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# Supporting Vulnerable Tenants in Non-Profit Housing

By Ellen Smirl

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**About the Author**

Ellen Smirl is a community researcher at the Canadian Centre for Policy Alternatives Manitoba office.

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# Introduction

Social housing is home to many of our most vulnerable community members. Vulnerable populations are considered to be those who have multiple barriers to achieving or maintaining housing due to challenges such as poverty, health and mental health issues, trauma, newcomer settlement challenges, and disability, amongst others. These tenants sometimes struggle to pay their rent, maintain their unit in safe and hygienic conditions, and take care of their physical needs or mental health leaving them vulnerable to eviction (ONPHA 2015). Vulnerability is not necessarily a descriptor of the tenants themselves as many are strong and resilient individuals. Rather, vulnerability tends to be a characteristic of their complicated lives, meaning that these tenants may be more vulnerable to certain circumstances such as eviction.

Social housing is housing that is subsidized to some extent. It can be owned and operated by government (for example, Manitoba Housing) or non-profit organizations. There are approximately 30,000 social housing units in Manitoba, 17,500 of which are owned and managed by non-profits and cooperatives, and approximately 20-30 percent of these are Rent Geared to Income (RGI) (Cooper 2019).

Ensuring social housing units are available to those who need it most is the first step to housing vulnerable tenants. Many tenants housed in social housing operated by non-profit housing providers do well, but those who are most vulnerable are at risk of eviction and potential homelessness, which means that a crucial second step is to ensure that vulnerable tenants receive the social supports needed once they are housed. Social supports can also provide important improvements to health and wellbeing, improved educational outcomes, reduced child welfare involvement, and improved community safety, among others.

Despite the importance of supporting vulnerable tenants, funding for social support positions is not consistently available for many non-profit housing providers. This means that non-profits must apply for piecemeal funding from the health authorities, or from other organizations, to fund social support staff and programming. In addition to the lack of dedicated, consistent funding for social program supports, the Province of Manitoba is transferring management of some of their Manitoba Housing units as well as selling some of its buildings. Thus far, with the exception of one location, buildings have been sold to non-profit groups that were already managing them. Mov-

ing forward, it remains unclear what the process for selling buildings will look like. What is clear, however, is that support for vulnerable tenants beyond bricks and mortar is needed to ensure these populations remain stably housed.

In a study of those living in social housing, Manitoba Centre for Health Policy found that poverty is associated with a higher prevalence of negative health outcomes (Smith et al., 2013). This report recommended increased programs and supports to Manitoba Housing tenants to improve access to health and social programs, and particularly identified the importance of locating supports on site (Smith et al., 2013). Similarly, CCPA–MB research found that resources are most effective when located on site, as poverty and associated complexities create barriers that otherwise prevent people from accessing supports (Cooper, 2013). Housing when accompanied with supports can assist tenants experiencing multiple barriers so that they have successful tenancies and improved access to community resources (Cooper, 2013).

When individuals and families do not live in good housing, challenges such as poverty, illness, low education, unemployment and disabilities are compounded and worsened (Carter & Polevychok, 2004). Populations that disproportionately experience core housing need include newcomer populations, Aboriginal households, single parents and particularly single mothers, low income seniors, and those with physical disabilities and mental health issues. Without social supports and opportunities made available close to home, tenants experiencing multiple barriers may experience high mobility rates, compromised health, jeopardized educational and employment opportunities, and impaired social and family life (Murdie, 2010; Carter & Polevychok, 2004). Poor educational outcomes lead to more poverty, low levels of employment and/or entrapment in low-paid precarious jobs (Silver, 2014). Furthermore, communities with high levels of unemployment can perpetuate unemployment; young people

do not learn the cultural norms associated with paid employment and often lack the social relationships that can assist to connect them with a first job (Silver, 2014). Recognizing the barriers experienced by tenants is the first step in delivering a social housing model that includes the social supports — above and beyond the bricks and mortar — that promote successful tenancies.

An important part of social housing is promoting successful tenancies. Housing must be more than just buildings. In order to assist tenants experiencing multiple barriers to secure stable housing, social factors that perpetuate the challenges of these populations must be addressed. A housing model that promotes the development of a support network and creates opportunities for tenants can help tenants to begin to work towards other goals such as education and employment.

Klassen's (2016) study of WestEnd Commons illustrates the benefits of implementing a community development model that includes support services. West End Commons is a project of St Matthews Non-Profit Housing Inc., a partnership between Grain of Wheat Church-Community and St Matthew's Anglican Church. Beyond reduced rents, WestEnd Commons' focus is social inclusion. Its philosophy stems from a commitment to building relationships in the community. WestEnd Commons offers family and single dwelling housing, but also houses multiple social agencies and includes a "community connector" in a full-time staff position. Klassen's (2016) study shows the positive changes and impacts experienced by families while living in WestEnd Commons. Families living in the WestEnd Commons were more food secure, more engaged with their community and experienced better mental well-being (Klassen, 2016). Government and especially Provincial capital investment and ongoing support to subsidize the rents of the tenants have helped WestEnd Commons to continue to operate in the community; however, the social supports in the form of on site community con-

nector staff are equally important if successful tenancies are to be achieved. WestEnd Commons is one example that demonstrates investing in housing along with supports, and applying a holistic approach to housing, can address the full spectrum of challenges that affect tenants with multiple barriers.

A lack of demographic data exists regarding the prevalence of barriers and levels of vulnerability experienced by those living in non-profit provided social housing in Manitoba. This presents challenges in understanding what the most helpful responses might be. Anecdotal conversations with housing providers and qualitative data gathered lead us to conclude that it is challenging to meet the need within the existing resources, particularly funding, that these providers receive.

While this research was originally designed to establish best practices to support vulnerable tenants who are housed in non-profit housing, it became clear early on that significant work has already been done which established these practices (Distasio and McCullough 2014; Silver et al. 2016; Klassen 2018; Bucklaschuk 2019). Through conversation with housing providers and housing advocates, it emerged that the more urgent issue for non-profit housing providers was less about which specific types of best practices were needed, and more about consistently available and stable funding to support social programming for their tenants.

As such, the research methodology shifted from interviewing tenants and staff of non-profit housing, to consulting with managers and staff of non-profit housing providers as well as with leading housing advocates in Winnipeg. Those interviewed included seven staff members of two non-profit housing providers, two staff from Housing First programs that house clients in non-profit housing, and one long-time housing advocate in Winnipeg.

The lack of dedicated funding for social supports in non-profit housing is an urgent issue given that the landscape of social housing provision is shifting in Manitoba. The Province has put out a request for proposals for the management of social and affordable housing for three buildings in Winnipeg and two in Brandon.<sup>1</sup> While it still remains unclear what the official Manitoba Housing policy regarding transferring of management and ownership of Manitoba Housing units will be, some Manitoba Housing buildings have already been sold to non-profit housing providers.

Manitoba Housing has recognized the importance of providing social supports to their tenants by funding dedicated Tenant Resource Coordinators (TRCs) and Tenant Service Coordinators (TSCs) at some of their Manitoba Housing complexes. Manitoba Housing's "what we heard" consultation document on housing needs in Manitoba recognizes that many vulnerable Manitobans require supports and services to maintain stable tenancies (Manitoba n.d). Non-profit housing providers who are serving a very similar population to Manitoba Housing residents do not receive consistently available funding for social support positions.

Governments at all levels have achieved cost savings by closing hospital beds and institutions, cutting funding to social housing and community programming that support neighbourhood residents, and now by getting out of the management of social housing (ONPHA 2015). The Province has estimated it will save \$540,000 a year from the transfer of four of its properties in Winnipeg to non-profit housing providers (Froese 2019) in addition to the profits from the sale of the buildings. Yet the savings are not being passed on to the social housing providers who house vulnerable tenants nor to the community-based agencies that might support them.

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<sup>1</sup> Province of Manitoba. Manitoba Housing. Negotiated Request for Proposals for Management of Social and Affordable Housing. Available at <https://bit.ly/2NL11W1>

Research in other provinces has found that dedicated government programs to support services for vulnerable tenants in non-profit housing saves money and builds stronger communities (ONPHA 2015). Research has shown that approximately 1% of the population account for 30% of health care spending, often through emergency services (Kerur 2016). People who struggle with poverty, mental health and addiction challenges, and homelessness or housing instability are often over-represented in that 1% (Ibid).

Supporting long-term tenant stability is more cost-effective. The cost of unsuccessful tenancies is borne not only by the tenants but also their neighbours, the emergency departments, the police, and not least by the housing providers themselves. A recent study of homelessness found that on average, a single eviction can cost between \$3,000–6,000, and that it may be “less expensive to provide additional supports to a tenant, than to go through the costs, time, and effort of an eviction” (Distasio and McCullough 2014).

# The Affordable Housing Gap

Stable and affordable housing is a key determinant of health (Fernandez, MacKinnon, and Silver 2015). A social determinant of health approach understands health as a product of not only bio-medical and lifestyle factors but also, and perhaps even more importantly, a factor of our living conditions, including housing (Brandon and Silver 2015).

According to the 2016 Census data, 51,755 Manitobans fell into core housing need (Stats Canada 2017).<sup>2</sup> That is up from 46,285 in 2011 (Ibid). More than 50% of all renting households lived in unacceptable housing that met at least one of the CMHC's core housing need criteria (Brandon and Silver 2015). Yet despite an increase in the number of Manitobans falling into core housing need, the Manitoba government has not committed to funding a single new social housing unit since 2016 (Bernas 2019).

While a significant amount of low-income housing was built from the mid-1960s to mid-1980s, since then the federal government has dramatically reduced the funding for social hous-

ing (Silver 2017). The number of social housing units available is insufficient to meet the need (Cooper 2015; Brandon 2015). There are an estimated 30,000 units of social housing in Manitoba, comprised of non-profit housing, cooperative housing, and public housing (Cooper 2019). Approximately 20–30% of the 17,500 non-profit and cooperative social housing units are Rent Geared to Income (RGI) whereas about 98% of Manitoba Housing units are RGI. RGI units are subsidized by government and make up the difference between the rent a tenant pays and the operating cost of the unit. Many non-profits are now facing uncertainty if they will be able to continue to offer tenants RGI as the federal operating agreements are expiring (Cooper 2019).

Poverty in Winnipeg is another major factor in people being unable to find appropriate housing. The minimum wage in Manitoba is set at \$11.35 an hour, which is almost \$4 below what covers the basics needs for a two-parent household (Fernandez and Hajer 2017). According to a recent report on housing affordability,

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<sup>2</sup> A household qualifies as in core housing need if its housing falls below adequate, affordable, or suitable standards, and spends more than its total before tax income to pay the median rent of alternative local housing that meets all three housing standards (Statistics Canada. 2017)

there are only two neighbourhoods in Winnipeg in which renters earning less \$15 an hour can afford<sup>3</sup> to rent a two bedroom apartment (MacDonald 2019). An average two bedroom apartment in Winnipeg in 2018 cost \$1,068 to rent (CMHC 2018). For Manitobans on Employment and Income Assistance (EIA) the situation is even more dire. With Rent Assist, a two parent and two child household receives a total shelter benefit of \$742. Compounding the issue of affordability are incredibly low vacancy rates for rental units under \$500 (between 0.7–1% for bachelor and two bedroom units respectively) (Rapaport 2019).<sup>4</sup> Over the past two years the provincial government has adjusted the amount of Rent Assist to non-EIA recipients by increasing the percentage of income deductible from 25% to 30%,<sup>5</sup> which means depending on household

type, recipients will receive between \$60 to \$190 less (Brandon and Hajer 2019). Any changes to rent assist amounts for EIA recipients require a change to a change to Legislation (Ibid).

Social housing is critical for those facing core housing need because rents are subsidized, making them more affordable for low-income families than private market units. As the cost of housing have gone up, it becomes increasingly difficult for low-income earners to make ends meet, and were it not for subsidized housing, it would be nearly impossible for many to find affordable and decent housing (Brandon and Silver 2015). This means that for those who struggle with poverty, mental illness and addictions, cognitive impairment or physical disabilities, and other housing-related barriers, social housing may be their only option.

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<sup>3</sup> “Affordable” is considered as spending no more than 30 percent of a household’s earnings on shelter costs.

<sup>4</sup> No reliable data exists for vacancy rates for two or three bedroom units under \$500, likely because that universe is small to non-existent.

<sup>5</sup> For example, if a household renting a two bedroom apartment earned \$2,000 per month, a 25% deductible would be \$500. If 75% of median market rent is \$861, the amount the family would receive from Rent Assist would be \$361 (\$861-\$500). A deductible increase to 30% means that the amount of Rent Assist drops by \$100 to \$261 (Brandon and Hajer 2019).



# Supports for Vulnerable Tenants

Finding affordable housing is just one part of the equation of ensuring that vulnerable tenants remain stably housed. Research has shown that social supports can be critical for maintaining tenancies (Silver et al. 2016; Klassen 2018; Bucklaschuk 2019). While no comprehensive demographic data exists for tenant populations in non-profit social housing Manitoba, anecdotal information and qualitative data suggests that these populations struggle with higher levels of poverty, mental illness, addictions issues, social isolation, and other social determinants of health than tenants in the private rental housing market (Ibid).

A 2013 study of tenants in social housing provided by Manitoba Housing found that nearly 50% of tenants were under the age of 20 and that single parents occupied 30% of all units (Finlayson et al. 2013). The adjusted average annual premature mortality in social housing population was approximately twice as high as the rate found in the general population (7.0 versus 3.3 per 1,000). Other indicators of injury and illness were two to three times higher than the general population: schizophrenia was five times higher, in urban locations suicide was four times higher, and mood and anxiety disor-

ders presented in 37.2% versus 22.6% in the general population (Ibid). A trend of an increasing number of tenants with physical disabilities was noted, which has implications for the accessibility of social housing. Our own conversations with non-profit housing providers indicated that there is a severe shortage of accessible housing both in the private market (at any price) and an extreme shortage of accessible housing in the non-profit sector.

A survey of non-profit housing providers in Ontario on the impact of unsupported tenancies found that 67% of housing provider respondents felt that vulnerable tenants without supports had a reduced quality of life, 55% felt there was a major impact in the increase of unit damage when supports were not present, 45% witnessed a major impact on increased hoarding, and 30% felt there was a major impact on increased evictions (ONPHA 2015).

Supports can be a broad range depending on the population being served and can include (but are not limited to):

- Helping people get housed;
- Helping people develop or recover independent living skills;

- Ensuring that the rent is paid, proper housekeeping is occurring, and neighbourly relations are OK;
- Connecting people to proper mental health and/or addictions supports;
- Connecting people to social and recreational activities and work;
- Intervening in crisis to prevent destabilization of housing (Sutter 2015)

### Supports That Have Been Working in Winnipeg

Research indicates that vulnerable tenants are more likely to remain housed when they receive social supports. Ontario’s Expert Advisory Panel on Homelessness recognized the importance of housing with supports in ending chronic homelessness (Sutter 2015). Connecting housing policy to larger social policy has resulted in improvements to high school graduation rates, improved health outcomes for children, improved immigrant settlement, and improved self-sufficiency (Smith, 2010; Silver et al., 2016; Carter & Polevychok, 2004). Bucklaschuk (2016) found that by providing wrap-around supports and access to affordable housing, all within the apartment complex they operate, the Immigrant and Refugee Community Organization of Manitoba (IRCOM) was able to reduce the stress and address many of the needs of the newly arrived immigrants and refugees.

Klassen (2018, 1) found that subsidized housing with supports has “significant positive impacts for people living on low incomes and helps families thrive.” Benefits of supportive programming found at the WestEnd Commons included strengthened family units, stabilized tenancies, decreased social isolation, increased financial stability and food security, as well as improved mental health (Ibid).

In some cases the impacts of providing social supports in subsidized housing has been

described as “transformative.” In Lord Selkirk Park a holistic approach was taken by employing a “rebuilding from within” strategy, which has shown significant gains (Silver et al. 2016). In addition to significant capital investment in the buildings, the Manitoba Housing complex received supports including a resource centre, adult learning centre, adult literacy program, and childcare centre, which are highlighted as critical components to the transformation of LSP from what was described as a “war zone” to a “good place to live” (Silver 2011).

Tenants experiencing multiple barriers to housing, social supports were paramount to their success in remaining housed (Klassen, 2018). This research further found that these supports “are essential for supporting tenant stability, returning children to families who had previously been apprehended by child and family services, supporting women escaping domestic violence, mental health and social inclusion” (Ibid, 15).

While best practices regarding the specifics of supports provided to tenants may look different depending on the population being served (for example refugees, disability, seniors etc), some local findings indicate guiding principles.

### Doing “Whatever it Takes”

Doing whatever it takes has been identified as symbolic of the effort necessary to address the needs of persons who are vulnerable to housing instability. Additionally, providing a client-centred approach, including the appropriate mix of resources is a “cornerstone of eviction prevention work” (Distasio and McCullough 2014, v–vi).

Two non-profit housing providers that we spoke to indicated that they were “highly” committed to keeping their tenants housed when challenges emerged. One organization stated that evicting tenants only occurred as a last resort after all other options had been exhausted. However, this organization has four full-time support workers to help address and support

the needs of tenants. It should also be noted that achieving a doing whatever it takes approach is more likely if the organization receives dedicated funding to provide social supports to tenants.

### On-site Services

Locating services on-site has been found to be helpful for tenants, (Klassen 2018) especially for those with mobility needs. For example, some Manitoba Housing complexes' Tenant Service Coordinators (TSCs) are on site daily and meet directly with tenants. They perform a variety of case-management style tasks including investigating tenant/landlord disputes, connecting tenants to existing social services or community programming, fostering the development of tenants' associations, assessing tenants' needs for services, and responding to emergencies to ensure tenants' well-being, among others duties (Manitoba Housing 2016). It was found that Manitoba Housing complexes with TSCs were more quickly able to identify tenants who are struggling. Various housing provider stakeholders contacted during our research noted that the sooner problems that tenants encounter can be resolved, the higher likelihood there is to keep that tenant successfully housed. By being located on-site and encountering tenants daily, a rapport and sense of trust between tenant and TSC can better develop. Locating resource centres

on-site have similarly been shown to improve access to services for tenants (Silver et al. 2016; St-Aubin 2017).

### Proximity of Community-based Resources

Having community-based resources closeby has also been shown to be important in supporting vulnerable tenants (Klassen 2016; Silver et al. 2016; St-Aubin 2017). Conversations with non-profit housing providers confirmed that many of their tenants lacked access to personal transportation, which means that having community-based resources in close proximity is integral in accessing social supports. Multiple tenant support staff at one housing provider in a more residential neighbourhood reported that close proximity to goods and services, combined with access to community resources such as leisure and community centres, improved the lives of their tenants.

Research has found that social supports should be tailored to fit the day-to-day circumstances of tenants, and that if there are supports that enable them to succeed — and if they are the kinds of opportunities that people themselves want — tenants will indeed take advantage of these opportunities (Silver 2011, 126). This means that supportive social programming provided needs to be developed in consultation with the tenants who it is aiming to support.

# What Is Needed

## Dedicated Funding for Social Support Programs

Fundamentally, without funding to provide important support programming to vulnerable tenants, non-profit housing providers are going to struggle to do so effectively.

Manitoba Housing implicitly recognizes the need for social supports by funding and staffing positions dedicated to supporting the tenants in their housing complexes. Non-profit housing organizations provide affordable housing to vulnerable residents, yet many of these organizations do not receive consistent core government funding for support workers or programming.

While an ideological commitment to keeping people housed is obviously important in improving stability for vulnerable tenants, this foundational assumption already exists for the majority of non-profit housing providers. People get into non-profit housing because they believe in the fundamental right to housing, regardless of ability to pay. Non-profit housing providers have limited revenue streams and funding. Non-profits must balance long-term viability of the housing unit and meeting the demands of tenants who have high needs or are challenged in fulfilling their lease obligations.

Housing providers that we spoke to repeatedly referenced community-based programming as being essential supports for their tenants and would frequently refer them to these services. Alongside a lack of dedicated funding to non-profit housing providers for social supports exists a hollowing out of funding to community-based organizations through the restructuring of the Neighbourhoods Alive! program, which community-based organizations fear will drastically affect their ability to provide community programming. Community-based programming provides important supports for vulnerable tenants — such as help finding housing, staying housed, supports to combat bed bugs, supports for hoarding-related issues, important recreational activities to combat social isolation, and many others — and should be funded accordingly.

## Better Mental Health Supports

Better mental health supports were mentioned frequently when talking to non-profit housing provider stakeholders. One housing provider that had taken over management of a Manitoba Housing building was shocked at the high lev-

els of mental health challenges the tenants were grappling with. Individual risk factors that increase the risk of tenancy instability for people with mental illness include lack of budgeting skills, mental health relapses, and conflicts with landlords, neighbours, or rental management (Slade et al. 1999). Tenants with mental health challenges often need long-term support relating to repairs to suites, applications for subsidies, and other government papers, as well as basic needs (Distasio and McCullough 2014). As mental health struggles may not become evident to the landlord until they have reached a crisis level, having support staff located on site, who can notice small changes in behaviour, may be even more critical in these cases.

Support staff mentioned that there is a major need for better support for individuals who struggle with hoarding. One staff member mentioned the difficulty she has had in finding community resources or governmental support for tenants who are unable to get their hoarding

under control. Hoarding presents major concerns for housing providers because the units can become unsanitary, present a fire hazard, and create major challenges in dealing with pest problems — particularly bed bugs. Hoarding can be a challenging behaviour to address, as it is often rooted in emotional trauma and/or mental health issues (Anxiety Canada n.d.).

### Better Social Supports for Tenants With Disabilities

Organizations that work with the disability community have stated that there is a severe shortage of universally accessible units as well as insufficient social supports for tenants that have disabilities. For individuals who have an acquired disability, a significant amount of social supports may be required to help the individual to adjust both emotionally as well as to the more practical realities of living with a disability (such as hiring an aid and directing care).

# Conclusion

Many non-profit housing providers deliver housing because they fundamentally believe that people, especially our most vulnerable, should have a place to call home, regardless of their ability to pay, or other barriers to housing that may exist. Most non-profits don't want to evict people. But many non-profit housing providers are stretched thin when it comes to funding. If the choice lies between ensuring the long-term viability of the building and evicting one tenant that cannot uphold their responsibilities, the unfortunate reality remains that the tenant will likely have to leave.

Many tenants housed in social housing operated by non-profit housing providers do well, but those who experience complex poverty are at risk of eviction and potential homelessness. A significant body of research has found that social supports are essential in keeping our most vulnerable tenants housed effectively (Distasio and McCullough 2014; Silver 2016; Bucklaschuk 2016; St-Aubin 2017; Klassen 2018). This research has found that social supports are as important as the bricks and mortar when it comes to improving people's lives. In some cases the social supports have created such significant changes in the lives

of individual tenants as well as the broader community that these changes have been described as 'transformative' (Silver 2016).

With the shifting nature of social housing provision in Manitoba, many housing providers are nervous about what is to come and it is unclear what the final landscape of social housing will look like in Manitoba. What is clear, however, is that support for vulnerable tenants beyond bricks and mortar is needed to ensure these populations remain stably housed.

Many non-profit housing providers work hard to provide our most vulnerable community members with a place to call home. Ensuring stable housing for vulnerable tenants however is more than just erecting walls, windows, doors, and floors. Government must provide dedicated and consistent funding for social support programming for non-profit housing providers to ensure that social support programs are available for their most vulnerable tenants. In turn, consistent funding for supports may require creating some expectations regarding what good affordable housing outcomes look like, and how to consistently measure them.

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