

# A Social Housing Action Plan for Manitoba

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Report by the Manitoba Right to Housing Coalition



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**Right to Housing**



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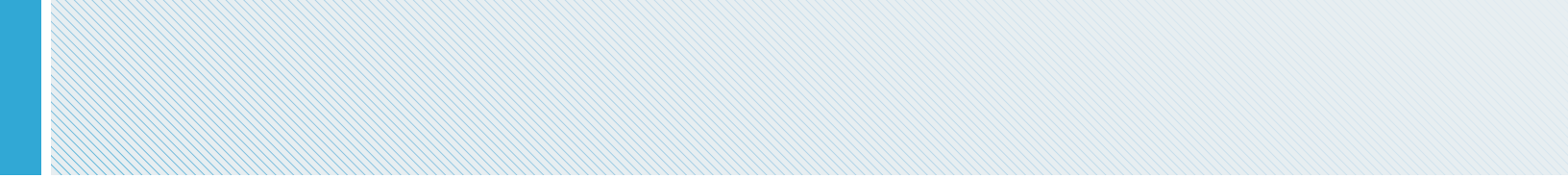
## About the Right to Housing Coalition

The Right to Housing Coalition is a Winnipeg-based group of individuals and organizations concerned about the shortage of affordable (including social) housing. The Coalition recommends housing policies and programs to three levels of government that would result in decent housing for all.

## Land Acknowledgement

The CCPA Manitoba publishes research on the original lands of the Anishinaabe, Cree, Oji-Cree, Dakota, and Dene peoples and the homeland of the Métis Nation on Treaty 1 Territory. Beyond recognizing the importance of place, we acknowledge our responsibility to contribute to solutions to the problems caused by past and present colonial policies in Canada. We are committed to contributing research that builds on the strengths of Indigenous communities, respects the spirit and intent of Treaties, and is done in partnership with First Nation, Métis and Inuit people and organizations.

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# Executive Summary

HOUSING IS ESSENTIAL to addressing poverty, crime, addiction, poor health, unemployment, gender-based violence, and the apprehension of children by Child and Family Services (Make Poverty History Manitoba, 2018; Bernas et al., 2012; Silver et al., 2015; Bernas et al., 2019; Brandon & Silver, 2015; Raphael, 2020; Tunstall et al., 2013). Additionally, we cannot end homelessness without ensuring access to low-rent housing.

In Manitoba, thousands of people are unable to find stable housing. The private rental market is increasingly unaffordable to people experiencing poverty and homelessness (Pomeroy, 2022). This has escalated the demand for non-market, social housing where rents are capped at 30 percent of a household's income. Nearly 6,000 households are on the waitlist for a social housing unit (Asagwara, 2022, para. 4). With nowhere else to go, many people end up staying with friends or family, in shelters, or outside.

Since the federal government began reducing spending on social housing in the early 1990s, the Manitoba government has relied almost exclusively on the private market to produce low-rent housing. It is clear that this 30-year-old experiment has failed. Other sectors are joining the growing consensus among housing advocates that the housing crisis won't be solved without re-investing in social housing. For example, Scotiabank released a report in 2023 calling on governments across the country to “double the supply of social housing” (Scotia Bank, 2023, para. 10). The report notes years-long waitlists to access social housing and states that “the moral case to urgently

build out Canada’s anemic stock of social housing has never been stronger” (Young, January 18, 2023, para. 5).

The time is right for governments to finally do what is necessary to address the housing crisis. The Right to Housing Coalition and other social justice researchers and advocates have been putting forward solutions for years and, in some cases, decades. These solutions have been pulled together and presented again here in the hope that politicians will learn from past mistakes and poor results, and accept that we need to take a different approach—a comprehensive approach that tackles the housing crisis on multiple fronts. The Manitoba government must use social housing as a tool to address the ongoing shortage of rental housing for low-income households as part of a comprehensive social housing action plan. While all levels of government must do their part to address the housing crisis, the recommendations in this report are targeted at the Manitoba government and feature the following key pillars.

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## **1. Expand the social housing supply**

According to the housing needs analysis conducted by the Manitoba Non-Profit Housing Association in 2023, Manitoba requires at least 10,000 additional units of social housing right now to meet the housing needs of the lowest-income Manitobans (Manitoba Non-Profit Housing Association, 2023). This includes people whose income comes from social assistance, disability benefits, or seniors benefits as well as the working poor.

At least half of new units should be publicly-owned and the remainder owned by non-profit and Indigenous-led housing providers. New units should be prioritized for communities, populations, and household sizes with the greatest need. The Manitoba government will need a plan that explores all opportunities for expanding supply through new construction, the acquisition and redevelopment of existing properties, and the use of public land banking and land trusts. A funding mechanism is required to ensure new supply can operate with rent-geared-to-income rents for as long as it is needed.

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## **2. Ensure all social housing tenants have access to comprehensive supports**

People who live with low incomes often face challenges accessing physical and mental health care, food, transportation, childcare, education, training,

and employment. Poverty also increases the risk of experiencing gender-based violence, physical and mental illness, addiction, and involvement with the child welfare and justice systems (Altieri et al., 2022, p. 33; Raphael, 2007; Canada, 2008). These experiences can threaten tenancies and trap people in poverty.

There are many organizations in Manitoba that help low-income households stabilize their tenancies by connecting them to resources related to landlord-tenant mediation, basic needs, budgeting, pest management, and hoarding. They also help households achieve other goals and improve their economic conditions by connecting them to resources related to family reunification, newcomer settlement, reintegration from incarceration, Indigenous cultural practices, health, trauma, mental health, substance use, childcare, education, job training, and employment (Silver, 2011).

The Manitoba government can help prevent evictions and homelessness by increasing and stabilizing funding to expand proven models for delivering supports to social housing tenants. This includes funding for resource centres located onsite or nearby, funding to operate transitional and permanent supportive housing, and funding for mobile support workers that can meet tenants where they're at in the community.

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### **3. Protect the existing social housing supply**

New social housing supply will not help to reduce homelessness and housing insecurity if we don't prevent the loss of existing units. There are social housing units in Manitoba that sit vacant or have been demolished because of inadequate investment in capital repairs and maintenance. Publicly-owned units have been sold to the private sector and no longer offer affordable rents. Some non-profit social housing providers have had to increase rents or sell their properties to the private sector when government subsidies were not renewed or replaced after they expired.

The Manitoba government must prevent these losses in the future to ensure new social housing supply results in a net gain. This requires: a \$1.5 billion (over 10 years) capital maintenance fund to bring existing buildings up to standard; retaining ownership of public housing assets; legislation to prevent the sale of non-profit owned social housing that has received government funds; and a new funding mechanism to sustain the operation of social housing when subsidy agreements expire.

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## 4. Support private market renters

The private market is the default market that low-income people turn to when supply of social housing is inadequate. In the presence of long wait lists for social housing, rent benefit programs like Rent Assist and the Canada-Manitoba Housing Benefit (CMHB) no doubt help low-income households access housing more quickly. But there are a number of challenges that come with relying upon rent benefits as the primary policy solution to homelessness and housing insecurity. Unless rent benefits are designed to match private market rents, low-income households will struggle to find and maintain housing in markets where vacancy rates are low, rents are high, and rent regulations are weak (Lawson et al., 2019). Rent benefits provide a public subsidy to private landlords with ever-increasing public costs as rents continue to rise. The subsidy is also provided to the renter so in the absence of strong tenant protection, there is little landlord accountability for housing insecurity caused by poor quality housing, discriminatory practices, and evictions (Blunden & Flanagan, 2021).

While Rent Assist and the CMHB are important and helpful programs, rent benefits should not be the default policy, which is what they have become. The Manitoba government is better off prioritizing investments in long-term public assets through the provision of social housing by public, non-profit, and Indigenous-led providers who can be held more accountable.

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## 5. Protect affordability and security of tenure

Manitoba's *Residential Tenancies Act* prevents the loss of housing through unforeseen and unreasonable rent increases by establishing a guideline that limits the percentage rate of annual rent increases. However, the rent regulations do not cover all buildings. Units rented at \$1,615 a month or higher are exempt. Units in buildings first occupied after 2005 are also exempt for 20 years. In addition, the law permits landlords to seek rent increases above the annual guideline if they can establish operating cost increases or capital costs, such as repairs. Unlike jurisdictions such as Ontario, there are no limits to the increase that can be granted or to the list of allowable expenses that can be claimed. Manitoba's amortization period is also much shorter, resulting in higher rent increases.

The severe loss of low-rent units in the private market is largely the result of rent increases, though conversions to other uses like short-term rentals and demolitions play a part (Pomeroy, 2022). Another issue that threatens



affordability is the ability for landlords to remove, with little notice, rent discounts tenants receive when there is insufficient demand to charge legal rents. Renters can be forced to find more affordable housing, placing them at risk of homelessness, and increasing the demand for rent-geared-to-income housing. Investment in social housing must be paired with strengthened rent regulations and tenant protections that ensure evictions occur as a last resort and that tenants receive adequate compensation for no-fault evictions. This will help ensure that Manitoba renters, regardless of the type of housing in which they live, have stable, secure homes.

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## **6. Create training and job opportunities through social housing**

Public investment in social housing stimulates the economy. The construction, maintenance, renovation and retrofitting of social housing offers opportunities for training, apprenticeship, and long-term employment. The Manitoba government can support and partner with social enterprises to ensure some of these opportunities are provided to low-income people who might not otherwise have the opportunity to enter the workforce. Manitoba's construction-based social enterprise sector has a mandate to train and employ people who face barriers to employment. The construction and maintenance of social housing provides the perfect environment for these social enterprises to train and employ people who can then become part of Manitoba's pool of skilled workers. These skilled workers are desperately needed to fill the growing labour shortage within the construction industry, which is fuelling the affordable housing crisis across the country (Nixon, 2023).

Partnering with social enterprises can generate a greater return on public investments in the construction and maintenance of social housing. When previously unemployed workers become attached to the labour market, their wages help fuel the economy. This model generates new tax revenues while reducing poverty, and decreases associated costs related to social assistance, child welfare, health care and incarceration.

## Meeting the Housing Needs of Indigenous Peoples in Manitoba

Indigenous people are over-represented in data related to homelessness and housing insecurity. 90 percent of people experiencing homelessness in Thompson's 2022 Point-In-Time Count identified as First Nation, Métis or Inuit (Bonnycastle & Deegan, 2022). In Winnipeg the number was 68.2 percent (Brandon, 2022). The 2021 national Census found that Indigenous households experience a higher rate of core housing need (16.2 percent) compared to non-Indigenous households (7.1 percent) (Statistics Canada, 2021b).

The disparity between Indigenous and non-Indigenous housing need is a result of systemic racism and colonialism, including landlord discrimination against Indigenous tenants (Cooper et al., 2020); structural poverty (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019); disproportionate representation in the child welfare system; inadequate supports when aging out of care (Maes Nino & Godoy, 2016); and a limited supply of good quality, affordable housing that meets Indigenous households' needs (Distasio et al., 2007).

Manitoba's social housing action plan must include dedicated funding, policies, and programming designed and delivered by Indigenous stakeholders to address the distinct causes and experiences of Indigenous housing need, based on self-identified priorities.

# Introduction

**Social housing is defined in this paper as non-market housing where rents are set at 30% or less of household income, or at social assistance rates for those who are eligible, in perpetuity.**

SOCIAL HOUSING CAN transform the lives of people living with low incomes. Housing insecurity can create an insurmountable barrier for people trying to escape poverty. Researchers in Manitoba and elsewhere have repeatedly demonstrated that access to safe, low-rent housing is an important foundation for social and economic inclusion and essential to addressing homelessness and other societal issues, including poverty, crime, poor health, low education attainment, unemployment, gender-based violence, addiction, and child apprehension (Make Poverty History Manitoba, 2018; Bernas et al., 2012; Silver et al., 2015; Bernas et al., 2019; Brandon & Silver, 2015; Raphael, 2020; Tunstall et al., 2013). Maximizing positive outcomes in these areas requires more than just bricks and mortar. It requires ensuring social housing tenants have access to the support they need to stabilize their tenancies and pursue their goals (Silver, 2011; Cooper, 2012). It also requires building and maintaining social housing in a way that creates training and employment opportunities for people who face barriers to accessing the labour market (Bernas & Hamilton, 2013; Fernandez, 2015; Cooper, 2013).

The Manitoba government must use social housing to address the ongoing shortage of rental housing for low-income households as part of a comprehensive social housing action plan. This paper builds the case for such a plan and provides concrete recommendations for addressing the housing crisis on multiple fronts. The plan focuses on recommendations to expand and protect Manitoba's social housing supply. It outlines how this can be done in a way that creates training and job opportunities for low-

income Manitobans. It includes recommendations to ensure social housing tenants have access to the support they need to maintain their tenancies. In recognition that it will take time to expand Manitoba's social housing supply to a level that meets demand, the plan also includes recommendations for supporting and protecting low-income tenants who have no choice but to turn to the private rental market.

Right-to-housing advocates have long called on all levels of government to design and implement a comprehensive social housing action plan. Yet, the problem has worsened. One contributing factor is declining low-rent stock both in and outside of the market. The number of privately owned low-rent units is shrinking rapidly, especially in cities. A recent analysis on the erosion of Canada's low-rent housing stock released by the Canadian Housing Evidence Collaborative shows Winnipeg lost more than 24,000 private rental units under \$750 between 2011 and 2021, while units over \$1,000 continued to expand (Pomeroy, 2022). The Manitoba government's annual reports show that the number of social housing assets owned by the Manitoba government also shrunk during this time from a peak of 18,200 in 2015 to 16,400 in 2021 (Manitoba Housing, 2016, p. 25; Manitoba Families, 2022).

Another contributing factor is increasing rents, especially at the lower end of the market, despite low rent increase guidelines. In 2020, Manitoba's guideline was set at 2.4 percent but then frozen from April 1 to October 1, 2020 (Residential Tenancies Branch, n.d), while rents increased by 11.65 percent (DaSilva, 2022). In 2021 the guideline was 1.6 percent (Hoye, 2020), while rents increased by 10.3 percent (DaSilva, 2022, para. 15). The guideline was set at 0 percent for 2022 and 2023. Still, in the first six months of 2022, rents increased by 9 percent (DaSilva, 2022, para. 15). These above-guideline rent increases, which Provincial regulations allow in certain instances, reduce the number of low-rent units available in the market. The Canadian Housing Evidence Collaborative analysis suggests that, across the country, rent increases played a significant role in the loss of private rental units under \$750 between 2011 and 2021 (Pomeroy, 2022).

Although there has been an increase in rental supply in recent years, affordability remains a major concern. The Canada Mortgage and Housing Corporation's (CMHC) 2023 Rental Market Report shows that the average rent for purpose-built rental market housing completed in Winnipeg between July 2018 and June 2021 was \$1,541 in 2022 – 33% higher than the average rent for all units. The CMHC expects additional units to be added to the supply, reporting a 30 percent year-over-year increase in apartment units under construction. CMHC shows 5,463 apartment units under construction in Winnipeg in December

2022. CMHC estimates that 85 percent of these units are intended for rental; however, few, if any, are expected to be affordable to low-income households.

At the same time, there is a desperate need for low-rent housing. Manitoba's rate of core housing needs was 10.1 percent in 2021 (Statistics Canada, 2021a). This means one in ten households lives in unsuitable, inadequate or unaffordable housing. Emergency shelters are at full capacity, homelessness is increasingly visible, and many individuals and families struggle to find decent housing that they can afford. Manitoba Housing had a waitlist of 5,904 applicants as of February 2022 (Asagwara, 2022, para. 4). In June 2022, there were only 26 bachelor and one-bedroom Manitoba Housing units available for rent in Winnipeg for the 1,771 applicants waiting for a unit that size (Manitoba Housing, personal communication, June 2022). Other households are waiting to access a social housing unit owned by non-profit or co-operative housing providers, but they are not captured in Manitoba Housing waitlist data.

Manitobans waiting for a subsidized unit are forced to turn to the private rental market where affordable housing is hard to come by. While the CMHC 2023 Rental Market Report (CMHC 2023b) shows a 2.7 percent overall vacancy rate in Winnipeg compared with 5.1 percent in 2021 (due in part to higher demand for rentals relative to supply), the supply of low-rental housing is scarce. The rental vacancy rate for units affordable to households earning over \$88k is near 8 percent and more than 4 percent for those earning \$64K. The vacancy rate for units affordable to households earning less than \$27k is less than 3 percent. More troubling is that the housing stock available for this demographic represents a mere 4 percent of the rental universe. This suggests that the supply of housing being created is out of line with what is needed. The situation in other parts of the province is likewise dire. For example, data from CMHC's Rental Market Survey shows Thompson had a vacancy rate of 4.3 percent in October 2022 for units that rent for less than \$750 compared to 9.8 percent for units that rent between \$1,000-\$1,249 (CMHC, 2023a).

Politicians are quick to call the situation “a crisis,” but when asked what they will do, their responses are typically tepid, uninspiring, and cautious, and all too often exacerbate the problem. For example, by implementing policies that incentivize the private market to solve an issue of public concern, governments have made the problem worse. Government action (and inaction) has opened the door for the financialization of housing, a phenomenon transforming the notion of housing as a social good to a commodity. Financialization of housing “refers to the growing role of financial firms such as private equity, pension funds, and real estate investment trusts

## What is Social Housing?

The Canada Mortgage and Housing Corporation considers housing to be affordable if it costs less than 30 percent of a household's total income before taxes (CMHC, 2018, para.3). Social housing is defined in this paper as non-market housing where rents are set at 30 percent or less of household income, or at social assistance rates for those who are eligible, in perpetuity. The difference between what the tenant pays and the cost of providing the unit is covered through a subsidy that is tied to the unit. Social housing can be owned by the government and operated by either government or non-profits. It can also be owned by non-profits or co-operatives that receive ongoing subsidies from the state through an agreement that ensures units remain available at social housing rates.

Social housing is different from “affordable housing” which varies in definitions usually according to the funding/financing program, and can often simply mean more affordable than market housing, but is often still unaffordable (according to the CMHC definition) to lower-income households. For example, Manitoba Housing defines affordable housing as median market rent. The CMHC Co-Investment Fund defines it as 80 percent of median market rent. However, the lowest-income households (bottom 20 percent) in Winnipeg can only afford rents of \$510-\$820 per month, far below the \$1,259 median market rent (Carter et al., 2020; Manitoba, 2023b). Social housing is often the only housing that is affordable to individuals and families with very low incomes and therefore critical public infrastructure.

(REITs) in the housing market. These firms acquire, operate, and develop housing as an investment strategy, with an aim to maximize return” (Homeless Hub, 2022, para. 1). The ascendancy of housing as a means of wealth accumulation is a growing global threat to housing as a basic human right.

The good news is that although public policy got us into this mess, it can also get us out. We have done it before, and we can do it again (Smith, 2023; Suttor, 2016). But solving the housing crisis will require bold government leadership. Researchers and advocates have learned much over the years about what is required to ensure adequate housing is available to all. The solution begins with a renewed commitment to social housing.

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## The Case for Social Housing

Housing has long been identified as an important social determinant of health (Bryant, 2009; WHO, 2023). Access to safe, deeply affordable housing with support provides the best hope for improved outcomes for the precariously housed. Contrary to familiar disparaging narratives about social housing, publicly funded housing has resulted in better social, health and economic

outcomes (Bryant, 2009). For example, social housing has been associated with greater stability in housing trajectories for disadvantaged populations. Research from Australia shows that people who enter social housing are more likely to maintain their tenancy and less likely to experience homelessness or other forms of disadvantage than people living in privately rented housing (O’Donnell, 2021, p. 1717). Margaret Talbot, in a 2023 *New Yorker* article, summarizes other socio-economic benefits of social housing:

[C]hildren who grow up in public housing show lower lead levels in their bloodstreams, more robust mental health, and better results in school than those whose families are scraping by in the private housing market...(and) that kids who’d lived in public housing had higher incomes and lower rates of incarceration as young adults. (Talbot, 2023, para. 9)

Despite the positive outcomes associated with social housing, it is increasingly portrayed as dangerous and undesirable, particularly publicly owned and operated social housing. Nena Perry-Brown describes how “inadequate funding, poor maintenance, and media sensationalization helped create a narrative of substandard slum living, and the system set up to help so many hardly stood a chance” (Perry-Brown, 2020, para. 2). The erosion of investment in public housing perpetuates negative stereotypes and moves us away from understanding social housing as a “foundational base for low-income households” and toward seeing social housing as a last resort (Jacobs, 2019, p. 90). As noted by a London and Middlesex Community Housing community engagement manager, “Many see public housing as a problem but it is the divestment in public housing and its citizens that is the problem” (Smuck, n.d.).

Although Canada has never adequately invested in its social housing stock, the lack of investment has worsened during the ascendancy of neoliberalism. As a result, there is far less social housing now compared to its peak in the 1970s, and that which remains has been poorly maintained. Suttor (2016) shows how disinvestment in public housing has led to its decline in Canada. *Figure 1* shows the trajectory of Canada’s support for social housing is similar to that of other OECD nations, which are also now amid a low-rent housing crisis.

Despite a vast body of research demonstrating the need for comprehensive strategies with robust investments in social housing (OECD 2020, AHURI 201), there continues to be a lack of political will across Canada and all political stripes to take the bold steps necessary to make this happen. But not all jurisdictions have followed this path.

## We Know That It Can Be Done

One hopeful example is Finland. Its government has enshrined the right of every individual to a dwelling in its constitution and actively supports broadly accessible social housing. Finland has consistently recorded a reduction in homelessness since 1987 (Shinn & Khadduri, 2020, p. 76). Although Finland does not have the most robust social housing stock in OECD countries, it has been moving in a positive direction. In 2016 and 2017, the government stabilized and expanded its supply of social housing which represents approximately 14 percent of its total stock (Lawson et al., 2018, p. 50). Social rental housing represents 19 percent of rental stock in Helsinki, the nation's capital (Kadi & Lilius, 2022, p. 9). The biggest cities in Finland have long had a principle of ensuring that 25 percent of new homes are affordable social housing apartments. Now the aim is to increase this share up to 35 percent (Munifin, November 18, 2022, para. 10). In comparison, in 2020, Canada's social housing stock represented 3.5 percent of all housing stock (Royal York Property Management, January 18, 2023, para. 6).

Although Finland's housing policy includes demand-side policies such as rent benefits, it points to its "constant policy of providing affordable, social housing" (Mahboob, August 19, 2020, para. 11) as the cornerstone of its success:

The state finances this. And in each new housing area, especially in the big cities, at least 25 per cent of housing must be affordable, social housing. This has kept the supply to a reasonable level. This has been probably the main reason why we don't have the kind of housing crisis that most European countries have at the moment. (Mahboob, 2020)

This is not to say that Finland has not experienced retrenchment in social housing investment—subsidies declined in the 1990s (Kadi & Lilius, 2022, p. 17). However, there is renewed consensus on the need for social housing in city regions, with a commitment from the national government (Kadi & Lilius, 2022, p. 17).

While Finland renews its commitment to social housing investment, other governments continue to look to the market strategies that emerged in the 1980s and escalated with the ascendancy of neoliberalism. Throughout the 1980s and 1990s, we saw a systematic erosion of social housing, an escalation of housing as a commodity, and the promotion of demand-side policies like rent benefits that offered "choice" to low-income households. The reality is that rent benefits offer little choice where vacancy rates are



## Demand vs. Supply Side Strategies

Governments have typically drawn from two approaches to help low income people access housing they can afford.

- 1) Demand-side strategies: This approach focuses on giving low-income households a subsidy that they can use to pay their rent.
- 2) Supply-side strategies: This approach focuses on giving housing providers a subsidy that they can use to build, repair, and/or operate housing on the condition that they charge a rent that is affordable to low-income households.

*(Galster, 1997)*

low, and rents are high, and they do not address many barriers to housing, such as discrimination and lack of supports (Cooper et al., 2020).

Still, neoliberal “logic” led many nations to disinvest in social housing (Jacobs, 2015). England is the most prominent case in point. The Thatcher government was among the first to turn to the private market as the primary housing provider with its “right to buy” policy that enabled the sale of social housing stock to private market purchasers. Since that time, housing precarity has risen sharply and the main beneficiaries of public policy have been private landlords that have capitalized on government allowances provided to tenants to subsidize their rents.

In 1975, more than 80 percent of public expenditure directed to housing was spent on supply-side capital funding, with rent rebates and other personal subsidies playing only a limited role. By the end of the century this balance had more than entirely reversed, with 85 percent of spending being routed through demand-side revenue funding in the form of housing benefit. (Stephens et al., 2005)

In 2005, Duncan Maclennan examined housing policies in the UK, Australia, Canada and New Zealand. He argued for a more comprehensive and modern set of housing policies that would appreciate more fully the nature of housing markets and their outcomes, as well as the housing market’s relationship to the wider economy. His review argued that:

The shift towards demand strategies (from subsidised dwellings to means-tested individual housing allowances) from the 1980s was prompted by neo-liberalist ideas emanating from central government agencies. Their influence led to policy prescriptions and administrative changes that diminished housing

supply as a policy priority, consequently stalling funding and professional development in housing programs and shifting emphasis towards social security payments and distributional welfare. (MacLennan, 2005, p. 10)

Taking the lead from other liberal democracies, Canada reduced investment in new social housing construction beginning in 1993 (Begin, 1999), and devolved responsibility to the provinces. Since then, accessibility to decent, low-rent housing has seriously declined.

In the early 2000s, governments across Canada began to realize that an intervention was needed, but they weren't ready to admit that the neoliberal experiment had failed. Since then, there have been a series of federal, provincial and territorial housing agreements. However, none of these agreements have been successful in turning things around. Governments continued to reject calls for social housing renewal, choosing instead to subsidize the creation of "affordable" units through capital grants to stimulate private sector development. For example, in the early 2000s some private sector developers in Manitoba agreed to build units with rents "at or below median market rates" in exchange for "per door" capital grants. However, these relatively low rent rates were only required for limited periods (minimum of 10 years) (News Release—Canada and Manitoba, 2002). Most of these agreements have expired, releasing property owners of their obligations to maintain units at median market rents or below.

In 2017, Canada introduced the National Housing Strategy, which set goals that would require a focus on housing for those in greatest need. It offered renewed hope for a shift in a new direction. However, neither the National Housing Strategy nor the National Housing Strategy Act, which became law in 2019, have had much of an impact for low-income renters in greatest need. The National Housing Research Working Group recently described this failure, estimating that a mere 3 percent of the Strategy's largest program, the Rental Construction Financing Initiative, has created units that are "suitable to and affordable to low-income tenants" (Beer et al., 2022). The National Housing Co-Investment Fund is the second largest program, with 10,100 units planned, in progress or completed. About 50 percent of the units created under this program are unaffordable to middle-income households; approximately 65 percent are unaffordable to low-income households (Beer et al.).

Throughout the neoliberal era, housing researchers and advocates have continued to warn governments that their approach would not create the kind of sustainable, low-rent housing needed. Governments at all levels have

been urged to redirect capital investments into expanded social housing supply and in more recent years, to also address the critical issue of aging properties and expiring housing operating agreements that threatened the remaining social housing stock. Manitoba is no exception.

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## Social Housing In Manitoba: A Recent History

It was clear to the Manitoba Right to Housing Coalition when it was formed in 2005 that the lack of low-rent housing was a problem that the private sector could not and would not solve. It was then that the community-based coalition first observed that “a renewed commitment to social housing by both the federal and provincial governments” was a priority and that only a “long-term, comprehensive, multi-government commitment would make a dent in a problem that has been allowed to build for much too long” (MacKinnon, 2005, p. 2). Despite sustained advocacy, low-income households in Manitoba are no better off today and possibly worse off than in 2005.

In 2005 the Right to Housing Coalition described the failure of the federal and provincial government’s primary housing program to meet the critical need for “rental housing for very low-income households” (MacKinnon, 2005). It asserted that the private-sector-focused approach of the Affordable Housing Initiative (AHI) would not result in the creation of much-needed permanent social housing where rents are geared to income. The Right to Housing Coalition instead emphasized the need for a comprehensive approach with both supply- and demand-side solutions that included an expansion of social housing and an increase in income supports, along with a strategy to build and repair social housing through training and employment opportunities for low-income people facing barriers to employment (Bernas & Hamilton, 2013; Cooper, 2012; Fernandez, 2015). The coalition argued that “low-income families need affordable, safe housing now” and that “governments must take the lead by working with community groups and non-profit housing organizations to build, acquire, develop and manage housing to ensure a long-term commitment to affordability and adequacy” (MacKinnon, 2005). The coalition acknowledged that a comprehensive approach would “cost governments money” but argued that delaying would result in greater future costs.

In the 2006 Canadian Centre for Policy Alternatives’ *Alternative Provincial Budget*, housing researchers and advocates reminded the government that shelter had been recognized internationally as a basic human right (CCPA,

2006, p. 25). At that time, the Canadian Housing and Renewal Association (CHRA) had estimated Manitoba needed 1,000 new social housing units annually for 5 years. The *Alternative Provincial Budget* called on the Manitoba government to contribute its share by funding the creation of 300 units per year as well as scaling up investment to maintain and repair the existing supply, and this target became the focus of the community call to action.

There was a very brief period beginning in 2009 when the Manitoba government responded, adding 300 units over a five-year period through a combination of new construction and rent supplements to existing units. In 2014, it committed to an additional 500 units of social housing over a three-year period and ramped up investments in maintaining its social housing stock.

Recognizing the need to supplement supply-side initiatives, the Manitoba government also looked to demand-side solutions as an additional policy lever. Its actions were partly a response to continued calls for an increase in Manitoba's Employment and Income Assistance (EIA) rent benefit to 75 percent of median rents. The benefit had not been increased since 1992 and was abysmally low. Although advocates maintained that social housing was the priority, they recognized that the short supply of low-income housing meant households had nowhere to turn but to private sector housing that was unaffordable to them. Advocates made clear their concerns that rent benefits would privilege private for-profit landlords if implemented in the absence of strong rent regulations and that rent benefits should not become the centrepiece of housing policy for low-income Manitobans.

In 2014, the NDP government established Rent Assist for people renting in the private market (Brandon & Hajer, 2019, p. 1), suggesting that this portable benefit, tied to the tenant rather than the unit, would give low-income people a better "choice" in where they live. Rent Assist has proven to have broad political appeal. Both the Conservative and Liberal opposition parties had supported advocates' calls to increase rent benefits (Brandon & Hajer, 2019, p. 5). After taking office in 2016, the Conservative government kept (although eroded) the Rent Assist program and has since pointed to this rent benefit scheme as its primary tool to address the housing needs of low-income Manitobans.

Over the next seven years, the Conservative government increased its reliance on the private sector to meet housing needs while further reducing the government's role as a social housing provider. This included selling social housing stock and cutting its maintenance budget. Between April 2016 and August 2022, Manitoba funded only 80 social housing units. The

Right to Housing coalition pushed back with a renewed campaign calling for the provincial homelessness strategy to include 300 net new units annually for five years. Finally, in Budget 2023, the government responded with a commitment to develop 300 new social housing units and add 400 more to the supply through rent supplement agreements with housing providers. While a welcome announcement, it lacked the multi-year commitments advocates had called for. The Province also faced criticism for acting so late in its mandate and just months ahead of the next election.

Like most other jurisdictions across Canada, Manitoba continues to ignore the fact that the now 30-year-old experiment to address housing needs through the private market has failed. There has been no measurable impact on the new, low-rent housing supply. The housing situation has worsened with the financialization of rental housing. If we have learned anything over that time, we have learned that the private sector cannot—will not—solve this problem. The real estate sector itself now echoes what social housing advocates have been saying for years, that: “...deeply affordable housing is a public good, and the private sector is not primarily in the business of providing a public good” (Luck et al., March 10, 2022, para. 48). Other sectors are joining the growing consensus that the housing crisis won’t be solved without investing in social housing. For example, the Scotia Bank released a report in 2023 calling on governments to “double the supply of social housing” (Scotia Bank, 2023, para. 10). The report notes years-long waitlists to access social housing and states that “the moral case to build out Canada’s anemic stock of social housing urgently has never been stronger” (Young, January 18, 2023, para. 5).

The time is right for governments to finally do what is necessary to address the housing crisis. The Right to Housing Coalition and other social justice researchers and advocates have been putting forward solutions for years and, in some cases, decades. These solutions have been pulled together and presented again here in the hope that politicians will learn from past mistakes and poor results, and accept that we need to take a different approach—a comprehensive approach that tackles the housing crisis on multiple fronts, beginning with scaling up investment in the social housing supply. While all levels of government must do their part to address the housing crisis, the recommendations in this report are targeted at the Manitoba government.

A Comprehensive Social Housing Action Plan  
for Manitoba

## Expanding Manitoba's Social Housing Supply

IN 2023 THE Manitoba Non-Profit Housing Association undertook a housing needs analysis for Manitoba using methods and tools created by the Housing Assessment Resource Tools (HART) project, which aims to standardize the measurement of housing needs. Their analysis, based on 2021 Census data, suggests Manitoba should create at least another 10,000 units of social housing to ensure all households with very low incomes (less than \$15,900) and some households with low incomes (less than \$39,750) can access affordable housing where they spend no more than 30% of their income on rent (Manitoba Non-Profit Housing Association, 2023). To achieve this goal, Manitoba will need a strategy that explores all opportunities to expand supply, including new construction, the acquisition and re-purposing/renovation of existing properties, and the use of public land banking and community land trusts. New units should be as energy efficient as possible to help reduce replacement costs and energy bills.

In Canada, social housing was initially publicly developed, owned and provided as a direct government service. The federal government began to privatize social housing in the 1970s by signing publicly-funded operating

## Limits to Analysis: On-reserve Housing

On-reserve housing is not included in this analysis because it is a First Nation and federal responsibility, while public and non-profit housing is a provincial responsibility. However, it is important to note that demand for social housing off-reserve is shaped in part by on-reserve housing availability and conditions. Housing in many First Nations has been found to be overcrowded, in poor condition, or unavailable due to lack of supply. As a result, individuals or households may live off-reserve simply to access housing that meets their needs

*(National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019;  
Native Women's Association of Canada, 2018).*

agreements with non-profits and co-operatives for the development and operation of low-rent housing. The agreements provided a framework within which these housing providers would hold a public duty to provide social housing paid for collectively through government subsidies (Cooper, 2018, p. 5). In addition to a robust supply of publicly-owned housing in Manitoba, the non-profit and Indigenous-led housing sector plays a critical role in meeting the housing needs of low-income people and has a long track record (often 30–40 years) of providing social housing. Today in Manitoba there are approximately 16,000 non-profit-owned housing units, of which only a portion are social housing. There are more than 16,000 publicly-owned social housing units. Non-profits operate more than 4,000 of these publicly-owned units (Manitoba Non-Profit Housing Association, 2023).

Manitoba's strategy to expand the social housing supply should include expanding housing owned by public, non-profit and Indigenous-led providers. One key benefit of expanding the supply of social housing through partnerships with the non-profit and Indigenous-led housing sector is its population-based expertise. Non-profits are often established to serve a priority group, such as newcomers, persons with disabilities, seniors, or women and children experiencing gender-based violence. This population-based expertise uniquely positions the non-profit and Indigenous-led housing sector to provide social programming and support within housing. It can also help ensure that housing is built to accommodate the unique needs of specific populations and households with low incomes. For example, people experiencing gender-based violence may need housing designed and built to optimize their safety (BC Housing, 2021). People with mental health issues and disabilities may need housing built to high standards of accessibility. Indigenous people may need culturally-appropriate designed housing based

## Collaborating With Other Levels of Government

### **Leveraging Federal Dollars for Social Housing in Manitoba**

Housing advocates long called for federal leadership to solve the low-rent housing crises across the country. The National Housing Strategy was launched in 2017 in response. As the programs have rolled out, social housing advocates have grown disillusioned with the Strategy's ability to meet the needs of low-income Canadians. Program design has resulted in relatively little support for social housing compared to housing that meets the needs of moderate to high income earners. There is only one capital program dedicated to expanding the supply of social housing, the Rapid Housing Initiative.

Despite these limitations, there are some programs within the National Housing Strategy that can be leveraged by public, non-profit, and Indigenous housing providers to help expand and protect social housing supply such as the National Housing Co-Investment Fund and the Canada Community Housing Initiative. None of the programs dedicate funds to operate new social housing. The degree to which provinces and territories capitalize on National Housing Strategy programs depends greatly on the political will at those levels of government. Many of the programs require cost-matching or additional investments by provincial and territorial governments for social housing to be supported. Housing advocates across the country continue to call on their local governments to take advantage of the federal funds that are available. At the same time, many are starting to come together to advocate jointly to the federal government to redirect National Housing Strategy funds toward social housing.

### **The Winnipeg Housing and Homelessness Initiative (WHHI): Intergovernmental Collaboration Through Co-location**

In the early 2000s, the governments of Manitoba, Winnipeg and Canada co-located housing initiatives under one roof to coordinate efforts through the Winnipeg Housing and homelessness Initiative (WHHI). Although funding was far too limited, and the policy responses were arguably flawed with too much focus on incentivizing the private sector to develop 'affordable' housing, the WHHI implemented a single window approach that had considerable strengths. Not only did it bring funding from the three levels of government together, it allowed each level of government to bring its strengths and capacities to the table. By co-locating expertise in housing policy, program development and implementation, the WHHI also offered an opportunity for bureaucrats to share knowledge, harness each level of government's policy tools and expertise, and explore new approaches to better respond to housing needs. This model of co-location and collaboration should once again be pursued in Manitoba to maximize the potential of the National Housing Strategy and other intergovernmental social housing initiatives.



on Indigenous principles and understandings of family and home (Kotyk, 2018, p. 32). Larger and multi-family households, including Indigenous, recent immigrant, refugee and visible minority families, often require units with three or more bedrooms (Carter et al., 2020). Single individuals exiting homelessness may need housing with common spaces that allow them to connect with others and build a sense of community. Indigenous households also identify a need for housing that includes spaces to gather as a community (Kotyk, 2018). These housing types are in short supply for low-income households (Carter et al., 2020, p. xiii). Expanding social housing supply through partnerships with non-profit and Indigenous-led housing providers can help meet the demand.

The challenge with relying solely on the non-profit and Indigenous-led housing sector to expand social housing is that it may leave some housing needs unaddressed. Skelton (1996) found that the location of nonprofit and cooperative housing was more correlated with higher socio-economic status (likely as a result of higher organizational capacity) while the location of public housing developed by centralized governments was strongly correlated with poor housing conditions. Skelton notes two key differences between public housing programs and “third sector” programs, where housing is provided through non-profits and co-operatives. The two key differences include where decision-making lies and the scale of operation. Decisions to initiate projects in non-profit programs are decentralized and fall on individuals or groups who tend to be concerned with “housing needs as they perceive them in the immediate locality—they are not concerned with considering these needs relative to those which may be found elsewhere” (Skelton, 1996). Contrast this to public programs where decision-making is centralized within an agency whose mandate is responsible for an entire population). Skelton (1996) also notes that the knowledge, expertise, and skills required to develop social housing are often not as developed in non-profit programs as in public sector programs. The implication is that the expansion of publicly-owned social housing is required to meet the needs of communities (both geographic and population-based) where there is insufficient non-profit capacity to meet the demand. A centrally-planned expansion of social housing owned by public, non-profit, and Indigenous-led housing providers can help ensure new social housing units are allocated across geographic communities according to need. It can also provide households with the choice to access new units located within mixed-income buildings, across a variety of neighbourhoods, and near essential services.

In addition to being able to target the expansion of supply where it's most needed and for households who need it the most, the Province also has a relatively greater ability to borrow at lower rates, contribute land it already owns, and further lower costs through economies of scale. Hemingway (2022) and Lee (2021) show how a government housing investment program can utilize a number of tools to build low- and moderate-rent housing without impeding on other important public policy priorities. Once housing developments are paid for and if adequately maintained, the Province is left with a valuable investment.

Another challenge with expanding supply through non-profit and Indigenous-led housing providers is the risk to the long-term sustainability of social housing when there is an inadequate regulatory framework. In Manitoba, when operating agreements with non-profit providers expire and public subsidies end, the provider is no longer required to continue to provide social housing. There are no regulations in place to ensure social housing units created through public investments maintain their rents and are not sold in the private market, though the revenue from the sale of such buildings must go towards the charitable or non-profit purpose of the organization. There are many examples of non-profit housing providers with expired agreements that have converted social housing units to market-based rents (often a fiscal requirement to cover the costs of operations and maintenance) and in rare cases, sold their properties to the private sector to sustain themselves as housing providers.

For this reason, and as a result of tragic incidents in third-party-owned and operated social housing in other jurisdictions (such as the Grenfell Tower fire in London), some assert that social housing provision “must be solely, unambiguously in the hands of people you can vote for” (Williams, 2022, para. 9). From his research on the privatization of public housing in the UK, Hodkinson (2019) concludes that public housing ensures “a clearer and more democratic line of landlord accountability” (p. 7). He calls for a new public housing model that “treats the provision of shelter as a social service democratically accountable to its residents (Hodkinson, 2019, p. 14).” Of course, there is no guarantee that public housing providers won't also sell their assets to for-profit housing providers in the private sector; this has happened in Manitoba. But the provision of publicly-owned social housing is at least more transparent, and it is easier to hold public housing providers accountable. As we learned in the case of Lions Place, Manitobans were powerless to resist the sale of government-funded non-profit-owned seniors complex to a for-profit rental property investment firm. A stronger regulatory

framework to protect the long-term sustainability of social housing owned by non-profit and Indigenous-led housing providers can help minimize risks of losing publicly-funded social housing assets.

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## **Supporting Non-Profit and Indigenous-Led Non-Profit Housing Providers to Expand Social Housing Supply**

Non-profit and Indigenous-led housing providers require subsidies to reduce rents to levels affordable to the lowest-income households, and access to government funding to support the development and maintenance of social housing is an ongoing challenge. The federal government's National Housing Strategy provides some new opportunities for capital development, but most programs do not provide the deep subsidies needed to support social housing (Beer et al., 2022). Many programs also require cost matching from other levels of government, which has prevented Manitoba's non-profit housing sector from leveraging these federal funds:

Without provincial investments, recent community housing developments that have been able to access federal dollars have included about 30 percent of units affordable to those on social assistance, with 70 percent market units. These developers have indicated that the demand is the opposite, and a capital investment guaranteed over the long-term could greatly increase their ability to meet the significant need. (Manitoba Non-Profit Housing Association, 2022)

A robust provincial capital funding program dedicated to social housing would enable non-profit and Indigenous-led housing providers to leverage federal funding to build new supply with minimal debt.

To ensure long-term affordability, social housing requires ongoing subsidies to cover the difference between the rent a household can afford (usually set at 25–30 percent of household income) and the cost of providing the unit. The primary operating agreement program that has been used included ongoing subsidies but was designed so that at expiry, the building had limited value and insufficient capital reserves available for renewal. From an operating perspective, a new funding model should be developed that will support sustainable operations of housing assets through subsidies that are based on the actual cost of providing the units while ensuring social housing rents. In many cases, these subsidies can be provided through Rent Assist (a rent benefit available to low-income tenants on and off EIA that helps ensure

households pay no more than 30 percent of their income on rent), but in cases where Rent Assist does not provide enough revenue to ensure viability, an additional subsidy program (e.g. Manitoba's Rent Supplement program) may be required to cover the costs needed for sustainable operation of the housing at social housing rents. This would require a change in how Rent Assist currently works as it is not available to households living in units that receive another provincial subsidy or capital contribution.

This new operating subsidy model could be applied to purpose-built social housing and to support non-profit and Indigenous-led housing providers to transition their existing units to social housing rents.

To ensure that social housing is not lost to rent increases or sold to the private market, the Province should establish a mechanism that prevents non-profit and Indigenous-led housing providers from reducing the number of social housing units they provide if they have received public funding for construction and/or ongoing operating subsidies. This will help ensure the community continues to benefit in perpetuity from the public investments our governments have made toward meeting the housing needs of low-income Manitobans.

In addition to supporting non-profit and Indigenous-led housing providers to build new supply, housing advocates across the country have been calling on governments to create a funding mechanism that enables non-profit housing providers to purchase existing affordable housing assets (where rents are below median levels) that are at risk of being lost within the market. For example, the BC government introduced a \$500M Rental Protection Fund that allows non-profits to purchase older rental properties through one-time capital grants (BC Gov News, 2023, para. 1–2). Support for this type of acquisition fund has grown to stem the pace and impact of the financialization of housing, which has seen a more significant number of housing speculators buying up older and relatively lower-rent properties, redeveloping, and then raising rents to generate a return on the investment (Pomeroy, 2020, para. 3). An acquisition fund could help slow the loss of low-rent units in the market, which is happening at a much faster rate than new affordable housing development (between 2011 and 2016, 15 private affordable units were lost for every 1 unit of affordable housing built in Canada) (Pomeroy, 2022, p. 3), by removing the housing from the market and instead creating an opportunity for non-profits to operate the units at social housing rates.

Beyond access to funding, non-profit and Indigenous-led housing providers require a certain amount of capacity to plan and execute new housing

developments. Geographic and demographic-based communities with the greatest housing needs can't often respond to opportunities to develop and operate housing. By setting annual targets for social housing development with upfront capital and operating investments over the long term, governments can give non-profit and Indigenous housing providers time to prepare to build up and maintain their development capacity. Governments can also create a fund to directly support new and existing non-profit and Indigenous housing providers to build up their capacity to develop, own, and manage social housing.

### **Indigenous-Led Non-Profit Housing**

Part of making progress toward reconciliation is closing the gap in social and economic outcomes between Indigenous and non-Indigenous people. Indigenous people are over-represented in data related to homelessness and housing insecurity. The 2022 Point-In-Time Count of people experiencing homelessness in Thompson counted 138 individuals, of whom 90 percent identified as First Nation, Métis or Inuit, while the Winnipeg Street Census counted 1,256 people experiencing homelessness, of whom 68.2 percent were Indigenous (Bonnycastle & Deegan, 2022; Brandon, 2022). The 2021 Census found that Indigenous households experience a higher rate of core housing need (16.2 percent) compared to non-Indigenous households (7.1 percent) (Statistics Canada, 2021b).

The disparity between Indigenous and non-Indigenous housing need is a result of systemic racism and colonialism, including landlord discrimination against Indigenous tenants (Cooper et al., 2020); structural poverty (National Inquiry into Missing and Murdered Indigenous Women and Girls, 2019); disproportionate representation in the child welfare system and inadequate supports when aging out of care (Maes Nino & Godoy, 2016); and a limited supply of good quality, affordable housing that meets Indigenous households needs (Distasio et al., 2007). This disparity is not new. The Manitoba Indian Brotherhood identified housing issues for Indigenous peoples as early as 1971. Indigenous activism led to creating two Indigenous-led non-profit housing initiatives in Winnipeg (Kinew Housing and Payek Housing Co-op), made possible by significant public funding (Deane & Mallett, 2023).

Thistle (2017) describes Indigenous homelessness as “best understood as the outcome of historically constructed and ongoing settler colonization and racism that have displaced and dispossessed First Nations, Métis and Inuit Peoples from their traditional governance systems and laws, territories,

histories, worldviews, ancestors and stories.” His definition highlights the importance of dedicated research, policies, programming and funding to address the distinct causes and experiences of Indigenous housing needs.

The solution to Indigenous homelessness and housing insecurity is found in First Nation, Inuit and Métis self-determination, as well as through culturally safe housing provision (Walker, 2008; Aboriginal Housing and Management Association, 2022; *United Nations Declaration on the Rights of Indigenous Peoples*, 2007). To this end, increasing the supply of Indigenous-led social housing is essential, as it can provide culturally safe, low-rent, and good-quality housing by Indigenous people for Indigenous people. Within the non-profit housing sector, priority should be given to supporting Indigenous-led non-profit housing providers to access the funds that are called for in the following recommendations, and to support them in developing and/or operating a significant portion of new social housing in Manitoba. A report prepared by the Winnipeg Indigenous Executive Circle recommends that Indigenous-led agencies should own and operate at least 70 percent of new units added to address homelessness in order “to reflect the proportion of Indigenous peoples experiencing homelessness” (Winnipeg Indigenous Executive Circle, n.d., p. 68). Approximately 25 percent of all people in core housing need in Manitoba are Indigenous (Statistics Canada, 2021b), suggesting that Indigenous-led non-profit housing providers should own and/or operate a comparable proportion of all new social housing units added.

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## Public Land Banking and Community Land Trusts

Land banking and community land trusts are tools that governments can use to secure property for the public good. Although the supply of government-owned land is under continuous threat in Manitoba, especially in Winnipeg, where large parcels have been sold to private interests, the Manitoba government continues to own land and can purchase land. Canadian Community Land Trusts used for housing date back to the 1970s but there is a renewed interest in using public and community-owned land to create non-market housing (Agha, 2018). Public land banking and community land trusts are increasingly used in cities around the world to counter the impact of the financialization of housing. For example, in its 2016–2025 Right to Housing Plan, the City of Barcelona committed to a community land trust model, partnering with private limited- and non-profit housing providers, including housing cooperatives, by acquiring and providing public land for low-rental

housing development (Housing Europe, 2020). The recently established Community Land Trust Network has a growing membership across the UK and Europe which, according to its website, is “mainstreaming the community ownership of land and housing.” In Canada, recently elected Toronto Mayor Olivia Chow outlined a plan to develop 25,000 rent-controlled homes over 8 years – with at minimum 7,500 affordable units, including at least 2,500 rent-geared-to-income units – on land the City already owns (Team Olivia Chow, 2023).

The Province of Manitoba, through the Manitoba Housing and Renewal Corporation, owns land that could be kept off the market and used for mixed-use development, including the development of social housing. The Province also can acquire land that can be held in trust to address low to moderate rental housing needs. Manitobans are more familiar with the use of public land for private use in provincial parks where the government leases lots to cottage owners. The Crown maintains title to the land, while leaseholders can build vacation homes (in compliance with applicable legislation, regulations, building standards and zoning by-laws), which can be sold and the land lease transferred. The provincial government could use a similar model or explore avenues to create an independent body that can facilitate this model to hold land in trust for community benefit, including to develop social housing.

## Recommendations to Expand Manitoba's Social Housing Supply

- 1) Establish a long-term capital fund to create 1,000 net new social housing units annually for 10 years with at least half of the units publicly-owned and the remainder owned by non-profit or Indigenous-led housing providers. New units should be created by funding new construction or purchasing existing properties for redevelopment into social housing.
  - a) Ensure Indigenous-led housing providers have sufficient funding to design and construct housing that reflects Indigenous experiences of housing need (eg. larger unit sizes, spaces for Indigenous cultural practices).
- 2) Establish an operating subsidy program and fund for non-profit and Indigenous-led housing providers that, combined with Manitoba's existing Rent Assist program, would guarantee new units are offered at social housing rents in perpetuity. The funding would be accessible to non-profit and Indigenous housing providers that want to transition existing units to social housing rents. This, combined with the capital maintenance fund called for in recommendation 10 (see below), would support sustainable operations of new social housing assets.
- 3) Establish a mechanism to ensure non-profit and Indigenous-led housing providers cannot reduce the number of social housing units in their portfolio if they have received public funds to build, acquire, or operate housing.
- 4) Establish an acquisition fund to enable public, non-profit, and Indigenous-led housing providers to purchase affordable rental housing from the market to operate at social housing rates.
- 5) Establish a capacity-building fund that non-profit and Indigenous housing providers can easily access to increase their capacity to develop, own, and operate new housing.
- 6) Implement public land banking and community land trusts for the purpose of developing social housing.



# Housing With Supports

PUBLIC, NON-PROFIT, AND Indigenous housing providers can offer low-income households access to services the private housing market does not provide. People who live with low incomes often experience barriers to accessing important resources like physical and mental health care, food, transportation, childcare, education, training, and employment. Poverty also increases the risk of experiencing other social challenges like gender-based violence, physical and mental illness, addiction, social exclusion, and involvement with the child welfare and justice systems (Altieri et al., 2022, p. 33; Raphael, 2007; Canada, 2008). These experiences and barriers can threaten tenancies and trap people in poverty.

Governments can enhance housing security and prevent homelessness by ensuring resources are accessible to low-income households to help stabilize their tenancies. This includes resources related to landlord-tenant mediation, life skills development, basic needs, budgeting, pest management, and hoarding. Low-income households with stable tenancies can be provided with access to resources that allow them to achieve other goals, improve their economic conditions, and therefore no longer require RGI housing. This includes resources related to social inclusion, family reunification, reintegration, newcomer settlement, Indigenous cultural practices, health, trauma, mental health, substance use, childcare, literacy training, education, job training, and employment (Silver, 2011).

Governments can help ensure tenants have access to resources by creating new social housing in neighbourhoods with a concentration of social and

economic support. Much of the existing social housing stock is located in inner-city neighbourhoods where there is a strong foundation of supports for low-income people. However, new social housing should be located across various neighbourhoods to offer choice. Furthermore, across Manitoba many low-income households live in social housing outside of inner cities as well as in urban and rural municipalities where supports are relatively scarce. Rural and Northern Manitoba communities are particularly under-resourced (Manitoba, 2023a; Manitoba, n.d.). In these cases, tenant resources can be provided onsite by integrating them into the housing development or through mobile services that go to the tenant. There are several existing models for providing services to tenants.

On-site support is sometimes provided as part of supportive and transitional social housing. Supportive housing provides permanent housing with individualized and intensive on-site support often related to physical or mental health, substance use or recovery, or developmental disabilities (Kotyk, 2018, p. 17). Transitional housing provides temporary housing to bridge the gap from homelessness to permanent housing for specific demographics, including youth exiting care, 2SLGBTQ+ people, people settling into new communities, people escaping gender-based violence, people exiting incarceration, and people experiencing mental health issues or recovering from addictions (Kotyk, 2018, p.11–12). As tenants stabilize through access to onsite supports, they are assisted in transitioning into permanent housing. Recent housing needs assessments in Winnipeg identify the need to invest in additional supportive and transitional housing units (End Homelessness Winnipeg, 2021, p. 2; Carter et al., 2020, p. 205). Affordable supportive housing options for seniors are needed to prevent premature placement in care homes, particularly in rural and Northern regions (Manitoba, 2022). Other research highlights the importance of prioritizing Indigenous-led supportive and transitional housing models (Starr et al., 2022; Canadian Housing and Renewal Association, 2018; Winnipeg Indigenous Executive Circle, n.d., p. 27) There are numerous non-profit and Indigenous-led organizations in Manitoba with years of experience and demonstrated ability to provide low-income people with the supports they need. With adequate government investments, these organizations can be supported to develop, operate, and/or provide the supports that accompany supportive and transitional housing.

Family resource centres can offer another model for providing on-site support to social housing tenants. The Manitoba government first provided funding to family resource centres located in Manitoba Housing properties in neighbourhoods outside of Winnipeg's inner city in the early 2000s. These

resource centres provide tenant-driven services, including basic needs, social connections, educational and family programming, and external referrals. They have proven to help improve the quality of life of those living there and increase their sense of safety and community (Cooper, 2012, p. 22). In 2016, the United Way of Winnipeg partnered with the Winnipeg Foundation and the Manitoba government to create the For Every Family program which funds a total of 24 community-based family resource centres located in 11 neighbourhoods across Winnipeg (United Way Winnipeg, 2018, p. 20). The program now supports those family resource centres noted above that provide on-site resources in Manitoba Housing properties as well as stand-alone centres located throughout Winnipeg. For Every Family funding works to enhance programs and services offered by family resource centres and improves access to resource centres by supporting increased hours of operations. The program is limited to organizations that operate within Winnipeg.

Options for the delivery of mobile resources have expanded in recent years, but continue to be under-resourced in rural and Northern communities. The federal government's homelessness strategies have provided funding for staff in community-based organizations who provide mobile support and referrals to people experiencing housing insecurity in public, non-profit, or private market housing. The Manitoba government introduced the two-year Housing Supports Initiative in 2021 as a Covid-related measure. It funds community-based organizations for staff to support people experiencing housing insecurity and homelessness as they move into public and non-profit housing. In 2023 the Manitoba government announced that it will extend funding for the initiative until 2025.

Since 2015, the Winnipeg Regional Health Authority's Health Outreach and Community Support team has provided mobile access to primary care and behavioural health services to people who are vulnerably housed or experiencing homelessness (Winnipeg Regional Health Authority, n.d., p. 1). Team members include a social worker, nurse, occupational therapist, trauma worker, psychiatrist, and psychologist who can provide support directly to tenants in their homes or indirectly through the non-profit organizations that work with them. Manitoba Housing and some non-profit organizations have Tenant Resource Coordinators or Tenant Support Workers Coordinators who provide case management to tenants and coordinate community development initiatives to help achieve and sustain successful tenancies, usually in buildings with seniors who require additional support for healthy aging and community involvement. This funding has not been increased for years,

but the Province's recently released homelessness strategy provides some new resources for an increased number of these positions.

Organizations that receive funding to deliver these mobile supports have reported not having sufficient resources to provide enough staff to meet the demand for services. They also report a need for additional investments to build their capacity to better meet some of the unique service needs of people who experience homelessness and housing insecurity. This requires investing in additional staff, particularly those that can deliver clinical support related to health, mental health, and substance use. It also includes investing in ongoing training for staff so they are better prepared to support people experiencing multiple and complex issues and so they can deliver services that are person-centred, non-judgmental, anti-oppressive, decolonizing, culturally-responsive, 2SLGBTQ+ inclusive, and trauma-informed (Manitoba, n.d.).

## Recommendations to Provide Social Housing With Support

- 7) Ensure all social housing tenants have access to comprehensive and tenant-driven supports, either on-site or nearby. Priority should be given to funding resources that meet the unique needs of Indigenous households.
  - a) Ensure a portion of the 1,000 net new social housing units annually over 10 years called for in recommendation 1 consist of transitional and permanent supportive social housing with sufficient and ongoing operating funding.
  - b) Provide long-term and predictable funding to expand the staffing capacity of existing mobile services and to enable existing community-based housing workers to deliver mobile services. Funding should be sufficient to meet staff training needs and the demand for mobile clinical supports related to health, mental health, and substance use.
  - c) Enhance the For Every Family program by implementing multi-year funding agreements with family resource centres, by expanding funding available to support additional staff and programming needs in existing family resource centres, and by supporting the development of new family resource centres where social housing tenants have limited access to supports such as in communities outside of Winnipeg.

# Protecting Manitoba's Social Housing Supply

ADDING TO THE supply of social housing will not help to reduce homelessness and housing insecurity if existing social housing units are being removed from the social housing stock. While total numbers are not readily accessible from the government, Manitoba has lost social housing stock over time for a variety of reasons including public policy decisions related to asset sales, expiring operating agreements, and lack of investments in capital repairs and maintenance to the aging stock. These losses must be prevented to ensure new social housing supply results in a net gain. It is also important that the Manitoba government begins to track and report publicly on social housing gains and losses so we have a more accurate picture of what is happening to the overall stock over time.

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## Asset Sales

In 2013, the BC government introduced a program to sell some of its land and social housing assets to the non-profit sector. The program supported policy changes already underway in BC Housing, which included moving away from providing social housing, increasing reliance on rent benefit programs, and shifting the provision of existing social housing away from the government and toward non-profits. A 2017 audit of the program concluded

that while asset sales provided the government with immediate funding to reinvest in housing, the program would also result in significant costs and risks to the long-term sustainability of social housing in BC. The audit also concluded that the government had failed to demonstrate how the program would contribute toward its mandate of ensuring “British Columbians have access to safe, affordable and appropriate housing” (Auditor General of British Columbia, 2017, p. 34).

The same year the BC audit was released, the Manitoba government released a KPMG report commissioned as part of an “independent fiscal performance review of core government spending” (KPMG, 2017, p. 3). The report made recommendations for reducing the growth rate of spending in six areas, one of which was social housing. Most of its recommendations point Manitoba down the path towards housing privatization, suggesting similar steps to those pursued in BC, including transferring housing assets to the private and/or non-profit housing sectors. As with BC, the report lacked a comprehensive analysis of the benefits and risks of the recommended approach and failed to identify the impact it would have on the long-term sustainability of social housing in Manitoba. Since its release, Manitoba Housing has sold 387 social housing units to the private sector and 795 units to the non-profit sector (Manitoba Housing, personal communication, April 2023).

There are a number of risks associated with privatization and transferring publicly-owned social housing assets to the private and non-profit sectors (Cooper, 2018; Smith, 2020). Once sold, the government can no longer benefit from increases in the value of those properties or access the equity in them for its own programs (Cooper, 2018). Other jurisdictions that have privatized, such as Great Britain, Australia, and New Zealand, which KPMG points to as “leading practices,” have experienced poor outcomes that have been characterized as a “crisis in the supply and affordability of housing” (Smith, 2020, p. 6). Where assets were sold to the private sector, governments often just ended up paying rent subsidies to private landlords for low-income tenants living in properties the government once owned (Smith, 2020). In these cases, low-income tenants still had some access to the market through subsidies despite the higher rents set by private landlords. In other cases, social housing completely disappears when sold to the private sector. In Manitoba, the 2018 sale of the Manitoba Housing property at 185 Smith Street to a private company resulted in the loss of 373 units of social housing in downtown Winnipeg. Rents under the new property manager start at \$1,110

for a studio apartment—far out of reach for the lowest-income Manitobans who qualify for the maximum allowed rent subsidies available.

As of April 2023, all social housing units in Manitoba transferred from the Province to the non-profit sector continue to operate with social housing rents. In other jurisdictions where public housing assets have been transferred to the non-profit sector without government subsidies, non-profits have had to increase rents and, in some instances, sell part of their stock to the private sector to generate the revenues needed to maintain and operate their properties (Smith, 2020). Without public subsidies, non-profits are free to sell their properties and change their rent structure to ensure the stability of their organizations. They “essentially can operate like private housing providers, depending on their mandates and values” (Cooper, 2018). As they are not public entities, non-profits are not accountable to the public. Without funding agreements and in the absence of a regulatory framework, non-profits don’t need to be transparent with how they govern or provide their housing. This makes it more challenging to identify and address systemic issues in social housing. It also makes it more difficult to identify and track social housing gains and losses in the non-profit housing sector.

Not being accountable to the public means non-profits can also be less responsive to public pressure to maintain their units at social housing rents compared to public entities like Manitoba Housing. For example, the Lions Housing Centres owns Lions Place, a 287-unit complex housing low to modest-income seniors and students in downtown Winnipeg. Its 35-year operating agreement, which enabled the non-profit to charge social housing rents while covering operating costs, expired in 2018. Without the ongoing subsidy, it could no longer afford to operate the building while keeping rents low and paying for ongoing maintenance and repairs. Lions Housing Centres put the building up for sale in 2022. Despite public calls to slow the sale and have governments step in to ensure the housing stayed in the hands of the non-profit or public sectors, Lions accepted an offer from an Alberta-based publicly-traded residential real estate company Mainstreet Equity Corporation in early 2023.

This loss of social housing to the private sector could have been prevented if Manitoba had legislation to protect these assets. For example, legislation similar to that adopted by Quebec in 2022 would prevent the sale of any non-profit housing property that has received government funds unless the Minister in charge explicitly approves such a sale (National Assembly of Quebec, 2022, p. 2). The Manitoba government could have purchased the building itself or supported a local non-profit to purchase the building and

ensure it continues to provide safe and affordable housing for seniors. A provincial acquisition fund (see recommendation 3) would have facilitated this outcome. Instead, the Manitoba government announced it would be providing public money to the new private landlord whose mandate centers on profit-making. The government promised \$1.2M in subsidies over two years to the new owners so tenants wouldn't need to pay higher rents. The future is unclear after those two years and many are concerned that low-income tenants will be displaced.

Given the risks associated with selling social housing stock to private and non-profit housing providers, Manitoba Housing can better meet its mandate to “enhance the affordability of, and accessibility to, adequate housing for Manitobans, particularly those of low to moderate incomes or those with specialized needs” (Manitoba Housing, 2023, para. 2) by retaining ownership of its housing assets and continuing to invest in their ongoing operation.

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## Aging Stock

The condition of Manitoba's social housing properties is below the national average (KPMG, 2017, p. 23). Only 11 percent of all social and affordable units in Manitoba were built in 1990 or later, compared to 25 percent of units nationally (CMHC, 2021). Eighty-two percent of units in Manitoba (i.e. 27,274 units) were built between 1970 and 1989 (CMHC, 2021). Of all social and affordable housing in Manitoba, approximately 70% have been rated in “fair” building condition according to CMHC (2021). These properties require investments to repair or modernize foundations, superstructures, roofing, exterior enclosures, plumbing, interior units, mechanical and electrical systems, fire and life safety equipment, elevators and other building and property components. Without sufficient investments in these areas, housing will become inadequate and unsafe for people to live in, resulting in the risk of eventual loss of social housing stock through sale or demolition. As of March 2022, there were more than 1,000 social housing units owned by Manitoba Housing that were sitting vacant because they required repairs (Manitoba Housing, personal communication, March 2022). Social housing units owned by Indigenous-led non-profits are particularly vulnerable as over a third were built over one hundred years ago (Distasio et al., 2007, p. ii).

In 2009, the Manitoba government estimated the need for an investment of 1 billion dollars to address years of deferred maintenance in the province's publicly-owned housing stock. Between 1994 (earliest data available) and 2009,



Manitoba Housing spent less than 20 million dollars annually on what their annual reports refer to as “Modernization and Improvement” expenditures. After 2009, annual investments began to trend upward, reaching a peak of more than 120 million dollars in 2015. The change in government in 2016 was followed by an immediate trend reversal. Annual investments declined to as low as 25.6 million dollars in 2018 and have remained below 40 million dollars annually since then. As a result, Manitoba has not achieved its investment goal of 1 billion dollars. Meanwhile, properties have aged another fourteen years since that initial estimate.

Manitoba needs an updated property condition assessment of its existing social housing assets to establish appropriate targets and timelines for investing in maintenance. In 2020, the Manitoba government issued two requests for proposals to assess the condition and value of each of its properties for the purpose of developing a long-term capital plan and to help prioritize repairs to social housing (Manitoba, 2020). The results of that assessment are expected to be released in November 2023. One of the largest non-profit housing providers in Winnipeg conducted a capital needs study in 2022 that estimated the need for approximately \$50,000/unit to be invested in bringing its buildings up to good condition and an additional \$15,000/unit to modernize the units (Manitoba Non-Profit Housing Association, 2023). These conservative estimates don’t account for the fact that some buildings require major remediation and structural repairs (Manitoba Non-Profit Housing Association, 2023). Based on these figures, it has been conservatively estimated that the majority of the 23,124 units of social housing in “fair” condition will require a similar cost of \$65,000/unit, or about a 1.5 billion dollar investment to preserve Manitoba’s social housing stock (Manitoba Non-Profit Housing Association, 2023).

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## Expiring Operating Agreements

Most of the non-profit housing built in Manitoba was established through operating agreements between government and non-profits, and tied to the life of the mortgage. These agreements provided subsidies to pay the mortgage, and in some instances, additional operating costs in exchange for the organization providing housing where rents are geared to income for a portion, and in some cases, to all of the tenants. Publicly-owned social housing was similarly subsidized through agreements between the governments of Canada and Manitoba. Most operating agreements signed in Manitoba

have expired in recent years. Where no new agreement is developed, it is up to individual housing providers to ensure the stability of their organization by making decisions on rents and tenant mix based on their values, vision, and fiscal constraints. They are free to decide whether and how they will continue to provide social housing.

As of 2021, about 7,000 non-profit housing units in Manitoba, including some Indigenous-led housing providers, had their agreement expire along with the accompanying subsidies (Manitoba Non-Profit Housing Association, 2023). Housing providers with mixed income projects were better able to generate enough revenue within their rent structure to remain viable without subsidies after their mortgage payments stopped (Pomeroy, 2021). In some instances, providers received rent supplement agreements to continue providing social housing rents for a set number of units (Manitoba Non-Profit Housing Association, 2023). However, it's not clear how long these agreements will last as they were typically designed to be renewed every five years. In other instances, all rents were set at median-market rates or lower, depending on capital needs and the break-even cost of providing housing (Manitoba Non-Profit Housing Association, 2023).

In worst-case scenarios, some organizations have sold some or all of their buildings, as noted earlier in the case of Lions Housing Centres. It is difficult to know how many social housing units have been lost due to the end of operating agreements as the Province does not track the number of units provided by non-profit housing organizations once their operating agreements have expired. Some of the data available suggests that between 2008 and 2019, well over 300 Indigenous-led social housing units were lost because of expiring operating agreements (Manitoba Urban Native Housing Association & Institute of Urban Studies, 2008; CMHC and Manitoba Housing, 2018). Most of Manitoba's publicly-owned social housing units, which are relatively older properties, have had their agreements expire, leaving the provincial government on its own to fund ongoing operating and capital expenses (Pomeroy, 2021).

Approximately 6,400 non-profit housing units will expire between 2021 and 2030 (McCullough, 2016). Many of those that have not yet come off agreement are in projects that are 100 percent social housing and need capital renewal. A recent study of social housing developed in Manitoba after 1985 (known as "post-85" social housing) concluded that the vast majority of these aging projects would not be viable without some kind of ongoing operating subsidy to maintain social housing rent levels and access to capital funds to maintain their properties (Pomeroy, 2021). While some of these projects have

already come off the agreement in recent years, most will start to see their agreements expire in 2025. Without long-term financial security, housing providers are ineligible to access funding sources that require the ability to demonstrate multi-year operational sustainability, making it even more challenging to address their vulnerability.

Most Indigenous-led housing providers offer 100 percent social housing. While some have received subsidies to maintain their social housing units after their agreements have expired, some providers have noted that these subsidies are temporary and not part of a formal agreement. Given the disproportionate homelessness and housing insecurity among Indigenous households, Manitoba must make the necessary investments to protect and maintain Indigenous-led social housing units.

## **Recommendations to Protect Manitoba’s Social Housing Supply**

- 8) Ensure Manitoba Housing retains ownership of its housing assets and continues to invest in their ongoing operation.
- 9) Enact legislation to prevent the sale of any non-profit owned housing property that has received government funds in support of its non-profit housing mandate, unless the provincial Minister in charge provides explicit approval of such a sale.
- 10) Undertake an assessment of all social housing assets to assess capital needs, and establish a capital maintenance fund to bring existing buildings up to standard. Use this fund to repair and modernize all social housing units that are vacant due to capital needs within one fiscal year.
- 11) Immediately extend all “post-85” agreements with non-profit housing providers that will expire in the next two years. Support sustainable operations of all social housing assets coming off agreement by utilizing the operating subsidy program called for in recommendation 2, Manitoba’s Rent Assist program, and the capital maintenance fund called for in recommendation 10.
- 12) Track and report annually to the public on gains and losses in the social housing supply by owner type and account for those gains and losses.

# Supporting Private Market Renters

THE PRIVATE MARKET is the default market that low-income people turn to when supply of social housing is inadequate. Moving forward, both supply and demand side strategies must be pursued simultaneously to address housing needs. While governments must invest in constructing more new social housing, action must also be taken to ensure low-income people can afford the housing currently available in the private rental market.

Rent Assist is the primary program low-income people access to receive a rent benefit to help pay for their housing in the private market. People who access Manitoba's Employment and Income Assistance (EIA) program as their main source of income can receive the maximum benefit of 77% of median market rent to rent in the private (unsubsidized) market. Other low-income households not on EIA can access the program and receive a benefit equal to the difference between 30 percent of households income and 80 percent of median market rent.

When Rent Assist was first introduced in 2014, it significantly increased the rent benefit that low-income households received to pay for housing, making it easier to access better quality housing in the private market (Cooper et al., 2020, p. 46). But it did not fully close the affordability gap, and low-income households continue to struggle to find safe, affordable housing. The maximum benefit amount under Rent Assist – only 80 percent of the median market rent – often fails to cover the full cost of renting in the private market.

A single person in the General Assistance category of EIA receives a \$612 monthly Rent Assist benefit. Landlords are unable to charge rents that low while ensuring good quality housing (Cooper et al., 2020). As a result, there are relatively few units available in the private market with rents equal to Rent Assist benefit levels. As noted earlier, in 2022 there was a 2.6% vacancy rate (2,967 units) in Winnipeg that rent for \$674 monthly or less compared to a 7.7% vacancy rate for units that are affordable to households in Winnipeg's highest income quintile (CMHC, 2023c). Those units that are available are often of poorer quality and concentrated in lower-income neighbourhoods.

The Canada–Manitoba Housing Benefit (CMHB) was introduced in 2020 as part of the bilateral agreement under the National Housing Strategy (Manitoba Housing, 2020). This program provides eligible low-income households with an additional rent benefit of up to \$350 per month and will be available until 2028, when the National Housing Strategy ends. The additional \$350 per month helps further close the affordability gap in the private market, and provides low-income households with greater access to better quality housing. However, it's not clear what will happen to households that are receiving the benefit when it comes to an end in 2028. Unless the program is extended or replaced, households may become homeless if they cannot find more affordable housing. It is important to note that the CMHB is not a universal program and was not initially accessible to all communities outside of Winnipeg. In 2023, the Province's homelessness strategy announced an intention to make the benefit available province-wide (Manitoba, 2023a).

In the presence of long wait lists for social housing, rent benefit programs like Rent Assist and the CMHB no doubt help low-income households access housing more quickly. But there are a number of challenges that come with relying upon rent benefits as the primary policy solution to homelessness and housing insecurity. The concept of “choice” is often used to promote demand-side, market-focused rent benefit schemes such as Rent Assist. However, the reality of choice depends on many factors. Vacancy rates, rents in available units, the strength (or weakness) of rent regulations and tenant protections are critical factors that can impede choice for low-income households.

Private market rental housing providers are motivated by profit. While they may be sympathetic to low-income renters, “the system itself is built not on accommodating the hardest-to-house but on maximizing returns to investors (Blunden & Flanagan, 2021, p. 1909). As such, those most marginalized and in dire need are left with very few choices they can afford in a low-vacancy rental market with weak rent regulations. As described by

Blunden and Flanagan (2021, p. 1911), “In costly competitive environments, the capacity to exercise ‘choice’ is a privileged one” because market housing remains focused on maximizing returns in the private sector. Unless rent benefit levels are high enough to match private market rents, low-income households will continue to struggle to find and maintain housing.

Even if benefit levels are adequate to match private market rents, in the absence of strong tenant protections, there will continue to be little accountability in the private market for preventing housing insecurity caused by poor quality housing and discriminatory practices with tenants. Rent benefits, as opposed to rent subsidies that are attached to units, can be particularly problematic in poorly regulated housing markets because housing providers are not accountable to the government since the subsidy goes directly to the renter. While most property managers provide good service to their tenants, others prey on the most vulnerable, taking full advantage of government benefits without sufficiently maintaining their units.

It is no surprise that private sector landlords have been vocal proponents for the expansion of Rent Assist and other private-market-focused rent benefits like the CMHB, as the favoured policy responses to the low-rent housing crisis. While presented as a policy tool that enables tenants to afford housing, rent benefits are “primarily a subsidy for landlords to accumulate wealth” (Jacob, 2019, p. 18). They provide a public subsidy to private landlords with no accountability and ever-increasing public costs as rents continue to rise. Relying on this mechanism alone is not only costly, it is also a poor public policy choice as it gives Manitoba Housing very little control over its ability to meet its mandate of enhancing access to adequate housing for low-income Manitobans and does not address barriers to housing such as discrimination, accessibility, and lack of supports. As noted by Blunden and Flanagan (2021, p. 1911):

Using subsidies as an alternative to a robust social housing system is not only expensive social policy; in the absence of interventionist legislative reform that radically changes the balance of poverty between tenants and landlords, including in relation to tenant selection, it is also likely to be unsuccessful policy in relation to the most vulnerable.

For these reasons, advocates continue to argue that while Rent Assist and the CMHB are important and helpful programs, rent benefits should not be the default policy, which is what they have become. Governments would be better off prioritizing investments in long-term public assets through

## Employment and Income Assistance

Employment and Income Assistance (EIA) is a critical resource for low-income people. For many, EIA is the only income source they can rely on to pay for their housing costs. However, opening up an EIA file can be a challenging and time-consuming process. Barriers include long wait times to access an EIA intake appointment, lack of access to a phone and internet to connect with EIA intake processes and lack of documentation required to apply for EIA. As a result of these barriers, people frequently wait weeks and often for up to several months to access EIA and an opportunity to secure housing. Some individuals who experience chronic homelessness live for years without accessing EIA. Many people on EIA who are housed can have their benefits held or their files closed as a result of rigid bureaucratic EIA policies and practices. For example, files can be closed if recipients fail to participate in programs/treatment related to substance use, or if they do not receive notice of the need to connect with their EIA worker or submit a document on time. This can result in losing housing or becoming homeless. There are community-based organizations that receive funding to hire staff who can support people through the EIA intake process and navigate some of the barriers, but more are needed. The EIA program has been exploring relatively new practices, such as having EIA employees conduct EIA intakes in the community. It has also begun to change some policies and practices that have inadvertently made it difficult for people to apply to the program. This more mobile, flexible, and community-based approach that meets people where they are at helps eliminate some of the barriers that prevent people from connecting to EIA as an income source that can be used to secure housing.

**the provision of social housing by public, non-profit, and Indigenous-led providers who can be held more accountable. As described by Lawson et al.:**

Productive social housing systems use a range of instruments to ensure supply outcomes, necessarily including the investment of public equity and not-for-profit delivery. Demand-side subsidies alone cannot increase supply and are particularly ineffective where provision is for profit, rents are deregulated and vacancies are low. (2019, p. 3)

## Recommendations to Support Households Renting in the Private Market

- 13) Enhance rent regulations and tenant protections (see recommendations 15 and 16) while reducing the need to rely on the provision of private market rent benefits by expanding the supply of social housing.
- 14) Extend the Canada Manitoba Housing Benefit beyond the life of the National Housing Strategy.

# Protecting Affordability and Security of Tenure

SOCIAL HOUSING EXISTS within a larger rental housing ecosystem dominated by the private market. There are 155,090 renter households in Manitoba, which account for nearly a third of all households in the province (Statistics Canada, 2022). Just seventeen percent of renter households live in some form of subsidized housing. Without measures to address affordability and security of tenure in the private rental market, any gains made through increased investment in social housing will not reduce overall housing needs or homelessness.

Most tenants live in Winnipeg, and challenges in the capital city's housing market drive major trends in provincial housing needs. Winnipeg's stock of low-rent units is shrinking at an alarming rate, leaving thousands of tenants unable to find housing they can afford. According to Census data, between 2011 and 2021, the city lost an incredible 24,095 units renting at \$750/month or less (Pomeroy, 2022, p. A-8). Some of this reduction resulted from conversion (to condominiums or short-term rentals) or demolition due to disrepair. The vast majority of this loss was due to rent increases. Apartments and homes remained in the private rental market but became unaffordable to low-income renters. Between 2016 and 2021, the number of units priced above \$1,250/month increased by 23,055. New construction of higher-priced apartments alone does not account for this increase as the total rental market universe



increased by just 13,200 units in the same period (Statistics Canada, 2016; Statistics Canada, 2021c).

Manitoba is one of only five provinces in Canada with rent regulations that go beyond limiting rent increases to once per year and one of just three provinces which limit the amount of rent increases between tenancies (Canadian Centre for Housing Rights, 2023). Despite its relative strength compared to provinces like Alberta and Saskatchewan, Manitoba's legislation has facilitated the massive loss of affordable rental units during the last decade. Regulations under the *Residential Tenancies Act (RTA)* limit rent increases by a specific guideline set annually by the Province. The guideline reflects changes in the consumer price index for Manitoba, though the government set the guideline at zero percent in 2022 and 2023 in response to the pandemic (Residential Tenancies Branch, n.d). Unlike many other provinces, in Manitoba, landlords are prohibited from raising the rent between tenancies. This helps to disincentivize evictions of long-standing tenants who pay reasonable rents in hot markets where rents are rising. However, not all units are covered by these rules. If the unit rent is \$1,615 per month or more (as of 2023), rent controls no longer apply, and landlords can increase rent to any amount they choose. Almost every one of the 25,000 renter households in Manitoba who pay more than \$1,500 a month for housing (approximately 16 percent of renter households) is not protected by rent regulation (Statistics Canada, 2022). As well, buildings that were first occupied after 2005 are not subject to rent regulations for 20 years. Until changes in the early 2000s, newly occupied buildings only had 5 years before they were subject to rent regulations.

Even for those units protected by the guideline, the *RTA* allows for above-guideline rent increases (AGIs) when landlords have incurred capital or operating expenses. There is no limit on the percentage rent increase a landlord can be granted as long as their claimed expenses are properly documented and fit within the allowable increases. In contrast, Ontario sets a limit of 9% to any above-guideline rent increase, operating expense increases must be at least 1.5% of the rate of inflation to be claimed, and the list of allowable operating expense increases and capital expenses is limited. Importantly, in calculating a rent increase for capital expenses, Ontario amortizes the expense throughout 10 to 25 years. Manitoba amortizes such expenses over a three-to-eight-year period. As a result, the same capital expense in Manitoba and Ontario would result in a much higher rent increase in Manitoba. Above guideline, rent increases are predicated on the market economy concept of passing costs to the consumer. In the case of AGIs, the costs are passed on

to the consumer, but after the full amortization of the expense, the rent does not go back down. The tenants keep paying, permanently, for expenses that have already been fully paid for.

Between 2019 and 2021, almost 60,000 Manitoba tenant households were affected by AGIs; in 2019, the average rent increase allowed was 10.8%, 11.65% in 2020, and 10.3% in 2021 (Da Silva, 2023, para. 15). Above guideline rent increases have an immediate impact on housing affordability and security of tenure. The number of units renting at affordable rents rapidly decreases, and stable, rent-paying tenants are forced out of their homes because they cannot suddenly afford such high rents. Above guideline, rent increases can also have the effect of permanently removing units from rent regulation if the legal unit rent rises above \$1,615 per month.

The *RTA* also allows landlords to offer rent discounts. While a “discount” sounds like a positive thing for tenants, these discounts allow a landlord who has been granted legal rent at a higher rate but who is unable to find tenants willing or able to pay such a rate to temporarily lower the rent until there is sufficient demand to raise the rent, which they can do with three months’ notice. The ability of the landlord to unilaterally and with little notice remove the rent discount threatens the stability of a tenancy and can act as a disciplinary tool. Tenants with discounts have told housing workers they are hesitant to ask their landlord for things they are entitled to (such as repairs) because they fear being economically evicted through the loss of a discount (personal correspondence).

The ability of people to stay in their homes and be free from the threat of eviction through no fault of their own is fundamental to the right to housing and the measure of any successful housing policy. Robust rent regulations help protect against economic evictions, stabilizing rental markets and maintaining reasonably affordable housing (Grant, 2011). The 2022 Winnipeg Street Census found 1,256 people living without homes, and the most-cited reason for their recent entry into homelessness was insufficient income to afford housing (Brandon, 2022). Conflicts in their housing, with roommates or landlords, and loss of housing due to the unit being sold or renovated was the fourth-most cited reason. To prevent homelessness, we must enhance tenant protections and ensure that evictions are a matter of last resort.

The federal *National Housing Strategy Act* and the *International Covenant on Economic, Social and Cultural Rights*, of which Canada is a signatory, place obligations on governments in Canada to respect, protect, and fulfill the right to housing. These obligations require government bodies to only evict people after exhausting reasonable alternatives and considering the

likely consequences of eviction for the tenant household. This obligation goes unrecognized in Manitoba law and policy. For example, while Manitoba's *RTA* allows tenants who are in arrears to prevent eviction for non-payment of rent by paying the arrears, this only applies if tenants haven't previously been late in paying the rent and only if they pay the full amount before an order is issued. Even so, the Residential Tenancies Branch (RTB) may still allow the eviction. Allowing evictions into homelessness after a tenant has satisfied their obligation to pay the rent is unfair and inhumane.

Tenants also lose their homes through demolition or conversion into condominiums or short-term rental units or because of the privatization or sale of non-profit or government-run housing. The *RTA* allows for evictions for conversion/change of use, demolition, or renovations with a minimum of three months' notice and up to five months' notice, depending on the local vacancy rate. In such cases, the landlord must pay the tenants' moving costs. Mandatory compensation to the tenant should be increased to adequately compensate tenants forced to find new homes and to discourage conversions to short-term rental use, occupation for the landlord's own use, or "renovictions" driven by the desire to get a higher rent.

## Recommendation for Regulating the Private Rental Market

15) Amend rent regulations under the *Residential Tenancies Act*:

- a) Remove the rent-based limit on rent regulations (currently \$1,615). All units, regardless of their legal rent, should remain under the rent regulations system and be subject to the annual rent increase guideline.
- b) Replace the 20-year exemption for buildings first occupied after 2005 with a 5-year exemption, after which the building comes under the rent regulation system.
- c) Restrict unfair above-guideline rent increases to protect affordability and security of tenure. This would include limiting AGIs to no more than 9% above the guideline amount, but no more than 3% a year; restrict the claimable expenses (operating cost increases which are captured by the consumer price index should be removed); amortize capital expenses over at least a 10 year period, after which the capital expense rent increase should be reversed; allow tenants to raise issues of disrepair and other pertinent issues during the process; make compulsory RTB adjudicator consideration of the impact of the rent increase on tenants in their decision.
- d) Disallow rent discounts.

## Recommendations for Protecting the Security of Tenure in All Rental Housing

16) Amend tenant protections under the *Residential Tenancies Act* to:

- a) Ensure RTB evictions occur as a last resort by mandating RTB adjudicators to consider the likely consequences of eviction for the tenant household, and to exhaust all reasonable alternatives to eviction, including payment plans in cases of non-payment of rent.
- b) Increase the compensation owed to tenants for no-fault evictions due to conversion, renovation, or demolition from the current compensation of moving costs up to a maximum of \$500 to compensation equalling the rent for the number of months of notice required, for a minimum of 3 months of rent, plus reasonable moving costs.

# Creating Training and Job Opportunities through Social Housing

PUBLIC INVESTMENT IN social housing stimulates the economy in a variety of ways. The construction, maintenance, renovation and retrofitting of social housing offers opportunities for training, apprenticeship experience, and long-term employment. Manitoba's construction-based social enterprise sector can offer those opportunities to people who face barriers accessing the workforce. This requires a supportive public policy environment.

A social enterprise business model blends its return on investment through the economic, social, and environmental benefits they bring to communities (Bernas & Hamilton, 2013, p. 1). One of the most impactful outcomes of the social enterprise model is employment and workforce integration targeting people who are not attached to the labour market (CCPA, 2020). The return on investment can be amplified through targeted procurement by large government entities such as Manitoba Housing. The construction and maintenance of social housing provide the perfect environment for social enterprises to train and employ people with barriers to employment who can become part of a pool of skilled workers. These skilled workers are desperately needed to fill the growing labour shortage within the construction industry, which in turn is fuelling the affordable housing crisis across the country (Nixon, 2023). When previously unemployed workers become attached to the labour

market, their wages help fuel the economy. This model generates new tax revenues while reducing poverty and decreases associated costs related to social assistance, child welfare, health care and incarceration.

Support for social enterprise development took off under the NDP government in the 2000s, and Manitoba is now recognized as a leader in this sector (CCPA, 2020). Legislative and regulatory changes, along with procurement policies to lower greenhouse gasses and train multi-barriered workers, supported Manitoba's construction-based social enterprises (Fernandez, 2015, p. 11–14).

Three key tools were used to support construction-based social enterprises:

1. Funding for social enterprises to provide training in soft and hard skills.
2. Procurement contracts with social enterprises to provide work for trainees and employees, starting with “handshake” set-aside deals with Manitoba Housing. Later the department developed a social procurement policy in recognition of the social value the model delivered.
3. Funding for the development and expansion of the social enterprise sector through programs like Neighbourhoods Alive!, since dismantled by the current government (MacKinnon, 2019; Piché, 2022). The NDP government also seconded one of its staff for several years to get BUILD (Building Urban Industry for Local Development) and Manitoba Green Retrofit (MGR, now Purpose Construction) up and running. The Manitoba Social Enterprise Strategy was introduced in 2015 to provide an overarching strategy to support the sector's development more broadly (CCEDNet & Province of Manitoba, 2015).

A supportive political and bureaucratic environment allowed each of these areas to complement and bolster the others and enabled several social enterprises to take root (Fernandez, 2015).

Manitoba Housing and Manitoba Hydro partnered with BUILD, MGR, and the Brandon Energy Efficiency Program (BEEP, now BNRC Construction) to work on repairs, exterior refreshes, and energy and water efficiency upgrades in social housing units. Manitoba Housing also partnered with BEEP on new social housing construction. Both BEEP and BUILD had training programs that supported people with barriers to employment to gain hard, soft, and life skills that they could use to pursue further education/training or employment (Bernas & Hamilton, 2013). MGR often hired workers who had

completed BUILD's training program to work on its procurement contracts (Fernandez, 2015, p. 5–10).

Procurement contracts grew over time as government staff began to recognize the benefits of working with social enterprises. For example, BUILD's contracts with Manitoba Housing increased in value from 602 thousand dollars in 2017/18 to approximately 1.6 million dollars in 2022/23 (conversation with Sean Hogan, executive director, BUILD, March 22, 2023). These contracts allow BUILD to support its 38 permanent workers, 30 of whom graduated from its own training program.

While procurement contracts continued to grow after a change in provincial government in 2016, the two other key areas of provincial support (training and sector development) were diminished. The Manitoba Social Enterprise Strategy, which had become the Province's main tool for social enterprise development, ended in 2018 and was not renewed by the Conservative government. No other programs have since been put in place to support the development and expansion of Manitoba's social enterprise sector.

Over the sixteen years since BUILD's inception, more than 1,000 people have undergone its training program. Approximately half of them went on to employment, while others returned to school, pursued an apprenticeship and reunited with children (conversation with Sean Hogan). Despite this success, the Manitoba government eliminated BUILD's training budget in 2018. The training program struggled after its federal government grant expired in 2020 and eventually shut down in December 2022. Over 300 people on the waiting list lost their chance to develop work skills that could have changed their lives (Piché, 2022, para. 5). The failure of our governments to invest was deemed especially short-sighted given that, according to BuildForce Canada, Manitoba could need up to 4,800 new construction workers by 2027 (Piché, 2022, para. 34). Labour shortages are already delaying and increasing costs for the maintenance and renewal of social housing in Manitoba.

Government investments in training must be available so construction-based social enterprises can continue to help multi-barrier workers transition into the labour market. That message finally got through to the Manitoba government when, in March 2023, it resumed funding for BUILD's training program. A grant for \$250,000 (less than the \$800,000/year BUILD used to receive) will allow BUILD to hire and train nine people, and it hopes to secure further funding from the Province this year so it can open an additional 61 training spots (Greenslade, 2023, para. 2 & 13).

The long-term viability of the social enterprise sector will be at risk if it does not receive sustainable funding for training, and reliable contracts

### Nisichawayasihk Cree Nation (NCN) Shows Us How

Located north of Thompson, Manitoba, NCN has successfully implemented a training and job creation program to meet its housing needs. ATEC (Atoskiwin Training and Employment Centre) is a legacy of Manitoba Hydro's Wuskwatim Generating Station of which NCN is a partner in an equity ownership agreement. ATEC trains local youth, and community-owned and run Pewapun (A New Day) Construction, hires them and provides materials for local construction projects. By training and hiring previously unemployed youth and supplying the materials locally, the community no longer imports ready-made homes from the south. This model builds local capacity, keeps money circulating in the community, reduces government expenditure on EIA and hopes to contribute to regional economic development by having the model spread to other First Nation communities. Pewapun and ATEC are expanding to include sustainable energy technology in their training and building projects (Deane & Cassandra, 2020). While on-reserve housing is a First Nation and federal responsibility, the Manitoba government could choose to collaborate with First Nations like NCN to support training programs that build local capacity to meet local needs for social housing.

to provide jobs for graduates. BUILD, BNRC Construction, and Purpose Construction could expand the work they currently do for Manitoba Housing if given the opportunity. The model will only realize its full potential if government also invests in start-ups and expansion to other areas of the province. Smaller urban areas like Flin Flon and Thompson could develop construction-based social enterprises that would provide many more unemployed and/or under-employed workers with access to training and decent jobs in the construction industry, thereby stimulating local economies. None of this will happen without a government commitment to purchase from, and invest in, the social enterprise sector.



## Recommendations for Creating Training and Job Opportunities Through Social Housing

- 17) Stabilize and increase workforce training funding for construction-based social enterprises that support low-income people facing barriers to employment, including those providing long-term supports for Indigenous job seekers.
- 18) Support the capacity of social enterprises to build new energy efficient social housing and to retrofit the existing social housing stock, while expanding the practice of social procurement in Manitoba Housing through set-asides in purchasing for access by social enterprises or requiring community benefits in the bid evaluation process, with a particular emphasis on employment and training outcomes.
- 19) As recommended by members of the Canadian Community Economic Development Network—Manitoba
  - a) Co-create a Manitoba Social Enterprise Strategy 2.0 between government and the social enterprise sector with dedicated multi-year funding, sector development activities, and research to further the practice of procurement from social enterprises
  - b) Support social enterprise development and expansion across Manitoba communities through funding, social financing opportunities, tax credits, and strategic enterprise development services.

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## Conclusion

Political decision-makers asking for new and innovative ways to address the homelessness and housing crisis for low-income people should take up this comprehensive social housing action plan. The solutions put forward in the plan outlined above represent an update to long-standing priorities from Manitoba housing advocates, based on research and consultations. The innovation needed is for all levels of government to have the political will to accept and implement the solutions that have been compiled in this document.

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