



REHABILITATION OF HOUSING IN CENTRAL TORONTO

A study of owners' attitudes submitted to the City of Toronto
Planning Board by Albert Rose, Ph.D., September, 1966

PROSPECTS FOR REHABILITATION OF HOUSING

IN CENTRAL TORONTO

Report of Research

Submitted

to

City of Toronto Planning Board

- and -

Central Mortgage and Housing Corporation

September, 1966

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A research investigation into a problem as complex as that of the prospects for rehabilitation of housing cannot be undertaken without the friendly assistance and co-operation of a number of people in the community and in various departments of government. As well, it must be obvious that an outstanding research team is essential.

The Commissioner of City Planning, Mr. M.B.M. Lawson, and his staff in the City of Toronto Planning Board provided the research team with physical accommodation, social and economic data, and advice and encouragement throughout the entire study. Although some of the data were analysed by the research team, the facilities of the Organization and Methods Division of the Finance Department of the city were placed at our disposal and, with the assistance of Mr. B. Cramer, the research team was able to take advantage of the most modern electronic data processing facilities.

The Advisory Committee to the Housing Rehabilitation Study included Mr. W. Harold Clark, former Chairman of the City of Toronto Planning Board, Mr. Homer Borland of Central Mortgage and Housing Corporation, and the Commissioner of City Planning. The advice and assistance of this group, which, in fact, served as a back-drop of intelligent consumer reaction to the research work and the report of the study, were invaluable.

The excellence of the members of the project team cannot be gauged by a mere listing of their names. Nevertheless, it is essential that they be thanked for their dedication and effort, since this report is substantially dependent upon the data they produced.

Albert Rose,
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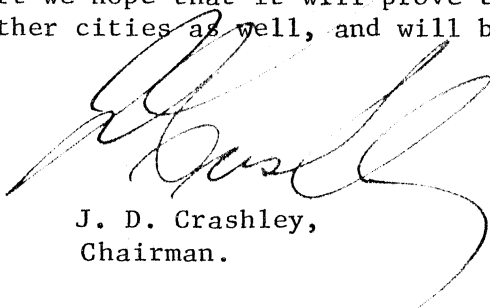
September, 1966.

Over the last number of years the City of Toronto Planning Board has carried out studies and made recommendations for the improvement of several areas in the city. In many of these cases an important part of the programme necessary to bring the area to a satisfactory standard for its residents has been the proposal that owners who remain in the area be asked to repair and rehabilitate their properties.

It has always been recognized that the individuals affected have their own views on what they should or should not do, and it was considered important to try to find out more about these views and about the prospects of the owners actually carrying out the kind of improvements proposed. To investigate these points it was concluded that it would be best to have a study done by an independent consultant under general terms of reference set out by the Board. With this in mind, a research study was outlined in 1964 and Central Mortgage and Housing Corporation was approached for a grant to finance it, since it was felt that the results of the study would be of national significance. It was agreed that, in order to make the study as useful as possible to other cities, it should be designed to develop methods of carrying out such a study as well as to produce the research results hoped for.

The Planning Board was very pleased to receive the approval of Central Mortgage and Housing Corporation for this undertaking and the assurance that the necessary funds would be provided. We were extremely fortunate in obtaining the services of Dr. Albert Rose to conduct the study. He proceeded to retain Professor Donald F. Bellamy and the necessary staff to develop research methods and carried out the study in consultation with the staff of the Planning Board.

We have now received his report setting out the findings. We believe that these will be of great significance to the field of urban renewal and trust that the conclusions drawn will be fully reflected in future legislation and programmes. We are gratified that in many ways they reinforce our own conclusions, which we have been unable to fully reflect in our programme because of the limitations of the present legislative procedures. In issuing the consultant's report we hope that it will prove to be of value not only in Toronto, but in other cities as well, and will be a useful contribution to the field.



J. D. Crashley,
Chairman.

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INTRODUCTION TO THE STUDY

The Motives for Research

The initiation of this study in housing rehabilitation is both a recognition of sheer necessity and a declaration of faith in the future of the central city in the metropolitan area. In his recent Message on the Cities, the President of the United States said, "The problem is people and the quality of the lives they lead. We want to build not just housing units, but neighbourhoods; not just to construct schools, but to educate children; not just to raise income, but to create beauty and end the poisoning of our environment. We must extend the range of choices available to all people so that all, and not just the fortunate, can have access to decent homes and schools, to recreation and culture."

The sheer necessity lies in the inexorable fact that the housing available in the central city of the metropolitan area cannot be overlooked in the provision of accommodation for the rapidly growing population in the metropolis. The tremendous growth of our urban population during the past twenty years has been largely accommodated in so-called suburban areas. The process tends to leave behind in the older areas an increasing concentration of families unable to afford new and better housing, together with businesses dependent upon low space costs. Buildings deteriorate and become obsolete. Refinements in or even the maintenance of housing standards, as well as changes in taste, require continuing improvements to real property to prevent slow decay.

In some metropolitan areas in North America, the vastness and rapidity of growth in the newly developing suburban areas have resulted, as a consequence of a set of conscious or even unconscious decisions, in virtual abandonment of the older central city. This neglect has not in any way eliminated the multitude of physical and social problems facing the metropolitan region. In fact, it merely accentuates the decay and obsolescence of the central city, and the pressures for removal of areas of slum and blighted structures become intense. Moreover, residents of the metropolis cannot avoid a fundamental concern with the social problems of poverty, crime, disease and personal misery, which are very often the accompaniment of a concentration of seriously disadvantaged families in the worst housing in the area.

It is now widely recognized that the central city cannot be abandoned. The core of the older city and its environs remain as the only parts of the metropolitan area that can properly support the facilities and the services dependent upon a metropolitan, area-wide clientele. The major cultural facilities, concert halls, museums, theatres, reference libraries, specialty shops, major department stores, and many others can survive only in the central business district. The fine restaurants, amusements, and hotels dependent in large measure upon visitors, must be concentrated at the centre.

This argument does not support the view that the older housing not far from the centre of the downtown area must be retained and rehabilitated to serve only the relatively poor families who now inhabit that area. Nevertheless, in the process of urban renewal it is the responsibility of society to

rehouse such families in the neighbourhoods in which they presently reside, as well as to provide a supply of alternative public housing elsewhere in the city or the metropolitan area. Both approaches are required, but it has become clear that the former programme may be the more intelligent on both social and economic grounds.

The present study of attitudes towards the rehabilitation of housing maintained by the residents in older areas in downtown Toronto was initiated by the Commissioner of Planning for the City of Toronto Planning Board in a letter to the Chairman, Advisory Group - Special Studies, Central Mortgage and Housing Corporation, Ottawa, on January 24, 1964. In that letter Mr. Lawson wrote to Mr. Carver as follows:

As you are aware this office has made a number of proposals for the improvement of older areas in the city. The areas covered by such proposals are made up mostly of old houses in a variety of conditions from fairly good to poor. Enough of the houses are in satisfactory condition, or could be made satisfactory, to justify the policy of improvement of the area rather than outright clearance and redevelopment.

An improvement policy means a combination of public measures, such as street improvement, tree planting, parks and spot slum clearance, together with an attempt to encourage the owners to co-operate in the rehabilitation of their own homes. Naturally the co-operation of the home-owner in improving private property is essential to the success of such a project. If the owner is to be able to do his part he must have resources available to him to cover any necessary expenditures. This has been a matter of great concern to us. As you would expect, many of these owners have very limited incomes and many of them have great difficulty in obtaining loans at a reasonable interest rate to carry out the repairs and improvements that may be necessary to their properties.

The study began, then, as an investigation of the possibility of the individual home-owner's bearing the cost of housing rehabilitation, as well as of possible ways and means of making financing available to him. It soon became clear that the availability of financial resources, while extremely important, was merely one fundamental aspect of the total picture. Another basic aspect was the question of the will or motivation of the owner of private property to make improvements, and the relevant factors which influence his attitudes in either positive or negative ways. The investigation soon broadened into a study of the attitudes of home-owners towards the rehabilitation of their housing structures, and the influences which bear upon these major decisions.

The Need for Housing Rehabilitation

It has been argued previously that the matter of housing rehabilitation is first of all a question of "sheer necessity". In the metropolitan area of Toronto a substantial proportion of all occupied dwellings is located within the City of Toronto itself. In the Census of Canada 1961, 172,864

occupied dwellings were found within the central city, constituting 35.8 per cent of the 482,540 occupied dwellings within the entire metropolitan area.¹ The housing stock within the older city, therefore, is a significant proportion of the available supply and cannot be treated merely as a deteriorating asset which will disappear if it is ignored or consciously neglected.

Housing within the City of Toronto is relatively old, and some of it is in need of major repair. An important proportion is overcrowded. In the Census of 1961 it was found that 94,391 dwellings within the city were constructed before 1920 and these comprised 81.4 per cent of all dwellings in the metropolitan area constructed prior to that date. On the other hand, within the city were found only 23,334 dwellings constructed since 1945, while in the metropolitan area as a whole nearly 250,000 dwellings had been constructed since that date. Housing within the city constructed since 1945 was merely 9.3 per cent of the total.

The maintenance of housing within the central city and the standards of occupancy are an additional matter for serious concern. In 1961 enumerators for the Census of Canada found just 10,747 dwellings within Metropolitan Toronto in need of major repair. Among these, nearly 60 per cent, 6,129 dwellings, were located within the City of Toronto. The definition of overcrowding consists in the familiar rule of occupancy by more than one person per room within the dwelling. On this simple standard in the Census of 1961, 21,738 dwellings were considered crowded within the City of Toronto itself. In the entire metropolitan area the figure was 47,311 crowded dwellings; thus the proportion of overcrowding located within the city proper was 45.9 per cent.

On all these criteria an important case for housing rehabilitation within the City of Toronto can be made. It is inconceivable that all older housing, say fifty years old or more, should be permitted to deteriorate on the assumption that the most appropriate public policy is clearance and redevelopment of blighted areas. The supply of older housing is vital in a growing metropolitan area, not merely for its own sake as a significant proportion of the total housing stock, but as one of the main opportunities for families with incomes in the lower half of the income distribution of all families to find housing accommodation at a price they can afford. Such accommodation is not always adequate in size to meet the needs of the families occupying it, nor is it always maintained on the standards laid down in municipal by-laws. It is the task of the appropriate municipal authorities to ensure that housing standards are enforced, that the physical characteristics of such structures are maintained, and that standards of occupancy do not encourage overcrowding. The question of the enforcement of local by-laws and codes is beyond the scope of this study, but it is by no means irrelevant to the whole question of urban renewal and the prospects for rehabilitation of housing within such programmes.

The case for housing rehabilitation rests, as well, on the social argument that the residential neighbourhoods within the central city must

¹Canada, Census of Canada 1961, "Population and Housing Characteristics by Census Tracts - Toronto" (Bulletin Ct-15), Ottawa: Queen's Printer, 1963.

afford a quality of life which is appropriate to the modern city in our affluent society. The improvement programme, as indicated previously, is more than a question of the physical rehabilitation of buildings, and necessarily includes the improvement of the entire neighbourhood as an important aspect of public policy. Housing rehabilitation, therefore, fits into the larger question of urban renewal and the revitalization of the central city in the modern metropolis.

The Climate for Urban Renewal in Toronto

Public opinion in the City of Toronto, and throughout the metropolitan area, was far more ready in the 1960's to accept the notion of a multifaceted approach to the physical and social development of the central city than at any time in the preceding quarter-century. In the 1930's and 1940's the concept of slum clearance was dominant, and both the physical problem of blighted neighbourhoods and the social problems of the individual families who resided within them seemed capable of solution through the process of clearance and redevelopment. By the 1960's it was clear that this approach was insufficient and that new approaches must be attempted and woven into the armament of the physical and social planners in urban development.

The concept of urban renewal came to prominence in the United States in the Housing Act of 1954 and was gradually introduced into the National Housing Act in Canada after 1956. Urban renewal promised the prospect of prevention of blight through the programmes which later became known as conservation and rehabilitation. This entire evolution in thinking in programme development is described in far more detail in the next section of this report. It is sufficient to state at this point that the concept of housing rehabilitation was no longer strange by 1963, when the City of Toronto Planning Board began intensive work on the identification of "pockets of poor housing" in downtown Toronto. When the research described in the present report was initiated early in 1964, prospects for political and community approval of programmes of urban renewal encompassing housing rehabilitation were brighter than they had ever been during the twenty years following the end of World War II.

I. REHABILITATION AS A COMPONENT OF URBAN RENEWAL

The Concept of Rehabilitation

The term rehabilitation has its root in a transitive verb meaning "to restore to a former capacity". Thus we speak of the rehabilitation of the physically handicapped, the rehabilitation of the discharged mental patient, vocational rehabilitation of the long-term unemployed and, in our present context, the rehabilitation of structures inhabited by individuals and families in our cities. In whatever usage, it is clear that the word rehabilitation is often misapplied. There are obviously cases in which there was little or no "former capacity" and where it is a misnomer to talk in terms of restoration.

In the modern city in our Western industrial society, every physical and social plan worthy of consideration in the development of a more satisfactory urban life must embody two major aspects: the notion of treatment - that is, a curative aspect - and the notion of prevention - that is, the act of hindering or obstructing the spread of blight. The concept of rehabilitation of housing incorporates these two notions, the curative and the preventive, yet only recently in the field of physical planning has rehabilitation come to assume a major role. To date, this role is largely in the realm of theory.

The idea of slum clearance, which was dominant in physical and social planning in the century ending about 1950, embraced these two notions but clearly was conceived by its adherents primarily in terms of the treatment of blighted areas. The most acceptable treatment was conceived to be that of clearance, the uprooting and elimination of blighted structures, streets, and entire neighbourhoods, and their replacement by "decent, safe and sanitary housing" capable of meeting the housing requirements of the former inhabitants of the area, at a price they could afford to pay, in a healthful neighbourhood environment. As the concepts of urban development broadened in the period since the end of World War II, the notion of slum clearance as the major tool of physical and social planning has become inadequate.

There emerged by the early 1950's the concept of urban renewal, a broad spectrum of approaches to and techniques for urban change and development which included all of the previous thinking, and new ideas as well. Two of these new ideas, "conservation" and "rehabilitation", were considered closely related facets of potential importance, since it was recognized that some urban areas, though partially sub-standard or vulnerable to blight, are not in need of complete clearance and redevelopment. In a series of articles published in February 1957, the present writer defined rehabilitation as:

A positive programme aimed at physical improvement of structures within neighbourhoods which have deteriorated somewhat or are partially affected by blight. There is no need to accept the future prospect of a badly affected or slum area. Rehabilitation implies the repair, the modernization and refurbishing of basically sound buildings which have been allowed to fall into disrepair or are partially obsolescent, for example in wiring or plumbing.

At the same time, conservation was defined as:

A positive programme aimed at the maintenance and improvement of standards and structures in those neighbourhoods - often 50 or more years old - which have not been seriously affected as yet by blight but are vulnerable. Conservation thus implies positive prevention, including the enforcement of local by-laws and housing codes.²

These two programmes visualize the possibility of "prevention", not considered in earlier slum clearance and rehousing programmes. Repair of buildings which would otherwise be beyond repair within a relatively short period of time, conceived in a sound neighbourhood programme of rehabilitation, and protective measures taken in a programme of conservation to prevent the premature onset of blight, add an extra dimension to the fields of physical and social planning.

It can be argued, however, that rehabilitation is not an unitary concept but includes at least two other levels of concern - usually described as "maintenance" and "improvement". In a perfectly intelligent community a continuous programme of maintenance of dwellings would probably make rehabilitation unnecessary, although conceivably, with the passage of time, rehabilitation might have to be undertaken. Nevertheless, tastes in housing do change, new materials are developed, new techniques are invented, and inevitably housing accommodation that may be considered adequate to-day requires improvement or rehabilitation. The notion of "improvement", therefore, implies more than mere routine maintenance: it embodies the notion of modernization, bringing existing housing into line with new tastes, new materials and new techniques.

The process of rehabilitation, then, can be conceived in either of two ways: it can be viewed as the end product of a continuous process of routine maintenance eventually requiring, perhaps, improvement by way of more modern facilities and techniques; or it may be conceived as an essential requirement in the absence of routine and continuous maintenance and of attempts at improvement. It is in this latter sense that rehabilitation is usually conceived in the modern planning process.

Conditions for Successful Rehabilitation

It must be perfectly clear that mere identification of an area of old, deteriorated, or deteriorating homes in a neighbourhood which lacks all or many of the amenities we would wish to see in every neighbourhood is not sufficient to inspire the process which we conceive as rehabilitation. In fact, such neighbourhoods are usually distinguishable by the absence of programmes of maintenance or of improvement, and by a sense of frustration and impotence on the part of both home-owners and tenants alike. Home-owners

²"Urban Renewal and Redevelopment are Essential in Toronto", Toronto Daily Star, February 5, 1957, p. 6; "A Plan of Action for Urban Renewal in Toronto", ibid., February 6, 1957, p. 6.

are reluctant to spend their own resources in the process of repair and improvement, not merely because they often possess only modest resources, but because they have no sense of purpose or long-term goal for their neighbourhood. They find it hard to justify the expenditure of effort and resources required to maintain what might well be a pocket of rehabilitation in the midst of deterioration.

Moreover, a fair proportion of the housing accommodation available in such a neighbourhood is usually owned by individuals, trusts or corporations who are in fact "absentee owners", and for whom there is no incentive to repair or modernize, not merely for the reasons already given but because very often such improvement will result in increased assessment and higher taxes, to the detriment of net rental revenues. Also, since such properties constitute a portion of the only housing accommodation available to low-income families within the city, and as such will command a ready market and a rental which promises a relatively high rate of return, there is little necessity to maintain and improve them. The absence of such incentives is usually an important aspect of a neighbourhood designated for urban renewal.

In the United States, the Housing Act of 1954 broadened the programme of urban renewal by extending aid to projects involving conservation and rehabilitation in deteriorating areas. As of December 31, 1962, there were 225 urban renewal projects in that country involved in rehabilitation. William L. Slayton, Commissioner of the Urban Renewal Administration, has listed eight major ingredients for successful rehabilitation and conservation programmes:³

- (1) A Neighbourhood Plan is required to spell out the need, the course of action desirable, and the probable end result. An urban renewal plan for the entire neighbourhood is required if a conservation and rehabilitation programme is to be effective.
- (2) Public Improvements. It is essential that the city demonstrate its faith and spend some of its resources in improving the neighbourhood. This assures the property owner that the neighbourhood is going to improve and provides incentive for him to improve his property. In Toronto the Alexandra Park area is a case in point. The over-all plan recognizes the essential requirement of public rehabilitation, not just in terms of existing facilities, such as parks and playgrounds, but in improvement in the quality of public facilities.
- (3) Spot Clearance is required of buildings that cannot be rehabilitated. Such structures are clearly slum pockets which accelerate the deterioration of a neighbourhood and they must be removed.
- (4) Removal of Adverse Uses. Many urban renewal areas are a hundred years old, more or less. Many were settled long before the adoption of modern zoning by-laws. As a consequence it is common to find

³William L. Slayton, "Conservation, Rehabilitation", Journal of Housing, Vol. 20, No. 5 (July 1963), pp. 245-47.

scattered non-conforming land uses that make a residential area less desirable. It is not always easy to remove such uses but removal may be important if the neighbourhood is to be conserved and rehabilitated.

- (5) Community Organization. The success of these programmes clearly depends upon a combination of public and private investment, the latter primarily by residents and property owners in the project area. In either case such investment may involve loans through traditional or newly developed lending facilities. To inspire the confidence essential in expanding the role of private investment in urban renewal, the meaningful involvement of residents in planning and developing the action required in urban renewal is extremely important. "People will support what they help to create."
- (6) Staff Assistance to Property Owners. In the last analysis it is the property owner in a rehabilitation programme who must do the job. It is inevitable that he will require help - help that is intelligent, informed, and realistic, and capable of assisting the property owner through the intricacies of construction and finance. Such assistance should be provided through the renewal agency.
- (7) Code Enforcement. Enforcement of the by-laws which govern the maintenance of dwellings and the standards of occupancy in a city, particularly in the central city in a metropolitan area, is essential. This assures the improvement of all housing to at least minimum standards. When property must be improved as a result of these municipal regulations, a property owner can usually be persuaded to make the required changes and to meet the standards of the over-all urban renewal plan, particularly where financing is made available on favourable terms.
- (8) Standards. In the literature of American urban renewal this is the last, but by far the most important, ingredient. Commissioner Slayton and his staff have argued that the success of a conservation programme depends upon achieving the standards established in the renewal plan. Since 1954, Federal assistance for conservation and rehabilitation programmes in American urban renewal must not be given unless there is to be a substantial improvement in the structures rehabilitated. The phrase "substantial improvement" with respect to the housing in the area under consideration is emphasized both in the legislation and in the educational material distributed by public agencies.

Objective and subjective considerations, then, must be blended if a rehabilitation programme is to be successful within the framework of urban renewal. The inducements to private investment constitute the objective factor insofar as we may conceive of them in physical and financial terms. These may not be the most essential or critical elements in the over-all process. It is the atmosphere, the set of attitudes which prevail among owner-occupiers and absentee owners alike, which may constitute the most

important aspect in the total situation. These emotional or psychological aspects have, for the most part, been overlooked. It is one major objective of the present study to test the applicability or the importance of attitudes in laying the basis for a successful rehabilitation programme.

Significance within Urban Renewal

Urban renewal has been described as the most sophisticated and most comprehensive of the approaches to physical and social development in our modern urban society. As a physical concept, urban renewal implies slum clearance, urban redevelopment, conservation of neighbourhoods, and rehabilitation of housing structures.⁴ Any or all of these components may receive priority or special emphasis in the over-all plan for a specific neighbourhood or even an entire city. It is the addition of the last two concepts, as has been indicated previously, which distinguishes urban renewal from mere slum clearance and rehousing, usually public housing, on the cleared site.

Conservation and rehabilitation, therefore, may be considered not merely the newer elements, but, of more importance, the societal elements in the process. Both of these alternatives to clearance and redevelopment require for their success the participation of both individuals and groups in the neighbourhood and in the broader community. Without such participation these programmes cannot succeed. Without these programmes urban renewal cannot succeed, because it is these more sophisticated aspects of community development which distinguish urban renewal from outright clearance.

Moreover, no city can conceive with equanimity of a continuous process of clearance and redevelopment in the massive terms required in most urban centres in our Western society. At the same time it is not sensible to suggest that every street, every block, every neighbourhood in which some deterioration has occurred must be rooted out "lock stock and barrel". Such a view is essentially defeatist. A more optimistic and realistic view of housing conditions within the city recognizes that some structures, some streets, some blocks, have deteriorated to the point where they have outlived their usefulness as places of residence; clearance is the only sensible programme. But most residential structures, the largest part of most neighbourhoods, present the physical possibility at least of rehabilitation. From the point of view of sheer economics alone, every community must save what it can of its housing stock and undertake consciously to repair, modernize - rehabilitate - those structures which, with reasonable effort and cost, can be made habitable for many years to come.

The significance of rehabilitation within urban renewal, then, extends far beyond the fact that this is a new and added dimension to the possibilities open to the physical and social planners. The greater part of the housing stock in most urban centres can be maintained and improved, through conscious planning, to serve for many decades to come. This is more than merely a

⁴Canada, "An Act to Amend the National Housing Act 1954", 13 Eliz. II, c. 102, Ottawa: Queen's Printer, June 9, 1964, pp. 6-8. See also, Ontario, Department of Municipal Affairs, Community Planning Branch, "Urban Renewal Notes", August 1961.

matter of common sense and economics. The prospect of an entire or vast area of redevelopment within the city, even within the central city in the modern metropolis, is not a prospect which thoughtful men can contemplate with pleasure. A combination of the old and the new is likely to provide the interest and the variety which can give man a sense of the past and the prospect of the future.

Voluntary and Public Rehabilitation

There is fairly general agreement in the United States and Canada on most, if not all, of the essential ingredients of a successful conservation-rehabilitation programme. These are equally the prime conditions for success in implementing any urban renewal programme. A combination of public improvement and private investment, and a multifaceted approach to the clearance of clearly inadequate structures and the improvement of those which can be made to provide useful service for many years to come, are not startling recommendations.

Rehabilitation may be looked at in terms of one additional dichotomy, namely, the alternative of voluntary rehabilitation by private owners or of rehabilitation by local or other public authority. It is clear that most citizens would prefer voluntary rehabilitation of dwelling structures by private owners, whether these owners be residents in such buildings or absentee owners. It may prove to be the case, however, that no amount of physical or financial incentive will be sufficient to induce more than a small proportion of private owners to rehabilitate houses worthy of improvement. In such a situation it may be necessary for the public authority to consider acquisition and rehabilitation of salvageable dwelling structures through public action. It is understood that the Alexandra Park Redevelopment Project in Toronto places prime reliance upon voluntary rehabilitation; it is understood, on the other hand, that the Urban Renewal Committee in the City of Hamilton expects to undertake public rehabilitation of dwellings, either as a deliberate policy or as a demonstration project, in its North End Urban Renewal Project.

There is no need to argue the merits of these two approaches in this report. Since the research was undertaken in downtown Toronto and sought to examine the importance of many aspects of physical and social existence which might affect the private owners' attitudes towards rehabilitation, this report is concerned fundamentally with the voluntary approach. It seeks to identify and evaluate the constellation of factors which may influence one owner to undertake a programme of improvement and those which may deter another. The data, then, will be drawn from considerations of "objective" concern - for example, financial resources - and from considerations of "subjective" concern - for example, the behaviour of neighbours.

II. BACKGROUND OF THE RESEARCH PROJECT

Historical Concern with Housing Rehabilitation

Toronto is not a very old city, as cities of the world go, but in its 130 years following incorporation in 1834, there is much evidence of concern with housing conditions. Interest took the form usually of concern by members of several professions with rudimentary sanitation, structural deficiencies, inadequacies of ventilation and light, and overcrowding in many of the dwellings within the area which now comprises downtown Toronto. There are many such references in the literature during the second half of the 19th century, in the early part of the 20th century, in the work of the Bureau of Municipal Research prior to 1914, and in the several committees during the 1920's and 1930's created to study various aspects of planning and housing in the City of Toronto.

The most important development, without doubt, was the creation, at the time of Toronto's Centennial in 1934, of the Lieutenant-Governor's Committee to Study Housing Conditions in Toronto, which reported within a year. This so-called Bruce Committee identified most of the neighbourhoods in downtown Toronto which have occupied the attention of local appointed and elected officials since that time. It is therefore not correct to think of Toronto's concern with housing conditions and their improvement as of recent origin. It is more accurate to consider present plans and developing programmes as one step in a long process of evolving public policy in the related fields of physical planning and housing development.

As the Second World War came to a close, socially-oriented lay people and the general public were substantially committed to the notion of slum clearance and the rehousing on the cleared site of residents of inadequate housing accommodation. The two Regent Park projects in east central Toronto can be simply understood in this context. In the case of the first project, Regent Park North, commenced in 1947, only one structure existing in the area prior to 1947 was left standing, and this was an old church building, later replaced. Across the street in Regent Park South, a few houses of then fairly recent origin and one church building, now a Community Centre, were left standing. The general understanding of public policy and action in these fields was the outright removal and replacement of inadequate housing areas usually described as slums or blighted areas. Almost no consideration was given in these early projects in Toronto to the possibilities of housing improvement and rehabilitation.

The Urban Renewal Study of 1956

Since 1944, the National Housing Act has included a Part V which permits the federal government to grant financial assistance in support of research in housing and community planning. The new National Housing Act, 1954, expanded this section to permit approval of more comprehensive studies, often embracing an entire city or a metropolitan area, to be known as Urban Renewal Studies. The first such major study in Canada was undertaken by the City of Toronto Planning Board in 1955 and completed a year later.

In the report entitled, "Urban Renewal: A Study of the City of Toronto", it is pointed out that "at a conservative estimate, 8 per cent of the city's residential area now needs to be replaced and up to an additional 40 per cent may require redevelopment or thorough-going improvement during the next 25 years".⁵ The Urban Renewal Study did include a section entitled, "Area Improvement, with Rehabilitation or Conversion of Buildings", and a "Programme Map" which indicated "improvement" areas. Examples were given of small areas "where most of the structures are sound, but some are doubtful". It was assumed that the cost of any rehabilitation required for these buildings would be less than the cost of clearance and rebuilding for an equivalent number of residences.

Alternative proposals for environmental improvement were worked out on various assumptions. In one set of assumptions, all properties were assumed to be taken over as an investment by private enterprise or by a public housing agency or limited dividend company, for the purpose of providing low-rental housing. This last is clearly an example of what has been described earlier as public rehabilitation. In other proposals, the study assumed that separate ownerships would be maintained, with improvements to public property carried out so as to avoid too great a disturbance for the property owners, and yet sufficient to stimulate them to voluntary rehabilitation.

A major and continuing contribution of the City of Toronto Urban Renewal Study was its identification and designation of so-called "Planning Areas". "A Planning Area", stated the Report, "should be large enough to be treated independently in considering its future requirements and the impact of large-scale changes, yet small enough to have identity as a residential district or a commercial area".⁶ Two of these areas, the Don Planning Area and the Spadina Planning Area, have since constituted the focus of study and the site of much of the redevelopment of the past decade in downtown Toronto and, for that matter, a substantial proportion of urban renewal activity throughout Canada.

Moss Park and Alexandra Park

On completion of the Urban Renewal Study 1956, the City Planning Board instructed its staff to make studies of certain areas within the two major planning areas described previously. The Urban Renewal Study had stated that "priorities for public expenditure on redevelopment projects and neighbourhood improvements could result from adequate, up-to-date studies of every district in the city". By September 1957, the Planning Board had prepared two draft examinations entitled Redevelopment Study Area No. 1 and Redevelopment Study Area No. 2. In the first of these reports an area bounded by Dundas, Parliament, Queen and Jarvis streets was examined, and in the second study an area bounded by Dundas, Spadina, Queen and Bathurst streets was given careful examination.

⁵City of Toronto Planning Board, "Urban Renewal: A Study of the City of Toronto 1956" (Short Statement), Ottawa: The Community Planning Association of Canada, 1956, p. 4.

⁶Ibid., p. 7.

The first study area was somewhat larger than the redevelopment project which ensued. Eventually between 1960 and 1964, the Moss Park Redevelopment Project, embracing a very substantial part of Redevelopment Study Area No. 1, was completed. The project called for the elimination of most of the structures within the urban renewal site and their replacement by public housing. Some sound industrial buildings were to be retained and certain institutional buildings were to be located on the periphery. Moss Park has now been completed, as far as the public housing is concerned, and takes the form of three huge tower apartment structures providing accommodation for more than 900 low-income families. The existing houses were judged quite unsuitable for rehabilitation.

Redevelopment Study Area No. 2, on the other hand, embraces the entire site of what is presently known as the Alexandra Park Redevelopment Project. This project, in fact, stems directly from the second draft report of September 1957, and has proceeded through a series of Planning Board studies and proposals to its present situation, where a full-blown comprehensive urban renewal programme is in its first stages. By 1961, rehabilitation had become an integral part of the so-called "Improvement Programme" for the Alexandra Park Area. In a report issued in December 1962 by a group known as The Advisory Committee on Alexandra Park Improvement, it was proposed that some 150 dwellings considered to be in "fair" condition should be treated within a rehabilitation component of the urban renewal programme. It was considered that this effort at housing improvement and rehabilitation should be the responsibility of private owners of property, whether residents or not. It was admitted in the report, however, and in the comments issued by the staff of the Metropolitan Toronto Planning Board and the Development Department of the City of Toronto by mid-summer 1963, that at that point the legislative provisions to enable implementation of a successful rehabilitation programme did not exist.

National Housing Act Amendments of 1964

In June 1964, the National Housing Act 1954 was amended substantially to give "urban renewal" a prominent and precise position in federal legislation. The title of Part III of the Act was changed from "Urban Redevelopment" to "Urban Renewal" and the terms "urban renewal area" and "urban renewal scheme" were defined. Part III of the Act was rewritten to include the following provisions:

- (1) Under Section 23-A the federal government may contribute to a province or municipality one-half of the cost of preparing an urban renewal scheme.
- (2) Under Section 23-B, where a province or municipality has decided to proceed with an urban renewal scheme, the federal government may pay one-half of the actual cost of implementing those portions of the scheme outlined.
- (3) Section 23-C authorizes the federal government to make loans to provinces and municipalities undertaking urban renewal schemes to assist them in the implementation of certain parts of the scheme.

- (4) Section 23-D authorizes the insuring of loans made by approved lenders to the owners of housing accommodation in urban renewal areas. Such loans would enable owners in an urban renewal area to make improvements to their housing accommodation.
- (5) Section 23-E authorizes the federal government to make payments not exceeding one hundred million dollars for purposes mentioned in the previous sections.

With this new legislation the National Housing Act seems to provide, for the first time, all of the financial incentives required to implement a comprehensive urban renewal programme. The financial problems of the municipality in undertaking studies, in preparing plans, in implementing urban renewal schemes, in hiring special staffs to embark upon the process of relocation of individuals and families to be dispossessed as a result of urban renewal activity, are provided for in substantial measure. The new components in urban renewal - conservation and rehabilitation - are to be assisted not merely through the measures just noted, but through more adequate financial assistance to private owners to encourage housing improvement and rehabilitation. The private owner, who has been able since 1944 to borrow money from approved lenders for the purpose of permanent housing improvement, will not only be assisted in terms of loans but may be able to consolidate his outstanding debts and the new financial obligation of rehabilitation in an N.H.A. mortgage designed specifically for this situation in urban renewal areas.

It would appear, therefore, that in the law there no longer exist any major obstacles to the implementation of urban renewal programmes in Canadian cities, including the rehabilitation programme as an essential element in the over-all scheme.

Progress toward an Improvement Programme

There are many paradoxes evident in an examination of the historical evolution of slum clearance and urban redevelopment within the City of Toronto and the metropolitan area. On the one hand, by 1960 the City of Toronto had participated in small or large measure in the acquisition and clearance of some 70 acres of slum dwellings and other structures in the two Regent Park projects in east central Toronto and in the construction of public housing on those sites. As well, it was engaged in the acquisition of land and properties amounting to some 12 acres of cleared sites in what is known as the Moss Park Redevelopment Area. The Alexandra Park Area was under careful examination and the Planning Board had put forward its second attempt at a carefully delineated programme of clearance and redevelopment. Despite the fact that more than 2,250 families were in occupancy in public housing within the urban centre of the metropolis, there was widespread dissatisfaction with what had been accomplished since the end of the war. This is perhaps the first and most important paradox to note.

This is not the place to document the nature and extent of such dissatisfaction. It is sufficient to note that many citizens and appointed and elected officials were uneasy about the large concentration of families

in public housing in close proximity to each other. It was also too readily assumed, and quite incorrectly, that the great majority of these families were in receipt of welfare assistance or at the very least were troubled and troublesome families, troublesome both to themselves and to their neighbours.

In these circumstances it is a further paradox that the authorities responsible at the provincial and federal levels of government for the major financing of programmes of urban redevelopment and later urban renewal did not consider it wise to make plans for small, scattered, and minor alterations in the environment of the downtown city. Despite the dissatisfaction with large concentrations of public housing on sites cleared of blighted or slum structures, the administrative requirement is for the planning of substantial areas or neighbourhoods which can be considered for over-all urban renewal schemes. It has been said that the trouble with the City of Toronto is that its slum areas are not sufficiently large to enable the development of sound renewal plans. On the one hand, then, the areas which have been treated since the end of the War have been entirely too large to suit many people; on the other hand, some believe that planning requires relatively large areas for proper consideration.

In the early 1960's as attention has shifted from the large slum clearance and urban redevelopment programmes of the previous 15 years, there has ensued literally a search for so-called pockets of blight or slums. Those opposed to large-scale projects have argued that there are few blocks of dwellings within the city which are free from deteriorated houses, usually few in number but sufficient, it is argued, to spoil the street, the block, the neighbourhood and to discourage programmes of maintenance and improvement which would maintain these areas at a relatively high level. By 1963, the City of Toronto Planning Board had been asked by City Council to devote careful study to a search for and identification of the so-called pockets of blight or slums. In September 1963, City Council had approved unanimously a so-called anti-blight campaign and had determined upon the inclusion of a sum of money in the 1964 capital budget to embark upon this programme.

On October 7, 1963, the Planning Board presented to Board of Control "A Report on Priorities for Urban Renewal Study Areas". In its report the Planning Board indicated that in the city 61.6 per cent of housing classified by external inspection as in "poor condition" could be identified within twelve areas. It was pointed out that more than nine out of ten houses in these areas, which accommodated more than 250,000 persons, were considered to be in "fair" or "good" condition. The report went on to rank these twelve areas in order, from those where the deficiencies were greatest to those where they were the least. Deficiency was not restricted merely to the condition of housing structures, but related to many other aspects of housing conditions, including some concerning the over-all neighbourhood. The report stated: "Individually, block by block and district by district, they do not constitute poor housing. But collectively they present a massive problem."

During the past year and a half the campaign to devote attention to the treatment of pockets of blighted or slum dwellings has continued with strong newspaper support and with strong support within City Council. The Planning Board continued its studies of at least 59 distinct pockets of blight containing approximately 1,675 dwellings in poor condition. It suggested that

the City of Toronto set aside a sum of ten million dollars to clean out these pockets, at the rate of one million dollars per year. The staff of the Planning Board was aware, however, that these minor aspects of deterioration in the urban environment could not easily qualify for federal and provincial aid in the over-all urban renewal programme, unless they were set within a much broader planning framework.⁷

The Board, therefore, has continued its investigation of improvement in the housing stock and in the total urban environment within the city, a small part of which investigation is the campaign to eliminate pockets of blight or slums. Studies have ultimately been reported in a major report issued in January 1965, entitled "Improvement Programme for Residential Areas". In the report the Board takes a broad view of urban renewal requirements within the City of Toronto and pays particular attention to areas in which many aspects of the multifaceted approach may be attempted.

In this historical development, the place of rehabilitation has not been clearly delineated. In fact the term "rehabilitation" has not always been advanced; rather, the concept of an "improvement programme" is synonymous with the concept of "urban renewal" and thus rehabilitation is one aspect of the situation, whatever the over-all terminology in current use. In the midst of these developments of the past three years, the staff of the City of Toronto Planning Board has been handicapped to some degree by the lack of data with respect to a so-called rehabilitation programme. It is not merely that no programme of this type has been undertaken to date in Canada, but there is very little evidence available from other countries. Although some work has been undertaken in the United Kingdom, the evidence from the United States is indeed sparse, and the staff of the study reported upon in this research was unable to derive assistance from experience in other countries.

This research project, therefore, came into focus as one aspect of the progression from slum clearance to urban renewal and one attempt to develop some evidence with respect to the prospects for this approach within downtown Toronto. In the spring of 1964, the Commissioner of Planning for the City conceived the questions for research in a general way and took the necessary steps to acquire the staff and other essential resources.

⁷City of Toronto Planning Board, "Improvement Programme for Residential Areas", January 1965, Appendix 4, "Senior Government Policy on Pocket Clearance and Redevelopment".

III. DESIGN AND METHODOLOGY OF THE RESEARCH PROGRAMME

The Research Proposal

The major research undertaking described in this report was initiated by the Commissioner of Planning early in 1964. On March 26th of that year, in a memorandum to the members of the Planning Board, the Commissioner described a "research study into the ability of home-owners to carry out rehabilitation as part of an area improvement project". The memorandum outlined the range or scope, objectives, methods, staff and timing, and cost of the proposed research.

The range or scope of the project was described as follows:

The possibility of a narrow study confined to obtaining information on the ability of individuals to pay for repairs to their own homes has been considered but would be of little value, since the willingness of individuals to improve their homes would be altered considerably by their thoughts about the future of their area. Also, the narrow approach would be technically difficult to carry out successfully.

In the proposed study it is intended to inform those being interviewed about the objectives in any improvement project for the area being studied. This explanation would be necessary in order to get useful responses to other questions.

The objectives of the research would be to determine:

- (1) Effectiveness of the research method used.
- (2) The information to be obtained in any similar study in Toronto or elsewhere.
- (3) Type of information and analysis that might be called for by Central Mortgage and Housing Corporation in support of any application.
- (4) General information which would help in the understanding of the problems of home-owners' participation in improvement programmes.
- (5) Specific information about the area studied.

It was noted that specific information might be limited in value because of the difficulties in carrying out the study. Emphasis would be placed on methods to discover how effective such a study could be, in preparation for a comprehensive programme of neighbourhood improvement.

Staffing, Timing and Financing of the Research

The study was conducted under the over-all direction of the Commissioner of Planning and in collaboration with the staff of the City of Toronto Planning Board. By June 1964, a competent research staff had been engaged, consisting of a project director, a staff of four well-qualified interviewers, and a research consultant. The research interviewers were all college graduates and ranged in qualification from an Honours B.A. in Modern Languages to pre-doctoral status in Sociology. The project director, Mr. Donald F. Bellamy, was a member of the faculty of the School of Social Work, University of Toronto, on educational leave to complete his doctoral work at Columbia University. This research was his full-time summer employment. The research consultant was Dr. Albert Rose, Professor of Social Work, University of Toronto.

The timing of the study called for the field research to be completed by late September 1964, the analysis of data to be completed late in the year, and a research report to be submitted by the end of January 1965. For the most part this schedule has been adhered to, but it was not possible to complete the machine tabulation of the data on schedule, and the report has required additional time for its preparation.

The research study was financed by Central Mortgage and Housing Corporation under the terms of Part V of the National Housing Act, 1954. A grant of \$14,000 was made available to the City of Toronto Planning Board for the purposes of this research.

The Methodology of the Study

In its original conception the study was to involve collection and analysis of available data about the condition of houses in carefully selected areas within the city and the financial circumstances of their residents. On completion of this initial phase a carefully prepared interview programme was visualized, to be followed by an analysis of the results and the preparation of a report. Three geographical areas of slightly different characteristics were to be selected, all of which might be eligible for consideration in urban renewal programmes involving rehabilitation, and in each of these areas a sufficient number of interviews were to be conducted to insure a reasonably reliable sampling. The number of interviews suggested for each of the three areas was 100, that is, a grand total of 300 interviews.

This initial formulation was followed fairly closely, but it soon became evident that available data with respect to the financial circumstances of the residents of houses in potential improvement areas were both nominal and minimal. In the long run the interview programme occupied the major part of the research undertaking, although the available data on housing conditions were fully and carefully explored.

In the course of time the formulation of the research problem was altered somewhat, and the eventual understanding of the major objective of the study was the following:

The purpose of the study is to explore the financial ability and willingness of property owners whose houses are in need of rehabilitation to undertake necessary improvement to their property, and, incidentally, to evaluate the probable extent of public financial commitment in rehabilitation programmes.

This would be a pilot research study mainly concerned with discovering the best methods of achieving this general purpose, but it would also provide information on selected areas in Toronto where rehabilitation appears to be required.

The selection of the three areas for intensive study was based upon the work of the City of Toronto Planning Board in identifying and plotting so-called pockets of slum or blighted dwellings, as described in the previous section of this report. The staff had drawn, on a map of downtown Toronto entitled "Pockets of Poor Housing", 21 neighbourhoods or improvement areas in which houses in "poor condition" were plotted carefully. This map served to guide the present research in both its initial and intensive stages. As a matter of principle it would be unwise to select for study an area in which an undue proportion of houses in "poor condition" was located, for such an area might better be treated through the traditional technique of clearance and redevelopment. The problem was to find three suitable areas, among the 21 available, in which the proportion of houses in "poor condition" was slight, or in other words, the proportion of houses in "fair" and "good condition" was very substantial. It could then be assumed that a considerable improvement might be made in such a neighbourhood through the process of rehabilitation of houses in "fair condition" and the continued maintenance of those in "good condition".

In the initial phase of the research programme, the previous work of identification of pockets of slum and blight served to indicate areas in which preliminary research experiments could be undertaken outside the neighbourhoods likely to be selected for more intensive study. It seemed wise as well to avoid research within the Alexandra Park Redevelopment Area, since the residents in that neighbourhood had been anticipating for many months the arrival of inspectors and appraisers from the acquisition section of the city's Department of Real Estate. A research programme might cause further confusion in that urban renewal area by introducing a new dimension of study within an already heavily examined neighbourhood.

A Series of Experiments

The over-all research study was soon conceived as a series of experiments in which the special research staff would develop, test and evaluate the instruments for data collection, and in the process of preliminary experimentation, develop the more complicated and sophisticated instruments required for the comprehensive interviewing programme. In every research study in which interviewing is a basic method of collecting data, the research staff requires time to acquaint itself with the nature of the problem, the setting of the research, and the kinds of people who are likely

to be interviewed, along with the nature of their responses to a request for a privileged conversation. At the same time, the research instrument, that is, the schedule of questions which constitute the over-all framework for the interview, requires careful testing, revision, further testing, further revision and evaluation before the study can proceed with confidence on the basis of a well-designed interview schedule. A series of experiments, to be described in this report, seemed to be an essential part of the design for the major research study.

Experiment I occurred within the first week of the employment of the research staff. This was a pilot study designed to search out relevant questions and provide a first research interview experience for the staff. Specific features of the social and economic position of the residents and their accommodation in several improvement areas were examined. Interviewers selected homes where there appeared to have been substantial improvements made to the property. The main value of this effort was in preparing for the next portion of the study.

Experiment II was planned as a pre-test of a schedule of questions to be used in the third and major phase of the research. Approximately 75 interviews were to be conducted with occupant home-owners in one area of the city designated on the map of "Pockets of Poor Housing". The area chosen was Riverdale (Area No. 1). The sampling procedure was carefully worked out but was not as rigorously developed as in the major experiment to follow. More than 60 questions were included on a draft interview schedule which required more than an hour to administer properly.

In all, 63 interviews were completed during the middle weeks of July 1964. By July 20th enough work had been accomplished to assess the value of the questions in the research instrument and the techniques of securing replies from the respondents. For example, direct questioning was employed in some interviews; a self-completion questionnaire was added in other interviews; a series of cards described as "reminder cards" was employed in some interviews; and the use of interpreters of various languages was explored.

Experiment III, the major research undertaking in this study, had as its target 100 interviews with randomly selected home-owners, living in their own homes, in each of three potential improvement areas. As a consequence of the previous experiments the interview schedule was thoroughly revised and became a carefully structured instrument with pre-coded answers to facilitate data processing. Some 50 questions remained in the schedule, but approximately 25 per cent of the questions and approximately one-half hour were cut from the interview requirement. The three areas selected for study were designated Area #18, Area #6, and Area #15 on the Planning Board's map. A deliberate selection of areas was made to provide a varied experience in the research and some distribution of geographical location. The research staff devoted itself entirely during the month of August and through mid-September to the completion of the required interviews. Not merely geographical distribution was involved in the selection of areas, but it was assumed that the ethnic composition of the residents in neighbourhoods west of Trinity Park, for example, and adjacent to Riverdale Park, would be substantially different.

Experiment IV was undertaken during September and October 1964, and consisted of a confidential survey of the attitudes of absentee home-owners

in two of the three districts selected, under the auspices of the School of Social Work, University of Toronto. A fairly brief questionnaire was mailed to a sample of absentee home-owners in Areas #18 and #6, respectively. The completed returns were to be mailed directly to the Research Consultant at his University office. The respondents were promised confidentiality and were not required to sign the questionnaire. Some persons did sign a return, but their confidentiality will be respected scrupulously.

Development of the Research Instrument

It has already been indicated that the period of staff training and the development of research techniques began during the first week of intensive research effort, which commenced in mid-June 1964. The members of the research staff were, with one exception, well versed in social research and in the technique of interviewing as a fundamental method of data collection. Two days were devoted to an orientation in the offices of the City of Toronto Planning Board and an explanation in general of the major functions and responsibilities of the staff of the Planning Board. Later in the first week, the research staff toured a number of areas previously identified as "pockets" of poor housing. Almost immediately it was noted that some houses in these relatively old neighbourhoods in central Toronto had been improved substantially. Some might be termed "fully rehabilitated", in view of the very extensive improvements in evidence from outside inspection. The notion of an experiment designed to inquire into the reasons for such evident rehabilitation in the midst of relatively old and non-improved neighbourhoods was quickly developed into what became known as Experiment I.

The research staff embarked upon a pilot study based on a two-page interview guide entitled "The University of Toronto Survey of Home Improvement". This interview guide was to be used in approaching the heads of families who had made substantial improvement to their houses in several areas, specifically those designated as Riverdale, Don, Gore Vale, and Trinity. In general the interview guide included a series of questions under the following headings: Ownership of the Property; Tenure; The Neighbourhood; Improvements; Financing Improvements; and Attitudes to Improvement. A copy of this guide will be found in the appendices to this report.

Only a few days were devoted to this experiment, but in those early days the staff learned a great deal about the problems that would be involved in a comprehensive research study into the ability of home-owners to carry out rehabilitation as part of an area improvement project. Experiment I attempted anecdotal questions, experimented with various questions and types of questions, and permitted the staff to undertake some preliminary elimination of undesirable or unworkable questions. In the few days devoted to this experiment the research staff made 31 calls upon home-owners and completed 19 successful interviews. There were only 4 outright refusals and the remaining calls did not produce completed interviews because of the absence of the head of the house, or for other reasons.

In interviewing persons who had apparently improved their premises, the research staff found that a sense of pride in the achievement was very

strong. They found that most improvements had been financed by the owners, and not as a result of mortgage or loan financing. The age of the interviewees was evidently an important factor, since most were over 55 years of age. The influence of cultural backgrounds was clearly identified. The staff felt that foreign-born newcomers to the City of Toronto seemed anxious to improve their housing accommodation. On the whole, the main contribution of this first experiment lay in the assistance it gave to the interviewers to face the reality of knocking on doors and requesting the time and participation of the occupants of houses in the research interview, and in an opportunity to assess the worth or lack of worth of various kinds and types of questions with a view to development of a research schedule of greater depth and length.

The Second Experiment Described and Evaluated

The interviews conducted in the second experiment took place with resident home-owners in the Riverdale planning area of East Toronto. Although it would be desirable, on theoretical grounds, to interview those who own homes which are in a wide range of physical conditions, from "poor" to "good", there were virtually no houses in Riverdale with a "good" rating assigned by the Planning Board. The great majority were in "fair" condition, and approximately 16 per cent, on external structural evidence, were considered to be in "poor" condition. This last designation implied that there were serious structural defects in the houses so identified - for example, a sagging roof or porch, bulging walls, severely decayed masonry, and so on. It was noted that the City of Toronto Planning Board rating applied to gross exterior inspection and might not always bear a close relationship to the interior condition of the house. Since the research staff would be obtaining some indication of interior condition, it was considered possible that the second experiment might indicate the correlation between interior and exterior physical conditions.

In Experiment II a fully developed interview schedule was employed, which occupied 24 mimeographed pages and included 63 questions on the form itself. In addition, two experimental sheets, in which the opinions of the respondents might be gained, were added. Finally, the interviewer was to complete a sheet of relatively objective information concerning the house and the home-owner, and was to provide his judgment of the nature of the interview and the attitudes of the respondent toward the research process. It is clear that the project director viewed the research instrument as a gross effort to test a great number and variety of questions and to afford an opportunity for the employment of many techniques of data collection with basic reliance upon the research interviewer.

The research instrument was entitled "University of Toronto Housing Improvement Survey". The schedule was marked "confidential" and the interviewer was encouraged to introduce himself as a graduate student of the University of Toronto engaged in making a survey of the amount of interest in the improvement of housing in the city. He usually said, "We hope we can suggest better ways of helping householders to make improvements to their houses. First I would like to ask you about your house."

As indicated previously, 63 interviews were completed successfully during the middle two weeks of July 1964. The research staff found that a very great deal of effort was required to administer such a substantial interview to resident home-owners. The interviews were tabulated by hand by members of the research staff. It soon became clear that certain factors in this experiment were more significant than others, factors which might be related specifically to the questions for research or might, alternatively, be more dependent upon the nature of the origins and historical evolution of settlement in the Riverdale area itself.

The data were analyzed by the research staff in conjunction with the project director and the research consultant. The two major factors which stood out above all else were the factors of age of residents and mortgage characteristics. Age of residents and housing improvement were strongly correlated in a positive direction. Among elderly respondents, there was evidence of substantial expenditure of time, effort, and money in housing rehabilitation. Moreover, most of the respondents in Experiment II were free of mortgage debt. They were long-time residents of the Riverdale area; their homes had been purchased long ago; their mortgages had been paid up and they were free of mortgage debt. As a consequence they were relatively free to undertake housing improvement, if they had the will to do so. As far as the research team could judge, this will was present in substantial measure among elderly home-owners of Anglo-Saxon origin and of long residence in the Riverdale area. There was a strong positive correlation between the status of "no mortgage" and evidence of housing improvement. In fact, of course, age, ethnic origin and mortgage status were very closely interrelated.

The sample of respondents chosen to participate in Experiment II was truly a random sample. As in the balance of the research project, the staff employed the individual data sheets prepared by the City of Toronto Planning Board for each housing structure within the area under investigation. Experiment II, however, had a relatively limited objective - that is, 75 interviews for purposes of study and examination. For this reason the sampling procedure was not as carefully developed as that employed in the major experiment which occupied the research staff through the balance of the summer.

On completion of Experiment II and the tabulation of the available data, a full day and a half were devoted by the entire staff and the research consultant to a thorough discussion of the research instrument. Each question and each sub-question were explored on the basis of the available data and the personal experience of the research staff. Was the question easy to pose to a respondent home-owner? - that is, could it be made understandable and, indeed, did it prove to be understandable to him? Did the question in fact evoke answers to the question posed? Did these answers appear to be reliable? - that is, would different interviewers elicit the same response from the respondent, as far as could be judged by posing the identical question to many different respondents?

A rigorous examination of the research instrument led to many changes in the wording of questions, in the arrangement and ordering of questions, and in the logical presentation of questions with respect to subject matter. As noted previously, a substantial proportion of the interview schedule was

eliminated and the research staff felt that the newly developed schedule could be administered in one-third less time. In fact, in the later stages of the project, the entire interview was often accomplished with a cooperative home-owner in less than 45 minutes.

IV. A STUDY OF ATTITUDES TOWARDS REHABILITATION

The Areas Selected for Study

The major research programme was carried out in three potential improvement areas selected from the map of "pockets of poor housing". Each of the geographical areas met the following criteria:

- (1) The proportion of housing structures considered to be in "poor" condition was relatively small.
- (2) The area was large enough to enable the implementation of a sound sampling procedure; the total universe of home-owner/occupants was in the neighbourhood of 1,000.
- (3) Each area was somewhat distant from each other area geographically, within the area of central Toronto.

The areas chosen for study were:

- (1) Area No. 18 - known as the Dufferin 2 Area.

The boundaries of this area were Dufferin, Dovercourt and Dundas Streets, and the railway tracks.

- (2) Area No. 6 - known as the Don 3 Area.

This area extended from Gerrard Street on the south, between Parliament Street and the Don River north to include the small streets above Wellesley Street, but excluding the Castle Frank vicinity.

- (3) Area No. 15 - known as the Gore Vale Area.

This is bounded by Bathurst Street on the east, College, Grace (Gore Vale), and Queen Streets.

These areas have been listed in the order in which the research interviewing was undertaken. Area No. 18 is somewhat to the west of Trinity Park in an old but relatively well kept residential district. The proportion of houses designated in "poor" condition is negligible. Interviewing proceeded next in Area No. 6, north of the great concentration of public housing in east central Toronto, to the west of Riverdale Park and the Zoo. This area is also relatively old, but the map of pockets of poor housing shows little more than one city block of structures considered "poor". The research team turned finally to Area No. 15, between Trinity Park and Bathurst Street immediately to the west and north of the Alexandra Park Improvement Area. Here again the proportion of housing considered to be in "poor" condition was little more than that contained in two small blocks immediately to the north of Dundas Street and west of Bathurst Street.

Area No. 18 consists of Census Tract No. 29 in the 1961 Census of Canada. In 1961 the total population was 6,821. Owner-occupied dwellings numbered

1,009, and tenant-occupied dwellings numbered 621. The census revealed that average contract rent was \$84 per month. Area No. 6 includes two Census Tracts, numbered 97 and 100. In 1961 the total population of the two tracts combined was 7,811, indicating a reduction of about 5 per cent in population since the short census of 1956. Data concerning owner-occupied dwellings were available only for Tract 97, and they numbered 526. Tenant-occupied dwellings numbered 464 in Tract 97, with an average rental of \$81; and numbered 758 in Tract 100, with an average rental of \$75 per month.

Area No. 15 includes Census Tracts numbered 45 and 47 in the 1961 Census of Canada. The total population in this potential improvement area in 1961 was 13,392, indicating relatively little change since 1956. Owner-occupied dwellings numbered 1,712 and tenant-occupied numbered 645. There was, however, a rather substantial difference in average monthly rentals in the two Census Tracts in Area No. 15. In Census Tract No. 45 the figure was \$92 per month; in Tract No. 47, the southern part of the area, close to Queen and Bathurst Streets, the average monthly rental was merely \$76.

Selection of Samples for Interviewing

The detailed and deliberate process employed in the sampling procedure had evolved as a major contribution from the first two research experiments. The first step in the process was to mark, on a map of the total area intended for enumeration, each owner-occupied dwelling, according to information obtained from the most recent City Directory (Might's, copyright 1964). The second procedure was to use the ledgers of the City of Toronto Planning Board to check the condition of each dwelling previously marked on the map. All of those houses which were rated "poor" by the Planning Board were eliminated from consideration. As well, all premises or properties which were used for business enterprise were eliminated in this procedure.

The third step required a systematic numbering of all other owner-occupied dwellings, that is, those used for habitation only and in "fair" or "good" condition. For example, in sequence horizontally along streets and then in sequence vertically, all of the owner-occupied houses marked on the map were numbered.

In the fourth place, for each area the sampling procedure required the identification of an estimated 250 houses from which contact would be made with home-owners until 100 interviews were secured. The previous research experience had indicated that approximately $2\frac{1}{2}$ times the size of the ultimate sample desired must be available for possible interview. Accordingly, a table of random numbers was utilized in which 25 selections in series were made until at the end of 10 series, the sample selection would include 250 random numbers. These numbers were matched with those previously marked on the map and the addresses of houses to be visited were thus identified for enumeration.

At this point it was necessary to return to the City Directory to check the 250 selected addresses and to record the name and address of each owner-occupant on a separate card. The sixth step involved a simple division of these name and address cards among the four interviewers, or as many as were

working in the area at the time, in such a manner that each interviewer took every fourth card, the entire area being thereby covered.

In a sense, then, the selection of the sample of home-owner/occupants for interview was doubly random. The prospective interviewees were selected through the use of a table of random numbers; and these prospective interviewees were eventually distributed in a random manner among the research staff. It was agreed that each interviewer would make no more than two call-backs per house, but this rule was not rigidly maintained, since some interviews were begun and interrupted, and were completed only after several return visits.

From this detailed description of the sampling procedure it should be evident that the research team felt confident that its sample selection was as careful and intelligent as could be arranged, and that a representative group of home-owner/occupants was secured in the major experiment. However, there were discrepancies, which came to light later in the fourth experiment, between the records in the Assessment Department at City Hall and the records in the City Directory. The procedure in Experiment IV brought to light the fact that a large number of entries in the assessment records are different from those in the City Directory, presumably because the assessment records are compiled each year during the month of August and the enumerations for the City Directory are carried out during the subsequent winter months.

It could be argued that all that can be claimed for the samples selected for the major experiment in the research project is that they are carefully selected random samples of specified areas checked against the records of home-owner/occupants listed in the City Directory. They may not represent an entirely accurate picture of the three potential improvement areas concerned in Experiment III, yet the problem of coping with a highly mobile population is perhaps insoluble. Presumably, over a period of six months (the probable time lag between the development of the assessment records and the enumeration for the City Directory) the social characteristics of these areas may have altered somewhat, but it is highly doubtful that they would alter to such an extent that a serious distortion would appear in the results of the survey.

The Research Interview as a Technique for Data Collection

It was clear from the very initiation of this study that the data to be collected would be in very small measure "objective data". The term "objective data", as used in social research, refers to facts which are clearly not dependent upon opinion, attitudes, or judgment. In this sense it would be possible to discover certain objective facts, such as the fact of home-owner occupancy or tenant occupancy in various housing structures in potential improvement areas. It would be possible to discover, as well, the size of family, the ethnic origin, the employment status and perhaps even the incomes of some of the residents in these areas.

The question as to whether such persons would embark upon the rehabilitation of their dwellings voluntarily, whatever the financial or other aids available, was clearly not answerable through such objective facts. This

question was clearly a matter of attitude, and of judgment, and as long as the process visualized was to be a voluntary one, these "subjective" aspects of the situation would be most important.

The research interview is widely accepted in the social sciences as the most acceptable method of collecting data which are substantially "subjective" in nature, or "qualitative" as opposed to "quantitative" in nature. Professor Gordon Allport originally stated the simple dictum: "If we want to know how people feel; what they experience and what they remember, what their emotions and motives are like, and the reasons for acting as they do -- why not ask them?" Since that acceptance of the research interview some 25 years ago, the technique of interviewing has been improved and the research instruments, that is, the interview guides or schedules, have been the subject of a good deal of methodological investigation and refinement.

The interview, like all techniques for data collection, has both major strengths and potential weaknesses. In the first place, it affords a face-to-face contact between a potential interviewee and an interviewer, usually a trained and highly skilled person. The interviewer brings to the potential conversation a knowledge of the objectives of the research project and a capacity for a relationship with another person in the search for opinions and attitudes towards the solution of specific problems. The interviewer can interpret the questions to a puzzled respondent, can explain the objectives of the study, the sponsorship of the study, the privileged nature of the study (that is, he can assure confidentiality to the respondent), and he can elucidate the specific questions to which answers are required. In this manner, if the interviewer is skilled in establishing a reasonably pleasant relationship with a stranger, usually at the door of his home, the information required is forthcoming and some of it, such as information concerning personal or family income, is obtained much more readily than in other approaches. The research interview thus assures a much higher rate of return than do such techniques as the mailed questionnaire. Moreover, most persons are now accustomed to interviews in the course of the year from such representatives as those of the Canadian Census, the City Directory, the Assessment Department of the municipality, and organizations in the field of market research.

Nevertheless, there are important limitations to the research interview as a technique for data collection. Aside from the question of outright refusals by prospective respondents, the most willing interviewee cannot participate in an interview for longer than perhaps 45 to 60 minutes without his interest flagging and a rush to complete the remaining questions on the interview schedule, a desire to "be done with" the process. It is, therefore, extremely important that the interviewers be well trained and gain substantial experience before embarking upon a major interviewing programme as the core of an important research project.

At the same time, they must understand their role clearly. The role of the interviewer is the collection of data which are as valid and as reliable as possible, and not that of affording advice or assistance to the interviewee. It is well known that many persons in the community, particularly elderly people, are lonely individuals who are only too pleased to have a caller and to engage in conversation. The greatest virtue a research interviewer can

possess is the ability to know how to open an interview and how to close an interview, and how to carry on an interview while listening to a good deal of extraneous material, personal to the respondent but of no consequence to the research. The interviewer must be able to listen and to move the interview forward without offering assistance with personal problems and yet indicating a basic sympathy with the troubles and dilemmas of the respondent.

In this context the relevance and significance of the first two experiments in the research project become clear. The research interviewers not only gained confidence in their approach to residents in the houses in potential improvement areas in central Toronto, but they began to see the kinds of questions that gained a response from the interviewees and those that did not. Moreover, they could experiment with different approaches to the opening of an interview with a relatively suspicious person at the front door of his home; with ways and means of keeping the interview on the right track; and, eventually, with techniques of closing the interview without hurting the feelings of the respondent. They could note the questions that were irritating to interviewees; the degree to which home-owners became disturbed or excited or aroused at the discussion of such matters as increased assessments with respect to certain housing improvements, rising city taxes, the influx of newcomers into old, formerly homogeneous, neighbourhoods, the attitudes towards neighbours, and attitudes toward potential neighbourhood improvements.

Reliability and Validity of Qualitative Data

The objectives in any research dependent upon interviewing as the primary technique for data collection include both reliable and valid data. These are ideal objectives, rarely realized fully in practice and, in fact, it would be difficult to judge whether they had been realized perfectly. By "reliability" of data we mean the attainment of similar data from the same respondent if he had been interviewed by a different interviewer. In short, the programme of training of interviewers has as one of its objectives the systematization of the approach of all interviewers to prospective respondents. It is hoped that each interviewer, operating in more or less the same manner, would obtain approximately the same responses from a single interviewee. This objective can be attained only through training and experience, but of course can be tested experimentally, by having different interviewers interview the same person at intervals of, say, two or three days.

Validity of data is more difficult to attain and it is even more difficult to judge whether one has attained this objectivity. By "validity" of data we mean accurate, honest responses by interviewees to all questions put to them, accurate to the best of their knowledge and honest in the simple sense of the word. One can never be sure that the respondent is providing honest responses to many questions. He may assume quickly that certain responses are more pleasing to the interviewer or are the "desired" responses. For example, he may sense the import of this research project in the field of housing rehabilitation and indicate his great interest in improving his home, in carrying out certain major repairs, and he may indicate that he expects to carry these out in the very near future and if necessary will borrow money from banks or other lending institutions in order to do so.

This kind of response may be entirely valid; on the other hand, it may be thoroughly dishonest or simply a reflection of the respondent's belief in the "desired" response. At the same time, he may feel that the more often he gives responses which he thinks are pleasing to the interviewer, the sooner the interview will be over and he will be free to resume the activities in which he was previously engaged. One cannot underestimate in a research interview the interruption which such a procedure implies to some people and hence it is extremely difficult to judge whether or not the responses received are basically valid. One can only examine a series of responses to similar questions from a particular neighbourhood and seek patterns of response as an indication of the fundamental honesty of the interviewees with respect to certain sensitive questions.

Implementation of the Research Design

It must be emphasized that the special research staff assembled for this study was relatively small, considering the magnitude of the problem, the short time involved from initiation to data collection, and the difficult problems of tabulating most qualitative and quantitative data. The research staff tabulated by hand the results from Experiment I and Experiment II. At other times members of the interviewing staff assisted the project director in revising and developing the research instruments. All members of the research staff worked on the problem of enumerating houses with owner-occupants for potential selection in the samples required for the major research programme described here as Experiment III. The expectation was that the enumeration of the samples and the 300 interviews desired in the major interviewing programme would require about six weeks of steady work. The assumption was that during actual interviewing each member of the staff would complete on the average about three or four interviews per working day.

By the time the interviewing programme for Area No. 18 was completed, it became evident to the research staff that there was a substantial barrier to completing interviews with Italian-speaking respondents. Many other languages were covered effectively by one or more members of the team. Accordingly, through the assistance of the Director of the International Institute for Metropolitan Toronto, a competent person was engaged to translate the interview schedule, as well as the covering letter, from English into Italian. This was undertaken in anticipation of a substantial number of interviews with Italian-speaking families in Area No. 15 during the final phase of the programme. This schedule was used sparsely in Area No. 6.

It was clear that the research interviewers had gained enough experience after they had completed half of their programme in the first area, and that they were thoroughly at ease and aware of the requirements in recording the answers to various questions. In addition, there was apparently full awareness of the need to record verbatim remarks made by respondents. This ease and awareness had been building gradually through the first two experiments, and we emphasize this as a point of considerable importance for future studies of this type. Its importance will be recognized in the matter of refusals.

It is extremely interesting to note that outright refusals dropped sharply throughout the major interviewing programme. For example, in Area No. 18, thirty persons listed in the potential sample refused to be interviewed, in addition to those with whom no interview could be carried out because of language difficulties. In Area No. 6 this figure dropped to eighteen, and in Area No. 15 the number of refusals dropped as low as seven.

As a percentage of all houses called upon, refusals dropped from 11.8 per cent in Area No. 18 to 7.6 per cent in Area No. 6, and as low as 3.2 per cent in Area No. 15. What this means clearly is that the research team had gained such a degree of efficiency as the interviewing programme proceeded that not more than one potential respondent in thirty refused the opportunity to participate in the research.

The interviewers became quite skilled in their approach to prospective respondents and did not, as time passed, give up as easily as they had in the first two experiments and in the first area in the major experiment. In the early weeks of the research programme interviewers expected hesitation by persons at the doors of their homes and accepted as refusals (or turned hesitation into refusals) what may have been mere curiosity or reluctance to be disturbed. In the later stages of the programme interviewers reported that they overcame such hesitation by proceeding with the interview as quickly as seemed appropriate. In this fashion they turned reluctance into acceptance of the research interview and accomplished the required number of interviews much more quickly, much more accurately, and with much less expenditure of effort.

In Area No. 18, for example, completed interviews were gained in just 39.6 per cent of houses called upon. By the time Area No. 6 was reached this proportion had risen to 42.7 per cent. In the final portion of the research programme, in Area No. 15, completed interviews were attained in 45.9 per cent of the homes approached. Moreover, in the first area enumerated, 74 of the 100 interviews were completed during the first call at the homes enumerated. In Area No. 6 this proportion was maintained exactly at 74 per cent. In Area No. 15, however, 89 of the 100 interviews were completed during the first call at the homes selected within the sample.

In summary, the interviewing programme was completed substantially by mid-September 1964. At this time several members of the research team were released from employment in order to return to their educational programmes. One senior member of the team remained on employment to complete the work of enumeration, to tabulate whatever material remained to be put together, and to dictate the uncoded replies (the mass of qualitative data) in proper sequence for further study and examination.

By mid-October all 300 interviews had been edited and coded, and were delivered to the Organization and Methods Section of the Treasury Department in the City Hall. There, with the co-operation of the staff, the interviews were punched on appropriate cards and the data were tabulated in simple frequency distributions by the end of 1964. The research consultant was therefore in the position to begin preparation of this final report at the beginning of 1965.

V. THE HOUSING IMPROVEMENT SURVEY - EXPERIMENT III

Major Subjects Considered in the Research Interview

The philosophical objective in designing a schedule of questions to serve as the basis of a research interview is the development of an ordered progression of thought and of verbal expression by the interviewee. To this end a research interview usually begins with a series of fairly general and simple questions which are likely to be of interest to the respondent and not likely to be threatening. Questions pertaining to personal relationships with members of the family, with friends and neighbours, and such matters as the amount of income earned, the amount expended for shelter or rent, and the pattern of expenditure, are usually delayed until much later in the interview. If the early questions are truly of interest, as well as non-threatening to the person interviewed, the chances are reasonably good, generally speaking, that the respondent, at a later stage in the interview, will discuss more personal matters with little or no embarrassment.

In the Housing Improvement Survey, which was the name given to the major experiment of the housing rehabilitation study, the interviewer introduced himself to the respondent as follows:

I am John Smith of the University of Toronto. I am making a survey of the amount of interest in the improvement of housing in the city. We hope we can suggest better ways of helping householders to make improvements to their houses. First I would like to ask you about your house.⁸

The interviewee was directed to look at the capitalized word CONFIDENTIAL near the top right corner of the interview schedule and was then asked immediately, "How long have you lived in this house?"

In the 300 interviews completed in this study, the subjects that were discussed with the home-owners who occupied the dwellings they owned, developed in the following progression:

| <u>Subject</u> | <u>Questions</u> |
|---|------------------|
| RESIDENCE IN THE NEIGHBOURHOOD ----- length of residence in the house? main reason for moving to this house? | 1 - 2 |
| SATISFACTIONS AND DISSATISFACTIONS WITH THE NEIGHBOURHOOD ----- what two things disliked most about the neighbourhood? what two things liked most about the neighbourhood? | 3 - 4 |

⁸The interviewer was instructed that, if no interview, please describe on the special sheet provided your efforts to obtain one, giving detailed reasons for not obtaining. Also try to secure as much information as you can pertinent to the survey, e.g., characteristics of the house and the residents, improvements made or projected, etc.

| <u>Subject</u> | <u>Questions</u> |
|---|------------------|
| RECENT PURCHASES OF DURABLE CONSUMERS' GOODS ----- major appliances purchased within the last five years? was car purchased new or used? | 5 - 7 |
| ALTERNATIVE USES OF A MONETARY WINDFALL ----- Respondent was asked to suppose that he received unexpectedly \$1,000 which he was asked to spend. Which two of the things shown on a card handed to the respondent would he want to spend the money on? How would home improvements be rated in comparison with two main choices, if not previously mentioned? | 8 |
| HOME OWNERSHIP, POTENTIAL MOVEMENT AND PREFERRED LOCATION ----- | 9 - 15 |
| Was this the first house respondent has owned? Would present home be rated better than previous one, about the same, or not as good? In what area of the city had respondent lived for the most part? Have you thought about moving from this house in the past two years? Have you looked or not? Why? To what area have you been thinking of moving? | |
| HOME IMPROVEMENTS MADE TO THE HOUSE: | |
| EXTERIOR IMPROVEMENTS ----- | 16 - 20 |
| What major improvements have you made to the outside property in the last five years? (These improvements were checked by the interviewer, who then made a judgment concerning the extensiveness of the improvements made and a judgment concerning the total cost of improve- ments made in the past five years.) Which two outside improvements should be done above others? When? Approximate cost? | |
| INTERIOR IMPROVEMENTS ----- | 21 - 28 |
| What major improvements have you made to the inside of your house in the last five years? (Again the respondent was handed a card and asked to select improvements which were checked by the interviewer, who then made a judgment concerning the extensiveness of improvements made and the total cost of such improvements.) Which two inside improvements should be done above others? When? Approximate cost? For most work done on this house, was the work done by the respondent, or with the help of friends and family, or was a contractor hired? What is occupation of the male owner and/or spouse? | |

| <u>Subject</u> | <u>Questions</u> |
|--|------------------|
| THE SELF-COMPLETION QUESTIONNAIRE ----- | 29 |
| At this point in the interview the respondent was asked to provide his opinion with respect to a list of statements with which he merely had to agree or not agree. He was handed a questionnaire and a pencil and shown the Yes - No columns. He was asked to circle in each case a "Y" or "N" next to each question, whichever applied. The Self-Completion Questionnaire, which will be discussed later in this report, contained 18 propositions designed to bring out attitudes concerning home improvements. | |
| PROSPECTS FOR NEW FINANCIAL ARRANGEMENTS FOR HOME IMPROVEMENTS ----- | 30 - 33 |
| With respect to easier bank loans at 6 per cent to encourage home improvements, respondent was asked his opinion: first, whether it would encourage people generally to make improvements in this neighbourhood; second, whether it would encourage the respondent personally to make improvements to his house. | |
| What did respondent think about a city guarantee that property taxes on houses would not increase for two years after completing improvements: first, with respect to the encouragement this might give people generally to make improvements to their houses in this neighbourhood?; and second, with respect to himself personally? | |
| ATTITUDES TOWARDS NEIGHBOURHOOD IMPROVEMENT ----- | 34 |
| Respondent was provided with a description of a neighbourhood improvement programme in some detail and was then asked whether he would be encouraged to stay in this neighbourhood as a consequence of such a programme. | |
| PRESENT STATUS OF MORTGAGE FINANCING ----- | 35 |
| Respondent was asked whether or not he was paying off a mortgage at the present time. | |
| SHELTER COSTS OF OWNERS FREE OF MORTGAGE ----- | 36 |
| Those who have no mortgage outstanding were asked to provide approximate annual costs of shelter, including taxes, heat, utilities, and so on. | |
| SHELTER COSTS OF OWNERS WITH MORTGAGES ----- | 37 - 40 |
| Respondents were asked how many mortgages were currently on the house. | |

Subject

Questions

How much remained to be paid off on each mortgage and total of mortgages outstanding?
 In how many years did respondent plan to have the first mortgage paid off?
 Estimate of the approximate annual cost of keeping home going, including mortgage payments (principal and interest), taxes, heat and utilities?

ATTITUDES OF OWNERS FREE OF MORTGAGE TO NEW FINANCIAL ARRANGEMENTS FOR HOME IMPROVEMENTS ----- 41 - 42

Respondents were asked how much encouragement would be provided if long-term mortgages for improvement to houses were provided by banks at modest rates of interest: first, with respect to people in the neighbourhood and second, with respect to the respondent himself. He was asked whether he would take advantage of such a financing arrangement, providing a long-term mortgage, say up to 15 years, for the purpose of home improvements.

ATTITUDES OF OWNERS WITH MORTGAGES ----- 43 - 44

Respondents were asked whether the provision of long-term mortgages large enough to refinance outstanding debt and the costs of improvements at a low rate of interest (say 6 per cent) would: first, encourage people in the neighbourhood to make improvements to their houses; and second, whether he would expect to take advantage of such a plan.

ATTITUDES OF ALL RESPONDENTS TO BANK LOANS ----- 45

All respondents were asked whether they would take advantage of long-term mortgage arrangements up to \$4,000 offered by the banks.

SOURCES OF FINANCING PAST AND FUTURE HOME IMPROVEMENTS ----- 50 - 51

Respondent was asked how he paid for work done on the house in the last five years - several possible sources of financing were suggested to him, such as income, savings, bank loans, loans from finance companies and the like.

Would the same sources be used in the future to pay for home improvements?

Subject

Questions

DATA CONCERNING FAMILY INCOME, AGE OF RESPONDENT,
FAMILY SIZE ----- 46 - 49

Respondents were handed a card on which they were to indicate total family income in various classes.

Expectation of any significant change in future income?

Age grouping of principal owner in various age categories.

How large is respondent's immediate family, including adults and children, indicated separately, and total family size?

Following the interview, the research worker completed a final page in which he indicated the time required for the interview, the name of the respondent, his relationship to the owner of the house if respondent was not the owner, and other identifying information. The ethnic origin of the respondent was indicated on this page and if not entirely clear from the previous conversation, the interviewer made a judgment. The length of residence in Canada was checked. Where an interpreter was used, this was indicated, as was also the principal language spoken by the respondent. The age of the house was checked in various categories as well as the type of structure, the assessed value of the house and land, the number of rooms, the number of self-contained dwelling units, and the total number of persons residing therein. The principal exterior material was checked, and a judgment made of the condition of the house for purposes of comparison with the ratings of the City of Toronto Planning Board.

The Respondents

It has been explained in an earlier discussion of methodological considerations that personal information to be gained in a research interview is customarily sought toward the close of the interview when, hopefully, a reasonably satisfactory relationship has been established between the respondent and the interviewer. In the last ten or fifteen minutes of the present study the interviewer sought information with respect to present income, prospects for change in future income, age grouping, size of immediate family, and related information.

A review of the personal data concerning the home-owners and the housing they occupied is presented at this point in the report, although such data was secured only at the end of the interviews, in order to provide the essential background to the responses analysed a little later in this section of the report.

The question, "Who were the respondents?", is answered through several tabulations of objective personal data, such as age, length of residence in Canada, size of family, and the like. "What sort of housing did they own?" is answered through a similar series of tabulations offering basic housing data, such as age of houses, assessment, condition, and nature and size of dwellings.

Table 1 indicates the distribution of income defined as "total family income" as provided by the respondents. If no answer was offered to the question on income, the interviewer was to make a reasonable estimate. Such estimates were required in only a few cases.

TABLE 1

Total Family Income

| Category | Number of Respondents | Percentage |
|-------------------------|-----------------------|------------|
| Up to \$1,000 a year | 26 | 8.68 |
| \$1,000 to \$1,999 | 46 | 15.33 |
| \$2,000 to \$2,999 | 45 | 15.00 |
| \$3,000 to \$3,999 | 58 | 19.33 |
| \$4,000 to \$5,999 | 79 | 26.33 |
| \$6,000 and over | 40 | 13.33 |
| Don't know or no answer | 6 | 2.00 |
| | 300 | 100.00 |

SOURCE: Interviews in the Housing Improvement Survey, which is the source for all tables in this report.

It should be noted that the median annual income among 300 home-owner/occupiers interviewed in three areas in downtown Toronto in mid-1964 was approximately \$3,750, or about \$310-\$315 per month. Admittedly, nearly 40 per cent of the respondents indicated incomes of \$4,000 or more; among these, 13 per cent were over \$6,000 per annum. However, when asked whether they expected "any significant change in your future income", only 13 per cent were optimistic (mainly those of highest current income) and two-thirds were pessimistic.

The home-owners interviewed in this study were not young. Less than 20 persons among the 300 interviewed were under 35 years of age and less than 28 per cent were under 45 years of age. In the three 10-year age groups covering the period from 35-64 years of age the number of responses was approximately equal, as indicated in Table 2.

TABLE 2
Age of Home-owners
(1964)

| Grouping | Number | Percentage |
|-------------------|--------|------------|
| Under 25 years | Nil | -- |
| 25-34 | 19 | 6.33 |
| 35-44 | 63 | 21.00 |
| 45-54 | 64 | 21.33 |
| 55-64 | 64 | 21.33 |
| 65-69 | 32 | 10.68 |
| 70 years and over | 58 | 19.33 |
| | 300 | 100.00 |

The median age of home-owners interviewed was 55.7, a figure which was substantially higher than the median age of males in the population of the City of Toronto.⁹ More surprising is the large number of interviewees who were more than 65 years of age. In fact, 90 persons were older than 65 years and 58 of these were 70 years or older. The proportion of persons in Toronto who are 65 years of age or older is estimated at approximately 11 per cent;¹⁰ in the study the proportion of respondents in this age group was 30 per cent. It is of considerable importance in a study of rehabilitation that a carefully drawn sampling of home-owner/occupiers revealed a very substantial proportion of elderly people. Our expectation of voluntary rehabilitation cannot fail to take this age factor into most serious consideration.

The families in this study were not large and it appears that the factor of age has some significance in this important finding. Thirty-seven households included only one adult, and an additional 76 families were composed of 2 adults without children. In fact, 150 of the 300 families had no children under the age of 21. Exactly 70 per cent of those interviewed represented households in which there were 4 persons or less. Where children were present, there was some evidence of fairly large families. For example, in 69 cases of the 150 families with children there were at least 3 children. Four children turned up in 10 per cent of all families interviewed, and there were 3 families with 9 children each. There are some relatively large families occupying older housing in central Toronto, but there is no overwhelming evidence that such housing is occupied largely by such families.

⁹In the Census of 1961 the median age of males in the City of Toronto was approximately 32.3. See Census of Canada 1961 (Bulletin CT-15), Ottawa: Queen's Printer, 1963, p.4.

¹⁰Idem, p.4.

In the matter of ethnic origin the study did reveal the substantial occupancy of older housing in central Toronto by families of European origin. Seventy-three Canadian-born Anglo-Saxon families were interviewed, representing nearly 25 per cent of the total sample. Together with other Anglo-Saxons and a small sprinkling of French-Canadian families, about one-third of the families are accounted for. The remaining two-thirds were clearly of European origin: 50 families were Italian; 99 families (about one-third of the entire sample) were described as of Slavic origin; 9 families were of Portuguese origin; and another 31 were from other European countries.

This information must be related to the evidence with respect to length of residence in Canada. Despite the facts concerning ethnic origin in this study, the great preponderance of home-owner/occupiers in central Toronto have been in Canada at least 20 years, as is evident from Table 3.

TABLE 3

Length of Residence in Canada

| Category | Number of Families | Percentage |
|-----------------------------|--------------------|------------|
| Up to but less than 5 years | 6 | 2.00 |
| 5- 9 years | 24 | 8.00 |
| 10-14 years | 42 | 14.00 |
| 15-19 years | 29 | 9.67 |
| 20 years and over | 188 | 62.67 |
| No information | 11 | 3.67 |
| | 300 | 100.00 |

It seems clear that the families under study were not recent immigrants. Nevertheless, 71 families did report residence in the grouping 10-19 years inclusive. A further 30 families had been here less than 10 years. In all, therefore, 101 families, 34 per cent of those interviewed, have been in Canada only since the end of World War II. It is a fairly common assumption that the great majority of home-owners in the older districts in central Toronto are newcomers. This was not borne out in the present study.

The Nature of Housing Owned and Occupied

In the Census of 1961, the period of construction was given for 117,725 occupied dwellings within the City of Toronto. A substantial majority of these dwellings (54.5 per cent; 94,391 households) were constructed before 1920.¹¹ In the present study, in which 300 homes were surveyed with some

¹¹Ibid., p.26.

degree of intensity, the estimated age of dwellings is an emphatic reflection of the facts with respect to the city as a whole. In Table 4 the results of the survey indicate that nearly 72 per cent of the houses were constructed prior to World War I.

TABLE 4

Age of Houses

| Years | Number | Percentage |
|-------------------|--------|------------|
| Under 30 | 23 | 7.67 |
| 30-39 | 20 | 6.67 |
| 40-49 | 35 | 11.67 |
| 50-59 | 59 | 19.67 |
| 60-69 | 72 | 24.00 |
| 70-79 | 84 | 28.00 |
| 80 years and over | 1 | 0.33 |
| Not known | 6 | 2.00 |
| | 300 | 100.00 |

It must be emphasized that although these homes were for the most part rated in "fair condition" by the City of Toronto Planning Board, they are relatively old, and the extent of essential rehabilitation within an over-all improvement programme in selected neighbourhoods in central Toronto will likely prove to be substantial. This is not to suggest that houses are deteriorated simply because they are old, but the chances are very great that electrical wiring, plumbing, and kitchen facilities are likely to be antiquated, and a considerable expenditure would be involved in modernizing them. It can be seen from the simple tabular presentation that the median age of houses in which interviews were secured was approximately 61 years.

As the research began, the City of Toronto Planning Board had rated the 300 homes which fell into the sample preponderantly as in "fair" condition. Exactly 10 per cent were considered "good" but only one house was considered "poor". A few had not been rated. Table 5 gives a comparison between the Planning Board ratings and the ratings of the research staff members who conducted the interviews.

TABLE 5
Condition of Houses
(Planning Board and Interviewers' Ratings Compared)

| Condition | CTPB Rating | Interviewer's Rating |
|------------------------------------|-------------|----------------------|
| Good | 30 | 77 |
| Fair | 261 | 208 |
| Poor | 1 | 6 |
| No rating provided or Undecided | 8 | 9 |
| | 300 | 100 |

No attempt is made here to analyse the reasons for these clearly different ratings. It is sufficient to note that the Planning Board ratings were largely determined on the basis of an external inspection, whereas the research staff made their ratings after a period of an hour or more of external and internal examination and discussion. It is not claimed that the interviewers were skilled technicians who could judge the structural weaknesses with any degree of certainty, but it is clear that they were influenced in their rating by the important and extensive internal improvements which are discussed later in this report, and which were probably not viewed in the Planning Board inspection.

A further idea of the intrinsic worth of the homes owned by those interviewed may be gained from Table 6, which presents the data with respect to the assessed value placed upon the house and land combined by the Assessment Department of the Municipality of Metropolitan Toronto. A glance is sufficient to indicate that slightly more than two-thirds of the 300 properties were assessed between \$1,500 and \$3,450.

TABLE 6
Taxable Assessment

| Assessed Value (House and Land) | Number of Properties | Percentage |
|------------------------------------|----------------------|------------|
| Up to \$1,500 | 5 | 1.67 |
| \$1,500 to \$2,450 | 90 | 30.00 |
| \$2,500 to \$3,450 | 112 | 37.33 |
| \$3,500 to \$4,450 | 62 | 20.67 |
| \$4,500 to \$5,450 | 17 | 5.67 |
| \$5,500 and over | 7 | 2.33 |
| No information | 7 | 2.33 |
| | 300 | 100.00 |

The typical property carried a total assessed valuation of approximately \$2,000 in 1964 and, in consideration of the total tax rate in the City of Toronto (just short of 70 mills), provided the city with an annual tax payment of approximately \$140, less the special exemption provided to properties assessed at that low level within the City of Toronto. A typical tax payment of approximately \$10-\$12 per month from these 300 homes provides a rather clear picture of the low valuation of older homes in central Toronto. When an improvement programme involving housing rehabilitation is undertaken, it seems certain that there will be, in normal practice, substantial increases in assessed valuation and tax payments. Special consideration might therefore be given to the possibility of a moratorium on increased assessment in improvement areas.

These homes were, for the most part, not single detached dwellings. Nearly half were semi-detached, and together with row houses they made up almost 80 per cent of all homes studied. Single detached structures numbered just 56, that is, about 19 per cent. These were not small houses, however, the typical number of rooms being 6. In fact, 250 homes contained from 6 to 8 rooms. Only 6 per cent had fewer than 6 rooms, and 9 per cent had more than 8 rooms. The number of rooms is some hint of the extent to which more than one self-contained dwelling unit had been provided within these structures. Structures containing only one self-contained dwelling unit numbered 209, but 78 structures included 2 dwelling units, 6 included 3 dwellings, and one quadruplex and one quintuplex were identified. In percentage terms, just under 29 per cent of the housing structures included more than one self-contained dwelling unit.

This fact is of considerable importance in planning a programme of housing rehabilitation. If such a programme includes improvements that do not destroy or diminish the possibility of renting a self-contained accommodation, there may be some additional incentive to embark upon voluntary rehabilitation, assuming that a sufficiently increased rental would be possible to amortize the additional capital expenditures. On the other hand, a programme of housing rehabilitation that would eliminate or seriously diminish the possibility of renting self-contained accommodation within one's housing structure might serve as an additional reason for resistance to voluntary assumption of responsibility. The fact that nearly one in three respondents owned accommodation in which at least one additional self-contained dwelling was present is a matter of considerable importance in judging the prospects for rehabilitation.

Presentation of the Evidence - A Typical Interview

It must be emphasized that the home-owners interviewed in this study were selected in accordance with the principles of scientific sampling. As explained previously, they were selected at random, that is, each owner-occupier had an equal chance of being selected for interview. In addition, the sample in each of the three improvement areas was approximately 10 per cent of all homes occupied by owners, and this is considered to be a sample of sufficient size to enable generalizations to be made with a reasonable level of certainty. The major findings from each of the samples interviewed may then be generalized as the dominant characteristics of all home-owner/

occupiers in the respective areas. When references are made, therefore, to the typical respondent, the designation is reasonable and statistically appropriate.

The objective data, that is, those factual observations which were recorded in the interview and which do not represent views, opinions and attitudes of the respondent, or judgments on the part of the interviewer, are presented in the first instance for the entire Housing Improvement Survey. The presentation will take the form of a characteristic interview. Later in the report, the results of the interviews in each of the three Housing Improvement Areas included in the Survey will be compared.

The typical respondent among the 300 surveyed had lived in the home in which he was interviewed for approximately 15 years. About one-third of those interviewed were residents for less than 10 years and about 30 per cent had resided in their homes for more than 20 years. The interviewee had moved to his house primarily because the financial arrangements, the sale price, and the monthly payments suited him. In view of the length of his residence it is possible that these financial matters were of special significance in the immediate postwar period or in the latter years of the depressed 1930's.

Although many of the home-owners found "Nothing" in their neighbourhoods to dislike, the aspect most disliked by those who identified a clear dislike was the people who lived nearby, that is, their neighbours. The second major dislike, admitted a little more than 10 per cent of the time, was described as "too much traffic on through streets". The two features most liked about the neighbourhood were, in the first instance, the matter of convenient access to stores, schools, churches, parks, transportation, friends and relatives - an over-all feature mentioned by two-thirds of those interviewed - and second, "closeness to work". When these first and second likes are combined, they represent the responses of almost all persons interviewed in the survey.

An examination of major appliances purchased during the previous five years as a possible alternative to home improvement did not support expectations. The typical respondent had not made such purchases. Fewer than one-third of those interviewed had purchased any of the major appliances. About 30 per cent had purchased television sets. The interviewers noted that many of the appliances appeared to be second-hand purchases. Slightly more than half of all respondents did not have a car. Exactly one-third had bought a car within the past five years and this was about evenly divided between new and used purchases. The fact that so many respondents said that they did not have an automobile may be clearly related to the emphasis in earlier questions on the convenience of the neighbourhood and perhaps the age of the respondent.

The question of the preferred expenditure of a windfall of \$1,000 indicated relatively little of importance except perhaps that exactly 20 per cent of the home-owners indicated that their first choice would be a reduction in the mortgage. This response is more significant when it is related to a later finding in the study - that little more than 30 per cent of the respondents had a mortgage, that is, two-thirds of those with an

outstanding mortgage would apply a windfall toward its reduction. An additional 15 per cent chose as their preferred course of action a down payment on a better house.

In the matter of a windfall, the typical home-owner rated home improvements fairly high in comparison with the two main choices. Nearly 30 per cent of those interviewed rated home improvements as the first choice and another 25 per cent rated them as a second choice. It must be noted, however, that these were mainly owners with no mortgage, and that some 22 per cent of those interviewed would not use such a gratuity for home improvements at all.

Since the respondents had lived, typically, for such a long time in the neighbourhoods and in the houses in which they were interviewed, it was not surprising to find that the house was the first house owned by more than 82 per cent of all the respondents. It was the second house owned for an additional 10 per cent. Very few persons had owned more than two houses. It was to be expected, therefore, that nearly 70 per cent of those interviewed rated their present house as better than any previous home and a mere 5 per cent felt that it was not as good. These home-owners had lived for the most part in the west end of the city (61 per cent). Another 16 per cent had lived in central Toronto, and despite the 100 interviews in Area No. 6, only 18 per cent had lived for the most part in the east end of the city.

The typical interviewee had not thought of moving. Two-thirds of the respondents indicated that they had not considered moving from their home during the previous two years, but nearly one-third had thought of doing so. Most of the latter could give no specific reason for wanting to move, and those who did respond definitely were about evenly divided between those who felt that their present home was too large or too small (8 per cent) and those who indicated that the neighbourhood was "running down" (7 per cent). Among those who had thought of moving in recent years only 10 per cent indicated that they had actually looked for another house, and most had not looked at all. The reasons for such inactivity, they suggested, in about equal numbers, were that they could not get enough money when selling their present house or housing was too expensive elsewhere. Finally, when asked where they had thought of moving, they mentioned almost every section of the metropolitan area, but no specific area was mentioned more than 10 per cent of the time and only 6 per cent suggested that they would prefer a home in "suburban Toronto".

Home Improvements: Past Work and Future Prospects

The interviewers judged that exterior home improvements were quite minor in more than half the homes visited. In about 40 per cent of the homes exterior improvements were more significant, but most of these were judged to be moderate in extent. In only 7 per cent of the homes were such improvements considered quite extensive.

In nearly half the homes visited, the interviewers judged that the total cost of improvements made in the previous five years was less than \$250. The amount spent in approximately two-thirds of the cases was considered to be less than \$500. Expenditures in another 12 per cent of the cases ranged from

\$500 to \$750, and in 13 per cent of the homes it was considered that more than \$750 had been spent, with a few cases exceeding \$2,500.

When respondents were asked to choose two outside improvements which should be done above others, about 40 per cent indicated that no improvements were required. The two most important choices were exterior painting (15 per cent) and roofing (11 per cent). Twenty-nine per cent of the respondents stated that they had definite plans for making the improvements chosen and another 11 per cent gave qualified positive response on this point. The majority of those who had definite plans (56 of the 87 respondents) stated that they expected to undertake such improvements within the next year, and a further 30 respondents suggested that they would complete improvements within the next two years.

On the matter of expenditures to be incurred in implementing these plans, 30 per cent indicated that less than \$250 would be involved. An additional 5 per cent in each of the next two categories judged that up to \$500 and \$750 might be required. These 121 respondents (87 definite, 34 qualified) were all of the home-owners who had plans to make outside improvements. Their judgments as to cost provide a reliable estimate of the position taken by owner-occupiers with respect to future exterior home improvements.

The situation with respect to interior improvements was somewhat more impressive but not substantially different from the previous analysis. Although the interviewers judged that interior improvements were evident in almost all of the 300 homes visited, they considered that such improvements were minor in extent in more than 45 per cent of the cases, were moderately extensive in approximately one-third, and quite extensive in an additional 12 per cent. As in the case of exterior improvements, the judgments as to total cost involved in the previous five years revealed that almost one-third had spent less than \$250. However, the range of expenditures within the house itself was broader than in the exterior situation. From 7 to 13 per cent of home-owners in each of four groupings had spent amounts up to \$500, \$750, \$1,000, and \$1,500, a total of 125 respondents.

This seems to be a rather important finding when one notes that 7 per cent of the respondents spent between \$750 and \$1,000 and an additional 11 per cent spent up to \$1,500. Several home-owners spent amounts ranging from \$1,500 to more than \$3,000. It seems clear that expenditures are made more readily within the house than outside. This is the more significant when we consider that many judgments as to the status of housing within neighbourhoods are made on the basis of casual inspections on foot or from passing automobiles - the so-called "windshield inspection".

As before in the interview, the respondents were asked to indicate two choices of improvements which they felt should be done above all others within their homes. The predominant first choice (26 per cent of the interviewees) was found to be "decorating", simply inside painting of various rooms and halls. No other first choice was relatively important. For example, 9 per cent indicated that plastering was required, and 7 per cent chose flooring. No second choice was of any real importance, since 220 of the respondents indicated that they had none. A few mentioned decorating, plastering, and flooring and very little else received attention.

On the matter of "definite plans", 25 per cent stated that they did have definite plans for making improvements, and a further 16 per cent gave a qualified positive response. The timing of such improvements, however, was much less definite, with fewer than 20 per cent of all respondents indicating that they intended to carry them out within the following two years.

The question of anticipated expenditures revealed that nearly one-third of all respondents expected to spend less than \$250, and those who considered that up to \$500 might be involved were fewer than 7 per cent; those who expected to spend up to \$750 involved a further 5 per cent. All of these responses totalled approximately 130 and include all who felt that they did have definite plans to make inside improvements.

It is interesting to compare these cost projections with the judgments of the interviewers concerning expenditures incurred in the previous five years. The anticipated expenditures for the following year or two were far less than the amounts judged to have been spent in previous years. This may indicate that a great many of the essential improvements had already been made and that regular programmes requiring \$200 to \$250 per annum would maintain these homes in a condition satisfactory to their present owners. On the other hand, it may indicate a relatively exaggerated series of judgments on the part of the interviewers, but a close examination of the data reveals that this is not likely.

Almost 95 per cent of the respondents insisted that interior home improvements in the past (and presumably this would hold for the immediate future) were undertaken by the respondent himself with various degrees of assistance. Fifty-seven per cent claimed that they had hired a contractor and worked with him to ensure that their own efforts were successful. Of the remainder, 16 per cent claimed to have done all the work by themselves, and a further 22 per cent were assisted by members of their family and friends.

It seems clear that owner-occupiers in the areas examined in this study expect to undertake modest improvements each year for a number of years, with annual expenditures of perhaps \$250 in cash, but with substantial investment of personal and familial labour. Such labour has not been "costed" by accountants, and the result of substantial amounts of such labour and modest cash expenditures may well, to the eye of the interviewer, represent many hundreds or thousands of dollars of value.

In partial substantiation of the claim that so much of the work had been done by themselves, the interviewers found that the occupation of male homeowners was skilled or semi-skilled labour in slightly more than one-third of all interviews. An additional 57 respondents were "retired", which may indicate that they were able to use past skills of significance in the cause of home improvement. As well, a few female owners claimed a certain degree of skill, which may have been employed in the same manner.

Financing Home Improvements

The analysis of responses to a series of rather "tricky" questions concerning various methods of financing home improvement in future years should be preceded by the responses to Question 34 in the interview, which read:

I would like to have your opinion about neighbourhood improvement. Suppose improvements were made in this neighbourhood, such as off-street parking, re-routing traffic and closing off some of the streets to through-traffic, removing some of the worst houses, making small neighbourhood parks, controlling industrial use in this neighbourhood more strictly, would you be encouraged to stay in this neighbourhood?

To this question 85 respondents stated that they would be "encouraged a great deal", and 69 stated that they would be "encouraged somewhat". Slightly more than half of all owner-occupiers, therefore, reacted favourably when the simple substance of "neighbourhood improvement" was described to them. On the other hand, just over one-third of all respondents stated that such a programme "would make no difference" and 10 respondents stated flatly that they would be "not encouraged at all". It would seem that the matter of civic action in improving a neighbourhood may very well be a prior condition to the substantial investment which will be required of home-owners in a concerted programme of housing rehabilitation.

The respondents were first asked how they would react to easier bank loans for home improvements at normal interest rates, say 6 per cent. The nature of their responses is characteristic of a great many which followed in the last third of the research interview. Forty per cent of all home-owners thought that such a plan would "encourage people generally" to make improvements to their houses in the neighbourhood. An additional 20 per cent stated a qualified assent. Very few were negative on this score. On the other hand, when the respondent was asked to apply the suggested method of financing home improvements to himself personally, fewer than 20 per cent stated that easier home improvement loans at the bank would encourage him to make improvements, and slightly more than 60 per cent stated "No" to this question.

The interview then turned to the prospect of guaranteed property taxes during the first two years after completion of a substantial programme of home improvements. Once again, more than half, in this case 54 per cent of the 300 respondents, felt that this proposal would encourage the people in the neighbourhood generally to make improvements to their houses, and a further 15 per cent gave a qualified "Yes" response. However, when the question of personal application was next considered, only 32 per cent stated that the prospect of "a 2-year abatement of tax increase" would encourage them to make improvements and 16 per cent gave a qualified assent in addition. On the other hand, 106 respondents provided a flat "No" on the question of personal encouragement.

It seemed appropriate at this point in the interview to consider the question of whether or not the respondent was presently paying off a mortgage. The finding was both impressive and significant. Exactly 100 of the 300 respondents were living in a house which was then mortgaged. With the exception of 6 persons who either did not know or could not answer, the remaining two-thirds of those interviewed said they did not have a mortgage outstanding.

Those who had no mortgage were asked to estimate their annual cost, including taxes, heat, light, water and gas (but excluding improvements),

within classes of \$250. Only 3 responses indicated annual total costs of less than \$250; only 17 responses provided estimates of \$750 per annum or more (6 of these were \$1,000 and over). The great majority of respondents without an outstanding mortgage were spending between \$250 and \$750 per annum, about equally divided between those spending less and those spending more than \$500. The typical shelter cost, then, was about \$45 per month.

The respondent without a mortgage on his home was then asked to consider the possibility of long-term mortgages for improvements to houses like his own. The idea was put forward that mortgages of perhaps 15 years' duration would tend to keep payments relatively low and the interviewee was asked to consider whether this would be of much encouragement to people in the neighbourhood. Of approximately 200 respondents without mortgage, 78 felt that this proposal would offer either a great deal of encouragement or a moderate amount, the two categories being relatively equally divided. On the other hand, 33 respondents felt that it would offer no encouragement at all, and 28 thought it would provide "very little encouragement". Once again, when the home-owner was asked to apply this proposition to his own situation, only 24 persons replied favourably. Nevertheless, this was approximately 30 per cent of all those who had indicated that long-term mortgages for home improvement might be encouraging in the matter of housing rehabilitation.

It has been indicated that exactly 100 owners occupied houses which were mortgaged at the time of the interview. Sixty-three respondents stated that there was only one mortgage on their houses; 31 indicated the existence of a second mortgage; and the remaining few simply could not answer. The interview turned to the amount remaining to be paid off on the mortgage and this information was then combined into one total outstanding mortgage debt. A very wide range was revealed here, with relatively few owners falling into each of 9 classes ranging from less than \$500 of outstanding debt to more than \$10,000. The median amount of outstanding mortgage debt was approximately \$5,800, but 43 of the 86 replies to the question fell within the two classes, \$5,000 to \$7,499 and \$7,500 to \$9,999. Fewer than 80 respondents, however, could give a clear indication of the number of years remaining to pay off the first mortgage. The median number of years remaining was slightly more than 5 and the median class was 5 to 9 years. Nevertheless, 38 of the 79 responses indicated that current first mortgages would be paid off in less than 4 years.

When respondents with outstanding mortgage debt were asked to estimate the annual cost "to keep your home going", mortgage payments (principal and interest) were added to the previous categories, although improvements were excluded as before. Only one of the respondents estimated that he spent less than \$250 per annum. The remaining responses ranged fairly evenly through a series of classes beginning with the \$500 to \$749 class and extending to an open-ended class described as \$2,000 and over. In fact, 19 respondents claimed that they were spending more than \$2,000 a year; 12 indicated that they were spending from \$1,750 to \$1,999; 13 indicated that they were spending from \$1,500 to \$1,749; while only 7 were spending between \$500 and \$749 and 11 between \$750 and \$999. There is no clear mode in this data but the median class was that from \$1,500 to \$1,749. The median annual total was approximately \$1,560, revealing a monthly shelter cost of \$130, nearly three times that of the non-mortgaged group.

The respondent with a mortgage on his property was offered an attractive hypothetical financial proposition, that is, long-term mortgages large enough "to refinance present mortgages AND the costs of improvements to the houses around here" at a moderate rate of interest (say 6 per cent). In this case 60 respondents (of the 100 who did have mortgages on their homes) felt that such a proposal would provide either a great deal of encouragement or a moderate amount. Most of those who responded favourably felt that a great deal of encouragement was thus offered. Only 8 respondents felt that the proposal would offer no encouragement at all. When the homeowner was asked, as before, whether he would expect to take advantage of such a plan, 35 replied "Yes", but 35 replied "No". The favourable replies in this case do constitute a very high proportion of the 81 responses in which some specific answer was provided.

The interview turned to consideration of a bank mortgage up to a maximum of \$4,000 for the cost of repairing or remodelling a home in substantial degree. All respondents were asked whether they would expect to take advantage of such a long-term mortgage arrangement. Thirty respondents said "Yes" and 185 said "No". The remainder were either uncertain or failed to answer. A clearly defined set of responses to a question of this sort can only indicate a very strong opposition to the assumption of additional mortgage debt. It should be noted that the favourable responses in this case fell well below those indicating support for 15-year mortgages of a vague amount, including those which incorporated the notion of refinancing mortgage debt.

Finally, all interviewees were asked to indicate "what you have found to be the best way to finance these improvements ... on your house". Almost two-thirds (196 respondents) stated that they had used income and savings. Only 5 per cent (15 persons) mentioned bank loans as the principal source of funds. A mere handful in each case referred to finance companies, credit unions, and intra-family borrowing. Just two persons mentioned a mortgage loan.

As far as future financing of improvements is concerned, 74 per cent stated that they would use the same method as in the past. Only 5 per cent spoke of a change in financing. The rest had no opinion.

VI. THE NATURE AND IMPORTANCE OF ATTITUDES TOWARDS
HOUSING IMPROVEMENT

A Statement of Major Hypotheses

The most common assumption with respect to human behaviour in the housing market is that financial considerations are of such paramount importance that little else matters. It would be foolish to deny that the assets and incomes of persons and families making decisions with respect to the purchase, sale, or rehabilitation of housing are a prime determinant. In a study of housing rehabilitation it must be hypothesized that there is far more to the matter than merely financial considerations. Anyone who has seriously examined an older neighbourhood in the central portion of a metropolitan area is quickly aware that some home-owners devote a good deal of attention, effort, and money to the improvement of their homes. Even without an examination of the interior of many dwellings it is evident that one home-owner will maintain his dwelling in relatively good condition, while another, perhaps the next-door neighbour, will allow his property to deteriorate.

It is a major hypothesis of this study that the will to act, the motivation towards housing improvement and rehabilitation, is the key factor in predicting the prospects for rehabilitation of older housing in the central city. This is not to deny the significance of financial arrangements. It is simply to argue that the research design in this study calls for a serious examination of those aspects of housing and neighbourhood which appear to influence one home-owner, as against another, to devote himself to the improvement of his dwelling.

The Self-Completion Questionnaire

In the midst of the interview the home-owner was asked to provide his opinion concerning 18 propositions designed to bring out his attitudes towards home improvement. This so-called self-completion questionnaire required that the respondent circle in each case a "Y" or "N", indicating his assent or dissent with the essence of the statement. The 18 statements are not necessarily mutually exclusive but were designed after substantial experimentation in the studies which preceded the major Housing Improvement Survey. The instrument is intended to build a picture of attitudes by repeating certain ideas in a somewhat different form after the respondent has encountered an additional proposition or two between the two related expressions.

The propositions in the Self-Completion Questionnaire are reproduced hereunder with the simple arithmetic counts of the answers provided by the 300 home-owners interviewed in this research. It should be emphasized, however, that not every home-owner was able to record a "Yes" or a "No" response to each question. Sometimes a respondent was doubtful, or unable to reply for one reason or another, or simply stated that he had no opinion. All failures to circle either "Y" or "N" are listed as "rejects", under the heading "R". In the following tabulation the proposition is first stated and then the responses are indicated under the three headings, Y, N, or R.

1. If a person lets his house run down, do you feel that it is his own business?
Y - 133 N - 116 R - 51
2. Do you think that people who improve their houses usually earn more money than people who do not improve their houses?
Y - 80 N - 161 R - 59
3. Does it raise taxes if you keep your house in good repair?
Y - 159 N - 94 R - 47
4. Should landlords who do not live in the neighbourhood be forced by the city to improve their property?
Y - 216 N - 29 R - 55
5. Is it true that people who let their houses run down just don't care?
Y - 157 N - 67 R - 76
6. Do you think that it would encourage home-owners to improve their houses if improvements were not taxed for at least two years?
Y - 213 N - 23 R - 64
7. Do you feel that there are always rumours going around about the city doing something in your neighbourhood, like expropriation?
Y - 150 N - 107 R - 43
8. Is it true that making improvements to houses around here doesn't raise the market value enough to make up for the cost of the improvement?
Y - 126 N - 98 R - 76
9. Do you find it is helpful to pay for improvements on a budget plan, like Eaton's and Simpson's have?
Y - 75 N - 170 R - 55
10. Do you feel that there should be some place where a person can seek advice about home improvements?
Y - 202 N - 26 R - 72
11. Would you say that home improvement loans are hard to get at the bank, unless you earn high wages or a good salary?
Y - 92 N - 62 R - 146

12. Do you think people mind city inspectors looking over their property?
Y - 74 N - 169 R - 57
13. Have you found that people improve their homes if neighbours nearby do it?
Y - 173 N - 61 R - 66
14. Should the city make it clear to householders how they can improve their houses without raising taxes?
Y - 224 N - 7 R - 69
15. Is it true that some people deliberately let parts of their houses run down in order to keep taxes down?
Y - 93 N - 82 R - 125
16. In your opinion, do tenants usually let their places run down?
Y - 161 N - 63 R - 76
17. Do you feel that it is better to live in a downtown neighbourhood near transportation, stores, relatives and friends, than to move out to a better home in a less convenient area?
Y - 188 N - 61 R - 51
18. Should the city tear down a lot of houses here and build new housing?
Y - 188 N - 62 R - 50

Analysis of Responses to Self-Completion Questionnaire

There are many ways in which the 18 questions could be grouped for purposes of analysis. The grouping employed in this report is based upon a five-part breakdown, which covers the following aspects of the attitudes of home-owners with respect to the improvement of their dwellings: personal attitudes towards one's neighbours and oneself; the matter of local taxes and related inspections; attitudes towards responsibilities of landlords and tenants; the matter of income and financial arrangements; and attitudes towards the likelihood of urban renewal or future action by government. It is reiterated that the 18 propositions are not mutually exclusive and thus the five categories in which these questions have been grouped are not free from a certain amount of overlapping.

The 300 home-owners interviewed in the Housing Improvement Survey were about evenly divided on the question of whether or not the person who lets his house run down is responsible merely to himself. No definite trend was

established in Question 1. On the other hand, there is substantial support for the proposition that people who let their houses run down just don't care. Nearly three times as many respondents supported the proposition in Question 5 as against those who opposed it. In Question 13 the support given to the proposition that people improve their homes if nearby neighbours do so was even more substantial. Finally, in Question 17, the respondents were very much in favour of the convenience of downtown living in older housing, rather than the inconvenience of living farther away from the centre in a less convenient location.

The import of these propositions related to personal attitudes is that the respondents believe that persons in the neighbourhood who set an example of home improvement will induce others to undertake similar responsibilities. However, persons who do not normally maintain their homes in good condition simply do not care, and to some extent that is their own business. But there is great attraction to living in the centre of the city, and the good example of neighbours may have a contagious effect.

On the matter of municipal taxes, the 300 interviewees were overwhelmingly clear in their views. About two-thirds of the 80 per cent who responded to Question 3 were certain that the maintenance of a home in good repair does raise one's property taxes. Thus, they are overwhelmingly dedicated to the proposition (by about 10 to 1) that home-owners would be encouraged to make improvements if such improvements were not taxed for at least two years (Question 6). Nevertheless, they believe that most people do not mind city inspectors "looking over" their property (Question 12). They believe that city officials should make it clear to householders how they can improve their houses without raising taxes. As far as this proposition in Question 14 was concerned, the fewest negatives, 7 in all, were recorded among 231 responses. The research staff was aware that the finance department of the city had, some years before, enclosed a small folder with the annual tax bill, indicating the various kinds of improvements, such as exterior painting, new roofing and so on, that could be made by a home-owner without his taxes being raised. It would seem from the huge favourable reaction to this notion that home-owners in central Toronto would welcome a repetition of this experiment. This ties in very closely with the enormously favourable response to the idea that there should be some place where a person could seek advice about home improvements (Question 10). Finally, the 300 respondents were somewhat ambivalent on the proposition that some people deliberately allow their houses to deteriorate in order to keep taxes down. More than 40 per cent had no opinion on this question and those who did respond were nearly evenly divided.

The interviewees maintain very definite views concerning the responsibilities of landlords and tenants in their neighbourhood. They feel, by approximately 9 to 1 among the 245 responses, that absentee landlords should be forced by civic authorities to improve their property (Question 4). At the same time they recognize that home improvements do not raise market values enough to make up for the cost of the improvements. In responding to this latter proposition, 75 per cent had an opinion and the ratio of support was approximately 5 to 4. It is assumed that these home-owners, one-third of whom have tenants of their own, would recognize the dilemma of the absentee landlord with respect to the return from rentals. Finally, in

this grouping it is clear that home-owners in central Toronto believe that tenants usually let their housing accommodation deteriorate. In responding to Question 16 they supported this proposition by nearly 3 to 1.

It is somewhat surprising to find that the interviewees do not believe that people who improve their houses are usually in receipt of more money than those who do not improve their houses. The group who failed to support the proposition in Question 2 is twice as large as the group who supported it, and only 20 per cent had no opinion. This is a rather important finding, which seems to lend substantial support to the view that money is not the paramount consideration in explaining the presence or absence of housing improvements. Nevertheless, the respondents rejected firmly the proposition (Question 9) that a budget plan for the payment of home improvements would be helpful. They felt, by approximately 7 to 3, that installment purchase of housing improvements was not desirable.

A further question on financing, which introduced the notion of ease or difficulty of securing home improvement loans through the banks, elicited a relatively unclear response. The respondents had already rejected the notion of the payment of housing improvements on a budget plan and it is clear that very few of them had much experience with home improvement loans in the conventional sense. On the proposition stated in Question 11, nearly half of all those interviewed had no opinion on the relationship between wages and salary and the ease or difficulty of securing such guaranteed bank loans. Among the 50 per cent who did respond to this question the proportion was about 3 to 2 in favour of the notion that such loans are hard to obtain unless wages or salaries are relatively high.

There were two questions of some relevance to housing improvement which touched upon the matter of public action. In Question 7 the respondent was asked whether there were always rumours in the neighbourhood concerning official activity, such as expropriation. In fact, 257 of the 300 interviewees had an opinion on this matter and 60 per cent of those who responded supported the proposition. There is some clear view, therefore, that home-owners in central Toronto are subject to the spread of rumour, on a fairly continuous basis, that "something is going to happen; that the city is going to act". Such rumour-mongering is probably of some importance in inhibiting a programme of home improvements on the part of many persons who responded positively to this proposition.

Finally, in Question 18 the respondents were asked whether they felt that the city should tear down a good deal of the neighbourhood and build new housing. The response was clearly favourable. Two hundred and fifty home-owners had an opinion on this matter and three-quarters of those who replied supported the proposition. An analyst must wonder, however, whether this response is motivated by the hope that the city will expropriate the respondent's dwelling and enable him to purchase a somewhat better property in an equally convenient location. One wonders, too, whether this response means that the interviewees are really in favour of expropriation for the purpose of public housing. No answer can be given on the basis of the Self-Completion Questionnaire.

In summary, the responses to this set of 18 propositions to elicit attitudes towards housing improvement add up to a reasonably favourable

picture. A sample of 300 home-owners in central Toronto believe that housing improvement can be stimulated when some persons in the neighbourhood undertake such activity. They feel that a moratorium on increased assessments and high taxes as a consequence of housing improvements would be a considerable encouragement. They claim that they do not mind inspections by city officials.

It is clear, as well, that home-owners in central Toronto have expressed a clear need for an office or bureau where they could seek advice concerning home improvements. However, as the entire interview brought out, they intend to carry out such improvements with their own labour and their own financial resources for the most part. The notion of installment payments to take care of housing improvement was clearly rejected and there is no indication that they are familiar with, or intend to explore, the question of home improvement loans through the banks. The respondents in the Housing Improvement Survey clearly intend to continue living in older housing in central Toronto, rather than to seek better housing in a less convenient location in the fringe areas of the city or in the suburbs.

Probing Attitudes Towards Home Improvements

The research interview as a technique for collecting data is most desirable when the objective is the elicitation of attitudes. The Housing Improvement Survey was clearly designed with this hope in view. At every stage in the research interview, which typically lasted about 45 minutes, the respondent was given opportunity and encouragement to speak his mind on the major subject of the interview, home improvement, and on every aspect of that complex problem which could be made understandable to him.

The respondent who was not interested in home improvements was more likely to speak his mind concerning factors which displeased him, indicating reasons why he would not consider investing his time, money and effort in a continuous programme of home improvement. The home improver, on the other hand, was less likely to emphasize his desire to improve. This is not a surprising finding, as it is clear to every member of a research team that respondents who have complaints are much more likely to dwell upon the inadequacies of the present situation than respondents who have few complaints. The more satisfied interviewee rarely takes the time and trouble to state clearly his list of satisfactions or the pleasurable aspects of the current state of affairs.

Attitudes Towards Neighbourhood and Neighbours

Every owner interviewed was asked to indicate the two major aspects of the neighbourhood he liked the most, and the two he disliked most. As a general statement, owners who expressed their reasons for lack of interest in improving their houses customarily dwelt upon three or four areas of inadequacy within the community or upon their own personal inadequacies, such as age or lack of income. These respondents emphasized their displeasure, first of all, with the neighbourhood in which they resided. Such displeasure took different forms, including their personal views concerning their neighbours, changes in the balance of home-ownership and tenancy,

changes in the ethnic distribution, but it was less often related to the purely physical aspects of the neighbourhood. For example, when asked what they disliked most concerning the neighbourhood, respondents in Area No. 18 made such verbatim comments as the following:

- The non-English speaking people who have moved into the area.
- Not enough supervision of children.
- The number of tenants is increasing.
- Tenants in the upstairs of houses -- the neighbourhood is being over-run by tenants.
- Landlords rent to tenants letting the places run down and then there are fights in the streets over the past five or ten years.
- The change of neighbours with the Italians coming in: "It's not that I have anything against these people -- it's just that all our old friends have all gone."
- They are pushing the people from the slums over here -- it's too crowded -- not enough facilities for children.
- I miss the former Anglo-Saxon neighbours. The practices of foreign neighbours, such as parking on the lawns, get me. The children destroy the property. Some people don't care for their children or their property.
- The neighbourhood is too quiet.
- The people across the street are difficult -- "Lots of people have moved from here because of those people."

In east central Toronto (Area No. 6) a number of respondents in another neighbourhood made such comments as the following:

- Noisy children run around all night.
- Two or three houses owned by landlords are filled with trash. Children are neglected and the tenants come and go at a fast rate.
- There's a lot of seepage of dust, making the neighbourhood dirty and untidy.
- The people in the neighbourhood. "I don't know so many neighbours any more because there are so many foreigners, especially Italian people."
- First, I don't like the gangs of hoodlum teenagers who carry knives. The police have cleared this up to some extent, but they are still a menace. The second dislike is dogs from the house behind which get into my backyard.
- The people are the greatest dislike. Carlton and Parliament areas particularly. Maritimers who have come west seem to be the problem.
- The second dislike is newcomers from southern Europe and French from the Maritimes who are rowdy. The people is the major problem -- newcomers are bold.
- The people -- young kids and hot rods.
- The people -- rooming houses.
- Parents don't control children -- neighbourhood neglected and run down.
- Neglected, run down, going down hill.
- The people -- drinking, fighting in the apartment on the corner of the street.

- The people -- make fun of them because they can't speak English. Not like the old neighbours who were good.
- The people -- adults don't control their children. They destroy property -- teenagers from other neighbourhoods come as well.
- The people -- drunks and Europeans.
- The people -- adults noisy.
- The people -- too many tenants. Can't get to know neighbours because they come and go so often.
- The people -- foreigners and English-Canadians who live like pigs.
- The people -- welfare cases and drunks.

Some new major dislikes were provided by families interviewed in the last third of the Housing Improvement Survey. In Area No. 15, known as Gore Vale, the following verbatim comments were made:

- Too many dogs next door.
- Lack of parking.
- Don't like three houses together.
- Factory next door smells.
- Hotel nearby.
- Noisy.
- Church next door creates noise with weddings.
- Bakery next door needs a higher smoke stack so that the smoke does not blow over the houses.
- The hotel nearby has not got adequate parking -- cars park all over the streets so that the area is run down. "City no fix. I want to pay a little more tax and get it fixed up."
- Neighbours are dirty.
- A feather factory.
- Overcrowding -- four families in one house.
- Neighbours are Negroes.
- Undue traffic accidents with children.
- Factory nearby is dirty.
- Area overcrowded -- also boys' club on the street, too noisy.
- Private lane in the back -- we need exit for the car in the backyard.

Not every respondent in each area found conditions so intolerable that they would simply neglect their own property or refuse to make necessary improvements. The fact is that in Area No. 18 in west central Toronto only 28 of the 100 families interviewed expressed themselves, in more than routine fashion, on the question of major dislikes. By contrast, in Area No. 6 (in east central Toronto) 55 of the 100 respondents expressed strong dislikes, such as those reported in the previous paragraphs. The figures for Area No. 15 were 40 of 100 interviewees. It is clear that many, if not all, of the neighbourhoods in the central part of Toronto have changed greatly during the past fifteen or twenty years. Immigration from abroad and from other parts of Canada, coupled with the inevitable tendency of many families to move from the reception areas in the centre of the city to more adequate housing farther from the downtown or in the suburban areas, results in considerable turnover of families within these areas. Many

respondents in this study reflected the vast social changes within Toronto which by the early 1960's have turned it from a city substantially populated by persons of British origin and Protestant religious denominations to approximately 48 per cent of non-British origin and 35 per cent of Roman Catholic religion.

The movement of former home-owners and tenants to other neighbourhoods, or the inevitable death of owners and the movement of their children away from the traditional neighbourhood, have resulted in a larger proportion of tenants in some of these neighbourhoods than was true in the period between the two world wars and perhaps for some years after 1945. The major complaints of respondents revolve around "the people". The illustrations provided in the preceding paragraphs are not atypical; they could be repeated again and again from the verbatim material available in the recorded interviews in the Housing Improvement Survey. To many of the long-time residents and home-owners, "the people" means primarily tenants and/or newcomers. Tenants are suspect because they do not, in the view of the interviewed owners, maintain their living accommodation satisfactorily and because they have vast numbers of children who cannot be controlled. For many older couples whose children have grown up and left the neighbourhood, the tenants thus represent disturbing influences on several grounds. The will of those who remain in the neighbourhood to improve their homes may be severely inhibited by the presence of these new neighbours, whose standards are so different from their own.

The term "newcomers" cannot be limited merely to migrants from beyond Canada, or limited to those within Canada. Both groups are inevitably the subject of criticism by a good many respondents who participated in this research. There is no question that many of the opinions expressed are simple prejudice with respect to persons of Italian or Slavic or other origin. At the same time, many respondents of Anglo-Saxon or other origin are severely critical of the new French-speaking migrants from New Brunswick, Nova Scotia and Northern Ontario. Prejudice is one explanation, but the nature of the families of these newcomers is perhaps equally important, that is, the size of the families and the vast number of children and teenagers who take over the old neighbourhoods at a time when changes in the relationships between parents and children are so rapid, and the habits of the children and their families are quite inexplicable to old-time residents.

The references to newcomers and to neighbours were by no means entirely inspired by negative feelings. Many respondents made comments which indicated that they liked the neighbourhood and their neighbours, but they were disturbed by an influx of some kinds of people, particularly those described as tenants. Some of the most interesting expressions of attitude in the first Improvement Area were the following:

- The foreign people are good, but not the tenants.
- The foreigners fix up all the old houses across the street.
- Foreigners are fixer-uppers, but the Anglo-Saxons are bums.
- No one bothers anyone else.
- The friendliness of the people.
- I like all the people.
- Good neighbours.

- Familiarity of the neighbourhood.
- It is a quiet street.
- Quiet neighbourhood.
- I like the immediate neighbours, and because it's home.

Comments such as these were not limited to any one of the three areas. In Area No. 6, for example, respondents made comments such as the following verbatim extracts:

- The neighbours are nice and friendly.
- Everything is convenient.
- I like my friends in the neighbourhood.
- Quiet and good neighbours.
- The people, that is, the friends on the street.
- Quiet area, nice for children.
- Made friends in the area.
- Like the area -- have been here all my life.

Twenty-three of the 100 home-owners interviewed in Area No. 15 stated clear and definite major aspects about the neighbourhood which they liked. For example:

- Nice neighbours.
- People friendly.
- Everything.
- Like the people and the neighbourhood.
- I like the foreign element -- very helpful people. I don't think I've ever shovelled my own snow.
- Like the neighbours -- know everybody.
- Everything is all right.
- Europeans are fixing up the houses around here more than five years ago.
- Have lived here so long am familiar with the area.
- Central location is good.
- Married children living in the area.

With these expressions of attitude towards the neighbourhood and neighbours, it is interesting to examine the verbatim remarks which were made when the interviewers introduced, in Question 8, the prospect of a windfall of \$1,000 and attempted to learn how such a sum would be spent. It might have been expected that the subject of home improvements would be of little interest, but in fact the references to home improvement, in response to this question, were frequent. In Area No. 18, for example, 15 respondents who accepted none of the standard replies offered on a card presented by the interviewer chose to speak voluntarily about the improvements they would make to their home if the monetary windfall came their way. Such comments as the following are illustrative:

- Repairs to house.
- Fix the roof.
- Fix up the kitchen.
- Home improvements.
- To have a nice home is most important.
- Fix the house.

- Make further repairs to house.
- Modernize the kitchen.
- Spend on the house, home improvements.

In addition to these responses, a larger number of persons indicated that they would invest in new furniture and equipment. In Area No. 6 the response to this question, among those who chose to comment, was even more significant. Twenty-two of the 100 families interviewed indicated that they would spend the money in repairs, or home improvements, expressed in various ways, such as the following:

- Build a new garage.
- Home improvements.
- Remodel the kitchen.
- Repair furnace.
- Fix hallway.
- Improvements to the house.
- Put in a gas furnace.
- Fix the house.

About the same proportion of the 100 families interviewed in Area No. 15 indicated that they would devote a monetary windfall to some form of home improvement. For example, the following first or second choices were given verbatim:

- Fix the cellar under the house.
- Put a roof on the verandah.
- Fix the house.
- Improvements on home.
- Repairs to house.
- Paint the rest of the rooms.
- Dig a cellar under the kitchen.
- For a clean house.

Age, Indebtedness and Home Improvement Loans

It is clear that a substantial proportion of home-owners who occupy houses in central Toronto in the improvement areas designated by the City of Toronto Planning Board are elderly people. The effect of this fact upon their probable response to a programme of neighbourhood improvement is a matter for conjecture; but the Housing Improvement Survey did reveal the manner in which age of the interviewee influenced his response to home improvement. At the same time, age is closely related to the matter of indebtedness, both in the past years and for the future. As a general proposition it is evident that home-owners who are beyond sixty or sixty-five years of age are long-time residents of neighbourhoods in central Toronto and are free of mortgage debt. A neighbourhood improvement programme which includes the rehabilitation of housing as an important component requires the assumption of new debt by many families who have discharged previous obligations and whose property is now free from encumbrance.

As the interviews in the Housing Improvement Survey proceeded, the question of home improvement loans was brought to the attention of the

respondents in the several ways previously described in this report. In the first instance, Question 30 asked whether persons in the neighbourhood would be encouraged to make home improvements by bank loans at easy rates of interest. The response was substantially positive. When the simple "yes" or "no" answers were followed by verbatim comments, a somewhat less enthusiastic picture emerges. For example, in Area No. 18:

- Yes, on condition that they hire tradesmen and not do it themselves.
- Yes, for people with low wages.
- No, I think it would be better to build new houses in this area. The old houses are not worth fixing up.
- Yes, for urgent repairs, otherwise wait until you can afford it.
- Yes, if someone hasn't the money and must improve, it would help them.
- Yes, perhaps for others; we have no trouble getting the money ourselves from the bank because we have our own business.
- Yes, people would trust the government more than the finance company. The reason I borrowed from the finance company is that it was easy. That is, I didn't have to ask two friends to lose a day's work to co-sign at the bank.
- Yes, some people would; others might take it (the money) and use it for something else. We must guard against this in some way.
- Yes, if one could afford to pay it back.
- Very little, because most people don't want to improve around here.
- It's better to raise wages than loan people money.
- Yes, but some are too lazy and wouldn't improve even with a loan.
- No, a lot of people are more interested in immediate pleasures.
- Yes, but how would they check to see what people did with the money?
- Yes, perhaps it might help some people, but not us.
- Yes, but less than 6% interest. It would be better to check up on what people do with the money.

The respondents were clearly skeptical of the wisdom of loans to some of their neighbours without adequate safeguards to ensure that a programme of improvement would be carried out. In the question following they were asked to consider this situation with respect to themselves. It was pointed out earlier that the proportion who felt that this proposition would be encouraging was exactly the reverse of that in the previous question. Sixty per cent felt that a programme of easy bank loans at 6 per cent would encourage their neighbours to make home improvements; on the other hand, 60 per cent felt that it would not be a personal encouragement. In general, the impression gained by the research interviewers might be expressed in the sentence "I don't like loans but they're good for others." The responses to the question of personal encouragement bring out very clearly the significance of age and the attitudes towards further indebtedness as a function of the age of the respondent. For example, note the following responses, recorded verbatim from Area No. 18:

- I don't need it now -- it would have helped twenty years ago.
- No, I am too old.
- No, I never borrow.
- Yes, but I can already get one and I don't like bank loans.
- No, not at my age (72).
- No, I've never done it before.
- Yes, but it depends if I wanted to.
- No, I couldn't afford it.
- No, it's too late for me. I'm too old and I have too little income.
- No, we can't risk taking out a loan. Sickness or unemployment would make it impossible to keep up the payments.
- No, I'm too old to take out a loan. I'll repair the house out of my income -- the loan is no advantage to me.
- No, I'm too old.
- No, because of my illness.
- I don't believe in borrowing. I'll pay cash.
- No, when I have the money I buy. When I don't have it I don't buy.
- No, there's no use fixing up too much in this area.
- Yes, I already did it twice.
- No, I would rather save up than pay interest.
- Yes, but only for an urgent repair because I don't like owing money.
- No, I would rather pay cash and I'm in a position to do that.
- No, I am too old to take out loans. I am a retired widow.

In Area No. 6 the reaction to the first question concerning encouragement throughout the neighbourhood provided many interesting negative responses with more complicated reasoning than those in the first improvement area described. For example, the following are verbatim extracts from selected interviews:

- No, most people around here don't need loans to make improvements.
- No, most wouldn't be interested.
- No, people in the area have no interest in improvements.
- Yes, if the city cleared up their houses (that is, city-owned houses in the district).
- No. Few might, but I doubt it. The cost of living is too high.
- Yes, except for the jobless.
- Yes, for people who can pay it back.
- Yes, but why not make jobs, not loans.
- Yes, other people would be glad of a loan with low interest.
- Yes, if a person is working. What happens if a person gets sick?
- Make sure they spend it on their house and not in hotels.
- No, you never know what tomorrow may bring.
- Yes, if a person sees his way clear to take on a loan, but most people would ask what the government would do if the person lost his job and couldn't keep up his payments.
- No, the Greeks don't fix their houses (respondent was a French-Canadian migrant to Toronto).
- No, people around here are defeated by their surroundings. They could improve but just get discouraged.
- No, 6% is too much. It should be 2 or 3%.
- No, they are too lazy to do anything around here. All they do is drink.
- No, I have my doubts. Why sink money into these old houses?

Again the conversation turned to the respondent himself: how would he react to the prospect of easier bank loans at standard rates of interest for the purpose of home improvement? Some responses in Area No. 6 were the following:

- No, we can't afford it.
- Yes, if we really needed the improvements, but we don't want to put a lot of money into the place because anything can happen here.
- No, we are too old and my husband is too sick.
- No, I don't believe in loans because I am getting too old.
- Good idea, but our income is too low to borrow money. Better to pay cash when you have it.
- No, one person low on income supporting a large family couldn't pay back a loan.
- No, what you borrow you have to pay back.
- No, we wouldn't want to get into debt.
- No, have no income to pay back the loan (respondent was an elderly grandmother).
- No, I am too old.
- No, I don't need to.
- Yes, if payable over a long period.
- Yes. But we have five kids who are pretty rough, so we don't plan to fix up too much.
- No, too old for me.
- No, wouldn't borrow money. Don't owe anyone and don't want to.
- No, we try to stay clear of loans.
- No, there is no necessity to take out a loan.
- Yes, if we were sure that they were not going to tear the houses down.
- Yes, have been thinking of doing just this.
- Yes, have done so already.
- No, why I have never been in debt all my life.
- No, maybe years ago, but not now. I am too old.
- No, I can't afford it.

The two sides of this question, namely, the respondent's view of neighbourhood reaction by contrast to his own personal view, are illustrated in a series of paired verbatim comments derived from the interviews in the last third of the research investigation, in Area No. 15. Each of the following pairs is derived from the same interview schedule, that is, the first part of the proposition is the interviewee's comment concerning the probable neighbourhood reaction to easier home improvement loans; the second proposition is his view of his own probable reaction:

Yes. Good idea if given to responsible people.
No. No income with which to pay back a loan.

Yes. A wonderful idea, especially for major jobs. People can't afford a high interest.
Yes, if my husband gets back to work.

Yes. Low interest rates would help people who must borrow.
Would the government foreclose if the people couldn't make payments, like the finance companies do?
No. Income not enough for food.

Yes. But not unless they were unemployed. If they had the money, they would prefer to pay cash for improvements.
No. Not now, as mother is employed and does not need it.

Yes. Some, maybe, would be interested.
No. Interest is too high.

Don't know. Don't know about others.
No. Too old to bother about the house.

Yes. All right for young people.
No. Can't take out a loan for the house because it is to go to the grandchildren on my death. Couldn't pay it back, anyway, because I live only on the old age pension.

Yes. But the government should not foreclose for non-payment.
Yes, in case of necessity, such as a large, unexpected repair job.

Yes, for others.
No, couldn't pay it back.

Yes, for better homes in better neighbourhoods.
No. Not on this old house. Only intend to make improvements for convenience of family. Beyond that, the house is not worth investing in. Never get it out again and I hope to move to a better neighbourhood.

No. Not for old houses. Would not get it back.
No. The house is not worth improving, too old, wouldn't get the money back when sold.

Yes. If the interest is low.
No. Not needed now, still working. There are only small things to do and I could do all the labour.

It is not possible for the analyst to state categorically that the positive or negative responses outweigh each other. It is simply worth emphasizing that an elderly group of home-owners is exceedingly wary of increased debt, partly as a result of age and partly as a result of a long period of repayment of previous mortgage debt and other loans. Age and fear of indebtedness go hand in hand. And even where age is not a factor, the generally low incomes of the area, coupled with large families, and the well-known disabilities of families who may be self-supporting and yet are always on the verge of deprivation in the event of some interruption in their employment, are strongly inhibiting factors.

Attitudes Towards Tax Abatement for Home Improvements

It is frequently assumed that home-owners are discouraged from making improvements to their dwellings by the fact that the taxable assessment may be increased if certain major improvements are undertaken. There is, of course, much confusion among home-owners with respect to the difference between improvements, such as a new roof or new eavestroughing, which do not result in an increased taxable assessment, and a new garage or a new washroom, which do result in an increased assessment. In recent years, despite efforts by the Finance Department of the City of Toronto to distribute explanatory literature on the subject, this confusion has been compounded by the fact that the mill rate has increased steadily and sometimes, from one year to the next, in substantial measure. It is surely difficult for many home-owners to figure out what proportion of an increase is due to improvements they may have made, and what proportion is due to an increase in taxation generally.

In the Housing Improvement Survey it seemed important to raise the question of the positive or negative effects of a possible tax abatement. Accordingly, Question 30 asked the respondent whether he thought the people generally would be encouraged to make improvements to their houses if the city guaranteed that the property taxes would not increase for the first two years after completing home improvements. This question was followed by one which asked the interviewee whether the idea of a two-year abatement of tax increase would encourage him personally to make improvements to his own house. It has already been indicated earlier in this report that the response to the first question, namely, general encouragement within the neighbourhood, was substantially favourable. On the other hand, application to the respondent himself was greeted with mixed feelings. As an illustration of this difference in approach the verbatim responses to the first part of the question, that is, general encouragement in the neighbourhood, include the following from Area No. 18:

- Yes, but I think the taxes should go up when you don't improve your home, not when you do.
- Yes, if they take more they must pay more wages; my husband and I earn the same as when we started; the taxes keep on going up.
- I don't know -- it depends on the person's circumstances.
- No, if you can't afford the material you won't be encouraged by having no taxes to pay.
- Yes, it will be some help but not enough.
- Yes, taxes should not go up.
- No, it is better to have a tax reduction on income tax for house repairs.
- Yes, people don't do repairs now because of tax increases.
- No, not in this district. Not too much has to be done in this district.
- Yes, the property taxes go up anyway.
- No, it is too expensive to fix up anyway.
- Yes, but we shouldn't be taxed at all for improvements.
- Yes, but the present taxes discourage people from improving.
- No, our taxes are not too high.
- No, our taxes aren't too bad.
- Yes, they shouldn't tax improvements at all if they really want people to keep up their houses.

When the conversation turned to the respondent's own situation, the following responses were derived:

- Yes, if improvements are not absolutely necessary, but if they were necessary I would do it regardless of the tax increase.
- No, I don't intend to do anything. I don't know how long I can manage on my own because of my age.
- No, I am only going to make essential improvements anyway.
- Yes, it would help me but I do my own repairs anyway.
- No, I don't intend to make any repairs.
- No, I only plan to make minor repairs anyway and taxes don't increase for them.
- No, there's nothing more to do around here.
- No, I can't make any outside structure improvements for which I might be taxed.
- Yes, we make it nice for ourselves, first of all.
- Yes, I would do it anyway, but this would help.
- Yes, if I could afford it.
- No, taxes would go up anyway.
- Yes, the whole damned house.
- Yes, it is better than nothing but, tell me, why do they tax it at all for improvements?
- Yes, I like to live in a nice house.
- Yes, if I were going to improve.
- No, I can't afford it.
- No, I don't plan to do much more. After age 65 taxes should be dropped.
- Yes, but it is no big deal.

Some interesting comments on municipal financing and the impact of taxes on home-owners were derived as a result of these two questions in 100 interviews in Area No. 6. On the first question of the general effect of a two-year tax abatement on home improvements, the following are among the interesting verbatim comments:

- Yes. They promised that before and did not do it.
- Yes. It depends on the amount of taxation. Additions or major improvements should not be taxed. We are being taxed out of our lives.
- Yes. Everybody is afraid of fixing up the front of their houses because of taxes.
- No, it doesn't raise taxes anyway.
- Yes, taxes really don't have anything to do with it.
- Yes, taxes shouldn't go up for repairs at all.
- No, what difference does \$20 make?
- Yes, taxes discourage improvements now.
- Yes, taxes are too high now and it is discouraging to make repairs.
- Yes, people here think their houses are going to come down anyway, so why make improvements?
- No, two years is not enough incentive. Taxes are already too high.
- Yes, but after two years, what?
- Yes, but people would probably do so in order to make a quick sale. They would fix up their houses and sell for as much as they could.

- Yes, but most people would improve if they wanted to, in spite of the taxes.

When the conversation turned to the personal view of a two-year abatement there was an interesting mixture of "yes" and "no" answers:

- Yes, but I keep it in shape anyhow.
- Yes, if I were going to fix up.
- Yes, depending on the raise afterwards. The taxes go sky high after, but they promise not to do so. Yes, I am interested.
- No, taxes don't make any difference.
- No, no major repairs are needed.
- Yes, the city is very smart and very sly.
- No, I am too old.
- No, but I would qualify because I am too old to invest.
- No, don't intend to make major repairs, beyond keeping the place clean and nice.
- No, because two years wouldn't make much difference.
- No, taxes make no difference anyway.
- No, tax doesn't make any difference and if something needs fixing I fix if we have the money.
- Yes, taxes go up every year anyway.

A few additional illustrations from the third improvement area under study are interesting. As far as other people are concerned, respondents said:

- Yes, taxes shouldn't go up at all. Taxes are very high now, school taxes are very high -- higher than for all city services. Couples without children and not renting to children should not have to pay as much as those with.
- Yes, better if they didn't go up even after two years.
- No, if they're going to do it they're going to do it, regardless of taxes.
- No, taxes do not make difference when people want to make improvements. The convenience you get is worth it.
- Yes, taxes should go down, not up, when you improve.
- Yes, it's a shame that when people improve their houses the city adds to the taxes. It means that some people don't fix to avoid taxes.
- Yes, certainly, but taxes should not increase at all for improvements. On the contrary, people who improve should be able to deduct the cost of their improvements just as a business deducts its expansion costs from taxable profits, because both the improvement and the expansion are for the good of the community.

The last proposition quoted seems to sum up the view of a good many persons in central Toronto with respect to the question of tax abatement as an incentive to home improvement. In general, the respondents were skeptical of this device as a real incentive. They preferred to argue that those who wanted to make improvements to their homes would do so without this incentive; those who were not going to make improvements would not

thereby be encouraged. At the same time, they felt that there was no case for increased assessments by virtue of major or minor home improvements. On the contrary, improvements should be rewarded, not taxed. It is difficult to argue with the logic of this proposition.

Attitudes Towards a Neighbourhood Improvement Programme

In an urban renewal programme the contribution of the local (city) government most often takes the form of neighbourhood improvement. This is not merely because there has been neglect in the provision of normal public services within blighted areas in the central sections of the city, but because it is felt that only by the example of the city government itself will the residents of areas which are in the process of renewal participate in the over-all programme with any degree of enthusiasm. If we are to engage in such programmes as neighbourhood conservation and housing rehabilitation, the views and feelings of those who will continue to reside in areas designated for urban renewal are of crucial importance. In this study, Question 34 constituted the attempt of the research team to obtain opinions about neighbourhood improvements. Each of the 300 home-owners who were interviewed was asked whether he would be encouraged to stay in the neighbourhood if such improvements were made, as off-street parking, re-routing traffic and closing off some of the streets to through traffic, removing some of the worst houses, making small neighbourhood parks, and so on. It has already been noted that the total response was not as positive as might have been anticipated. Less than 30 per cent of the respondents felt that they would be encouraged a great deal by a public programme of neighbourhood improvement; a further 23 per cent would be encouraged somewhat. However, one-third of all interviewees said that this would make no difference at all in the way they felt about the neighbourhood. The strongest expression of indifference occurred in the last improvement area studied, Area No. 15.

It is apparent from the verbatim responses that as the Housing Improvement Survey proceeded, the research interviewers were better able to elicit expressions of opinion on this question. In Area No. 18 only 18 per cent of the respondents made comments such as the following:

- Would make no difference to the way I would feel. The attitudes towards the neighbourhood are fostered by people, not by the physical attraction. Vandalism in the parks is a result of this.
- I would be encouraged somewhat and would improve if everyone else did.
- I wouldn't be encouraged at all. People stay here until they can afford to move out. I stay because I have to financially.
- It would make no difference, I'd remain in the neighbourhood because it is home, even if it is in poor condition.
- No difference. So long as they keep the streets clean no other improvements are really needed except for extra parking space.
- Absentee landlords should be told to improve or we expropriate and turn it into low rental.
- It would make no difference. We plan to stay here anyway, but would welcome these kinds of improvements.

- I think the area should be made totally commercial.
- I would be encouraged a great deal. Playgrounds for children who play in the streets would be a good idea.

When the interview was continued in Area No. 6 nearly twice as many respondents had something to say about the matter of potential encouragement of public improvements:

- I would be encouraged a great deal. Off-street parking, removal of the worst houses, and bring in a bus to the zoo.
- Somewhat. Especially parking.
- A great deal. Better transportation would be the biggest improvement.
- No difference. Don't tear down houses to make parking lots.
- Somewhat. If there were more off-street parking it would be easier to rent rooms.
- Somewhat. Better garbage and street cleaning services, better police enforcement and parking restrictions. No parking at the park end of the street, to protect children running out.
- Not encouraged. Taxes would go up as a result.
- A great deal. They just paved the street and we like it.
- No difference. They should do something about the parking.
- Would like the city to tear down everything and then I could move.
- No difference. I'd like it but it wouldn't make any difference to whether or not I moved or stayed.

A few additional statements derived from Area No. 15 are illustrative:

- Encouraged a great deal. Parking lot is needed for the church, there are too many trucks -- also, the street is too narrow. There are also too many teenagers.
- Encouraged somewhat. New sidewalks, roads are needed. Children do not use the parks they have.
- Encouraged a great deal. Enforce the health laws and parking laws.
- Uncertain. The government should inspect mothers and how they treat their kids.
- No difference. We like it here as it is.
- No difference. Heavy traffic; there's nothing you can do about it.
- Encouraged a great deal. Regulate industry -- spotlights in the yards, headlights on the trucks.
- No difference. Don't need anything. Lots of parks but people do not use them.

No analyst can be certain of the ultimate response of a group of homeowners such as those interviewed in 1964 in three areas in central Toronto. Those who delight the interviewer with comments, liberally sprinkled with salty criticism of civic laxity and neighbourhood activity, may be the most vocal, but not necessarily the most consistent when faced with a future neighbourhood improvement programme. One cannot be certain that those who say that they would not borrow money, that they would not improve their homes under any circumstance, that they would not be encouraged by public

improvements, would not reverse their stand if they were confronted with the application of local housing standards legislation and a firm request from an urban renewal authority to consider the rehabilitation of their homes as part of a larger neighbourhood plan. Nevertheless, it would be unwise to ignore the frequent expressions of age, low family income, and current freedom from debt, as factors which would tend to inhibit enthusiastic response to a programme of housing rehabilitation within neighbourhoods such as those surveyed in this study.

VII. VARIATION IN NEIGHBOURHOOD RESPONSE

The Expectation of Variation

The City of Toronto has been influenced, particularly since the end of World War II, by the movement of newcomers from Europe and other countries to a far greater extent than in any other metropolitan area in Canada. The Census of 1961 shows that 29.1 per cent of the population of the City of Toronto had arrived in Canada since 1945.¹² It is well known that a substantial proportion of these relative newcomers were located in what we have described in this report as "central Toronto" - in rough geographical terms, the entire area from College-Carlton Streets on the north, south to the lake front, and from Greenwood Avenue in the east end to Lansdowne Avenue in the west. However, newcomers of the post-war vintage, resident in central Toronto, are not necessarily equally present, in terms of nationality or ethnic origin, in all districts within the area specified.

Some neighbourhoods are still substantially populated by persons of Anglo-Saxon origin, newcomers themselves, either in an earlier era or since the war. Some ethnic groups have tended to live within a few neighbourhoods and have grouped together in what is sometimes described as an "ethnic enclave". On the other hand, members of some other ethnic groups are spread out in less concentrated fashion throughout many neighbourhoods in central Toronto. Members of various ethnic groups live in the suburban municipalities as well.

In any event, it was felt that by selection of the three housing improvement areas described previously, variation in response would reveal differences in attitudes towards housing improvement and rehabilitation, insofar as these might stem from different national origins and, to some extent, from other factors in the total neighbourhood situation. However, there are surely many aspects of a neighbourhood which would be of concern to residents regardless of the period of immigration to Canada or their nationality. Such matters as the age and condition of housing, the size of building lots and thus the density of housing within the neighbourhood, the presence or absence of various community amenities such as open space, parks, recreation facilities, schools and playgrounds, and the like, are of concern no matter what the ethnic origins of the residents. Even so, slight differences might be revealed in the attitudes of members of different groups as they encounter such conditions, but these variations may be no more important than differences in attitudes from one person to the next.

The Peculiar Situation of Area 15 (Gore Vale)

It will be recalled that one important factor in the selection of the three housing improvement areas studied in the major research experiment was the presence within each of them of only a moderate proportion of "poor" housing. At the same time it was believed that the neighbourhoods to be

¹²Canada, Census of Canada 1961 (Bulletin CT-15), Ottawa: Queen's Printer, 1963, p. 4.

selected should be rather widely separated within the city. It was hoped that one area in the far western section of central Toronto, one in the east end of the city, and one somewhat central in location would provide a variety of social and economic conditions which might have a bearing on the prospects for housing rehabilitation within such neighbourhoods.

In Parts V and VI the totality of responses from the 300 home-owners was presented. In this section of the report the special features of the interview responses which appear to distinguish neighbourhood variation between the three housing improvement areas¹³ are recorded. A careful examination of the breakdown of the responses within the three areas revealed very quickly the fact that there was something "special" about the situation within Area 15. This neighbourhood, it will be recalled, included the Census Tracts numbered 45 and 47, and was bounded by Bathurst Street, Queen Street, Gorevale Avenue-Grace Street and College Street. The district is immediately to the west and north of the Alexandra Park Redevelopment Area and is separated from Area 18 in the Housing Improvement Survey by the Trinity Area (No. 17) and the rather substantial open space known as Trinity Park.

On theoretical grounds there ought not to be very much difference between the responses derived from Area 15 and Area 18. On the other hand, it had been expected that there would be rather interesting and important differences between Area 6 and the other two neighbourhoods within the study, since it was known that the residents in Area 6, immediately to the west and north of Riverdale Park, were in substantial degree of Anglo-Saxon origin and were of pre-World War I vintage. The fact that Area 15 revealed some very special attitudes towards the neighbourhood and towards housing improvements was somewhat of a surprise. Because of this, the differences are described in some detail, and an attempt is made to explain them.

In general, the respondents in Area 15 seemed to be either self-satisfied or apathetic; it is difficult to know which is the more appropriate description. In a very large number of the tabulations the responses from Area 15 are substantially different in absolute terms and, when tested statistically, are significantly different from those revealed in the other two housing improvement areas. It is worth noting, again, that 100 interviews were conducted in each of the three areas, and thus the absolute number of responses within the various questions is equal to the percentage of responses.

The home-owners in Area 15 had lived in their houses for somewhat longer periods of time than those in the other areas. Forty-six per cent of them had resided in the houses in which they were interviewed for more than 15 years, and one-third had lived there for more than 20 years. These persons were far more satisfied with their neighbourhood than respondents in other improvement areas. In Area 15, 39 interviewees had nothing to complain about in their neighbourhood and 82 per cent cited its convenience to shopping, transportation and employment. Only 10 persons felt that the neighbourhood was in any way neglected, run-down, untidy, or inconvenient. This relatively favourable response no doubt explains the fact that 64 per cent of those

¹³Area 18 (Dufferin, No. 2); Area 6 (Don, No. 3); Area 15 (Gore Vale).

interviewed in Gore Vale said that they did not possess a car, and the proportion with an automobile is 50 per cent less than for the Housing Improvement Survey as a whole.

Attitudes Towards Home Improvements

When the residents of Area 15 were asked to consider the manner in which they would spend a windfall of \$1,000, very few of them had any clear idea as to its disposition. A few indicated that they would put the money towards the mortgage, a few suggested that they might make a down payment on a better house, but 40 per cent indicated that they had no particular expenditure in mind at all. When it came to using the windfall for home improvements in comparison with the two main choices previously made, if any, the ratings in Area 15 were about average for the survey as a whole. In fact, the position of the respondents in this neighbourhood fell midway between the responses for Area 18 and Area 6.

In one additional respect the residents of Area 15 demonstrated relatively great satisfaction with their homes and with their neighbourhoods. Although they were not more enthusiastic than respondents in other areas in rating their present home by comparison with previous homes, they offered the slightest positive response to the question "Have you thought about moving from this house?" Only 18 per cent in Area 15 had given consideration to this thought by comparison with 42 per cent in Area 6 and 34 per cent in Area 18. A substantial 77 per cent in Area 15 answered flatly "NO". These were clearly long-term residents in the west end of the City of Toronto (94 per cent stated that they had lived for the most part in the west end) and they gave almost no attention to questions concerning search for another house, a preferred new location if they were to move, and the like.

When the interview turned to an examination of exterior improvements, the interviewers judged that 12 of the 20 homes (among the entire 300 studied) in which no improvements had been made were located within Area 15. In fact, in only 30 homes of the 100 studied in this neighbourhood was there any evidence of exterior home improvement, and in most cases the extent of such improvement was considered moderate. In this neighbourhood, as well, there appeared the largest number of homes in which it was judged that less than \$250 had been spent in exterior improvements during the previous five years. In the discussion concerning outside improvements which should be done above all others in the opinion of the respondents, 48 per cent in Area 15 stated that none were required. Only 33 persons had definite or vague plans to undertake such improvements as painting, roofing, and the repair of porches and steps, by comparison with 47 of the 100 respondents in Area 6.

Whereas the respondents in Area 15 seemed relatively uninterested or negative with respect to the condition of their homes and neighbourhoods, the respondents in Area 6 appeared to be greatly enthusiastic about future prospects. In later questions the extent of improvements already made in Area 6 was judged to be moderately extensive or quite extensive in 71 per cent of the homes examined. Far more families than in the other two areas had spent amounts ranging from \$250 to \$1,000 upon exterior improvements, in the judgment of the interviewers. The residents of Area 6 had definite

or relatively specific plans to make exterior home improvements and, as noted previously, 47 per cent responded positively to this question. A very substantial proportion expected to make these improvements within a year or two.

Despite all these favourable expressions towards the matter of housing improvements, when it came to thoughts concerning moving from the present home, 42 per cent of the residents in Area 6 said that they had given thought to the question and a fair proportion had been looking for a new home. It seems curious that the relatively unenthusiastic residents of Gore Vale are well satisfied with their present homes, while the enthusiastic home improvers in Area 6 are ready to move from the neighbourhood in substantial numbers. Some explanation of these apparently contrary tendencies is offered later in this section of the report.

The interview proceeded to an examination of interior improvements made during the previous five years. Once again the respondents in Area 15 showed up relatively badly. Interviewers judged that no improvements had been made in 15 per cent of the homes by comparison with a mere 3 per cent in Area 6 and 6 per cent in Area 18. Where improvements had been made they were judged to be minor in extent and the over-all picture was one in which Area 15 rated third among the three areas. As far as expenditures were concerned, 38 per cent of the respondents in Area 15 had apparently spent less than \$250, although they showed up reasonably well in the expenditure categories between \$500 and \$1,500.

When the respondents were asked which two inside improvements should be undertaken above all others, again the respondents in Area 15 were distinguished by their inability to conceive of any required improvements. Forty-three per cent, at least a third more than in the other two areas, stated flatly that no inside improvements were required. The later questions concerning definite plans for making improvements and the timing of such improvements were somewhat redundant as far as the Gore Vale area was concerned. Again, by contrast, the respondents in Area 6 provided the most positive sets of responses. The interviewers judged that in only 3 homes had no improvements been made and that 46 per cent of the respondents had made moderate or quite extensive improvements. The typical expenditures were much higher than in Area 15, and somewhat higher than in Area 18. Thirty-two per cent of the respondents in Area 6 had definite plans to undertake such inside improvements as decorating, flooring, plastering, and the like. Of these 32 respondents, 20 expected to make these inside improvements within the next two years, although most of them expected to spend less than \$250 per annum in this process.

An interesting difference did appear between the three areas when the method of carrying out home improvements was examined along with the occupation of the male owner in the sample households. A resident in Area 15 was far less likely than one in the other areas to undertake home improvements with the assistance of a "contractor", a term probably understood by most respondents to mean a skilled craftsman such as a plumber, electrician, plasterer, stone mason, and the like. By contrast, therefore, far more of the respondents in Gore Vale indicated that they undertook such improvements as there were with their own labour, or together with members of their own family and friends.

When the conversation turned to the occupation of the owner it was found that the proportion of those described as "skilled" was approximately 30-40 per cent less in Area 15 than in the other two areas in the study. As might be expected, the proportion who were described as semi-skilled or unskilled was far greater than in the other two areas. About 23 per cent of the respondents in Area 15 were described as "retired", this figure being approximately one-third higher than in the other neighbourhoods. The fact that almost one-quarter were retired persons who had been for the most part semi-skilled or unskilled in their occupations and who undertook such improvements as there were with their own labour may serve in part to explain what seems to be lack of interest or apathy on the part of the respondents in Area 15.

Variation in the Self-Completion Questionnaire

It will be recalled that in the midst of the research interview each respondent was asked to examine a sheet of 18 questions and to circle a "Yes" or "No" answer to a series of propositions designed to shed some light upon his attitude towards home improvement. A third alternative was possible, namely, to reject either the "Yes" or "No" response, and by refusing to answer the question at all, to indicate that he had "no opinion".

Careful examination of the choices made by respondents in Area 15 indicates a relatively strong degree of individualism by comparison with the respondents in the other two areas. For example, the first proposition stated "If a person lets his house run down, do you feel that it is his own business?" The entire sample of 300 respondents chose to reply to this question: Yes - 133; No - 166; Reject - 51. Although the respondents from Area 15 numbered more in the "Yes" category (47) than those in the other two areas, the proportion who chose to answer "No" was a mere 29, by comparison with 48 such responses from Area 6 and 39 from Area 18. This seems to indicate a relatively strong view by the residents of Gore Vale that it is the individual's own business if he chooses to allow his house to deteriorate.

When the various propositions of the Self-Completion Questionnaire are grouped for purposes of analysis, as they were in Part VI of this report, it becomes more evident that there is something a little different or special about the attitudes of those who were interviewed in Area 15. They believe, far more than respondents in other areas, that people who improve their houses usually earn more money than people who do not improve their houses; they are far more certain than the respondents in Area 6 that keeping one's house in good repair simply raises taxes; they believe, far less than the respondents in other areas, that absentee landlords should be forced by the city to improve their property; they believe far less than the residents of the other two areas that people who let their houses run down "just don't care"; they are the least encouraged among the respondents in the three areas by the proposition that a moratorium on taxes with respect to home improvements would encourage home-owners to engage in rehabilitation; they are more optimistic than respondents in other areas that the making of improvements to houses will raise market values sufficiently to make up for the expenditures. They are the least enthusiastic about the potential helpfulness of a budget plan to enable home-owners to pay for improvements on an installment basis; they are the least interested by some 15 per cent

among the three areas, in some place where a person could seek advice about home improvements.

It is not necessary to continue this argument in all possible detail. It seems entirely clear that there is something "special" or something different about the attitudes held by the residents in the Gore Vale area by comparison with those in the Dufferin area or the Don area. In general, the figures reveal that when the respondents in the other two areas are relatively positive on one of the 18 propositions the respondents in Area 15 are much less positive. When the respondents in the other two areas are relatively negative regarding one of the propositions on the Self-Completion Questionnaire, the respondents in Area 15 are likely to be more negative. It is a fact, as well, that in this section of the major research experiment, 1,238 expressions of rejection of a "Yes" or "No" answer, or an expression of "no opinion", were recorded. Of these rejections 518 were derived from Area 15, that is, one-third of the respondents provided 42 per cent of the non-responses in this portion of the research interviews.

Attitudes Towards Financing Home Improvements

A major finding of the Housing Improvement Survey was the discovery that only one-third of the respondents were at the time of interview paying off a mortgage on their houses. Since the sub-sample derived from Area 15 was composed of residents of long standing in the neighbourhood, it might have been expected that only a modest proportion would be residing in homes currently mortgaged. This proved to be the case for, in Area 15, 26 respondents were currently paying off mortgages and 74 were living in homes that were not mortgaged. By contrast, 42 respondents in the Dufferin area and 32 in the Don area were residing in homes with outstanding mortgages.

This fact alone serves to explain much of what has been described previously as lack of concern, lack of enthusiasm, or apathy on the part of those interviewed in the Gore Vale area. At the same time, it is clearly responsible for the lack of interest demonstrated by these respondents in the various questions posed in the research interview with respect to the financing of home improvements. The respondents in Area 15 who considered that large bank loans to home-owners at regular interest rates would encourage people in the neighbourhood, constituted 38 per cent; but a mere 15 per cent felt that such a scheme would be of personal encouragement in considering improvements to their own houses. These persons were, however, very much interested in the prospect of a moratorium on property taxes with respect to home improvements. Fifty-eight per cent of those interviewed in Gore Vale thought that this proposal would encourage people in the neighbourhood to make improvements to their houses. By contrast only 41 per cent were of this opinion in Area 6. However, a moratorium was felt to be personally encouraging to a mere 31 of the 58 respondents in Area 15.

The crucial question concerning the role and significance of a major programme of neighbourhood improvement under public auspices reveals the respondents in Area 15 in their least enthusiastic position. Such a prospect of neighbourhood improvement was considered a matter of substantial encouragement by more than 60 per cent of the sample in Area 18 and nearly 60 per cent

in Area 6. By contrast, only 35 per cent of the residents of Gore Vale showed any interest in this proposition, and a large proportion, 42 per cent - far in excess of the other two areas - felt that a programme of neighbourhood improvement would "make no difference".

The interview proceeded through a careful examination of the attitudes of respondents with mortgages and those without mortgages on their homes. It is interesting to note that the respondents in Area 15 have the fewest number of situations in which there is merely one mortgage on the home. In Area 6 the smallest number of respondents recorded situations in which there were two mortgages on the home.

For those without a mortgage the interviewer proceeded to examine various alternative possibilities for financing home improvements. The respondents in the Gore Vale area were strongly discouraging in their reactions to these proposals. For example, the prospect of 15-year mortgages covering home improvements was considered to be less encouraging in Area 15 than in any of the other areas. In Area 6, 31 per cent of the respondents felt that such a scheme would offer a great deal or a moderate amount of encouragement; in Area 18 the proportion was 26 per cent; by contrast, in Area 15 the proportion was 21 per cent. On the reverse side of the coin, 6 per cent of the respondents in Area 6 felt that such a proposition would offer no encouragement at all; 5 per cent of the respondents in Area 18 were of this opinion; whereas in Area 15, 22 per cent of the respondents felt that no encouragement at all would be offered in their neighbourhood. As far as the respondent himself was concerned, 53 per cent in Area 15 would not expect to take advantage of such a proposal if it were offered.

It was interesting to note that even for respondents with a mortgage in Area 15 there was much less enthusiasm with respect to various alternatives offered to finance home improvement than was evident in the other two areas. The key proposal which suggested long-term mortgages large enough to re-finance present mortgages and the cost of improvements has already been shown to be of substantial encouragement among the 100 respondents in the total study who had outstanding mortgages. In fact, 60 of 81 responses to this question indicated a moderate or a great deal of encouragement. Only 13 of these 60 favourable responses were derived from Area 15; 19 came from Area 6, and the remaining 28 from Area 18. There does seem, therefore, to be something more than the mere presence or absence of mortgage debt which influenced the responses in Area 15.

Personal Factors in Area 15

In addition to the suggested major influences which may afford a degree of explanation for the special situation among the responses derived from the Gore Vale improvement area, a brief examination of the basic social and economic characteristics of the respondents in this area may shed further light on the degree of variation described in this section of the report.

One major clue clearly lies in the matter of family income. In Area 15 the largest number of respondents reporting an income of less than \$1,000 per year, 14 persons, was recorded. Similarly, the largest number of persons reporting an income between \$1,000 and \$1,999 per annum was found in this

neighbourhood. In fact, 43 per cent of the respondents in Area 15 reported incomes of less than \$3,000 per annum. A further 25 per cent fell in the median class - \$3,000 to \$3,999 per annum. Clearly, then, respondents in Area 15 reporting an income of \$4,000 per annum or more were substantially less than in the other areas in the Housing Improvement Survey.

The population in the Gore Vale area was relatively older than in the improvement study as a whole. This statement is not derived from a complete examination of the ages of all members of the families of respondents, but insofar as the age of the principal owner is concerned, the number of respondents who fell in the younger age group was considerably less in Area 15 than in the other two neighbourhoods. At the other end of the age distribution the proportion in the three age groups beginning at 55 years of age was 59 per cent for Area 15, as compared with 50 per cent in Area 6, and only 45 per cent in Area 18.

A further examination of the respondents in the three housing improvement areas revealed clearly that the national origins of the respondents in Area 15 were significantly different from those in other areas. For example, in Area 6, 44 per cent of the respondents were Canadian-born Anglo-Saxons and another 13 per cent were described as "other Anglo-Saxon". The corresponding figures for Area 15 were 7 per cent and 1 per cent. On the other hand, 31 respondents in Area 15 were of Italian origin, 44 per cent were of Slavic origin, 5 per cent were of Portuguese origin, and 8 per cent were described as "other European". Nearly 90 per cent of the respondents in Area 15 were thus relatively elderly immigrants to Canada, who had resided at least from the end of the Second World War in the Gore Vale district. Very few had been in Canada less than 10 years, but 60 per cent had been here 20 years or more, and an additional 25 per cent had been here from 10-19 years.

A Summary Note

The evidence seems to be overwhelming that substantial variation in responses towards housing improvement was discovered in this research project in one of the three areas. The area known as Area 15, or Gore Vale, stands out in this study by virtue of the general lack of enthusiasm for change, for neighbourhood improvement, for housing improvement - in a word, for the entire programme of urban renewal. These attitudes are clearly of a different order from those expressed in the Dufferin area and in the Don area. More enthusiasm was demonstrated in the last-named of the three areas than in the others. But even there, sets of responses to certain questions do not seem to be easy to explain.

The reasons for the significant divergence of responses in Area 15 from the totality of responses gained in the other two neighbourhoods seem to lie in the basic personal, social and economic characteristics of the residents themselves. Home-owners in the Gore Vale area were relatively old among a fairly old population within the study itself. They proved to be long-term residents in their neighbourhood, for the most part persons born in European countries, who had emigrated to Canada before or during the 1920's and the 1930's and, to a lesser extent, after 1945. They were home-owners who had discharged accumulated mortgage debt and nearly three-quarters of them were

without mortgages. Whether these are the fundamental reasons for their attitudes and opinions concerning home improvements and alternative methods of financing the process of rehabilitation is not known.

It does seem likely, however, that the respondents in Area 15 constituted a stable, conservative, determined, set of home-owners who are wary and suspicious of public and voluntary action towards urban renewal. Since these respondents happen to reside geographically in a neighbourhood immediately to the west of a major public urban renewal programme, there is some reason to wonder whether the experience of Alexandra Park has affected the views of many persons who literally live across the street or in the next few blocks to the west and north. This question is not merely rhetorical but may be of considerable importance in the continuing programme of urban renewal in which housing rehabilitation is to play an important role in central Toronto.

VIII. AN EXAMINATION OF THE ATTITUDES OF LANDLORDS TOWARDS
HOUSING IMPROVEMENT -- EXPERIMENT IV

Introduction

In each of the three areas in which interviews were conducted in downtown Toronto, an important proportion of the existing dwellings were owned (or held in trust) by persons who did not live in those neighbourhoods. These so-called "absentee owners", as distinguished from owner-occupiers, were most often located within Metropolitan Toronto, but a few were resident elsewhere in Ontario and some resided in other Canadian provinces.

As a final experiment in the series of four research investigations, which together comprised the study of housing rehabilitation, an attempt was made to elicit the views of such absentee owners with respect to the improvement of their properties. A simple two-page questionnaire was prepared and mailed to every owner not resident in the dwelling for whom an appropriate address could be determined. The questionnaire form indicated clearly that no name, address, or signature was required; indeed, the first line of the instrument permitted the recipient to indicate that "I do not want to answer any of the questions." Nevertheless, he was invited to return the incompleated form in the stamped envelope which was addressed to the Research Consultant at the University. It may seem surprising that any person would return the document rather than destroy it if he did not intend to answer, but in fact 7 persons did so.

The "Questionnaire Completed by Landlords" was sent to every available addressee in Area 18 (Dufferin 2) and Area 6 (Don 3),¹⁴ but the second question on the form made it possible to distinguish returns from the two areas -- it permitted the respondent to state that he did or did not still own or manage property in the specified neighbourhoods. In Area 18 it was possible to identify 150 apparently non-resident owners from the several sources of information employed previously. Questionnaires were mailed early in September 1964 for this area, and a month later to absentee owners of properties in Area 6. They were to be returned to the University address, as indicated previously, to provide the owner with further assurance that the confidentiality of his response would be respected. It was believed, as well, that a greater return to the Consultant was more likely at the University than at an official city office.

Writers in the field of research methods are generally not enthusiastic about the use of the mailed questionnaire as an instrument for collecting data, except under quite special circumstances. They indicate that modest returns of the order of 10 per cent can be expected, unless the prospective respondents are fairly well educated and well informed about (and very much interested in) the subject of the questionnaire. Even so, they may not respond because of suspicion of the motives of the authority issuing the

¹⁴Since this was an experimental attempt to contact absentee owners, and more than 400 letters had to be prepared, it was decided to contact those who owned property in just two of the three improvement areas studied earlier.

document. In any event, respondents constitute a self-selected sample which may be composed substantially of persons holding extreme views on the matters of concern. Those of moderate views may not bother to complete and return the form.

These weaknesses were well known to the research staff as it considered the questionnaire to absentee landlords. As an experiment it was worth attempting and, in fact, the rate of return was beyond expectation. Thirty-nine of the 150 forms mailed with respect to dwellings in Area 18 were returned and might be classified as follows:

| | |
|--|----------|
| Forms mailed | 150 |
| Forms returned | 39 |
| of which, undelivered | 9 |
| refusals | 2 |
| house sold or no longer managed | <u>5</u> |
| | 16 |
| Forms completed | 23 |
| Rate of return: gross | 25% |
| net | 15% |

The rate of return was more satisfactory in respect of Area 6. Two hundred and fifty-six questionnaires were mailed and 81 were returned, for a gross return of 32 per cent. A simple accounting is presented as follows:

| | |
|--|----------|
| Forms mailed | 256 |
| Forms returned | 81 |
| of which, undelivered | 15 |
| refusals | 6 |
| house sold or no longer managed | <u>4</u> |
| | 25 |
| Forms completed | 56 |
| Rate of return: gross | 32% |
| net | 22% |

The degree of response does indicate a substantial interest in the matter of housing improvement. One interesting aspect of the experiment was the occasional receipt of completed forms for properties owned by the same person in each of the two areas.

The Intentions of Landlords

Landlords who responded to the questionnaire concerning home improvements were first asked whether they planned soon to sell the property which they owned and managed. In Area 18 in west Toronto, 5 replied that they did intend to sell in the near future but 18 absentee owners replied in the negative. It should be pointed out that the term "absentee" is in part a misnomer, since it was found that 5 of the 23 respondents lived in the property which they owned and rented a portion to tenants.¹⁵ Two of the 5 owners who intended to sell their properties were in this category. Such a confusion may occur when the information available in the files of the Assessment Department or in City Directories becomes out of date. It is not always clear in the process of sample selection that the name listed at a specific address is that of an owner-occupier or the tenant of an absentee owner.

In Area 6, adjacent to the Don Valley and Riverdale Park in east Toronto, the pattern of responses was clearer. It has been noted that 56 respondents were in ownership or continued to manage the properties. Only 2 respondents proved to be in residence at the addresses contacted. A somewhat smaller proportion than in the first area studied intended to sell their property soon. Ten of the 56 respondents (18 per cent) indicated this intention.

Once the basic facts were established, namely, that the respondent was the owner or trustee of the property in question, the questionnaire turned immediately to the matter of housing improvement and the factors which might affect the decisions of owners to spend money in maintaining their properties. The questions were few in number and quite specific. The first major question concerned the possibility that a district improvement programme might encourage the respondent to make expenditures on housing improvements. He was simply asked to check "yes" or "no". He was then asked whether or not expenditures on such improvements could be justified by the prospect of rents (perhaps increased rentals) which he would consider profitable in the light of the additional expenditures on improvements. Once again he was asked merely to check "yes" or "no". The discussion which follows concerns only the 23 completed responses from Area 18 and the 56 from Area 6.

It was surprising to find that absentee landlords in Area 18 indicated the possibility of far more encouragement as a consequence of a neighbourhood improvement programme than was the response from those polled in Area 6. This finding was not in agreement with the views of owner-occupiers presented earlier in this Report. In west Toronto, 16 of the 23 respondents said that they would be encouraged to make expenditures for this basic reason, and a similar number felt that such expenditures on improvements could be justified economically by the possibility of profitable rentals. It should be noted that those who indicated that they would spend money were not in all cases those who indicated that a profitable rental could be obtained. There were two cases in which the respondent would be encouraged to make improvements but could not see a profitable rental in prospect; and in one case the respondent would not spend funds but could see a profitable rental in prospect.

¹⁵It seems to be the case that owners of two or three properties will live for a time in one house while renting a portion of it; will then rent the space they have occupied and move to a second, or third, house which they own in the same general neighbourhood. This makes it difficult to pinpoint the owner-occupier or absentee-owner status of such persons.

The responses from Area 6 are no doubt related to those described earlier in this Report concerning the intentions of owner-occupiers. This neighbourhood improvement area is apparently, in the views of all home-owners, in a somewhat more transitory state than the Dufferin district, which was the first polled in this study. In Area 6, for example, 30 respondents indicated that they would be encouraged to make home improvements as a consequence of a civic neighbourhood improvement programme, but 21 said that they would not be so encouraged, and 5 did not reply. One respondent indicated that "I have spent plenty already" and a second qualified his "yes" response by tying it to the prospect of loans at low rates of interest. Moreover, respondents in Area 6 were far more pessimistic in the matter of appropriate rental levels than those in the first area under consideration. Only 17 indicated that they could see the prospect of rentals sufficiently high to justify expenditures on home improvements; on the other hand, 30 answered in the negative; and the remainder did not reply. A few responses were in the form of both "yes" and "no", a simple indication of doubtful prospects.

The questionnaire proceeded from these statements of intention to the "projected cost of repairs". The respondent was given 5 possible categories as follows:

- (a) Property is in first class condition now and only periodic upkeep is needed.
- (b) Property needs up to \$1,000 spent on it.
- (c) It needs \$1,000 up to \$2,900 spent on it.
- (d) It needs \$3,000 up to \$4,900 spent on it.
- (e) It needs over \$5,000 spent on it.

He was asked to check the interval which most closely corresponded to his estimate of the cost of repairs that were required at the home he owned. A sixth class was also listed for those who could not make estimates of this kind:

- (f) I don't really know -- it needs a little spent on it,
or -- it needs a lot spent on it.

Some respondents understood that this was an alternative to one of the 5 more precise choices but a few checked one category of dollar expenditure and then went on to check either "a lot of money" or "a little money". About one-third of the respondents did not make an effort to reply to this question for reasons which are not known.

In both neighbourhoods under study the great bulk of responses indicated expenses in the three lowest categories, that is, less than \$3,000. Seventeen of the 18 responses in Area 18 fell into the three lowest categories of expenditures; 32 of the 35 specific indications in Area 6 were in these categories. Those in Area 18 who chose to check the less specific class provided 4 indications of "a little" expenditure and 2 indications of "a lot" of expenditure. Thirteen in Area 6 chose the phrase "a lot". How realistic any of these responses may be is not known, since this was a mailed questionnaire and the respondent was free to be as realistic or as unrealistic as he chose. It is clear, nevertheless, that most absentee landlords (12 in

Area 18 and 21 in Area 6) believed that only "a little" or less than \$1,000 is required to be spent on the properties which they own or manage.

Financing Home Improvements

Absentee owners were given an opportunity of indicating their financial capacity to undertake home improvements and were then offered several possible methods of financing. In three separate questions they were asked to indicate positive or negative responses to questions concerning the financing of home improvements. In the first instance, with the projected cost of repairs in mind, they were asked whether they were able to finance required repairs with their own resources (income, savings, bank and other loans). Once again the respondents in Area 18 were much more optimistic than those in east Toronto. The former group indicated by 16 to 5, with 2 abstentions, that they had the personal ability or could find the resources to undertake required home improvements. One respondent, however, qualified this by stating "but I wouldn't"; a second indicated that he required an interest rate of no more than 7 per cent -- a rather surprising level in this field of activity. In Area 6 the responses were 31 "yes" and 18 "no" on the question of ability to finance required home improvements. The remaining 7 respondents did not reply and there were no qualifications added to the negative or positive responses.

The questionnaire then asked whether the respondent would be interested in mortgage financing for home improvements at a low rate of interest (6 per cent was specified as an example). It is clear that absentee owners were not particularly interested in this prospect or were suspicious that the judgments concerning "a low rate of interest" would not correspond with their own. For example, in Area 18 there were 20 responses to this question and 10 noted that they would be interested and 10 said that they would not be. In Area 6, 18 respondents said that they would be interested in mortgages at low rates of interest, while 24 said that they would not be interested.

It might be supposed that owners who had stated previously that they had the ability to finance home improvements would not respond favourably to low interest rates on mortgages for this purpose; and that owners who lacked the ability to finance projected repairs would indicate an interest in low interest rates for housing improvement loans. The responses proved that this was not the case. In Area 18, for example, 8 of the 16 who indicated a personal ability to finance projected repairs also indicated an interest in home improvement loans at low interest rates; on the other hand, 3 of the 5 persons who stated that they were not able to finance improvements were equally not interested in mortgage loans at low rates of interest. In Area 6, however, these apparently contrary indications of financial capacity were not so pronounced. The proportion of those who indicated an ability to finance improvements and who were also interested in mortgages at low rates of interest dropped to one-third. These findings are not necessarily inconsistent.

The last question concerning financing of home improvements asked the respondent whether he favoured mortgage loans for such purposes which would include outstanding mortgage indebtedness and the cost of home improvements. This question duplicates one major line of enquiry in the 300 interviews with owner-occupiers and is clearly related to the current existence of

mortgage indebtedness. In the major study of housing rehabilitation it was strongly emphasized that only one-third of owner-occupiers were in the process of repaying mortgages, while two-thirds were allegedly entirely free of mortgage indebtedness. As far as absentee owners are concerned the proportions were somewhat different. Twelve of the 23 respondents in Area 18 stated that the property under consideration was currently mortgaged. Eight of these had previously indicated that they possessed the ability to finance home improvements with their own resources. In this district, however, 9 of these 12 respondents with a mortgage favoured all-inclusive financing and 3 did not.

The existence of mortgages was also far more pronounced in Area 6 than in the major study of housing rehabilitation concerning owner-occupiers. Among the 56 respondents from this improvement area only 16 indicated that properties were not mortgaged and 40 were therefore in the process of repaying indebtedness. Nevertheless, only 12 respondents favoured inclusive financing in which current indebtedness and the cost of home improvements would be combined in one mortgage, while 20 respondents were not in favour of such inclusive financing. Half of the favourable responses were received from owners who had previously indicated that they were able to finance home improvements on their own, while the other half came from those who had claimed that they were not able to finance such improvements. The negative responses were also evenly divided between those who had previously stated that they were able and those who had stated that they were unable to finance home improvements on their own.

In summary, there is a degree of inconsistency in the responses to the questionnaire sent to absentee owners or landlords of properties in Areas 18 and 6 respectively. On the one hand, most owners claimed that they would be encouraged to embark upon home improvements by district improvement programmes, although there were sharp differences of opinion concerning the likelihood of rents sufficiently high to justify such expenditures. The great majority of respondents felt that required repairs were modest and that sums of \$1,000 or less would be more than sufficient. At least three-fifths of the respondents claimed that they could finance the cost of repairs with their own resources, or their own sources of funds, but they were not particularly interested in mortgages at low rates of interest for this purpose. Moreover, they were not particularly interested in all-inclusive mortgages, which would gather together current indebtedness and the cost of home improvements. From these simple responses, primarily indications of "yes" or "no" to simple questions, few conclusions can be drawn. The questions are framed, as they must be in a questionnaire, in relatively simple terms and the maximum opportunity was given to the respondent to check his reply in the appropriate place. The results, as indicated, are somewhat inconsistent and the explanations for these results, as far as this study is concerned, can be found, if at all, in the additional comments made by the respondents in their own handwriting at the close of the questionnaire.

Comments by Absentee Owners

Space was provided at the bottom of the second page of the two-page questionnaire for "any comments you care to make", and the respondent was encouraged to write what he wished at this point. About 60 per cent of the

respondents took advantage of this opportunity, and it may indicate the nature of the self-selection process involved in the use of a questionnaire of this sort. Those who responded to the questionnaire may well be the thoughtful, or the angry, or at least the most potentially vocal, among the group polled. It should be noted, for example, that an earlier question which pertained to the possibility of the establishment of profitable rental levels following expenditures on home improvements brought forth a substantial number of handwritten expressions of opinion, even though no request for comment was indicated at that point on the questionnaire. For the most part, persons who had something to say at that point went on to comment as well at the close of the questionnaire. A brief analysis of these verbatim "additional comments" is included, because it may shed more light upon the problem of housing improvements than the mere checking of alternative responses to the questions.

About half of the respondents from Area 18 took advantage of the opportunity to comment. Most of these absentee owners were stimulated by the question concerning the influence of a neighbourhood improvement programme to make comments such as the following:

A few parks in the area would certainly help. I expect much of the property to be expropriated for redevelopment and as a result I do not intend to improve the property until something concrete is announced.

Recently completely renovated inside and out. The district, provided individual premises are good, would allow some latitude for home improvement from rents received.

I am not sure what you mean by improving the district. In my opinion this area, including following the C.N.R. tracks west to Lansdowne Avenue, is a working man's type of residential area in which many of the houses have been purchased by working men with a low down payment. Many of them have modernized the interior plumbing and heating and I have been in many of the houses which are very well maintained. These houses usually contain 7, 8 or 9 rooms and the purchasers are able to rent a flat or apartment to relatives or other people to help pay for them. The area is served by good schools and good transportation. Many of the lots are quite deep and it might help if the City of Toronto was able to organize the assembly of lanes at the back so there would be access to parking or garages.

I don't think you can "change" a depressed area. Probably the only method would be for the city to requisition blocks at a time, destroy all buildings, and then sell to developers.

I believe this area requires the very old houses made of wood and insulbrick to be torn down. Solid brick homes can be repaired and worthwhile improvements will pay off. Off-street parking should be provided so that cars can be kept off the streets at night and from 7 - 9 a.m. and 3:30 to 6 p.m. Please note - cars are our biggest headache on our downtown streets today.

The expression of these opinions was followed by serious consideration of the question concerning the possibility of profitable rents following expenditures on home improvements. It will be recalled that in Area 18 one in every three respondents felt that it would not be possible to derive sufficient rentals from improved properties. Such comments as the following were written:

Rent rates are governed by the modernization of accommodation. Since I do not intend to do the above, an increase would not be in order.

I would expect higher rents if district improved.

Property does not lend itself to improvements in appearance other than painting. I have spent considerable money recently in plumbing, wiring, etc.

If I improve, assessment will be raised and taxes too high. I will not get higher rents.

The above questions seem to apply to the financing of repairs and improvements; since I feel that my house, as well as most houses in the area, are not worth fixing, the above schemes are of no interest to me. It is my suggestion that the area be redeveloped into low-income apartments. This particular area has deteriorated and is continuing to do so; it is my opinion that in 10 years it will be 50% worse than it is today. As a landlord I would not make any repairs unless necessary. I hope to sell.

Respondents who owned property in Area 18 added some interesting comments concerning the financing of home improvements through mortgage loans (of one kind or another), ranging from conventional home improvement loans to the suggested all-inclusive loans. The following are some of the handwritten "additional comments":

I might consider a loan at a low rate, providing it was open at any time.

Mortgage loans at lower interest rates and higher percentage of value of premises would encourage more home-ownership by both investor and resident home-owners.

A special scheme with 6% mortgage money on modern improvements would be a great help. I think that this area in its present form is preferable to live in and raise a family than in a subsidized government operated housing scheme.

A somewhat larger proportion of property owners in Area 6 (Don 3) took advantage of the opportunity to offer "additional comments" at key points in the questionnaire and at its close. These respondents were much less optimistic, as has been indicated previously, with respect to the influence of a neighbourhood improvement programme to encourage housing improvements,

and were strongly pessimistic about the prospect of profitable rentals following expenditure on their own properties. On the question of home improvements in general, they made comments such as the following:

This property is too old to repair. Needs a new building which the district, as is, does not pay me to build.

The particular block of houses in which my property is located would have to be improved. Basically the exterior appearance of the old house cannot be changed much. Possibly government or city should subsidize private developers to rebuild completely.

The condition of the building does not warrant any repairs.

I think if the whole area was improved I would like to move back, as the street we lived on was close to downtown and as we still work downtown; it would be just fine as far as transportation, theatre, and such.

Our properties are in good condition but interiors (kitchens and bathrooms) need some modernization. We would not wish to raise rents at present as we have good clean tenants, which is important.

I improved the property completely in the best manner possible -- mainly to keep it in that condition. In other words I prefer good people rather than high profits. I do not like a so-called "Rooming House". I like a home to remain a home.

We try to keep the house in fairly good condition in case we decide to sell. We do not feel that it is sound to put this place into first-class condition since it is in "cabbage town" and we could not raise the rent by the amount necessary to cover the cost of repairs.

The question of the relationship between rental revenues and expenditures on essential home improvements led almost all 32 respondents who added comments to deal with this problem. For example, respondents wrote such statements as the following:

Taxes have more than doubled since I bought the property six years ago -- a sinister outlook for a landlord, as rent could not be raised.

An investment of this nature requires a lengthy period for realization. The nicer the area, of course, the higher the rent -- the higher the rent the more the property is improved.

Some residents prefer to spend their money for purposes other than rent. Some cannot afford to pay more. Many people in this area do not respect the property of others and make little effort to deter their children from destroying the property of others.

The competition of subsidized housing in this area makes it impossible to obtain sufficient rent to pay taxes, the minimum of repairs and give 5% return on your investment before income tax.

Rent does not vary much with condition of house.

The majority of tenants in this area are welfare recipients and are irresponsible. I am interested in some way of making tenants live up to their responsibilities and live like human being instead of pigs, who bootleg and run bawdy houses instead of working like the rest of us.

I doubt if rent could be increased. In order to make rental property payable the whole district would have to be improved considerably.

Low-income families live in this district, so rent cannot be increased.

Realty tax is exorbitant. The district will not allow a fair rental in comparison to the high cost of repairs, maintenance, etc.

The rent for this type of dwelling at any time is sufficient, regardless of district.

We make improvements from time to time but this district is getting very slummish because the slum people are moving in.

We own several houses in our estate and if we see tenants are taking an interest in the house they occupy and keeping a clean place we do things for them. If they keep a dirty place then they do not get much done for them. If you can find some way of stopping people drinking and living in a slum manner, because they generally go together, you will solve some problem.

Finally, many respondents took advantage of the opportunity to offer "a last word" with respect to the whole question of home improvements and the possibilities for financing them. A few respondents even took the trouble to write long letters expressing their views and opinions, and for these the research staff is duly grateful. A few of the shorter propositions are as follows:

The area in question, like many downtown areas, might very well be revitalized by 80% - 90% mortgage financing, at 6% interest, amortized over 20 years -- similar to N.H.A. mortgages on new homes. This in the long run would save the government a great deal of money, as there would be no necessity to redevelop an area in wholesale block as in the case of Regent Park and Moss Park, which were done at excessive costs. With some planning and mortgages as above, this area would undoubtedly revert in due course to private ownership and not absentee landlords.

I would re-finance the mortgage at 6% providing you don't pay a bonus of about \$300 - \$500 to renew mortgage -- which they usually want. This is what most people do or they don't want your business.

Landlords (not living in the property) no longer consider the area to be good investment for rental purposes. Many home-owners who live themselves in the houses and do not rent cannot afford any improvements in their properties. On account of high living costs they hardly can meet both ends together.

I have been getting little profit from this property over taxes, mortgage and repairs. When mortgage and repairs have been completed I would still like to improve the property but only to the degree surrounding property has been improved. It is disheartening to see adjacent property deteriorating.

To improve property in this area is only a waste of time and money as it will be used for apartment development eventually.

Cost of improvements would exceed demolishing present structure and rebuilding.

Tenants that lived in my home have moved away without my knowing, owing me \$250 worth of rent. Every year I have cleaned, painted and remodelled the house ready for people to move in. When these people left they left the house in such a state that it would be impossible to think of doing anything to it. I intend to close it up. I have spent enough money on it and it is not worth it.

In conclusion, the kinds of difficulties which are faced by absentee landlords who own one or two properties are well illustrated in letters appended to the questionnaires. The two letters reproduced here in large part are sufficiently disguised to protect the identity of the respondents. One lady wrote:

The ... houses that we have are our only income. We paid off this house in which we live, while we were both still able to work. Then we put a down payment on (another) house, thinking we would have enough to live on. It was a nice street when we moved here, and there was no trouble getting good roomers, but since Mr. X (name of well-known owner of older properties) has turned the first block and the two houses to the east of this house into slums, it is much harder to get good people. This house does not need any repairs. We had it all done over before we moved in, and it is well cared for. The other house has also had the big repairs done, but there is always something coming up that must be done. I know that we are going to have to put down new floor covering on some of the rooms before long. We don't make enough money to take care of these things, and our savings are going down. We have one mortgage at 7% and pay \$110 each month. We have wondered if there was some way that we could have it lowered. We get discouraged feeling that we are working for nothing, yet can't see where we could gain by selling, for the amount that we would be able to get for it.

Another respondent who owns one apartment building illustrated the risks in such an investment in the following comments:

Our building in this area is 35 years old. It looks it. We would like to show sufficient pride in ownership to wash the bricks and remodel the windows but this would not bring in an extra penny rent. Our mortgage is large and our margin of profit minute. Since we buy with our future and that of our children in mind, we are running the building with less interest in present cash profits than in building equity for the future.

Since the building contains (a substantial number of) suites, a little modernization there would go a long way toward beautifying the neighbourhood and we certainly intended to, but then the government raised our taxes \$1,700 in one year, at a time when we averaged 5 vacancies a month. There went the budget!

If the government is concerned with improving areas, they should take into consideration the profit ratio on a building when they assign taxes. Maybe they would leave something in the pot for paying for beauty. Perhaps some tax concession could be created for exterior improvements. We certainly cannot go into debt for something which will not add a penny to our income.

The government makes all the money out of our property and leaves us the headaches.

In our opinion these longer expressions constitute a neat summary of the factors underlying the intentions of absentee landlords toward the rehabilitation of their properties.

IX. CONCLUSIONS OF THE STUDY

1. There is a very real and important interest in home improvement on the part of both resident home-owners and absentee owners in central Toronto. The interest in housing rehabilitation can be evoked and, in some degree, measured through the utilization of the research procedures employed in this experimental study. The research interviews undertaken by well-trained and intelligent researchers who have a clear understanding of the fields of housing and urban renewal, and of the place of rehabilitation and conservation within these fields, will provide reliable data with respect to the attitudes of home-owners concerning the improvement of their properties.
2. It is clear that expenditures on improvements within the house are more readily made than those evident from the outside. Owner-occupiers are much more willing to spend time, money, and effort to improve the inside of their homes than to improve the exteriors. To some extent they interpret exterior improvements as a benefit for their neighbours rather than for themselves. Moreover, such improvements are readily apparent to the representatives of the Assessment Department and result, the owners believe, in increased property taxes.
3. The nature of home improvements, and the patterns and procedures by which they are carried out, are crucial to an understanding of the prospects for the rehabilitation of older properties within the central city. It is clear that owner-occupiers in such neighbourhoods expect to undertake modest improvements each year for a number of years, with annual cash expenditures of perhaps \$200, but undertaken for the most part with their own and family labour.
4. This pattern of home improvements is at variance with the traditional methods of by-law enforcement within the municipality. The traditional municipal programme, whereby by-laws governing maintenance of housing and standards of occupancy are enforced, involves an inspection by a local Housing Inspector. In the event that physical deficiencies are identified, an order is served upon the home-owner listing these deficiencies, all of which must be remedied within a relatively short span of time. Such an approach to home improvement is not the approach favored by the great majority of owner-occupants in the central city. Rather, these persons carry out with their own labour a modest programme of improvement extending over a long period of time. They are not accustomed to a substantial programme involving a very large expenditure of money and likely requiring the services of specialist contractors or tradesmen to complete the repairs promptly.
5. A similar disparity in motivation and approach exists between the resident home-owner and the planner who is responsible for the design of a neighbourhood improvement programme. This may raise a serious difficulty in implementing a programme of total rehabilitation within the overall concept of urban renewal. The home-owner's approach is one of slow and deliberate progress; the planner's approach requires the expenditure of both physical effort and much money to bring sound homes

within the neighbourhood improvement area up to the minimum standards laid down in the overall urban renewal programme. These standards are at least as high and may be higher than those that prevail within the municipality's own housing codes. It is difficult, therefore, to conceive of a meeting of minds, or a blending of these two approaches, without the development of entirely new incentives to home-owners whose properties will remain within an urban redevelopment area.

6. An important proportion of resident home-owners (nearly one-third) derived a part of their income from tenants who occupied additional dwelling units within the homes under study. The enforcement of traditional local housing codes, and the attainment of standards usually sought within urban renewal programmes, would tend to dispossess many of these tenants from their present locations. There can be no doubt that some owner-occupants are violating the standards of maintenance of occupancy. Strict enforcement of by-laws would put further strong pressure upon the modest incomes of owner-occupants and further reduce the possibility that such families could voluntarily undertake programmes of improvements to their properties.
7. Owner-occupiers within moderately deteriorated neighbourhoods in the central city are predominantly persons who have resided in Canada and in their respective neighbourhoods for at least 15 to 20 years, and often for longer periods. The proportion of elderly single persons and couples is far higher than in the city or the Metropolitan area as a whole. The incomes are modest. In this study the median annual family income of slightly less than \$3,600 per annum is 28 per cent less than the median annual income of \$4,972 for the City of Toronto as a whole in 1961. These two factors in combination, age and modest income, are without doubt the two major aspects that underlie the attitudes of home-owners towards the improvement of their dwellings. Nevertheless, there are many other aspects, both clear and subtle, which influence the attitudes of home-owners towards housing rehabilitation and which can be acted upon in a concerted programme of neighbourhood conservation and rehabilitation of dwellings within an overall urban renewal programme.
8. The most important of these less obvious considerations emerged strongly in this research when the suggestion of a neighbourhood or district improvement programme under civic auspices was introduced to the home-owner. It has become apparent that most home-owners are strongly influenced in their attitudes towards the maintenance of their dwellings by the attention, or lack of it, paid to the neighbourhood and all aspects of its amenities by the civic administration through its various departments. The majority were interested in the possibility of a neighbourhood improvement programme and felt that some degree of encouragement would be reflected in an increased attention to home improvements within the area. For the most part they complained of neighbourhood inadequacies in terms of traffic, dirt, mixed land uses, obnoxious industrial establishments within residential areas, lack of park and recreation space, and other matters which are part and parcel of a neighbourhood improvement programme initiated under official municipal authority.

9. It cannot be denied, however, that one of the most important subtle irritations expressed by respondents was their disdain and dislike of their neighbours for a variety of reasons. An important proportion expressed one or more forms of prejudice towards "the people around here" and the view that their consideration of home improvements was seriously affected by their negative view of those living near them. This is not a matter to be lightly dismissed. Many interviewees complained about their neighbours' lack of attention to the exterior condition of their properties. These complaints were often tied to serious reservations concerning the behaviour of their neighbours and their neighbours' children towards the respondent's property as well as to other features of the neighbourhood. In the field of housing rehabilitation it seems apparent that "one rotten apple can spoil a barrel" and that groups of houses along a street can be neglected because of the gross neglect of one property within the group and the destructiveness of those who live in it.
10. The possibilities in financing home improvements are difficult to explain to most residents of older properties in the central city. In the first place, many home-owners have long since paid off their mortgages and have a strong dislike and, indeed, fear of incurring further debt. In part this attitude towards debt is a cultural phenomenon, common in neighbourhoods inhabited by newcomers from European and other countries. There is more to this matter, however, than cultural background and a lack of familiarity with western habits of purchasing through instalment financing. There are the factors of age and long residence. Again and again interviewees declined to consider the possibility of borrowing money to undertake home improvements, stating that they could not consider such matters at their age, or in their physical condition, and implying that they could not conceive of repayment of such loans. The traditional approach of encouraging home improvements through the device of a "home improvement loan" does not conform to the needs of the owner-occupants in this research.
11. Together with the personal characteristics of the residents, the difficulty of explaining the complications of easier home improvement loans, National Housing Act mortgages in improvement areas, all-inclusive mortgages combining outstanding indebtedness and the cost of home improvements, and other schemes (such as a municipal tax moratorium), serves to explain their clear-cut responses concerning the financing of home improvements. Owner-occupants were quite interested, apparently, in all of the schemes explained to them carefully by the interviewer, and they were enthusiastic about the possibility that these prospective financial arrangements would encourage their neighbours to undertake essential repairs and so uplift the area. But when they were asked to apply these prospective schemes to their own situation, they were far less enthusiastic, if not decidedly pessimistic.

The conclusion that must be drawn is clearly that very few owner-occupants of older properties in central Toronto would willingly incur indebtedness to undertake home improvements, except by the strong enforcement of the local housing by-laws. This harsh step can only

be taken with due consideration of the consequences, namely, the pain and suffering which would be in prospect for long-term elderly residents of older neighbourhoods.

12. If a system of voluntary rehabilitation of housing is to be undertaken within a comprehensive programme of urban renewal, it is essential that the municipality establish, within the affected area, a centre where resident home-owners can get advice concerning the improvement of their properties. Home-owners were enthusiastic about this prospect and it is obvious that they need to know much more about (a) deficiencies identified by housing inspectors, (b) the most satisfactory methods of repair and improvement, (c) the availability of reliable contractors or tradesmen to assist them, (d) the standards which the city by-laws demand in the carrying out of such improvements, and (e) the possible sources of financing and the terms of repayment.

13. The research staff, following months of contact with several hundred home-owners whose properties were at the time rated at least "in fair condition" by the City of Toronto Planning Board, were entirely agreed on a recommendation that some system must be found to enable these families to undertake home improvements without incurring substantial indebtedness or undue use of scarce cash incomes. While it was not the function of the interviewers to explore the totality of assets and financial resources which the family might have in reserve, it is probable that very few families would have the volume of assets required to meet typical improvement costs of \$2,000 to \$4,000 in urban renewal schemes.

A realistic appraisal of the prospects for rehabilitation of housing calls for a system of outright grants to owner-occupiers to enable them to carry out required improvements identified in the course of a neighbourhood improvement programme. Such grants would be carefully administered by the municipal organization responsible for the implementation of the urban renewal scheme and, if the senior levels of government considered it wise, a lien could be placed upon the property in respect of the amount of the rehabilitation grant, to be recovered when the property is sold. A "home improvement grant" with respect to a total improvement programme could be made in relatively smaller amounts over a period of years, rather than in the form of a large amount of money granted at one time.

14. In the light of this study the conclusion is inescapable that much of the past thinking and many of the assumptions current within the field of urban renewal cannot be supported when one examines carefully the realities of the prospects for rehabilitation of older dwellings in the central city. If it is the intention of the public authorities to dispossess long-term residents as a consequence of the rehabilitation programme, the present assumptions are certain to bring about this result. However, if the intention is to maintain, as far as possible, those families who want to remain in their own homes after such homes have been brought to a desirable standard of repair and improvement, our thinking and our policies must be carefully reconsidered to bring them in line with the realities of the personal,

social, and physical characteristics within the neighbourhoods which we seek to improve and conserve in the heart of the Metropolitan Area.

C
O
P
Y

APPENDIX "A"

C O N F I D E N T I A L

University of Toronto
Housing Improvement Survey

Interview No. _____
Time Began _____
Interviewer's Initials _____
Date _____, 1964.

I am, _____, of the University of Toronto.

I am making a survey of the amount of interest in the improvement of housing in the City. We hope we can suggest better ways of helping householders to make improvements to their houses. First I would like to ask you about your house.

(TURN PAGE)

If no interview, please describe on the special sheet provided your efforts to obtain one, giving detailed reasons for not obtaining. Also try to secure as much information as you can pertinent to the survey, e.g. characteristics of the house and the residents, improvements made or projected, etc.

1. How long have you lived in this house?
.1 _____ Less than 6 months
.2 _____ Six to 12 months
.3 _____ 1 - 2 years
.4 _____ Over 2 up to 5 years
.5 _____ Over 5 up to 10 years
.6 _____ Over 10 up to 15 years
.7 _____ Over 15 up to 20 years
.8 _____ Over 20 years.
2. What was your main reason for moving to this house?
.1 _____ Income change
.2 _____ Friends or own countrymen in the neighbourhood
.3 _____ Relatives lived nearby
.4 _____ Financing arrangements (price and payments)
.5 _____ Disliked former neighbourhood
.6 _____ More convenient to facilities
.7 _____ Close to work
.8 _____ More space here
.9 _____ Only place available at the time
.0 _____ Other

Specify any other _____

NOW I WOULD LIKE TO TALK FOR A MINUTE ABOUT HOW YOU FEEL ABOUT THIS
PART OF THE CITY

What are the two things you dislike most and the two things you like most about this neighbourhood?

3. Would you tell me first what two things you dislike most about the neighbourhood. (CIRCLE ILLUSTRATIONS MENTIONED IN PARENTHESES)

- | (a) <u>Dislike</u>
<u>MOST</u> | (b) <u>Dislike</u>
<u>SECOND</u> |
|-----------------------------------|--|
| .1 _____ | .1 _____ Poorly protected (Police and fire) |
| .2 _____ | .2 _____ Too much traffic (through-streets)-- dangerous, noisy |
| .3 _____ | .3 _____ Neglected, run-down |
| .4 _____ | .4 _____ Inconvenient (to stores, churches, schools, transportation, parks, entertainment, friends, relatives) |
| .5 _____ | .5 _____ Dirty, untidy |
| .6 _____ | .6 _____ Long Distance from work |
| .7 _____ | .7 _____ Noisy--children |
| .8 _____ | .8 _____ The people (neighbours) |
| .9 _____ | .9 _____ Nothing |
| 1.0 _____ | 1.0 _____ Don't know, no answer |
| 1.1 _____ | 1.1 _____ Other |

Specify any other _____

4. Now would you tell me what two things you like most about the neighbourhood. (CIRCLE ILLUSTRATIONS MENTIONED IN PARENTHESES)

(a) Like
MOST

(b) Like
SECOND

.1 _____

.1 _____ Convenience (to stores, transportation, schools, churches, parks, entertainment, friends, relatives)

.2 _____

.2 _____ Close to work

.3 _____

.3 _____ Good future for the area

.4 _____

.4 _____ Good services (police, fire protection, lighting, streets and sidewalks)

.5 _____

.5 _____ Well-built houses

.6 _____

.6 _____ Low-cost living

.7 _____

.7 _____ Nothing

.8 _____

.8 _____ Don't know, no answer

.9 _____

.9 _____ Other

Specify any other _____

5. Have you bought the following in the last five years?

| | | | | | | |
|--|---------|--------------|------------|-------------|-----------|----------|
| | Kitchen | | | Hi-Fi | Automatic | Clothing |
| | Stove | Refrigerator | Television | Combination | Washer | Dryer |

| | | | | | | |
|-----|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Yes | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|-----|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|

| | | | | | | |
|-----------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| No Answer | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|-----------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|

6. Did you buy your present car within the last five years?

- .1 _____ Have no car -- not applicable
- .2 _____ Yes
- .3 _____ No
- .4 _____ Don't know, no answer

IF 'YES', ASK QUESTION 7.

IF 'NO', SKIP TO QUESTION 8.

7. Did you buy your car new or used?

- .1 New
- .2 Used
- .3 Don't know, no answer

8. Let us suppose you unexpectedly receive \$1,000 which you are asked to spend. I would like to know which two of the things shown on this card you would want to spend the money on.

HAND THE RESPONDENT CARD #1 AND READ OFF ITEMS .1 TO .7 INCLUSIVE
BELOW (OMIT 'NO ANSWER') FOR EACH CHOICE.

(a) FIRST
CHOICE

(b) SECOND
CHOICE

- | | |
|-----------------------------|--|
| .1 <input type="checkbox"/> | .1 <input type="checkbox"/> Buy a better car |
| .2 <input type="checkbox"/> | .2 <input type="checkbox"/> Buy household appliances |
| .3 <input type="checkbox"/> | .3 <input type="checkbox"/> Have a good vacation |
| .4 <input type="checkbox"/> | .4 <input type="checkbox"/> Put towards the mortgage |
| .5 <input type="checkbox"/> | .5 <input type="checkbox"/> Make a downpayment on a better house |
| .6 <input type="checkbox"/> | .6 <input type="checkbox"/> Pay off bills |
| .7 <input type="checkbox"/> | .7 <input type="checkbox"/> Other (specify below) |
| .8 <input type="checkbox"/> | .8 <input type="checkbox"/> No answer |

Other _____

IF HOME IMPROVEMENTS NOT MENTIONED UNDER 'OTHER':

(c) How would you rate home improvements in comparison with the two main choices?

- .1 First
- .2 Second
- .3 Third or lower
- .4 Would not use for home improvements
- .5 Don't know, no answer

9. Is this the first house you have owned?

Number

No answer

10. On balance, would you rate your present home as better than your previous one, about the same, or not as good?

- .1 Present house is better
- .2 About the same
- .3 Not as good
- .4 Undecided
- .5 No answer

11. In what area have you lived most?

- .1 The east end of the City
- .2 The west end of the City
- .3 The north end of the City
- .4 Central Toronto
- .5 Suburban Toronto
- .6 Another town in Canada
- .7 A rural area in Canada
- .8 Another country
- .9 No answer

12. In the past two years, have you thought about moving from this house?

- .1 Yes
- .2 No
- .3 Vague etc.
- .4 No answer

IF 'NO' OR 'NO ANSWER' SKIP TO QUESTION 16. ASK ONLY THOSE WHO
HAVE BEEN THINKING OF MOVING

13. Why have you been thinking about moving? (Give main reason)

- .1 Children destroy the property
- .2 The whole neighbourhood is running down
- .3 Consider it not worthwhile to spend money on
this house - too rundown
- .4 Too large or small a house for present purposes
- .5 Too many undesirables moving in (note below
particular groups, ethnic or otherwise)
- .6 Attracted to another area
- .7 Don't know, no answer
- .8 Other (Specify) _____

14. (a) Have you done any looking for another house?

- .1 Yes
- .2 No (WHY NOT?)
- .3 No answer
- .4 Vague or irrelevant

(b) IF 'NO', what is the reason for not looking?

- .1 Too old
- .2 Too expensive elsewhere
- .3 Couldn't get enough money for this house
- .4 Other (specify) _____

15. Where have you been thinking of moving to?

- .1 The east end of the City
- .2 The west end of the City
- .3 The north end of the City
- .4 Central Toronto
- .5 Suburban Toronto
- .6 Another town in Canada
- .7 A rural area in Canada
- .8 Another country
- .9 No answer

NOW HAVING REGARD TO IMPROVEMENTS YOU HAVE MADE TO YOUR HOUSE:

16. Would you tell me what major improvements you have made to the outside of your property in the last five years (or as long as you have lived here if less than 5 years), and the approximate cost.

HAND THE RESPONDENT CARD #2 AND ASK HIM TO SELECT THE IMPROVEMENTS MADE IN THE LAST 5 YEARS. PLACE A CHECK AGAINST EACH IMPROVEMENT MADE. JUDGE WHETHER THE IMPROVEMENTS (IF ANY) HAVE BEEN EXTENSIVE, MODERATE, OR MINOR AND CODE APPROPRIATELY. THEN ASK FOR AN APPROXIMATE TOTAL OF EXPENDITURES MADE IN THE PAST 5 YEARS AND CODE IN THE APPROPRIATE CATEGORY.

All improvements made in the last 5 years (interviewer check which):

(DO NOT PUNCH)

- Eavestroughs
- Paint
- Storms and screens
- Porch
- Steps
- Roof
- Chimney
- Walls
- Woodwork
- Windows
- None
- Don't know
- Other (Specify) _____

(a) Extensiveness of improvements made:

- .1 No improvements made
- .2 Quite extensive
- .3 Moderately extensive
- .4 Minor in extent
- .5 Impossible to judge

(b) Total cost of improvements made in past 5 years.

- .1 Under \$250
- .2 \$250 to \$499
- .3 \$500 to \$749
- .4 \$750 to \$999
- .5 \$1000 to \$1499
- .6 \$1500 to \$1999
- .7 \$2000 to \$2499
- .8 \$2500 to \$2999
- .9 \$3000 to \$4999
- .0 \$5000 and over

17. Which two outside improvements (on Card #2) do you think should be done above the others?

(a) FIRST CHOICE (b) SECOND CHOICE

- | | |
|------------------------------|--|
| .1 <input type="checkbox"/> | .1 <input type="checkbox"/> Eavestroughs |
| .2 <input type="checkbox"/> | .2 <input type="checkbox"/> Paint |
| .3 <input type="checkbox"/> | .3 <input type="checkbox"/> Storms and screens |
| .4 <input type="checkbox"/> | .4 <input type="checkbox"/> Porch |
| .5 <input type="checkbox"/> | .5 <input type="checkbox"/> Steps |
| .6 <input type="checkbox"/> | .6 <input type="checkbox"/> Roof |
| .7 <input type="checkbox"/> | .7 <input type="checkbox"/> Chimney |
| .8 <input type="checkbox"/> | .8 <input type="checkbox"/> Walls |
| .9 <input type="checkbox"/> | .9 <input type="checkbox"/> Woodwork |
| .0 <input type="checkbox"/> | .0 <input type="checkbox"/> Windows |
| 1.1 <input type="checkbox"/> | 1.1 <input type="checkbox"/> None |
| 1.2 <input type="checkbox"/> | 1.2 <input type="checkbox"/> Don't know |
| 1.3 <input type="checkbox"/> | 1.3 <input type="checkbox"/> Other (Specify) _____ |

18. (a) Do you have definite plans for making these two improvements?

- .1 Yes
- .2 No
- .3 Qualified Yes
- .4 Qualified No
- .5 No answer
- .6 Other

(b) Specify other and give reasons for all answers except code #.1.

ASK ONLY THOSE WHO HAVE DEFINITE PLANS TO MAKE THESE IMPROVEMENTS
(CODES .1, .3):

19. Since you have definite plans to make improvements outside, how soon would you make them?

- .1 This year (within 12 months)
- .2 Next year (12 - 24 months)
- .3 Spread over several years
- .4 When money becomes available
- .5 After the mortgage is paid off
- .6 Vague
- .7 Don't know, no answer
- .8 Other (Specify) _____

20. Could you give me the approximate cost of the two improvements you plan to make outside.

(DO NOT PUNCH (a) OR (b).)

(a) First choice: \$ _____ (b) Second choice: \$ _____

Can you tell me how much ALL outside improvements which you think should be made would come to in dollars?

- .1 Up to \$250
- .2 \$250 - \$499
- .3 \$500 - \$749
- .4 \$750 - \$999
- .5 \$1000- \$1249
- .6 \$1250- \$1499
- .7 \$1500- \$1749
- .8 \$1750- \$1999
- .9 \$2000- \$2999
- .0 \$3000 and over
- 1.1 Don't know
- 1.2 Vague

ABOUT THE INSIDE OF YOUR HOUSE

21. What major improvements have you made to the inside of your house in the last five years (or as long as you have lived here if less than 5 years), and the approximate cost?

HAND THE RESPONDENT CARD #3 AND ASK HIM TO SELECT THE IMPROVEMENTS MADE IN THE LAST FIVE YEARS. PLACE A CHECK AGAINST EACH IMPROVEMENT MADE. JUDGE WHETHER THE IMPROVEMENTS (IF ANY) HAVE BEEN EXTENSIVE, MODERATE, OR MINOR AND CODE APPROPRIATELY. THEN ASK FOR AN APPROXIMATE TOTAL OF EXPENDITURES MADE IN THE PAST FIVE YEARS AND CODE IN THE APPROPRIATE CATEGORY.

22. All improvements made in the last 5 years (check which):

(DO NOT PUNCH)

- | | |
|---|--|
| <input type="checkbox"/> The furnace/heating system | <input type="checkbox"/> Basement walls |
| <input type="checkbox"/> Room layout (altering dividing walls) | <input type="checkbox"/> Decorating |
| <input type="checkbox"/> Plumbing fixtures and pipes | <input type="checkbox"/> Wiring |
| <input type="checkbox"/> Flooring (Hardwood, tiles, etc.) | <input type="checkbox"/> Cupboards and closets |
| <input type="checkbox"/> Stairs | <input type="checkbox"/> Insulation |
| <input type="checkbox"/> Windows | <input type="checkbox"/> None |
| <input type="checkbox"/> Plastering | <input type="checkbox"/> Don't know |
| | <input type="checkbox"/> Other (Specify) _____ |

- (a) Extensiveness of improvements made:

- | | |
|--|---|
| .1 <input type="checkbox"/> No improvements | .4 <input type="checkbox"/> Minor in extent |
| .2 <input type="checkbox"/> Quite extensive | .5 <input type="checkbox"/> Impossible to judge |
| .3 <input type="checkbox"/> Moderately extensive | |

- (b) Total cost of improvements made in past 5 years.

- | | |
|--|---|
| .1 <input type="checkbox"/> Under \$250 | .6 <input type="checkbox"/> \$1500 - \$1999 |
| .2 <input type="checkbox"/> \$250 - \$499 | .7 <input type="checkbox"/> \$2000 - \$2499 |
| .3 <input type="checkbox"/> \$500 - \$749 | .8 <input type="checkbox"/> \$2500 - \$2999 |
| .4 <input type="checkbox"/> \$750 - \$999 | .9 <input type="checkbox"/> \$3000 - \$4999 |
| .5 <input type="checkbox"/> \$1000- \$1499 | .0 <input type="checkbox"/> \$5000 and over |
| | 1.1 <input type="checkbox"/> Don't know |
| | 1.2 <input type="checkbox"/> Vague |

23. Which two inside improvements (on Card #3) do you think should be done above the others?

- | (a) <u>FIRST CHOICE</u> | (b) <u>SECOND CHOICE</u> |
|-------------------------|--|
| .1 _____ | .1 _____ The furnace/heating system |
| .2 _____ | .2 _____ Room layout (altering dividing walls) |
| .3 _____ | .3 _____ Plumbing fixtures and pipes |
| .4 _____ | .4 _____ Flooring (hardwood, tiles, etc.) |
| .5 _____ | .5 _____ Stairs |
| .6 _____ | .6 _____ Windows |
| .7 _____ | .7 _____ Plastering |
| .8 _____ | .8 _____ Basement walls |
| .9 _____ | .9 _____ Decorating |
| .0 _____ | .0 _____ Wiring |
| 1.1 _____ | 1.1 _____ Cupboards and closets |
| 1.2 _____ | 1.2 _____ Insulation |
| 1.3 _____ | 1.3 _____ None |
| 1.4 _____ | 1.4 _____ Don't know |
| 1.5 _____ | 1.5 _____ Other (Specify) _____ |

24. Do you have definite plans for making these improvements?

- | | |
|------------------------|-----------------------|
| .1 _____ Yes | .4 _____ Qualified No |
| .2 _____ No | .5 _____ No answer |
| .3 _____ Qualified Yes | .6 _____ Other |

Specify other and give reasons for all answers except code #.1.

ASK ONLY THOSE WHO HAVE DEFINITE PLANS TO MAKE THESE IMPROVEMENTS
(CODES .1, .3):

25. Since you have definite plans to make improvements inside, how soon would you make them?

- | | |
|----------|--------------------------------|
| .1 _____ | This year (within 12 months) |
| .2 _____ | Next year (12 - 24 months) |
| .3 _____ | Spread over several years |
| .4 _____ | When money becomes available |
| .5 _____ | After the mortgage is paid off |
| .6 _____ | Vague |
| .7 _____ | Don't know, no answer |
| .8 _____ | Other (Specify) _____ |

26. Could you give me the approximate cost of the two improvements you plan to make inside?

(DO NOT PUNCH (a) or (b))

(a) First choice: \$ _____ (b) Second choice: \$ _____

Can you tell me how much ALL inside improvements which you think should be made would come to in dollars?

- | | |
|-------------------------|--------------------------|
| .1 _____ Up to \$250 | .7 _____ \$1500 - \$1749 |
| .2 _____ \$250 - \$499 | .8 _____ \$1750 - \$1999 |
| .3 _____ \$500 - \$749 | .9 _____ \$2000 - \$2999 |
| .4 _____ \$750 - \$999 | .0 _____ \$3000 and over |
| .5 _____ \$1000- \$1249 | 1.1 _____ Don't know |
| .6 _____ \$1250- \$1499 | 1.2 _____ Vague |

27. For most work done on your house, did you do the work all by yourself, did you have the help of friends and family, or did you bring in a contractor?

- | | |
|--------------------------------|--------------------------------|
| .1 _____ Did it all myself | .4 _____ Myself and contractor |
| .2 _____ Myself and family | .5 _____ Don't know, no answer |
| .3 _____ Myself and my friends | .6 _____ Other (specify) _____ |

28. What is the occupation of the male owner (if applies) and spouse?

(a) Male owner Occupation: _____ (b) Spouse (female owner) Occupation: _____

- | | |
|--------------------------|--------------------------|
| .1 _____ Skilled | .1 _____ Skilled |
| .2 _____ Semi-skilled | .2 _____ Semi-skilled |
| .3 _____ Unskilled | .3 _____ Unskilled |
| .4 _____ Clerical | .4 _____ Clerical |
| .5 _____ Service | .5 _____ Service |
| .6 _____ Self-employed | .6 _____ Self-employed |
| .7 _____ Professional | .7 _____ Professional |
| .8 _____ Retired | .8 _____ Homemaker |
| .9 _____ Other (specify) | .9 _____ Other (specify) |

(c) Interviewer: Code SEC

- | | | | | |
|----------|----------|----------|----------|----------|
| .1 _____ | .3 _____ | .5 _____ | .7 _____ | .9 _____ |
| .2 _____ | .4 _____ | .6 _____ | .8 _____ | .0 _____ |

29. I HAVE HERE A LIST OF STATEMENTS AND I WOULD LIKE TO HAVE YOUR OPINION ABOUT THEM. I WOULD LIKE TO KNOW FOR EACH WHETHER YOU AGREE OR NOT.

HAND SELF-COMPLETION QUESTIONNAIRE TO RESPONDENT (WITH A PENCIL) AND SHOW HIM THE YES - NO COLUMNS: EXPLAIN THAT YOU WOULD LIKE HIM TO INDICATE HIS AGREEMENT OR DISAGREEMENT BY CIRCLING 'Y' OR 'N' NEXT TO EACH QUESTION, WHICHEVER APPLIES.

AFTER THE RESPONDENT HAS FINISHED, CHECK OVER THE QUESTIONNAIRE TO MAKE SURE IT HAS BEEN ANSWERED CORRECTLY.

30. For some time the government has been talking about encouraging banks to make easier loans to home owners like yourself when home improvements are needed. Let's suppose this would be at regular bank interest rates. (Say 6%).

I would like to have your opinion about such a plan. Do you think it would encourage people generally to make improvements to their houses in this neighbourhood?

- .1 Yes
.2 No
.3 Undecided
.4 Qualified 'Yes' (specify) _____

- .5 Qualified 'No' (specify) _____

- .6 Don't know, no answer
.7 Other (specify) _____

31. How would the last question apply to you personally? Do you think easier home improvement loans at the bank would encourage you to make improvements to your house?

- .1 Yes
.2 No
.3 Undecided
.4 Qualified 'Yes' (specify) _____

- .5 Qualified 'No' (specify) _____

- .6 Don't know, no answer
.7 Other (specify) _____

32. If the City guaranteed that the property taxes on these houses would not increase for the first two years after completing improvements (that is apart from tax increases everyone has to pay these days because of higher school costs, etc.), do you think it would encourage the people generally to make improvements to their houses?

- .1 Yes
- .2 No
- .3 Undecided
- .4 Qualified 'Yes' (specify) _____

- .5 Qualified 'No' (specify) _____

- .6 Don't know, no answer
- .7 Other (specify) _____

33. How about you personally. Do you think the idea of a two year abatement of tax increase would encourage you to make improvements to your house?

- .1 Yes
- .2 No
- .3 Undecided
- .4 Qualified 'Yes' (specify) _____
- .5 Qualified 'No' (specify) _____
- .6 Don't know, no answer
- .7 Other (specify) _____

34. I would like to have your opinion about neighbourhood improvement. Suppose improvements were made in this neighbourhood such as off-street parking, re-routing traffic and closing off some of the streets to through-traffic, removing some of the worst houses, making small neighbourhood parks, controlling industrial use in the neighbourhood more strictly, would you be encouraged to stay in this neighbourhood?

- .1 Encouraged a great deal
- .2 Encouraged somewhat
- .3 Not encouraged at all
- .4 Would make no difference to the way you would feel
- .5 Uncertain
- .6 Don't know, no answer
- .7 Other (specify) _____

38. Would you tell me how much remains to be paid off on each mortgage?

DO NOT PUNCH

First Mortgage \$ _____ Third \$ _____
Second \$ _____ Don't know, no answer \$ _____

Other answer (specify) _____

Total of mortgages outstanding:

.1 _____ Under \$500 .4 _____ \$2000 - \$2999 .7 _____ \$5000 - \$7499
.2 _____ \$500 - \$999 .5 _____ \$3000 - \$3999 .8 _____ \$7500 - \$9999
.3 _____ \$1000- \$1999 .6 _____ \$4000 - \$4999 .9 _____ \$10,000 and over

39. How many years from now do you plan to have the first mortgage on your house paid off?

.1 _____ Under 2 years .4 _____ 10 - 14 years
.2 _____ 2 - 4 years .5 _____ 15 years and over
.3 _____ 5 - 9 years .6 _____ Too indefinite to say

40. Approximately how much do you estimate it costs you a year to keep your home going?

DO NOT PUNCH

Mortgage payments
(Principal & Interest) \$ _____ per _____
Taxes \$ _____ per _____
Heat \$ _____ per _____
Light, Water & gas \$ _____ per _____

Annual Total (exclude improvements given above)

.1 _____ Under \$250 .5 _____ \$1000 - \$1249 .9 _____ \$2000 & over
.2 _____ \$250 - \$499 .6 _____ \$1250 - \$1499 .0 _____ Don't know,
.3 _____ \$500 - \$749 .7 _____ \$1500 - \$1749 no answer
.4 _____ \$750 - \$999 .8 _____ \$1750 - \$1999

NOW SKIP TO QUESTION 43

ASK IF RESPONDENT HAS NO MORTGAGE:

41. If banks or mortgage companies were helped by the government to take long-term mortgages for improvements to houses like your own (say any time up to 15 years) to keep payments low, how much encouragement do you think it would provide to people around here to improve their property: a great deal, a moderate amount, very little, no encouragement at all?

- .1 A great deal of encouragement
- .2 A moderate amount
- .3 Very little
- .4 None at all
- .5 Uncertain
- .6 Don't know, no answer
- .7 Other answer (specify) _____

42. Would you expect to take advantage of such a financing arrangement where the bank or mortgage company would give a long-term mortgage (say any time up to 15 years) so you could make improvements to your property?

- .1 Yes
- .2 No
- .3 Uncertain
- .4 Don't know, no answer
- .5 Other replies (specify) _____

Please state the reasons for your answer _____

ASK IF RESPONDENT HAS A MORTGAGE

43. Suppose the banks or mortgage companies were helped by the government to take long-term (say any time up to 15 years) mortgages at a low rate of interest (say 6%) large enough to refinance present mortgages AND the costs of improvements to the houses around here. How much encouragement do you think it would provide to people around here to improve their property: a great deal, a moderate amount, very little, no encouragement at all?

- .1 A great deal of encouragement
- .2 A moderate amount
- .3 Very little
- .4 None at all
- .5 Uncertain
- .6 Don't know, no answer
- .7 Other answer (specify) _____

47. Do you expect any significant change in your future income?

.1 Yes

.2 No

48. In what grouping does the age of the principal owner come?

.1 Under 25 years

.5 55 - 64 years

.2 25 - 34 years

.6 65 - 69 years

.3 35 - 44 years

.7 70 years or over

.4 45 - 54 years

.8 Don't know, no answer

If 'don't know' or 'no answer', interviewer guess.

Gussed age years.

49. How large is your immediate family?

Adults
(21 and over
but include
working
children)

Children
(not
working)

Total

WE HAVE TALKED ABOUT THE WORK YOU HAVE DONE ON YOUR HOUSE AND VARIOUS LOAN ARRANGEMENTS AND I AM WONDERING WHAT YOU HAVE FOUND TO BE THE BEST WAY TO FINANCE THESE IMPROVEMENTS.

50. For work you have already done on your house in the last 5 years, did you pay out of your income as you went along; use savings; get bank loans; get loans from finance companies; borrow from relatives or from friends; take out a mortgage, or increase your existing mortgage; or do it some other way?

.1 Out of income and savings

.2 Bank loans

.3 Finance company

.4 Borrow from relatives or friends

.5 Credit union

.6 Take a mortgage

.7 Don't know, no answer

.8 Other (specify) _____

51. Would you use the same way in the future to pay for improvements?

- .1 Yes
- .2 No
- .3 Uncertain
- .4 Don't know, no answer

Would you give a reason for your answer _____

THANK YOU FOR YOUR CO-OPERATION

TO BE COMPLETED AFTER THE INTERVIEW

Interview No. _____

Time Completed _____ Duration _____ min.

Name of Respondent: Mr. _____
Miss _____

Relation to Owner _____ Address _____

Renewal Area _____ Census Tract _____ Block No. _____

Ethnic Origin:

- .1 _____ Canadian born A.S.
- .2 _____ F.C.
- .3 _____ Other A.S.
- .4 _____ Italian
- .5 _____ Slavic
- .6 _____ Portuguese
- .7 _____ Other European
- .8 _____ All others
- .9 _____ Not ascertained

Length of time in Canada: .1 _____ Up to 5 years .2 _____ 5 - 9 years
.3 _____ 10 - 14 years .4 _____ 15 - 19 years .5 _____ 20 yrs. & over

Interpreter used: .1 _____ Yes .2 _____ No

Respondent spoke: .1 _____ English .2 _____ French, .3 _____ Italian,
.4 _____ Slavic, .5 _____ Other.

Respondent's comprehension of questions: .1 _____ Complete
.2 _____ Minor limitations .3 _____ Considerable difficulty

Age of House (yrs.): .1 _____ Under 30 .2 _____ 30 - 39
.3 _____ 40 - 49 .4 _____ 50 - 59 .5 _____ 60 - 69
.6 _____ 70 - 79 .7 _____ 80 and over

Type of structure: .1 _____ Single detached, .2 _____ Semi Detached, .3 _____ Row house

Assessed value (house & land): .1 _____ Up to \$1500 .2 _____ \$1500 - \$2450 .3 _____ \$2500 - \$3450
.4 _____ \$3500 - \$4450 .5 _____ \$4500 - \$5450 .6 _____ \$5500 & over

No. of Rooms No. of self contained dwelling units Population

Principal Exterior material: .1 _____ Brick, .2 _____ Wood, .3 _____ Stone,
.4 _____ Insul/brick, .5 _____ Stucco, .6 _____ Mixed

CTPB Rating of Condition: .1 _____ Good, .2 _____ Fair, .3 _____ Poor

Interviewer's Rating Comments: .1 _____ Good, .2 _____ Fair, .3 _____ Poor
.4 _____ Undecided

Interviewer's Remarks (co-operation, reliability, etc.) _____

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SELF-COMPLETION QUESTIONNAIRE

APPENDIX "B"

We are interested in Your Opinions

Please indicate whether you agree or disagree with each of the following statements. In answering: Circle 'Y' for yes, 'N' for no.

- | <u>Yes</u> | <u>No</u> | |
|------------|-----------|---|
| Y | N | 1. If a person lets his house run down, do you feel that is his own business? |
| Y | N | 2. Do you think that people who improve their houses usually earn more money than people who do not improve their houses? |
| Y | N | 3. Does it raise taxes if you keep your house in good repair? |
| Y | N | 4. Should landlords who do not live in the neighbourhood be forced by the city to improve their property? |
| Y | N | 5. Is it true that people who let their houses run down just don't care? |
| Y | N | 6. Do you think that it would encourage homeowners to improve their houses if the improvements were not taxed for at least two years? |
| Y | N | 7. Do you feel that there are always rumours going around about the city doing something in your neighbourhood, like expropriation? |
| Y | N | 8. Is it true that making improvements to houses around here doesn't raise the market value enough to make up for the cost of the improvements? |
| Y | N | 9. Do you find it is helpful to pay for improvements on a budget plan like Eatons and Simpsons have? |
| Y | N | 10. Do you feel that there should be some place where a person can seek advice about home improvements? |
| Y | N | 11. Would you say that home improvement loans are hard to get at the bank unless you earn high wages or a good salary? |
| Y | N | 12. Do you think people mind city inspectors looking over their property? |
| Y | N | 13. Have you found that people improve their home if neighbours nearby do it? |
| Y | N | 14. Should the city make it clear to householders how they can improve their houses without raising taxes? |

- | <u>Yes</u> | <u>No</u> | |
|------------|-----------|--|
| Y | N | 15. Is it true that some people deliberately let parts of their houses run down in order to keep taxes down? |
| Y | N | 16. In your opinion, do tenants usually let their places run down? |
| Y | N | 17. Do you feel that it is better to live in a downtown neighbourhood near transportation, stores, relatives and friends, than to move out to a better home in a less convenient area? |
| Y | N | 18. Should the City tear down a lot of the houses here and build new housing? |

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APPENDIX "C"

To Be Completed by Interviewer In Event of Refusal

Interviewer's Initials _____

Time of Refusal _____ Duration of Interview _____ min.

Name of Respondent: Mr. _____
Mrs. _____
Miss _____

Address _____

Ethnic Origin _____ Language spoken _____

Length of Time in Canada (approximately) _____ yrs. Relation of
respondent to principal owner _____. Apparent age of respondent ____ yrs.

Guessed age of principal owner _____ yrs.

Renewal area _____ Census Tract _____ Block No. _____

Assessed Value: Building \$ _____ Land \$ _____

Age of house _____ yrs. No. of Rooms _____ No. of Dwelling Units _____

Population _____

Secondary Use _____

Condition of Building G _____ F _____ P _____

Comments of Interviewer (Describe approach used, give reason for refusal,
characterize the respondent): _____

Describe briefly condition of building _____

Other _____

APPENDIX "D"

LETTER TO LANDLORDS

SCHOOL OF SOCIAL WORK

University of Toronto
Toronto 5,
Canada

September 1964.

Dear Sir or Madam:

I am working currently with Professor Albert Rose of the University of Toronto on a study financed by Central Mortgage and Housing Corporation, Ottawa. Our object is to find out how much interest home owners may have in using recent amendments to the National Housing Act. These amendments are intended to encourage city authorities and home owners to stop the deterioration of housing in cities and to open up more effective ways of financing the purchase of older houses and home improvements.

Several people working in four Toronto districts under my direction have already spoken with many householders who own the houses they are living in. I realize that the views of homeowners are incomplete unless we have the opinions of landlords too, that is, people like yourself, who are presumably interested in housing as a form of investment rather than simply a place to live themselves. Therefore, I have decided to ask for the co-operation of all landlords (or their representatives) in the area bounded by Dufferin, Dovercourt and Dundas Streets and the C.N.R. tracks. Your name has come to me in this connection.

I would appreciate it very much if you would read over the short questionnaire enclosed and check the answers which apply in your case. Any additional comments you care to make about the subject of our study will be helpful to us.

I should mention and emphasize that the information is confidential - you are not asked to put your name on the questionnaire, and all replies from landlords will be looked at as a group and not individually.

When you have finished the questionnaire, would you please return it in the self-addressed, stamped envelope which is enclosed. I shall be grateful if you would do this.

Yours truly,

(Signed) D. Bellamy

D.F. Bellamy,
Study Director.

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APPENDIX "E"

QUESTIONNAIRE COMPLETED BY LANDLORDS

NOTE: YOU ARE NOT ASKED TO WRITE YOUR NAME OR ADDRESS ON THIS FORM.

MOST PEOPLE CHANGE THEIR OPINIONS OVER A PERIOD OF TIME -- SO PLEASE ANSWER QUESTIONS IN THE WAY YOU NOW FEEL -- YOU ARE NOT COMMITTING YOURSELF TO ANY COURSE OF ACTION IN THE FUTURE.

Please check in the appropriate box:

I I do not want to answer any of the questions
(Please return questionnaire in the envelope which is enclosed.)

II I do still own or manage property in the specified area
do not (between Dufferin, Dovercourt and Dundas Streets and the C.N.R. tracks.)

(If you no longer own the property, please return questionnaire in the envelope which is enclosed.)

III I live in the only property I own in the specified area.
(If so, your opinions would still be helpful to us, so please complete the questions which apply.)

IV Do you have fairly definite plans to sell the property soon?
YES NO

V If the district were improved, would you be encouraged to spend money on your property?
YES NO

VI If the district were improved, do you think you would be able to charge enough rent to make it profitable for you to improve your property?
YES NO

Remarks: _____

VII Do you have a rough idea of how much it would cost to repair (or remodel) the property the way you think it should be done?

Please check one answer:

- a) Property is in first class condition now and only periodic upkeep is needed.
- b) Property needs up to \$1,000 spent on it.
- c) It needs \$1,000 up to \$2,900 spent on it.
- d) It needs \$3,000 up to \$4,900 spent on it.
- e) It needs over \$5,000 spent on it.
- f) I don't really know -- it needs a little spent on it.
a lot spent on it.

VIII If your property needs money spent on it, are you now able to finance the improvements. (e.g. - from income and savings, bank or other loans, etc.) YES NO

IX Might a special scheme help you under which mortgages were available for major improvements at a low interest rate? (say around 6%, for example). YES NO

X If your rental property is mortgaged now would you favour refinancing the mortgage and the cost of major improvements in a new mortgage? YES NO PROPERTY IS NOT MORTGAGED

XI Use this space for any comments you care to make.

Thank you for your co-operation

Please return in the self-addressed envelope