

December I, 2008

Putting Our Housing in Order: 2008 State of the Inner City Report

here is perhaps no more durable or significant issue in inner-city Winnipeg than the availability of adequate, affordable housing. A century ago, municipal reformers created a local scandal when they drew attention to the crowded unhealthy housing conditions that prevailed through the city's emerging slums.

The intervening years have been accompanied by growth, change and improvement. Yet for thousands of Winnipeg, the struggle for adequate shelter remains a central concern.

For this reason the Canadian Centre for Policy Alternatives-Manitoba chose to make housing the central focus of its fourth annual *State of the Inner City Report*. As was the case with previous *State of the Inner City Reports*, this report is intended to both highlight current issues and trends in Winnipeg's inner city and contribute to the development of positive public policy.

All four articles in this report include information that comes directly from interviews with inner-residents about housing issues. The first two papers provide inner-city residents with the opportunity to speak out directly on the housing issues of greatest concern. The first paper draws on work that has been done by the Community-Led Organizations United Together (CLOUT), a coalition of eight inner-city community-based

organizations. In 2007 CLOUT and CCPA-Manitoba collaboratively developed a methodology aimed at bringing to light the experiences of innercity people.

The second article in this year's report follows on this approach. This research project was carried out in conjunction with the Social Justice Committee of Klinic Community Health Centre. The article is largely based on one-on-one interviews *with* 18 residents of low-income housing in Winnipeg. It is accompanied by photographs that they took that illustrate what they like and do not like about their housing conditions.

Both of these papers also take strong positions on key housing policy issues facing inner-city residents, stressing the failure of the market to meet the housing needs of low-income people, the impact of the national retreat from public housing, and the need for the public sector to make a significant increase in the availability of public housing. The reports tell of the trials of living in the inner city and ways in which inner-city residents invest their lives and neighbourhoods with meaning and dignity.

The next two articles are in-depth examinations of community-based initiatives to improving housing conditions in the inner city and increase low-income people's access to housing, in this case through homeownership.



CCPA

CANADIAN CENTRE for POLICY ALTERNATIVES MANITOBA OFFICE 309 - 323 Portage Avenue Winnipeg, MB R3B 2C1 T 204.927.3200 F 204.927.3201 ccpamb@policyalternatives.ca www.policyalternatives.ca The *Fast Facts* are produced and distributed free via email. They can be reproduced as an OpEd or opinion piece without obtaining further permission, provided thay are not edited, and full credit is given to both the author and the source, CCPA-MB. Please contact CCPA-MB today to begin your free subscription.

FAST FACTS continued ...

The first of these looks at housing trends in the Spence neighbourhood. Over the past decade the Spence Neighbourhood Association (SNA) has, with considerable government support, been engaged in a long-term effort to improve the quality of the housing stock in the community.

SNA's work may well have brought the neighbourhood to the brink of a transformation: both the University of Winnipeg and the private sector have made considerable investments in the area in recent years and are planning further investments which will likely increase the number of students and higher income residents in the neighbourhood. In the process, housing values and community safety have further improved. Success can, however, be a two-edged sword. The lowest income residents of Spence, who have always had a hard time finding affordable adequate housing, are finding themselves squeezed out of the neighbourhood. As landlords improve the quality of their buildings they can command higher rents and as the quality of the neighbourhood improves, more people with the money to pay those rents are prepared to move into Spence. To avoid the displacement of many of the more vulnerable residents of the revitalized community the public sector must ensure the availability of adequate housing that is accessible to low-income people.

The final paper in this year's report examines a program that assists low-income people in saving money to make a down payment on a home. The program was developed by SEED Winnipeg, a local community economic development agency. The international research on the benefits of homeownership for low-income people, as this paper indicates, is mixed. While homeownership is associated with improved life outcomes for children, its economic value, particularly for low-income people, is muted by the sacrifices families must make to keep up with mortgage payments.

Research carried out in cooperation with SEED Winnipeg indicates that the SEED program

has been successful in helping low-income people purchase houses, usually in the inner city. While many found purchasing and maintaining a home a struggle, they also identified numerous benefits to themselves and their children. The fact that many of the participants are just keeping up with the costs of homeownership means that these hardwon gains could be placed at risk if suddenly faced with unemployment.

It does appear that the support and education offered by SEED helped many low-income residents successfully overcome some of the pitfalls identified in the literature.

To conclude:

- for many Winnipeggers adequate housing remains out of financial reach;
- low-income Winnipeggers have formally and informally worked to improve the quality of their individual and community housing situations, often at great expense;
- the work of community-based organization has assisted low-income Winnipeggers in making improvements to the quality of housing in inner-city Winnipeg;
- the gains made to date should not obscure the needs of the poorest residents, who, since they are unable to access market-priced housing, are not only poorly housed but risk displacement if governments-supported community development efforts do not take their specific situation into account:
- bricks-and-mortar improvements must be accompanied by changes that improve the earning capacities and income of inner-city residents
- there are many people in communities who are eager to invest their time and skills to improve local housing; what is missing is a national housing policy.

Doug Smith is a Winnipeg writer. He edited the CCPA-Manitoba 2008 State of the Inner City Report.

