 plus | 4 | 3 | 4 | 4 | 6 | 4 | 6 | 2 | 12 | 10 |
| TOTAL | 10 | 9 | 16 | 17 | 25 | 25 | 13 | 14 | 35 | 35 |
| Total Survey | 11 | | 18 | | 25 | | 12 | | 34 | |

**Houses in need of major repair are not the target of higher expenditures.**

The pattern of renovation activity does not suggest that people are spending more money on houses that need major repairs. Proportionally less money is being spent on such homes (Table 7.27). Renovation projects exceeding $5,000 which were focused on homes needing major repair represented only two percent of all projects even though 11 percent of respondents indicated their homes fell in that category.

**Table 7.27: DISTRIBUTION OF RENOVATIONS BY VALUE BY NEED FOR REPAIR**

| Value | Condition of Homes | | | | | |
|---|---|---|---|---|---|---|
| | Regular Maintenance | | Minor Repairs | | Major Repairs | |
| | Int. % | Ext. % | Int. % | Ext. % | Int. % | Ext. % |
| under $5,000 | 29 | 36 | 33 | 36 | 6 | 7 |
| $5,000 plus | 20 | 11 | 11 | 8 | 2 | 2 |
| TOTAL | 49 | 47 | 44 | 44 | 8 | 9 |
| Total Survey | 47 | | 42 | | 11 | |

## 7.5 Conclusion

The survey results reveal a number of interesting aspects about the three neighbourhoods and also confirm some of the characteristics highlighted in the census material. The neighbourhoods do illustrate a number of characteristics associated with incumbent upgrading. In addition to higher than average levels of renovation the neighbourhoods are characterized by:

- modest income levels and many people employed in secondary and tertiary occupations that are trade or semi-professional in nature;

- high levels of satisfaction with neighbourhood facilities, access to services and condition and quality of the housing. Generally people perceive their neighbourhood as stable or improving, they have a reasonably strong attachment to the community and most would recommend the neighbourhood to friends as a place to live;

- the majority felt property values were stable or improving and crime was perceived by most respondents as less of a problem in their neighbourhood than in Winnipeg in general; and,

- most had a positive, if often casual, relationship with neighbours and many were actively involved in neighbourhood organizations and events.

Overall most people rated these neighbourhoods as good or very good places to live. They had chosen to live in these areas because of the affordable housing prices, the character of the areas, the amenities and because, in general, they perceived them as relatively safe places to live and a good place to raise children. Some were planning to move over the next five years, but generally this was to obtain bigger and better quality homes, not because they disliked the neighbourhoods.

The information collected on renovation activity does illustrate that survey respondents are undertaking a considerable amount of upgrading. They may not be spending large amounts of money on any one upgrading and renovation project, but they are undertaking a substantial number of renovation tasks, and they are doing a great deal of the work themselves.

The confidence they have in their neighbourhoods is certainly a contributing factor to renovation activity but other important factors contributing to their decisions were the desire to make general improvements in their home, the personal satisfaction they got from improving the quality of their home, the perceived increase in market values and improved energy efficiency. Keeping pace with improvements in the neighbourhood was relatively insignificant in the decision making process.

The data also illustrate that although modest expenditures were undertaken by nearly all households, the more expensive renovation projects were undertaken by those residents who perceived their neighbourhood to be either stable or improving, with property values that were

stable or increasing. People were also more likely to invest in expensive renovations if they had a strong attachment to the neighbourhood.

The expensive renovation projects were more likely to be performed by residents who had lived in the neighbourhood and their home for ten to fifteen years. Married households were most likely to undertake expensive renovations and, not surprisingly, the higher cost projects were also undertaken by people with higher incomes.

There were several household characteristics that are associated with neighbourhoods where incumbent upgrading takes place. For example

- most households consisted of families and two-thirds of the respondents were in the child rearing, launching or empty nest stage - older families;

- more than half the households included children and many had older (15+) children;

- most were employed, although unemployment and part time work were common amongst partners; and,

- education levels were a mix of academic and non-academic training.

There were differences between the neighbourhoods. The attitude to neighbourhood, services, amenities and facilities as well as perceptions of property values and crime tended to be more positive in Archwood and West Elmwood than in Luxton. Renovation activity was also lower in Luxton. This may be related to the attitude to neighbourhood, but the lower incomes in Luxton may also contribute to lower activity levels and expenditures.

Overall, it appears that these neighbourhoods are characterized by incumbent upgrading. However, this may depend on one's definition of an "incumbent." The more expensive renovations were not being undertaken by the very long term residents, but by those who had been in the neighbourhood five, ten or fifteen years. Some of the activity is certainly being undertaken by younger families moving into the area.

## 8.0 THE SURVEY OF EXPERT OPINION

In addition to the survey of homeowners, it was also decided to interview 'expert opinion' in the planning and community development field. The principle objective of the interviews was to determine their knowledge of the process of incumbent upgrading, indications of where they felt incumbent upgrading might be occurring, their thoughts and ideas on why it might be taking place in these areas, and their assessment of whether they feel this is a process that should be encouraged by public policy initiatives to help reduce decline in older neighbourhoods. Although the interviews were relatively unstructured and discussion was allowed to flow over a wide range of issues they were structured to the extent that each person was asked the same general questions. These questions were:

1. Are you familiar with the process of incumbent upgrading?

2. Can you identify areas in the city were you feel this process is taking place?

3. On what evidence is your identification of these areas based?

4. What factors do you feel are important in homeowners decisions to undertake renovations, alterations and additions to their homes in these areas?

5. Do you feel this is a process that should be encouraged by public policy to arrest neighbourhood decline in older residential neighbourhoods?

6. What policies and/or initiatives do you feel could be introduced to encourage incumbent upgrading?

Sixteen interviews were conducted in the City. The individuals involved in these interviews included five planners working with the city, three academics, three contractors involved in the renovation industry, one homebuilder, three community workers/activists and one individual involved with a lender. In addition to those interviewed in Winnipeg the general process and questions were discussed with two individuals in other cities (Edmonton and Vancouver) and three academics at other universities outside Winnipeg (Appendix E). The approach to the interviews and the analysis of the comments are qualitative as opposed to quantitative in nature, however, the information received was very useful. What people did not know about incumbent upgrading was every bit as useful as what they did know. The comments obtained are organized under the respective questions below.

### Are you familiar with the process of incumbent upgrading?

The most revealing evidence, although not a surprising finding, was that very few people had even heard of, or knew what the process of incumbent upgrading involved. Only three of the sixteen people interviewed in Winnipeg were familiar with the process – one of the planners and two

academics. This is not surprising given the small amount of literature on the process. Gentrification was a well understood process but incumbent upgrading drew a blank stare from most. When it was explained, however, nearly all of those interviewed very quickly indicated that they knew exactly what was meant. Several people tend to just view it as maintenance and improvement of dwellings in stable to improving neighbourhoods. Most just view it as a process of rehabilitation without any other specific changes in the neighbourhood which as Clay (1979, 155) suggests is what incumbent upgrading is all about.

Several people had some difficulty with the concept of incumbent or the fact that the investment is undertaken by long term residents of the area. Although most were prepared to concede that there was a lot of investment by long term residents they felt that most of this investment was for minor amounts of money and tended to consist more of routine maintenance or "cosmetic" activities – painting, carpets, landscaping etc. as opposed to major additions, alterations and work that focuses on basic structural aspects that is likely to extent the life of the dwelling. The major investments, they felt, were being made by new families moving into these areas or families that had moved into the area a few years earlier and were now altering or modifying their home to accommodate a growing family. Because their income had increased or their mortgage had been paid down and they were able to invest in improvements that they had eventually planned to undertake. They were not convinced a lot of the activity was generated by very long term residents.

The views of the contract renovators in this regard were quite interesting. They were of the opinion that work undertaken (both the nature and the value) varied by the type of household. Alterations and additions were more likely to be investments undertaken by families who had recently moved into the neighbourhood, or had been a resident for a shorter (probably five to ten years) period of time and were modifying to suit changing family composition. Addition of a second storey, building bedrooms and family rooms in the basement, adding a room or rooms to the back of the house, building of garages, major modifications of kitchens and bathrooms etc. were common types of work.

Families with older children, empty nesters and seniors, they indicated, were less likely to focus on alterations and additions and more likely to upgrade floor coverings, renovate and improve bathrooms, replace furnaces, improve plumbing, paint and wallpaper. Some of this was undertaken by younger families in the process of major alterations and additions but was undertaken a second time by longer term residents as part of general maintenance and upkeep. The renovators were quite definite that major modifications and improvements in most neighbourhoods were made by younger families (generally 30 to 39) who were more recent residents in the area. Rehabilitation of a neighbourhood they felt was generally prompted by a population turnover. A couple of the planners and community workers echoed the same sentiments.

The five people outside the city were more familiar with the concept, probably because of the nature of their work. However, they did not feel it had the credibility as a neighbourhood process

that is true of gentrification. They also felt that any appreciable investment in rehabilitation and improvements was generally associated with a population turnover or the movement, generally of younger families back into an area – even though it might be a low income area. Long term residents (or incumbents) they felt were more likely to focus on general maintenance and repair to maintain the quality and value of the home. However, they also pointed out that this does not occur in all low and modest income neighbourhoods. Often long term residents allow the unit to deteriorate. They agreed that some neighbourhoods are different despite the modest incomes of the residents.

**Can you identify areas of the city where you feel this process is taking place?**

It was interesting to note that once people understood the general process and the concept that was being discussed they seemed to have little problem identifying neighbourhoods where they felt it was taking place. With few exceptions the areas they identified were outside the inner city, generally the older residential areas developed before rapid suburbanisation occurred in the 60s and 70s. The three neighbourhoods that were the focus of this work were common choices, without it being disclosed in the interview which neighbourhoods were the target of detailed analysis. The areas identified were much more geographically dispersed than the initial areas identified for study in this report. Nearly all the people interviewed were also able to make a clear distinction (in their opinion) between areas they felt were gentrifying, areas where decline was common and areas where they felt modernization and improvement were taking place. The general areas identified are illustrated on the accompanying Map 8.1. Although the areas identified were more dispersed than the broader study area it was useful to note that expert opinion basically focused on the type of neighbourhoods generally targeted by this study.

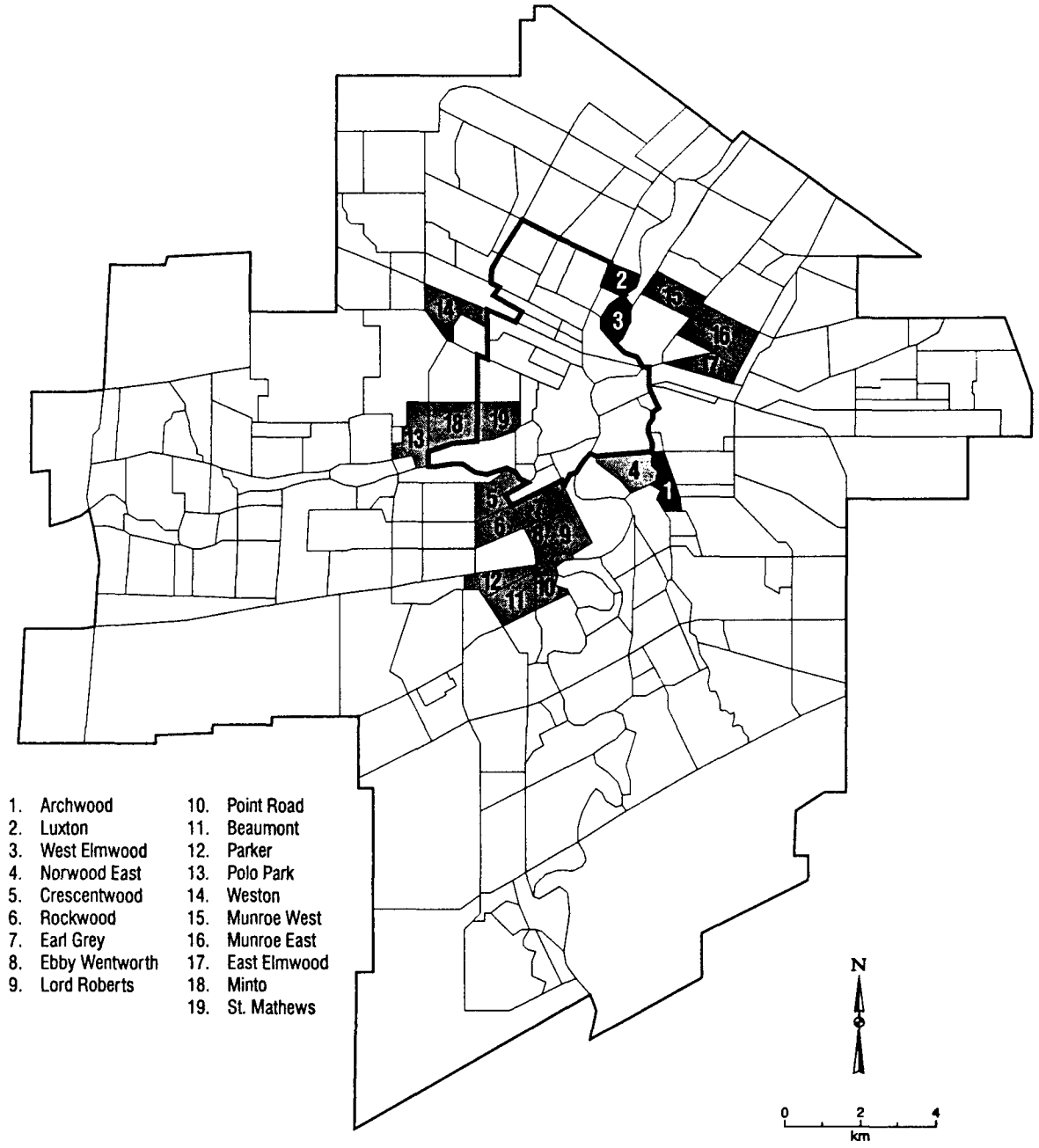
**On what evidence is your identification of these areas based?**

For the most part people's identification of these areas was based on perception and comments they had heard or people they knew in these areas. They were not able to respond with any solid information. The exceptions were the planners and the renovators. Some of the planners were able to refer to specific neighbourhood characteristics that they had from city profiles of the areas and the renovators talked about the location of their renovation jobs.

Most people based their choices of neighbourhood on comments such as: I know young families are moving back into the neighbourhood. I understand it is a good place to raise children. There seems to be a strong sense of community there. There are a lot of improvements taking place in that area. I don't think they have much of a problem with crime in that neighbourhood. Friends of mine live there and they say it is a very stable neighbourhood. There is a good range of community services and neighbourhood amenities in that neighbourhood. I believe housing prices are rising in that neighbourhood. These are reasons based on how people perceive these neighbourhoods. They may not be as significant as hard data itself but they are usually the facts on which people make investment decisions.

# MAP 8.1:

## POSSIBLE INCUMBENT UPGRADING NEIGHBOURHOODS IDENTIFIED BY EXPERT OPINIONS



Some of the planners and renovators were more specific. The planners talked about mobility rates and stability, income levels, building permit activity and the type of data used in this report. The renovators simply stated. I get a lot of jobs in these areas. Two of them went on to say that they get jobs worth more money in the couple of areas they felt were gentrifying but the number of jobs in the other areas, although often lower in value are just as high. One stated that it was no secret in the industry where the action was.

**Do you feel that this is a process that should be encouraged by public policy to arrest decline in older residential neighbourhoods?**

The comments on this question can be divided into two distinct and very different opinions. There were a group of people including the three renovators, the home builder, the representative of the lending institution and two of the academics who felt that if this was activity that was being undertaken by people on their own initiative why would, or should, the public (governments) involve itself in any way. They felt there should be nothing done to influence the investment decision making process, although most later qualified this and this qualification will be included in the discussion of the comments on the next question. The remainder of the group felt strongly that this investment activity should be strongly encouraged by public policy. To a considerable extent their rationale was that encouraging this type of activity was far less intrusive than government initiatives such as replacement of older homes with social housing, or even large private sector investment in rental housing or condominiums. Public investment, they pointed out, generally disrupted the social and physical fabric of the community. It often introduce large scale and rapid change which was generally unwelcomed by communities. They view the process of incumbent upgrading as something more gradual and small scale in nature and less likely to be disruptive.

The individuals interviewed outside of Winnipeg were also in favour of a pro-active public policy in these areas and basically held the same views as the pro-public policy approach people within Winnipeg. Some of their comments enhanced the discussion as three of them mentioned that this was obviously an activity that helped to keep neighbourhoods from sliding down the slippery slope of decline. However, they pointed out that the key to success may be based on when public intervention occurs. They were concerned that it would be difficult to determine when neighbourhoods were 'ripe' for intervention. How would one determine when it was appropriate to encourage this sort of activity in a neighbourhood? It would be difficult to tell when it was to early or when it was too late. Their assessment was that "we would have to know a lot more about the process and particularly city neighbourhoods than we do now". In essence they were saying that public policy support would be a good idea but municipal governments, and governments in general, know too little about the process, the factors important in the investment decision making process and the neighbourhoods in general to introduce effect policy initiatives.

In summary, the opinion on public policy support was mixed. To a certain extent it appeared the opinions were coloured by the individual's perception of past government initiatives in neighbourhood revitalization. For the most part people were not favourably impressed with the

past actions of government and felt past initiatives had not been very successful. Several were also of the opinion that government initiatives, if they were introduced should be focused on the neighbourhoods where decline was obviously much more of a problem and social and physical characteristics illustrated much greater levels of stress.

**What policies and/or initiatives do you think could be introduced to encourage the process of incumbent upgrading?**

Many of the people had difficulty identifying specific policy initiatives although a number of ideas were provided. Several people suggested home renovation loans or grants. They placed a greater emphasis on low interest loans as they recognized that many undertaking renovations were generally of modest as opposed to low income households. Some also suggested that property tax incentives could be used to encourage renovation and modernization of homes. For example, property taxes could be reduced to cover a proportion or all of the cost of renovations. If a household undertook $5000 in renovation work a portion or all of this could be re-couped by reducing the household's property tax by X amount over a period of three to five years. The argument being that municipalities would re-coup their money over the long term because of the increase in property assessments as a result of the renovations.

The City of Winnipeg introduced a program in 1995 that is almost identical to this suggestion – reducing property taxes for a period of three years to help households re-coup the cost of renovations. The program is not targeted to any particular neighbourhood but open to anyone living in Winnipeg whose home was built prior to 1981 and has an assessed value of no more than $100,000. The maximum tax credit is $1,500 over a three year period. There have been a significant number of applications under the program (in excess of 2,500) but no detailed analysis of the geographic distribution of these applications is available.

Most people were reluctant or unable to provide specific ideas. This was not unexpected as to begin with few people were very familiar with the process and tossing off policy ideas on short notice is not easy. Nevertheless the content of some of the discussions was quite informative. Several people indicated that they could not really make an informed suggestion without knowing more about why people chose to make the investments in home improvements. Most felt that they made these decisions because they felt good about these neighbourhoods and had considerable confidence that they would be good residential areas over the long term and that even if they had to move they were likely to be able to re-coup their investment because of appreciation in house prices. Therefore, several people commented that if we knew more about what it was about these communities that people liked then maybe we could use public policy to provide a similar set of circumstances in other areas.

Most people felt that neighbourhoods where this was happening in Winnipeg had some things in common: a good range of neighbourhood amenities such as parks and recreational facilities, good community services such as schools, churches and community centres, low levels of crime relative to other older residential areas, housing of reasonable quality at a reasonable price in an area

where prices were stable or rising, and a sense of community. If public policy was able to promote and enhance such characteristics then they felt that public policy should, and could, play a pro-active role in encouraging incumbent upgrading. This is the issue on which those who suggested that public policy was not necessary or desirable qualified their objections to public policy support. Several indicated that if planning/policy initiatives could foster the sort of neighbourhood environment that would encourage people to move back into the area and fix up their homes or people who lived in the area to invest in renovation then they were in favour of public initiative. However, they were still not in favour of any 'intrusive' public action.

In summary, most people were not very familiar with the process of incumbent upgrading. However, it was more the terminology that they were not familiar with than the process. Once the concept and the process were explained to them, most quickly acknowledged that they knew what was being discussed. Most were also able to identify areas where they felt incumbent upgrading might be occurring but the general consensus was that the major investments were likely associated with population turnover in the area and the movement of young households, with or without families, back into the area. Most identified the areas on their understanding of neighbourhood conditions, the fact that people were moving back into the area, or actual investment in home improvements that they were aware were taking place in the neighbourhoods. They were very divided on the issue of public policy support to enhance the process, with some suggesting that this was individual initiative that was occurring without the help of governments so it should be left to take its own course. Others were in favour of public support but generally only if it was used to provide and enhance those neighbourhood circumstances and characteristics that were influential in people's investment decisions.

In retrospect, it might have been useful to undertake more interviews of a more structured nature. The general, qualitative information obtained is very useful and informative in a macro sense. More detail would have been useful but interviews of "expert opinion" was not a large component of the mandate of this study.

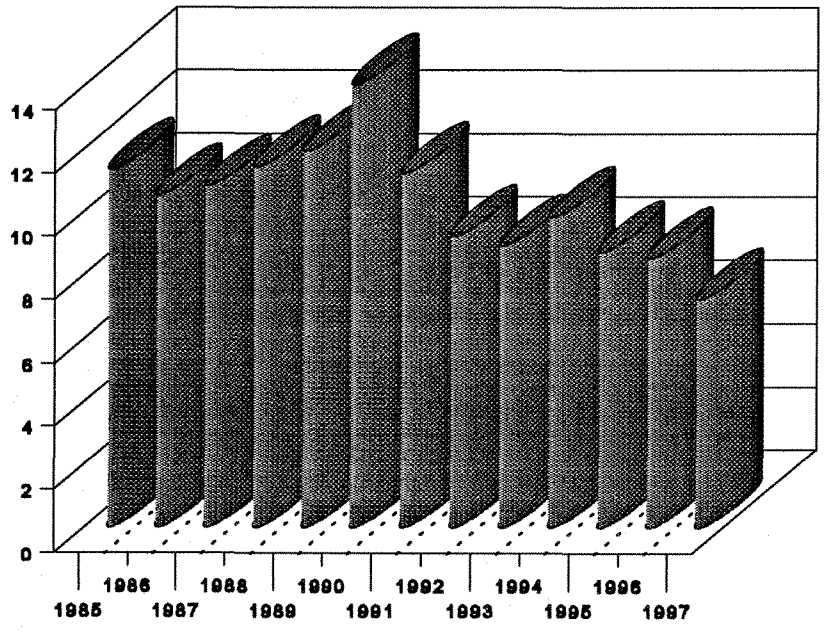
## 9.0 PUBLIC POLICY ISSUES

Both public policy and general economic circumstances may effect the amount of renovation that occurs. A number of economic circumstances may have effected investment decisions by homeowners over the ten year period 1986 to 1996. The following discussion will focus first on a few of these factors then public policy will be examined.

### Interest Rates

During the ten year period interest rates that homeowners could expect to get are portrayed in Graph 9.1. According to lenders, people taking out loans to undertake renovations generally go one of three routes; they take out a personal loan, they increase the value of their home mortgage if they have enough equity in the home to raise the mortgage amount, or some banks provide special renovation loans. Generally interest rates for personal loans are slightly higher than mortgage interest rates or rates for renovation loans, however, the differences are relatively modest and the trends for all three have been the same over the ten year period. For most of the ten year period these rates were modestly high but certainly moderated toward the end of the period. The effect the fall in interest rates had on the monthly payment required to service a $10,000 loan for renovations is illustrated in Table 9.1. The repayment required does place a considerable strain on a modest income household, although the strain is reduced over the ten year period.

**Graph 9.1: MORTGAGE INTEREST RATES APPLICABLE TO RENOVATION LOANS: 1985-1997 (%)**




Source: Royal Bank of Canada

**Table 9.1: MONTHLY AND ANNUAL COSTS OF A $10,000 RENOVATION LOAN**

| Year | Interest Rate | Monthly Payment ($) | Annual Payment ($) |
|---|---|---|---|
| 1985 | 11.3 | 114.40 | 1,373.00 |
| 1986 | 10.5 | 109.20 | 1,310.00 |
| 1987 | 10.8 | 111.40 | 1,337.00 |
| 1988 | 11.4 | 114.80 | 1,378.00 |
| 1989 | 11.9 | 117.40 | 1,409.00 |
| 1990 | 14.0 | 130.56 | 1,567.00 |
| 1991 | 11.2 | 113.60 | 1,363.00 |
| 1992 | 9.2 | 101.89 | 1,223.00 |
| 1993 | 8.9 | 100.00 | 1,200.00 |
| 1994 | 9.8 | 105.50 | 1,266.00 |
| 1995 | 8.7 | 99.00 | 1,188.00 |
| 1996 | 8.5 | 97.62 | 1,171.00 |

Discussions with a representative of the lending industry suggest that households are unlikely to take out a loan to do renovation and modernization work unless it is a significant amount – in excess of $5,000. Most jobs of lower value, in his opinion, are financed out of savings. It was also his opinion that higher valued jobs were generally financed by increasing the mortgage, if the household had a mortgage on the house, or a personal loan. With a personal loan there is more flexibility to pay it off over a shorter period of time. Personal loans can be arranged so that they can be "paid out" before term without penalty or at very low penalty rates.

In summary, over the period, it is possible that interest rates would have reduced the flexibility of modest income households to undertake major renovations. However, falling interest rates toward the end of this period would have reduced this barrier.

### Trends in Incomes

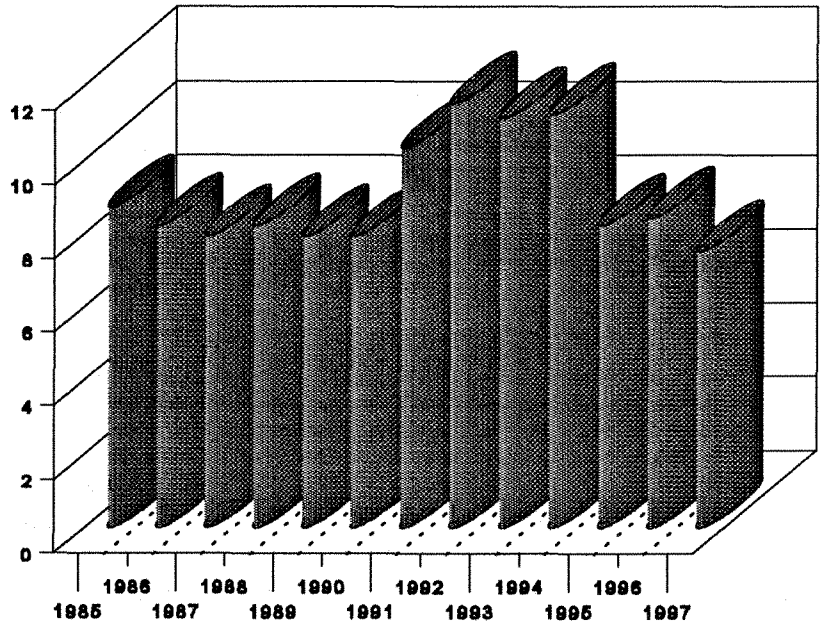
Increases in incomes of nearly all types of households were quite modest over the ten year period. In fact, some household types actually saw their income drop relative to increases in the cost of living. This no doubt accounts for the increasing levels of poverty illustrated by the profiles of these neighbourhoods developed in Section 6.0. Although these trends apply to households on average and do not relate to individual household circumstances in the neighbourhoods there is

little doubt that weak growth in income over the period would have reduced the amount of money people have available to invest in home renovation and improvement.

### Trends in Employment

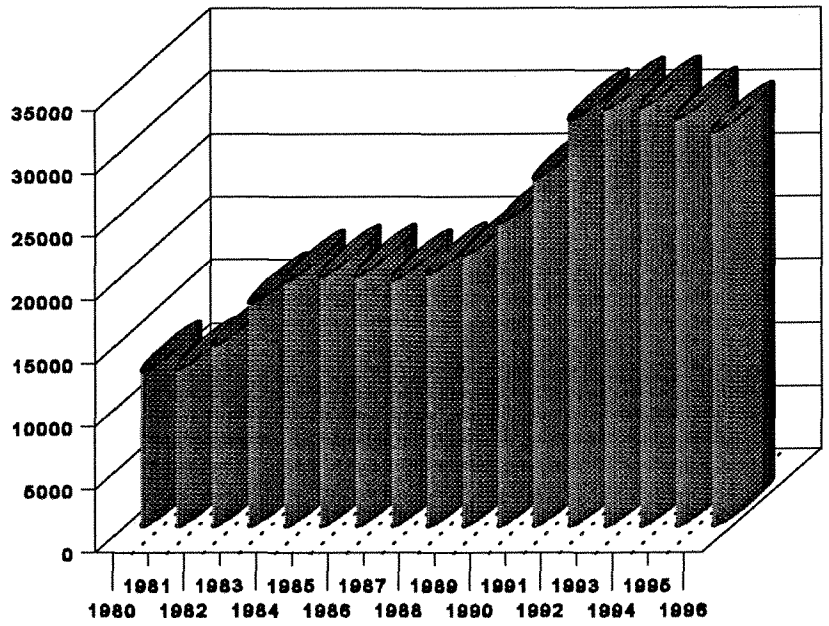
High unemployment rates over the period are in part responsible for modest income growth (Graph 9.2). In addition to high unemployment rates there was also a significant increase in people working part time or on short term contracts, usually without benefits packages (CMHC 1998). This ten year period was also characterized by a great deal of uncertainty regarding job security and long term job prospects. Because of extensive downsizing in both the public and private sectors and poor job prospects in general, people could not depend on long term job stability. In addition to job uncertainty and high unemployment rates, there was also a significant increase in the number of households on social assistance in the City of Winnipeg (Graph 9.3). Many of these households were two parent households, a category that had not experienced high levels of welfare dependency in the past. As well as having an effect on income, these factors created an atmosphere of uncertainty in which investment in home renovations and modernizations would be less likely. Modest income households were more often the victims of these trends than higher income households, so modest income neighbourhoods were more likely to be effected to a greater extent.

**Graph 9.2: UNEMPLOYMENT RATES: WINNIPEG 1985-1997 (%)**




Source: Statistics Canada

**Graph 9.3: SOCIAL ASSISTANCE CASELOAD: WINNIPEG 1980-1996**




Source: City of Winnipeg, Province of Manitoba

**Property Taxes and House Prices**

Winnipeg is considered to have one of the highest levels of property tax in Canada. High property taxes can reduce the income households have available to undertake renovations and modernization. The possibility that home improvements will lead to even higher property tax assessments may also be a deterrent to investment in renovations and modernization. What effect this has had in the neighbourhoods under study, however, is difficult to determine. The highest increases in taxes over the past ten to fifteen years have been in the newer suburban areas, particularly as Winnipeg moved to market values to determine property assessment rates (Kuz and McGregor 1998). The effect in the older suburban neighbourhoods under study has been less significant. The survey results suggest that concern about increases in property taxes were not an influential factor in the decision to renovate.

Other factors that may also be influential in people's decision making process are current and anticipated changes in housing prices. Increases in the value of residential real estate have been very modest over the past ten to fifteen years. In a slow growth city, where demand for housing and economic growth are very modest relative to most other major metropolitan cities, future increases in real estate values are also expected to be very modest. Although increases in house prices vary depending on the area of the city, the evidence suggests that they have also been very modest or non-existent in the neighbourhoods under detailed study. Faced with modest increases

in home values and very little chance of significant increases in the future, people may well be reluctant to spend significant amounts of money on home improvements.

**Property Insurance**

Property insurance rates have increased significantly over the past decade in Winnipeg. For an average sized three bedroom bungalow the increase over the past 10 years has been approximately 35 percent (personal discussion with insurance companies). However, some areas of the City have experienced more significant increases than others - in the older, declining inner city areas for example. In fact, in those areas characterized by high crime rates, particularly vandalism and arson, people have had difficulty obtaining any property insurance. Reports by the Winnipeg Free Press (January 30th, 1999) have even suggested that some areas have been redlined. Although there is no specific evidence to suggest this has actually been the policy of insurance agencies, there is no doubt that property insurance rates have escalated, placing a significant burden on low income homeowners. On their renewal date many homeowners have been told by their insurance companies that they are no longer interested in their business. This has forced people to shop around and pay much higher rates to renew their insurance with other companies. In addition to higher rates, they have found that they end up with higher deductibles and get less coverage. The cost of this insurance, higher deductibles, less coverage and the difficulty people have in obtaining any coverage have also made it more difficult for people to obtain mortgages and renovation loans.

The three areas examined in detail in the study have not been effected by crime, vandalism and arson to the extent that it has affected property insurance as has been the case in some of the neighbourhoods in the inner city proper. These areas, like Winnipeg in general, have experienced increases in rates. These increases have no doubt placed an additional financial burden on lower income homeowners in the neighbourhoods but they have not been more adversely affected than the City residents in general. The survey results suggested that increasing property insurance was not an influential factor in the decision to renovate.

**Public Policy**

With respect to public policy initiatives, the only significant characteristic of these three neighbourhoods is the absence of any significant public initiatives. None of these three neighbourhoods were affected by the Neighbourhood Improvement Program (NIP). In 1974 Winnipeg designated eleven neighbourhoods as potential NIP areas. West Elmwood was one of these potential areas. In the end, however, only four neighbourhoods were chosen to receive funding under NIP; Brooklands, North Point Douglas, North St Boniface and Centennial. None of these neighbourhoods even bordered on West Elmwood, Luxton or Archwood. Funds were not advanced to West Elmwood because other neighbourhoods were considered a greater priority. These three neighbourhoods were also not considered a priority for the RRAP Program.

Again, when the Core Area Initiative (CORE) was introduced in 1981 following the end of NIP in 1979, these three areas were not effected. The CORE focused specifically on inner city neighbourhoods and these three areas fell outside the inner city boundaries. More recently funding has been allocated to declining neighbourhoods under the Winnipeg Development Agreement. Although there are no specific boundaries within which the money is targeted, again most of the funds are going to inner city areas such as Main Street where decline has been much more pronounced.

Homeowners in these areas have been eligible for the tax credits the city introduced in 1995 for undertaking renovations and improvements. Homeowners receive a reduction in property taxes of up to $1,500 over three years (Winnipeg Free Press, January 26th, 1999) but would have to spend $10,000 to receive this maximum credit. Under initial program guidelines homes had to be built prior to 1971 with an assessed value under $80,000. This was changed in 1998 to homes built before 1981 with an assessed value no higher than $100,000. These credits are available to homeowners throughout the city. The Program is not targeted. It has been soundly criticized because the maximum expenditure required to get the full tax write-down is beyond the means of many low and modest income homeowners (Winnipeg Free Press, February 11th, 1999). Much of the assistance has gone to suburban areas but neighbourhoods such as West Elmwood, Archwood and Luxton have also been recipients. In the city as a whole, however, less than 2,500 claims have been filed and although no detailed breakdown by neighbourhood is available, city officials expect that less than 100 homeowners in the three neighbourhoods combined have received assistance. This has not been a public policy initiative that has had a significant effect on the neighbourhoods in question, although some people surveyed indicated they had taken advantage of the Program.

Archwood and West Elmwood have benefited from funding under the Manitoba/Winnipeg Community Revitalization Program (M/WCRP). This is a 50/50 cost shared program delivered by Manitoba Urban Affairs and the City of Winnipeg. The program encourages residents to participate with City staff in the identification of neighbourhood issues and planning initiatives. Funds are made available to

- involve local residents in planning improvements for the neighbourhood;
- improve municipal services such as streets, lanes, sidewalks, boulevards, and street lighting;
- improve or build recreational facilities such as parks, playgrounds and community centres;
- improve or construct community facilities such as day care centres, seniors' centres and youth drop-in centres; and,
- purchase land for housing, community facilities and parks (Manitoba/Winnipeg Community Revitalization Program December 1995).

Approximately $3,000,000 was allocated to the Archwood area in the period 1993 to 1995. A similar amount was spent in West Elmwood in the 1990 to 1992 period. It is obvious that these expenditures are modest, but they have been useful in improving and maintaining the general infrastructure and facilities in the area. Although the Program does not rate as a significant revitalization initiative, it does make a difference and may help explain the more positive attitude to neighbourhood in Archwood and West Elmwood that was evident in the survey.

**Summary**

In conclusion, these three neighbourhoods have not been the target of any significant policy or planning initiatives that would have stimulated major home renovations and improvements. Archwood and West Elmwood have been the target of modest public expenditures to improve roads, back lanes, parks and recreational and community facilities in the normal course of infrastructure and facilities improvement and renewal. Residents of the three neighbourhoods, like other residents of Winnipeg, have been subject to trends in income, employment, interest rates and changing house prices. No initiatives, however, have been targeted specifically to these neighbourhoods. What is happening in these neighbourhoods appears to be taking place because of individual initiative as opposed to stimulation by public policy.

## 10.0 CONCLUSION

To conclude the report it is useful to review the original objectives of the study and address the specific questions raised by these objectives.

1) **to identify the revitalization process that is underway in older neighbourhoods: regular maintenance, incumbent upgrading or gentrification.**

The neighbourhoods studied are certainly not characterized by gentrification. They are modest income areas and there has been no significant increase in the socioeconomic status of the residents as is the case in gentrifying neighbourhoods. The neighbourhood profiles and the attitudes and perceptions of the residents also suggest they do not fall into the category of decline, particularly in Archwood and West Elmwood. The level of renovation activity, however, is above the median for older neighbourhoods, therefore it cannot easily be characterized as regular maintenance. Incumbent upgrading may be the process taking place in these neighbourhoods.

2) **to document both the level and nature of renovation activity in these neighbourhoods, specifically trying to identify neighbourhoods characterized by incumbent upgrading.**

Most households in the three neighbourhoods are undertaking a considerable amount of upgrading. They are not necessarily spending large amounts of money on any one project, but they are undertaking a substantial number of projects. Many of these projects - additions, alterations, garages, patios, new windows, fencing, basement improvements and remodelling - go well beyond the nature of regular maintenance. They are adding to the value and quality of the home. The homeowners have sufficient confidence in the neighbourhood to invest in work that increases the value as well as the quality and comfort of the home. They are improving both the interior and exterior of the unit as well as the property (lot) the unit is on. They are, in fact, upgrading.

3) **to examine resident characteristics (income, education, occupation, age, family type, tenure, ethnicity, etc.) in these areas. The intention is to develop a better profile of "incumbent upgraded" neighbourhoods and to detail and analyze resident characteristics that might affect the decision to renovate.**

Both the census material and the survey indicate that these neighbourhoods illustrate many of the characteristics attributed to neighbourhoods where the process of incumbent upgrading has been identified. They are modest income neighbourhoods where most people are employed in trade or semi-professional occupations. They exhibit considerable stability and the majority of households are families in the child rearing, launching or empty nest stage. They are dominated by neither very young families nor retired couples. Older families are common. These neighbourhoods do not demonstrate the increases in socioeconomic status characteristic of gentrifying areas, nor the high levels of poverty, mobility, unemployment and low levels of education that are common in

neighbourhoods such as William Whyte, which is clearly a declining neighbourhood. They are stable modest income communities.

4) **to explore the neighbourhood characteristics or attributes that might affect the decision to upgrade in these neighbourhoods.**

Respondents had a positive attitude to a wide range of neighbourhood facilities, amenities and features. They felt "good" about their neighbourhood and its characteristics. They had no hesitation in recommending their neighbourhood to friends. Most characterized their neighbourhoods as stable or improving. Overall, they regarded the neighbourhoods as a good place to live and a good place to raise children. The many specific factors involved in creating this perception of neighbourhood are instrumental in their decisions to invest in renovations that go beyond aspects of regular maintenance.

5) **to determine how these neighbourhoods differ from other older residential neighbourhoods and from each other, to see if there are significant differences that might effect the intention to renovate and the investment decisions that have been made.**

Including Chalmers and William Whyte in the study provided an excellent contrast with declining neighbourhoods. Although residents in Chalmers and William Whyte were not surveyed to get their perceptions of neighbourhood, the analysis of census material highlights significant differences. Lower levels of education, higher mobility rates and lower levels of homeownership are characteristics that highlight decline in these neighbourhoods. A higher percentage of single parent families and, particularly in William Whyte, an increasing number of Aboriginal households living in very marginalized circumstances reinforce the profile of decline. From a physical perspective increasing vacancies and abandonment in both the housing and commercial/retail sectors add to neighbourhood problems. Falling real estate values, public, and particularly private, disinvestment also reinforce the process of decline. There are clear differences between these neighbourhoods (particularly William Whyte) and the three that were the focus of detailed study.

There were also obvious differences between the three neighbourhoods - Archwood, West Elmwood and Luxton. Overall, residents in Luxton were not as positive about their neighbourhood, their incomes on average were lower and renovation activity was not quite as substantive. The entrenchment of a positive neighbourhood image is stronger in Archwood and West Elmwood.

6) **to briefly examine some of the investment and public policy factors that might effect the decision to renovate and upgrade.**

The investment climate has not been particularly positive during the study time frame. Residents in these three neighbourhoods, like residents of Winnipeg as a whole, have experienced at best

modest income growth, relatively high unemployment, increasing social assistance caseloads, significant rises in property insurance costs, high property taxes, stagnant or very modest increases in property values and modestly high, but falling interest rates. Still households in the neighbourhoods undertook substantial renovation and upgrading. Less than positive investment factors did not appear to be a strong deterrent. The positive image of these communities, particularly in Archwood and West Elmwood, and the confidence residents have in these neighbourhoods appear sufficient to overcome negative macro investment features. They are prepared to take the investment risk in spite of uncertainties regarding job stability, stagnant income growth, high tax and insurance rates and modest appreciation in real estate values.

In addition, these three neighbourhoods were not the target of any significant policy and planning initiatives that would have stimulated major home renovations and improvements. Archwood and West Elmwood have benefited from public expenditures to improve roads, sidewalks, back lanes, parks and recreational and community facilities and money was provided to involve community residents in the planning process. However, expenditures have been nominal. A few residents have taken advantage of assistance programs but most renovation and upgrading has been the result of individual initiative.

7) **to consider the implications of the findings of the study for public policy on neighbourhood revitalization initiatives.**

Given the results of the study, one could be forgiven for suggesting that the less public policy the better. Public initiative has been modest in these neighbourhoods but they have developed a positive image (image entrenchment, Figure 4.1). Their stability and continued upgrading seems ensured, at least in Archwood and West Elmwood. The modest levels of spending have helped maintain image entrenchment but most of the credit for maintaining stability and physical improvement lies with the residents themselves.

How can public policy encourage resident upgrading and help prevent decline? Although more research is certainly required and the results of this study contribute only in a very modest fashion, the findings do suggest that:

- investment in physical aspects of neighbourhood are not unimportant. Upgrading of roads, streetscaping, providing and improving playgrounds and parks help create a positive image of the neighbourhood;

- provision and improvement of community facilities and services are also important. Quality community centres and recreational complexes provide a focus for the neighbourhood. Like the features mentioned in the above point, they are factors that residents consider important in their perception of what constitutes a good neighbourhood; and,

- assisting modest income households to upgrade their homes can also contribute to neighbourhood improvement and people's confidence in their residential areas. Results of the survey suggest that people will take advantage of such initiatives, but it was also clear that they proceeded with upgrading in the three neighbourhoods without public incentive programs.

Although investing in improved services and municipal infrastructure and providing assistance that people can use to upgrade their homes helps, this is obviously not the complete answer. The same sort of initiatives have been undertaken, or are available in other neighbourhoods that are characterized by decline - William Whyte and Chalmers, for example. City of Winnipeg officials pointed out that public expenditures in Chalmers, and particularly in William Whyte, over the past ten to fifteen years have been far higher than in the three neighbourhoods that were the focus of detailed study in this report. In William Whyte public expenditures on physical, social and economic initiatives designed to arrest decline date back to the '70s. In spite of this, the characteristics of decline are very entrenched in the William Whyte neighbourhood and it is perceived by Winnipeg residents to be an area characterized by decline.

It is obvious that the public investments discussed above are not the entire answer. To prevent decline, more systemic problems such as the poverty and marginalization that characterize neighbourhoods such as William Whyte must be addressed. It is poverty and the various other characteristics associated with poverty - low levels of education, high unemployment, high mobility and family instability - that distinguish neighbourhoods such as William Whyte from Archwood, West Elmwood and Luxton. Preventing and reversing decline requires extensive investment in human resources, improvement of people's life skills and levels of education, job creation opportunities, and potential to escape the poverty trap.

Work in the United States suggests that once certain characteristics in a neighbourhood - incidence of low income, unemployment, percentage of people employed in professional jobs - reach a certain threshold, decline seems inevitable (Galster et al. 1999). Confidence in the neighbourhood declines and motivation of residents to invest in their homes and make a commitment to their neighbourhood weakens.

In conclusion the results of this study, when combined with other literature in the general area, suggest that motivation of residents, particularly homeowners, to invest in property upgrading depends on a range of neighbourhood characteristics. Public investment in physical infrastructure and community services may help motivate homeowners but this work suggests other neighbourhood characteristics are more important -- attachment to neighbourhood, property value trends, perception of crime, neighbourhood cohesiveness, participation in neighbourhood organizations and events and the perception of the neighbourhood in general. Fostering a positive perception of neighbourhood and encouraging upgrading may be related more to the absence of systemic problems such as poverty and its associated problems than public initiatives to improve physical infrastructure and community services. Upgrading, incumbent or otherwise, can occur in modest income neighbourhoods. The best way to ensure that it continues to be a process that

arrests decline is to ensure that the many factors associated with the systemic problem of poverty are not allowed to reach a certain threshold (as yet undefined). Effective policies are far more likely to be those that address human resource issues as opposed to the physical infrastructure. In a City such as Winnipeg, with its slow growth economy addressing systemic poverty is a monumental undertaking.

# Appendix A

## INNER CITY
## AND
## SURROUNDING NEIGHBOURHOODS

| WINNIPEG INNER CITY AND SURROUNDING NEIGHBOURHOODS BY PERCENTAGE OF HOMES BUILT BEFORE 1960 | | | | |
|---|---|---|---|---|
| Neighbourhood | Total Dwellings | Built Before 1960 | | Dwelling Value ($) |
| | | # | % | |
| INNER CITY | | | | |
| *Legislature | 55 | 60 | 109.1 | 0 |
| *Dufferin Industrial | 55 | 55 | 100.0 | 54,593 |
| *Armstrong Point | 140 | 140 | 100.0 | 195,714 |
| St Johns Park | 275 | 260 | 94.5 | 89,683 |
| *South Point Douglas | 65 | 60 | 92.3 | 47,241 |
| Robertson | 1,730 | 1,590 | 91.9 | 71,459 |
| Wolseley | 3,565 | 3,265 | 91.6 | 82,335 |
| St Johns | 3,185 | 2,790 | 87.6 | 56,772 |
| Sargent Park | 2,385 | 2,060 | 86.4 | 68,750 |
| Inkster - Faraday | 1,705 | 1,470 | 86.2 | 58,840 |
| Burrows Central | 1,950 | 1,665 | 85.4 | 52,271 |
| *Old Financial District | 130 | 110 | 84.6 | 118,014 |
| *South St Boniface | 25 | 20 | 80.0 | 107,827 |
| William Whyte | 2,665 | 2,085 | 78.2 | 47,778 |
| West Alexander | 1,590 | 1,195 | 75.2 | 59,583 |
| North Point Douglas | 1,055 | 780 | 73.9 | 61,705 |
| McMillan | 1,965 | 1,450 | 73.8 | 93,465 |
| St Matthews | 2,450 | 1,790 | 73.1 | 58,099 |
| North St Boniface | 780 | 565 | 72.4 | 79,642 |
| Dufferin | 985 | 680 | 69.0 | 47,232 |
| Spence | 1,830 | 1,185 | 64.8 | 62,495 |
| West Broadway | 3,065 | 1,925 | 62.8 | 106,669 |

| WINNIPEG INNER CITY AND SURROUNDING NEIGHBOURHOODS BY PERCENTAGE OF HOMES BUILT BEFORE 1960 | | | | |
|---|---|---|---|---|
| Neighbourhood | Total Dwellings | Built Before 1960 | | Dwelling Value ($) |
| | | # | % | |
| *Radisson | 1,310 | 650 | 49.6 | 78,962 |
| *Central St Boniface | 3,225 | 1,525 | 47.3 | 77,608 |
| *Centennial | 1,015 | 465 | 45.8 | 47,608 |
| *River - Osborne | 2,690 | 1,185 | 44.1 | 83,939 |
| *Logan - C.P.R. | 155 | 60 | 38.7 | 51,253 |
| *Lord Selkirk Park | 565 | 150 | 26.5 | 50,033 |
| *Broadway - Assiniboia | 3,605 | 925 | 25.7 | 87,576 |
| *North Portage | 2,420 | 495 | 20.5 | 48,087 |
| *Colony | 400 | 80 | 20.0 | 0 |
| *South Portage | 1,215 | 220 | 18.1 | 125,000 |
| *Main Street North | 215 | 20 | 9.3 | 120,000 |
| SURROUNDING NEIGHBOURHOODS | | | | |
| West Elmwood | 910 | 845 | 92.9 | 74,701 |
| Minto | 2,245 | 2,055 | 91.5 | 64,696 |
| Luxton | 1,035 | 935 | 90.3 | 65,351 |
| Archwood | 405 | 365 | 90.1 | 65,107 |
| Glenwood | 1,735 | 1,545 | 89.0 | 70,144 |
| Norwood West | 1,290 | 1,135 | 88.0 | 101,530 |
| Crescentwood | 1,080 | 935 | 86.6 | 154,827 |
| Riverview | 1,930 | 1,665 | 86.3 | 90,271 |
| Ebby - Wentworth | 305 | 260 | 85.2 | 63,186 |
| Weston | 2,325 | 1,930 | 83.0 | 52,568 |
| Norwood East | 2,030 | 1,620 | 79.8 | 72,288 |

| WINNIPEG INNER CITY AND SURROUNDING NEIGHBOURHOODS BY PERCENTAGE OF HOMES BUILT BEFORE 1960 | | | | |
|---|---|---|---|---|
| Neighbourhood | Total Dwellings | Built Before 1960 | | Dwelling Value ($) |
| | | # | % | |
| Varennes | 485 | 385 | 79.4 | 71,172 |
| Munroe West | 1,390 | 1,085 | 78.1 | 71,498 |
| Earl Grey | 2,150 | 1,670 | 77.7 | 66,643 |
| Mynarski | 530 | 395 | 74.5 | 79,946 |
| Lord Roberts | 2,260 | 1,680 | 74.3 | 61,195 |
| Shaughnessy Park | 900 | 660 | 73.3 | 62,748 |
| *Tissot | 50 | 35 | 70.0 | 62,711 |
| Chalmers | 4,220 | 2,710 | 64.2 | 56,335 |
| Rockwood | 2,075 | 1,315 | 63.4 | 79,967 |
| *Munroe East | 3,320 | 1,395 | 42.0 | 79,447 |
| *Grant Park | 1,295 | 510 | 39.4 | 70,263 |
| City of Winnipeg | 240,685 | 102,100 | 42.4 | 94,999 |
| * All these neighbourhoods have been excluded from the study. | | | | |

# Appendix B

## INDICATORS OF INCUMBENT UPGRADING

| PERCENTAGE OF HOUSEHOLDS THAT ARE HOMEOWNERS | |
|---|---|
| **Neighbourhood** | **Percentage** |
| **Archwood** | **86.5** |
| Glenwood | 84.0 |
| **West Elmwood** | **79.3** |
| Crescentwood | 73.3 |
| Norwood West | 72.6 |
| Riverview | 71.3 |
| Varennes | 70.4 |
| **Luxton** | **70.0** |
| Norwood East | 56.8 |
| **Chalmers** | **52.9** |
| Rockwood | 51.9 |
| North St Boniface | 50.3 |
| St Johns Park | 50.0 |
| Wolseley | 49.7 |
| Earl Grey | 47.2 |
| **William Whyte** | **40.8** |
| McMillan | 24.8 |
| West Broadway | 5.9 |
| Median Value | 54.9 |

| PERCENTAGE OF DWELLINGS THAT ARE SINGLE DETACHED | |
|---|---|
| **Neighbourhood** | **Percentage** |
| **Archwood** | **95.9** |
| Glenwood | 92.2 |
| **West Elmwood** | **85.9** |
| Varennes | 81.6 |
| **Luxton** | **76.8** |
| Riverview | 75.7 |
| Norwood West | 74.5 |
| Crescentwood | 70.5 |
| **Chalmers** | **64.1** |
| Norwood East | 61.0 |
| North St Boniface | 59.2 |
| **William Whyte** | **58.7** |
| Earl Grey | 54.9 |
| Rockwood | 53.8 |
| Wolseley | 51.9 |
| St Johns Park | 48.1 |
| McMillan | 17.9 |
| West Broadway | 10.3 |
| Median Value | 62.6 |

| PERCENTAGE OF DWELLINGS REQUIRING MAJOR AND MINOR REPAIR | |
|---|---|
| **Neighbourhood** | **Percentage** |
| St Johns Park | 58.2 |
| Varennes | 54.6 |
| Wolseley | 53.9 |
| **West Elmwood** | **50.5** |
| **Luxton** | **49.8** |
| Earl Grey | 49.3 |
| McMillan | 48.6 |
| **William Whyte** | **46.3** |
| Norwood East | 45.6 |
| Glenwood | 43.8 |
| **Chalmers** | **43.0** |
| Crescentwood | 42.1 |
| Riverview | 42.0 |
| Norwood West | 37.2 |
| West Broadway | 36.2 |
| **Archwood** | **34.6** |
| Rockwood | 34.5 |
| North St Boniface | 30.8 |
| Median Value | 44.7 |

| PERCENTAGE OF NEIGHBOURHOOD POPULATION 65 YEARS OF AGE OR OLDER | |
|---|---|
| **Neighbourhood** | **Percentage** |
| Rockwood | 29.4 |
| Riverview | 18.3 |
| Norwood East | 18.2 |
| Varennes | 16.0 |
| **Archwood** | **15.8** |
| Norwood West | 15.4 |
| Glenwood | 15.0 |
| West Broadway | 14.3 |
| Earl Grey | 13.4 |
| **William Whyte** | **12.8** |
| **West Elmwood** | **12.4** |
| **Chalmers** | **12.3** |
| St Johns Park | 12.3 |
| Crescentwood | 12.2 |
| **Luxton** | **10.7** |
| Wolseley | 9.2 |
| McMillan | 8.7 |
| North St Boniface | 7.7 |
| Median Value | 13.1 |

| PERCENTAGE OF FAMILIES WITH CHILDREN AT HOME | |
|---|---|
| **Neighbourhood** | **Percentage** |
| Crescentwood | 64.0 |
| **Archwood** | **63.4** |
| North St Boniface | 63.1 |
| St Johns Park | 61.9 |
| Norwood West | 60.8 |
| **William Whyte** | **60.6** |
| **West Elmwood** | **60.6** |
| **Luxton** | **60.4** |
| Wolseley | 55.2 |
| **Chalmers** | **54.3** |
| Norwood East | 54.1 |
| Riverview | 49.7 |
| Earl Grey | 49.6 |
| Glenwood | 49.5 |
| Varennes | 46.8 |
| Rockwood | 43.1 |
| McMillan | 40.8 |
| West Broadway | 39.1 |
| Median Value | 54.8 |

| PERCENTAGE OF PEOPLE EMPLOYED IN SECONDARY OCCUPATION | |
|---|---|
| **Neighbourhood** | **Percentage** |
| **William Whyte** | **41.6** |
| **Chalmers** | **35.3** |
| **Luxton** | **30.8** |
| **West Elmwood** | **25.5** |
| Norwood East | 24.8 |
| Varennes | 24.8 |
| **Archwood** | **24.1** |
| North St Boniface | 23.7 |
| Glenwood | 22.0 |
| Earl Grey | 21.1 |
| St Johns Park | 21.0 |
| Rockwood | 20.3 |
| West Broadway | 19.9 |
| Riverview | 19.3 |
| Wolseley | 17.3 |
| Norwood West | 15.8 |
| Crescentwood | 15.0 |
| McMillan | 11.7 |
| Median Value | 21.6 |

| PERCENTAGE OF PEOPLE EMPLOYED IN TERTIARY OCCUPATION | |
|---|---|
| **Neighbourhood** | **Percentage** |
| **Archwood** | **42.9** |
| West Broadway | 41.5 |
| North St Boniface | 38.4 |
| McMillan | 37.6 |
| Varennes | 37.6 |
| **Chalmers** | **36.8** |
| Earl Grey | 36.7 |
| Glenwood | 36.4 |
| Rockwood | 36.4 |
| Norwood East | 35.7 |
| **West Elmwood** | **35.2** |
| **Luxton** | **34.8** |
| **William Whyte** | **34.1** |
| Wolseley | 33.3 |
| St Johns Park | 33.3 |
| Riverview | 31.4 |
| Norwood West | 30.1 |
| Crescentwood | 27.1 |
| Median Value | 36.1 |

| PERCENTAGE OF PEOPLE EMPLOYED IN QUATERNARY OCCUPATION | |
|---|---|
| **Neighbourhood** | **Percentage** |
| Crescentwood | 57.8 |
| Norwood West | 53.7 |
| McMillan | 50.1 |
| Wolseley | 49.1 |
| Riverview | 48.7 |
| St Johns Park | 42.0 |
| Earl Grey | 41.8 |
| Rockwood | 41.3 |
| Glenwood | 41.2 |
| Norwood East | 38.5 |
| **West Elmwood** | **38.5** |
| Varennes | 37.6 |
| North St Boniface | 37.5 |
| West Broadway | 37.3 |
| **Luxton** | **33.7** |
| **Archwood** | **31.3** |
| **Chalmers** | **27.3** |
| **William Whyte** | **23.1** |
| Median Value | 39.9 |

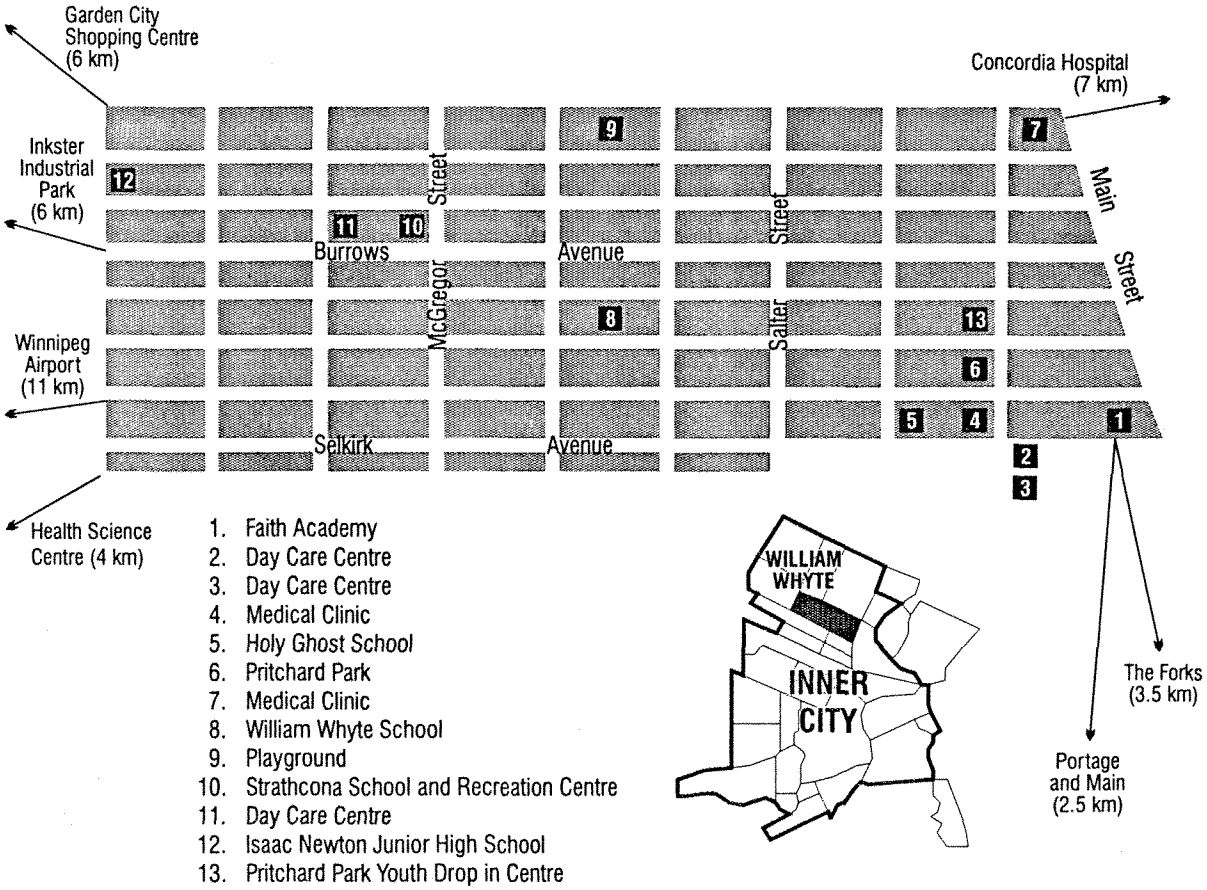
| PERCENTAGE OF INDIVIDUALS WITH A UNIVERSITY DEGREE | |
|---|---|
| **Neighbourhood** | **Percentage** |
| Crescentwood | 41.2 |
| McMillan | 32.0 |
| Wolseley | 26.9 |
| Riverview | 22.0 |
| St Johns Park | 21.1 |
| Norwood West | 19.2 |
| Earl Grey | 15.1 |
| **Luxton** | **14.0** |
| **West Elmwood** | **13.7** |
| North St Boniface | 13.6 |
| Rockwood | 13.1 |
| **Archwood** | **10.6** |
| Norwood East | 10.5 |
| West Broadway | 9.9 |
| Glenwood | 9.1 |
| Varennes | 8.3 |
| **Chalmers** | **4.2** |
| **William Whyte** | **3.3** |
| Median Value | 13.7 |

| PERCENTAGE OF FAMILIES UNDER THE STATISTICS CANADA POVERTY LINE | |
|---|---|
| **Neighbourhood** | **Percentage** |
| West Broadway | 60.3 |
| **William Whyte** | **58.2** |
| **Chalmers** | **31.6** |
| **Luxton** | **29.1** |
| McMillan | 27.9 |
| **West Elmwood** | **23.8** |
| Wolseley | 22.2 |
| Earl Grey | 21.6 |
| North St Boniface | 21.2 |
| Norwood East | 19.4 |
| **Archwood** | **18.0** |
| Glenwood | 16.3 |
| Riverview | 14.4 |
| Rockwood | 12.7 |
| Crescentwood | 8.8 |
| Varennes | 7.8 |
| St Johns Park | 7.4 |
| Norwood West | 6.4 |
| Median Value | 20.3 |

# Appendix C

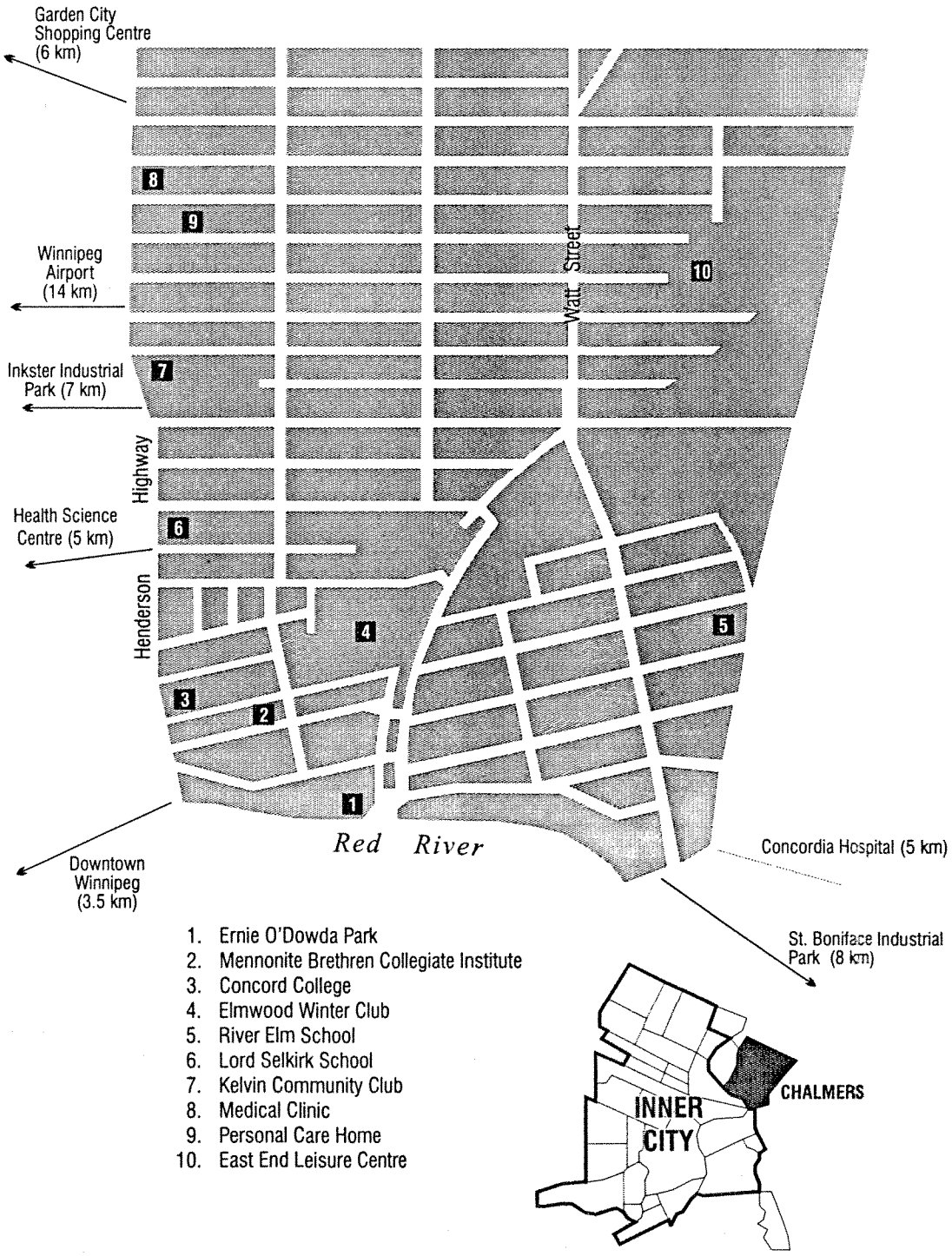
## NEIGHBOURHOOD CHARACTERISTICS

## WILLIAM WHYTE NEIGHBOURHOOD

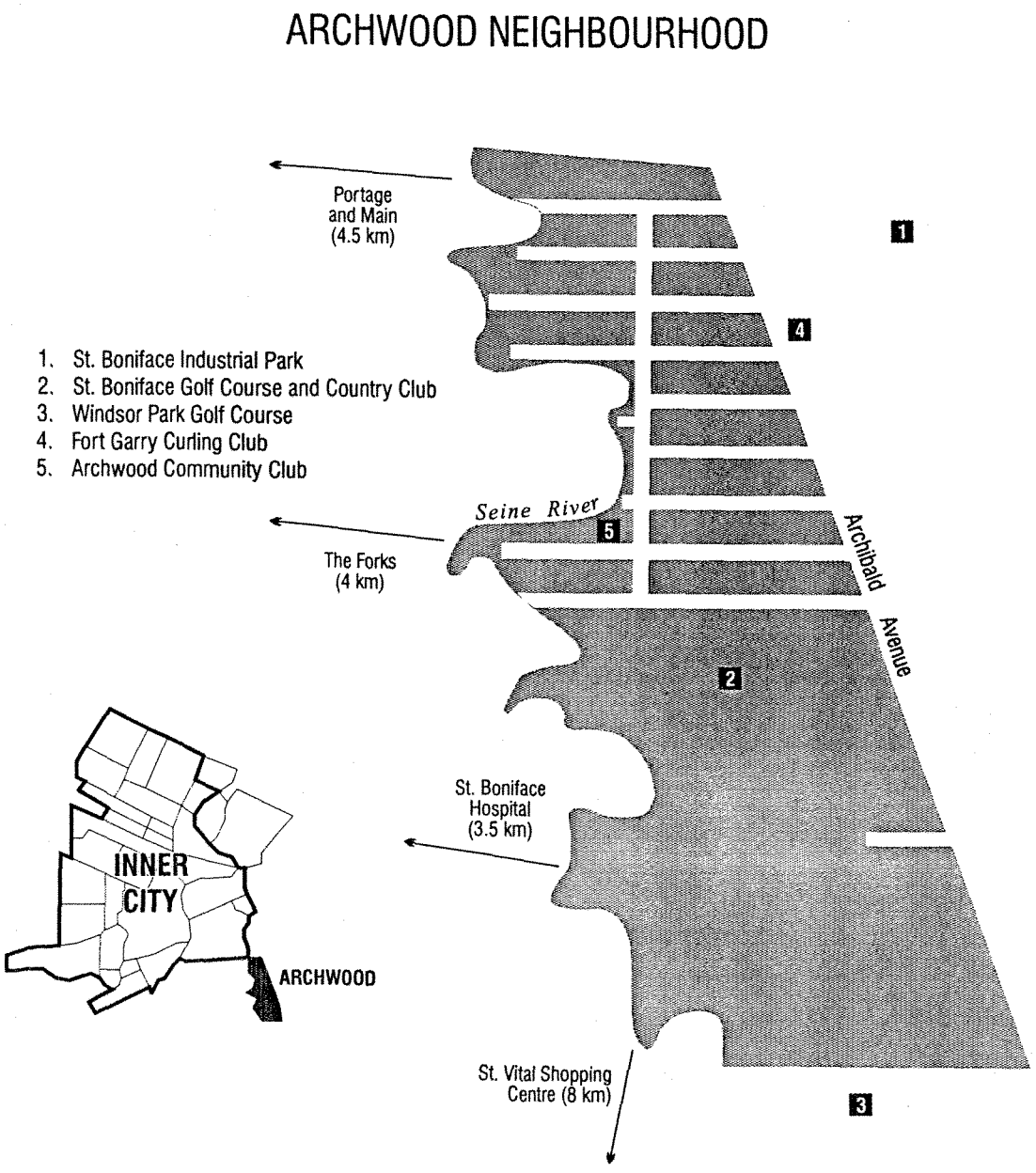


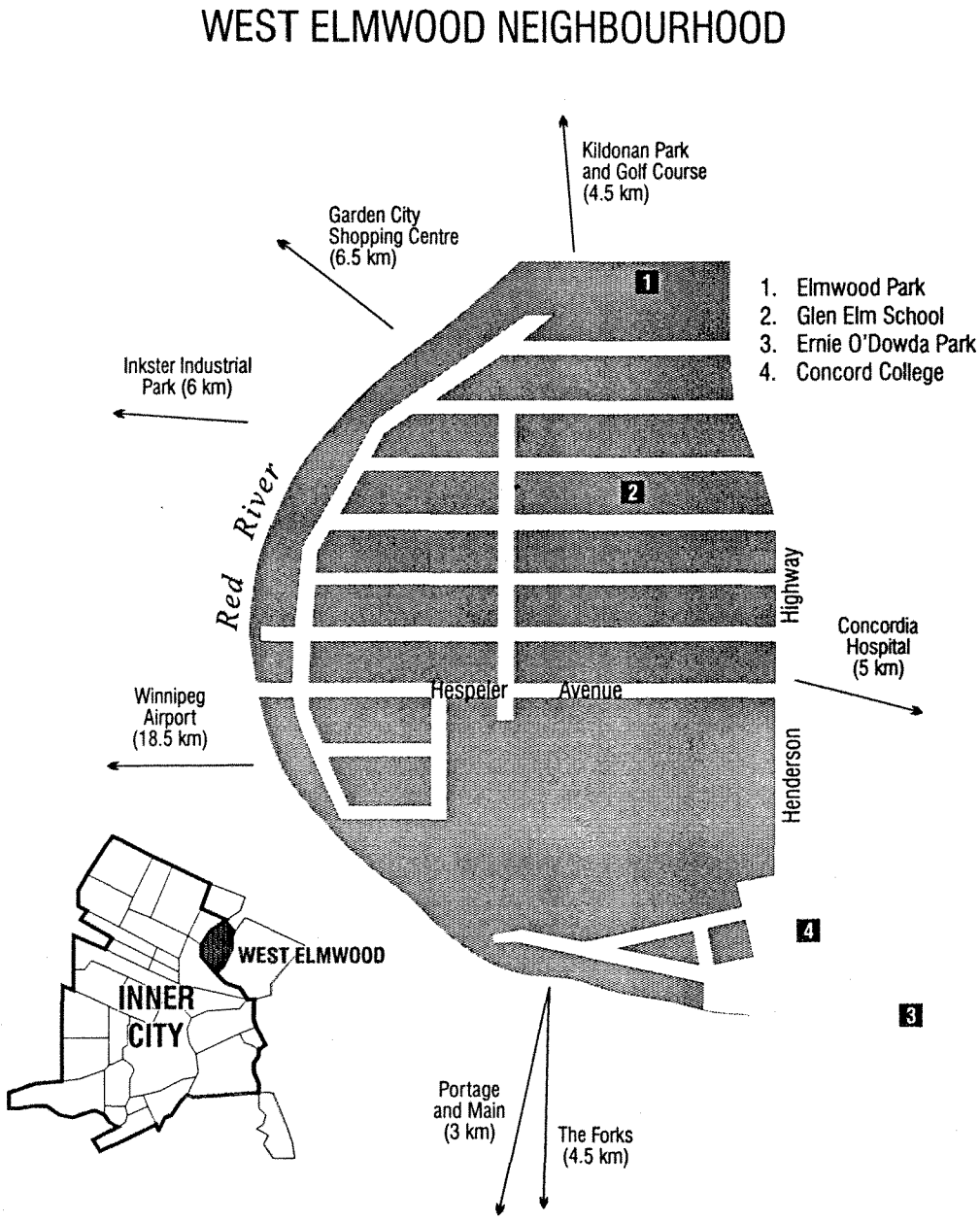

1. Faith Academy
2. Day Care Centre
3. Day Care Centre
4. Medical Clinic
5. Holy Ghost School
6. Pritchard Park
7. Medical Clinic
8. William Whyte School
9. Playground
10. Strathcona School and Recreation Centre
11. Day Care Centre
12. Isaac Newton Junior High School
13. Pritchard Park Youth Drop in Centre

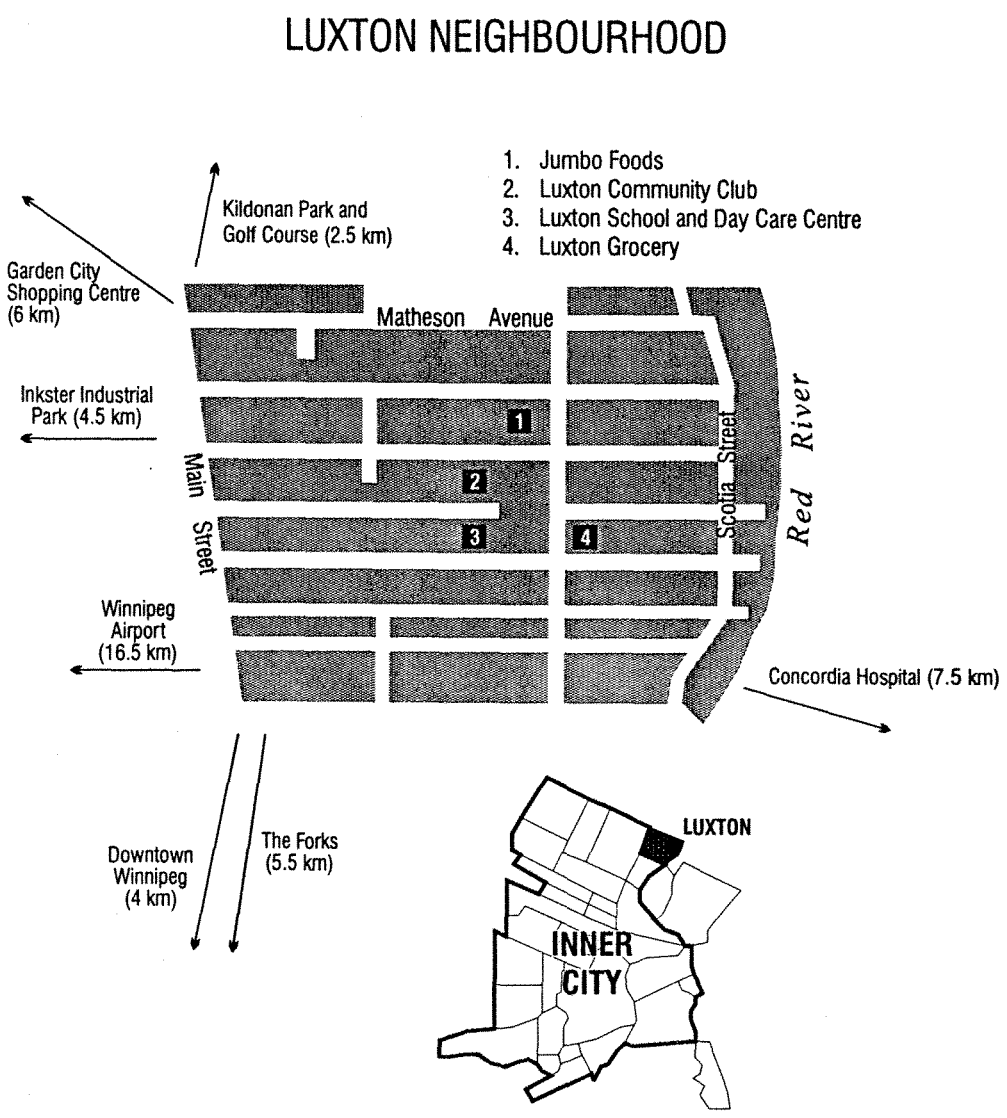
## CHALMERS NEIGHBOURHOOD




1. Ernie O'Dowda Park
2. Mennonite Brethren Collegiate Institute
3. Concord College
4. Elmwood Winter Club
5. River Elm School
6. Lord Selkirk School
7. Kelvin Community Club
8. Medical Clinic
9. Personal Care Home
10. East End Leisure Centre


ARCHWOOD NEIGHBOURHOOD
Portage
and Main
(4.5 km)
1. St. Boniface Industrial Park
2. St. Boniface Golf Course and Country Club
3. Windsor Park Golf Course
4. Fort Garry Curling Club
5. Archwood Community Club
Seine River
The Forks
(4 km)
Archibald
Avenue
St. Boniface
Hospital
(3.5 km)
INNER
CITY
ARCHWOOD
St. Vital Shopping
Centre (8 km)
1
2
3
4
5


WEST ELMWOOD NEIGHBOURHOOD
Kildonan Park and Golf Course (4.5 km)
Garden City Shopping Centre (6.5 km)
Inkster Industrial Park (6 km)
Red River
1. Elmwood Park
2. Glen Elm School
3. Ernie O'Dowda Park
4. Concord College
Highway
Concordia Hospital (5 km)
Winnipeg Airport (18.5 km)
Hespeler Avenue
Henderson
WEST ELMWOOD
INNER CITY
Portage and Main (3 km)
The Forks (4.5 km)


LUXTON NEIGHBOURHOOD
1. Jumbo Foods
2. Luxton Community Club
3. Luxton School and Day Care Centre
4. Luxton Grocery
Kildonan Park and Golf Course (2.5 km)
Garden City Shopping Centre (6 km)
Matheson Avenue
Inkster Industrial Park (4.5 km)
Main Street
Scotia Street
Red River
Winnipeg Airport (16.5 km)
Concordia Hospital (7.5 km)
Downtown Winnipeg (4 km)
The Forks (5.5 km)
LUXTON
INNER CITY

**BUILDING PERMITS ISSUED FOR SINGLE, SEMI AND ROW HOUSING BY TYPE OF PERMIT AND VALUE**
**1986-1996** (Percentages)

| $ thousands | $0-5 | $5-10 | $10-15 | $15-30 | $30-50 | $50-75 | $75-100 | TOTAL |
|---|---|---|---|---|---|---|---|---|
| William Whyte | | | | | | | | |
| Additions | 86.4 | 9.1 | 4.5 | 0.0 | 0.0 | 0.0 | 0.0 | 7.0 |
| Alterations | 57.5 | 25.4 | 8.2 | 8.2 | 0.7 | 0.0 | 0.0 | 42.4 |
| Repair | 34.8 | 31.8 | 16.7 | 12.1 | 4.5 | 0.0 | 0.0 | 20.9 |
| New Construction[1)] | 57.1 | 11.9 | 1.2 | 10.7 | 2.4 | 4.8 | 11.9 | 26.6 |
| Other | 90.0 | 10.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 3.2 |
| | 55.7 | 21.5 | 7.6 | 8.9 | 1.9 | 1.3 | 3.2 | 100.0 |
| Chalmers | | | | | | | | |
| Additions | 43.7 | 38.0 | 11.3 | 5.6 | 1.4 | 0.0 | 0.0 | 11.8 |
| Alterations | 62.6 | 23.0 | 10.4 | 4.1 | 0.0 | 0.0 | 0.0 | 37.0 |
| Repair | 39.7 | 25.0 | 19.1 | 14.7 | 1.5 | 0.0 | 0.0 | 11.3 |
| New Construction | 64.1 | 13.0 | 0.5 | 12.5 | 8.3 | 1.6 | 0.0 | 32.0 |
| Other | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 7.8 |
| | 61.2 | 20.0 | 7.5 | 7.8 | 3.0 | 0.5 | 0.0 | 100.0 |
| Archwood | | | | | | | | |
| Additions | 35.7 | 14.3 | 14.3 | 35.7 | 0.0 | 0.0 | 0.0 | 16.1 |
| Alterations | 80.0 | 20.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 17.2 |
| Repair | 0.0 | 75.0 | 0.0 | 25.0 | 0.0 | 0.0 | 0.0 | 4.6 |
| New Construction | 63.8 | 21.3 | 2.1 | 10.6 | 2.1 | 0.0 | 0.0 | 54.0 |
| Other | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 8.0 |
| | 62.1 | 20.7 | 3.4 | 12.6 | 1.1 | 0.0 | 0.0 | 100.0 |
| West Elmwood | | | | | | | | |
| Additions | 42.9 | 28.6 | 8.6 | 11.4 | 5.7 | 2.9 | 0.0 | 17.6 |
| Alterations | 68.5 | 27.8 | 3.7 | 0.0 | 0.0 | 0.0 | 0.0 | 27.1 |
| Repair | 31.6 | 42.1 | 5.3 | 15.8 | 0.0 | 5.3 | 0.0 | 9.5 |
| New Construction | 68.3 | 21.7 | 1.7 | 8.3 | 0.0 | 0.0 | 0.0 | 30.2 |
| Other | 90.3 | 6.5 | 3.2 | 0.0 | 0.0 | 0.0 | 0.0 | 15.6 |
| | 63.8 | 24.1 | 4.0 | 6.0 | 1.0 | 1.0 | 0.0 | 100.0 |
| Luxton | | | | | | | | |
| Additions | 41.4 | 27.6 | 3.4 | 10.3 | 13.8 | 3.4 | 0.0 | 14.1 |
| Alterations | 59.7 | 37.1 | 1.6 | 1.6 | 0.0 | 0.0 | 0.0 | 30.2 |
| Repair | 29.6 | 40.7 | 18.5 | 7.4 | 0.0 | 3.7 | 0.0 | 13.2 |
| New Construction | 65.3 | 22.2 | 1.4 | 4.2 | 1.4 | 4.2 | 1.4 | 35.1 |
| Other | 86.7 | 0.0 | 13.3 | 0.0 | 0.0 | 0.0 | 0.0 | 7.3 |
| | 57.1 | 28.3 | 4.9 | 4.4 | 2.4 | 2.4 | 0.5 | 100.0 |

[1)] New construction represents garages in lower value categories (under $15,000 for example) and new units (single, semi-detached or apartments) in higher value categories. William Whyte, in particular, has been the location of construction of new social housing units during the ten year period.

Source: City of Winnipeg Building Permit Files

| DEMOGRAPHIC CHARACTERISTICS FOR SELECTED NEIGHBOURHOODS: 1996 | | | | | | | |
|---|---|---|---|---|---|---|---|
| | **Pop. 1986** | **Pop. 1996** | **Change in Population 86-96** | **Number of Children 0-14 years** | **Percentage of Children 0-14 years** | **Number of Seniors (>65 years)** | **Percentage of Seniors (>65 years)** |
| William Whyte | 6,900 | 6,285 | -8.9 | 1,665 | 26.5 | 655 | 10.4 |
| Archwood | 945 | 875 | -7.4 | 180 | 20.6 | 130 | 14.9 |
| Chalmers | 10,095 | 9,775 | -3.2 | 2,100 | 21.5 | 1,145 | 11.7 |
| West Elmwood | 2,550 | 2,325 | -8.8 | 605 | 26.1 | 235 | 10.1 |
| Luxton | 2,915 | 2,660 | -8.7 | 715 | 26.8 | 245 | 9.2 |
| Inner City | 116,525 | 107,965 | -7.3 | 19,945 | 18.5 | 16,370 | 15.1 |
| Non-Inner City | 478,030 | 305,240 | 5.7 | 103,625 | 20.5 | 63,055 | 12.4 |
| Winnipeg | 594,555 | 613,205 | 3.1 | 123,570 | 20.2 | 79,425 | 13.0 |

Source: Statistics Canada

| HOUSEHOLD CHARACTERISTICS FOR SELECTED NEIGHBOURHOODS: 1996 | | | | | |
|---|---|---|---|---|---|
| | **Total Households 1996** | **Total Number of Non-Family Households** | **Total Number of Family Households** | **Percentage of Non-Family Households** | **Percentage of Family Households** |
| William Whyte | 2,540 | 1,195 | 1,345 | 47.0 | 53.0 |
| Archwood | 375 | 150 | 225 | 40.0 | 60.0 |
| Chalmers | 4,180 | 1,665 | 2,510 | 39.8 | 60.2 |
| West Elmwood | 890 | 290 | 600 | 32.6 | 67.4 |
| Luxton | 990 | 310 | 680 | 31.3 | 68.7 |
| Inner City | 50,785 | 27,660 | 23,125 | 54.4 | 45.5 |
| Non-Inner City | 195,900 | 57,745 | 138,155 | 29.5 | 70.5 |
| Winnipeg | 246,685 | 85,405 | 161,280 | 34.6 | 65.4 |

Source: Statistics Canada

| FAMILY CHARACTERISTICS FOR SELECTED NEIGHBOURHOODS: 1996 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Total Census Families | Total Husband/ Wife Families[1] | Total Husband/Wife Families with Children | Total Single Parent Families | Percentage of Husband/Wife Families | Percentage of Husband/Wife with Children | | Percentage of Single Parent Families |
| William Whyte | 1,390 | 865 | 485 | 525 | 62.6 | 56.1 | (34.9) | 37.8 |
| Archwood | 220 | 195 | 100 | 20 | 88.6 | 51.3 | (45.5) | 9.1 |
| Chalmers | 2,555 | 1,875 | 1,060 | 675 | 73.4 | 56.5 | (41.4) | 26.4 |
| West Elmwood | 600 | 495 | 290 | 105 | 82.5 | 58.6 | (48.3) | 17.5 |
| Luxton | 690 | 520 | 350 | 170 | 75.3 | 67.3 | (50.7) | 24.6 |
| Inner City | 23,650 | 17,250 | 8,805 | 6,400 | 72.9 | 51.0 | (37.2) | 27.1 |
| Non-Inner City | 140,120 | 119,375 | 71,070 | 20,750 | 85.2 | 59.5 | (50.7) | 14.8 |
| Winnipeg | 163,770 | 136,625 | 79,875 | 27,150 | 83.4 | 58.4 | (48.8) | 16.5 |

Source: Statistics Canada

[1] includes common-law arrangements

| CHILDREN AT HOME BY AGE: 1996 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Area | Total Children | Children By Age | | | | | | | | | Average # at home |
| | | Under 6 | | 6 - 14 | | 15 - 17 | | 18 - 24 | | 25 plus | |
| | | # | % | # | % | # | % | # | % | # | % |
| William Whyte | 2,015 | 590 | 29.3 | 830 | 41.2 | 185 | 9.2 | 245 | 12.2 | 160 | 7.9 | 1 |
| Chalmers | 3,025 | 1,010 | 33.4 | 1,090 | 36.0 | 240 | 7.9 | 400 | 13.2 | 285 | 9.4 | 1 |
| Archwood | 250 | 70 | 28.0 | 100 | 40.0 | 20 | 8.0 | 30 | 12.0 | 25 | 10.0 | 1 |
| West Elmwood | 795 | 220 | 27.7 | 360 | 45.3 | 65 | 8.2 | 75 | 9.4 | 75 | 9.4 | 1 |
| Luxton | 990 | 290 | 29.3 | 405 | 40.9 | 100 | 10.1 | 110 | 11.1 | 90 | 9.0 | 1 |
| Inner City | 27,675 | 8,680 | 31.4 | 9,845 | 35.6 | 2,755 | 10.0 | 3,680 | 13.3 | 2,710 | 9.8 | 1 |
| Non-Inner City | 165,105 | 39,855 | 24.1 | 61,175 | 37.1 | 19,100 | 11.6 | 31,155 | 18.9 | 13,820 | 8.4 | |
| Winnipeg | 192,780 | 48,535 | 25.2 | 71,020 | 36.8 | 21,855 | 11.3 | 34,835 | 18.1 | 16,530 | 8.6 | 1 |

Source: Statistics Canada

| EDUCATIONAL ATTAINMENT FOR SELECTED NEIGHBOURHOODS: 1996 | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Total Pop. 15 Years and over | Highest Level of Schooling <Grd. 12 (inc. <Grd. 9) | University with Certificate | Other Non-university with Certificate | Percentage Level of Schooling <Grd. 12 | Percentage of University with Certificate | Percentage of Non-university with Certificate |
| William Whyte | 4,625 | 3,010 | 155 | 375 | 65.1 | 3.4 | 8.1 |
| Archwood | 690 | 265 | 50 | 130 | 38.4 | 7.2 | 18.8 |
| Chalmers | 7,575 | 3,910 | 360 | 1,245 | 51.6 | 4.7 | 16.4 |
| West Elmwood | 1,715 | 600 | 310 | 290 | 34.9 | 18.1 | 16.9 |
| Luxton | 1,950 | 750 | 230 | 370 | 38.4 | 11.8 | 19.0 |
| Inner City | 88,025 | 38,730 | 10,890 | 11,035 | 44.0 | 12.4 | 12.5 |
| Non-Inner City | 401,605 | 133,210 | 62,875 | 67,455 | 33.2 | 15.6 | 16.8 |
| Winnipeg | 489,630 | 171,940 | 73,765 | 78,490 | 35.1 | 15.1 | 16.0 |

Source: Statistics Canada

| MOBILITY AND EMPLOYMENT CHARACTERISTICS: 1996 | | | | | |
|---|---|---|---|---|---|
| | Five Year Mobility Rates 1991 - 1996 | | Unemployment Rates 1996 | | |
| | Percentage of Movers | Percentage of Non-Movers | Percentage of Population 15 plus | Percentage of Population 15-24 | Percentage of Population 25 plus |
| William Whyte | 59.5 | 40.5 | 26 | 27 | 26 |
| Archwood | 34.1 | 65.9 | 8 | 13 | 7 |
| Chalmers | 53.8 | 46.2 | 13 | 19 | 11 |
| West Elmwood | 46.5 | 53.5 | 8 | 10 | 8 |
| Luxton | 37.2 | 63.0 | 10 | 9 | 10 |
| Inner City | 57.9 | 42.1 | 15 | 19 | 15 |
| Non-Inner City | 40.9 | 59.1 | | | |
| Winnipeg | 43.9 | 56.1 | 8 | 14 | 7 |

Source: Statistics Canada

| INCOME CHARACTERISTICS FOR SELECTED NEIGHBOURHOODS: 1996 | | | | | |
|---|---|---|---|---|---|
| | Median Family Income ($) | Median Household Income ($) | Incidence of Individual Low Income | Incidence of Family Low Income | Incidence of Household Low Income |
| William Whyte | 19,868 | 15,513 | 76 | 65 | 68 |
| Archwood | 48,994 | 37,789 | 42 | 11 | 18 |
| Chalmers | 29,202 | 24,707 | 59 | 38 | 43 |
| West Elmwood | 44,593 | 36,792 | 41 | 24 | 30 |
| Luxton | 37,401 | 29,252 | 58 | 38 | 44 |
| Inner City | 29,501 | 21,417 | 62 | 41 | 48 |
| Non-Inner City | | | 43 | 16 | 19 |
| Winnipeg | 46,724 | 37,571 | 49 | 19 | 24 |

Source: Statistics Canada

| DISTRIBUTION OF LABOUR FORCE ACTIVITY BY SECTOR: 1996 | | | | | |
|---|---|---|---|---|---|
| | **Quarternary** % | **Tertiary** % | **Secondary** % | **Primary** % | **Total** % |
| Archwood | 19.6 | 54.3 | 26.1 | - | 100.0 |
| Luxton | 17.3 | 53.4 | 26.1 | 3.2 | 100.0 |
| West Elmwood | 26.4 | 51.1 | 22.4 | - | 100.0 |
| Chalmers | 12.2 | 49.2 | 37.5 | 1.1 | 100.0 |
| William Whyte | 10.9 | 44.0 | 42.5 | 2.5 | 100.0 |
| Inner City | 22.5 | 50.0 | 26.1 | 1.4 | 100.0 |
| Non-Inner City | 28.9 | 51.1 | 19.0 | 1.1 | 100.0 |
| Winnipeg | 27.9 | 50.9 | 20.0 | 1.1 | 100.0 |

Source: Statistics Canada

| SINGLE DETACHED OWNER-OCCUPIER HOUSEHOLD CHARACTERISTICS FOR SELECTED NEIGHBOURHOODS: 1996 | | | |
|---|---|---|---|
| | **Total Households - All Dwellings** | **Total Households - Single Detached Homes** | **Percentage of Single Detached Homes** |
| William Whyte | 2,545 | 1,285 | 50.5 |
| Archwood | 375 | 360 | 96.0 |
| Chalmers | 4,180 | 2,485 | 59.4 |
| West Elmwood | 885 | 795 | 89.9 |
| Luxton | 990 | 745 | 75.3 |
| Inner City | 50,780 | 17,645 | 34.7 |
| Non-Inner City | 195,905 | 129,080 | 65.8 |
| Winnipeg | 246,685 | 146,725 | 59.5 |

Source: Statistics Canada

| HOUSING CHARACTERISTICS FOR SELECTED NEIGHBOURHOODS: 1996 | | | | | | |
|---|---|---|---|---|---|---|
| | **Percentage of Dwellings requiring Regular Maintenance** | **Percentage of Dwellings requiring Repairs** | **Percentage built before 1946** | **Percentage built between 1946-60** | **Percentage built between 1961-80** | **Percentage built between 1981-96** |
| William Whyte | 55.2 | 44.8 | 62.5 | 21.0 | 10.0 | 6.5 |
| Archwood | 48.6 | 50.0 | 45.9 | 44.6 | 6.8 | - |
| Chalmers | 52.8 | 47.2 | 41.0 | 22.1 | 28.6 | 8.1 |
| West Elmwood | 50.6 | 49.4 | 77.5 | 18.0 | 3.9 | 1.1 |
| Luxton | 36.4 | 62.6 | 81.3 | 15.6 | 3.5 | - |
| Inner City | 61.3 | 38.7 | 42.9 | 19.5 | 26.1 | 11.6 |
| Non-Inner City | 64.6 | 35.4 | 14.8 | 21.1 | 42.9 | 21.0 |
| Winnipeg | 63.9 | 36.1 | 20.6 | 20.8 | 39.5 | 19.0 |

Source: Statistics Canada

| HOUSING TENURE CHARACTERISTICS FOR SELECTED NEIGHBOURHOODS: 1996 | | | | | |
|---|---|---|---|---|---|
| | **Total Tenure** | **Own** | **Rent** | **Percentage who Own** | **Percentage who Rent** |
| William Whyte | 2,545 | 995 | 1,545 | 39.1 | 60.7 |
| Archwood | 370 | 315 | 55 | 85.1 | 14.9 |
| Chalmers | 4,180 | 2,095 | 2,080 | 50.2 | 49.8 |
| West Elmwood | 890 | 760 | 130 | 85.4 | 14.6 |
| Luxton | 990 | 705 | 285 | 71.2 | 28.8 |
| Inner City | 50,780 | 17,085 | 33,700 | 33.6 | 66.4 |
| Non-Inner City | 195,905 | 135,610 | 60,290 | 69.2 | 30.8 |
| Winnipeg | 246,685 | 152,695 | 93,990 | 61.9 | 38.1 |

Source: Statistics Canada

# Appendix D

## SURVEY

July, 1998

**TO THE HOUSEHOLD: HOMEOWNER RENOVATION SURVEY**

We are currently involved in a study of homeowner renovation activity in older residential areas of the City of Winnipeg. We are interested in revitalization activities in older neighbourhoods and what prompts people to renovate or not renovate their homes. Our findings will be used to determine if there are ways that planning and public policy can be changed to assist households to improve their housing and neighbourhoods.

We would appreciate it if **you or your partner** could take a few minutes of your time to complete the attached survey. The survey is designed to collect information on any renovations and upgrading that you may have undertaken on your home and property and the reasons why you undertook this work. It also collects information on your perceptions of your neighbourhood as we often find that people's attitude toward their neighbourhood has a very important effect on their decision to invest in home improvements. Finally some information on you and your family is also requested to determine if renovation and improvement activity varies with the characteristics of the household.

All the information will remain confidential. There is no need for you to put your name on the survey. If you have any questions or concerns about the survey or need assistance to fill it in, please call us. Our names and phone numbers are listed below.

Once you have completed the survey please place it in the self-addressed, stamped envelope and drop it in the mail.

We would like to thank you for your time and effort on our behalf. We hope that the results of our study will help plan better neighbourhoods in the future.

Yours sincerely,

Tom Carter, Professor of Geography
University of Winnipeg
Phone: 786-9237

Christian Douchant, Research Assoc.
University of Winnipeg
Phone: 982-1147

# HOMEOWNER RENOVATION SURVEY - SPRING 1998

## A. Perceptions of Home and Neighbourhood

*To begin, we would like to know how you view your neighbourhood, and how you perceive the general quality of your community.*

1) Using the following scale, how would you rate each of the following in your neighbourhood?

| | **Very poor** | **poor** | **fair** | **good** | **Very good** | **Don't know/ no opinion** |
|---|---|---|---|---|---|---|
| a) schools | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| b) community centres | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| c) parks | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| d) sports/recreation facilities | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| e) condition of the housing | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| f) condition of the roads | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| g) neighbourhood friendliness | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| h) access to shopping/services | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |

2) Which of the following do you think best describes the current condition of your neighbourhood? (check one)

[ ] clearly declining
[ ] slightly declining
[ ] stable
[ ] slightly improving
[ ] clearly improving
[ ] not sure

3) In your estimation, which of the following do you think best characterizes property values in your neighbourhood? (check one)

[ ] rapidly declining
[ ] slightly declining
[ ] stable
[ ] slightly increasing
[ ] rapidly increasing
[ ] not sure

4) In your estimation, which of the following best describes the amount of repair your house requires? (check one). Do not include desirable remodelling or additions.

[ ] **only regular maintenance is needed** (painting, wall papering, furnace cleaning, etc.)
The house is in good to very good condition.

[ ] **only minor repairs are needed** (missing or loose floor tiles, carpeting, fixing bricks, siding, shingling, fixing defective steps, railings, fixing or replacing windows, etc.)
The house is in fair condition.

[ ] **major repairs are needed** (defective plumbing, electrical wiring or heating systems, structural repairs to walls, floors, ceilings or foundations, etc.).
The house is in poor to very poor condition.

[ ] not sure

5) Which of the following do you think best describes your attachment to your neighbourhood? (check one)

[ ] strongly attached
[ ] somewhat attached
[ ] not at all attached
[ ] not sure

6) Which of the following do you think best describes your involvement and overall participation in neighbourhood organizations and events? (check one)

[ ] not at all active
[ ] moderately active
[ ] highly active
[ ] not sure

7) How many years have you lived in this neighbourhood? _____

8) Do you have any family/relatives living in the neighbourhood? (Do not include those currently living with you in your home)

[ ] yes [ ] no

9) Which of the following best describes your overall relationship with your neighbours? (check one)

[ ] don't know them
[ ] casual (just saying hello)
[ ] friendly (take in mail when they're away)
[ ] very friendly (go out, have coffee)
[ ] not sure

10) In comparison to Winnipeg as a whole, what is your perception of crime in your neighbourhood? (check one)

[ ] much less
[ ] less
[ ] about the same
[ ] more
[ ] much more
[ ] not sure

11. a) Within the next five years, how likely do you think you are to move out of your present home? (check one)

[ ] very likely
[ ] likely
[ ] unlikely
[ ] very unlikely
[ ] not sure

b) ***If you have intentions of moving within the next five years*** (i.e. 'likely' or 'very likely'), which of the following reasons best account for this decision? (check all those that apply)

[ ] leaving the city
[ ] want to be closer to work/family/etc.
[ ] want a better quality home
[ ] want a newer home
[ ] want a bigger home
[ ] want a smaller home
[ ] don't like the neighbourhood
[ ] plan to retire and move
[ ] other (please specify)_____

12) Would you recommend your neighbourhood to a friend?

[ ] yes [ ] no

13) As a whole, how would you rate your neighbourhood? (check one)

[ ] very good
[ ] good
[ ] fair
[ ] poor
[ ] very poor
[ ] not sure

## B. Renovation Activity

*In this section, we would like to know how much renovation activity has been carried out in your home recently.*

14. a) Which of the following **interior** household upgrading/renovation activities have been performed on your house *over the past 5 years* and at what **approximate** cost? (check all that apply in the chart below)

| | Nothing | $1-500 | $501-1,000 | $1,001-3,000 | $3,001-6,000 | $6,001-10,000 | $10,001-15,000 | $15,001-20,000 | $20,001 or more |
|---|---|---|---|---|---|---|---|---|---|
| Painting/Staining | | | | | | | | | |
| Interior Decoration | | | | | | | | | |
| Plumbing | | | | | | | | | |
| Electrical Wiring | | | | | | | | | |
| Heating/Insulation | | | | | | | | | |
| Floors/Carpets | | | | | | | | | |
| Remodeling | | | | | | | | | |
| Basement Improvement | | | | | | | | | |
| Other (please specify) | | | | | | | | | |

b) Where work was completed, please indicate beside your checks who performed the finished work by marking a "**y**" for unpaid work done by yourself and/or with the assistance of friends and/or family; a "**p**" for contracted paid labour; or a "**b**" in cases where both were used.

15. a) Which of the following **exterior** household upgrading/renovation activities have been performed on your house *over the past 5 years* and at what **approximate** cost? (check all that apply in the chart below)

| | Nothing | $1-500 | $501-1,000 | $1,001-3,000 | $3,001-6,000 | $6,001-10,000 | $10,001-15,000 | $15,001-20,000 | $20,001 or more |
|---|---|---|---|---|---|---|---|---|---|
| Painting/Staining | | | | | | | | | |
| Window Replacement | | | | | | | | | |
| Fencing | | | | | | | | | |
| Replacing/repairing Siding | | | | | | | | | |
| Patio/Deck | | | | | | | | | |
| Sidewalks/Steps/Doors | | | | | | | | | |
| Driveway | | | | | | | | | |
| Landscaping | | | | | | | | | |
| Garage | | | | | | | | | |
| Roof | | | | | | | | | |
| Chimney | | | | | | | | | |
| Foundation | | | | | | | | | |
| Addition/Extension | | | | | | | | | |
| Other (please specify) | | | | | | | | | |

b) Where work was completed, please indicate who performed the finished work by marking a "**y**" for unpaid work done by yourself and/or with the assistance of friends and/or family; a "**p**" for contracted paid labour; or a "**b**" in cases where both were used.

16. What types of household upgrading/renovation activities do you plan on undertaking in the next five years?

a) Interior _____

_____

b) Exterior _____

_____

## C. Renovation Motivation

*At this time, we would like to know what have been the most important factors influencing your decision on home renovation activity.*

17) On the following scale, what influence did **each** of the following factors have on your decision to undertake your **completed** renovations? (please mark all)

** (*NOTE* - if no work was completed at all, then please proceed to the next question)

| | **None** | **Very little** | **Some** | **Considerable** | **A great deal** | **No opinion/ don't know** |
|---|---|---|---|---|---|---|
| a) space for rental accommodation | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| b) general improvement of the home | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| c) personal satisfaction from renovating | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| d) to increase the size of the home | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| e) to increase energy efficiency | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| f) to increase the home's market value for its future sale | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| g) to keep pace with other improvements in the neighbourhood | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| h) improve safety | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| i) other (please specify below) | | | | | | |
| _____ | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| _____ | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |

18) On the following scale, what influence did **each** of the following factors have on preventing you from undertaking any renovation activity? (please mark all)

| | None | Very little | Some | Considerable | A great deal | No opinion/ don't know |
|---|---|---|---|---|---|---|
| a) lack of interest | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| b) lack of time | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| c) lack of skills | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| d) lack of money | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| e) high interest rates | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| f) can't get insurance | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| g) home renovated in the past | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| h) intend to move shortly | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| i) increased tax assessments | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| j) satisfied with condition of home | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| k) character of the neighbourhood or house did not justify the work | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| l) other (please specify below) | | | | | | |
| _____ | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |
| _____ | [ ] | [ ] | [ ] | [ ] | [ ] | [ ] |

19. a) Did you have a mortgage at the time of the previous renovations?

[ ] yes [ ] no

b) ***If YES***, on a scale of 1 to 5 (1 being the least, and 5 the most), what was the significance of the payments in preventing you from undertaking renovation activity? ____

c) ***If YES, and you still have a mortgage***, on a scale of 1 to 5 (1 being the least, and 5 the most), what do you think will be its significance in preventing any **future** renovation activity? ___

20. a) Did you use any Government Assistance Programs to renovate your home? (e.g. Residential Rehabilitation Assistance Program (RRAP), Emergency Repair Program (ERP), Home Adaptions For Seniors Independence (HASI), City of Winnipeg's Home Renovation Tax Assistance Program)

[ ] yes [ ] no

b) ***If YES***, which one(s)?_____

c) ***If NO***, why not?_____

21) Would you consider undertaking new or additional renovations if new Government Assistance Programs became available?

[ ] yes [ ] no

**D. General**

*Finally, we would like to know just a little about your household so we can see how different households have pursued and plan to pursue home renovation activity.*

22) How many years have you lived in this home? _____

23) Why did you choose to live in this home? (check as many reasons that apply)

[ ] safe neighbourhood
[ ] good price
[ ] best you could afford
[ ] convenient location (to work, shopping, etc.)
[ ] neighbourhood amenities (e.g. parks, recreation facilities, etc.)
[ ] character area
[ ] architectural style of home
[ ] schools
[ ] born here
[ ] good place to raise kids
[ ] other (please specify) _____

24) Into which of the following age categories do you fall?

[ ] 15-24 years
[ ] 25-34 years
[ ] 35-44 years
[ ] 45-64 years
[ ] 65 years or older

25) Which of the following describes your current marital status?

[ ] single (never married)
[ ] legally married
[ ] legally married and separated
[ ] common law
[ ] divorced
[ ] widowed

26. a) Do you have any children currently living at home with you?

[ ] yes [ ] no

b) ***If YES***, could you please indicate the number of at-home children you have for each of the following age categories.

| 0-4 | 5-9 | 10-14 | 15-19 | 20-24 | 24+ |
|---|---|---|---|---|---|
| ___ | ___ | ___ | ___ | ___ | ___ |

27) What was your total annual income for this past year? (*If you are currently living with a partner, please include his/her income as well*)

[ ] $10,000 or less
[ ] $10,001 to $19,999
[ ] $20,000 to $29,999
[ ] $30,000 to $39,999
[ ] $40,000 to $49,999
[ ] $50,000 to $59,999
[ ] $60,000 to $69,999
[ ] $70,000 to $79,999
[ ] $80,000 to $89,999
[ ] $90,000 to $99,999
[ ] $100,000 or greater

28) What is your highest level of attained education?

[ ] less than grade 9
[ ] grades 9-12, with or without diploma
[ ] trade certificate or diploma
[ ] some university
[ ] university degree
[ ] other (please specify) _____

29) What is your current employment status?

[ ] unemployed
[ ] retired
[ ] employed - part time
[ ] employed - full time

***If employed***, what is your occupation? _____

[ ] other (please specify) _____

30) ***If you are currently living with a partner***, what is his/her current employment status?

[ ] unemployed
[ ] retired
[ ] employed- part time
[ ] employed - full time

***If employed***, what is his/her occupation? _____

[ ] other (please specify) _____

*This is the end of the survey. We truly appreciate the time and effort you spent on our behalf. Would you now please place the survey in the self-addressed, stamped envelope and mail it as soon as possible. Thank you.*

# Appendix E

## EXPERT OPINION SURVEY

## EXPERT OPINION SURVEY

### Participants

1) Jeff Fielding: City Planner
2) Tom Yauk: Commissioner of Planning
3) Jerry Couture: City Planner
4) Chris Knowles: City Planner
5) Valdine Buckley: City Planner
6) John Selwood: Academic
7) Ian White: Academic
8) Mario Carvello: Academic
9) Brian Hastings: Qualico Builders
10) Ray Hughes: Renovator
11) Sheldon Joyal: Renovator
12) Marian Davidson: Renovator
13) David Greg: Lender
14) Richard Dilay: Community Worker
15) Betty Edel: Community Worker
16) Mary Stewart: Community Worker

### Individuals In Other Cities

1) Cameron Gray: City of Vancouver
2) Daryl Kreuzer: City of Edmonton

### Academics In Other Universities

1) Dan Hiebert: University of British Columbia
2) Dana Stewart: Michigan State University
3) Barry Wellman: University of Toronto

# Appendix F

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## BIBLIOGRAPHY

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